



## TAPS Application Guide

### General Guidelines:

The application contains many formulas and hidden cells used in rating, proposing and issuing TAPS documents.

- Do not delete any cells.
- Do not manually enter data in cells which contain “drop-down” boxes.
- Do not “cut & paste” horizontally across rows. You may “cut & paste” on the Property SOV page **VERTICALLY DOWN COLUMNS B,C,G,K,M,N,O,P and Q ONLY** and on the Automobile Schedule **VERTICALLY DOWN COLUMNS B,C, and H ONLY**.

### **Cover Tab**

- Do not use all CAPS, this information is pulled to the Declarations Page
- Make sure you fill-in the “Bid Date” and “Need by Date to the Agency” cells.

### **Premium-Loss Recap Tab**

- Do not limit losses. Report total incurred, do not limit for deductible or other retention.
- Include Valuation Date
- Include details of large losses (defined in Large Loss section).

### **Property Statement of Values Tab**

- See important note regarding “cut & paste” in General Guidelines.
- Zip Code pulls from Cover Page. If different Campuses have different Zip Codes, please enter manually. This is important information when analyzing aggregate catastrophic loss potential.
- Fill-in Protection Class (cell H2). If multiple values for a District, use Protection Class at location with highest concentration of values.
- Coverage is included for \$1,000,000 for Unnamed Member Property. This extension includes, but is not limited to musical instruments, athletic uniforms, band and choir uniforms and electronics (speakers, amps, etc.). If you require a higher limit, contact your UW.
- Covered Property definition includes signs (attached or detached), scoreboards, bleachers, grandstands, stadiums, lights and light supports, Radio and TV towers and antennas, satellite dishes, guy wires, stabilizers, flagpoles, playground equipment, fences, swimming pools and athletic field artificial playing surfaces.  
**You may schedule these items individually or you may include one value line item, “Miscellaneous Member Property” on the SOV (use NC as Construction Code and show the value in the “Building” column).**



## TEXAS ASSOCIATION OF PUBLIC SCHOOLS PROPERTY AND LIABILITY FUND

342 West Woodlawn Avenue, Suite 100, San Antonio, Texas 78212-3314, Phone: 210.736.2600, Facsimile: 210.736.2699, www.TAPSPL.org

- You may schedule **Mobile Equipment** either as one line value item or by location. Entry is in Column “S”.
- **EDP Equipment and Media** should be included in your contents values by location. If you must use a “one line value” approach, show EDP Equipment/Media in Occupancy cell and, choose construction as “NC” and enter value in “Contents” column.
- If you have more than 199 “locations”, please follow the instruction in row 202 to add rows.
- **Existing Members:** Please use the Property Appraisal provided by TAPS as a guide to accurately schedule buildings (address, occupancy, replacement cost value, square footage, year built, renovations, etc.).

### Property Tab

- All values are pulled from SOV tab. **Do Not** manually enter values.
- You must answer “drop-down” box question in Cell H9. If “Yes” you must answer question in “drop-down” box cell H10.
- You must answer “drop-down” box question in Cell H13

### Crime Tab

- You must answer “Number of Employees Regularly Handling Funds” question. This is the rating basis.
- If you choose an optional limit, you must choose a deductible to accompany the option.

### General Liability Tab

- If you choose an optional limit or optional deductible, you must have an accompanying optional limit and optional deductible.
- Please validate ADA and Pre-K (including Headstart and Early Ed). The TEA website has this information for the most recent completed school year. Please validate ADA and Pre-K (including Headstart and Early Ed). TEA website has this information for the most recent completed school year.
  - The website address is <http://www.tea.state.tx.us/adhocrpt/adste08.html> .
  - Chose option: “Selected District Totals using District Name” and type in the ISD Name. We accept a 7% absentee rate to convert Total enrollment to Average Daily Attendance (ADA).
- Validate number of Police Officers and Swimming Pools, if applicable. These are necessary for rating.
- Make appropriate selections if Excess Liability is requested. There are limit options as well as lines covered options.



## **TEXAS ASSOCIATION OF PUBLIC SCHOOLS PROPERTY AND LIABILITY FUND**

*342 West Woodlawn Avenue, Suite 100, San Antonio, Texas 78212-3314, Phone: 210.736.2600, Facsimile: 210.736.2699, www.TAPSPL.org*

### **E&O Tab**

- Include number of teachers. Other data is pulled from GL tab.
- Answer all UW questions. Questions D-J are especially important in determining final contribution adjustments.

### **Automobile Tab**

- Make sure you have chosen \$1,000,000 CSL if Excess Limits are requested to include Auto Liability (on GL Tab)

### **Automobile Schedule Tab**

- See important note regarding “cut & paste” in General Guidelines.
- Do not “paste” or manually enter data in Column D or Column I, use the “drop-down” selections only.

### **Signature Tab**

- If coverage is bound, this page must be printed, signed by the Entity Representative and sent back to TAPS (hard-copy or electronically).