

TEXAS COUNCIL RISK MANAGEMENT FUND
DECLARATIONS OF COVERAGE



Member Name: Tropical Texas Behavioral Health
 Contract Number: 00031
 Fund Year: 2019 - 2020

Declarations Effective Date: 09/01/19 12:01 AM
 Declarations of Coverage Number: 1:19-20

A. WORKERS' COMPENSATION

Coverage Basis	Statutory
Volunteers	Yes
Elected / Appointed Officials	Yes
Piece-Rate Client Workers	No
Wage-Earning Client Workers (less than minimum wage)	No
Annual Contributions (Estimated)	\$ 448,344
Per Claim Deductible	N/A
Annual Aggregate Deductible	N/A
Effective Date	09/01/19 12:01 AM
Expiration Date	09/01/20 12:01 AM
Original Inception Date	01/01/90 12:01 AM

B. LIABILITY COVERAGES

Automobile Liability Coverage

Per Occurrence Limit of Liability	\$ 1,000,000
Annual Aggregate	N/A
Deductible	\$ 1,000
Annual Contribution	\$ 68,770
Effective Date	09/01/19 12:01 AM
Expiration Date	09/01/20 12:01 AM
Original Inception Date	10/20/89 12:01 AM
 Additional Per Occurrence and Annual Aggregate Limit of Liability in Excess of \$1,000,000	 \$ 1,000,000
Additional Contribution	\$ 978

Excess Layer(s)	Effective Date	Expiration Date	Notes
\$1M xs \$1M	09/01/19 12:01 AM	09/01/20 12:01 AM	09/01/16 Original Eff Date

ENDORSEMENTS

(END-1)

Uninsured/Underinsured Motorists - New Rates Eff 12/31/01	See Endorsement Worksheet
Non-Owned AL Endorsement	See Endorsement Worksheet

B. LIABILITY COVERAGES (continued)

Tropical Texas Behavioral Health
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General Liability Coverage

Per Occurrence Limit of Liability \$ 1,000,000
 Annual Aggregate \$ 1,000,000
 Deductible \$ 1,000
 Annual Contribution \$ 5,642
 Effective Date 09/01/19 12:01 AM
 Expiration Date 09/01/20 12:01 AM
 Original Inception Date 10/20/89 12:01 AM

(LB-1)

Additional Per Occurrence and Annual Aggregate Limit of Liability \$ 1,000,000
 in Excess of \$1,000,000
 Additional Contribution \$ 993

Excess Layer(s)	Effective Date	Expiration Date	Notes
\$1M xs \$1M	09/01/19 12:01 AM	09/01/20 12:01 AM	09/01/16 Original Eff Date

ENDORSEMENTS ^(END-1)

Professional Liability Coverage

Per Claim Limit of Liability \$ 1,000,000
 Annual Aggregate (Increased Annual Aggregate Effective 09/01/94) \$ 3,000,000
 Deductible \$ 1,000
 Annual Contribution \$ 62,211
 Retro Active Date 09/01/1991 12:01 AM
 Effective Date 09/01/19 12:01 AM
 Expiration Date 09/01/20 12:01 AM
 Original Inception Date 10/20/89 12:01 AM

Additional Per Claim and Annual Aggregate Limit of Liability \$ 1,000,000
 in Excess of \$1,000,000
 Additional Contribution \$ 741

Excess Layer(s)	Effective Date	Expiration Date	Notes
\$1M xs \$1M	09/01/19 12:01 AM	09/01/20 12:01 AM	09/01/16 Original Eff Date

ENDORSEMENTS ^(END-1)

Sexual Misconduct Endorsement
 Primary Care Endorsement

See Endorsement Worksheet
 See Endorsement Worksheet

B. LIABILITY COVERAGES (continued)Tropical Texas Behavioral Health
00031**Errors and Omissions Liability Coverage**

Per Claim Limit of Liability \$ 1,000,000
 Annual Aggregate \$ 3,000,000
 Deductible \$ 1,000
 Annual Contribution \$ 158,291
 Retro Active Date 10/20/1989 12:01 AM
 Effective Date 09/01/19 12:01 AM
 Expiration Date 09/01/20 12:01 AM
 Original Inception Date 10/20/89 12:01 AM

Additional Per Claim and Annual Aggregate Limit of Liability \$ 1,000,000
 in Excess of \$1,000,000
 Additional Contribution \$ 1,397

Excess Layer(s)	Effective Date	Expiration Date	Notes
\$1M xs \$1M	09/01/19 12:01 AM	09/01/20 12:01 AM	09/01/16 Original Eff Date

ENDORSEMENTS^(END-1)
 09/01/20 12:01 AM

See Endorsement Worksheet

C. PROPERTY COVERAGES

Coverage Basis All Risk (PR-1)
 Valuation Method for Loss Adjustment
 Real and Personal Property Replacement Cost (PR-2)
 Mobile Equipment & Automobile Physical Damage Catastrophe Coverage Actual Cash Value

Blanket Limit Each Occurrence \$ 52,678,787
 Blanket Per Occurrence Deductible \$ 2,500 (PR-1)

Annual Contribution \$ 187,950
 Effective Date 09/01/19 12:01 AM
 Expiration Date 09/01/20 12:01 AM
 Original Inception Date 11/01/89 12:01 AM

ENDORSEMENTS^(END-1)

Boiler & Machinery Endorsement

See Endorsement Worksheet

Vacant Building Endorsement

See Endorsement Worksheet

D. AUTOMOBILE PHYSICAL DAMAGE COVERAGES

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Valuation Method	Actual Cash Value
Property Coverage	As Scheduled
Collision Deductible per Vehicle	Varies by vehicle (APD-1)
Comprehensive Deductible per Vehicle	Varies by vehicle (APD-1)
Specified Causes Deductible per Vehicle	N/A (APD-1)
Rental Reimbursement Coverage	No (APD-1)
Annual Contribution	\$ 84,188
Effective Date	09/01/19 12:01 AM
Expiration Date	09/01/20 12:01 AM
Original Inception Date	10/20/89 12:01 AM

E. CRIME

Per Occurrence Limit of Liability	See Attachment (CR-1)
Deductible	See Attachment (CR-1)
Annual Contribution	\$ 784
Effective Date	09/01/19 12:01 AM
Expiration Date	09/01/20 12:01 AM
Original Inception Date	09/01/15 12:01 AM

ENDORSEMENTS

FootnotesTropical Texas Behavioral Health
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- END-1 Reference individual endorsement worksheet for additional information.
- LB-1 GL Annual Aggregate Applicable to Products, Completed Operations, Contractual and Personal Injury Coverages.
- PR-1 Windstorm Coverage – Named Storm Wind:
1. Tier 1 Windstorm: Windstorm coverage is excess of the maximum amount of coverage available from the Texas Windstorm Insurance Association (TWIA) in the 14 eligible counties designated as Tier 1, subject to a \$4,424,000 minimum deductible per occurrence per Location (Total TIV at location).
 2. Harris County and Fort Bend County Windstorm: 3% per occurrence per Location (Total TIV at location) deductible, subject to a \$100,000 minimum deductible per Location (Total TIV at location) shall apply for all locations in Harris County and Fort Bend County.
 3. Location shall mean all properties, regardless as to the number scheduled with the Fund, at the same physical address. Total insured values (TIV) at the location shall mean the sum of all replacement cost values for buildings, contents and property in the yard without regard to the sublimit, at the location.
 4. For properties not located in Tier 1 or in Harris County or in Fort Bend County, the Wind/Hail Coverage Deductible – Other than Named Storm Wind would apply.
 5. Named Storm Wind is defined as the direct action of wind, including wind driven rain, when associated with or occurring in conjunction with a storm or weather disturbance that has been declared and named by the National Weather Bureau, National Hurricane Center, National Weather Service or any other recognized meteorological authority to be a Hurricane, Typhoon, Tropical Cyclone, Tropical Storm, or Tropical Depression whether or not such storm or weather disturbance is named prior to the loss or damage.

Wind/Hail Coverage Deductible – Other than Named Storm Wind:

The deductible for wind or hail losses from weather events other than Named Storm Wind as defined above is 1% of the building TIV, subject to a \$25,000 per building maximum and \$50,000 aggregate maximum per occurrence.

Flood Coverage:

1. Flood Coverage is excluded for property located in the 100 year flood zone A, zone V and zones prefixed A or V as shown in the most recent documentation published by the Federal Emergency Management Agency (FEMA), or other qualified and recognized authority in the absence of FEMA.
 2. For property at locations other than the 100 year flood zones, the member's standard deductible will apply for flood coverage.
 3. The aggregate limit for loss by flood in any single Fund Year shall not exceed \$10,000,000 at all locations not situated within the 100 year flood zone A, zone V, and zones prefixed A or V as shown in the most recent documentation published by the Federal Emergency Management Agency (FEMA), or other qualified and recognized authority in the absence of FEMA.
- PR-2 Coverage for buildings is provided on a replacement cost basis unless otherwise noted on the building and contents schedule.
- PR-3 Coverage for mobile equipment is provided on an actual cash value basis unless otherwise noted on the mobile equipment schedule.
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FootnotesTropical Texas Behavioral Health
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- PR-4 The following types of property must be scheduled to be covered:
Fences, Gates, Retaining Walls, Flag Poles, Radio or Television Antennas and their lead in wiring, Masts or Towers, Signs, Swimming Pools, Bulkheads, Piers, Wharves or Docks, Sidewalks, Driveways, Curbs, Patios, Parking Lots and other paved surfaces and free standing Lights and Light Poles.
- APD-1 Coverages and deductibles may vary by vehicle. The automobile physical damage vehicle schedule should be referenced to determine specific coverages and deductibles on a particular vehicle.
- APD-2 The Limit per vehicle for Hired Auto APD Coverage is \$35,000. The deductible for comprehensive and collision coverage under Hired Auto APD coverage is \$500.
- CR-1 Refer to the Crime Coverage Contribution Worksheet for specific coverages, limits and deductibles.