



City of San Antonio

Agenda Memorandum

File Number:21-4942

Agenda Item Number: 4.

Agenda Date: 8/3/2021

In Control: Early Childhood Education Municipal Development Corporation Board of Directors

DEPARTMENT: Pre-K 4 SA

DEPARTMENT HEAD: Sarah Baray, Ph.D.

COUNCIL DISTRICTS IMPACTED: Citywide

SUBJECT:

Program Insurance Renewal

SUMMARY:

This item requests Board action to ratify the purchase of required insurance from the recommended companies Hartford, Philadelphia, and GuideOne for Pre-K 4 SA Property, Student Incident, and General Liability insurance, respectively, for the North, South, East, and West Education Centers with a total premium of approximately \$150,000.00 annually through July 1, 2023 for a total amount not to exceed \$300,000.00; the City of San Antonio provides coverage meeting the Workers' Compensation requirement.

BACKGROUND INFORMATION:

The Memorandum of Understanding (MOU) that Pre-K 4 SA maintains with the eight participating independent school districts (ISD) requires that Pre-K 4 SA uphold a third-party insurance policy to cover the following areas:

- Worker's Compensation (provided by the City of San Antonio)
- Errors and Omissions
- Directors' and Officers' Liability
- Commercial General Liability
- Abuse & Molestation Liability
- Automobile Liability (Hired & Non-Owned Only)
- Program Consultants

- Excess Umbrella Liability
- Property Insurance
- Student Accident Insurance

In May 2021, Pre-K 4 SA insurance brokerage company McGriff, Seibel's, and Williams provided staff with a quote for the required types of insurance coverage outlined in the Pre-K 4 SA MOU for the four Education Centers. The total annual premium is approximately \$150,000.00.

Under the terms of its Partnership MOU's, Pre-K 4 SA is required to ensure that insurance coverage remains in effect for the four Education Centers, without lapse. The existing insurance policies expired on July 1, 2021. The Pre-K 4 SA Board of Directors voted to approve two of the three insurance carriers at the June 8, 2021 Board meeting. The carrier for General Liability insurance was not determined until mid-June.

This item ratifies GuideOne as the recommended carrier for General Liability insurance.

ISSUE:

This item requests Board action to ratify the purchase of required insurance from the recommended companies Hartford, Philadelphia, and GuideOne for Pre-K 4 SA Property, Student Incident, and General Liability insurance, respectively, for the North, South, East, and West Education Centers with a total premium of approximately \$150,000.00 annually through July 1, 2023 for a total amount not to exceed \$300,000.00; the City of San Antonio provides coverage meeting the Workers' Compensation requirement.

ALTERNATIVES:

Pre-K 4 SA is required to carry Property, Student Incident, and General Liability insurance.

FISCAL IMPACT:

Funds for insurance coverage are budgeted and available in the FY 2022 Pre-K 4 SA Annual Operating Budget.

RECOMMENDATION:

Pre-K 4 SA Staff recommends the Board approve ratification of the purchase of required insurance from the recommended companies Hartford, Philadelphia, and GuideOne for Pre-K 4 SA Property, Student Incident, and General Liability insurance, respectively, for the North, South, East, and West Education Centers with a total premium of approximately \$150,000.00 annually through July 1, 2023 for a total amount not to exceed \$300,000.00; the City of San Antonio provides coverage meeting the Workers' Compensation requirement.