



Date: 9/22/2015

Insurance Proposal For:

Williamson County Haz Mat Team
911 Tracy Chambers Lane
Georgetown, TX 78626

Presented By: Extraco Insurance P.O. Box 6101 Temple, TX 76503 Phone: (254) 774-5500 Fax: (254) 774-5916	Emergency Services Insurance Program McNeil & Company Insurance and Risk Services P.O. Box 5670 20 Church Street Cortland, NY 13045 Phone: (800) 822-3747 Fax: (607) 756-5051 Website: www.esip.com
Carrier: Arch Insurance Company A.M. Best Rating: A+ Superior	

This proposal is valid for 90 days.

DISCLAIMER

GENERAL CONDITIONS:

This proposal is based on information provided to McNeil & Company by your Agent. An application signed and dated by an official of the entity and the agent/broker must be received prior to binding coverage.

The quotation in this proposal does not necessarily match the coverages or limits requested in any bid specifications and/or application.

Each individual policy contains the actual terms, conditions and exclusions. This proposal highlights certain features and benefits of the program.

Final premium is subject to adjustment based on any changes to limits and coverages received subsequent to the release of this proposal.

OUR PROMISE

We developed your Insurance Proposal based on information provided by your ESIP insurance agent. We depend on your agent's knowledge of your organization and on interviews with your organization's personnel, to design the best policy and coverages for you. If you have any questions or concerns about the adequacy or appropriateness of the proposed coverage, please discuss them with your ESIP agent. Many of the policy features can be customized to meet your special needs.

In this proposal we outline the various coverages being offered. However this document can not take the place of an actual policy. Only an actual policy contains all of the terms, conditions, and exclusions that affect your coverage. Please review your policies carefully with your agent to be certain that you clearly understand your insurance program.

We believe that the Emergency Services Insurance Program (ESIP) provides emergency service organizations such as yours with the best insurance products available. We promise that you will find our coverage and service to be beyond your expectations!

For more information about ESIP's products and services, visit us on the Internet at www.esip.com.

IMPORTANT NOTICE

According to our records, your organization does not carry an Accident policy on your members. ESIP offers a 24 Hour Accidental Death & Dismemberment policy providing a death benefit for accidents occurring both on duty and off duty.

At McNeil and Company, we strive to provide the best coverage available for our customers. Your policy provides coverage for your buildings, vehicles, portable equipment and your emergency service liability needs. Your most valuable asset is often overlooked – your members. The financial peace of mind of their loved ones is at risk when duty puts your personnel in harm's way. Offering Accident Insurance protection for your members provides a valuable death benefit to their loved ones should the worst occur.

Furthermore, at a time when departments nationwide are experiencing unprecedented declines in membership, benefits such as these can aid in the recruitment of new members and in the retention of trained personnel.

For your convenience, on the following pages you will find a quote for 24 Hour Accidental Death and Dismemberment coverage for your members. This quote is based on the number of members shown in the Property and Casualty survey provided to us.

In order to ensure that you are aware of the valuable coverage that we are offering, you will need to Accept or Reject this coverage, sign and date the proposal page and return it to us.

We believe that your members deserve the best protection that your organization can provide, whether in the vehicles they drive, the gear they wear, or the equipment they use. Doesn't it make sense to protect their lives as well?

OPTIONAL 24 HOUR AD&D

Williamson County Haz Mat Team

SCHEDULE OF BENEFITS					
PART	BENEFIT	AMOUNT OF INSURANCE	CLASSES OF ELIGIBLE PERSONS		
			1	2	3
I	Indemnity Benefits				
	A. Accidental Death & Dismemberment, Loss of Sight, Speech or Hearing - Injury Only	Principal Sum \$10,000	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	B. Additional Seat Belt Benefit - Injury Only	Maximum \$2,500	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
II	Family Education Benefit				
	A. Dependent Child	Maximum \$5,000	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	B. Surviving Spouse or Domestic Partner	Maximum \$5,000	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	C. Other	Maximum \$5,000	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
III	Physical Assault Benefit - Injury Only	Maximum \$2,500	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Eligible Persons: Class 1 – Volunteers, Class 2 – Auxiliary, Class 3 – Paid Career (works more than 1,300 hours annually)

ANNUAL PREMIUM: \$500.00

(Quote based on member information on file)

Part I Indemnity Benefits

A) Accidental Death, Dismemberment, Loss of Sight, Speech or Hearing – Injury Only

If a Covered Person loses their life, limb, sight or hearing as a result of an accident, he or she will be eligible for a benefit of up to the Principal Sum shown in the Schedule of Benefits.

B) Additional Seat Belt Benefit

We will pay an additional 25% of the Principal Sum if the Covered Person was in a motor vehicle and wearing a properly fastened seat belt when the Injury occurred that caused his or her death.

Part II Family Education Benefits

If benefits are payable for the loss of life of a Covered Person, we will also pay education benefits for:

- A) Dependent Child – if enrolled as a full time student within 24 months of the Covered Person's death
- B) Surviving Spouse or Domestic Partner – if enrolled within 48 months of Covered Person's Death
- C) Other – if no Dependent Child, Surviving Spouse or Domestic Partner exists

Part III Physical Assault Benefits

We will pay an additional benefit equal to 25% of the amount paid under Part I-A, or the maximum shown in the schedule, whichever is more, if such injury is caused by Physical Assault committed by a person other than a Covered Person.

Acknowledgement

☐ Accept* (See Binding Requirements)

☐ Agent Not Licensed (Did Not Present)

☐ Reject

Signature: _____
(Officer of Organization)

Date: _____

REQUIREMENTS TO BIND COVERAGE:

FULLY COMPLETED, SIGNED APPLICATION (CONTACT YOUR INSURANCE AGENT)

PAYMENT IN FULL (COPY OF CHECK IS NOT ACCEPTABLE) - MADE PAYABLE TO MCNEIL & COMPANY, INC.

SUBMIT ALL REQUIRED PAPERWORK TO YOUR INSURANCE AGENT

OPTIONAL 24 HOUR AD&D



Williamson County Haz Mat Team

SCHEDULE OF BENEFITS

Provided by Arch Insurance Company

NAMED INSURED

Named Insured will read on the policy as:

First Named Insured:

Williamson County Haz Mat Team

Other Named Insureds should include all legal entities under which you operate or own property, including any Fire Company, Volunteer Association, Auxiliary, or Cadet Program. If the named insureds shown above are not correct please advise your ESIP agent.

GENERAL LIABILITY

Limits of Insurance

General Aggregate	\$10,000,000
Products/Completed Operations Aggregate	\$10,000,000
Each Occurrence	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Damage to Premises Rented to You *	\$100,000
* Damage by Fire, Lightning or Explosion	
Medical Expense	\$5,000

Schedule of all Premises you Own, Rent or Occupy

Location 1: 911 Tracy Chambers Lane, Georgetown, TX 78626

Coverages Included

Watercraft

Owned Watercraft less than 35 feet

Owned Unmanned Aircraft (Drones)

Contractual Liability

Fund Raising Activities

Host Liquor Liability

Temporary Liquor Liability for Events Lasting 10 Days or Less

Members as Insureds

Includes Physicians acting within the scope of their duties for Insured

Emergency Services Liability

Directors and Officers Liability

Spousal Liability

Estates, Heirs & Legal Representatives Liability

Employee Benefits Liability

Employment Related Practices Liability

Unintentional Release of Individually Identifiable Health Information

Outside Directorships

\$50,000 Non-Monetary Relief

GENERAL LIABILITY

Coverages Included

Pollution Liability

On-Premises

Includes Above Ground Fuel Storage Tanks

Off-Premises

\$1,000,000 Sub-Limit for Corrective Action Costs

Fellow Member Liability

Bodily Injury and Property Damage

Property Damage to Rented Premises (other than fire) \$50,000

Enhanced Property Damage

Use of Reasonable Force to Protect Persons or Property

Bail Bonds - \$5,000

Your Expenses - \$1,000 per day

Blanket Additional Insured

Persons or Organizations - As Required by Contract

Managers, Landlords or Lessors of Premises

Lessors of Leased Equipment

Waiver of Subrogation

Newly Acquired/Formed Organizations - 180 Days

Duties in the Event of an Occurrence, Offense, Claim or Suit

Limits Persons Required to Give Notice

Liberalization

Mental Anguish

Coverages Included

Network Security & Data Breach Liability

Network Security & Data Breach Liability Each Event Limit	\$1,000,000
Network Security & Data Breach Liability Aggregate Limit	\$10,000,000
Network Security & Data Breach Liability Retroactive Date	10/31/2014

Provides liability coverage for third party claims or suits involving:

Disclosure, loss or theft of personally identifiable or confidential corporate information in your care, custody or control which is obtained or released from your computer system

Failure to disclose or warn of the actual or potential disclosure or misappropriation of personally identifiable or confidential corporate information

Violation of any federal, state or local privacy statute addressing disclosure or misappropriation of personally identifiable or confidential corporate information

Transmission of malware from your computer system

A denial of service attack which blocks access to your website or computer system

Coverage applies to events first discovered and reported during the policy period or any extended reporting period.

Privacy Event Mitigation Expense

Privacy Event Mitigation Expense Each Event Limit	\$50,000
Privacy Event Mitigation Expense Aggregate Limit	\$50,000
Privacy Event Mitigation Expense Retroactive Date	10/31/2014

Provides coverage for reasonable and necessary fees and expenses for:

Computer forensic analysis of your computer system to determine the cause and extent of the privacy event

Review of the privacy event by an approved crisis management or legal firm to advise you of the appropriate response

Travel by your directors, executive officers or employees which is done to mitigate the damage of a privacy event

Costs associated with notifying affected parties of the privacy event

Expenses for services, such as credit monitoring, provided to individuals for the purpose of mitigating the effect of a privacy event on them

Coverage applies to events first discovered and reported during the policy period or any extended reporting period.

BUSINESS AUTO



Limits of Insurance

Combined Single Limit Liability (Symbols: 8, 9)

\$1,000,000

Included Coverages

Non - Owned Vehicles (Primary Liability Including Member's Autos)

Hired / Borrowed Vehicles

Members as Insureds

Fellow Member Liability

Damage to Non-Owned Buildings You Occupy

Garage Liability

Damage to Customer's Autos \$50,000

Pollution Liability

For Pollutants Used in Emergency Operations

Waived Deductible

Up to \$1,000

Waiver applies to not more than 3 claims across all lines in any one policy term

Applies if previous 2 policy periods with us were loss free

Waived deductible applies in excess of the mandatory minimum deductibles of \$50 for comprehensive and \$100 for collision

Accidental Discharge of an Airbag for Vehicles Carrying Physical Damage

Enhanced Property Damage

Use of Reasonable Force to Protect Persons or Property

Bail Bonds - \$5,000

Your Expenses - \$1,000 per day

Blanket Additional Insured

Persons or Organizations - As Required by Contract

Included Coverages

Waiver of Subrogation

Duties in the Event of an Accident, Claim, Suit or Loss

Limits Persons Required to Give Notice

Mental Anguish

Waiver of Immunity

Applicable to Property Damage Claims of up to \$250,000

PORTABLE EQUIPMENT

Limits of Insurance

Valuation	Guaranteed Replacement Cost
Deductible (Single Occurrence)	\$250

Coverage Extensions

Commandeered and Impounded Property

Primary Coverage

Actual Cash Value or Legal Liability - Whichever is Greater

Adjusted Based on Owner's Policy Provisions if Other Than ACV

Loss of Use and Income

Includes Member's ATV's, Watercraft, Golf Carts and Snowmobiles

Member's Personal Property

Cost to Repair or Replace

\$0 Deductible

Includes ATV's, Watercraft, Golf Carts and Snowmobiles

Patient's Property	\$50,000
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Computers in Transit	\$25,000
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Rental Reimbursement	\$10,000
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Cost to Recertify	\$10,000
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Permanently Installed Property Off Premises	\$200,000
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Equipment Breakdown Coverage	Included
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Drones	\$25,000
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Additional Living Expenses - Members	Up to \$1,000
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Deductible Reimbursement - Members	Up to \$1,000
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Damage to Member's Primary Residence

Responding to, while at or returning from an emergency

Waived Deductible	Up to \$1,000
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Waiver applies to not more than 3 claims across all lines in any one policy term

Applies if previous 2 policy periods with us were loss free

Loss Control Services

Vehicle Accident Avoidance

- EVOC Training
- Intersection Accident Avoidance Training
- Vehicle Accident Claims Guides
- Safety Posters

Member Safety

- Violence Awareness for Emergency Responder Training
- Safe Patient Handling Training
- PASS Reminder Kits
- Haz-Mat Pocket Guides

Reducing Liability

- Employment Practices Hotline
- Alcohol Server Training
- Alcohol Awareness Kits
- Safety Forms & Checklists
- Policy Development Assistance

General Safety

- On Site Safety Audits
- Risk Management Reports
- Speakers Bureau

For More Information Visit:

www.esip.com, proceed to the Loss Control link and choose Training

FREE ONLINE TRAINING AVAILABLE 24/7!



E-LEARNING
BY MCNEIL & COMPANY

McNeil and Company is pleased to offer online training to our customers through our E-Learning and Training Management System. While this material is not meant to replace quality face to face and hands on training, we realize that tremendous time requirements are placed on individuals in today's fast paced environment, making it difficult for everyone to attend scheduled training.

Our E-Learning courses allow you to supplement scheduled hands on training and are available 24/7 to meet the needs of the student. These courses are offered free of charge to McNeil and Company insureds. Best of all, the information can be tracked and managed by your organization's training officers, and in some cases, even count towards continuing education credits!

Here are just a few of our available courses...

Emergency Vehicle Backing

INTERACT

Fire Station Safety & Self Inspection

Hazardous Materials

Non-Emergency Transports

Bloodborne Pathogens

Privately Owned Vehicle Operations

SCBA & Breathing Air Refresher

What are people saying about our E-Learning?

"Informative and easy to fit into my personal schedule by being online." – Student

"I believe this is a very good program and glad to see someone has put something together for fire departments. It is about time!!!" – Student

"Offering educational training to our members has always been difficult because most of them hold down full time jobs. These online courses give our members an opportunity to get the education they need outside of the typical classroom setting." – Management Personnel

"We can make sure that our members are keeping on track with department recommendations for training, at a glance!" – Management Personnel

Registering your organization

Once you've received your policy number, visit www.mcneilandcompany.com and click on the E-Learning logo at the bottom of the page to register your organization and obtain an access code.

Still not sold on our E-Learning?

Visit www.mcneilandcompany.com and click on the E-Learning Demo link at the bottom of the page.

PREMIUM SUMMARY

Policy Premium

Commercial Package	Included
Commercial Inland Marine	Included
Business Automobile	Included
Total (Including Terrorism):	\$3,616

Additional Coverage Lines Available

Commercial Property	
Crime	
Commercial Umbrella	
Accident & Health	
Group Life	
24hr AD&D (See Page 3)	\$500.00