

Date: 3/5/2019

**Summary of Coverage For:**

Williamson County Fire Marshal Special Operations  
911 Tracy Chambers Lane  
Georgetown, TX 78626

|   |   |
|---|---|
| <p><b>Presented By:</b><br/>Extraco Banks dba Extraco Insurance<br/>PO Box 7813<br/>Waco, TX 76714</p> <p>Phone: (254) 761-2065<br/>Fax: (254) 761-2063</p> | <p><b>Emergency Services Insurance Program</b><br/>McNeil &amp; Company Insurance and Risk Services<br/>P.O. Box 5670<br/>20 Church Street<br/>Cortland, NY 13045<br/>Phone: (800) 822-3747<br/>Fax: (607) 756-5051<br/>Website: <a href="http://www.esip.com">www.esip.com</a></p> |
| <p><b>Carrier:</b> Arch Insurance Company    A.M. Best Rating: A+ Superior</p>  |   |

# DISCLAIMER

## **GENERAL CONDITIONS:**

**This Summary of Coverage is based on coverage currently included in your insurance policy and reflects information provided to McNeil & Company by the Agent.**

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

**This information is subject to adjustment based on any changes to limits and coverages processed and / or received subsequent to release of this Summary of Coverage.**

# NAMED INSURED

## **Named Insured will read on the policy as:**

### **First Named Insured:**

Williamson County Fire Marshal Special Operations

### **Other 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

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

## Schedule of all Premises you Own, Rent or Occupy

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

# GENERAL LIABILITY

## 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

### **Fire and Rescue Service Liability**

Emergency Services E&O

Medical Malpractice Liability

Dispatcher's Liability

Medical Director's E&O

Good Samaritan Liability

### **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

\$100,000 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**

**Bodily Injury Includes Mental Anguish**

**Damage to Customer's Autos - \$50,000**

# GENERAL LIABILITY

## **Additional Terms and Conditions**

Exclusion: Law Enforcement Liability

# GENERAL LIABILITY

## 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 personally identifiable information of your members.

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.

# PORTABLE EQUIPMENT

## Limits of Insurance

|                                       |                             |
|---------------------------------------|-----------------------------|
| <b>Valuation</b>                      | Guaranteed Replacement Cost |
| <b>Deductible (Single Occurrence)</b> | \$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

**Computers in Transit** \$25,000

**Rental Reimbursement - Member's Vehicle** \$10,000

**Cost to Recertify** \$10,000

**Permanently Installed Property Off Premises** \$200,000

**Drones** \$25,000

**Additional Living Expenses - Members** Up to \$1,000

**Deductible Reimbursement - Members** Up to \$1,000

Damage to Member's Primary Residence

Responding to, while at or returning from an emergency

**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

# SAFETY AND TRAINING

McNeil & Co.'s commitment to our client doesn't end with our comprehensive, industry-tailored policies. More than any other insurance company, we want to help you mitigate risk, increase safety, and control losses. We are proud to offer a variety of valuable Risk Management Services with every policy we write.

## ESIP RISK MANAGEMENT SERVICES

- Designated Account Safety Specialist
- Wheelchair Van Safety & Security Checklist
- Motor Vehicle Record (MVR) Reviews
- Sample Policies & Policy Reviews
- Hazardous Materials & Incident Command Pocket Guides
- Specialized Safety Forms, Checklists, and Self-Inspection Sheets
- Driver Training & Evaluation Info, including EVOG, accident investigation guides, etc.
- Risk Management Surveys & Recommendations, to help identify potential areas of loss
- Employment Practices Hotline
- Alcohol Server Training
- Sample Liability Waivers
- Safety Posters

## Don't Forget About

E-Learning is our internet-based training and tracking management platform with instant, 24/7 access to a wide range of courses. This platform enables your members to access vital information and training anywhere with an internet connection, including via most mobile devices. Our management tools empower your organization's leaders to create customized training programs, track user activity, and easily maintain detailed records. We also offer document dropbox for uploading your own policies and training materials. Training specialists are available to help set up E-Learning for your organization, lead system walkthroughs and tutorials, and provide technical support. Best of all, these services come at no additional cost to you!

**For more information on our Risk Management Services or E-Learning, visit [esip.com](http://esip.com) or call 1-800-822-3747 ext. 176.**