



AGENDA ITEM SUMMARY FORM

MEETING DATE: February 10, 2026

PREPARED BY: Colleen Martin

AGENDA CONTENT: Discussion and possible action on the renewal of the Wind and Hail insurance as part of the City's property insurance program for a policy beginning February 15, 2026.

AGENDA ITEM SECTION: Consent Agenda

BUDGETED AMOUNT: \$414,219

FUNDS REQUESTED: \$242,818

FUND: 01-506-505, 01-525-507, 01-530-507, 03-560-507, and 60-506-507

EXECUTIVE SUMMARY:

Each year, the City of Angleton purchases Wind & Hail insurance as part of the property insurance program. The current policies expire on February 14, 2026. Over the past five (5) years, the City has had two windstorm claims: one in 2021 after Hurricane Nicholas, which paid the city \$18,809.70, and one in 2024, after Hurricane Beryl, which paid the city \$1,152.

In 2025, the city paid \$414,218.43 in windstorm/ hail premiums, which included Wind Buydown Deductibles. A deductible buydown is an insurance contract provision that allows an insured party to pay a higher premium to reduce the deductible if a claim is made and paid.

This year the City Wind and Hail insurance, placed with Hagan Insurance, has a total premium of \$242,817.82, a savings of \$171,400.61; the policies have the same coverages as 2025 but the deductible buydown has increased to \$10,000 for each location shown on the included chart.

RECOMMENDATION:

Staff recommend renewing the City's Wind and Hail insurance coverage for the policy year beginning February 15, 2026.

2026 City of Angleton, Texas
Wind/Hail

Bldg No.	Facility	*Street Address	*Real Property Value (\$)	Machinery & Equipment Value (\$)	Personal Property Value (\$)	Total Insured Values	Wind Buydown Deductible	Deductible	Premium
1	City Hall	121 S. Velasco	\$ 5,472,400	\$ -	\$ 528,000	\$6,000,400	\$10,000.00	5%	\$ 44,144.56
2	Fire Station 3	2743 N Velasco	\$ 1,342,100	\$ -	\$ 350,000	\$1,692,100	\$10,000.00	5%	\$ 12,440.21
3	Fire Station 1	221 N Chenango	\$ 1,970,000	\$ -	\$ 350,000	\$2,320,000	\$10,000.00	5%	\$ 17,056.49
4	Fire Station 2	106 E. Cemetery Rd	\$ 253,000	\$ -	\$ 10,000	\$ 263,000	\$10,000.00	5%	\$ 1,933.56
9	Recreation Center & Pool	1601 N. Valderas	\$ 7,000,000	\$ -	\$ 650,000	\$7,650,000	\$10,000.00	5%	\$ 56,242.31
25	Animal Control	535 S Anderson	\$ 578,400	\$ -	\$ -	\$ 578,400	\$10,000.00	5%	\$ 4,252.36
26	Police Station	104 Cannan	\$ 3,614,568	\$ -	\$2,000,000	\$5,614,568	\$10,000.00	5%	\$ 41,277.94
	Main Water Plant Bldg	1102 N Chenango	\$ 150,000	\$ 1,000,000	\$ 25,000	\$1,175,000	\$10,000.00	5%	\$ 8,638.52
31	Sewer Plant Main Bldg	500 Sebesta Rd	\$ 151,120	\$ 800,000	\$ 25,000	\$ 976,120	\$10,000.00	5%	\$ 7,176.37
38	Water Plant Control Panel a	400 W. Henderson	\$ 300,000	\$ 800,000	\$ -	\$1,100,000	\$10,000.00	5%	\$ 8,087.13
46	Sewer Plant Machinery	500 Sebesta Rd.	\$ 150,000		\$ 160,000	\$ 310,000	\$10,000.00	5%	\$ 2,279.10
	Water Treatment	2600 Jamison	\$ 125,151	\$ 500,000	\$ 300,000	\$ 925,151	\$10,000.00	5%	\$ 6,801.65
71	City Hall Annex	116 S Velasco	\$ 4,223,000	\$ -	\$ 200,000	\$4,423,000	\$10,000.00	5%	\$ 32,517.61
									\$ 33,027,739
									\$ 242,847.81

The 2025-2026 Premium was \$414,219. The savings in premium for 2026-2027 is \$171,400.61.