



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: \$414,218.43

FUNDS REQUESTED: \$211,171.05

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 \$211,171.05, a savings of \$203,047.38; 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.

**City of Angleton, Texas
AOP and Windstorm Schedule 2026-2027**

Location Name	*Street Address	*City	*State	*Zip	*Real Property Value (\$)	Machinery & Equipment Value (\$)	Personal Property Value (\$)	*Total TIV	Deductible	Wind Buydown Deductible	Total Per Building
City Hall	121 S. Velasco	Angleton	TX	77515	\$ 5,472,400	\$ -	\$ 528,000	\$ 6,000,400	5%	\$10,000	\$ 38,365.05
Fire Station #3	2743 N Velasco	Angleton	TX	77515	\$ 1,342,100	\$ -	\$ 350,000	\$ 1,692,100	5%	\$10,000	\$ 10,818.86
Fire Station #1	221 N Chenango	Angleton	TX	77515	\$ 1,970,000	\$ -	\$ 350,000	\$ 2,320,000	5%	\$10,000	\$ 14,833.50
Fire Station #2	106 E. Cemetery Rd	Angleton	TX	77515	\$ 253,000	\$ -	\$ 10,000	\$ 263,000	5%	\$10,000	\$ 1,681.56
Rec Center & Pool	1601 N. Valderas	Angleton	TX	77515	\$ 7,000,000	\$ -	\$ 650,000	\$ 7,650,000	5%	\$10,000	\$ 48,912.17
Animal Control	535 S Anderson	Angleton	TX	77515	\$ 578,400	\$ -		\$ 578,400	5%	\$10,000	\$ 3,698.14
Police Station	104 Cannan	Angleton	TX	77515	\$ 3,614,568	\$ -	\$ 2,000,000	\$ 5,614,568	5%	\$10,000	\$ 35,898.13
Main Bldg Water Treatment	1102 N Chenango	Angleton	TX	77515	\$ 150,000	\$ 1,000,000	\$ 25,000	\$ 1,175,000	5%	\$10,000	\$ 7,512.65
Sewer Plant-Main Bldg	500 Sebesta Rd	Angleton	TX	77515	\$ 151,120	\$ 800,000	\$ 25,000	\$ 976,120	5%	\$10,000	\$ 6,241.07
Control Panel & Chlorinator	400 W. Henderson	Angleton	TX	77515	\$ 300,000	\$ 800,000		\$ 1,100,000	5%	\$10,000	\$ 7,033.12
Sewer Plant- Chemical Bldg **	500 Sebesta Rd.	Angleton	TX	77515	\$ 150,000		\$ 160,000	\$ 310,000	5%	\$10,000	\$ 1,982.06
Water Treatment	2600 Jamison	Angleton	TX	77515	\$ 125,151	\$ 500,000	\$ 300,000	\$ 925,151	5%	\$10,000	\$ 5,915.18
Bank Building	116 S Velasco	Angleton	TX	77515	\$ 4,223,000		\$ 200,000	\$ 4,423,000	5%	\$10,000	\$ 28,279.55
											\$ 211,171.05

25-26 Premium	26-27 Premium	TOTAL SAVINGS
\$ 414,218.43	\$ 211,171.05	\$ 203,047.38