Property & Casualty Insurance Proposal
prepared especially for:

Webb County

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Senior Account Manager: Carrie Long

Date Prepared: August 19, 2026

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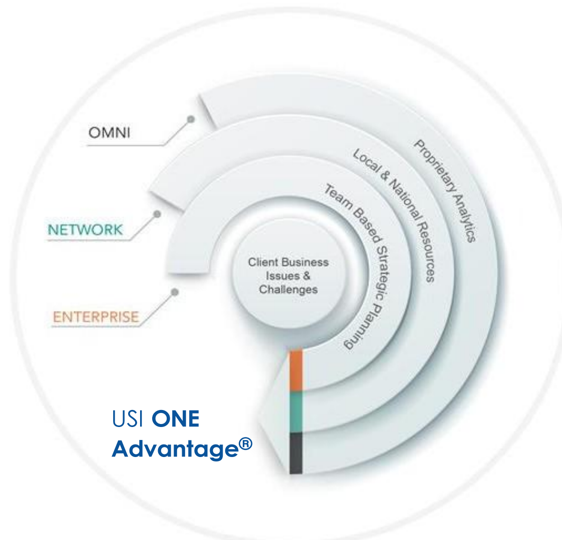
About USI Insurance Services

USI is one of the largest insurance brokerage and consulting firms in the world, delivering property and casualty, employee benefits, personal risk, program and retirement solutions to large risk management clients, middle market companies, smaller firms and individuals. Headquartered in Valhalla, New York, USI connects over 10,500 industry leading professionals across ~250 offices to serve clients' local, national and international needs. USI has become a premier insurance brokerage and consulting firm by leveraging the USI ONE Advantage®, an interactive platform that integrates proprietary and innovative client solutions, networked local resources and expertise, and enterprise-wide collaboration to deliver customized results with positive, bottom line impact. USI attracts best-in-class industry talent with a long history of deep and continuing investment in our local communities. For more information, visit usi.com.

The USI ONE Advantage



What truly distinguishes USI as a leading insurance brokerage and consulting firm is the USI ONE Advantage, a game-changing value proposition that delivers clients a robust set of risk management and benefit solutions and exclusive resources with financial impact. USI ONE® represents **Omni, Network, Enterprise**—the three key elements that create the USI ONE Advantage and set us apart from the competition.

Omni – USI's Proprietary Analytics
Omni, which means "all," is USI's one-of-a-kind solutions platform—real time, interactive, dynamic and evolving, and customized for each client. Built in-house by USI subject matter experts, Omni captures the experience of more than 500,000 clients, thousands of professionals and over 150 years of business activity through our acquired agencies into targeted, actionable solutions across property & casualty, employee benefits, personal risk and retirement. Omni features over a thousand solutions, case studies, work products and detailed analysis across industry verticals in a single dashboard. USI consultants input the client's personalized data into Omni – highlighting their business, employees, and risks. The results feature client specific recommendations with quantified financial impact and the ability to analyze alternative scenarios with the touch of a button.

Network – USI's Local and National Resources
USI has made a very large investment in local resources and technical expertise, with more than 10,000 professionals networked nationally to build strong vertical capabilities and integrated account teams. Our local and regional experts ensure account team availability, hands-on service, and ongoing diligent follow-through so we can deliver on the solutions we customize for our clients.

Enterprise – USI's Team Based Strategic Planning
USI's enterprise planning is a disciplined, focused, analysis centered on our client's issues and challenges. Highly consultative meetings integrate USI's Omni analytics with our broad resource network to build a risk management strategy aligned with client business needs. Our enterprise process is a proven method for identifying, quantifying and minimizing client risk exposures.

The USI ONE Advantage—our Omni knowledge engine, with our Network of local and national resources, delivered to our clients through our Enterprise planning process gives USI fundamentally different solutions, the resources to deliver, and a process to bring superior results to our clients.

Service Team

USI Southwest, Inc.
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InsurLink Client Portal

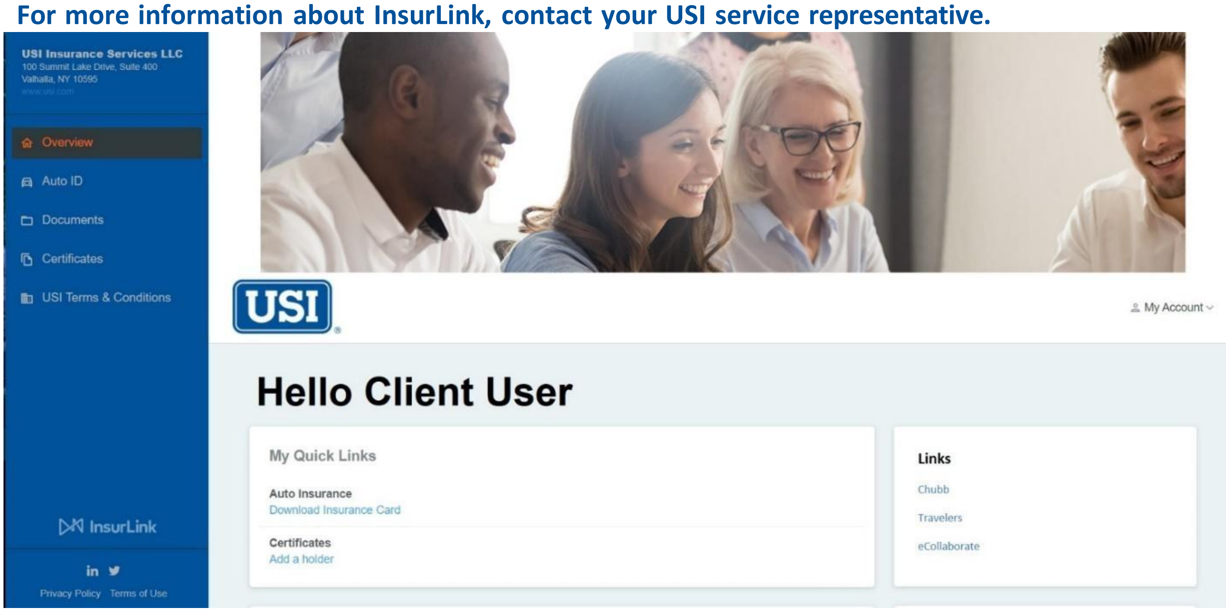
InsurLink, USI's secure, interactive portal for client collaboration and self- service resources, helps streamline the administration of your insurance program with efficient, environmentally friendly, paperless transactions.

InsurLink enables you to manage your program online in seamless collaboration with your USI service team 24 hours a day, 7 days a week.

With our user-friendly, intuitive software you can:

- View and reprint Certificates of Insurance.
- Generate and issue Certificates of Insurance quickly and accurately.
- Reprint and replace Auto ID cards.*
- View policies, endorsements and other key documents.
- Share documents with your USI service team

For more information about InsurLink, contact your USI service representative.



Get our mobile app for Android or Apple and access your InsurLink client portal on the go!

**Limitations in NY and NJ*

Non-Admitted Carrier Notification

At your direction, we will place several policies with non-admitted but authorized excess & surplus lines insurance carriers effective 10/01/2026. These insurance companies are not licensed as an admitted carrier by the State of TX. Insurance statutes permit placement of coverage with non-admitted carriers.

Each insurer must meet certain eligibility criteria, including regulation for solvency. In case of insolvency, payment of claims may not be guaranteed. Non-admitted carriers are not covered by the state guaranty fund. Therefore, the state guaranty fund will not compensate a qualified insured if the insurance carrier goes bankrupt and cannot pay claims. All non-admitted/excess & surplus lines carriers proposed meet Usi's minimum financial requirements.

We are providing you with the above information so you can make an informed decision as to whether you wish to continue your coverage with the above insurance carrier.

In the event you choose to remain with the above insurance carrier, please sign below and return this letter to our office. If we do not hear from you within 10 days, we will assume that you want to maintain coverage with this non-admitted carrier.

AGREED: (must be signed by Judge or authorized signatory)

Webb County has reviewed and acknowledged the above.

Printed Name _______________________________

Signature ___________________________________ Date: _________________________

Property

Insurance Company: Zurich American Insurance Company

Policy Term: 10/01/2026 to 10/01/2027

Coverage: Property insurance covers your interest against direct physical loss or damage by covered perils to named property that you own or are required to insure. **Quoted using values per SOV included with this proposal**

Total Insured Values 26-27: (as of 9-1-26) $367,729,683

Policy Form: Zurich Edge II Domestic Policy Form (02-25)

Valuation
In the event of any claim for direct physical loss of or damage to Property Insured, the basis of adjustment is on a **Replacement Cost** basis unless a specific valuation applies. **Replacement Cost** shall be the cost to repair, rebuild or replace the damaged property (without deduction for depreciation) with materials of like kind, quality and capacity at the same or another site, but no more than the lesser of: ✓ The cost to repair; ✓ The cost to rebuild or replace on the same or other site with materials or equivalent size, kind, quality and capacity; ✓ The necessary cost actually expended in repairing, rebuilding or replacing on the same or another site, but no exceeding the operation capacity that existed at the time of the loss; or ✓ The Limits of Liability applicable to the lost or damaged property
Other Valuation as follows: ✓ Finished Stock – Replacement Cost ✓ Merchandise that carries the Insured's brand or trade name – Replacement Cost ✓ All other Merchandise – Replacement Cost ✓ Vehicles – Actual Cash Value ✓ Roof Surfaces, when any portion is 10 years or older, for loss or damage caused by Hail – Actual Cash Value

Coverage Description	Limit
Blanket Property Damage Loss Limit	$225,000,000
Time Element -But not to exceed: Extra Expense Gross Earnings (not to exceed 12 months)- Water Plant & Jail Gross Profit (not to exceed 12 months)- Water Plant & Jail Leasehold Interest Extended Period of Liability	$4,500,000 $4,500,000 $4,500,000 $4,500,000 $100,000 180 days
Accounts Receivable	$1,000,000
Brands & Labels	$250,000
Civil or Military Authority- 30 days within 1 mile(s), not to exceed;	$1,000,000
Cloud Service and Communication Interruption	$250,000

Coverage Description	Limit
Contingent Time Element: ✓ $100,000 per unscheduled Direct Dependent Time Element but not to exceed $100,000 Extra Expense. ✓ $100,000 for Attraction Properties located within 1 mile of the Insured location	$100,000
Contract Penalties	$50,000
Crisis Event- 7 days for events within 1 mile(s), not to exceed;	$100,000
Debris Removal	$5,000,000
Decontamination Costs	$250,000
Emergency Evacuation Expense-Impending Loss- in the Annual Agg. & in excess of $50K	$100,000
Errors and Omissions	$5,000,000
Expediting Costs	$250,000
Fine Arts-not to exceed $50k limit per item	$100,000
Historical Buildings Preservation	Covered Elsewhere
Impounded Water – 30 consecutive days	$1,000,000
Increased Cost of Construction & Demolition	$10,000,000
Ingress/Egress- 30 days for properties within 1 mile, not to exceed:	$1,000,000
International Interdependency - 30 days, not to exceed:	$100,000
Land and Water Contaminant cleanup, removal, disposal- Annual Aggregate	$250,000
Land Improvements- $10K per tree not replaced w/in 12 months, not to exceed $50K per occurrence- excludes Earthquake, Flood and Named Storm	$50,000
Lease Cancellation	$100,000
Logistics Extra Cost- 30 days not to exceed:	$100,000
Miscellaneous Personal Property	$100,000
Miscellaneous Unnamed Location	$250,000
Newly Acquired Locations - 90 days not to exceed:	$5,000,000
Off Premises Service Interruption	$1,000,000
Professional Fees	$100,000
Protection and Preservation of Property- Not to exceed 48 hours for Gross Earnings/Profits	$100,000
Research and Development- 12 months not to exceed;	$100,000
Tenants Relocation & Replacement Expense- 30 days not to exceed: Annual Aggregate	$100,000
Transit	$100,000
Valuable Papers and Records	$5,000,000
Certain Water Damage – **Annual Aggregate**	$1,000,000
Equipment Breakdown not to exceed; $250,000 for Refrigerant $250,000 for Spoilage from Breakdown of Covered Equipment	$100,000,000
Earth Movement- Annual Aggregate	$10,000,000
Flood- Annual Aggregate: High Hazard Zone:	$5,000,000 $2,500,000

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be us ed for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Coverage Description	Limit
Medium Hazard Zone: (No coverage provided for property insured covered under Errors and Omissions, Miscellaneous Personal Property, Miscellaneous Unnamed Locations, New Acquired or Transit Special Coverages)	$2,500,000
Named Storm- Annual Aggregate	$225,000,000
Hail or Windstorm- Other than Named Storm Annual Aggregate	$225,000,000

Time Specifications	Limit
Earth Movement Occurrence	168 hours
Named Storm Occurrence	72 hours
Cancellation for non-payment of premium	10 days
Cancellation for any other reason	45 days
Cloud Service & Communication Interruption - applies separately at each location	48 hours
Crisis Event- applies separately at each location	48 hours
Data Restoration - applies separately to each insured location	48 hours
Logistics Extra Cost	48 hours
Off Premises Service Interruption - applies separately to each insured location	48 hours

Policy Deductibles	Deductible
Property Damage and Time Element per Occurrence	$50,000
Breakdown of Equipment per Occurrence	$25,000
Contingent Time Element per Location	$100,000
Crisis Event Coverages	$50,000
Earthquake Combined Property Damage and Time Element per Occurrence	$50,000
Flood Combined Property Damage and Time Element per Location	$50,000
Flood **High** Hazard Zone – Combined Property Damage and Time Element per Location	$1,000,000
Flood **Medium** Hazard Zone – Combined Property Damage and Time Element per Location	$250,000
Hail and Windstorm Other than Named Storm Combined Property Damage and Time Element per Location Except: 1110 Washington St, Laredo, TX 1110 Victoria, Laredo, TX 5401 Cisneros St, Laredo, TX 1600 Orquidia Ln, Laredo, TX 1600 Monterrey Ave, Laredo, TX 1000 Washington ST, Laredo, TX 1002 Farragut, Laredo, TX 1717 Los Presidentes Ave, Laredo, TX 111 Camino Nuevo, Laredo, TX	$50,000 $250,000 $250,000 $250,000 $250,000 $250,000 $250,000 $250,000 $250,000 $250,000

Named Storm Combined Property Damage and Time Element per Occurrence	$250,000
Water Damage Combined Property Damage and Time Element per Location except 110 Washington Street Laredo, TX 78040	$100,000 **$250,000**

Zurich will review increasing the Water Damage Annual Aggregate limit if the County agrees to implement water sensor technology at key locations which are monitored 24/7.

Zurich Risk Engineering (ZRE) loss control will inspect the following locations within 90 days of binding:

- ✓ 1110 Victoria St, Laredo TX (Justice Center & Parking Garage)
- ✓ 1002 Farragut St, Laredo TX (Sheriff Administration Building)

Included Services		
Risk Assessment Onsite & Account Coordination (Dedicated Account Engineer)	Zurich Risk Engineering will conduct focused onsite surveys evaluating construction, occupancy, protection, and exposures (COPE), along with management programs and business interruption resilience. The engagement includes development of risk improvement recommendations and loss scenario insights. A dedicated Account Engineer will provide quarterly touchpoints, consultation on operational risks, water damage mitigation strategies, and coordination of Risk Improvement Actions (RIAs).	**$13,000**
	Total Proposed Services —	**$13,000**

Binding Subjectivities:
Implementation of Zurich Risk Solutions Platinum Water Leak Detection Services.

Platinum (Tier 1) — starting at an investment of $11,880

Platinum Solutions is our most comprehensive service, providing the highest level of support for your success journey.

Property — $11,880

- **Water Leak Detection Deployment (Basic Mechanical) — $11,880**
  - 20 leak sensors, 2 cellular gateways and annual data management and alerting fee spread across 1110 Washington Steet AND 1000 Washington Street Laredo, TX 78040.
  - A 2nd location with 20 leak sensors, 2 cellular gateways and annual data management and alerting fee.
  - A 3rd location with 20 leak sensors, 2 cellular gateways and annual data management and alerting fee.

This is 60 total leak sensors, 6 cellular gateways and annual data management and alerting fee.

Note: This does not include any automatic shut off valves.

Total Platinum (Tier 1): $11,880

Excluded coverage or other coverages sought may be available: please discuss with USI

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations, exclusions and sublimits that will govern in the event of a loss.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be us ed for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

FLOOD ZONES

Zone	Address
High	8510 Mines Rd, Laredo, Texas, 78045
High	207 Wilson Rd, Texas, 78043
High	1806 Margarita Ln, Laredo, Texas, 78046
High	303 12th St, Bruni, Texas, 78344
High	8510 Mines Rd, Laredo, Texas, 78045
High	1806 Margarita Ln, Laredo, Texas, 78046
High	2400 Mangana-Hein Road Laredo, TX, 78046
High	2802 McDonell Ave, Laredo, Texas, 78040
High	4101 Juarez Ave, Laredo, Texas, 78041
High	6431 Casa Del Sol Blvd, Laredo, Texas, 78043
High	125 Atlanta Dr., Laredo, TX 78045
High	US-59 & TX-20 Loop, Laredo, Texas, 78045
High	2001 Lowry Rd, Laredo, Texas, 78045
High	386 Ranch Rd, Laredo, Texas, 78044
Medium	7268 E. Saunders St., Laredo, TX 78041
Medium	1600 Monterrey Ave., Laredo, TX 78040
Medium	7210 E Saunders St, Laredo, Texas, 78041
Medium	1310 Convent Ave, Laredo, Texas, 78040
Medium	5711 McPherson Rd, Laredo, Texas, 78041
Medium	1308 San Agustin Ave, Laredo, Texas, 78040
Medium	1620 Santa Ursula Ave, Laredo, Texas, 78040
Medium	831 N. Main Ave, Mirando City, Texas 78369
Medium	1300 Alta Vista Dr, Laredo, Texas, 78041
Medium	303 12th St, Bruni, Texas, 78344

Historic Property - Excluding Casa Ortiz

Insurance Company: Zurich American Insurance Company
Policy Term: 10/01/2026 to 10/01/2027
Coverage: Property insurance covers your interest against direct physical loss or damage by covered perils to named property that you own or are required to insure.

Real Property	Personal Property	Business Income including Extra Expense
$7,995,477	$5,000,000	$125,000
$2,364,400	$0	$125,000

Policy Deductibles	Deductible
Property Deductible	$50,000 Per Occurrence
Business Income Waiting Period	72 Hours
Transit	$5,000 Per Occurrence
Utility Service Interruption Waiting Period	72 Hours

Coverage Description	Limit
Accounts Receivable	$250,000 Per Occurrence
Better Green Upgrade Property Damage and Time Element Pre-Certified Better Green Enhancement Property Damage and Time Element	$100,000 Per Premises $100,000 Per Premises
Brands and Labels	Covered
Civil Authority – 30 Days / 1 Mile	$1,000,000
Contaminant Clean Up and Removal – Land and Water	$25,000 Annual Aggregate
Contract Penalties	$25,000 Per Occurrence
Debris Removal – Covered Property	Covered
Debris Removal – Supplemental Limit	$250,000 Per Occurrence
Debris Removal – Uncovered Property	$2,500 Per Occurrence
Decontamination Expense	$50,000 Per Premises
Deferred Payment	$50,000 Per Occurrence
Dependent Premises Business Income and Extra Expense – Unscheduled Locations	$250,000 Per Occurrence
Equipment Breakdown	Covered
Expediting Expense	$25,000 Per Premises
Expense to Reduce Loss	Covered
Extended Period of Indemnity	30 Days
Fairs or Exhibitions Personal Property Business Income and Extra Expense	 $50,000 Per Occurrence $10,000 Per Occurrence

Coverage Description	Limit
Fine Arts	$50,000 Per Occurrence
Fire Department Service Charge	$250,000 Per Premises
Fire Protective Equipment Refills	Covered
Fungus, Wet Rot or Dry Rot Direct Damage Business Income and Extra Expense	$25,000 Annual Aggregate $25,000 Annual Aggregate
Historic Properties Additional Coverages Emergency Vacating Expense Historic Certification Expense Federal Tax Credit Recapture State And Local Tax Credit Recapture Communicable Disease Suspension Of Operations	$100,000 Per Occurrence $50,000 Per Occurrence No Coverage Provided No Coverage Provided No Coverage Provided
Inflation Guard – Real / Personal Property	4% Annual Each
Ingress/Egress	1,000,000 30 Days - 1 Miles
Installation or Service Property Stock Tools and Equipment	$25,000 Per Occurrence $10,000 Per Occurrence $1,000 Any One Item
Leasehold Interest	$25,000 Per Premises
Lock And Key Replacement	$25,000 Per Premises
Loss Prevention Expense	$25,000 Annual Aggregate after $1,000 Per Occurrence
Mobile Communication Property – Worldwide – Property Damage And Time Element	$25,000 Per Occurrence
Newly Acquired Premises Real Property – 180 Days Per Premises Personal Property – 180 Days Per Premises Business Income – 180 Days Per Premises	$1,000,000 $1,000,000 $250,000
New Acquired Property Real Property – 180 Days Per Premises Personal Property – 180 Days Per Premises	$250,000 $250,000
Ordinance or Law – Undamaged; Demolition; Increased Cost of Construction; Increased Period of Restoration	Covered
Outdoor Trees, Shrubs, Plants or Lawns	$25,000 Per Premises $5,000 Any one tree, shrub or Plant
Pair Or Set	$250,000 Per Premises
Preservation Of Property	$250,000 Per Occurrence
Professional Fees	$25,000 Per Occurrence
Reported Unscheduled Premises Real Property	No Coverage Provided

Coverage Description	Limit
Personal Property Business Income	No Coverage Provided No Coverage Provided
Reward Payments	$25,000 Per Occurrence
Salesperson Samples	$25,000 Per Occurrence
Sewer, Drain or Sump Non-Flood Related	Covered
Spoilage – Equipment Breakdown	$100,000 Per Premises
Theft Damage to Buildings	Covered
Transit Personal Property Business Income and Extra Expense	 $25,000 Per Occurrence $10,000 Per Occurrence
Undamaged Improvements and Betterments	$250,000 Per Premises
Unintentional Errors and Omissions – Property Damage And Time Element Combined	$1,000,000 Per Occurrence
Unreported Premise – Real Property; Personal Property; Business Income and Extra Expense	$100,000 Per Unreported Premises
Utility Service Interruption Property Damage Business Income and Extra Expense	$100,000 Per Occurrence $25,000 Per Occurrence
Valuable Papers and Records	$250,000 Per Occurrence

Excluded coverage or other coverages sought may be available: please discuss with USI

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations, exclusions and sublimits that will govern in the event of a loss.

Terrorism and Sabotage

Insurance Company:	Underwriters at Lloyd's London
Policy Term:	10/01/2026 to 10/01/2027
Coverage:	Provides asset & liability protection from an act of sabotage which means subversive act or series of such acts committed for political, religious, or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

Limit of Liability	Limit
Terrorism and Sabotage	$100,000,000 Per Occurrence $100,000,000 Policy Aggregate
Active Shooter and Malicious Attack Property and Liability	$1,000,000 Per Occurrence $2,000,000 Policy Aggregate
Ratable Total Insured Value	$362,824,330

Deductibles	
Terrorism and Sabotage	$10,000
Active Shooter and Malicious Attack Property and Liability	$0

Terrorism and Sabotage Coverage Part: TR5 P0004 CW (07-19)	Limit
Business Interruption Sublimit	$4,500,000
Civil or Military Authority Sublimit	$ 1,000,000, 30 Day(s), and 1 Mile(s)
Debris Removal Expenses Sublimit	$250,000
Decontamination Costs Excluding NCBR Sublimit	$250,000
Demolition and Increased Cost of Construction Sublimit	$1,000,000
Errors and Omissions Sublimit	$ 250,000
Electronic Data Processing Media Sublimit	$1,000,000
Extended Period of Indemnity Sublimit	$ 0 and 180 Day(s)
Fine Art Sublimit	$250,000
Ingress/Egress Sublimit	$ 1,000,000, 30 Day(s), and 1 Mile(s)
Preservation of Property Sublimit	$250,000
Professional Fees Sublimit	$250,000
Relocation Expense Sublimit	$250,000
Service Interruption Sublimit	$ 1,000,000, 30 Day(s), and 1 Mile(s)

Terrorism and Sabotage Coverage Part: TR5 P0004 CW (07-19)	Limit
Transit Sublimit	$250,000
Valuable Papers Sublimit	$250,000
Accounts Receivable Sublimit	$250,000
Automatic Coverage Sublimit	$ 1,000,000 and 30 Day(s)
Commissions, Profits, and Royalties Sublimit	$250,000
Contingent Business Interruption – Named Suppliers/Customers Sublimit	$0
Contingent Business Interruption – Unnamed Suppliers/Customers Sublimit	$0
Delay in Startup Costs Sublimit	$250,000
Fire Protective Systems Sublimit	$10,000
Green Building Additional Expense Sublimit	$250,000
Key and Lock Expense Sublimit	$250,000
Landscaping Sublimit	$10,000
Leasehold Interest Sublimit	$0
Loss of Attraction Sublimit	$ 0, 0 Day(s), and 0 Mile(s)
Miscellaneous Unnamed Locations Sublimit	$ 1,000,000 and 30 Day(s)
Newly Acquired Locations Sublimit	$ 1,000,000 and 90 Day(s)
Property In Course of Construction Sublimit	$ 1,000,000
Rental Income Sublimit	$4,500,000
Soft Costs Sublimit	$250,000
Unless otherwise specified, all sublimits listed above apply on a per occurrence basis and are a port of, and not in addition to, the Terrorism and Sabotage limit of liability.	

Active Shooter and Malicious Attack Property and Liability Coverage Part: TR P0016 CW (03-23)	Limit
Additional Security Measures Sublimit	$250,000
Counseling Sublimit	$250,000
Public Relations Sublimit	$250,000
Miscellaneous Crisis Management Expenses Sublimit	$250,000
Medical Payments and Funeral Expenses Sublimit	$1,000,000

Excluded coverage or other coverages sought may be available: please discuss with USI

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations, exclusions and sublimits that will govern in the event of a loss.

Inland Marine

Insurance Company: XL Specialty Insurance Company
Policy Term: 10/01/2026 to 10/01/2027
Coverage: Scheduled Equipment (Coverage applies to EDP, golf carts, heavy equipment, WCFD Radios, WCSO Radios, and Mailing Equipment per Statement of Values on file)

Valuation:
- ✓ Contractor's Equipment (Replacement Cost Valuation (RCV) on owned equipment 10 years old & newer.
- ✓ Actual Cash Value (ACV) applies to balance of equipment):
- ✓ Covered Property Leased or Rented from Others: Legal Liability, but no more than Replacement Cost

Deductibles:
- ✓ Contractor's Equipment: $2,500 except $5,000 on items valued over $250,000
- ✓ Leased, Rented or Borrowed Equipment: $2,500, except $5,000 on items valued over $250,000
- ✓ 80% Coinsurance / Coinsurance waived for EDP values

Total Insured Values By Type	Limits
Contractors' Equipment	$3,515,184
Unscheduled Leased, Rented or Borrowed Equipment	$500,000
Electronic Data Processing Equipment	$6,765,995
Golf Carts	$629,760
Golf Course Equipment	$357,717
WCFD Radios	$56,890
WCSO Radios	$49,668
Mailing/Postage Equipment	$108,300

Additional Coverages	Limit
Accounts Receivable	$10,000
Borrowed, Leased, or Rented Equipment from Others	$500,000
Continuing Lease or Rental Charges	$25,000
Contract Penalty	$25,000 / 72 Hour Waiting Period
Debris Removal	25% of covered loss, plus $10,000
Drones	$1,500 / $500 Deductible
Employee's Tools and Work Clothing	$5,000 / $1,000 Per item
Expediting Expenses	$25,000
Expendable Supplies	$10,000
Extra Expense for Contractor's Equipment	$10,000
Extra Expense for Property that Supports your Business	$5,000

Additional Coverages	Limit
Fire Department Service Charge	$25,000
Fire Protection Systems	$25,000
Improvements, Betterments, Attachments & Upgrades	$25,000
Loaned, Leased, or Rented to Others	$300,000
Loss Adjustment Expenses	$5,000
Necessary Repairs	$1,000
Newly Acquired Contractor's Equipment	$350,000 Per item
Newly Acquired Property that Supports your Business	$10,000
Pollutant Cleanup and Removal	$25,000
Preservation of Property	Included in Limit of Insurance
Property While Underwater	$10,000
Property While Waterborne	$10,000
Reimbursement for Returning Stolen Property	$10,000
Replacement of Keys and Locks	$1,000
Rental Expense	$10,000 / 72 Hour Waiting Period
Reward Coverage	$5,000
Rigger Legal Liability	$25,000
Transporting Property of Others	$25,000
Unintentional Errors and Omissions	$25,000
Unscheduled Tools and Equipment	$5,000 / $1,000 Per Item
Virus, Harmful Code, or Similar Instruction	$10,000
Void Service Contract or Extended Warranty	$2,500
Voluntary Parting	$25,000
**Limit applies to sum of all covered losses in each separate policy year specified in this quotation*	
Coverage Extensions	**Limits**
Additional Debris Removal Expenses	$10,000
Electrical and Power Supply Disturbance	Covered
Emergency Removal	365 days
Emergency Removal Expenses	$2,500
Fraud and Deceit	$2,500
Mechanical Breakdown Coverage	Covered
Supplemental Coverages	**Limits**
Acquired Locations	$500,000
Earthquake	$250,000
Flood	$250,000
Newly Purchased or Leased Hardware	$500,000

Coverage Extensions	Limits
Off-Site Computers	$5,000
Pollutant Cleanup and Removal	$10,000
Property in Transit	$100,000
Protection and Control Systems	$10,000
Recharge of Fire Extinguishing Equipment	$15,000
Reproduction Equipment	$10,000
Rewards	$2,500
Sewer Backup	Coverage provided
Software Storage	$50,000
Telecommunications Equipment	$25,000
Virus and Hacking Coverage Limit Any One Occurrence Limit Each Separate 12 month Period	$25,000 $75,000
Flood	$25,000
Mechanical Breakdown, Electrical Disturbance, and Power Supply Disturbance	$5,000

Coverage Forms and Endorsements
Contractor's Equipment:
Common Policy Conditions
Texas Changes – Loss Payment
Texas Changes – Cancellation and Non-renewal
Exclusion of Certified Acts of Terrorism
Commercial Inland Marine Conditions
Texas Changes
Contractor's Equipment Coverage Solutions Declarations
Contractor's Equipment Coverage Solutions
Other Marine Forms:
Common Policy Conditions
Amendatory Endorsement Texas
Virus or Bacteria Exclusion
Coverage Conditions Endorsement
Amendatory Endorsement Texas
Electronic Data Processing – Equipment Coverage Part Scheduled Limits
Electronic Data Processing Schedule of Coverage Scheduled Limits
Electronic Data Processing – Income Coverage Part
Exclusions Cyber Losses
Multiple Coverage Forms

Coverage Extensions	Limits
Notice to Policyholders – Claim Contacts	
Commercial Lines Policy Common Policy Declarations	
In Witness – XL Specialty Insurance Company	
Communicable Disease Exclusion Endorsement	

Excluded coverage may be available for an additional premium.

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss.

General Liability / Law Enforcement - Occurrence

Insurance Company:	Obsidian Specialty
Policy Term:	10/01/2026 to 10/01/2027
Coverage:	Provides coverage for claims arising from an insured's liability due to damage or injury to others during performance of their duties or business. The loss can be reported years later, but the key is when it happened.

Limit of Liability	Limit
Each Occurrence	$5,000,000
Damage to Premises Rented to you, any single premises	$500,000
General Liability Aggregate	$5,000,000
Products – Completed Operation Aggregate	$5,000,000
Sexual Abuse or Molestation per Occurrence	$5,000,000
Sexual Abuse or Molestation Annual Aggregate	$5,000,000

Employee Benefits Liability – Claims Made	Limit
Aggregate Limit	$5,000,000
Each Employee Limit	$5,000,000
Retroactive Date	10/01/2020

Combined Bodily Injury / Property Damage Retention	Retention
Self-Insured Retention – ALAE within retention paid by insured	$150,000 SIR

Key Endorsements, Limitations, Warranties and Exclusions include, but are not limited to, the following:
Retained Limits Excess Liability Form
Pollution Exclusion
U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice To Policyholders
Privacy Statement
Commercial Policy Cover
Excess Retained Limits Liability Insurance Policy Declarations
Texas - Important Notice
Public Entity Excess Retained Limits Liability Insurance Policy
Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS)

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be us ed for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Cap On Losses From Certified Acts Of Terrorism (if accepted)
Disclosure Pursuant To Terrorism Risk Insurance Act (if accepted)
Amendatory Endorsement – Who Is An Insured (applies to GL and POL/EPL Coverage Parts) Child Development Day Care & Head Start
Failure To Supply – Limited Coverage (applies to GL Coverage Part) $2,000,000 per occurrence / $4,000,000 aggregate
Waiver Of Subrogation (applies to GL Coverage Part) Laredo Real Foods, Inc.
Waiver Of Subrogation (applies to AL Coverage Part) City of Laredo, Laredo International Airport
Special Notice Of Cancellation Service Provided To Specified Individual(s) or Entity(ies) applies to GL and AL Coverage Parts) Key Finance, Inc. and their successors and assigns; Laredo Real Foods, Inc. – 30 days except 10 days notice for non-payment of premium where allowed by state law
Sexual Abuse or Molestation - $5,000,000/$5,000,000 Limit
Punitive And Exemplary Damages - Excluded
Employee Benefits Liability Coverage - Included
Additional Insured - Scheduled Contracts (applies to AL Coverage Part) City of Laredo, Laredo International Airport; per written contract
Exclusion Of Certified Acts Of Terrorism (if rejected)
Asbestos Exclusion
Electromagnetic Radiation Exclusion
Lead Exclusion
Fungus Exclusion
Silica Exclusion
Nuclear Exclusion
Errors & Omissions Exclusion
War Exclusion

Excluded coverage may be available for an additional premium.

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss.

Commercial Auto Liability

Insurance Company: Obsidian Specialty
Policy Term: 10/01/2026 to 10/01/2027
Coverage: Automobile bodily injury and property damage liability, subject to terms, conditions, and limitations of the policy

Limit of Liability	Limit
Combined Single Limit Each Occurrence	$5,000,000
Non-Owned Auto Liability	Included
Hired Auto Liability	Included
Self-Insured Retention – ALAE within retention paid by insured	$150,000 SIR

Coverages / Endorsement
Broad Form Named Insured
Retained Limits Auto Liability Coverage Form
Unintentional Failure to Disclose Material Facts
Unintentional Failure to Provide Notice of Accident or Loss
Waiver of Premium Audit Condition
Covered Auto Designation Symbol
Asbestos Exclusion
Electromagnetic Radiation Exclusion
Lead Exclusion
Fungus Exclusion
Silica Exclusion
Nuclear Exclusion
Errors & Omissions Exclusion
War Exclusion

Excluded coverage or other coverages sought may be available: please discuss with USI

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations, exclusions and sublimits that will govern in the event of a loss.

Commercial Auto – Physical Damage

Insurance Company:	Obsidian Specialty
Policy Term:	10/01/2026 to 10/01/2027
Coverage:	Automobile physical damage comprehensive and collision coverage for owned & scheduled vehicles, subject to terms, conditions, and limitations of the policy

Covered Vehicles	
Policy Limit of Insurance	$1,000,000 each accident
Owned "Vehicles" other than "Private Passenger Type"	$10,000 per vehicle deductible
Owned "Private Passenger Type"	$10,000 per vehicle deductible

Maximum Limit Each Newly Acquired Vehicle	Amount
Maximum Limit Each Newly Acquired Owned or Leased "Vehicle"	$1,000,000
Maximum Limit Each Newly Acquired "Private Passenger Type"	$1,000,000

Coverage Forms and Endorsements
Service of Suit Clause
What to Do if a Loss Occurs General
Notice – Reports
Texas Important Notice
Newly Acquired Limitation (if provided): The addition of newly acquired locations withing Tier I Wind Zones as defined by Allied World Assurance Company policy, or locations within Zone A or V Flood areas is not permitted without written approval and pricing by Obsidian Specialty.
Punitive And Exemplary Damages - Excluded
Employee Benefits Liability Coverage - Included
Additional Insured - Scheduled Contracts (applies to AL Coverage Part) City of Laredo, Laredo International Airport; per written contract
Exclusion Of Certified Acts Of Terrorism (if rejected)
Asbestos Exclusion
Electromagnetic Radiation Exclusion
Lead Exclusion
Fungus Exclusion
Silica Exclusion
Nuclear Exclusion
Errors & Omissions Exclusion
War Exclusion

Excluded coverage or other coverages sought may be available: please discuss with USI

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations, exclusions and sublimits that will govern in the event of a loss.

Public Officials & Employment Practices Liability

Insurance Company:	Obsidian Specialty
Policy Term:	10/01/2026 to 10/01/2027
Coverage:	Public Officials Liability – Liability coverage for the errors and omissions of public officials. Employment Practices Liability – Liability covering wrongful acts arising from the employment process.

Limit of Liability	Limit
Aggregate Limit of Liability	$5,000,000
Each Wrongful Act	$5,000,000
Retention Each Wrongful Act (Including ALAE)	$150K SIR
Retroactive Date	10/01/2020

Terms and Conditions
Retained Limits Excess Liability Form
Non-Stacking of Limits Endorsement
Punitive Damages - Excluded
Who is an Insured is expanded to include Child Development Day Care and Head Start
Profit or Gain - Excluded
Fraud & Dishonesty - Excluded
Non-Monetary Damages - Excluded
Violation of Statute - Excluded
Asbestos Exclusion
Electromagnetic Radiation Exclusion
Lead Exclusion
Fungus Exclusion
Silica Exclusion
Nuclear Exclusion
Errors & Omissions Exclusion
War Exclusion

Excluded coverage or other coverages sought may be available: please discuss with USI.

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations, exclusions and sublimits that will govern in the event of a loss.

Educators Legal & Employment Practices Liability – Claims Made

Insurance Company:	Lexington Insurance Company
Policy Term:	10/01/2026 to 10/01/2027
Coverage:	Educator Legal Liability claims made against administrators, employees and staff of school. Employment Practices Liability Defense costs and damages related to various employment-related claims.

Limit of Liability	Limit
Each Wrongful Act	$1,000,000
Annual Aggregate	$1,000,000
Non-Monetary Relief	$100,000
Deductible – includes Loss Adjustment Expenses (LAE) paid by the County	$25,000

Terms, Conditions, and Subjectivities include but are not limited to:
Retroactive Date: **Full Prior Acts**
Policy Form: PRG 4143 (12-22) A **Claims Made** form
Economic Sanctions Endorsement (89644 (6-13)
Recording and Distribution of Material or Information in Violation of Law Excl Endt 119914 (10-16)
Confidential Information Exclusion Endorsement PRG 4323 (04-24)
25% Minimum Earned Premium Endorsement PRG 4224 (02-23)
Service of Suit Condition Endorsement PRG 2023 (05-14)
Any Notices or Disclosures required by the state regulatory agency

Excluded coverage or other coverages sought may be available: please discuss with USI

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations, exclusions and sublimits that will govern in the event of a loss.

Cyber Liability

Insurance Company: Coalition Insurance
Policy Term: 10/01/2026 to 10/01/2027

Aggregate Policy Limit of Liability: $5,000,000 each **Policy Period** for all payments under all Coverages Combined.

Cyber Coverage:

Liability	Limit	Retention
Retroactive Date: Full Prior Acts Coverage		
Continuity Date: 10/01/2025		
First Party Coverages		
Rapid Response Services (RRS)	RRS are not subject to a Retention and will not erode the Aggregate Policy Limit of Liability	
Breach Response Costs	$5,000,000	$25,000 $0 for computer forensic services provided by Coalition Incident Response
Ransomware and Cyber Extortion	$5,000,000	$25,000
Data Recovery and Computer Replacement Costs	$5,000,000	$25,000
Business Interruption Waiting Period: 8 hours / Reduced Waiting Period: 1 hour		
• Security Failure	$5,000,000	$25,000
• Systems Failure	$5,000,000	$25,000
• Voluntary Shutdown	$5,000,000	$25,000
Contingent Business Interruption Waiting Period: 8 hours		
• IT Provider Security Failure	$5,000,000	$25,000
• IT Provider Systems Failure	$5,000,000	$25,000
• Non-IT Provider Security Failure	$5,000,000	$25,000
• Non-IT Provider Systems Failure	$5,000,000	$25,000
• Voluntary Shutdown	$5,000,000	$25,000
Reputational Harm Loss	$5,000,000	$25,000
Proof of Loss Preparation	$250,000	$25,000
Cyber Crime		
Funds Transfer Fraud and Social Engineering	$250,000	$25,000 Reduced FTF Retention: $12,500
Service Fraud Including Cryptojacking	$250,000	$25,000
Impersonation Repair	$250,000	$25,000
Invoice Manipulation	$250,000	$25,000
Third Party Liability Coverages		

Liability	Limit	Retention
Network Security and Privacy Liability	$5,000,000	$25,000
Regulatory Actions	$5,000,000	$25,000
PCI Fines and Assessments	$5,000,000	$25,000
Funds Transfer Liability	$5,000,000	$25,000
Technology E&O and Media Liability Coverage		
Technology Errors and Omissions	N/A	N/A
Media Liability	$5,000,000	$25,000
Additional Benefits		
Court Attendance	Total Limit: $50,000 Per day, per person limit: $250	$0
Criminal Reward	$50,000	$0

Prevention & Mitigation Costs - $5,000

Endorsements and Forms at Inception

#	Name of Form or Endorsement	Coalition Reference #
	DECLARATIONS	CYUSP-50DC-0125-01
	SIGNATURE PAGE – USA	CYUSP-00NT-000002-0725-03
	SIGNATURE PAGE ARCH	CYUSP-00NT-000006-0922-00
	SIGNATURE PAGE FORTEGRA	CYUSP-00NT-000003-0323-01
	SIGNATURE PAGE VANTAGE	CYUSP-50NT-000007-0225-01
	SIGNATURE PAGE ASPEN SPECIALTY INSURANCE COMPANY	CYUSP-50NT-000003-0124-01
	SIGNATURE PAGE CHAUCER	CYUSP-50NT-000009-0725-01
	COALITION ACTIVE CYBER POLICY	CYUSP-50PF-0125-01
1	USI AMENDATORY	CYUSP-50EN-050056-0526-01
2	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM	CYUSP-50EN-000109-0125-01
3	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT	CYUSP-50EN-000110-0125-01
4	QUOTA SHARE ENDORSEMENT	CYUSP-50EN-000085-0125-01
5	SERVICE OF SUIT ENDORSEMENT	CYUSP-50EN-000090-0125-02
6	ENHANCED PRIVACY LIABILITY ENDORSEMENT Limit: $100,000 Retention: $25,000	CYUSP-50EN-000030-0226-03
7	BODILY INJURY AND PROPERTY DAMAGE 3RD PARTY Limit: $250,000 Retention: $25,000	CYUSP-50EN-030001-0125-01
8	TEXAS SURPLUS AMENDATORY ENDORSEMENT	CYUSP-50EN-TX0001-0725-01
9	RENEWAL LIBERALIZATION CLAUSE ENDORSEMENT	CYUSP-50EN-000112-0125- 01
10	DEEPFAKE RESPONSE ENDORSEMENT	CYUSP-50EN-000139-1025-01
11	ENHANCED SYSTEMS FAILURE ENDORSEMENT	CYUSP-50EN-000116-0125-01
12	SINGLE HIGHEST RETENTION/DEDUCTIBLE	

ENDORSEMENT/PRO RATA SHARING OF LIMITS
COALITION PREFERRED - CYBER & EXECUTIVE RISK CYUSP-50EN-000088-0125-01

Excluded coverage or other coverages sought may be available: please discuss with USI Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations, exclusions and sublimits that will govern in the event of a loss.

Kidnap and Ransom

Insurance Company: Travelers
Policy Term: 10/01/2026 to 10/01/2027

Kidnap and Ransom Coverage:

Liability	Limit	Retention
Kidnap and Ransom	$1,000,000	$0
Extortion for Ransom	$1,000,000	$0
Loss of Ransom in Transit/Delivery	$1,000,000	$0
Covered Expenses for Kidnap or Extortion	$1,000,000	$0
Covered Expenses for Detention or Highjack	$1,000,000	$0
Rest and Rehabilitation Expenses	$50,000	$0
Personal Accident	$100,000	$0
Legal Liability	$100,000	$0
Crisis Response Firm Fees and Expenses	Unlimited	$0

Key Endorsements, Limitations, Warranties and Exclusions include, but are not limited to, the following:
Texas Changes Endorsement
Add Business Interruption Loss of Earning Insuring Agreement Endorsement
Extortion Perils Exclusion Endorsement
Add Child Abduction with Legal Liability Costs Insuring Agreement Endorsement
Add Disappearance Investigation Insuring Agreement Endorsement
Add Hostage Crisis Insuring Agreement Endorsement
Add Threat Response Services Insuring Agreement Endorsement
Express Kidnap Endorsement
Territorial Limitation Endorsement
Global Coverage Compliance Endorsement
Texas Cancellation and Nonrenewal Endorsement

K&R Option Quotes:
Option 2 - $3M
Premium: $1,737

Option 3 - $5M
Premium: $2,130

Excluded coverage or other coverages sought may be available: please discuss with USI Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations, exclusions and sublimits that will govern in the event of a loss.

Crime

Insurance Company:	Travelers Casualty and Surety Company
Policy Term:	10/01/2024 to 10/01/2027 (3-year policy term)

Coverage: Covers money, securities, or other tangible property belonging to you or for which you are legally liable. In the event of a loss, the burden of proof rests with you.

Crime Insuring Agreements	Single Loss of Insurance	Single Loss Retention
Employee Theft	$1,000,000	$10,000
ERISA Fidelity	Not covered	
Employee Theft of Client Property	Not covered	
Forgery or Alteration	$200,000	$1,000
On Premises	$150,000	$2,500
In Transit	$150,000	$2,500
Money Orders and Counterfeit Money	$150,000	$2,500
Computer Fraud	$150,000	$2,500
Computer Program and Electronic Data Restoration Expense	$100,000	$1,000
Fund Transfer Fraud	$150,000	$2,500
Personal Accounts Protection 1. Personal Accounts Forgery or Alteration 2. Identity Fraud Expense Reimbursement	 $150,000 $25,000	 $2,500 $0
Claim Expense	$15,000	$0
Social Engineering Fraud	$100,000	$5,000

Key Endorsements, Limitations, Warranties and Exclusions include, but are not limited to, the following:
Crime Declarations Page
Crime Policy Form
Removal of Short-Rate Cancellation Endorsement
Global Coverage Compliance Endorsement – Adding Financial Interest Coverage and Sanctions Condition and Amending Territory Condition
Social Engineering Fraud Insuring Agreement Endorsement
Telecommunication Fraud Insuring Agreement Endorsement
Delete Exclusion for Prior Losses Involving Subsidiaries Endorsement
Texas Changes Endorsement
Texas Cancellation or Termination Endorsement
Amend Cancellation as to Any Employee Endorsement

Amend Definition of Employee Endorsement
Amended Duties in the Event of Loss-Knowledge by Corporate Officials Endorsement
Government Entity Crime Endorsement – Faithful Performance of Duty
Government Entity Crime Endorsement Including Coverage for Treasurers and Tax Collectors
Amend Extended Period of Discover Loss Endorsement

Excluded coverage or other coverages sought may be available: please discuss with USI

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations, exclusions and sublimits that will govern in the event of a loss.

Excess Workers' Compensation

Insurance Company: Safety National Casualty Corp

Policy Term: 10/01/2026 to 10/01/2027

Coverage: **Part One** – Workers' Compensation agrees to pay the benefits required under the applicable State's Workers' Compensation Law.

Part Two – Employers Liability for work-related injuries or disease other than that which is imposed by a state Workers' Compensation Law.

Part Three – Other States. States in which you have no exposure on the policy inception date, but in which you may have a temporary or future worksite or exposure in during the policy term. If listed, statutory benefits will apply as if the state were listed in Part One.

Estimated Payroll: **$93,859,695**

Terms	Amount of Insurance
Specific Limit	Statutory
Employers Liability Limit Per Occurrence & Aggregate	$2,000,000 / $2,000,000
Self-Insured Retention:	
Police/Firefighters	$750,000
Aircraft Per Employee	$750,000
All Other	$500,000

Key Endorsements, Limitations, Warranties and Exclusions include, but are not limited to, the following:
Voluntary Compensation Endorsement – Premium Delineation
Foreign Voluntary Workers' Compensation and Employers' Liability
90-Days' Notice of Cancellation
Self-Insured Retention Per Occurrence
Employers' Liability Per Occurrence & Aggregate Maximum Limits of Liability
Employers' Liability Maximum Limit & Aggregate Maximum Limit of Indemnity
Self-Insured Retention Per Occurrence
Self-Insured Retention Per Occurrence – Firefighters, Police Officers & Drivers
Reauthorization Act Endorsement

Excluded coverage or other coverages sought may be available: please discuss with USI

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations, exclusions and sublimits that will govern in the event of a loss.

Premium Summary

Coverage	Expiring Term Premium	Proposed Term Premium
Property (excludes TRIA) Taxes, Fees & Surcharges	$541,301 $172.20	$606,509 $500 (Placeholder)
Zurich Risk Engineering Property Loss Control Fee	$6,500	$13,000
Zurich Risk Solutions Water Sensor Services Fee	N/A	$11,880
Property Historical Buildings (excludes TRIA)	$29,501.62	$29,861.41
General Liability Automobile Liability Law Enforcement Liability Public Officials and Employment Practices Liability Automobile Physical Damage	$624,410.17 excludes TRIA	$633,688.01 excludes TRIA
Inland Marine (excludes TRIA)	$44,391	$45,178
Excess Worker's Compensation	$167,307	$172,326 Program Commitment Agreement to renew at flat rate for 2026/2027
Educators Legal & Employment Practices	$5,806	$6,093.06
Terrorism & Sabotage / Active Assailant GL & Property	$51,768.46	$50,079.74
Cyber	$61,622.88	$61,622.88
Kidnap & Ransom	$594 ($100K Limit)	$1,737 ($3M Limit)
Crime - three (3) year policy 10/1/24 to 10/1/27	$6,492	$6,492
TOTAL ESTIMATED ANNUAL PREMIUM	**$1,539,866.33**	**$1,638,967.19**

Excess WC
26-27 estimated annual payroll = $93,859,695 (+3%)
25-26 estimated annual payroll = $91,125,918

Terrorism Option: Due to the Terrorism Risk Insurance Act of 2002, you now have the right to purchase coverage for losses arising out of the Acts of Terrorism, as defined in Section 102 (1) of the act. Under Federal Law you may purchase this terrorism coverage for an additional premium as follows. Please note the additional premium is not included in the above quote. We will require written confirmation at the time of binding if you elect or reject this coverage.

Binding Requirements:
- "Client Authorization To Bind" signed by the insured

Payment Terms:
- Annual

Note:
In evaluating your exposure to loss, we have been dependent upon information provided by you. If there are other areas that need to be evaluated prior to binding coverage, please bring these areas to our attention. Should any of your exposures change after coverage is bound, such as your beginning new operation, hiring employees in new states, buying additional property, etc., please let us know so proper coverage(s) can be discussed.

Higher limits may be available. Please contact us if you would like a quote for higher limits.

Agency Bill Payment Options

We sincerely appreciate the opportunity to service your insurance needs. We believe good credit relationships are established by making our clients aware in advance of the terms of our payment procedures.

OUR BASIC PAYMENT PLAN IS THAT ALL PAYMENTS ARE DUE ON OR BEFORE THE EFFECTIVE DATE OF COVERAGE. THERE ARE THREE METHODS OF PAYMENT AVAILABLE:

....CASH ON EFFECTIVE DATE
....PREMIUM FINANCING BY A PREMIUM FINANCE COMPANY
....INSURANCE COMPANY PAYMENT PLAN, IF AVAILABLE

Please note that USI Insurance Services LLC and its subsidiaries and affiliates do not provide customer financing.

In some instances, you will receive invoices covering additions or changes to your coverage, endorsements. These invoices are payable upon receipt. You will receive a monthly statement of your account as a reminder as we realize that it is occasionally possible to miss a payment through oversight. Accounts with payments past due are subject to cancellation for non-payment. This is a serious situation as your insurer may refuse to reinstate coverage even if payment is made later. Accounts are subject, but not limited to, reasonable attorney fees, interest, collection fees and/or court costs incurred in connection with collection of past due balances.

PAYMENTS: Please remember to return the remittance copy of the invoice with your payment in the provided envelope. Otherwise, all payments will be applied to your oldest balance or left as unapplied if we cannot identify the applicable invoice being paid.

CREDITS: Credit invoices may be applied against other invoices due us. Please indicate in your remittance or contact us as to where to apply credit invoices on your account.

These payment procedures will apply for any and all policy renewals or future business written.

If you have any questions concerning our payment procedures or any other matters pertaining to account payments, please contact your insurance representative.

USI Disclosures

Direct Bill DISCLOSURE: The Insurance Company operates independently for the financing of your insurance premium. Your agreement to finance this premium is directly with the insurance company and not USI Insurance Services.

If payment is not received by the due date, the insurance company could cancel your insurance policy(s) for non-payment of premium. The insurance company has the right to honor the cancellation date and **NOT** offer reinstatement or rewrite the insurance coverage.

We are not in a position to make monthly reminders or verify that your payment was received. Please take the necessary action to avoid possible cancellation of your insurance policy(s) which you are paying directly to the insurance company.

Surplus Lines DISCLOSURE: Insurance is issued pursuant to the Surplus Lines Laws. Persons insured by Surplus Lines Carriers do not have the protection of the Insurance Guaranty Act to the extent of any right of recovery for the obligation of an insolvent unlicensed insurer. Surplus Lines policies that are subject to audit provide for additional premium charges, but may not allow for return premium.

Information Concerning Our Fees: As a licensed insurance producer, USI is authorized to confer with or advise our clients and prospective clients concerning substantive benefits, terms or conditions of insurance contracts, to sell insurance and to obtain insurance coverages for our clients. Our compensation for placement of insurance coverage, unless otherwise specifically negotiated and agreed to with our client, is customarily based on commission calculated as a percentage of the premium collected by the insurer and is paid to us by the insurer. We may also receive from insurers and insurance intermediaries (which may include USI affiliated companies) additional compensation (monetary and non-monetary) based in whole or in part on the insurance contract we sell, which is contingent on volume of business and/or profitability of insurance contracts we supply to them and/or other factors pursuant to agreements we may have with them relating to all or part of the business we place with those insurers or through those intermediaries. Some of these agreements with insurers and/or intermediaries include financial incentives for USI to grow its business or otherwise strengthen the distribution relationship with the insurer or intermediary. Such agreements may be in effect with one or more of the insurers with whom your insurance is placed, or with the insurance intermediary we use to place your insurance. You may obtain information about the nature and source of such compensation expected to be received by us, and, if applicable, compensation expected to be received on any alternative quotes pertinent to your placement upon your request.

Document Delivery DISCLOSURE: USI strives to make your interactions with us easy and efficient. Therefore, we intend to deliver your policy and all policy-related documents electronically through our InsurLink client portal or through email. If you do not wish to receive these documents electronically or if you would like a paper copy of any or all documents at no cost to you, please notify your client service representative in writing. If your email or electronic contact information changes, please notify your client service representative in writing.

Reviewing Client Contracts DISCLOSURE: As a service to our clients, upon their request, USI will review those portions of your contract regarding the insurance and indemnity requirements as they relate to your insurance program and provide comments and/or recommendations based upon such review. This service should not be taken as legal advice and it does not replace the need for review by the insured's own legal counsel.

USI Privacy Notice

Our Privacy Promise to You

USI provides this notice to you, our customer, so that you will know what we will do with the personal information, personal financial and health information (collectively referred to as the "protected information") that we may receive from you directly or receive from your health care provider or receive from another source that you have authorized to send us your protected information. We at USI are concerned about your privacy and assure you that we will do what is required of us to safeguard your protected information.

What types of information will we be collecting?

USI collects information from you required both for our business and pursuant to regulatory requirements. Without it, we cannot provide our products and services for you. We will be collected protected information about you from:

- Applications or other forms, such as name, address, Social Security number, assets and income, employment status and dependent information;
- Your transactions with us or your transactions with others, such as account activity, payment history, and products and services purchased;
- Consumer reporting agencies, such as credit relationships and credit history. These agencies may retain their reports and share them with others who use their services;
- Other individuals, businesses and agencies, such as medical and demographic information; and
- Visitors to our websites, such as information from on-line forms, site visitorship data and on-line information collection devices, commonly called "cookies."

What will we do with your protected information?

The information USI gathers is shared within our company to help us maximize the services we can provide to our customers. We will only disclose your protected information as is necessary for us to provide the insurance products and services you expect from us. USI does not sell your protected information to third parties, nor does it sell or share customer lists.

We may also disclose all of the information described above to third parties with which we contract for services. In addition, we may disclose your protected information to medical care institutions or medical professionals, insurance regulatory authorities, law enforcement or other government authorities, or to affiliated or nonaffiliated third parties as is reasonably necessary to conduct our business or as otherwise permitted by law.

Our Security Procedures

At USI, we have put in place the highest measures to ensure the security and confidentiality of customer information. We will handle the protected information we receive by restricting access to the protected information about you to those employees and agents of ours who need to know that information to provide you with our products or services or to otherwise conduct our business, including actuarial or research studies. Our computer database has multiple levels of security to protect against threats or hazards to the integrity of customer records, and to protect against unauthorized access to records that may harm or inconvenience our customers. We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to safeguard all of your protected information.

Our Legal Use of Information

We retain the right to use ideas, concepts, know-how, or techniques contained in any nonpublic personal information you provide to us for our own purposes, including developing and marketing products and services.

Your Right to Review Your Records

You have the right to review the protected information about you relating to any insurance or annuity product issued by us that we could reasonably locate and retrieve. You may also request that we correct, amend or delete any inaccurate information by writing to us at the above address.

Insurance Carrier Ratings

As a service to our clients, USI is furnishing an assessment by a financial rating service of the insurance companies included in our proposal. We are including the legends used by this service.

All ratings are subject to periodic review. It is important to obtain updated ratings from each service. Should you desire further information concerning thefinancial statements of any of the insurancecompanies being proposed, so that you can make your own assessment of the financial strength of the companies being offered, it is available from USI at your request.

USI has made no attempt to determine independently the financial capacity of the insurance companies that we are including in our proposal as we believe the nationally recognized services are better equipped to comment.

A. M. BEST RATINGS

A++ & A+	Superior	**D**	Poor
A & A-	Excellent	**E**	Under Regulatory Supervision
B++ & B+	Good	**F**	In Liquidation
B & B-	Fair	**S**	Rating Suspended
C++ & C+	Marginal	**NR**	Not Rated

FINANCIAL SIZE CATEGORY
(In $ Thousands)

Class I	Less than		1,000
Class II	1,000	to	2,000
Class III	2,000	to	5,000
Class IV	5,000	to	10,000
Class V	10,000	to	25,000
Class VI	25,000	to	50,000
Class VII	50,000	to	100,000
Class VIII	100,000	to	250,000
Class IX	250,000	to	500,000
Class X	500,000	to	750,000
Class XI	750,000	to	1,000,000
Class XII	1,000,000	to	1,250,000
Class XIII	1,250,000	to	1,500,000
Class XIV	1,500,000	to	2,000,000
Class XV	2,000,000	to	or greater

RATING "NOT ASSIGNED" CLASSIFICATIONS

NR-1 Insufficient Data
NR-2 Insufficient Size and/or Operating Experience
NR-3 Rating Procedure Inapplicable
NR-4 Company Request
NR-5 Not Formally Followed

Coverages to Consider

We have included coverage options listed below as highlights resulting from our interviews and conversations. These coverage options **have not** been included as part of your proposed coverage and premium. This listing should not be construed as all encompassing for every exposure your business could have.

The following provides a brief definition of coverages to consider and are intended for informational purposes only. The information contained here does not replace or modify the definitions in insurance contracts, policies or declaration pages. Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss.

Coverage
Directors & Officers Liability Insurance provides protection against Loss resulting from a Wrongful Act committed by an Insured in the discharge of their duties solely in their capacity as Directors or Officers of the Insured Organization. There are generally three main segments of coverage: • **Coverage A –** Protects the Insured Persons against covered losses not indemnified by the Insured Organization • **Coverage B –** Pays covered losses for which the insured organization has agreed to indemnify the Insured Persons, as permitted or required by Law • **Coverage C –** Pays covered losses resulting from a claim against the Insured Organization (Securities only for Public Companies)
Fiduciary Liability protects the Insured Organization and Individual Insureds against claims resulting from the negligent administration of employee benefit plans, as well as actual or alleged breach of a fiduciary duty in connection with those plans.

Client Authorization to Bind

Important Information - Coverage cannot be bound when severe weather is threatening regardless of the expiration date.

After careful consideration of your proposal dated August 17, 2026, we accept your insurance program as presented with the following exceptions, changes, and/or recommendations:

Client Signature Date Signed

Webb County

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be us ed for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.