

College Station ISD

Presented by:
Don Smith, CPCU, ARM
Senior Vice President

Prepared by:
Connie Regini-Grocholski, ACSR
Senior Account Manager

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ANCO
INSURANCE



MARKETING SUMMARY

Submissions and Responses

Insurer	Coverage	Response
Travelers	All Lines	See Insurance Proposal
Trident	All Lines	Declined
Allianz/Firemans Fund	Property	Declined
Great American	Property	Declined
Chubb Ins. Co.	Property	Declined
Diamond State/United National Ins. Co.	Property	Max. of \$30 Million per Location
RSUI	Property	Declined
Liberty Surplus	Property	Declined
Ironshore	Property	\$400,000 premium for a \$10MM primary
Maiden Specialty	Property	Declined
James River	Property	Declined
Westchester	Property	Declined
Hartford Ins. Co.	Property	Declined
Comonwealth Ins.	Property	\$286,000 for a \$10MM primary
C N A Specialty	Property	Declined
AWAC	Property	Declined

**COMMERCIAL
PROPERTY**

INSURED: College Station ISD
INSURER: The Travelers Insurance Co.
 Rated A+ by A.M. Best Company (Admitted)
POLICY TERM: September 1, 2011 to September 1, 2012

Subject		Amount	Val	Co-Ins %	Cause of Loss	Ded
Loc #: 1	Bldg #:	All Locations: College Station ISD				
Bldg Building & Contents		\$268,867,389	RC	N/A		\$25,000
Electronic Equipment		\$1,330,000				.
Data Processing Data & Media		\$50,000				
Separately Stored Data & Media		\$50,000				
Contractors Equipment		\$261,984				\$1,000.
Newly Acquired Contractors Equip.		\$250,000				
Scheduled Property		\$453,000				
Fine Arts		\$3,075				\$1,000.
Musical Instruments		\$452,538				\$1,000.
Business Income and Extra Expense		\$500,000				\$1,000.
Boiler and Machinery		\$10,000,000				\$1,000.
Spoilage		\$25,000				\$1,000.
Ammonia Contamination		\$25,000				
Hazardous Substance		\$25,000				
Crime Coverage		\$1,000,000				\$25,000

Key to Abbreviations Used:

RC=Replacement Cost ACV=Actual Cash Value Spec=Special including theft
 Bldg=Building Loc=Location Co-Ins=Coinsurance Ded=Deductible
 Val: Valuation

Vacancy Reminder:

Your policy contains exclusions that apply when the covered property is vacant for longer than 60 days. Please contact us when any portion of your property becomes vacant to discuss the available options.

Estimated Annual Premium:

\$154,189.

**GENERAL
LIABILITY**

INSURED: College Station ISD
INSURER: The Travelers Insurance Co.
 Rated A+ by A.M. Best Company (Admitted)
POLICY TERM: September 1, 2011 to September 1, 2012

Coverage Detail

Limits of Liability	Description
\$1,000,000	Per Occurrence
\$2,000,000	Annual Aggregate, Other Than Products
\$2,000,000	Annual Aggregate, Products & Completed Operations
\$1,000,000	Personal And Advertising Injury Aggregate
\$500,000	Fire Damage Liability
Excluded	Medical Expense Each Claim
Not Applicable	Deductible / Claim
\$3,000,000	Employee Benefits Aggregate Limit
\$1,000,000	Employee Benefits Each Employee Limit
\$1,000	Employee Benefits Liability Deductible / Claim
\$2,000,000	Abuse or Molestation Aggregate Limit
\$1,000,000	Each Abuse or Molestation Offense Limit

Schedule of Hazards

Description	Number/Receipts
Student Attendance K-8	7,600
Student Attendance 9-12	2,800
Teachers	700
Stadium \$ Receipts	\$160,000
Grandstands/Bleachers	4000
Athletic Trainers	2
Nurses	10
Occupational Therapists	2
Physical Therapists	1
Speech Pathologists	13
Psychologists	8

Estimated Annual Premium:
 (Subject to Audit)

\$13,675.

**BUSINESS
AUTOMOBILE**

INSURED: College Station ISD
INSURER: The Travelers Insurance Co.
 Rated A+ by A.M. Best Company (Admitted)
POLICY TERM: September 1, 2011 to September 1, 2012

Coverage	Covered Autos	Limits/ Deductible
Liability: Combined Single Limit	Any Auto including Hired and Non-Owned	\$1,000,000
Uninsured/Underinsured Motorists Bodily Injury per Person each Accident	As Specified on Schedule	No Coverage No Coverage No Coverage
Medical Payments Per Person/Per Accident	As Specified on Schedule	No Coverage
Personal Injury Protection Per Person/Per Accident	As Specified on Schedule	No Coverage
Physical Damage Specified Causes of Loss Comprehensive Collision	As Specified on Schedule	See Schedule See Schedule See Below
Hired Car Physical Damage Comprehensive Coverage Specified Causes of Loss Collision	Hired Cars Only	\$500 na \$500

Please Note: Buses – Comprehensive & Collision \$1,000 Ded.
 All Others – Comprehensive \$500 Ded.
 All Others – Collision \$1,000 Ded.

Estimated Annual Premium: \$61,979.



**UNDERGROUND
STORAGE
TANKS
LIABILITY**

INSURED: College Station ISD
INSURER: Mid-Continent Insurance Company
Rated A+ by A.M. Best Company (Admitted)
POLICY TERM: 9-01-2011 to 9-01-2012

Limits of Insurance: Coverage A and B
Aggregate Limit: \$2,000,000.
Each Claim Limit: \$1,000,000.

Coverage C
Each Claim Limit: \$25,000.

Deductible: Each Claim: \$5,000

Location of Tanks: 2000 Welsh Ave.
College Station, Texas 77804

Forms: ML 10 22 Pollution Liability and Environmental
Damage Coverage Form
ML 10 72 Disclaimer Notice
ML 10 74 Amendatory Endorsement State of
Texas
ML 10 88 Amendment-Aggregate Limits of
Insurance (Per Location)
ML 12 01 Petroleum Supplier-Additional Insured

Estimated Annual Premium: \$878.



**PREMIUM
SUMMARY**

<u>Coverage</u>	<u>Proposed</u>	<u>Expiring</u>
Commercial Property	\$154,189.	\$154,181.
Commercial General Liability	\$13,675.	\$14,038.
Business Automobile	\$61,979.	\$61,929.
Underground Storage Tanks	\$878.	\$878.
Total Estimated Annual Premium:	\$230,721.	\$231,026.



ACCEPTANCE AND NOTICES

This document is a brief coverage summary provided to facilitate your understanding of the proposed insurance program. This proposal is not intended to be a legal contract. The terms, conditions, limitations and exclusions of the actual policy forms will govern in the event of a loss.

If coverage is desired, please return the entire proposal, giving Anco Insurance permission to request coverage as indicated above. If changes are required, please indicate on the proposal and initial each change. **(Please sign in black ink.)**

Printed Name

Signature

Date

Title

Binding of Coverage

Binding of coverage associated with this risk is subject to any moratoriums which may be imposed by the insurance company such as tropical storm, hurricane or wildfire watches and warnings. This consideration bears special significance from June through November, which is generally considered the Atlantic hurricane season.

Non-Admitted/Surplus Lines Insurer

If an insurer is designated as a "non-admitted" company, the insurer is not licensed to transact insurance in this state and the policy will be issued and delivered as surplus line coverage. The given state's 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 state property and casualty insurance guaranty association. The Insurance Code requires payment of the surplus lines tax and fee, if shown in this proposal.

Compensation Disclosure

At Anco our clients are our priority. Business is quoted and written through the insurer providing the best coverage and premium that our agency has to offer, suited to your wishes and business needs. Our professional fees, unless otherwise specifically negotiated and agreed to with our client, are customarily based on commission calculated as a percentage of the premium collected by the insurer and are paid to us by the insurer. Insurers and insurance intermediaries may pay us additional compensation, which is contingent on volume, profitability or other factors pursuant to agreements we may have with them relating to all or part of the business we place with those insurers or through those intermediaries. Such agreements may be in effect with one or more of the insurers with whom your insurance is placed, or with the insurance intermediary we use to place your insurance. We will be pleased to discuss with you further details pertinent to your placement upon your request.

Thank you for your business!