

**PHARR-SAN JUAN-ALAMO ISD**  
 School Leaders Errors & Omissions RFP #18-19-026  
 Proposals Received February 4, 2019; Effective Date June 1, 2019  
 Review Date: March 25, 2019

General	RECOMMENDATION	
	Current	Renewal
<b>Agent</b>	Shepard Walton King	Shepard Walton King
Location	McAllen, TX	McAllen, TX
<b>Provider</b>		
Name	Stratford Insurance Company	Stratford Insurance Company
Type	Insurance Company	Insurance Company
Financial Information	A.M. Best: A/XV (Stable)	A.M. Best: A/XV (Stable)
Policyholder Surplus	\$83,032,000	\$86,254,000
<b>Coverage</b>		
Limit Per Claim/Aggregate	\$3,000,000/\$3,000,000	\$3,000,000/\$3,000,000
Deductible	\$50,000	\$50,000
Prior Acts	Yes - Full	Yes - Full
Administrative Hearings	Yes	Yes
Breach of Contract	Yes - \$250,000 for Defense	Yes - \$250,000 for Defense
Sexual Harassment	Yes	Yes
Sexual Abuse & Molestation	No - \$100,000 for Defense	No - \$100,000 for Defense
Corporal Punishment	No - \$100,000 for Defense	No - \$100,000 for Defense
Crisis Management Endorsement	Yes - \$25,000 Limit	Yes - \$25,000 Limit
Choice of Counsel Endorsement	Yes - Partner \$180 Associate \$150 Paralegal \$85	Yes - Partner \$180 Associate \$150 Paralegal \$85
Student Based Harassment & Discrimination Coverage	No - \$100,000 for Defense	No - \$100,000 for Defense
Claims from Special Needs Hearing	Yes - \$100,000 Limit	Yes - \$100,000 Limit
<b>Premium</b>		
Annual Premium	\$72,274	\$77,089
Increase (Decrease)		\$4,815
Percent		6.7%
Rate Guarantee	1 Year	1 Year
<b>Comments:</b>	Expanded Benefits for Defense Costs	Full prior Acts

**Exclusions:**

Bodily Injury or Property Damage (including theft, misappropriation, etc)  
 Professional Liability (Medical malpractice or counseling)

Contractual Liability (liability under any contract or agreement - will indemnify the insured for "defense costs" but only with respect to a "claim" that alleges a breach of an express or implied employment contract)

Pending and Prior litigation

Prior Knowledge

Pollution

Nuclear, Biological & Chemical Materials

Fraud - any fraudulent, dishonest or criminal act, does not apply to "defense costs" or "loss" incurred until conduct is established in a final and non appealable judgement that the underlying action was fraudulent, dishonest or criminal

Illegal Profits

Labor Disputes & Negotiations

Labor Relations Acts

ERISA

Copyright, Patent or Trademark Infringement

Accommodations for Disabled Persons

Insured vs Insured

Other Capacity

Securities Liability Exclusion

Unpaid Compensation (does not apply to any back pay or front pay allegedly due as a result of "discrimination" or part of any "claim" alleging "retaliation")

Asbestos

Privacy & Network Security Exclusion

Any claim for nonmonetary or injunctive relief is limited to \$100,000

**Additions:**

Access to Western World's Employment practices loss control services