



Dr. Dan A. Sims, Superintendent

ACTION MEMORANDUM

To: Bibb County Board of Education, Dr. Dan A. Sims, Superintendent

From: David Gowan, Safety and Security Director

Subject: GSBA Risk Management Fund Business Insurance Renewal

Summary

The Safety and Security Department presents this action memorandum to renew the Property, General Liability, Employee Benefits Liability, School Leaders Liability, Student Vocational Practices Liability, Law Enforcement Liability, Auto Liability, Crime, and Cyber Liability Insurance policies with the GSBA Risk Management Fund for the period 7-1-25 to 7-1-26 (FY 26) in the amount of \$1,716,884.00.

Background

The Bibb County School District, in FY25, initiated an RFP Bid Process for the following school district business insurance coverages: Property, General Liability, Employee Benefits Liability, School Leaders Liability, Student Vocational Practices Liability, Law Enforcement Liability, Auto Liability, Crime, and Cyber Liability. The GSBA Risk Management Fund won the bid to provide these insurance policies to the school district for FY 25, FY 26, and FY 27. The Safety and Security Department will initiate the RFP Bid Process for these school district business insurance coverages again in FY 28.

The following are the coverage limits and deductibles for each insurance coverage:

<u>Insurance Coverage</u>	<u>Limit of Liability</u>	<u>Aggregate Limit</u>	<u>Deductible</u>
Property	\$1,389,947.368	\$1,389,947.368	\$50,000
General Liability	\$3,000,000	\$5,000,000	\$0
Employee Benefits Liability	\$3,000,000	\$5,000,000	\$1,000
School Leaders Liability	\$3,000,000	\$5,000,000	\$25,000
Std. Vocational Liability	\$1,000,000	\$3,000,000	\$0
Law Enforcement Liability	\$3,000,000	\$5,000,000	\$25,000
Auto Liability	\$500,000	N/A	\$25,000
Crime	\$250,000	\$1,000,000	\$0



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Cyber Liability -	\$1,000.00	\$10,000,000	\$15,000
Cyber Ransomware Liability	\$500,000	Sub-Limit	\$15,000

Recommendation

It is recommended that the Bibb County Board of Education authorizes the Superintendent to renew the Property, General Liability, Employee Benefits Liability, School Leaders Liability, Law Enforcement Liability, Auto Liability and Cyber Liability Insurance policies with the GSBA Risk Management Fund for the period 7-1-25 to 7-1-26 (FY 26) in the amount of \$1,716,884.00. The funds will be paid out of general funds.

Superintendent's Comments and Approval

Superintendent's Signature	Approved / Not Approved
Dr. Dan A. Sims	Approved