



**Lawton Public Schools Board of Education
Special Board Meeting
June 26, 2025 12:00 PM
Shoemaker Center Auditorium
753 NW Fort Sill Blvd**

Lawton, Oklahoma 73507

AGENDA

The Board reserves the right to consider, take up and take action on any agenda item in any order, except as to items 1-3. The Board may discuss, make motions, and vote on all matters appearing on the agenda. Such vote may be to adopt, reject, table, reaffirm, rescind, or to take no action on any item. Any person with a disability who needs special accommodations to attend the Board of Education meeting should notify the Clerk of the Board at least 24 hours, to the extent possible, prior to the scheduled time of the Board meeting. The telephone number is 580-357-6900. At the time and place designated, the Board will consider and act upon the matters set out on the Agenda for this meeting as follows:

1. Call to Order
2. Pledge of Allegiance - Kevin Hime
3. Roll Call to Establish Quorum
4. Report of the Superintendent
 - 4.a. Discussion with possible action to approve the following contracts and/or agreements.
 - FY26 Insurance Renewal
 - FY26 OSIG Insurance Resolution
 - FY26 Cyber Liability Insurance
5. The next regular board meeting date is Monday, June 30, 2025, at 5:00 p.m., in the Shoemaker Center Auditorium.
6. Adjournment

Date of Posting: Tuesday, June 24, 2025

Time of Posting: 2:00 p.m.

Location of Posting: Front door of Shoemaker Education Center, 753 NW Ft. Sill Blvd., Lawton, OK and www.lawtonps.org

Kw - Hi

Insurance Renewal

PREPARED FOR:

Lawton Public Schools

PROPOSED TERM:

07/01/2025

To 07/01/2026

PRESENTED BY:

**David L Cooper
Kathy Coats-Ables
Melinda Holt**

INSURICA of Lawton

Lawton, OK

This presentation is designed to provide an overview of the insurance coverages we have prepared for your review. This proposal is meant to facilitate a general understanding of your insurance needs and should not be construed as a legal interpretation of the insurance policies in place or presented within. Please refer to the actual policies for details on coverages, conditions and exclusions that will govern in the event of a loss.

INSURICA EXECUTIVE OVERVIEW

INSURICA Insurance Management Network is a privately-owned business made up of independent retail insurance agencies, wholesalers, program administrators, and risk pool managers that specialize in core industries and business disciplines and share their expertise with the entire group.

This unique structure provides INSURICA customers with unparalleled access to the most unique coverage and risk management expertise available, all delivered through a local agent relationship.

INDUSTRY SPECIALIZATIONS

Our industry-specific knowledge and in-depth experience gives us valuable insight into the unique and often challenging needs of the following key industries:

- Agriculture
- Construction
- Education
- Energy
- Environmental
- Financial
- Healthcare
- Hospitality
- Manufacturing
- Ministries
- Not-For-Profit
- Staffing
- Technology
- Transportation

OUR APPROACH

Our approach is not to sell an individual policy, but rather understanding our clients' entire business structure and developing a comprehensive insurance management plan. Our in-depth understanding of their business allows us to uncover often unseen risks and opportunities that can dramatically lower exposure and costs. We dig deeper to efficiently minimize risk through proven loss prevention and loss reduction techniques.

OUR FUTURE

With approximately \$100M in annual revenue and offices located throughout Oklahoma, Texas, Arkansas, Colorado, Arizona and California, INSURICA ranks among the largest insurance brokers in the United States. We continually look to expand our services through new partners who can bring additional value and expertise to the network.

Our focus on finding quality and experienced partners positions INSURICA as one of the preeminent insurance brokerages in the country and further emphasizes our customer pledge that we "Specialize in you".

DIRECT CONTACT TO SERVICE

David L Cooper, Producer

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580-585-4014

Kathy Coats-Ables, Account Executive

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580-585-4015

Melinda Holt, Account Manager

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580-585-4012

NOTIFY US IF

CHANGES:

It is important we be informed when a significant change in your operation takes place, such as any:

- Additional locations, new construction
- Changes in property values
- Change in ownership
- Increased or decreased hazards (i.e. type of work to be insured or new activities undertaken)
- Change in security or protection (i.e. burglar, sprinkler, fire alarm, watch guard, lighting, etc.)
- Change in product lines
- New contractual obligations
- Changes in vehicles and/or drivers
- Employees hired in a new state
- Higher limits and/or additional coverages required or desired (i.e. Flood, Earthquake, Pollution, Professional Liability)
- Vacancy of building you own, operate, or occupy
- Possible claim or incident; notification of suit

The above are examples of situations of which we should be made aware; there are many others as well.

If any questions arise, please contact us at 580-355-4500 or by fax at 580-353-7184.

Disclaimer: While this list is not inclusive, failure to notify us can affect your coverage.

ITEMS TO DISCUSS

Please respond or comment to the following points and/or questions:

- Review Property Schedule
- Review Automobile Schedule
- Signed OSIG Resolution to Join

Further review of information pending from you on your aviation program offered to students.



PREMIUM SUMMARY

Annual Premium Breakdown - Liability	Renewal-OSIG/Alliant
Auto Physical Damage:	\$108,010
General Liability:	\$94,575
Auto Liability:	\$126,088
Educators Legal:	\$94,563
Cyber Liability 3M:	\$37,855
Deadly Weapons:	\$10,575
Excess Liability 4M:	\$49,295
Pollution Liability: (Alliant)	\$8,842
Liability Premium (Net of Commission)	\$529,803

Annual Premium Breakdown - Property	Renewal - Alliant
Property/OPIP: Quote Based on TIV \$866,824,778	\$5,495,669
Wind and Hail - Buy Down:	Not Requested
Boiler & Machinery	Included in Property
Terrorism	Included in Property
Agent Management Fee – Property & Casualty	\$115,000.00
Agency Management Fee – Workers Comp	\$25,000.00
Premium (Net of Commission)	\$5,635,669

Bonds	Premium
Kevin Hime \$100,000 Superintendent Bond	\$350.00
Public Official Position Schedule Bond \$315,000	\$1425.00
Motor Fuel Tax Bond \$2000	\$100.00



Combined Annual Premium	\$6,167,347
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PROPERTY VALUE COMPARISON

Insured Values	2025/2026
Building Values (Up 2.15%)	\$686,694,902
Content Values (Up 7.10%)	\$140,027,513
Floater Values (Incl in Contents % Incr Above)	\$936,126
Electronics Data Processing Values (Incl in Contents % Increase Above)	\$26,835,151
Automobile Values (Up 12.10%)	\$12,331,086
COMBINED TOTAL INSURED VALUE	\$866,824,778

Property Notes:

TIV has increased from \$840M to \$867M

Property Deductible Remains \$100,000

Property Wind & Hail Deductible Remains 3% Per Building

Extra Expense Limit Remains 5M

125% Margin Clause Removed – Blanket Coverage Applies

ACV Applies to Roof Surfaces Older than 15 Years

Cosmetic Damage Exclusion Applies to Hail

Money & Securities Coverage Remains \$100K

Property Includes catastrophic auto physical damage. Full limit applies on premises. (Flood coverage excluded in special flood hazard areas) 1M limit applies while parked off premises. Deductible \$10,000. No over the road coverage applies.

Cyber:

3M Limit Cyber Premium \$37,855

Deductible \$50,000

Optional Higher Limits Offered & Recommended (See Summary)

(4M Limit \$41,745 – Premium is Comparable to What you Paid 24/25)



Pollution Liability:

1st & 3rd Party Coverage

Overall Deductible \$250K

Deductible for Sewer Backup \$500K

Deductible for Mold \$350K or \$25K per Room Impacted with a 2.5M Maximum

Liability:

OSIG Has a 10M Annual Aggregate for all Casualty Lines Under Reinsurance Contract

OSIG Does Not Charge for Interim Changes on Auto Schedule

Property Flood Coverage for Special Flood Hazard Area:

Flood coverage is excluded for property/vehicles located in a special flood hazard area. **Optional coverage extension is available to incl 5M Flood Coverage for Property and Buses at Transportation Located in SFHA Zone A – Additional Premium \$100,000/yr. (Subject to a \$500K Deductible)**

LPS has a location in a Specified Flood Zone - 1101 SW 17th

Please see quotes for all other sub limits and deductibles



| NAMED INSURED & SCHEDULES/LOCATIONS

General Liability/Property/Auto /Auto Physical Damage/Inland Marine/Cyber Liability/Excess Liability/Pollution Liability

The coverage detailed in this document apply to the entities and scheduled locations listed below. If this list is not complete, please notify us immediately.

| SCHEDULE OF NAMED INSUREDS:

Lawton Public Schools

| SCHEDULE OF PROPERTY/ LOCATIONS/AUTO:

See Property Schedule – Excel Spreadsheet

See Auto Schedule – Excel Spreadsheet



| INSURICA 24/7

INSURICA strives to embrace technology that drives efficiency and is a resource to our partners.

INSURICA 24/7 is a client portal that enables you to access insurance information, view documents, and print your own Certificates of Insurance or auto ID cards online or via the INSURICA 24/7 Mobile App.

With access to your information where and when you need it, you can focus on your business rather than your insurance.

On-Demand Access to Your Information



Simply Login To:

- ✓ Pay using an electronic check or credit card
- ✓ Download certificates and auto ID cards.
- ✓ Access insurance documents including policies, endorsements, bonds, and risk control documents.
- ✓ View Team contact information
- ✓ Request changes to such as add/delete drivers and autos.



Why Choose Us:

- ✓ 24/7 access to your account
- ✓ Access to your policy information for review
- ✓ The ability to report a claim or loss any time



Reach Us Any Time:

- ✓ Standard business hours in our office
- ✓ Access online anytime
- ✓ 24/7 account access via the INSURICA 24/7 Mobile App

At INSURICA, we “*Specialize in You*”, so you can specialize in what you do best.



| DISCLOSURES

A.M. Best Rating

A Best Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. A.M. Best assigns to insurance related organizations one of two types of rating opinions, a Best's Rating, and a financial size category rating. The rating is based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance and business profile. Best has seven (7) rating categories including plus "+" or minus "-" rating notches to permit further gradation of financial strength within a particular rating category.

The three highest ratings given by A.M. Best are the following:

<u>Rating</u>	<u>Definition</u>
A++, A+ (Superior)	Assigned to companies that have, in Best's opinion, a superior ability to meet their ongoing insurance obligations.
A, A- (Excellent)	Assigned to companies that have, in Best's opinion, an excellent ability to meet their ongoing insurance obligations
B++, B+ (Good)	Assigned to companies that have, in Best's opinion, a good ability to meet their ongoing insurance obligations

Financial Size Categories. Assigned to all companies and reflects their size based on their capital, surplus, and conditional reserve funds in millions of U.S. dollars, using the scale below.

Millions of U.S. Dollars						
Class I	Less	than	1	Class VIII	100	to 250
Class II	1	to	2	Class IX	250	to 500
Class III	2	to	5	Class X	500	to 750
Class IV	5	to	10	Class XI	750	to 1,000
Class V	10	to	25	Class XII	1,000	to 1,250
Class VI	25	to	50	Class XIII	1,250	to 1,500
Class VII	50	to	100	Class XIV	1,500	to 2,000
				Class XV	greater	than 2,000

The ratings are not assigned to specific insurance policies or contracts and do not address any other risk, including, but not limited to, an insurer's claims-payment policies or procedures; the ability of the insurer to dispute or deny claims payment on grounds of misrepresentation or fraud; or any specific liability contractually borne by the policy or contract holder. A Best's Financial Strength Rating is not a recommendation to purchase, hold or terminate any insurance policy, contract or any other financial obligation issued by an insurer, nor does it address the suitability of any policy or contract for a specific purpose or purchaser.

Financial analysis of insurance companies is a complex process that requires specialized knowledge. INSURICA relies upon opinions expressed by A.M. Best Company in determining the financial strength and size of insurance companies. INSURICA makes no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.

| DISCLOSURES

Admitted Company versus Non-Admitted Insurers

Admitted Company

A foreign or alien insurance company which has been licensed by the insurance department of the state in question and which, thereby, is authorized to conduct business within that state to the extent licensed. Also called an admitted market or admitted insurer. In the event of company insolvency, policies written with admitted insurers may have access to the state guaranty fund subject to a number of exceptions and limitations depending on the applicable state guarantee fund law.

Non-admitted Company

If an insurer is not licensed to write insurance in a specific state, then the insurer is a non-admitted insurer for that state. These companies are usually non-admitted because they do not meet the same capitalization requirements as an admitted company. Premiums paid to them are not protected by any state guaranty fund and they are not subject to state regulation. Although not admitted, the insurer must still be approved to write business in that state. Non-admitted companies are part of the excess and surplus lines insurance market. Insurance policies placed with non-admitted companies may require payment of surplus lines premium taxes at a percentage that varies state by state. Non-admitted policies may be subject to a minimum earned premium (MEP), usually twenty-five (25) percent but may be a higher percentage.

A.M. Best Ratings, Financial Size Categories, Admitted/Non-Admitted Proposed Program

COMPANY	COVERAGE PROVIDED/PROPOSED	BEST RATING & FINANCIAL SIZE	ADMITTED / NON-ADMITTED	MINIMUM EARNED PREMIUM (%/\$)
RRG-Primary: Prism/Starstone	GL, Auto, SBLL, Excess	A++		
Beazley/Lloyds	ADWRP	A+		
Starstone	Property-Lead Carrier	A++		
Ironshore	Pollution Liability	A		
HCC	Cyber	A++		

DISCLOSURES

The intent of this document is to provide an overview of the coverage offered in the insurance program and is not meant to be all-inclusive. Read your actual policies for complete details including terms, conditions, limitations, and exclusions.

Exposure information, including but not limited to property values, auto schedules, payroll and revenues, used in the proposal were those presented by you and should be carefully reviewed and/or appraised for adequacy.

Compensation Disclosure

INSURICA is an Independent Agency. For our efforts, primarily commissions paid by insurance companies compensate us. The amount is based on the commission schedules established individually by each insurance

company and is typically calculated as a percentage of the premium. INSURICA may also be eligible to receive various forms of incentive compensation, including contingent commissions and other awards and bonuses. This incentive compensation is based upon criteria that may include the volume, growth, profitability, and retention of business placed or other performance measures established by the individual insurers with whom we do business. On occasion insurance carriers will issue a policy at a net premium (no commission factored into the premium) and at that time, INSURICA will determine an appropriate fee which fairly reflects the various services provided for the policy being issued. These fees are disclosed and itemized as a separate billing amount to our clients.

Limits of Coverages

Higher limits of coverage may be available upon request.

Property Coverages

Vacant Properties: Property policies contain vacancy provisions excluding or reducing coverage for certain perils if a building or suite is vacant 60 or more days. A building or suite is considered vacant if less than 31% of the total square footage is used to conduct customary operations.

Flood and Earthquake Coverage: Unless specifically noted on the policy, Flood and Earthquake coverage is not provided. It is important to consider this coverage, and it is available upon request subject to underwriting consideration and additional premium.

Appraisal: Obtaining an updated appraisal on an annual basis is a sound risk management technique. Failure to obtain an appraisal increases the risk that your property might be underinsured and that you may incur a coinsurance penalty.

Pollution Liability Exposures

Pollution Liability is limited or excluded on the standard Commercial General Liability, Business Auto, Property, Inland Marine, Directors & Officers, Excess/Umbrella and many other policies. Discuss your pollution risks with INSURICA. Pollution Liability coverage can be obtained to address many of the gaps in standard policies.

Terms, Conditions, Limitations and/or Exclusions

Wherever Terms, Conditions, Limitations and/or Exclusions are listed throughout this proposal, they are not all-inclusive. Please refer to the actual policies for specific Terms, Conditions, Limitations and/or Exclusions that will govern in the event of a loss. Specimen copies of policies are available for review upon request.

| TERRORISM RISK INSURANCE ACT DISCLOSURES

Terrorism Coverage and Premium

In accordance with the federal Terrorism Risk Insurance Act (also known as “TRIA”), insurance carriers are required to make coverage available under your policy for “certified acts of terrorism.” The actual coverage provided by your policy(ies) will be limited by the terms, conditions, exclusions, limits, and other provisions of your policy(ies), as well as any applicable rules of law.

If Terrorism coverage applies to a particular line of business, the portion of your premium attributable to this terrorism coverage has been noted. If Terrorism coverage is optional and requires you make an election to accept or reject the coverage, this has also been noted on noted. Election forms may be required upon inception, at renewal, or when changing carriers.

Definition of Certified Act of Terrorism

A “certified act of terrorism” means an act that is certified by the US Secretary of the Treasury, in accordance with the provisions of TRIA, to be an act of terrorism under TRIA. The criteria contained in TRIA for a “certified act of terrorism” include the following:

1. The act results in insured losses more than \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and
2. The act results 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
3. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals acting 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.

Disclosure of Federal Share of Terrorism Losses under TRIA

The United States Department of the Treasury will reimburse insurers for 85% of insured losses that exceed the applicable insurer deductible. Effective January 1, 2016, this percentage will be reduced to 84%, effective January 1, 2017 to 83%, effective January 1, 2018 to 82%, effective January 1, 2019 to 81%, and effective January 1, 2020 to 80%.

However, if aggregate industry insured losses under TRIA exceed \$100 Billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion. The United States government has not charged any premium for their participation in covering terrorism losses.

Cap on Insurer Liability for Terrorism Losses

If aggregate industry insured losses attributable to “certified acts of terrorism” under TRIA exceed \$100 Billion in a calendar year, and the insurance carrier(s) have met, or will meet, their respective insurer deductible under TRIA, they shall not be liable for the payment of any portion of the amount of such losses that exceed \$100 billion. In such case, your coverage for terrorism losses may be reduced on a pro-rata basis in accordance with procedures established by the Treasury, based on its estimates of aggregate industry losses and the insurance carrier(s) estimate that they will exceed our insurer deductible. In accordance with the Treasury’s procedures, amounts paid for losses may be subject to further adjustments based on differences between actual losses and estimates.

| ELECTRONIC COMMUNICATION AND DELIVERY CONSENT FORM

At INSURICA we continually strive to improve our speed of service to clients and to do so in the most efficient manner. One of the ways we are increasing our efficiency to clients is to use electronic communications, emailing of electronic documents, and electronic signatures. As our portal and electronic communications grow, we ask that you sign a consent form providing us your permission to work together using this type of technology.

Please review the following statement and electronically sign.

We (“Client”) hereby give consent and agree to receive documents related to insurance coverage written through or quoted by INSURICA (“Agent/Broker”) in the form of electronic records. Agent/Broker may transmit documents to Client through electronic media, including but not limited to electronic mail, optical disks (including but not limited to compact discs and digital versatile discs), floppy disks, hard drives, thumb drives, jump drives, magnetic tapes, facsimiles, downloads from Web sites, and any other kinds of electronic media acceptable to both Client and Agent/Broker. Documents to be so delivered include but are not limited to policy information pages and coverage forms; endorsements; binders; certificates and evidences of insurance; automobile insurance identification cards; premium quotations; premium worksheets; invoices; premium finance agreements; audit statements; loss control reports; claim reports; correspondence; and notices of cancellation and nonrenewal. Client’s signature or that of Client’s representative signifies that Client voluntarily agrees to use electronic records in accordance with the federal Electronic Signatures in Global and National Commerce Act.

Business Name: _____

Signature: _____

Title: _____

Date: _____

| NON-DISCLOSURE AGREEMENT

This proposal has been prepared exclusively for the review and evaluation of:

Lawton Public Schools

The information contained herein includes proprietary information about INSURICA and our risk management services. Therefore, we request that this information not be copied or distributed to any third parties without the prior consent of INSURICA.

Should you choose not to accept the terms of our insurance and risk management proposal, please return this proposal in its entirety to us at your earliest convenience.

Received by: _____

Date: _____

Resolution of Lawton Public Schools to Join Oklahoma Schools Insurance Group

Whereas, Oklahoma Schools Insurance Group (“OSIG”) is an Oklahoma interlocal formed in accordance with Oklahoma law to enable Oklahoma School Districts to cooperate with each other to procure insurance services, benefits and insure against losses and possible liabilities in the most cost effective manner; and

Whereas, Lawton Public Schools is an Oklahoma public school district (“the District”); and

Whereas, OSIG has provided to the District a Plan Document which includes a quotation for certain insurance coverages for the 2025-2026 plan year; and

Whereas, the quotation is acceptable to the District;

Now, therefore be it resolved, that the District hereby joins OSIG as a Member;

Be it further resolved, that so long as the District remains as a Member, the District shall comply with OSIG’s bylaws, the Plan Document and OSIG claim reporting procedures; and

Be it further resolved, that by the adoption and signing of this resolution, Lawton Public Schools understands and agrees that school district members are responsible for their own loss experience and will not be singly responsible for other members’ losses.

Date: _____

Lawton Public Schools By:

Attest:

President, Board of Education

Clerk, Board of Education



Cyber Liability Insurance

May 19, 2025

Underwriter Tsubasa Miyadera

Email tmiyadera@tmhcc.com

Producer Claire Inge

Email claire_inge@rpsins.com

IT'S A DIGITAL WORLD BE PREPARED

Activate

Initiate

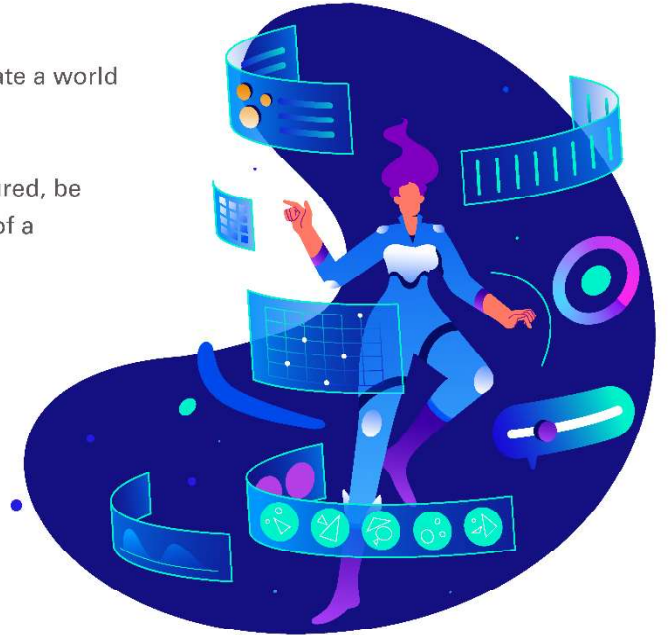
Manage

About Us

At Tokio Marine HCC – Cyber & Professional Lines Group, we **AIM** to create a world free of cyber and professional lines risk.

Activate this quote and bind your policy today to be more than just insured, be prepared. Be Cyber Strong®. We have the financial strength and support of a traditional insurance company, over 15 years of underwriting discipline, cutting-edge technology, and deep claims-handling expertise.

We handle thousands of cyber claims, from individuals, to small to medium-sized businesses, to large corporations. We know cyber and enable you to take on each day with confidence.



Our Cyber difference

Financial Strength

AM Best: A++ Superior

S&P Global Ratings: A+ Strong

Fitch Ratings: AA- Very Strong

Broad Cyber Coverage

Our state-of-the-art Cyber Liability insurance solution combines broad first party and third party coverage with access to expert cyber security services and claims professionals.

Third Party coverage includes:

- Multimedia Liability
- Security and Privacy Liability
- Privacy Regulatory Defense and Penalties
- PCI DSS Liability
- Bodily Injury Liability
- Property Damage Liability
- TCPA Defense

First Party coverage includes:

- Breach Event Costs
- Post Breach Remediation Costs
- BrandGuard®
- System Failure
- Dependent System Failure
- Cyber Extortion
- Cyber Crime
- Bricking Loss
- Property Damage Loss
- Reward Expenses
- Court Attendance Costs

CONFIDENTLY & SECURELY MANAGE YOUR DATA



Premier Protection



Intelligence Driven
Monitoring and Alerting



Cyber Risk Report



Dark Web Security Scans



Tabletop exercises and
cyber-attack simulations*



Cyber Security Trainings



24/7/365 expert claims handling and
incident response cyber security experts



Phishing Simulations



Preferred Rates and partnerships
with security control vendors

Security Control Vendors

Learn more about Datto's BCDR & SaaS Protect, the leading global provider of cloud-based software.

datto

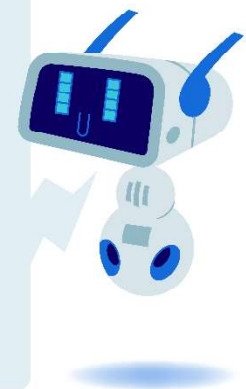
Learn more about Cisco's Duo multifactor authentication offering.

DUO

CyberNET®: Initiate and Manage Your Risk

It's not a matter of 'if', but 'when'. **Initiate** your policy now to get immediate access to premier protection to reduce your risk. We partner with you to **Manage** your cyber risk and bring value beyond insurance. With premier protection through **CyberNET®** at cybernet.tmhcc.com, you can mitigate cyber threats throughout the life of your policy. You get real-time threat alerts, cyber awareness training for you and your staff, phishing simulations through our training partner, Wizer, a cyber risk report to identify your network weaknesses with steps you can take to remedy potential security gaps, and, most importantly, connection to our cyber security experts and incident response team. If you implement tight security controls, we'll discount this quote.

Request a demo to immediately receive an email with a one-time link from cyberNET@tmhcc.com.



Let your broker know you want to bind your cyber insurance with us, and get Cyber Strong®.



We Know Risk

Our Underwriter, Tsubasa Miyadera, at Tokio Marine HCC – CPLG prepared the following non-binding renewal indication for you after reviewing your application, network vulnerability risk scan, and analyzing your overall exposure. Here is what we know about you:

APPLICANT	Lawton Public Schools
STATE	Oklahoma
REFERENCE #	13327550
PRODUCER	Risk Placement Services
PRODUCER CONTACT	Claire Inge
COVERAGE/POLICY TYPE	NetGuard Policy NGP 1000 (4.2020)
CARRIER	Houston Casualty Company (A++ “Superior”)
RETROACTIVE DATE	None; Full Prior Acts Coverage
KNOWLEDGE DATE	July 01, 2023
POLICY TERM	One Year



NETGUARD® PLUS CYBER LIABILITY INSURANCE NON-BINDING RENEWAL INDICATION

Date: May 19, 2025

	Option 1	Option 2	Option 3
Maximum Policy Aggregate Limit	\$3M	\$4M	\$5M
Option Premium	\$37,110	\$41,000	\$45,000
Policy Fee (fully earned at inception)	\$195	\$195	\$195
Total Payable Premium	\$37,305	\$41,195	\$45,195

LIMITS PER INSURING AGREEMENT

“NIL” or “N/A” indicates that the Coverage is not included in the quoted premium and that portion of the Policy will not apply.

Third Party Liability Insuring Agreements (Claims Made and Reported Coverage)			
Multimedia Liability Coverage	\$3M/\$3M	\$4M/\$4M	\$5M/\$5M
Security and Privacy Liability Coverage	\$3M/\$3M	\$4M/\$4M	\$5M/\$5M
Privacy Regulatory Defense and Penalties Coverage	\$3M/\$3M	\$4M/\$4M	\$5M/\$5M
PCI DSS Liability Coverage	\$3M/\$3M	\$4M/\$4M	\$5M/\$5M
Bodily Injury Liability Coverage	\$250K/\$250K	\$250K/\$250K	\$250K/\$250K
Property Damage Liability Coverage	\$50K/\$50K	\$50K/\$50K	\$50K/\$50K
TCPA Defense Coverage	\$50K/\$50K	\$50K/\$50K	\$50K/\$50K
First Party Insuring Agreements (Event Discovered and Reported Coverage)			
Breach Event Costs Coverage	\$3M/\$3M	\$4M/\$4M	\$5M/\$5M
Post Breach Remediation Costs Coverage	\$25K/\$25K	\$25K/\$25K	\$25K/\$25K
BrandGuard™ Coverage	\$3M/\$3M	\$4M/\$4M	\$5M/\$5M
System Failure Coverage	\$3M/\$3M	\$4M/\$4M	\$5M/\$5M
Dependent System Failure Coverage	\$3M/\$3M	\$4M/\$4M	\$5M/\$5M
Cyber Extortion Coverage	\$3M/\$3M	\$4M/\$4M	\$5M/\$5M
Cyber Crime Coverage			
A. Financial Fraud Sublimit	\$250K/\$250K	\$250K/\$250K	\$250K/\$250K
B. Telecommunications and Utilities Fraud Sublimit	\$250K/\$250K	\$250K/\$250K	\$250K/\$250K
C. Phishing Fraud Sublimits			
1. Your Phishing Fraud Loss Sublimit	\$250K/\$250K	\$250K/\$250K	\$250K/\$250K
2. Client Phishing Fraud Loss Sublimit	\$250K/\$250K	\$250K/\$250K	\$250K/\$250K
3. Phishing Fraud Aggregate Sublimit (C.1. & C. 2 combined)	\$250K	\$250K	\$250K
Cyber Crime Aggregate Limit (A., B., & C. combined)	\$250K	\$250K	\$250K
Bricking Loss Coverage	\$3M/\$3M	\$4M/\$4M	\$5M/\$5M
Property Damage Loss Coverage	\$50K/\$50K	\$50K/\$50K	\$50K/\$50K
Reward Expenses Coverage	\$50K/\$50K	\$50K/\$50K	\$50K/\$50K
Court Attendance Costs Coverage	\$25K/\$25K	\$25K/\$25K	\$25K/\$25K
Additional Defense Costs Limit: (Not applicable to Bodily Injury Liability, Property Damage Liability or TCPA Defense Coverage)	NIL	NIL	NIL
Breach Event Costs Outside the Limit Enhancement:	INCLUDED	N/A	N/A



DEDUCTIBLES, WAITING PERIODS, PERIODS OF INDEMNITY AND PERIOD OF RESTORATION

	Option 1	Option 2	Option 3
Aggregate Deductible	None	None	None
DEDUCTIBLE PER INSURING AGREEMENT			
Deductibles shown below apply to each claim			
Multimedia Liability Coverage	\$50,000	\$50,000	\$50,000
Security and Privacy Liability Coverage	\$50,000	\$50,000	\$50,000
Privacy Regulatory Defense and Penalties Coverage	\$50,000	\$50,000	\$50,000
PCI DSS Liability Coverage	\$50,000	\$50,000	\$50,000
Bodily Injury Liability Coverage	\$50,000	\$50,000	\$50,000
Property Damage Liability Coverage	\$50,000	\$50,000	\$50,000
TCPA Defense Coverage	\$50,000	\$50,000	\$50,000
Breach Event Costs Coverage	\$50,000	\$50,000	\$50,000
Post Breach Remediation Costs Coverage	\$50,000	\$50,000	\$50,000
BrandGuard™ Coverage			
Waiting Period	2 weeks	2 weeks	2 weeks
Period of Indemnity	6 months	6 months	6 months
System Failure Coverage			
A. Data Recovery Deductible	\$50,000	\$50,000	\$50,000
B. Non-Physical Business Interruption			
Waiting Period	8 hours	8 hours	8 hours
Period of Restoration	6 months	6 months	6 months
Dependent System Failure Coverage			
A. Data Recovery Deductible	\$50,000	\$50,000	\$50,000
B. Non-Physical Business Interruption			
Waiting Period	12 hours	12 hours	12 hours
Period of Indemnity	4 months	4 months	4 months
Cyber Extortion Coverage	\$50,000	\$50,000	\$50,000
Cyber Crime Coverage	\$50,000	\$50,000	\$50,000
Bricking Loss Coverage	\$50,000	\$50,000	\$50,000
Property Damage Loss Coverage	\$50,000	\$50,000	\$50,000
Reward Expenses Coverage	\$50,000	\$50,000	\$50,000
Court Attendance Costs Coverage	None	None	None



REQUIRED ADDITIONAL UNDERWRITING INFORMATION

All quoted terms are subject to our receipt, review, and acceptance of the following information:

DUE PRIOR TO BINDING:

- Confirmation of the approximate number of unique records the Applicant collects, stores, hosts, processes, controls, uses or shares that contain any private or sensitive information in either paper or electronic form.
- Complete details regarding the "Yes" answer to Question #9.b. of the submitted Application. What happened and when? What were the total costs associated with the incident? What remediating steps were taken to prevent future incidents from recurring? How long did the outage or interruption last?
- Confirmation that "account lockout" policies are enforced for all VPN users. (Please respond to our email sent on 12/17/2024.)

DUE WITHIN 7 DAYS OF BINDING:

- No subjectivities required.

NOTES AND APPLICABLE ENDORSEMENTS

NGP1082-52020	Amendment of Other Insurance Provisions: Excess Insurance
NGP1077-122023	Biometric Claims Sublimit A. Biometric Claims Sublimit: \$250,000 Each Biometric Claim / \$250,000 Aggregate B. Biometric Claims Deductible: To match option selected. C. None; Full Unknown Prior Acts.
NGP1115-112023	Dependent System Failure Non-IT Service Provider Sublimit \$1M each claim/\$1M aggregate Waiting Period: To Match DSF Waiting Period hours
NGP1078-52020	Nuclear Incident Exclusion
NGP1076-42020	Policyholder Disclosure Notice of Terrorism Insurance Coverage
NGP1075-42020	Service of Suit
NGP1109-102023	War and Cyber Operation Exclusion
NGP1124-82024	RPS Cyber Amendatory
NGP1141-112024	Breach Event Costs Outside the Limit Enhancement: \$1,000,000 Outside (for \$4M and \$5M limit options)
NGP1142-122024	Cyber Crime Amendatory Undelivered Goods or Services
NGP1145-22025	Cryptojacking Sublimit Cryptojacking Deductible: To match option selected
NGP1146-32025	Cyber Extortion Amendatory: Pay on Behalf



TERMS AND CONDITIONS

Third Party Liability Coverage provided on a claims-made and reported basis. First Party Coverage provided on an event discovered and reported basis.

If coverage is bound, the Applicant consents to periodic non-intrusive scans of the Applicant's internet-facing systems/applications for common vulnerabilities. The individual responsible for the Applicant's network security, as designated on the Application for this insurance, will receive direct communications from the Insurer and/or its representatives regarding the results of such scans and any potentially urgent security issues identified in relation to the Applicant's organization.

Payment of premium is due 30 days from the effective date of coverage.

Non-Binding Renewal Indication is valid through July 01, 2025. Underwriters reserve the right to change the terms indicated or decline to quote the account.