

**DESOTO INDEPENDENT SCHOOL DISTRICT  
BID PACKAGE**

**for**

**Property, Boiler & Machinery and  
Miscellaneous Floater Insurance**

**From  
September 1,2022  
To  
August 31,2023**

**GENERAL INFORMATION**

GENERAL CONDITIONS:

- A. DeSoto Independent School District (hereafter referred to as the District) is requesting proposals for the following coverages:

**PROPERTY**

**BUILDING AND CONTENTS:** Property  
Equipment  
Breakdown  
Inland Marine

- B. Proposers are expected to examine the complete RFP documents. Failure to do so will be at the Proposer's risk. Written questions about this RFP and requests for additional information shall be received by the Director of Purchasing, David C Scott or you may email your request to [david.scott@desotoisd.org](mailto:david.scott@desotoisd.org). The district will not respond to verbal inquires.
- C. Proposers must submit 2 copies of the proposal along with 1 digital copy.
- D. Proposals will be received until 2:00 on **June 30, 2022**, at the office of the Director of Purchasing:  
DeSoto Independent School District  
Attn: David C. Scott, Director of Purchasing  
200 E Beltline Road  
DeSoto, Texas 7 5115

The phone number is 972-274-8266.

- E. Proposals must be plainly marked on the outside of the envelope: **"SEALED PROPOSAL FOR INSURANCE COVERAGES"**
- F. The district reserves the right to accept or reject any or all proposals, waive any formalities and/or technicalities in the proposal and award the contract to best serve the interest of the district.

- G. All proposals must be submitted on the **Proposal Forms** attached. The duration of the contract shall be for a one-year term beginning 12:01 am on September 1, 2022, with an option to renew the contract for up to four additional one-year terms. The decision to renew for additional years will be based on negotiations with the carrier and market condition. Contract renewal will be made at the discretion of the district. Multiple year proposals may be offered as an additional option.
- H. Any plan of coverage that offers increased protection from the requirements in the specification will be welcomed but must be submitted separately as an alternate proposal.
- I. Proposers are required to submit specimen coverage documents, agreements, and/or contracts the district will be required to sign in order to purchase the coverage quoted. If you are presenting a company that utilizes the interlocal agreement, we require a copy of the interlocal agreement and a copy of the latest audited financial statement.
- J. Please indicate the method for payment and any optional methods that may be available.
- K. Due care and diligence have been used in the preparation of these specifications and the information contained herein is believed to be substantially correct. However, the responsibility for determining the full extent of the exposure and the verification of all information presented herein shall rest solely on the proposer. The district and its representatives will not be responsible for any errors and omissions in the specifications nor for the failure on the part of the proposer to determine the full extent of the exposures.
- L. Quotations shall be based on the underwriting information furnished by the district. Loss data is believed to be correct but is not warranted. If inspections are required, please coordinate them through the Director of Purchasing by calling David C Scott, 972-274-8266

**MINIMUM QUALIFICATIONS:**

- A. Proposers responding to this **RFP** must be licensed and/or authorized to do business in Texas and have at least 5 years' experience writing property/casualty coverage in Texas. Proposer qualifications must be included as an exhibit to your proposal.
- B. Proposers must attach a brief biography describing the experience of the person assigned to handle this account. Include listing of other school districts that person handles.
- C. Submit a summary of all property/casualty services available to the district. Indicate charges for services that are in addition to the quoted contributions/premiums.
- D. Proposers must have an Errors and Omissions policy with a minimum limit of \$5,000,000 per occurrence/annual aggregate. Attach proof of coverage to your proposal.
- E. Proposers must complete and return the Felony Conviction notice.

**FELONY CONVICTION NOTICE**

State of Texas Legislative Senate Bill No. 1, Section 44.034, Notification of Criminal History, Subsection (a), states "a person or business entity that enters into a contract with a school district must give advance notice to the district if the person or an owner or operator of the business entity has been convicted of a felony. The notice must include a general description of the conduct resulting in the conviction of a felony."

Subsection (b) state "a school district may terminate a contract with a person or business entity if the district determines that the person or business entity failed to give notice required by Subsection (a) or misrepresented the conduct resulting in the conviction. The district must compensate the person or business entity for services performed before the termination of the contract.

I, the undersigned agent for the firm named below, certify that the information concerning notification of felony convictions has been reviewed by me and the following information furnished is true to the best of my knowledge.

**VENDOR'S NAME:** \_\_\_\_\_

**AUTHORIZED COMPANY OFFICIAL'S NAME**

**(PRINTED):** \_\_\_\_\_

A. My firm is a publicly held corporation; therefore, this reporting requirement is not applicable.

B. Signature of Company Official: \_\_\_\_\_

C. My firm is neither owned nor operated by anyone who has been convicted of a felony.

Signature of Company Official: \_\_\_\_\_

D. My firm is owned or operated by the following individual(s) who has/have been convicted of a felony:

E. Name of Felon(s): \_\_\_\_\_

Detail of Conviction(s): \_\_\_\_\_

Signature of Company Official: \_\_\_\_\_

## COVERAGE SPECIFICATIONS

### PROPERTY AND CONTENTS:

1. Property covered                      See attached Exhibit I
2. Policy Limits                            \$395,976,178
3. Blanket coverage on buildings and contents
4. Basis of Recovery                      Full replacement Cost/Agreed Amount Endorsement
5. Deductibles                            \$100,000
6. Extra Expense                         \$2,500,000 per occurrence
7. Automatic Coverage  
On Newly Acquired  
Property                                    \$1,000,000 limits for up to 90 days
8. Demolition & Increased              Cost of construction Coverage \$5,000,000
9. Accounts Receivable                  \$250,000
10. Audio Visual Equipment            \$100,000
11. Outdoor Property                    \$250,000
12. Debris Removal                      \$500,000

### 13. Scheduled Property Floater

Type of Coverage	All Risk
Basis of Loss Recovery	Full Replacement Cost

Classification	<u>Classification Limit</u>	Deductible
Band Equip/Uniforms	\$250,000	\$1000
Mobile Equipment	\$250,000	\$1000
Athletic Equipment/Uniforms	\$200,000	\$1000
Contractors Equipment	\$415,000	\$1000

**14. Electronic Data Protection for Computer Equipment**

Type of coverage	All Risk
Basis of	Full Replacement Cost
Recovery Policy	\$5,000,000
Limits	\$1000 per occurrence
Deductibles	

**EQUIPMENT BREAKDOWN COVERAGE (BOILER)**

Covered equipment unless otherwise indicated, includes electrical, mechanical, pressure and refrigeration equipment.

- 1. Property Covered All Locations
- 2. Type of Coverage Comprehensive
- 3. Policy Limits \$50,000,000/ per occurrence
- 4. Deductible \$5000



# **EXHIBIT I**

## **Property Schedule**



DeSoto ISD	057-906	Tennis Lights (12 poles, 18 lights)	201 E. Bethune Rd.	75115				75115	1980	2	MNC	187,947	\$	185.20	18%	\$	19,500	\$	19,500					
DeSoto ISD	057-906	East Middle School Digital Marquee	601 E. Bethune Rd.	75115															25,000					
DeSoto ISD	057-906	West Middle School	800 N. Westmoreland	75115								YES							23,676,474					
DeSoto ISD	057-906	West Middle School Portable A (24 x 64)	800 N. Westmoreland	75115	4A					1	FRAME	1,536	\$	60.00	18%	\$			92,160					
DeSoto ISD	057-906	West Middle School Portable B (24 x 64)	800 N. Westmoreland	75115						1	FRAME	1,536	\$	60.00	18%	\$			92,160					
DeSoto ISD	057-906	West Middle School Portable C (24 x 64)	800 N. Westmoreland	75115						1	FRAME	1,536	\$	60.00	18%	\$			92,160					
DeSoto ISD	057-906	Tennis Lights (18 poles, 18 lights)	800 N. Westmoreland	75115						1	FRAME	1,536	\$	60.00	18%	\$			92,160					
DeSoto ISD	057-906	West Middle School Synthetic 7 Lane Track	800 N. Westmoreland	75115															29,000					
DeSoto ISD	057-906	West Middle School Stadium Lights (4 poles, 42 lights)	800 N. Westmoreland	75115															165,000					
DeSoto ISD	057-906	West Middle School Stadium Bleachers A (22' x 10 rows)	800 N. Westmoreland	75115															244,000					
DeSoto ISD	057-906	West Middle School Stadium Bleachers B (22' x 10 rows)	800 N. Westmoreland	75115															14,667					
DeSoto ISD	057-906	West Middle School Stadium Bleachers C (16' x 5 rows)	800 N. Westmoreland	75115															14,667					
DeSoto ISD	057-906	Amber Terrace Discovery & Design Early Childhood Academy	224 Amber	75115	5A					1	MNC	78,207	\$	181.05	16%	\$	14,159,202	\$	2,665,472					
DeSoto ISD	057-906	Portable #8 (24 x 64)	224 Amber	75115						1	Frame	1,536	\$	60.00	18%	\$			92,160					
DeSoto ISD	057-906	Portable #9 (24 x 64)	224 Amber	75115						1	Frame	1,536	\$	60.00	18%	\$			92,160					
DeSoto ISD	057-906	Greenhouse (24 x 33)	224 Amber	75115						1	Frame	744	\$	25.00	16%	\$			18,600					
DeSoto ISD	057-906	Meadows Elementary School / STEAM Magnet Academy	1016 The Meadows Pkwy	75115	6A					1	MNC	73,570	\$	281.30	16%	\$	15,339,277	\$	1,338,777					
DeSoto ISD	057-906	Meadows Elementary Solar Panels on rooftop	1016 The Meadows Pkwy	75115															804,750					
DeSoto ISD	057-906	Cockrell Hill Elementary Main	426 S. Cockrell Hill Rd	75115	7A					1	MNC	18,095	\$	50.00					907,178					
DeSoto ISD	057-906	Frank Moates Elementary Main	Cockrell Hill Rd	75115	8A					1	MNC	721	\$	40.00	20%	\$	2,880	\$	2,880					
DeSoto ISD	057-906	Portable #2 (24 x 64)	1500 Heritage	75115						1	Frame	1,536	\$	60.00	16%	\$			92,160					
DeSoto ISD	057-906	Northside Elementary Main (VACANT)	1500 Heritage	75115	9A					1	MFR	47,765	\$	175.65	16%	\$	9,216,000	\$	14,746					
DeSoto ISD	057-906	Portable A (24 x 64)	525 Ray	75115	9B					1	NC	7,570	\$	136.64	15%	\$	1,034,893	\$	155,159					
DeSoto ISD	057-906	Portable B (24 x 64)	525 Ray	75115						1	Frame	1,536	\$	60.00	16%	\$			92,160					
DeSoto ISD	057-906	Portable B (24 x 64)	525 Ray	75115						1	Frame	1,536	\$	60.00	16%	\$			92,160					
DeSoto ISD	057-906	Woodridge Elementary Main	1001 Woodridge	75115	10A					1	MNC	73,414	\$	177.73	18%	\$	13,048,048	\$	2,087,688					
DeSoto ISD	057-906	Portable A (24 x 64)	1001 Woodridge	75115						1	Frame	1,536	\$	60.00	16%	\$			92,160					
DeSoto ISD	057-906	Portable B (24 x 64)	1001 Woodridge	75115						1	Frame	1,536	\$	60.00	16%	\$			92,160					
DeSoto ISD	057-906	Ruby Young Elementary Main	707 Young Blvd	75115	11A					1	MNC	69,462	\$	176.39	16%	\$	92,160	\$	14,746					
DeSoto ISD	057-906	Ruby Young Elementary Gym	707 Young Blvd	75115	11B					1	NC	6,060	\$	144.37	15%	\$	874,903	\$	131,235					
DeSoto ISD	057-906	Portable A (24 x 64)	707 Young Blvd	75115						1	Frame	1,536	\$	60.00	16%	\$			92,160					
DeSoto ISD	057-906	Portable B (24 x 64)	707 Young Blvd	75115						1	Frame	1,536	\$	60.00	16%	\$			92,160					
DeSoto ISD	057-906	Greenhouse (20 x 30)	707 Young Blvd	75115						1	Frame	600	\$	25.00					15,000					
DeSoto ISD	057-906	Playground Canopy A (30 x 30)	707 Young Blvd	75115															13,500					
DeSoto ISD	057-906	Playground Canopy B (30 x 30)	707 Young Blvd	75115															13,500					
DeSoto ISD	057-906	Plant Services Child Nutrition	200 W. Parkerville Rd	75115	12B					1	NC	7,380	\$	145.38	20%	\$	3,072,940	\$	214,588					
DeSoto ISD	057-906	Equipment Shed (26 x 100)	200 W. Parkerville Rd	75115															78,000					
DeSoto ISD	057-906	Storage Building (17 x 21)	200 W. Parkerville Rd	75115															17,000					
DeSoto ISD	057-906	Covered Pavilion (20 x 20)	200 W. Parkerville Rd	75115															12,000					
DeSoto ISD	057-906	Alternative Education (former)	200 W. Parkerville Rd	75115															744,304					
DeSoto ISD	057-906	McCowan Middle School	200 S. Hampton	75115	13A					1	NC	4,941	\$	150.64	20%	\$	744,304	\$	148,861					
DeSoto ISD	057-906	McCowan Athletics Storage (31 x 40)	1500 Majestic Meadows	75115	14A					2	MNC	175,483	\$	179.29	18%	\$	31,462,478	\$	5,663,246					
DeSoto ISD	057-906	McCowan Stadium Home Bleachers (137 x 7 rows)	1500 Majestic Meadows	75115															49,800					
DeSoto ISD	057-906	McCowan Stadium Press Box (6 x 18)	1500 Majestic Meadows	75115															79,917					
DeSoto ISD	057-906	McCowan Stadium Visitor Bleachers (137 x 7 rows)	1500 Majestic Meadows	75115															9,200					
DeSoto ISD	057-906	McCowan Stadium Lights (4 poles, 72 lights)	1500 Majestic Meadows	75115															79,917					
DeSoto ISD	057-906	McCowan Stadium Scoreboard	1500 Majestic Meadows	75115															4,320					
DeSoto ISD	057-906	McCowan Stadium Court Lights (4 poles, 24 lights)	1500 Majestic Meadows	75115															79,917					
DeSoto ISD	057-906	McCowan Digital Marquee	1500 Majestic Meadows	75115															232,000					
DeSoto ISD	057-906	Katherine Johnson Technology Magnet Academy	1200 Academy Way	75115	15A					2	MNC	136,428	\$	181.76	20%	\$	24,797,073	\$	4,959,415					
DeSoto ISD	057-906	Agriculture Farm Covered Pens	1221 Westmoreland Rd	75115	16A					1	NC	9,800	\$	87.78	10%	\$	811,276	\$	91,128					
DeSoto ISD	057-906	Agriculture Farm Metal Storage / Tractor Shed (18 x 28)	1221 Westmoreland Rd	75115															20,160					
DeSoto ISD	057-906	Portable (24 x 64)	1221 Westmoreland Rd	75115						1	FRAME	1,536	\$	60.00	10%	\$			92,160					
DeSoto ISD	057-906	Agriculture Storage (16 x 24)	1221 Westmoreland Rd	75115						1	FRAME	394	\$	40.00	20%	\$	15,960	\$	1,536					
DeSoto ISD	057-906	Covered Parking (28 x 40)	1221 Westmoreland Rd	75115						1	NC	1,120	\$	20.00					22,400					
																		Totals	\$	337,531,827	\$	58,444,351	\$	395,976,178

## **EXHIBIT II**

Property

Loss Run / Summary

**DESOTO INDEPENDENT SCHOOL DISTRICT  
PROPERTY LOSS SUMMARY**

**PROPERTY**

<b>YEAR</b>	<b>CARRIER</b>	<b># OF CLAIMS</b>	<b>PAID</b>	<b>INCURRED</b>	<b>VALUED</b>
9-1-2021 / 2022	PCAT	0	0	0	2-28-2022
9-1-2020 / 2021	PCAT	0	0	0	2-28-2022
9-1-2019 / 2020	PCAT	1	1,219,985	2,885,000	2-28-2022
9-1-2018 / 2019	Swiss Re	0	0	0	4-27-2022
9-1-2017 / 2018	AIG	0	0	0	4-5-2022

**Claim Detail by Program Year - PY2**  
**Summary of all Transactions for Claims with a DOL in Period 09-01-2020 to 08-31-2021**  
**Claim Statuses as of 03-03-2022**

Line of Business / Coverage	Open	Closed	Denied	No Status	Loss Payments	Expense Payments	Loss Reserves	Expense Reserves	Indemnity Recoveries	Total Incurred
LOB Not assigned										
No coverage assigned										
Coverage Subtotals	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
LOB Subtotal	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00

**Grand Total for Enterprise**

Claim Counts										
Open	Closed	Denied	No Status	Loss Payments	Expense Payments	Loss Reserves	Expense Reserves	Indemnity Recoveries	Total Incurred	
0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Claim counts reflect total number of unique claim ID's.

**Claim Detail by Program Year - PY3**  
**Summary of all Transactions for Claims with a DOL in Period 09-01-2021 to 09-31-2022**  
**Claim Statuses as of 02-28-2022**

Line of Business / Coverage	Open	Closed	Denied	No Status	Loss Payments	Expense Payments	Loss Reserves	Expense Reserves	Indemnity Recoveries	Total Incurred
LOB Not assigned										
No coverage assigned										
Coverage Subtotals	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
LOB Subtotal	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00

**Grand Total for Enterprise**

Claim Counts		Loss Payments	Expense Payments	Loss Reserves	Expense Reserves	Indemnity Recoveries	Total Incurred
Open	0	0	0	0	0	0	0
Closed	0	0	0	0	0	0	0
Denied	0	0	0	0	0	0	0
No Status	0	0	0	0	0	0	0

Claim counts reflect total number of unique claim ID's.

**Claim Detail by Program Year - PY1**  
**Summary of all Transactions for Claims with a DOL in Period 09-01-2019 to 08-31-2020**  
**Claim Statuses as of 02-28-2022**

Property Casualty Alliance of Texas

DeSoto ISD

Line of Business / Coverage	Open	Closed	Denied	No Status	Loss Payments	Expense Payments	Loss Reserves	Expense Reserves	Indemnity Recoveries	Total Incurred
LOB: Property										
Coverage: Building and Contents										
DeSoto ISD	057906-00101				1,183,651.58	36,332.69	1,651,348.42	13,667.31	0.00	2,885,000.00
Coverage Subtotals	1	0	0	0	1,183,651.58	36,332.69	1,651,348.42	13,667.31	0.00	2,885,000.00
LOB Subtotal	1	0	0	0	1,183,651.58	36,332.69	1,651,348.42	13,667.31	0.00	2,885,000.00

**Grand Total for Enterprise**

Claim Counts										
Open	Closed	Denied	No Status	Loss Payments	Expense Payments	Loss Reserves	Expense Reserves	Indemnity Recoveries	Total Incurred	
1	0	0	0	1,183,651.58	36,332.69	1,651,348.42	13,667.31	0.00	2,885,000.00	

Claim counts reflect total number of unique claim ID's.





Swiss Re  
Corporate Solutions

**Global Loss Run**

*Note: The establishment of a claim reserve does not constitute an admission of any liability on the part of the insured or the insurer, nor does it guarantee that any payment is or will be due from the insured or from the insurer under the policy.*

**Number of Open Claims**  
**Number of Closed Claims**  
**Report Run Date: 27-A**  
 4/27/2022

**Swiss Re Policy: NAP200283900 Effective: 01-Sep-2018 Expiry: 01-Sep-2019 Insured: Desoto ISD Carrier: V**

Policy ID	Underwriting Year	Effective	Expiry	Claim ID	Claim Status
NAP200283900	2018	09-01-2018	09-01-2019		

aims:0  
aims:0  
apr-2022

**Vestport Insurance Corporation**

Claimant Name	Claimant Number	Claim Handler	Date of Loss	Date Claim Received by SR
---------------	-----------------	---------------	--------------	---------------------------

Loss Location	Loss Description	Currency	Indemnity Paid	Expense Paid
			0.00	0.00

<b>Indemnity Reserved</b>	<b>Expense Reserved</b>	<b>Recovery</b>	<b>Net Paid + Reserved</b>	<b>Signed Share%</b>
0.00	0.00	0.00	0.00	100.00

**Swiss Re Share**

**Swiss Re Share  
Extrapolated to 100%**

100.00

**AIG Loss Run  
Property**

Policy : 0023175978-041-003      DESOTO INDEPENDENT SCHOOL DIST      09/01/2017 - 09/01/2018      Report Date / Time: 04/08/2022 14:04 EST  
 Valuation Date: 04/05/2022  
 Currency: USD

Claimant Name	Div/H.O.	Major Class Code/Description	Indemnity Paid	Adjusting Exp Paid	Alloc Exp Paid	Reserves	Total Recoveries	Total Incurred
Claim #	Status	Loss Description						
Loss Date	Closed Dt	Claim Examiner Email						
Loss Location								
No Claims for Policy 0023175978-041-003 / Criteria								
Policy-Subcode: 8023175978-041-003      Claim Count = 0								
Totals For Policy: 0023175978      Claim Count = 1			158,400.00	4,209.44	.00	.00	.00	162,609.44
Property Report Totals:      Claim Count = 1			158,400.00	4,209.44	.00	.00	.00	162,609.44

093/

\*\*\*Certain claim information may not be available since data availability can vary based on the insurance program.

## **EXHIBIT III**

### **Proposal Response Form**

# PROPOSAL RESPONSE FORM

## Company Information

Name of Your Company: Address:

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Primary Business:

---

Type of Company (Corporation,  
Partnership, etc.):

---

Year Started In Business:

---

Number of Years in Administering  
Property/Company of Texas:

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Proposers must include in the proposal a notice as to whether the person submitting the bid or an owner or operator of the business entity has been convicted of a felony and the description of the conduct resulting in the conviction. The contract may be terminated if it is determined that the person or business entity failed to give notice or misrepresented the conduct resulting in the conviction.

The proposer, in compliance with the invitation for proposal on property/casualty coverage, having examined the specifications and being familiar with all conditions in the specifications, hereby proposes to provide the coverages in accordance with the proposal documents on the attached response sheets.

"The undersigned affirms that they are duly authorized to execute this contract, that this company, corporation, firm, partnership or individual has not prepared this proposal in collusion with any other Proposer, and that the contents of this proposal as to prices, terms or conditions of said proposal have not been communicated by the undersigned nor by any employee or agent to any other person engaged in this type of business prior to the official opening of this proposal."

Having reviewed the specifications, we have complied with all requirements and conditions except as noted on proposal response forms in the section labeled "Deviations."

---

Signature and title of authorized representative

---

Proposing Company

Date



## PROPERTY RESPONSE FORM

	Limit	Deductible	Cost
Property/Contents	_____	_____	_____
Extra Expense	_____	_____	_____
Automatic Coverage on Newly Acquired	_____ _____	_____ _____	_____ _____
Demolition & Increased Cost of Construction	_____	_____	_____
Automatic Coverage on Newly Acquired	_____	_____	_____
Accounts Receivable	_____	_____	_____
Audio Visual	_____	_____	_____
Outdoor Property	_____	_____	_____
Debris Removal	_____	_____	_____
<b>EDP</b>	_____	_____	_____
Band Equipment/Uniforms	_____	_____	_____
Mobile Equipment	_____	_____	_____
Athletic Equipment	_____	_____	_____
Contractors Equipment	_____	_____	_____

Name of company offering coverage \_\_\_\_\_

Deviations from proposal specifications:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Please indicate if your quote includes the following:**

Blanket Coverage ( ) Yes ( ) No

Loss limit of Any Kind ( ) Yes ( ) No

Replacement Cost Endorsement for all buildings ( ) Yes ( ) No

Agreed Amount Endorsement ( ) Yes ( ) No

Coinsurance Limit (If Applicable) \_\_\_\_\_ %

All Risk Coverage ( ) Yes ( ) No

Transit Limit

Flood Coverage? If so, what limit? \$ \_\_\_\_\_

Extra Expense Limit \$ \_\_\_\_\_

Debris Removal Limit \$ \_\_\_\_\_

**EQUIPMENT BREAKDOWN COVERAGE**

Limit \$ \_\_\_\_\_

Deductible \$ \_\_\_\_\_

Total Cost \$ \_\_\_\_\_

**Name of Company Offering  
Coverage:** \_\_\_\_\_