



## SCHOOL BOARD AGENDA ITEM SUMMARY

June 15, 2026

**SUBJECT: CONSIDER AND POSSIBLE ACTION OF RENEW ALL OF COMMERCIAL PROPERTY, WINDSTORM, FLOOD, EARTH MOVEMENT, MECHANICAL BREAKDOWN, TERRORISM, CRIME, STORAGE TANK/POLLUTION, AUTO LIABILITY, AND GENERAL LIABILITY INSURANCE COVERAGE FOR GOOSE CREEK CISD**

**RECOMMENDED ACTION:** Approve the renewal of commercial property, windstorm, flood, earth movement, mechanical breakdown, terrorism, crime, and storage tank/pollution coverage through the Omnia Partners/Region14 contract with McGriff-MMA, with property primary insuring carriers: Lexington / Navigators / Core Specialty / Sompo / Westchester / Lloyds / Ironshore; flood coverage via Wright National Flood / FEMA NFIP; and auto liability, general liability/ employee benefit / law enforcement / educator's liability/ information & privacy security coverage with Texas Association of School Boards (TASB).

**RATIONALE:** To provide insurance coverage for the District.

Type	Current Year	Prior Year	Increase/(Decrease)
<b>Commercial property, windstorm, flood, earth movement, mechanical breakdown, and terrorism</b> provides coverage of \$100 million per occurrence for GCCISD property assets totaling \$1,026,711,277 September 1, 2026 – September 1, 2027	\$3,781,113	\$4,055,707	(\$274,594)
<b>Crime:</b> September 1, 2026 – September 1, 2027	\$10,900	\$10,411	\$489
<b>Storage Tank / Pollution:</b> June 30, 2026 – June 30, 2027	\$13,371	\$12,576	\$795
<b>Flood (*FEMA Estimate):</b> 2026 – 2027	\$334,000*	\$320,000	TBD
<b>Auto Liability / Physical Damage:</b> July 1, 2026 – July 1, 2027	\$430,658	\$379,414	\$51,244
<b>General Liability / Employee Benefit Liability / Law Enforcement Liability / Educator’s Legal Liability / Information &amp; Privacy Security:</b> July 1, 2026 – July 1, 2027	\$263,576	\$245,133	\$18,443
<b>Total Insurance Premiums</b>	<b>\$4,833,618</b>	<b>\$5,037,241</b>	<b>(\$203,623)</b>

**BUDGET PROVISIONS / ACTION REQUIRED:** 2026-2027 Budget

**RESOURCE PERSONNEL:** Dr. Joe Rodriguez  
Ms. Brigitte Clark  
Ms. LeAna Price  
Ms. Nancy Hernandez

