



**HIGGINBOTHAM**

Global Reach. Local Touch. Single Source.

October 7, 2014

A Sign Language Company  
c/o: Mrs. Raquel Merrill  
5111 N. 10<sup>th</sup> St #291  
McAllen, TX 78504

<b>Schedule of Policies</b>				
<b>Coverage</b>	<b>Carrier</b>	<b>Policy Number</b>	<b>Effective Date</b>	<b>Expiration Date</b>
Professional Liability	Markel Insurance Company	MG841198	09/17/2014	09/17/2015

Dear Mrs. Merrill,

I am pleased to enclose the above referenced policy which I have reviewed and believe to be correct as issued. We recommend that you also review and advise us immediately if you identify any errors or discrepancies.

We appreciate your business and look forward to continue earning your trust and be your insurance agent of choice. Please remember that we are a full lines insurance agency and can help you with all your insurance needs such as Business Auto, Commercial Property (office), Commercial Umbrella, Flood insurance as well as Group Benefits. We have a team that specializes in Group Health, Life Insurance and also individual plans.

Please feel free to contact me with any questions or concerns you may have, I am available at your request.

Sincerely,

Mary Tobon,  
Commercial Service Representative  
PH: 956-668-3502 Dir.  
Email: [MTobon@Higginbotham.net](mailto:MTobon@Higginbotham.net)

A STOCK COMPANY



**MARKEL INSURANCE COMPANY**

Ten Parkway North  
Deerfield, IL 60015  
(800) 431-1270

**INSURANCE POLICY**

Coverage afforded by this policy is provided by the Company (Insurer) and named in the Declarations.

In Witness Whereof, the company (insurer) has caused this policy to be executed and attested and countersigned by a duly authorized representative of the company (insurer) identified in the Declarations.

*Richard R. Dimmon*  
Secretary

*Michael Paul*  
President



**TEXAS PROFESSIONALS LOSS CONTROL  
POLICYHOLDER NOTICE**

**Date:** September 8, 2014

**To:** Policyholder: SIGN LANGUAGE INTERPRETERS, LLC DBA: A SIGN LANGUAGE COMPANY

**Re:** Loss Control Consultation Services  
Policy No.: MG841198  
Insurer: MARKEL INSURANCE COMPANY

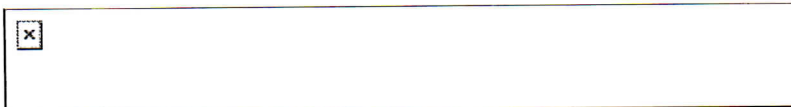
Markel's insurance program consists of more than just a policy. It is services, resources and relationships that involve a team of professionals servicing your account.

The following are just some of the services and resources available to you with this policy:

- Access to our telephone Hotlines staffed by experienced Professional Service Provider Professional Liability attorneys who are available to answer general risk-management-related questions.
- Insurance coverage presentations by your insurance intermediary.
- A Discovery Clause which provides for reporting of Wrongful Acts which may result in a Claim, which are reviewed by in-house claims associates.
- Leading Edge Guide to Risk Management Strategies for Providers of Professional Services; and Top 10 Tips for Avoiding Liability for Professional Service Providers.
- Articles and notes on risk management for Professional Service Providers.
- Professional Service Provider Liability Risk Self Audit Form, available online.

We encourage you to take advantage of these very valuable services available to Markel policyholders on a complimentary basis. We expect to be an important part of your loss control program in the coming years.

Sincerely,  
Donald Carson, Underwriter  
Phone: (469) 241-3464





DECLARATIONS
SERVICE AND TECHNICAL PROFESSIONS
PROFESSIONAL LIABILITY INSURANCE POLICY

Claims Made and Reported Coverage: The coverage afforded by this policy is limited to liability for only those Claims that are first made against the Insured during the Policy Period or the Extended Reporting Period, if exercised, and reported to the Company during the Policy Period or the Extended Reporting Period, if exercised, or within sixty (60) days after the expiration of the Policy Period or the Extended Reporting Period, if exercised.

Notice: This is a duty to defend policy. Additionally, this policy contains provisions that reduce the Limits of Liability stated in the policy by the costs of legal defense and permit legal defense costs to be applied against the deductible, unless the policy is amended by endorsement. Please read the policy carefully.

POLICY NUMBER: MG841198

RENEWAL OF POLICY: MG838493

- 1. NAMED INSURED: SIGN LANGUAGE INTERPRETERS, LLC DBA: A SIGN LANGUAGE COMPANY
2. BUSINESS ADDRESS: 2721 FOUNTAIN PLAZA BLVD. SUITE A EDINBURG, TX 78539
3. POLICY PERIOD: From September 17, 2014 to September 17, 2015 12:01 A.M. Standard Time at address of Insured stated above

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, THE COMPANY AGREES WITH THE NAMED INSURED TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

- 4. PROFESSIONAL SERVICES: Interpretation services for the hearing-impaired
5. LIMITS OF LIABILITY: A. Each Claim: \$ 1,000,000 B. Policy Aggregate: \$ 1,000,000
6. DEDUCTIBLE: Each Claim: \$ 2,500
7. RETROACTIVE DATE: September 17, 2012
8. RATE: Flat
9. PREMIUM FOR POLICY PERIOD: Minimum \$ 1,437.00 Deposit \$ 1,437.00

Producer Name and Address
10745
BURNS & WILCOX OF DALLAS
2301 East Lamar Blvd Suite 500
Arlington, TX 76006

10. **PREMIUM FOR EXTENDED REPORTING PERIOD:** 100% for 12 months; 150% for 24 months; or 200% for 36 months

11. **FORMS AND ENDORSEMENTS ATTACHED AT POLICY INCEPTION:**

See MDIL 1001 08 10 attached.

12. **NOTICES:**

Notices required to be provided to the Company under this policy shall be addressed to:

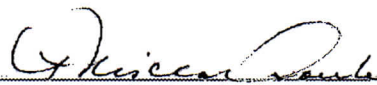
**CLAIM NOTICES:**

Claims Service Center  
MARKEL SERVICE, INCORPORATED  
Ten Parkway North  
Deerfield, Illinois 60015  
Fax: (855) 662-7535  
E-mail: newclaims@markelcorp.com

**ALL OTHER NOTICES:**

MARKEL MID SOUTH  
a division of Markel Service, Incorporated  
7500 Dallas Parkway, Suite 400  
Plano, TX 75024  
Fax: (866) 730-3615

**These declarations, together with the Policy and any Endorsement(s), complete the above numbered policy.**

Countersigned: September 8, 2014	By:  Authorized Representative ✓
(Date)	



INTERLINE  
POLICY NUMBER: MG841198

## MARKEL INSURANCE COMPANY

### FORMS SCHEDULE

<u>Form Number</u>	<u>Form Name</u>
MST 0001 03 08 - Service and Technical Professions Professional Liability Insurance Policy	
1. MEIL 5409 09 10	Nuclear Energy Liability Exclusion Endorsement (Broad Form)
2. MEIL 5200-10% 07 04	Minimum Earned Premium Endorsement
3. MPIL 1009-TX 04 10	Texas Important Notice
4. MST 1418-TX 02 11	Texas Amendatory Endorsement