



Webb County

Proposal

For

Pollution Liability Portfolio And School Leaders Errors & Omissions



McGRIFF, SEIBELS & WILLIAMS OF TEXAS, INC.

818 Town & Country Blvd., Suite 500

Houston, Texas 77024

(800) 877-1449

(713) 877-8975

www.mcgriff.com

Effective:

October 1, 2018 to October 1, 2019



Policy Form:

Premises Pollution Liability Portfolio Policy PF-45006 (01/17)

Terms and Conditions:

As Per Policy form, including but not limited to:

- o Premium is twenty-five percent (25%) Minimum-Earned as of inception of the Policy
- o Schedule of Covered Locations Endorsement PF-45025 (09/14)
- Covered Storage Tanks Schedule (Financial Responsibility) Endorsement PF-44916 (09/14)
- Dedicated Defense Aggregate Limit Endorsement – PF-45038a (01/17)
- Exposure–Specific Dedicated Limits for Financial Responsibility (USTs – Via General Aggregate Sublimit - Annual) Endorsement MANU (10/15)
- Asbestos and/or Lead-Based Paint Management Plan Exclusionary Endorsement PF-44896 (09/14)
- Indoor Environmental Conditions Limitations Endorsement PF-44944 (09/14)
- Itemized coverages only Amendatory (Coverage C.) Endorsement - PF-45043a (01/17)
- Remediation Costs Exclusionary (On-Site) Endorsement PF-48652 (01/17)
- Scheduled Locations Coverage Only Endorsement PF-45062 (09/14)
- Specific Pollution Conditions or Indoor Environmental Conditions Exclusionary Endorsement PF-48662 (01/17)
- Business Interruption Coverage Limitations Endorsement PF-48796 (01/17)
- Policyholder Disclosure Notice of Terrorism Insurance Coverage TRIA24 (01/15)
- Service of Suit Endorsement SL-34255a (01/16)
- Trade or Economic Sanctions Endorsement ALL-21101 (11/06)

Estimated Annual Premium:

\$	17,159.00	
	832.21	Texas Surplus Lines Taxes
\$	25.74	Texas Stamping Fee
\$	18,016.95	Total
\$	858.00	Terrorism (Optional and Additional)
	25%	MINIMUM EARNED PREMIUM

Subject To:

- Telephone Survey completed PRE-BINDING
- Signed and Dated TRIA Form

Carrier:

Illinois Union Insurance Company
A.M. Best Rating: **A++ XV**





Errors & Omissions Insurance (Claims Made)

Errors and Omissions Liability protects your company from claims if your client holds you responsible for errors, or the failure of your work to perform as promised in your contract.

Policy Period:

October 1, 2018 to October 1, 2019

Limits of Liability:

\$ 1,000,000 Policy Damages Aggregate

Sublimits:

\$ 50,000 IEP Hearing (Claim Expenses)
 \$ 100,000 Desegregation (Claim Expenses)
 \$ 100,000 Breach of Contract (Claim Expenses)
 \$ 25,000 Breach of Fiduciary Duty (Claim Expenses)
 None Network Security/Privacy Endorsement

Retentions/Deductibles:

\$ 25,000 Each Wrongful Act
 \$ 25,000 Each Employment Practices Violation
 \$ 25,000 Each IEP Hearing

Retroactive Dates:

10/01/2011 Policy First Inception Date
 10/01/2011 Expanded Coverage First Inception Date
 10/01/2011 Expanded Coverage Retroactive Date

Policy Form:

School Leaders Risk Protector 96927 (12/07)

Terms and Conditions:

As Per Policy form, including but not limited to:

- School Leaders Risk Protector Policy Declarations 96924 (08/15)
- Policyholder Disclosure Notice of Terrorism Insurance Coverage
- Policyholder Notice 91222 (04/13)
- EPL PAK Highlight Sheet
- EPL PAK Letter to Insureds
- Texas Notice To Policyholder 53365 (07/96)
- Texas Notice - Information and Complaints (1-800 Numbers) 94396 (05/15)
- Forms Index 78859 (10/01)
- Bond Exclusion Endorsement 96747 (12/07)
- Economic Sanctions Endorsement 119679 (09/15)
- EPL PAK Premier Endorsement (For Use on School Leaders Risk Protector) (Employment Practices, Loss Prevention and Risk Management Tools) M127623 (12/17)
- Notice of Claims (Reporting By E-Mail) 99758 (08/08)
- Terrorism Exclusion – Certified Acts Endorsement 118951 01/15
- Amendatory Endorsement Texas 97620 (10/08)
- Texas Amendatory Endorsement Cancellation and Nonrenewal 74802 (07/11)





Subject To:

- Signed and Dated TRIA Form

**Estimated
Annual Premium:**

\$ 7,557.00

\$ 76.00 Terrorism (Optional & Additional)

Carrier:

Illinois National Insurance Company

A.M. Best Rating: A XV



**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism. *As defined in Section 102(1) of the Act:* The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury---in consultation with the Secretary of Homeland Security, and the Attorney General of the United States---to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 85% THROUGH 2015, 84% BEGINNING ON JANUARY 1, 2016; 83% BEGINNING ON JANUARY 1, 2017, 82% BEGINNING ON JANUARY 1, 2018; 81% BEGINNING ON JANUARY 1, 2019 and 80% BEGINNING ON JANUARY 1, 2020, OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

Acceptance or Rejection of Terrorism Insurance Coverage

<input type="checkbox"/>	I hereby elect to purchase terrorism coverage for a prospective premium of <u>\$858</u> .
<input type="checkbox"/>	I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

Policyholder/Applicant's Signature

Insurance Company

Print Name

Policy Number

Date

**POLICYHOLDER DISCLOSURE
 NOTICE OF TERRORISM INSURANCE COVERAGE
 (RIGHT TO PURCHASE COVERAGE)**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, that you have a right to purchase insurance coverage for losses resulting from acts of terrorism, *as defined in Section 102(1) of the Act*: The term “act of terrorism” means any act that is certified by the Secretary of the Treasury—in concurrence with the Secretary of State, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 82% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS’ LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

Acceptance or Rejection of Terrorism Insurance Coverage

	I hereby elect to purchase terrorism coverage for a prospective premium of \$76.00
	I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

 Policyholder/Applicant’s Signature

 Policyholder/Applicant’s Printed Name

 Date

Insured Name:	Webb County Juvenile Justice Alternative Education Program
Policy Form:	School Leaders
Submission:	1293791
Policy Period:	10/1/2018 to 10/1/2019