Budget Workshop
Monday, August 18, 2025 5:30 PM

GISD Administrative Board Room
1615 St Lawrence St.
P O Box 157
Gonzales, Texas 78629

Agenda

1. Call to Order
   Presenter: Board President
   1.A. Roll Call
   Presenter: Board President
   1.B. Invocation
   Presenter: Gloria Torres
   1.C. Pledge
   Presenter: Ashley Molina, Board Secretary
   1.D. Mission Statement
   Presenter: Naomi A. Brown
2. Public Comments
   Presenter: Board President
3. New Business/Action Items
   3.A. Discuss and Consider Action to Approve the Purchase of Insurance Coverage: Property/Casualty and Workers Comp
   Presenter: Amanda Smith, Chief Financial Officer; Dr. Dana Arreola, Superintendent of Schools
   3.B. Discuss and Consider Action to Authorize the Superintendent to Sign the Legal Services Retainer Agreeement with Walsh Galegos Trevino Russo & Kyle P.C.
   Presenter: Dr. Dana Arreola, Superintendent of Schools
4. Reports
   4.A. Budget Workshop
   Presenter: Amanda Smith, Chief Financial Officer
5. Adjourn to Closed Session
   Presenter: Board President
   5.A. Personnel
   Presenter: Board President
6. Reconvene to Open Session
   Presenter: Board President
7. Adjourn
   Presenter: Board President

Board of Trustees

Justin Schwausch
President

Ross Hendershot, III
Vice President

Ashley Molina
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Gloria Torres

GISD School Board Agenda Information Sheet
August 18, 2025

SUBJECT: Public Comments

RATIONAL SUMMARY:

The next item on the agenda is public comment. Before we begin, I will remind our audience members of the Board's procedures for handling public comments. The public comment portion of our meeting is available to members of the public who wish to address a meeting item on tonight's agenda or other matter pertaining to Gonzales ISD.

Anyone who wants to speak during public comment must sign in before the start of the meeting and list the agenda item they want to discuss. Each public comment speaker will be allowed a maximum of 5 minutes to address the Board. If necessary for effective meeting management, or to accommodate large numbers of individuals wishing to address the Board, we may shorten the time for each individual wishing to present comments. The public comment portion of the meeting will allow all speakers who have signed up before the start of the meeting to address the Board regarding an item on tonight's agenda. Persons requiring a translator will be given additional time.

Please keep your comments or criticisms civil and courteous. Please also avoid using profanity during your opportunity to speak. Last, we ask that you not discuss students who are not your child.

If a speaker is seeking Board resolution of a specific complaint, that concern should be addressed through the District's grievance process. District policy DGBA has been established for addressing employee complaints, policy FNG is the avenue for filing parent complaints, and policy GF address community member complaints. Grievance forms can be obtained at any campus administration office, or in the central administration offices.

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GISD School Board Agenda Information Sheet
August 18, 2025

ACTION ITEM

SUBJECT: Discuss and Consider Action to Approve the Purchase of Insurance Coverage: Property/Casualty and Workers Comp

ADMINISTRATOR RESPONSIBLE: Amanda Smith, Chief Financial Officer; Dr. Dana Arreola, Superintendent of Schools

RATIONAL SUMMARY: Administration has received the renewal proposal for property and casualty insurance from La Vernia Insurance Agency. This year, we received quotes from two carriers: PCAT & TPS. The district currently has coverage through PCAT. A brief comparison between the current year and next year's deductibles and premiums has been included in the following chart:

	PCAT 2024-25	**PCAT 2025-26**	**TPS 2025-26**
Wind & Hail Deductible:	2% per building; $500,000 minimum per occurrence	2% per building; $500,000 minimum per occurrence	1% per building; $500,000 minimum per occurrence
AOP Deductible:	$10,000	$15,000	$50,000
Cyber Deductible:	$25,000	$25,000	$50,000
Educators' Legal Liability Deductible:	$10,000	$15,000	$10,000
Total Premium:	**$570,984**	**$496,156**	**$493,521**

We also received a proposal for an **optional** buydown on the wind and hail deductible with PCAT. The premium on the buydown is **$70,066.52** (which would be in addition to the premium in the chart above). This would buydown the deductible to $100,000 per occurrence.

The renewal for workers comp coverage through TPS (our current provider) was also received at an annual premium of $87,907.

Per CH (Local), the Board retains the authority to approve any single expenditure over $75,000. Should the board decide to select the PCAT option, as this would be a multi-year agreement, rather than present the information for action each year, administration would recommend the Board approve the purchase for the entire three-year term.

SUPERINTENDENT'S RECOMMENDATION: Approve the purchases from TPS (no buydown option)

SAMPLE MOTION: *"I move that the board approve the purchases for coverage with TPS, as presented."*

Gonzales ISD Renewal Comparison

	2025-2026 **TPS**	2025-2026 **PCAT**	2024-2025
Property:			
Building Values	$129,914,287	$129,914,287	$127,630,885
Contents Values	$23,047,394	$23,047,394	$22,677,410
Deductible:	$50,000	$15,000	**$10,000**
Wind & Hail Deductible	**1% per building, $500,000 mimium, per occurrence**	**2% per building, $500,000 mimium, per occurrence**	**2% per building, $500,000 minimum per**
Property Frozen Pipes Deductible	**$50,000**	**$50,000 per building, $250,000 minimum per occurence**	
Electronic Data	$2,000,000	$2,000,000	$2,000,000
Band Equipment	$500,000	$500,000	$500,000
Misc. Equipment	$500,000	$500,000	$500,000
Property Premium	**$465,788**	**$469,476**	**$530,916**
Cyber Liability:			
Ransomware	$1,000,000	$2,000,000	$1,000,000
Aggregate Limit	$1,000,000	$2,000,000	$1,000,000
Deductible	$50,000	$25,000	$25,000
Cyber Premium:	**$3,987**	**$9,298**	**$19,468**
General Liability:			
Per Occurrence	$1,000,000	$2,000,000	$1,000,000
General Aggregate	$2,000,000	$1,000,000	$1,000,000
Medical Payments	$5,000	Excluded	Excluded
Deductible:	$0	$0	$0
Law Enforcement Liability	$1,000,000	$1,000,000	$1,000,000
Deductible	$10,000	$10,000	$10,000
Liability Premium:	**$4,402**	**$5,050**	**$3,484**
Crime:			
Employee Dishonesty	$100,000	$100,000	$100,000
Money & Securities	$50,000	$50,000	$50,000
Forgery & Alteration	$50,000	$50,000	$50,000
Fraud	$50,000	$50,000	$50,000
Deductible:	$5,000	$5,000	$5,000
Crime Premium:	**$501**	**Included**	**Included**
Educators Legal Liability:			
Each Occurrence	$3,000,000	$3,000,000	$3,000,000
Annual Aggregate	$3,000,000	$3,000,000	$3,000,000
Retro-active Date	9/1/2022	9/1/1995	9/1/1995
Deductible:	$10,000	$15,000	**$10,000**
ELL Premium:	**$18,843**	**$12,332**	**$17,116**
Total Premium	**$493,521**	**$496,156**	**$570,984**

Rec'd 8-6-25

Quality Since 1983

TEXAS POLITICAL SUBDIVISIONS

JOINT SELF INSURANCE FUND

"Complete Workers' Comp and Property/Casualty Solutions"

P.O. Box 803356 • Dallas, Texas 75380-3356

800-588-0013 • 972-361-6300 • www.tpspool.org

To: Frank Pruski

Agency: La Vernia Insurance Agency

Date: June 18, 2025

Reference: Gonzales ISD

Property/Casualty Proposal

09-01-2025 to 09-01-2026

(Proposal is valid until: 12:01AM on September 01, 2025)

Dear Frank Pruski:

Based upon the information received, we are pleased to offer the attached proposal. Please review and advise if you have any questions.

The contract has Crisis Management (Workplace Violence) Coverage. This is a coverage we provide to our Members at no additional cost. In addition, Cyber Liability Coverage has been included. However, due to the increased cost of Cyber Liability Coverage, there will be a charge added to the General Liability Contribution. Please refer to the Crisis Management & Cyber Liability attachments for coverage details.

To bind coverage we will need you to complete our New/Renewal Binder, prior to inception date.

We appreciate the time you have invested in answering our questions and providing information necessary for preparation of this proposal. Thank you for giving us the opportunity to serve you. We look forward to working with you on this account.

Sincerely,

Rhonda Ruehle

Rhonda Ruehle
Underwriting Director
Office: 972-361-6310
rhonda.ruehle@tpspool.org

TEXAS POLITICAL SUBDIVISIONS JOINT SELF-INSURANCE FUND

SUMMARY OF PROPOSAL

Gonzales ISD

09-01-2025 to 09-01-2026

COVERAGE	DEDUCTIBLE	TOTAL CONTRIBUTION
General Liability	Various See Proposal Page	$2,782
School Board Legal Liability	$10,000 Per Claim	$18,843
Law Enforcement	$10,000 Each and Every Claim	$1,620
Property	Refer to Property Proposal	$465,788
Electronic Data, Media and Hardware	$10,000 Per Occurrence	Included
Contractor's Equipment	$10,000 Per Occurrence	Included
Musical/Band Instruments & Uniforms	$10,000 Per Occurrence	Included
Equipment Breakdown	$10,000 Per Accident	Included
Crime	Refer to Crime Proposal	$501
Cyber Liability	Refer to Highlights	$3,987
Crisis Management	Refer to Highlights	Included at no charge
Foreign & Domestic Terrorism	$10,000 Per Occurrence	Applies to Property coverage only
	Total Contribution	**$493,521**

general liability

SPECIAL CONDITIONS:

Please note that TPS has revised the Property Casualty Interlocal Agreement effective 1/1/25. A sample copy has been included with the proposal. A signed copy will be required upon binding.

Please review the Proposal carefully, as some deductibles may differ from those requested.

The Cyber quote is subject to the following:

·Confirmation MFA for all remote network access and email is fully implemented. We will not be able to move forward with adding GISD as a Member unless we are able to favorably review MFA implementation.

Crisis coverage is contingent upon receipt of an updated Schedule of Values (SOV) prior to binding. (Only locations listed in the SOV are covered, except as it relates to an off-site event.) Newly acquired/constructed locations should be reported to TPS as soon as possible.

A completed and signed New Cyber Application will be required upon binding.

Pricing contemplates TPS writing all lines of coverage quoted.

This proposal shall automatically expire as of the effective date.

Coverage must be bound prior to the inception date and all contributions are due according to the terms of our billing invoice.

TEXAS POLITICAL SUBDIVISIONS JOINT SELF-INSURANCE FUND

GENERAL LIABILITY

Gonzales ISD

09-01-2025 to 09-01-2026

Proposal

	LIMITS / DEDUCTIBLES
General Aggregate	$1,000,000
Products & Completed Operations Aggregate	$1,000,000
Each Occurrence	$1,000,000
Personal & Advertising Injury	$1,000,000
No Deductible Applies to the Above	
Fire Damage to Rented Premises	$100,000
Medical Payments	$5,000
Employee Benefits (Not Claims-Made)	Included in General Liability Each Occurrence Limit of Self-Insurance
Employee Benefits Aggregate	Included in General Liability General Aggregate Limit of Self-Insurance
Employee Benefits Deductible Limit	$1,000
General Liability	$2,782
Cyber Liability	$3,987
Total Contribution	**$6,769**

INCLUDED COVERAGES	EXCLUDED COVERAGES
Occurrence Form	Employee-Related Claims
Bodily Injury	Polution
Property Damage	Asbestos
Personal Injury	Coverage for:
Advertising Injury	All Hospital Operations
Additional Coverage for:	Contractors
Elected and Appointed Officials	Law Enforcement Professional Liability (including security guard operations)
Members of Boards or Commissions	School Board Legal Liability
Employees & Volunteers	
	Terrorism
Incidental Medical Malpractice	Mold
Employee Benefits Liability	
Corporal Punishment	

Applicable Addenda:

The coverages and exclusions described above are not intended to be a complete listing but rather a sampling of some of the more important coverages provided. Please refer to the Coverage Document & addenda for complete coverages and exclusions.

SPECIAL CONDITIONS:

TEXAS POLITICAL SUBDIVISIONS JOINT SELF-INSURANCE FUND

SCHOOL BOARD LEGAL LIABILITY

Gonzales ISD

09-01-2025 to 09-01-2026

Proposal

Limits of Self-Insurance		
	Annual Aggregate	$3,000,000
	Per Claim	$3,000,000
	Per Claim Deductible	$10,000
	Retro Date	09/01/2022
	Total Contribution	**$18,843**

HIGHLIGHTS	**EXCLUDED COVERAGES**	**CONDITIONS of PROPOSAL**
Claims-Made Coverage Defense costs in additions to limits Pays on Behalf of Duty to Defend 60 Day Notice of Cancellation Sexual Misconduct Limited Non-Percuniary Defense	Punitive or Exemplary Damages Student-Student Sexual Abuse	Coverage must be written in conjunction with General Liability coverage.

Applicable Addenda:
405

The coverages and exclusions described above are not intended to be a complete listing but rather a sampling of some of the more important coverages provided. Please refer to the Coverage Document & addenda for complete coverages and exclusions.

SPECIAL CONDITIONS:

TEXAS POLITICAL SUBDIVISIONS JOINT SELF-INSURANCE FUND

LAW ENFORCEMENT LEGAL LIABILITY

Gonzales ISD

09-01-2025 to 09-01-2026

Proposal

Limits of Self-Insurance	
Maximum Limit of Self-Insurance Each Claimant:	$1,000,000
Maximum Limit of Self-Insurance, Each Law Enforcement Occurrence:	$1,000,000
Maximum Aggregate Limit of Self-Insurance, all Claims for all covered Law Enforcement Occurrences	$1,000,000
Deductible (each and every Claim)	$10,000
Total Contribution	**$1,620**

HIGHLIGHTS	EXCLUDED COVERAGES	CONDITIONS of PROPOSAL
Pays of behalf of Occurrence Duty to Defend Defense costs in addition to limits Broad definition of Covered Party Wrongful Acts including Civil Rights 60 Day Notice of Cancellation	Intentional Acts Punitive Damages	Coverage must be written in conjunction with General Liability coverage.

Applicable Addenda:

702

The coverages and exclusions described above are not intended to be a complete listing but rather a sampling of some of the more important coverages provided. Please refer to the Coverage Document & addenda for complete coverages and exclusions.

SPECIAL CONDITIONS:

TEXAS POLITICAL SUBDIVISIONS JOINT SELF-INSURANCE FUND

PROPERTY

Gonzales ISD

09-01-2025 to 09-01-2026

Limit of Self-Insurance		
Property		$155,961,681
Equipment Breakdown		$155,961,681
Causes of Loss		All Risk of Direct Physical Loss or Damage
Basis of Coverage		**Blanket**
Valuation		Replacement Cost except ACV on Contractor's Equipment & Other IM Coverages
Deductibles:		
Any Other Coverage Loss	$50,000	Per Occurrence
Windstorm/Hail*	**1%**	of Total Insurable Values at the time of the loss at each location subject to a minimum of $500,000 any one Occurrence for all loss or damage arising out of Wind/Hail.
Earth Movement	$150,000	Per Occurrence
Flood	$150,000	Per Occurrence
Equipment Breakdown	$10,000	Per Accident
Basic Contribution	$464,746	
Electronic Data, Media and Hardware	$484	
Contractor's Equipment	$397	
Musical/Band Instruments & Uniforms	$161	
Total Contribution:	**$465,788**	

OTHER COVERAGES	BASIC LIMITS
Newly Acquired Property	$10,000,000
Extra Expense	$5,000,000
Valuable Papers and Records	$5,000,000
Property In Transit	$1,000,000
Accounts Receivable	$5,000,000
Demolition Cost & ICC (Coverage A, B & C)	A-Included B-$1,000,000 & C-$1,000,000
Flood & Earth Movement	$10,000,000
Spoilage	$250,000
Outdoor Property (max per item may apply)	$1,000,000
Miscellaneous Unnamed Locations	$5,000,000
Unscheduled Tracks & Fields	$2,500,000

Applicable Addenda:
302a, 304, 343, 365a

** For the purpose of the windstorm/hail deductible each line item reported on SOV constitutes a separate location. It will apply to the total value at that location (sum of building content and TE, if applicable).*

The coverages and exclusions described above are not intended to be a complete listing but rather a sampling of some of the more important coverages provided. Please refer to the Coverage Document & addenda for complete coverages and exclusions.

SPECIAL CONDITIONS:

By binding this coverage, the Member consents to the survey of some or all of the Member's buildings and /or property by drone videos/photos utilizing a drone operated by a commercially licensed sUAS Remote Pilot.

TEXAS POLITICAL SUBDIVISIONS JOINT SELF-INSURANCE FUND

SPECIAL EQUIPMENT

Gonzales ISD

09-01-2025 to 09-01-2026

Proposal

COVERAGE	Values:	Causes of Loss	Valuation:	Deductible: Per Occurence	Contribution
Electronic Data, Media and Hardware	$2,000,000	All risk of Direct Physical Loss or Damage	RCV	$10,000	$484
Contractor's Equipment	$500,000	All risk of Direct Physical Loss or Damage	ACV	$10,000	$397
Musical/Band Instruments & Uniforms	$500,000	All risk of Direct Physical Loss or Damage	ACV	$10,000	$161
Total Contribution:	Included in Property Proposal				

SPECIAL CONDITIONS:

Coverage will not be written without Property Coverage.

Please refer to the Coverage Document for complete coverages and exclusions.

TEXAS POLITICAL SUBDIVISIONS JOINT SELF-INSURANCE FUND

CRIME

Gonzales ISD

09-01-2025 to 09-01-2026

Proposal

Crime Coverages:	**Single Loss Limit of Self-Insurance**	**Single Loss Deductible Amount**
Coverage A - Fidelity/Employee Dishonesty Limit	$100,000	$5,000
Coverage B - Forgery or Alteration	$50,000	$5,000
Coverage C - On Premises	$50,000	$5,000
Coverage D - In Transit	$50,000	$5,000
Coverage E - MO & Counterfeit Money	$50,000	$5,000
	Total Contribution	**$501**
Applicable Addenda & Coverage Forms:		
Please refer to the Coverage Document, Coverage Forms & Addenda for complete coverages and exclusions.		
SPECIAL CONDITIONS:		

TEXAS POLITICAL SUBDIVISIONS JSIF CYBER LIABILITY HIGHLIGHTS

GENERAL TERMS

Carrier	Chubb
A.M. Best Rating	A++ (Superior)
Consultants	Chubb Vendors & Partners: TPS utilizes an approved Chubb list for members Cyber Breach Coach, Forensics & Investigations, Notification & Monitoring and Public Relations to provide cyber management services.
Policy Number	EON G29012052 005
Territory	Territory is Worldwide unless amended with Excluded Countries
Deductibles	$25,000 for members with revenues below $50,000,000, $50,000 for members with revenues between $50,000,000-$250,000,000 & $100,000 for members with revenues greater than $250,000,000 ***social engineering deductible is $100,000 per member*** ***Member deductibles do not erode Chubbs limit. After a member deductible is satisfied the member has access to full limits***
Annual Aggregate	$1,000,000 for All Other $2,000,000 available to members with total revenues of $100,000,000+ with underwriting approval. $100,000 for Social Engineering Fraud & Payment Card
Ransomware Encounter Endorsement	If the proximate cause of a ransom loss were directly related to the member not having MFA implemented, the member's deductible would be $100,000. Endorsement only applies if a member does not have MFA implemented for access to Email or Network. Additionally, the endorsement does not apply to any other type of loss, only ransom losses.
Neglected Software Exploit Endorsement	If a member knew (first known date) a patch, fix, or mitigation technique was available but did not implement it and had a loss directly related to not implementing the patch, fix, or mitigation technique 46 days after the first known date, the members limit for that loss would be reduced, and a coinsurance percentage would apply per this Period of Neglect chart. Period of Neglect - % of Coinsurance - Limit: 46-90 days - 5%/95% - $500k, 91-180 days - 10%/90% - $250k, 181-365 days - 25%/75% - $150k or 365+ days - 50%/50% - $100k. Coinsurance defined: If a loss of this type occurred, the normal member deductible would apply, then the member shares in the coinsurance limit split (member/Chubb) up to the limit for that period of neglect.

COVERAGE	LIMIT/WAITING PERIOD		COVERAGE DESCRIPTION
			First Party Coverage
			CYBER INCIDENT RESPONSE FUND
Notification	**Limit**	$1,000,000	Provides coverage for drafting notification letters and reports and communicates as required with any regulatory, administrative, or supervisory authority. Retaining call center and other related services for notification as required by law. Notifying a natural person whose PI has been wrongfully disclosed or otherwise compromised, including retaining a notification service.
Credit Monitoring	**Limit**		Provides credit monitoring, credit freezing, credit thawing, healthcare record monitoring (where available), social media monitoring, password management service, or fraud alert services.
Public Relations	**Limit**		Provides expenses related to retaining the services of a public relations or crisis communications firm for the purpose of protecting or restoring the reputation of or mitigating financial harm to the insured.
Forensics Investigation	**Limit**		Provides expenses for retaining the services of a third-party computer forensics firm to determine the cause and scope of a cyber incident.
Criminal Reward	**Limit**		Provides any reasonable amount to an informant or information not otherwise available which leads to the arrest and conviction of a natural person or an entity responsible.
			Limits for Non-Panel Providers $250,000/$250,000
			BUSINESS INTERRUPTION LOSS & EXTRA EXPENSES
Business Interruption Loss & Extra Expenses	**Limit**	$1,000,000	Provides coverage for continuing normal operating and payroll expenses (net profit before tax) that would have been earned had no interruption in service of an Insured's computer system occurred.
	Waiting Period	< $250M Revenues = 12 Hours & > $250M Revenues = 18 Hours	
			CONTINGENT BUSINESS INTERUPTION LOSS & EXTRA EXPENSES
Contingent Business Interruption Loss & Extra Expenses	**Limit**	$1,000,000	Provides coverage for continuing normal operating and payroll expense (net profit before tax) that would have been earned had no interruption in service of a shared computer system occurred.
	Waiting Period	< $50M Revenues = 12 Hours, > $50M- < $250M Revenues = 18 Hours & > $250kM Revenues = 24 Hours	
			DIGITAL DATA RECOVERY
Data Recovery	**Limit**	$1,000,000	Provides reasonable & necessary costs incurred by an insured to replace, restore, recreate, re-collect or recover digital data from written records or form partially or fully matching electronic records. Includes loss from fraudulent infiltration & manipulation of Telephone System.
			NETWORK EXTORTION THREAT
Network Extortion	**Limit**	$1,000,000	Provides reasonable & necessary expenses incurred, including money, cryptocurrencies (including Bitcoin), or other considerations surrendered as payment.
			CYBER CRIME
Social Engineering Fraud	**Limit**	$100,000	Covers payment for loss of money or securities sustained directly from Social Engineering Fraud committed by a person purporting to be a vendor, client, or employee.
			Third Party Liability Coverage
			CYBER, PRIVACY & NETWORK SECURITY LIABILITY
Liability	**Limit**	$1,000,000	Covers any error, misstatement, misleading statement, act, omission, neglect, breach of duty, or other offense actually or allegedly committed or attempted by any insured.
			PAYMENT CARD LOSS
Payment Card Loss	**Limit**	$100,000	Covers monetary assessments, fines, penalties, chargebacks, reimbursements, and fraud recoveries due to the actual or alleged failure of payment card loss.
			REGULATORY PROCEEDINGS
Regulatory Proceedings	**Limit**	$1,000,000	Covers regulatory fines of any civil monetary fine or penalty imposed by a federal, state, local, or foreign governmental entity in such entity's regulatory or official capacity.
			ELECTRONIC, SOCIAL & PRINT MEDIA LIABILITY
Electronic, Social & Print Media	**Limit**	$1,000,000	Covers damages and claim expenses related to any error, misstatement, misleading statement, act, omission, or neglect of breach of duty actually or allegedly committed or attempted by an insured. Or posted on the insured's website, printed material, or posted on any social media site or anywhere on the internet.

CLAIMS PROCESSING PROCEDURE

Immediately report all claims directly to TPS at claims@tpspool.org, 800-588-0013 or directly to the Director of Claims at 972-835-5221

This is a summary of coverage. Please refer to the policy form & endorsements for specific policy details and exclusions. Full policy & endorsement details are available on the TPS website at www.tpspool.org

Revised on May 29, 2024

TEXAS POLITICAL SUBDIVISIONS JSIF
CRISIS MANAGEMENT (Workplace Violence) HIGHLIGHTS

GENERAL TERMS	
Carrier	Beazley Group (Lloyd's Syndicate 2623/0623)
Insured	TPS Property and Liability Members (Insured person means a human third party individual, who is in or on the location(s), except when specifically excluded under any Section of this Policy. Insured person does not include the assailant of any deadly weapon event.)
A.M. Best Rating	A+ (Superior)
Consultants	CrisisRisk Strategies LLC: Crisis Response (Event Responder) Firm approved to provide crisis management services (www.crisisrisk.com).
Policy Number	B0507NU2502855
Deductible	$0 for Crisis Management Services, Event Responder, and AD&D. $10,000 for each Deadly Weapons Event.
Type	Occurrence and in the Aggregate
Limits	$2,250,000 each occurrence w/$2,250,000 Aggregate (see below for sub-limits)
Purpose	Provided as a value added service to assist TPS member's in the event of a workplace violence or similar crisis event. Submission of member's most recent property Statement-of-Values (SOV) is required upon renewal.
Triggering Event	Deadly weapon event means any event involving an assailant where a weapon has been used or brandished on any member location(s) that was provided to TPS in the member's SOV.

COVERAGE	LIMIT/INDEMNITY/WAITING PERIOD		COVERAGE DESCRIPTION
PROPERTY DAMAGE			
Property Damage	Limits	$2,250,000 w/$2,250,000 AGG	Indemnifies against physical loss or physical damage to insured property caused by a deadly weapon event. In the event that fire or sprinkler leakage ensues from a deadly weapon event, then physical loss or physical damage to insured property directly caused by that ensuing fire or sprinkler leakage is included. Additionally: A. The costs incurred to put up temporary plates or board up openings if repair or replacement of damaged glass is delayed; B. The costs incurred in the removal of debris, including biological cleaning and sanitizing; C. The costs incurred in re-filling, recharging or replacing any fire extinguishers, local or fixed fire suppression or gas flooding systems, sprinkler installations and sprinkler heads, and in having any fire or intruder alarms, or closed circuit television equipment re-set; D. The costs incurred in replacing locks to external doors if security at the location(s) is compromised in consequence.
ACCIDENTAL DEATH & DISMEMBERMENT			
AD&D	Per Person Limit	$50,000	Benefit for loss of limb, mutilation, loss of sight, loss of speech, loss of hearing, permanent total disability or death.
	Aggregate Limit	$2,250,000	
MEDICAL EXPENSES			
Medical Expenses	Limits	$25,000 w/$2,250,000 AGG	Reimburses for payments made to an eligible person, regardless of fault, in respect of medical expenses necessarily incurred solely and directly by the eligible person as a result of identifiable physical injury due to an accident directly caused by a deadly weapon event occurring at any of the location(s).
	Indemnity Period	356 Days	
CRISIS MANAGEMENT SERVICES			
Crisis Management Services	Limits	$2,250,000 w/$2,250,000 AGG	Provides for the reasonable & necessary expense, in connection with a deadly weapon event, incurred in the provision of crisis management services directly after such deadly weapon event. Includes, but not limited to, emergency travel & accommodation for eligible person(s) & their immediate family member(s), child care for the immediate family member(s) of eligible person(s), brand rehabilitation, public relations, media management, legal, crisis counselling, site security, remediation, recovery & restoration.
		$250,000 w/$1,000,000 AGG	Additionally at underwriters sole and entire discretion, they will consider other expense costs not listed above which are directly incurred.
	Indemnity Period	90 Days & 1st Anniversary	
CIRCUMSTANCE - EVENT RESPONDER			
Event Responder	Limit	Unlimited (outside limit)	Provides for event responder fees associated with the provision of Prevention Services and Crisis Response by the event responder following any specific circumstance.
COUNSELLING SERVICES			
Counselling Services	Limits	$350,000 Each Event	Provides for reasonable and necessary expense incurred in the provision of counselling services to any eligible person and their immediate family member(s) in connection with a deadly weapon event that occurs during the period of insurance at any of the location(s).
		$15,000 Each Person	
		$1,000,000 AGG	
FUNERAL EXPENSES			
Funeral Expenses	Limits	$350,000 Each Event	Provides for reasonable and necessary funeral expenses incurred in connection with a deadly weapon event that occurs during the period of insurance at any of the location(s).
		$15,000 Each Person	
		$1,000,000 AGG	
EXTRA EXPENSE EXTENSION FOR THREAT ENDORSEMENT			
Extra Expense Extension for Treat	Limits	$350,000 Each Event	Additionally insures for the reasonable and necessary extra expense incurred following a threat.
		$1,000,000 AGG	
EXTRA EXPENSE EXTENSION ENDORSEMENT			

Extra Expense Extension	**Limits**	$350,000 Each Event	Provides for the reasonable and necessary extra expense incurred in order to continue as nearly as practicable the normal conduct of business services following a deadly weapon event.
		$1,000,000 AGG	
	Indemnity Period	356 (all other) or 30 (prevention of access) Days	
LOSS OF TUITION FEES EXTENSION ENDORESMENT			
Loss of Tuition Fees	**Limits**	$250,000 Each Loss	In the event of a deadly weapon event that occurs during the period of insurance, provides for the actual loss sustained resulting directly from the reduction in tuition fees during the period of indemnity.
		$2,250,000 AGG	
	Indemnity Period	356 Days	
DEMOLITION, CLEARANCE & MEMORIALIZATION COSTS EXTENTION ENDORSEMENT			
Demolition, Clearance & Memorialization Costs	**Limits**	$250,000 Each Event	Provides for reasonable and necessary costs, for demolition, removal, memorial, incurred as a direct result of a deadly weapon event.
		$10,000 Each Loss for Memorial Plaques	
		$1,000,000 AGG	
OFF-SITE COVERAGE EXTENSION ENDORSEMENT			
Off-Site Coverage	**Limits**	$250,000 Each Event	Off-site incident means a deadly weapon event which occurs during the period of insurance at a location in the United States other than the insured location, to an employee or insured person who was participating in a sporting event sanctioned or acting within the scope of his or her employment at the time of the off-site incident. If a deadly weapon event occurs at an off-site location that has not previously been agreed prior to the event and where such event / activity was being conducted under your care, custody and control then only liable to pay the event responder fees.
		$1,000,000 AGG	
CHILD ABDUCTION EXTENSION ENDORSEMENT			
Child Abduction	**Limits**	$250,000 Each Event	In the event of an Abduction of a Covered Child that occurs during the Period of Insurance, the Underwriters shall be liable for the loss sustained by the Named Insured directly attributable to, either, the Abduction or to the Named Insured's efforts to counter or mitigate the effects of the Abduction, and which will comprise.
		$1,000,000 AGG	
	Indemnity Period	Varies	
SWATTING ENDORSEMENT			
Swatting Endorsement	**Limits**	$250,000 Each Event	Anonymous threat coverage means a situation, action, event, behavior, or information containing a threat made against you or a report of a fictitious Deadly Weapon Event, either to an emergency service provider or to you directly, which does not come from an identifiable assailant. We will only be liable to provide crisis management support and counselling services as defined in the policy and its endorsements.
		$1,000,000 AGG	
BUSINESS INTERRUPTION EXTENSION ENDORSEMENT			
Business Interruption Extension	**Limits**	$2,250,000 Each Loss	A direct result of the necessary interruption of your business services due to prevention of access to any of your location(s) by order of a civil or military authority, provided that such order is a sole and direct result of a deadly weapon event occurring at such location(s) and for a period of time not exceeding thirty (30) consecutive days from the date of such deadly weapon event.
		$2,250,000 AGG	
	Indemnity Period	356 Days	

CLAIMS PROCESSING PROCEDURE

Immediately report all claims directly to TPS at claims@tpspool.org, 800-588-0013 or directly to the Director of Claims at 972-835-5221

Should you require immediate assistance with an incident or possible incident, contact the CrisisRisk Strategies LLC Event Responder 24-hour/7-day @ 860-677-3790 or DWP@crisisrisk.com

This is a summary of coverage, please refer to the policy form for specific policy details and exclusions. Full policy & endorsement details are available on the TPS website at www.tpspool.org

Revised on March 14, 2025

TEXAS POLITICAL SUBDIVISIONS JSIF TERRORISM HIGHLIGHTS

GENERAL TERMS			
Carrier	Ironshore Insurance Service LLC (A Liberty Mutual Company)		
Insured	TPS Property Members		
A.M. Best Rating	A (Excellent)		
Policy Number	3642600		
Territory	United States		
Deductibles	$10,000 (24 hour Ingress/Egress/Service Interruption)		
Limit	$100,000,000 Per Occurrence & In The Aggregate		
Type	Foreign & Domestic Terrorism/Sabotage (real property)		
Purpose	Provided to assist TPS members in the event of a Property Terrorism Event		
COVERAGE	**LIMIT/INDEMNITY PERIOD/MILES**		**COVERAGE DESCRIPTION**
		Underlying Sublimits	
ACCOUNTS RECEIVABLE			
Accounts	Limit	$250,000	As per property coverage document.
BUSINESS INTERRUPTION			
Business	Limit	$1,000,000	Available if applied for.
CIVIL OR MILITARY AUTHORITY			
Civil or Military Authority	Limit	$1,000,000	Actual loss sustained during the period of time when access to real or personal property is prohibited by an order of civil or military authority.
	Indemnity Period	30 days	
	Miles	1	
DEBRIS REMOVAL EXPENSES			
Debris Removal Expenses	Limit	$1,000,000	Covers the necessary and reasonable expense of removal from locations of debris.
DECONTAMINATION COSTS EXCLUDING NCBR			
Decontamination Costs	Limit	$250,000	Covers decontamination costs excluding nuclear, chemical, biological and radiological.
DEMOLITION & ICC			
Demolition & ICC	Limit	$1,000,000	Covers enforcement of any law, ordinance, governmental directive or standard in effect at the time of loss or damage regulating the construction, repair or use and occupancy of the property.
ELECTRONIC DATA PROCESSING EQUIPMENT MEDIA (Physical Damage Only)			
Electronic Data Processing	Limit	$1,000,000	As per property coverage document.
ERROR & OMISSIONS			
Error & Omissions	Limit	$1,000,000	Covers direct physical loss or damage due to any error or unintentional omission.
FINE ARTS			
Fine Arts	Limit	$250,000	Covers breakage of art, glass, windows, statuary, sculptures, marble, glassware, porcelain, bric-a-brac, antique furniture: antique jewelry or similar fragile articles, unless such breakage.
FIRE PROTECTIVE SYSTEMS			
Fire Protective	Limit	$10,000	As per property coverage document.
INGRESS/EGRESS			
Ingress/Egress	Limit	$1,000,000	Provides coverage for actual loss sustained during the period of time when ingress to or egress from the real or personal property is prohibited.
	Indemnity Period	30 days	
	Miles	1	
KEY & LOCK EXPENSE			
Key & Lock	Limit	$250,000	Covers necessary key & lock expenses.
LANDSCAPING			
Landscaping	Limit	$10,000	Covers minimal landscape expense.
LEASEHOLD INTEREST			
Leasehold Interest	Limit	$1,000,000	Available if applied for.
MISSCELLANEOUS UNNAMED LOCATIONS			
Miscellaneous Unnamed	Limit	$1,000,000	As per property coverage document.
	Indemnity Period	30 days	
NEWLY ACQUIRED LOCATIONS			
Newly Acquired Locations	Limit	$10,000,000	As per property coverage document.
	Indemnity Period	90 days	
PRESERVATION OF PROPERTY			
Preservation of Property	Limit	$250,000	Reimburses expenses incurred in taking reasonable and necessary actions for the temporary protection and preservation of property.
PROFESSIONAL FEES			
Professional Fees	Limit	$250,000	Covers reasonable and necessary expenses incurred to accountants, architects, auditors, engineers, or other professionals or employees to prepare and certify particulars or details of claims.
RELOCATION EXPENSE			
Relocation	Limit	$1,000,000	Covers necessary relocation expense.
RENTAL INCOME			
Rental Income	Limit	$1,000,000	Available if applied for.

SERVICE INTERRUPTION			
Service Interruption	Limit	$1,000,000	Covers physical loss or damage to property and/or time element coverage arising form physical loss or damage.
	Indemnity Period	30 days	
	Miles	1	
SOFT COSTS			
Soft Costs	Limit	$250,000	Covers necessary soft costs.
TRANSIT			
Transit	Limit	$250,000	Covers loss resulting from loss or damage to property in transit.
VALUABLE PAPERS			
Valuable Papers	Limit	$250,000	As per property coverage document.

CLAIMS PROCESSING PROCEDURE

Immediately report all claims directly to TPS at claims@tpspool.org, 800-588-0013 or directly to the Director of Claims at 972-835-5221

This is a summary of coverage, please refer to the policy form for specific policy details and exclusions.

Revised on October 31 2018

LVINS
La Vernia Insurance Agency

2025 Coverage Summary

Gonzales ISD

PCAT 9.1.2025 - 9.1.2026

Coverage	Provider	Valuation	Property Values	Deductible
Property Wind & Hail	PCAT	Replacement Cost Blanket Coverage	$152,961,681	2% per building, $500,000 minimum, per occurrence
Property All Other Perils	PCAT	Replacement Cost Blanket Coverage	$152,961,681	$15,000 per occurrence
Property Frozen Pipes	PCAT	Replacement Cost Blanket Coverage	$152,961,681	$50,000 per building, $250,000 minimum, per occurrence
Property Earth Movement	PCAT	Replacement Cost Blanket Coverage	$1,000,000*	$15,000 per occurrence
Property - Flood - not Zone A or V	PCAT	Replacement Cost Blanket Coverage	$1,000,000*	$100,000 per occurrence

** Sublimits included as part of the property values shown above.*

			Limits	
Cyber Loss & Liability	PCAT	1st & 3rd Party Coverage	$2,000,000	$25,000
General Liability	PCAT	Per Occurrence / General Aggregate	$1,000,000	None $10,000 Law
Educator's Legal Liability	PCAT	Claims-Made & Reported	$3,000,000	$15,000

Additional Property Coverages

All are Sublimits included as part of the property values and are subject to the deductibles shown or selected.

	Limits
Accounts Receivable	$ 250,000
Arson, Theft and Vandalism Rewards	$ 25,000
Back-up of Sewers, Drains or Sumps	$ 25,000
Building Ordinance or Law – Blanket	
Demolition Cost & Increased Cost of Construction	$ 1,000,000
Loss to Undamaged Portion of the Building	Included
Debris Removal	$ 250,000
Errors & Omissions	$ 500,000
Extra Expense	$ 2,000,000
Fire Department Service Charge	$ 25,000
Fire Extinguishing Equipment Recharge	Included
Flood – Excluding Zones Prefixed A or V – Annual Aggregate	$ 1,000,000
Foundations and Underground Pipes	$ 100,000
Inventory & Appraisal	$ 25,000
Miscellaneous Unnamed Locations	$ 50,000
Newly Acquired or Constructed Buildings – 180 days	$ 1,000,000
Outdoor Property	$ 2,000,000
Outdoors Trees, Shrubs & Plants	$ 25,000
Personal Effects and Property of Others	$ 100,000
Personal Property at Newly Acquired or Constructed Buildings – 180 days	$ 500,000
Pollution Cleanup and Removal	$ 100,000
Preservation of Property	Included
Spoilage	$ 100,000
Tenant Glass	$ 10,000
Theft Damage to Building	Included
Underground Water Seepage	$ 25,000
Utilities Services – Direct Damage	$ 50,000
Valuable Papers and Records	$ 50,000

Inland Marine Coverages

Coverage applies when not within 1,000 feet of the described premises and are subject to the limits and the deductibles listed.

	Limits	Deductible
Audio Visual Equipment	$ 100,000	$ 15,000
Band Equipment, Uniforms, & Musical Instruments	$ 500,000	$ 10,000
Electronic Data Processing Equipment	$ 2,000,000	$ 15,000
Media & Data	Included	
Fine Arts	$ 25,000	$ 10,000
Miscellaneous Equipment (includes Mobile Equipment)	$ 500,000	$ 10,000
Personal Effects and Property of Others – Off Premises	$ 100,000	$ 10,000
Personal Property In Transit	$ 50,000	$ 10,000
Property Off-Premises	$ 100,000	$ 10,000

Crime

	Limits	Deductible
Employee Dishonesty	$ 100,000	$ 5,000
Money & Securities - Inside the Premises	$ 50,000	$ 5,000
Money & Securities - Outside Premises	$ 50,000	$ 5,000
Fraudulent Instruction	$ 50,000	$ 5,000
Forgery & Alteration	$ 50,000	$ 5,000

Cyber Loss & Liability Coverage

	Limit	Retention
Maximum Limit of Insurance		
Each Incident/Aggregate	$ 2,000,000	$ 25,000
First Party Insuring Agreements		
Cyber Incident Response Fund	Inside Limit	
Cyber Incident Response Team	$ 2,000,000	$ 25,000
Response Coach Retention		$ 25,000
Non-Panel Response Provider	$ 500,000	$ 25,000
Business Interruption Loss and Extra Expenses (12 hours)	$ 2,000,000	$ 25,000
Contingent Business Interruption Loss and Extra Expenses		
Scheduled Providers	N/A	N/A
Unscheduled Providers (12 hours)	$ 2,000,000	$ 25,000
Reputational Event	$ 2,000,000	$ 25,000
Digital Data Recovery	$ 2,000,000	$ 25,000
Network Extortion	$ 2,000,000	$ 25,000
Third Party Insuring Agreements		
Cyber, Privacy and Network Security Liability	$ 2,000,000	$ 25,000
Regulatory Proceedings	$ 2,000,000	$ 25,000
Payment Card Loss	$ 2,000,000	$ 25,000
Electronic, Social and Printed Media	$ 2,000,000	$ 25,000
Cyber Other Terms and Conditions		
Ransomware Encounter	$ 500,000	$ 25,000
Widespread Severe Known Vulnerability Exploit	$ 2,000,000	$ 25,000
Widespread Software Supply Chain Exploit	$ 2,000,000	$ 25,000
All Other Widespread Events	$ 2,000,000	$ 25,000
Widespread Severe Zero Day Exploit	$ 2,000,000	$ 25,000
Cyber Crime Insuring Agreements		
Computer Fraud	$ 500,000	$ 25,000
Funds Transfer Fraud	$ 500,000	$ 25,000
Social Engineering Fraud	$ 500,000	$ 25,000
Invoice Fraud Financial Loss Endorsement	$ 500,000	$ 25,000

Ransomware Encounter and any other coverage triggered by a ransomware is sub-limited to $500,000.

General Liability

	Limits	Deductible
General Aggregate	$ 1,000,000	None
Each Occurrence	$ 1,000,000	None
Damage To Premises Rented To You	$ 500,000	None
Unmanned Aerial Vehicle Aggregate	$ 100,000	None
Personal and Advertising Injury	$ 1,000,000	None
Products/Completed Operations Aggregate	$ 1,000,000	None
Law Enforcement Liability - Each Occurrence	$ 1,000,000	$ 10,000

Employee Benefits Liability

		Limits	Deductible
Claims-Made & Reported Form	Retroactive Date:	9.1.2005	
Each Claim		$ 1,000,000	None
Aggregate (Included in General Liability General Aggregate)			

Educator's Legal Liability

		Limits	Deductible
Claims-Made & Reported Form	Retroactive Date:	9.1.1995	
Coverage A: Professional Educational Services			$ 15,000
Each Professional Incident		$3,000,000	
Professional Incident Aggregate		$3,000,000	
Coverage B: Employment-Practices Liability			$ 15,000
Each Employment Incident		Combined with Coverage A	
Employment Incident Aggregate		Combined with Coverage A	
Coverage C: Non-Pecuniary Defense			$ 15,000
Defense Reimbursement		$ 100,000	
Defense Reimbursement Aggregate		$ 300,000	

Coverage A and B are subject to a sublimit of $1,000,000 per claim and $1,000,000 annual aggregate for any claim involving Sexual Misconduct, Sexual Abuse, and/or Sexual Harassment.

Terms & Conditions

General Terms

1. The proposed contributions and coverage include package discounts. Therefore, all proposed coverages must be accepted as a package.
2. This proposal is summary only. Please consult all applicable agreements and coverage documents for a complete explanation of the coverages, conditions and exclusions.
3. If this proposal is based upon an incomplete application, terms and pricing may change if the completed application reveals new underwriting concerns.
4. This proposal is based upon no deterioration in property losses prior to binding. If a Named Storm has entered the Gulf of Mexico, binding or increasing coverage is not allowed without written approval from INSURICA.
5. This proposal is rescinded if the school solicits an alternate quote from another proposer subsequent to the date this proposal is received by the school.
6. Coverage begins at 12:01 am on the effective date and ends at 12:01 am on the expiration date.
7. Cyber coverage is subject to full receipt of cyber applications and subject to underwriting approval.

Multi-Year Coverage

1. This proposal includes multi-year coverage terms as specified in the PCAT Multi-Year Interlocal Addendum.

Annual Adjustments

1. Contributions are adjusted annually based on updated exposures for Property and Contents, Automobiles and Average Daily Attendance.
2. Contributions may be adjusted annually per the PCAT Multi-Year Interlocal Addendum.

Proposal Contingencies (the following must be received prior to binding)

1. Signed PCAT Multi-Year Interlocal Addendum.
2. PCAT Interlocal Agreement, revised as of 7.15.2022.
3. Signed coverage applications.

Cost Summary

		Exposures		Cost
Property	Building	$	129,914,287	$ 469,476
	Contents	$	23,047,394	
	Total	$	152,961,681	
Cyber Loss & Liability	Operating Expenditures	$	35,306,447	$ 9,298
General Liability & Employee Benefits Liability	ADA		2,271	$ 5,050
	Employees		463	
Educator's Legal Liability	ADA		2,271	$ 12,332
	Employees		463	
			Annual Cost	$ 496,156

Value - Added Services

Operational Disaster Recovery	Priority Access to Power, Fuel, Mobile Offices & Satellite Connectivity	Included
Property Valuations	Annual Property Valuation Updates including campus diagrams & photos	Included
Employee Training	Online Liability Training for School	Included
Facility Surveys	On-Site Facility Inspections	Included

PCAT Summary of Coverage Changes

September 1, 2025

As part of the continuous improvement process, periodic reviews of coverage documents are conducted to provide the best products to our members. Property Casualty Alliance of Texas (PCAT) is implementing the following coverage changes for all renewals taking effect on or after September 1, 2025.

This is a summary of changes only, please carefully review the coverage documents in their entirety.

Building and Personal Property Coverage

- Under the Coverage section IV. Property Not Covered, paragraph T. has been added to exclude uncovered HVAC installed after September 1st from coverage:

  T. Heating, ventilation, and air conditioning (HVAC) units installed after September 1, 2025, are excluded from **Loss** caused by hail unless commercial hail protection/coil guards are installed. (pp. 11)

- Under the Coverage section V. Covered Causes of Loss, A. Exclusions, paragraph K. Roof Dents to Roof Covering and Rooftop Components Caused by Wind or Hail, the underlined has been added to paragraph 2.:

  (2) This exclusion does not apply to any metal **Roof Covering** or **Rooftop Component** that is intended to be primarily decorative or prominent, and the **Roof Dents** are easily within public view and visible from the ground.

  (a) If PCAT determines this exception applies, PCAT will reimburse the member for 50% of the cost of repair or replacement once completed, up to a maximum of $1,000,000 per Occurrence. (pp. 14)

- Under the Coverage section V. Covered Causes of Loss, B. Limitations, Paragraph 6. Has been added:

  6. We will pay for Damage to heating, ventilation, and air conditioning (HVAC) units based only on the unit's actual cash value (ACV). We will compute this value by determining the actual and necessary replacement cost (with material of like kind and quality and for the same use and occupancy of the premises) at the time of and for this Damage and then subtract the deprecation damaged units. (pp. 20)

- Under Commercial Property Conditions Section, K Valuation, Section 2 has been increased from 180 days to 365 days:

  2. The Member must advise us in writing as soon as practicable but in no event no later than ~~180~~ 365 days from the date of **Loss** of their intent to either:

  a. Repair or replace the damaged **Covered Property**; or

  b. Receive payment for the **Actual Cash Value** of the damaged **Covered Property**.

  Absent a timely written election, the parties agree that the Member has elected **Actual Cash Value**. (pp.26)

- Under Commercial Property Conditions Section, K Valuation, Section 6 Special Valuations, Paragraph P has been increased to 15 years for roof coverings, other than TPO.

> **P. Roof Covering** to be **Actual Cash Value** if originally installed or last fully replaced more than ~~10~~ 15 years from the date of loss. However, a TPO (Thermoplastic Polyolefin) **Roof Covering** to be Actual Cash Value if originally installed or last fully replaced more than 10 years from the date of loss. The Member bears the burden of proving the age of the **Roof Covering**. (pp. 27)

Property Flood Coverage

- Under the Coverage section III. Property Not Covered, paragraph S. has been added to exclude **Vacant Buildings** from coverage:

> **O. Vacant Buildings** are excluded from property coverage unless otherwise expressed in writing from PCAT. (pp. 4)

- The following definition has been added to the definitions section:

> **R. Vacant** means a **Building** when 70% or more of its square footage:
> 1. Is not rented; or
> 2. Is not used to conduct customary operations for which the building was originally designed. (pp. 11)

LVINS

La Vernia Insurance Agency

Gonzales ISD

Signature Documents

PCAT™
Property Casualty Alliance of Texas

Interlocal Agreement

This Interlocal Agreement ("Agreement") is entered into by and between the Property Casualty Alliance of Texas ("PCAT"), an administrative agency created by the participating Local Government Members (hereinafter defined), and the undersigned Member (hereinafter defined) (collectively "the parties") pursuant to the Interlocal Cooperation Act, Chapter 791, Title 7, Texas Government Code (the "Act"). The parties enter into this Agreement in accordance with the terms and conditions hereof to collectively and cooperatively provide a plan to efficiently and effectively administer a property/casualty program (hereinafter the "Program").

Witnesseth

WHEREAS the undersigned Member is a political subdivision of the State of Texas and a local government under the Act and PCAT is an administrative agency created pursuant to the Act to administer the Program;

WHEREAS the Program provides a governmental function or service that the Member is authorized and/or required to perform individually;

WHEREAS the Member and PCAT are authorized to enter into this Agreement pursuant to the Act;

WHEREAS the Board of Trustees of Member has agreed to the terms and conditions of the Agreement and authorized Member to enter into this Agreement;

WHEREAS the Member desires to enter into the Agreement in order to provide a more efficient and effective way to acquire certain insurance coverage, including property and casualty insurance, and the reinsurance of such coverages, and the Member does hereby become a party to the Agreement; and

WHEREAS the Member, by entering into this Agreement, has satisfied requirements of the Member to seek competitive bids for the purchase of goods and services, including, but not limited to Chapter 44 of the Texas Education Code.

BE IT RESOLVED that the undersigned Member, in exchange for the promises and agreements contained herein agrees to the following:

The undersigned local government of the State of Texas (the "Member") in consideration for the promise of PCAT, subject to the terms and conditions herein, to provide property, boiler & machinery, auto physical damage, inland marine, electronic data processing equipment, crime, general liability, auto liability, educator's legal liability, employment-practices liability, storage tank liability and similar and related property and casualty lines of insurance and/or self-insurance funding; reinsurance; claims administration; loss prevention/control services; and other risk management services as needed for the Member, and in further consideration of other local government members participating in the Program (hereinafter Local Government Members) executing this Agreement, does hereby adopt and execute the Agreement and become a Member in the Program, which includes the payment of contributions to the Program as described herein. As such, the Member agrees to the following terms and conditions:

Terms and Conditions

1. **Contribution and Coverage Summary.** The Member agrees that the Participation Period (hereinafter defined as the period of time the Member is responsible for the payment of Contributions), Contributions and coverages provided hereunder shall be as specified in the Contribution and Coverage Summary provided by the Program to the Member. The title of the document referred to herein may also be referred to as the Coverage Summary.

2. **Coverage Documents.** For each coverage period identified in a Coverage Summary, the member agrees that its self-insurance coverages or "Coverage Part" provided as part of the Program will be defined by the terms of the Coverage Documents issued to the Member in connection with that Coverage Summary.

3. **Term.** Pursuant to the Act, so long as two or more Members remain in the Program, this Agreement shall renew annually, unless terminated sooner in accordance with the Termination provisions of this Agreement.

4. **Termination.**

    a. **By Either Party with 60 Days Notice before Renewal.** Either party may terminate this Agreement prior to the end of any Participation Period by giving a sixty (60) day written notice. The member may not effect termination of this Agreement in between the beginning and end of any Participation Period, except as provided in this Termination provision.

    b. **By Member Upon Payment of Late Notice Fee.** If Member fails to terminate as provided in 3.a., it may still terminate participation prior to the renewal date by paying a late notice fee of 20% of the annual contribution for the expiring Participation Period. Member expressly acknowledges that the late notice fee is not a penalty, but a reasonable approximation of the Program's damages for the Member's untimely withdrawal from the Program. However, once the renewal term begins, the Member can no longer terminate by paying a late notice fee: the Member shall renew per the terms and conditions identified in the renewal Contribution and Coverage Summary.

    c. **By the Program upon Breach by Member.** The Program may terminate this Agreement at any time based on breach of any of the following obligations, by giving 10 days' written notice to Member of the breach; and Member's failure to cure the breach within said 10 days (or other time period approved by the Program):

        i. Member fails or refuses to make the payments or contributions as required by this Agreement;

        ii. Member fails to cooperate and comply with any reasonable requests for information and/or records made by the Program;

        iii. Member fails or refuses to follow loss prevention recommendations made by the Program or its designee; or

        iv. Member fails or refuses to comply with any agreement or undertaking on its part set forth in this Agreement, or otherwise breaches this Agreement.

d. **Financial Responsibilities Upon Termination.** If the Member breaches this Agreement, or if the Program terminates participation of the Member under any provision of this Article, the Member agrees that the Program will have no responsibility of any kind or nature to provide coverage post-termination. Further, the Member shall bear the full financial responsibility for any unpaid open claims and expense related to any claim, asserted or unasserted and reported or unreported, against the Program or Member, or incurred by the agents or representatives of Member.

In addition to the foregoing, if termination is due to Member's failure to make required payments or contributions, Member agrees that it shall pay the Program liquidated damages in the amount of 50% of the annual contribution for the expiring Participation Period contributions and shall forfeit all contributions already made to the Program, including without limitation, initial, estimated and adjusted contributions.

5. **Contributions.**

a. **Agreement to Pay.** Member agrees to pay contributions based upon a risk-funding plan developed by the Program. Contributions as shown on the Contribution and Coverage Summary are payable upon receipt of an invoice from the Program, or it's authorized representative, and shall be made from Current Revenues available to the Member. All Contribution invoices are deemed late if not paid within forty-five (45) days of the invoice date, and the Program shall have the right to terminate the Member in accordance with 3.c. of the Termination provisions.

b. **Estimated Contribution.** The Program reserves the right to collect all initial, estimated and adjusted contributions that are due the Program. The contribution shown on the Contribution and Coverage Summary and endorsements is an estimate. The Program reserves the right to audit the records of any Member, as those records pertain to participation in the Program.

c. **Contribution Adjustment.** Should the Program's income from operations for any given fund year be inadequate to pay the ultimate cost of claims incurred in that fund year, the Program may collect an adjusted contribution from any current or former Member.

6. **Amendments.** This Agreement, including the Contribution and Coverage Summary and Coverage Documents, may be amended by the Fund, in writing, by providing the Member with written notice before the earlier of (i) the effective date of the amendment, or (ii) the date by which the Member can terminate without payment of late notice fees. An amendment shall only apply prospectively and the Member shall have the right to terminate this Agreement before the Amendment becomes effective, as provided in this Agreement. If the Member fails to provide timely written notice of termination, the Member shall be deemed to have consented to the Program's amendment and agrees to abide by and be bound by the amendment, without necessity of obtaining Member's signature.

The Program may also amend this Agreement or any Contribution and Coverage Summary, effective during the middle of a Participation Period, for any reason including but not limited to the following:

a. State or federal governments, including any court, regulatory body or agency thereof, adopt a statute, rule, decision, or take any action that would substantially impact the rights or financial obligations of the Program.

b. The terms of the Program's reinsurance, stop-loss or excess insurance change substantially.

7. **Appeals.** Member shall have the right to appeal any written decision or recommendation to the Program's Board of Trustees, and the Board's determination will be final. Any appeal shall be made in writing to the Board Chair within 30 days of the decision or recommendation. Any judicial review of the Board of Trustee's determination of an appeal shall be under the substantial evidence standard.

8. **Bylaws, Policies and Procedures.** The Member agrees to abide by the Bylaws of the Program, as they may be amended from time to time, and any and all written policies and procedures established by the Program. If a change is made to the Fund's Bylaws, written policies or procedures which conflicts with or impairs the Member, such change will not apply to the Member until the next renewal Participation Period.

9. **Claims Administration.** The Program or its designee agrees to administer all claims for which Member has coverage after notice of loss has been given (notice of loss is defined in the Member's Coverage Documents received from the Program). The Member authorizes the Program or its designee to act in all matters pertaining to handling of claims for which the Member has coverage pursuant to this Agreement. Member expressly agrees that the Program has sole authority in all matters pertaining to the administration of claims and grants the Program or its designee full decision-making authority in all matters, including without limitation, discussions with claimants and their attorneys or other duly authorized representatives. Member further agrees to be fully cooperative in supplying any information reasonably requested by the Program in the handling of claims. All decisions on individual claims shall be made by the Program or its designee, including, without limitation, decisions concerning claim values, payment due on the claim, settlement, subrogation, litigation, or appeals.

10. **Claims Reporting.** Notice of any claim must be provided to the Program no more than 30 days after the Member knows or should have known of the claim or circumstances leading to the claim, unless a different reporting requirement is required by law or provided for in the Coverage Documents provided to the Member by the Program. Failure by the Member to timely report a claim may result in denial of coverage or payment of fines or penalties imposed by law or regulatory agencies. If the Program advances payment of any fine or penalty arising from the Member's late claim reporting, the Member will reimburse the Program for all such costs.

11. **Complete Understanding.** This Agreement, together with any in-force Interlocal Addendums, Bylaws Coverage Documents and Contribution and Coverage Summaries, represent and contain the complete understanding and agreement of the Program and the Member, and supersedes all prior written and oral agreements.

12. **Cooperation and Access.** The Member will furnish annually to PCAT the total number of enrolled students and employees; as well as property, auto, inland marine, electronic data processing equipment schedules, and other underwriting information deemed reasonably

necessary by PCAT within the time period specified by the Program. PCAT reserves the right to audit the records of the Member. Member agrees to annually release and/or authorize the release of current-valued claims information to PCAT for the previous five (5) years to allow PCAT to determine the Member's participation in the Program.

13. **Current Revenues.** Contributions due pursuant to this Agreement shall be made from Current Revenues available to the Member, and said amount determined in the annual Contribution and Coverage Summary provided to the Member by PCAT.

14. **Defense and Prosecution of Claims.** The Member authorizes the Program to engage counsel and/or relevant experts, in the Program's sole discretion, with respect to any claim, dispute, defense or litigation involving any past or current Member.

15. **Excess Coverage.** The Program, in its sole discretion, may purchase excess coverage or reinsurance for all Program coverages. The Program may also act on behalf of individual Members to obtain coverage, invoice the Member, and remit the payment to the appropriate party. If any reinsurer, stop loss carrier, and/or excess coverage provider fails to meet its obligations to the Program or any Member, the Program is not responsible for any payment or any obligations to the Member from any reinsurer, stop loss carrier, or excess coverage provider.

16. **Governance**. The PCAT will be governed by a Board of Trustees of PCAT ("Board") in accordance with the Bylaws created and adopted by the Board (hereinafter "Bylaws").

17. **Independent Actuarial Study.** PCAT shall provide for an annual independent actuarial study of the Program.

18. **Independent Financial Audit.** PCAT shall provide for an annual independent financial audit of the Program.

19. **Insurance Terminology.** The Program is not 'insurance', but is rather a mechanism through which eligible entities join together to collectively self-insure and administer certain risk exposures. Any reference in this Agreement or any Program documents, to an insurance term or concept is coincidental, and is not intended to characterize the Program as 'insurance' as defined by law. PCAT is not an insurance company. The Member is not an insured. This agreement is not a contract of insurance. This Agreement is drafted on behalf of all PCAT.

20. **Investments.** PCAT may invest Member contributions, or any portion thereof, in accordance with guidelines approved by the Board.

21. **Lawsuit.** The Member does hereby agree that any suit brought against the Member pursuant to any of the provisions of the Program may be defended in the name of the Member by counsel selected in the sole discretion of the Program, or its designee, on behalf of and at the expense of the Program as necessary for the defense and/or prosecution of any legal action. Full cooperation by the Member shall be extended to supply any information reasonably needed or required in such defense.

22. **Loss Prevention.** The Member shall have a loss prevention plan, which will be coordinated with the Program to make all reasonable efforts to eliminate and minimize hazards that would contribute to property/casualty losses.

23. **Member Equity.** The Program Board of Trustees, in its sole discretion, may declare a dividend distribution of the Program's fund balance to current Members who are in good standing. Former Members forfeit all rights to any potential dividend distribution for the years in which a former Member participated in the Program. Program fund balance belongs to the Program. No individual Member is entitled to an individual allocation or portion of fund balance.

24. **Member Representative.** The Member agrees to designate a Member Representative who shall have authority from the Member's Board of Trustees to represent and bind the Member, and the Program will not be required to contact any other individual regarding Program matters for the Member. Any notice to or any agreements with the Member Representative shall be binding upon the Member. The Member reserves the right to change the Member Representative as needed by providing written notice to the Program. Such notice is not effective until actually received by the Program.

25. **No Waiver of Subrogation Rights.** Member shall do nothing to prejudice or waive the Program's existing or prospective subrogation rights under this Agreement. If Member has waived any subrogation right without first obtaining the Program's written consent, the Program shall be entitled to recover from Member any and all sums that the Program would have recovered without such waiver. Recoveries include attorney's fees, costs and expenses.

26. **Notice.** Any written notice to the Program shall be made by first class mail, postage prepaid, and delivered to the Chairperson, Property Casualty Alliance of Texas, 12300 Dundee Court, Suite 112, Cypress, Texas 77429.

27. **Optional Policies.** From time to time, PCAT may seek to obtain access for Members to optional insurance policies that provide coverage from losses not otherwise addressed by the Property Casualty Alliance of Texas (for example, wind damage). These policies shall create a direct insurer-insured relationship between the offering company and any participating Member, and shall not otherwise be governed by this Agreement. PCAT shall not provide claims administration services for these optional lines of coverage, and shall bear no risk with respect to these policies.

28. **Property Valuations.** A Member participating in the property coverage as indicated on the Contributions and Coverage Summary agrees to cooperate with a valuation of property values performed by the Program. New Members must cooperate with the Program to complete the property valuation within ninety (90) days of the inception date of the property coverage as stated on the Contribution and Coverage Summary. The newly valued property and the corresponding additional contribution will be retroactive to the date of the property coverage inception date.

29. **Security of Documents.** The Program may grant the Member access to confidential or proprietary information. Member agrees to assume the responsibility for taking all reasonable steps to avoid unauthorized disclosure of this information.

30. **Severability.** If any portion of this Interlocal Agreement shall be declared illegal or held unenforceable for any reason, the remaining portions hereof shall continue in full force and effect.
31. **Signatures/Executed Documents.** The Program and Member may rely upon a facsimile or imaged signature as if it were the original. The failure of either party to provide an original,

manually executed signature shall not affect the validity or enforceability of this Agreement or any Program document.

32. **Subrogation and Assignment of Rights.** The Member assigns all subrogation rights to the Program. The Program has the right, in its sole discretion, without notice to the Member, to bring all claims and lawsuits in the name of the Member or the Program. Member agrees that all subrogation rights and recoveries belong first to the Program, up to the amount of benefits, expenses, and legal fees incurred by the Program.

33. **Forum and Venue.** This Agreement shall be construed and interpreted in accordance with the laws of the State of Texas. The parties agree that venue is proper and that the exclusive forum for any legal action arising out of or relating to this Agreement shall lie in the state courts of Harris County, Texas.

34. **Warranty.** By the execution and delivery of this Agreement, the undersigned individuals warrant that they have been duly authorized by all requisite administrative action required to enter into and perform the terms and conditions of this Agreement.

IN WITNESS WHEREOF, the undersigned shall become a Member of the Program and this Agreement.

_____

PCAT MEMBER

_____

Signature of Member Representative

_____

Printed Name of Member Representative

_____

Date

PROPERTY CASUALTY ALLIANCE of TEXAS

_____

Signature of PCAT Chairperson

_____

Printed Name of PCAT Chairperson

_____

Date

PCAT™
Property Casualty Alliance of Texas

3 Year Interlocal Addendum
9/1/2025 – 9/1/2028

Gonzales ISD

1. PCAT and Gonzales ISD (Member) agree that Member will be a PCAT Member for the 2025-2026 through the 2027-2028 Participation Period. The rates in effect for each Participation Period will be applied to any changes in exposure during each Participation Period, and these rates will be the basis for determining the Contributions due PCAT for each period. Member agrees to an annual rate adjustment, up or down, beginning 9/1/2026 that will reflect the actual percentage change in total PCAT funding rates, defined as the change in rates to fund for reinsurance and pool retained losses. A certified document of these changes will be provided by PCAT to the Member. Wind and hail deductible may or may not change based strictly on reinsurance requirements.
2. This Interlocal Addendum along with the most recently signed Interlocal Agreement shall represent the entire agreement and may not be amended or altered without the written consent of both parties.
3. If Member terminates this Addendum prior to 8/31/2028, a short-term cancellation penalty of twenty percent (20%) of Annualized Contributions for the 2025-2026 Participation Period will be due from Member and payable to PCAT within 30 days after notice of termination is received.
4. Member Opt-Out Clause: If future reinsurance terms or catastrophic losses cause an unanticipated change in PCAT's funding model that result in a Member rate increase of more than 10%, then the Member will have the option to reject the renewal and be released from this Addendum with zero penalty cost.

This Addendum must be signed by Member prior to September 1, 2025.

The undersigned agrees to this Addendum.

_____
Gonzales ISD Authorized Signature

_____
Printed Name

_____
Date

Non-Appropriations Clause: This Addendum is subject to the appropriation of funds by Member in its budget adopted for any fiscal year for the specific purpose of making payments pursuant to this Addendum for that fiscal year. The obligation of Member pursuant to this Addendum in any fiscal year for which this Addendum is in effect shall constitute a current expense of Member for that fiscal year only, and shall not constitute an indebtedness of Member of any monies other than those lawfully appropriated in any fiscal year. In the event of non-appropriation of funds in any fiscal year to make payments pursuant to this Addendum, this Addendum may be terminated.

CRC GROUP

10375 Richmond Ave. Suite 500
Houston, TX 77042
Phone: 888-728-7235

Kim Pruski
La Vernia Insurance Agency Inc.
P.O. Box 159
La Vernia, TX 78121

Aug 06, 2025

Gonzales ISD, Ref# 14234515-A
Proposed Effective 9/1/2025 to 9/1/2026

We are pleased to confirm the attached quotation being offered with Lloyd's of London. This carrier is Non-Admitted in the state of TX. Please note that this quotation is based on the coverage, terms and conditions as stated in the attached quotation, which may be different from those requested in your original submission. As you are the representative of the Insured, it is incumbent upon you to review the terms of this quotation carefully with your Insured, and reconcile any differences from the terms requested in the original submission. CRC Insurance Services, LLC disclaims any responsibility for your failure to reconcile with the Insured any differences between the terms quoted as per the attached and those terms originally requested. The attached quotation may not be bound without a fully executed CRC brokerage agreement.

NOTE: The Insurance Carrier indicated in this quotation reserves the right, at its sole discretion, to amend or withdraw this quotation if it becomes aware of any new, corrected or updated information that is believed to be a material change and consequently would change the original underwriting decision.

Should coverage be elected as quoted per the attached, Premium and Commission are as follows:

Premium:	$66,300.00
Policy Fee	$500.00
Surplus Lines Tax	$3,239.80
Stamping Office Fee	$26.72
Grand Total:	$70,066.52

Commission: 10%

Broker Fees & Policy Fees are Fully Earned at Binding

NOTE: If insured is located outside your resident state, you must hold appropriate non-resident license prior to binding.

If Non Admitted the following applies:

Texas Tax Filings are the responsibility of: ( ) Your Agency (X) CRC
Guaranty Fund Nonparticipation Notice

This insurance contract is with an insurer not licensed to transact insurance in this state and is issued and delivered as surplus line coverage under the Texas insurance statutes. The Texas Department of Insurance does not audit the finances or review the solvency of the surplus lines insurer providing this coverage, and the insurer is not a member of the property and casualty insurance guaranty association created under Chapter 462, Insurance Code. Chapter 225, Insurance Code, requires payment of a 4.85 percent tax on gross premium.

Surplus Lines Agent: CRC Insurance Services, LLC License#18530

Address: 1 Metroplex Drive, Suite 400, Birmingham, AL 35209

The Texas Department of Insurance (TDI) has adopted amendments to the Texas Administrative Code regarding required complaint notices included in insurance policies. These changes were effective on November 4, 2019, and must be implemented no later than May 1, 2020.

Sincerely,

Team Purdy
14234515

U.M.R.: B1230QAP11758A25

RISK DETAILS

UNIQUE MARKET REFERENCE: B1230QAP11758A25

ATTACHING TO BULKING LINESLIP CONTRACT NUMBER: B123025AMW087

TYPE: DEDUCTIBLE BUYBACK INSURANCE

INSURED: Gonzales ISD

ADDRESS: 535 Fair Street, Gonzales, TX 78629

PERIOD: From: 01-September-2025
To: 01-September-2025
Both days at the time as set forth in the Policy/ies of the Overlying Insurers

PERILS INSURED: Wind and Hail Only

THE PROPERTY OR INTEREST: All Real and Personal Property Coverages and as more fully set forth in the Policy/ies of the Overlying Insurers

THE PROPERTY IS LOCATED OR CONTAINED AT: Various Locations in Texas as per Schedule seen and agreed by Underwriters and held on file in the offices of Amwins Global Risks Limited

OVERLYING INSURER(S): PCAT

OVERLYING POLICY NUMBER(S): 089-901 or renewal policy number thereof

LIMIT: Difference between 2% of the Total Insured Values subject to a minimum of USD 500,000 per occurrence each and every Occurrence and the Insured's Retention

Maximum Amount Payable USD 400,000 each and every occurrence

INSURED'S RETENTION: 2% of the Total Insured Values subject to a minimum of USD 100,000 each and every Occurrence

TOTAL INSURED VALUES: USD 152,961,681

CONDITIONS:

1) AEGIS Stevens 22 Wording as attached excluding Time Element Coverage Extension
2) All details, terms and conditions as per Overlying Insurers Policy other than anything contained within or applicable under this policy
3) 60 Days Cancellation Clause as per General Condition C of Section IV of the Policy Wording
4) LMA 5390 – U.S. Terrorism Risk Insurance Act of 2002 as amended Not Purchased Clause
5) LMA 3200 – Sanctions Suspension Clause
6) Service of Suit Clause (USA) as per General Condition L. of Section IV naming Lloyd's America, Inc., Attention: Legal Department, 280 Park Avenue, East Tower, 25th Floor, New York, NY 10017

NOTIFICATION OF CLAIMS: Amwins Global Risks Limited at agr.wp_dandfclaims@amwins.com

NAME AND ADDRESS OF THE INSURANCE BROKER: Amwins Global Risks Limited, 22 Bishopsgate, London, EC2N 4BQ

EXPRESS WARRANTIES: None other than may exist in overlying policy number stated above

CONDITIONS PRECEDENT: None other than may exist in overlying policy number stated above

NOTICES: LMA 9080E (amended) – Texas Complaints Notice
LMA 9079 – Texas Surplus Lines Notice

CHOICE OF LAW AND JURISDICTION: Choice of Law: Texas

Jurisdiction: As per General Condition L of Section IV of policy Wording.

PREMIUM: USD 66,300 (100%) Annual.

100% Minimum Earned Premium is deemed earned at inception.

PREMIUM PAYMENT TERMS: As per the terms and conditions of the Bulking Lineslip

TAXES PAYABLE BY (RE)INSURERS AND ADMINISTERED BY THE (RE)INSURED OR THEIR AGENT: None

TAXES PAYABLE BY (RE)INSURED AND ADMINISTERED BY (RE)INSURERS: None

INSURER CONTRACT DOCUMENTATION: This document details the contract terms entered into by the insurer(s) and constitutes the contract document. No further contractual documentation to be produced.

The contract change document(s) signed by Insurers shall form the evidence of the changes agreed.

This contract is subject to US state surplus lines requirements. It is the responsibility of the surplus lines broker to affix a surplus lines notice to the contract document before it is provided to the insured. In the event that the surplus lines notice is not affixed to the contract document the insured should contact the surplus lines broker.

U.M.R.: B1230QAP11758A25

INFORMATION

The following information was provided to insurer(s) to support the assessment of the risk at the time of underwriting

Client Submission dated 1 August 2025 prepared by CRC Insurance Services LLC - Houston and seen by all participants hereon and held on file by Amwins Global Risks Limited

Loss History as advised by CRC Insurance Services LLC – Houston dated TO BE ADVISED and recorded on Amwins Global Risks Limited files and as provided to Underwriters.

All other Information as held on file with Amwins Global Risks Limited.

U.M.R.: B1230QAP11758A25

TEXAS COMPLAINTS NOTICE

Have a complaint or need help?

If you have a problem with a claim or your premium, please contact your insurance company first. If you can't work out the issue, the Texas Department of Insurance may be able to help.

Even if you file a complaint with the Texas Department of Insurance, you should also file a complaint or appeal through your insurance company. If you don't, you may lose your right to appeal.

Certain Underwriters at Lloyd's

One Lime Street, London, EC3M 7HA

To get information or file a complaint with your insurance company:

Email: complaints@lloyds.com

The Texas Department of Insurance

To get help with an insurance question or file a complaint with the state:

Call with a question: 1-800-252-3439

File a complaint: tdi.texas.gov

Email: ConsumerProtection@tdi.texas.gov

Mail: Consumer Protection, MC: CO-CP, Texas Department of Insurance, PO Box 12030, Austin, TX 78711-2030

LMA9080E (amended) - 16 June 2023

TEXAS SURPLUS LINES NOTICE

This insurance contract is with an insurer not licensed to transact insurance in this state and is issued and delivered as surplus line coverage under the Texas insurance statutes. The Texas Department of Insurance does not audit the finances or review the solvency of the surplus lines insurer providing this coverage, and the insurer is not a member of the property and casualty insurance guaranty association created under Chapter 462, Insurance Code. Chapter 225, Insurance Code, requires payment of a 4.85 percent tax on gross premium.

LMA9079 - 01 September 2013

SCHEDULE

AEGIS STEVENS 22 WORDING

THE INSURED IS REQUESTED TO READ THE ENTIRE POLICY CAREFULLY AND INFORM THE INSURANCE BROKER NAMED BELOW IMMEDIATELY IF IT IS NOT CORRECT

Words and phrases which appear in this **Policy** in bold type have the special meanings specified in the Definitions section of this **Policy**.

Unless the context requires otherwise, words denoting the singular shall include the plural and vice versa.

The titles of paragraphs, sections, provisions, or **Endorsements** of or to this **Policy** are intended solely for convenience and reference, and are not deemed in any way to limit or expand the provisions to which they relate and are not part of this **Policy**.

POLICY NUMBER:	B1230QAP11758A25
1 **Name of the Insured**:	Gonzales ISD and as stated or defined in the Policy/ies of the Overlying Insurers.
2. **Address of the Insured**:	As per the Address within Risk Details
3. **Policy Period**:	From: As per the Period within Risk Details To: As per the Period within Risk Details both days at the time as stated in the Policy/ies of the Overlying Insurers. This **Policy** will not automatically renew: The **Underwriter** gives notice that cover will terminate and not be renewed at the expiration of the **Policy Period** unless a new agreement is reached between the **Underwriter** and the **Insured**. This is for the purpose of review for those jurisdictions where tacit renewal applies and does not signal the unwillingness of the **Underwriter** to renew the cover from year to year.
4. **Perils Insured**:	As per Risk Details
5. **The Property or Interest**: **Insured**:	As per Risk Details
6. **The Property is located or contained at**:	As per Risk Details
7. **Limit of this Policy**:	This **Policy** shall pay the difference between the Deductible of the Policy/ies of the Overlying Insurers as stated below, and the **Insured's Retention** set forth below, subject always to the Maximum Amount Payable.

8. **Overlying Policy Details**:

   (a) **Insurer(s)**: As per Risk Details

   (b) **Policy Number(s)**: As per Risk Details

   (c) **Deductible(s) for the Perils Insured by this Policy**: As per Risk Details

9. **Insured's Retention**: As per Risk Details

10. **Maximum Amount Payable**: **under this Policy**: As per Risk Details

11. **Nominee for Notice of Claim**: As per Risk Details

12. **Name and address of the Insurance Broker**: As per Risk Details

13. **Premium**: As per Risk Details

    As per Risk Details % Minimum Earned Premium is deemed earned at the Inception Date of this **Policy**.

    Due Date: 60 days from the Inception Date of this **Policy**

14. **Policy Disputes**: Law: Any dispute concerning the interpretation of this **Policy**, or concerning the validity of this **Policy**, will be determined in accordance with the law of the State of as per Risk Details

    Jurisdiction: The **Insured** and the **Underwriter** agree to submit to the exclusive supervisory jurisdiction of any court of competent jurisdiction within the United States of America, and agree to comply with all requirements necessary to give such court jurisdiction.

15. **Nominee for Service of Suit**: Lloyd's America, Inc.
    Attention: Legal Department
    280 Park Avenue, East Tower, 25th Floor,
    New York,
    New York 10017
    U.S.A.

16. **Time Element Coverage**: (Section VI of this **Policy**) As per Risk Details

NOTICE

Our Privacy Policy Statement

THE UNDERWRITER

We want **You** to know how **We** protect the confidentiality of **Your** non-public personal information. **We** want **You** to know how and why **We** use and disclose the information that **We** have about **You**. The following describes our policies and practices for securing the privacy of **Our** current and former customers.

INFORMATION WE COLLECT

The non-public personal information that **We** collect about **You** includes, but is not limited to:

- Information contained in applications or other forms that **You** submit to us, such as name, address, and social security number
- Information about **Your** transactions with **Our** affiliates or other third-parties, such as balances and payment history
- Information **We** receive from a consumer-reporting agency, such as credit-worthiness or credit history.

INFORMATION WE DISCLOSE

We disclose the information that **We** have when it is necessary to provide **Our** products and services. **We** may also disclose information when the law requires or permits **Us** to do so.

CONFIDENTIALITY AND SECURITY

Only **Our** employees and others who need the information to service **Your** account have access to **Your** personal information. **We** have measures in place to secure **Our** paper files and computer systems.

RIGHT TO ACCESS OR CORRECT YOUR PERSONAL INFORMATION

You have a right to request access to or correction of Your personal information that is in Our possession.

CONTACTING US

If **You** have any questions about this privacy notice or would like to learn more about how **We** protect **Your** privacy, please contact the agent or the **Insurance Broker** stated in the Schedule who handled this insurance. **We** can provide a more detailed statement of **Our** privacy practices upon request.

NOTICE Disclosure and Material Changes

The **Insured** must disclose to the **Underwriter** every matter and circumstance that is material to the risk.

a. A circumstance is material if it would influence the judgment of a prudent underwriter in determining whether to take the risk and, if so, on what terms.

b. The **Insured** has a duty to disclose all material circumstances (i) it knows, or (ii) that would have reasonably been revealed by a reasonable search of the information available to the **Insured** by the **Insured's** senior management and/or those responsible for the **Insured's** insurance.

c. Disclosure of material information to the **Underwriter** must be made in a clear and accessible manner.

d. By accepting the risk under this **Policy** and in setting the terms and premium, the **Underwriter** has relied on the information given to them by the **Insured**.

e. If the **Insured** becomes aware that material information provided to the **Underwriter** is inaccurate or has changed, then the **Insured** must inform the **Underwriter** as soon as practicable.

f. If the **Insured** fails:

   (i) to disclose every matter and circumstance that is material to the risk, or

   (ii) to notify the **Underwriter** that information the **Insured** has provided is inaccurate, or

   (iii) to notify the **Underwriter** of any changes to the information provided,

   then the insurance under this **Policy** may become invalid and/or the **Policy** may be voidable, with the consequence that the **Underwriter** may not be liable to indemnify the **Insured** and/or the **Underwriter's** liability to indemnify the **Insured** may be reduced.

SECTION I Insuring Agreements

In consideration of full and proper payment of Premium as described in the Schedule, and subject to the Insuring Agreements, Definitions, Exclusions and General Conditions of this **Policy**, the **Underwriter** agrees as follows:

A. Insuring Agreement

To indemnify the **Insured** named in the Schedule in respect of direct physical loss of or damage to the property or interest described in the Schedule, while located or contained at the location or territory stated in the Schedule, occurring during the **Policy Period** and caused by any of the Perils Insured stated in the Schedule, all as covered by and defined in the Overlying Policy/ies specified in the Schedule (hereinafter referred to as the "Policy/ies of the Overlying Insurers").

B. Limit of this Policy

This **Policy** shall pay the difference between the Deductibles of the Policy/ies of the Overlying Insurer(s) stated in the Schedule, and the **Insured's Retention**, subject always to the **Underwriter's** Maximum Amount Payable under this **Policy** not exceeding the amount stated in the Schedule.

In the event a percentage amount is stated in the Deductible(s) for the Perils Insured by this **Policy**, or within the **Insured's Retention**, the **Underwriter's** Maximum Amount Payable under this **Policy** is calculated using the statement of values declared to and agreed by the **Underwriter** at the Inception Date of this **Policy**, or as may be added by **Endorsement**.

For a loss to contribute to the Limit of this **Policy** and the **Insured's Retention**, such loss must be a loss that would be an admitted loss under the Policy/ies of the Overlying Insurers except for the Deductible provisions contained in such Policy/ies of the Overlying Insurers.

However, this **Policy** shall not cover any loss adjustment expenses incurred in preparing or certifying details of a claim for indemnity under this **Policy**. Nothing contained in the foregoing shall be construed however to deny the **Underwriter** the right to appoint, or agree to share in the appointment of, any Loss Adjuster in the investigation of any loss under this **Policy**.

SECTION II Definitions

Whenever certain words are shown in bold type in this **Policy**, such terms are defined as follows, unless stated otherwise:

A. **Communicable Disease** means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not; and
2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms; and
3. the disease, substance or agent can cause or threaten bodily injury, illness, damage to human health, human welfare or property.

B. **Computer System** means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, **Data** storage device, networking equipment or back up facility, owned or operated by the **Insured** or any other party.

C. **Cyber Act** means an unauthorized, malicious or criminal act or series of related unauthorized, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **Computer System**.

D. **Cyber Incident** means:

1. any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **Computer System**; or
2. any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **Computer System**.

E. **Cyber Loss** means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any **Cyber Act** or **Cyber Incident** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **Cyber Act** or **Cyber Incident**.

F. **Data** means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a **Computer System**.

G. **Endorsement** means a change in the terms and conditions of the insurance provided by this **Policy**, agreed by the **Insured** and the **Underwriters**.

H. **Insured** means the entity insured by this **Policy** and stated in the Schedule as the **Insured**.

I. **Insurance Broker** means the person or firm who acts on behalf of the **Insured** with regard the insurance afforded by this **Policy**, and named for that purpose in the Schedule.

J. **Policy** means the policy document comprising the Schedule, Notice - Our Privacy Policy Statement, Notice - Disclosure and Material Changes, its Insuring Agreements, Definitions, Exclusions, General Conditions, Complaints and Other Enquiries, and the Time Element Coverage Extension, and any **Endorsement** applicable thereto, issued by the **Underwriter** to the **Insured** for the **Policy Period**.

K. **Policy Period** means the date and time when the insurance under this **Policy** starts and ends, as shown in the Schedule, unless this **Policy** is cancelled in accordance with the provisions of General Condition C (Cancellation) of Section IV of this **Policy**.

L. **Retention** means the amount which the **Insured** shall retain and not be insured by this **Policy**, and stated as **Insured's Retention** in the Schedule.

M. **Terrorism** means an act, including but not limited to the actual or threatened use of force or violence, of any person or group of persons, whether acting alone or on behalf of or in connection with any organization or government, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

N. **Underwriter** means AEGIS Syndicate 1225 at Lloyd's.

O. **Us / We / Our** means AEGIS Syndicate 1225 at Lloyd's.

P. **You / Your** means the person or company stated in the Schedule as the **Insured**.

SECTION III Exclusions

This **Policy** incorporates by this reference, and is in all respects subject to, each of the Exclusions contained in the Policy/ies of the Overlying Insurers, and as may be added by **Endorsement** to this **Policy**.

Should any part of this **Policy** conflict with the Policy/ies of the Overlying Insurers, the terms of this **Policy** shall take precedent.

A. This **Policy** does not apply to, and the **Underwriter** is not liable to make any payment for, any claims directly or indirectly arising from or related to the following, regardless of any other contributing or aggravating cause or event that contributed concurrently or in any sequence to such claims:

1. Chemical or Biological Materials

any chemical, biological, bio-chemical materials, whether weaponized or not, or any electromagnetic weapon;

2. Communicable Disease

the transmission or alleged transmission of a **Communicable Disease**, or the fear or threat (whether actual or perceived) of a **Communicable Disease**.

In no event will this **Policy** insure against any liability, loss, cost or expense to identify, clean-up, detoxify, remove, monitor, or test for, a **Communicable Disease**;

3. Cyber Loss

any **Cyber Loss**;

4. Data

loss of use, reduction in functionality, repair, replacement, restoration or reproduction, loss or theft of any **Data**, including any amount pertaining to the value of such **Data**;

5. Pre-Existing Damage

loss or damage to property or interest insured in this **Policy** where such property or interest has pre-existing damage, at the Inception Date of this **Policy**, and is considered by the **Underwriter** to be exposed to conditions which would not have been exposed had the previous loss not occurred;

6. Radioactive Contamination

nuclear reaction, nuclear radiation or radioactive contamination, however such nuclear reaction, nuclear radiation or radioactive contamination may have been caused;

7. War, Warlike Acts, Political Perils, Terrorism

a. war, invasion or warlike operations (whether war be declared or not), act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, coup d'état, military or usurped power or martial law;

b. confiscation, expropriation, nationalization, seizure, requisition, detention, legal occupation, embargo, quarantine, or any result of any order of public or government authority, which deprives the **Insured** or a claimant of the use or value of its property;

c. deliberate destruction or damage to property by or by order of any public or governmental authority;

d. illegal occupation, acts involving contraband, illegal transportation, or illegal trade;

e. riot, strike, protest, lockout, civil commotion, civil disturbance, vandalism or malicious mischief;

f. any act of **Terrorism** or any action taken in controlling, preventing, suppressing or in any way relating to any act of **Terrorism**.

B. This **Policy** does not apply to, and the **Underwriter** is not liable to make any payment for, the following types of loss or damage, whether caused or contributed to, in whole or in part, directly or indirectly, by loss or damage otherwise insured under this **Policy**:

1. Sanctions

the payment of any benefit under this **Policy**, to the extent that such payment would expose the **Underwriter** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, or United States of America;

SECTION IV General Conditions

The following General Conditions apply to this **Policy** unless specifically amended by **Endorsement**.

The **Insured** must comply with these General Conditions. If the **Insured** fails to do so, the **Underwriter** is not obliged to provide an indemnity under this **Policy**.

A. Additional Named Insureds, Mortgagees and Loss Payees

This **Policy** includes the interest of additional Named Insureds, Mortgagees and Loss Payees as covered by and contained in the Policy/ies of the Overlying Insurers.

B. Application of Recoveries

All salvages, recoveries and payments recovered or received subsequent to a loss settlement under this **Policy** shall be applied as if recovered or received prior to the said settlement and all necessary adjustments shall be made by the parties hereto.

C. Cancellation

1. The **Insured** may cancel this **Policy** at any time by mailing or delivering to the **Underwriter** written notice of cancellation;
2. The **Underwriter** may cancel this **Policy**
   a. at the date set forth in the Premium Payment Condition stated in the Schedule if the **Underwriter** cancels for non-payment of premium; or
   b. by mailing or delivering to the **Insured**, or by mailing or delivering to the **Insurance Broker**, by registered, certified, or other first class mail, written notice of cancellation at least sixty (60) days before the effective date of cancellation if the **Underwriter** cancels for any other reason.

   The mailing of such notice shall be sufficient proof of notice and this **Policy** shall terminate at the date and hour specified in such notice.
3. The **Underwriter** will mail or deliver their notice to the **Insured's** address stated in the Schedule;
4. If the notice period for any cancellation of the **Policy** by the **Underwriter** is prohibited or made void by any law controlling the construction thereof, such notice period shall be deemed to be amended so as to be equal to the minimum period permitted by such law.
5. In the event of cancellation as described above, premium is due to the **Underwriter** on a pro rata basis for the period that the **Underwriter** is on risk, subject always to the amount stated in the Schedule as Minimum Earned Premium being deemed fully earned at the Inception Date, but the full premium for this **Policy** shall be payable to the **Underwriter** in the event that loss or damage gives rise to a valid claim for indemnity under this **Policy** (subject to all the terms and conditions of this **Policy**) prior to the date of cancellation.
6. Notice of cancellation given by or to the **Insured** shall constitute notice by and to all **Insureds** under the **Policy**;
7. If, during the **Policy Period**, there has been either a claim on the **Policy** or the **Underwriter** has been notified of an Occurrence that they deem likely to result in a claim, no refund of premium shall be provided.

D. Choice of Law

Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained in this **Policy**, or concerning the validity of this **Policy**, is understood and agreed by both the **Insured** and the **Underwriter** to be subject to the law of the territory, Country or State stated in the Schedule.

E. Currency and Payment of Premium

The Limit of this **Policy**, Deductible, premiums and other amounts as expressed in this **Policy** are in United States currency. Payment of premium shall be made by the **Insured** by the Due Date stated in the Schedule to the **Underwriter**. If the **Insured** fails to pay the premium due to the **Underwriter** by such Due Date, the **Underwriter** may issue notice of cancellation to the **Insured** in accordance with the provisions of General Condition C (Cancellation). The **Insured** will be the payee for any return premium payable by the **Underwriter**.

Where any premium is outstanding at the time of settlement of a loss relating to the property or interest insured in this **Policy**, the **Underwriter** may deduct it from the amount payable.

F. False or Fraudulent Claim

If the **Insured**, or anyone acting on their behalf, makes a claim for an indemnity under this **Policy** knowing it to be false or fraudulent in amount or in any other respect, or use any fraudulent means in support of any such claim, the **Underwriter** will not be liable to pay the claim and may recover from the **Insured** any sums paid in respect of the claim. The **Underwriter** may also, by notice to the **Insured**, treat the **Policy** as having been cancelled with effect from the time of the fraudulent act.

G. Invalidity or Unenforceability

In the event that any provision of this **Policy** is found by a court of competent jurisdiction to be invalid or unenforceable, the other provisions of this **Policy** and the remainder of the provision in question shall not be affected thereby and shall remain in full force and effect.

H. Jurisdiction

As set forth in General Condition L (Service of Suit).

I. Maintenance of Overlying Insurance

In respect of the Perils Insured as stated in the Schedule, this **Policy** is subject to the same terms, definitions and conditions (except as regards the premium, the amount and limits of liability, any Deductible provision, and the renewal agreement, if any, and except as otherwise provided elsewhere in this **Policy**) as are contained in or as may be added to the Policy/ies of the Overlying Insurers prior to the happening of an Occurrence for which a claim for indemnity is made under this **Policy**.

It is a condition of this **Policy** that the Policy/ies of the Overlying Insurers shall be maintained in full effect during the currency of this **Policy**.

J. Notification of Claims

The **Insured** shall, upon knowledge of any Occurrence which may give rise to a claim for indemnity under this **Policy**, give immediate written advice thereof to the **Underwriter** through the person or firm named for that purpose in Risk Details.

Such notice shall contain all information available to the **Insured** at the time pertaining to such claim or Occurrence.

K. Policy Modification

The **Insured** and the **Underwriter** may request changes to this **Policy**. This **Policy** can be changed only by **Endorsement** issued by the **Underwriter** and made a part of this **Policy**.

Notice to any agent or to the **Insurance Broker**, or knowledge possessed by any agent or the **Insurance Broker**, or by any other person shall not be held to effect a waiver or change in any part of this **Policy**.

L. Service of Suit

It is agreed that in the event of the failure of the **Underwriter** to pay any amount claimed to be due under this **Policy**, the **Underwriter**, at the request of the **Insured**, will submit to the jurisdiction of a Court of competent jurisdiction within the United States. Nothing in this clause constitutes or should be understood to constitute a waiver of **Underwriter's** right to commence an action in any Court of competent jurisdiction in the United States, to remove an action to a United States District Court, or to seek a transfer of a case to another Court as permitted by the laws of the United States or of any State in the United States.

It is further agreed that service of process in such suit may be made upon the person or firm stated for such purpose in the Schedule, and that in any suit instituted against any one of them upon this **Policy**, the **Underwriter** will abide by the final decision of such Court or of any Appellate Court in the event of an appeal.

The person or firm stated in the Schedule are authorized and directed to accept service of process on behalf of the **Underwriter** in any such suit and/or upon the request of the **Insured** ~~to give a written undertaking to the **Insured** that they will enter a general appearance upon the **Underwriter's** behalf in the event such a suit shall be instituted~~.

Further, pursuant to any statute of any state, territory or district of the United States which makes provision therefor, the **Underwriter** hereby designates the Superintendent, Commissioner or Director of Insurance or other officer specified for that purpose in the statute, or his successor or successors in office, as their true and lawful attorney upon whom may be served any lawful process in any action, suit or proceeding instituted by or on behalf of the **Insured** or any beneficiary under this **Policy** arising out of this **Policy**, and hereby designate the person or firm stated in the Schedule as the person to whom the said officer is authorized to mail such process or a true copy thereof.

M. Third Party Rights

A person who is not a party to this **Policy** shall not have any rights to enforce any term of this **Policy**. This does not affect any other rights or remedy of a third party who is not an **Insured** which exist, or which may exist.

N. Valuation

The valuation of this **Policy** is Replacement Cost, as defined in the Policy/ies of the Overlying Insurers, except as may be provided in the Policy/ies of the Overlying Insurers.

SECTION V Complaints and Other Enquiries

Our aim is to ensure that all aspects of **Your** insurance are dealt with promptly, efficiently and fairly. At all times **We** are committed to providing **You** with the highest standard of service.

If **You** have any questions or concerns about **Your** insurance, **You** should contact the **Insurance Broker**.

If **You** remain unsatisfied or wish to make a complaint concerning this **Policy**, **You** may contact **Us** at:

The Compliance Officer
AEGIS Syndicate 1225 at Lloyd's care of AEGIS Managing Agency Limited
25 Fenchurch Avenue,
London EC3M 5AD
United Kingdom.

Email: complaints@aegislondon.co.uk

Telephone: + 44(0)20 7856 7856

Website: www.aegislink.com/portal/london/index.do

Please quote the policy number and/or claim number as appropriate in any correspondence.

In the alternative, or if **You** are dissatisfied with the resolution of **Your** enquiry or **Your** complaint, **You** can do so at any time by referring the matter to the Complaints team at Lloyd's. The contact details are:

Lloyd's Complaints Department
c/o Lloyd's America Inc.
280 Park Avenue, East Tower, 25th Floor,
New York,
New York 10017
U.S.A.

Email: complaints@lloyds.com

Telephone: 1-844-849-7828

Making a complaint does not affect **Your** right to take legal action.

The provisions of this Complaints and Other Enquiries section may be changed by an **Endorsement** issued by **Us** and made a part of this **Policy**, or by an attachment of a separate Notice to this **Policy**.

SECTION VI Time Element Coverage Extension

This Extension is only applicable if marked as “Included” on the Schedule.

This **Policy** extends to cover Time Element coverages (as insured under the Policy/ies of the Overlying Insurers) consequent upon the loss or damage to the property or interest described in the Schedule.

The Limit of this **Policy** and the **Insured’s Retention** as stated in the Schedule are inclusive of damage to Property and Time Element coverages.

U.S. TERRORISM RISK INSURANCE ACT OF 2002 AS AMENDED

NOT PURCHASED CLAUSE

This Clause is issued in accordance with the terms and conditions of the "U.S. Terrorism Risk Insurance Act of 2002" as amended as summarized in the disclosure notice.

It is hereby noted that the Underwriters have made available coverage for “insured losses” directly resulting from an "act of terrorism" as defined in the "U.S. Terrorism Risk Insurance Act of 2002", as amended (“TRIA”) and the Insured has declined or not confirmed to purchase this coverage.

This Insurance therefore affords no coverage for losses directly resulting from any "act of terrorism" as defined in TRIA except to the extent, if any, otherwise provided by this policy.

All other terms, conditions, insured coverage and exclusions of this Insurance including applicable limits and deductibles remain unchanged and apply in full force and effect to the coverage provided by this Insurance.

LMA5390 - 09 January 2020

SANCTIONS SUSPENSION CLAUSE

It is a condition of this (re)insurance, and the (re)insured agrees, that the provision of any cover, the payment of any claim and the provision of any benefit hereunder shall be suspended, to the extent that the provision of such cover, payment of such claim or provision of such benefit by the (re)insurer would expose that (re)insurer to any sanction, prohibition or restriction under any:

a. United Nations’ resolution(s); or

b. the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Such suspension shall continue until such time as the (re)insurer would no longer be exposed to any such sanction, prohibition or restriction.

LMA3200 - 5 October 2023

SECURITY DETAILS

WRITTEN LINES: As detailed in the electronic trading platform's Security Details attached herein.

MODE OF EXECUTION CLAUSE: This contract and any changes to it may be executed by:

a. Electronic signature technology employing computer software and a digital signature or digitiser pen pad to capture a person's handwritten signature in such a manner that the signature is unique to the person signing, is under the sole control of the person signing, is capable of verification to authenticate the signature and is linked to the document signed in such a manner that if the data is changed, such signature is invalidated;
b. A unique authorisation provided via a secure electronic trading platform;
c. A timed and dated authorisation provided via an electronic message/system;
d. An exchange of facsimile/scanned copies showing the original written ink signature of paper documents;
e. An original written ink signature of paper documents (or a true representation of a signature, such as a rubber stamp).

The use of any one or a combination of these methods of execution shall constitute a legally binding and valid signing of this contract. This contract may be executed in one or more of the above counterparts, each of which, when duly executed, shall be deemed an original.

ORDER HEREON: 100% of 100%

BASIS OF WRITTEN LINES: Percentage of Whole.

BASIS OF SIGNED LINES: Percentage of Whole

SIGNING PROVISIONS: With Disproportionate Signing

In the event that the written lines hereon exceed 100% of the order, any lines written "To Stand" will be allocated in full and all other lines will be signed down at Amwins Global Risks' discretion so that the aggregate signed lines are equal to 100% of the order without further agreement of any of the (re)insurers.

However, in the event that the placement of the order is not completed by the commencement date of the period of insurance then all lines written by that date will be signed in full;

The signed lines resulting from the application of the above provision can be varied, before or after the commencement date of the period of (re)insurance, by the documented agreement of the (re)insured and all (re)insurers whose lines are to be varied. The variation to the Market Reform Contracts will take effect only when all such (re)insurers have agreed, with the resulting variation in signed lines commencing from the date set out in that agreement.

Attaching to Bulking Lineslip Number: B123025AMW087 – SECTION 1
Period: 01-January-2025 to 31-December-2025
Property B3

SIGNED % AND WRITTEN %

100.00%	**DEDUCTIBLE BUY BACK (WINDSTORM, FLOOD, EARTHQUAKE, WIND AND HAIL)**

100.00%	SYND 1225	AES	25N21827AA0P	

All as per FDO signing number and date: 62625*19/12/2024

SEVERAL LIABILITY NOTICE

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

LSW1001 (Insurance) - 08/94

TEXAS POLITICAL SUBDIVISIONS JOINT SELF-INSURANCE FUND

PROPOSAL

Gonzales ISD

Rating Period

September 01, 2025 to September 01, 2026

COVERAGE for RATING PERIOD	LIMIT of LIABILITY	TOTAL ANNUAL CONTRIBUTION
Workers' Compensation Injury or Illness - Each Employee	Statutory	$87,907
Employer's Liability Bodily Injury by Accident - Each Accident Bodily Injury by Disease - Each Employee Bodily Injury by Disease - Interlocal Agreement	 $500,000 $500,000 $500,000	Included
Total Annual Contribution		**$87,907**

SPECIAL CONDITIONS:

Member is eligible for a Three (3) Year Contribution Guarantee. Annual adjustments will be waived for the multi-year period unless there is evidence of fraud or misrepresentation by the Member, or unless the entity grows significantly.

Payment Options:

☐ TPS Guaranteed Cost Quote offers a monthly pay plan as follows:
Initial installment of $15,384
with 11 monthly installments of $6,593

☐ TPS Guaranteed Cost Quote offers a quarterly pay plan as follows:
Initial installment of $28,570
with 3 quarterly installments of $19,779

☐ TPS Annual Pay Plan: $87,907

PAYROLL WORKSHEET

Member:	Effective: 9/1/2025 to 9/1/2026	Rates Eff.:	Contract Number:
Gonzales ISD		6/1/2013	

Code	Classification of Operations	No. of Employees	Payroll Estimate	Per $100 of Payroll	Manual Contribution Before Adjustment
8810	Clerical Office Employees Noc	50	$979,200	0.25	$2,448
8868	School: Professional Employees	300	$19,278,000	0.79	$152,296
9101	School: All Other Employees & Drivers	113	$2,703,000	4.42	$119,473
	Totals:	463	$22,960,200		$274,217

Guaranteed Cost

(1) Total Manual Contribution Before Adjustment (Column Total)	$274,217
(2) Increased Employers Liability Factor	1.01
(3) Line 1 X Factor on Line 2 = Adjusted Manual Contribution	$276,959
(4) Experience Modifier	0.69
(5) Line 3 X Factor on Line 4 = Standard Contribution	$191,102
(6) Fund Factor	0.4600
Basic Contribution	$87,907
Total Contribution	**$87,907**

Payment Options:

☐ TPS Guaranteed Cost Quote offers a monthly pay plan as follows:
Initial installment of $15,384
with 11 monthly installments of $6,593

☐ TPS Guaranteed Cost Quote offers a quarterly pay plan as follows:
Initial installment of $28,570
with 3 quarterly installments of $19,779

☐ TPS Annual Pay Plan: $87,907

Board of Trustees

Justin Schwausch
President

Ross Hendershot III
Vice President

Ashley Molina
Secretary

Josie Smith-Wright

Naomi Brown

Gloria Torres

D'Anna Robinson

GISD School Board Agenda Information Sheet
August 18, 2025

ACTION ITEM

SUBJECT: Discuss and Consider Action to Authorize the Superintendent to Sign the Legal Services Retainer Agreement with Walsh Gallegos Trevino Russo & Kyle P.C.

ADMINISTRATOR RESPONSIBLE: Dr. Dana Arreola, Superintendent

RATIONAL SUMMARY: Board Police BDD (Local) authorizes the Board to retain an attorney or attorneys, as necessary, to serve as the District's legal counsel and representative in matters requiring legal services. The district is asking authorization from the board to allow the Superintendent to sign the Legal Service Retainer Agreement with Walsh Gallegos Trevino Russo & Kyle legal services for the 2025-2026 school year.

ADMINISTRATION'S RECOMMENDATION: Approve

SAMPLE MOTION: "*I move that the board authorize the superintendent to sign the legal Services Retainer Agreement with Walsh Gallegos Trevino Russo & Kyle P.C., for the 2025-2026 school year, as presented.*"

Board of Trustees

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D'Anna Robinson

Gloria Torres

Naomi Brown

GISD School Board Agenda Information Sheet
August 18, 2025

REPORT ITEM

SUBJECT: 2025-26 Budget Workshop

ADMINISTRATOR RESPONSIBLE: Amanda Smith, Chief Financial Officer; Dr. Elmer Avellaneda, Superintendent of Schools

RATIONAL SUMMARY: A 2025-26 budget update will be presented by administration.

SUPERINTENDENT'S RECOMMENDATION: n/a

SAMPLE MOTION: n/a

The GISD School Board Agenda Information Sheet
August 18, 2025

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Gloria Torres

Adjourn to Closed Session
Under Texas Government Code Chapter 551

The board will recess this open session and convene in a closed meeting to discuss items on the agenda. The Board may conveniently meet in such closed or Executive Session or meeting, concerning any and all subjects and for any and all purposes permitted by Texas Government Code chapter 551, including, but not limited to:

Section 551.071: Consultation with Attorney;
Section 551.072: Deliberation Regarding Real Property;
Section 551.073: Deliberation Regarding Prospective Gift;
Section 551.074: Personnel Matters; Deliberate the appointment, employment, evaluation, reassignment, duties, discipline, or dismissal of a public officer or employee: Closed Meeting.
Section 551.076: Deliberation Regarding Security Devices;
Section 551.082: School Children; School District Employees; Disciplinary Matter or Complaint
Section 551.083: Certain School Boards; Meeting Regarding Consultation with Representative of Employee Group
Section 551.084: Investigation; Exclusion of witnesses from a hearing.

No voting will take place in the closed meeting. Any action the board wishes to take as a result of discussions in a closed session will take place after the board reconvenes in an open meeting. Today's date is _____ and it is _____ p.m./am

ADMINISTRATOR RESPONSIBLE:

RATIONAL SUMMARY: Personnel Matters

Personnel matters are as follows:

A. Personnel