

Single Source.

INSURANCE
PROPOSAL



Global Reach. Local Touch.
Single Source.

INSURANCE PROPOSAL

Williamson County EMS

Your Business Insurance Service Team

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Supplement to Proposal

This insurance document is furnished to you as a matter of information for your convenience. It only summarizes the listed proposed policy(ies) and is not intended to reflect all terms and conditions or exclusions of each proposed policy(ies). Moreover, the information contained in this document reflects proposed coverage as of the effective date(s) of the proposed policy(ies) and does not include subsequent changes. This document is not an insurance policy and does not amend, alter or extend the coverage afforded by the listed proposed policy(ies). The insurance afforded by the listed proposed policy(ies) is subject to all terms, exclusions and conditions of such proposed policy(ies). All coverages, coverage forms, rates, rating procedures, rating plans, deductibles and other provisions will apply in conformance with those used by the various Insurance Companies and authorized by the State Regulatory Authorities. Any provision contained herein which conflicts with State Regulations will be amended as required to conform.

Higginbotham receives a commission based on a percentage of the premium from insurance companies for placement of insurance and service of our clients. Higginbotham may be eligible for additional compensation, bonuses or awards based on volume and profitability of business placed with some insurance providers.



Date: 9/9/2019

Insurance Proposal For:

Williamson County E.M.S.
303 Martin Luther King Drive
Georgetown, TX 78626

Presented By: Higginbotham Insurance Agency, Inc. 500 West 13th Street Fort Worth, TX 76102 Phone: (800) 247-0712 Fax: (214) 987-2834	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.

NAMED INSURED

Named Insured will read on the policy as:

First Named Insured:

Williamson County E.M.S.

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.

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: 1781 E Old Settlers Blvd, Round Rock, TX 78665

Location 2: 150 Church Park St, Cedar Park, TX 78613

Location 3: 450 FM 1105, Georgetown, TX 78626

Location 4: 1612 Red Bud Ln., Round Rock, TX 78664

Location 5: 350 Deepwood Dr, Round Rock, TX 78681

Location 6: 1991 Rawhide Dr, Round Rock, TX 78681

Location 7: 200 Bagdad St, Leander, TX 78641

Location 8: 1311 Highland Dr, Cedar Park, TX 78613

Location 9: 301 Loop 332 , Liberty Hill, TX 78642

Location 10: 155 County Rd 313, Jarrell, TX 76537

Location 11: 2604 Northlawn Dr , Taylor, TX 76574

Location 12: 1427 N Main St, Taylor, TX 76574

Location 13: 501 Exchange Blvd , Hutto, TX 78634

Location 14: 16248 Great Oaks Dr, Round Rock, TX 78681

Location 15: 1570 Cypress Creek Rd, Cedar Park, TX 78613

GENERAL LIABILITY

Schedule of all Premises you Own, Rent or Occupy

Location 16: 1501 Cottonwood Creek Dr, Cedar Park, TX 78613

Location 17: 2721 Sam Bass Rd, Round Rock, TX 78681

Location 18: 3189 SE Inner Loop, Georgetown, TX 78626

Location 19: 301 S Patterson Ave, Florence, TX 76527

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

Coverages Included

Pollution Liability

On-Premises

Includes Above Ground Fuel Storage Tanks

Off-Premises

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

Includes short term pollution events arising from pesticide or herbicide application

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

Coverages Included

Damage to Patient's Property - \$50,000

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	10/09/2014

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	10/09/2014

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.

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 EVOC, 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 or call 1-800-822-3747 ext. 176.

PREMIUM SUMMARY

Policy Premium			
	Premium	Includes TRIA of	Fees
Commercial Package	\$23,881	\$69	
Total:	\$23,881	\$69	

Binding Requirements

Policy Request Form
Signed Terrorism Form, only if rejecting coverage
Renewal Survey

Additional Coverage Lines Available

Commercial Property
Crime
Business Automobile
Commercial Inland Marine
Commercial Umbrella
Accident & Health
Group Life
24hr AD&D

Common Insurance Coverage Recommendations

PROPERTY COVERAGES

- Accounts Receivable/Valuable Papers
- Boiler & Machinery Coverage including HVAC system, etc.
- Building – All Risk including Theft
- Contents – All Risk including Theft
- Electronic Equipment Coverage for Computers (hardware and software), phone systems, copying machines, etc.
- Employee Dishonesty Coverage
- Floaters (Equipment, Builders' Risk, Installation, Fine Arts, etc.), Leased or Rented Equipment
- Flood and/or Earthquake
- Increase Cost of Demolition, Ordinances of Law, and Increased Cost of Construction
- Loss of Earnings/Extra Expense, Loss of Rents
- Loss of Money – i.e. Theft and Robbery
- Outdoor Signs/Plate Glass
- Terrorism Coverage
- Transit Coverages (limitations on TCPP & TBOP \$1,000 – \$2,500)

LIABILITY COVERAGES

- Commercial General Liability including Premises/Operations and Products/Completed Operations
- Directors & Officers Liability
- Employee Benefit Liability
- Employment Practices Liability – Wrongful Termination, Sexual Harassment, A.D.A. Law, Third-Party Liability, etc.,
- Fiduciary Liability
- Internet & Privacy Liability
- Liquor Law Liability
- Pollution Liability coverage via environment remediation – primary and third party
- Product Recall Liability
- Professional Liability and/or Errors & Omissions Liability
- Stop Gap Workers' Compensation Coverage for Monopolistic States
- Terrorism Coverage

CYBER LIABILITY / IDENTITY THEFT¹

Consider this: 2013 in Numbers

- The number of data breaches increased by 62% over 2012
- A total of more than 552 million identities were exposed.
- Average identities exposed per breach was 2,181,891.
- The average cost of a data breach has been reported to be as much as \$188 per record breached.
- As of 7/1/2014, 47 states will have laws related to security breach notification, with some states incorporating fines and penalties up to \$750,000 per security breach.

AUTOMOBILE COVERAGE

- Business Automobile
- Drive Other Car Coverage
- Hired and Non-owned Automobile Liability
- Hired or Borrowed Car Physical Damage Coverage

WORKERS' COMPENSATION COVERAGES

- Workers' Compensation – Statutory
- U. S. Longshoremen's & Harbor Workers' Coverage
- Jones Act Coverage

UMBRELLA LIABILITY COVERAGES

- Umbrella Liability coverage over primary coverages (General Liability, Automobile, Employers' Liability, etc.)
- Terrorism Coverage

FOREIGN COVERAGES

- Property, Liability, Automobile, Umbrella, etc.
- Terrorism Coverage

OTHER RECOMMENDATIONS

- Disaster Planning and Recovery
- Identity Theft

¹ "Privacy and Data Exposures of Small and Mid-sized Companies" – Advisen, December 2012

"Internet Security Threat Report – 2014" – Symantec, April 2014

"2013 Data Breach Investigations Report" – Verizon, April 2013

BOND RECOMMENDATIONS

Contract

Performance, Payment, Maintenance Subcontractors, General Contractors, Special Trades

Court

Appeal, Medical Malpractice Cost Bonds, TRO, Injunction, Sequestration, Supersedeas

Fidelity

Employee Dishonesty, Third Party Administrator, Forgery, Property Management, Public Official Blanket

Financial Institution

Employee Dishonesty, Burglary, Robbery, Extortion, Kidnap, Ransom, Combination Safe Depository, Trust Department E&O

License & Permit

Currency Exchange, Check Cashing, Franchise, Plumbers, Concrete, Landscape, Electricians, Liquor, Tax Conduct Surety, Motor Vehicle Dealers

Probate

Trustees, Administration, Executors, Guardians, Conservator

Public Official

Notary Public, Public Weigher, Tax Assessor Collector, Licensed Deputy

Surety

Miscellaneous, Utility, Travel Agents, Financial Guarantee, ESOP, LLP, Healthcare Providers, Lost Instrument

PERSONAL LINES INSURANCE RECOMMENDATIONS***Automobile Coverages***

Liability/Physical Damage

Property

- HO Form
- Dwelling
- Builders' Risk Policies
- Endorsements

Flood/Earthquake

Buildings/Contents

Umbrella Liability Coverages

Increased Limits of Liability Available

Farm & Ranch

- Dwelling
- Scheduled Property
- Common Endorsements
- FRO Endorsements

Watercraft/Recreational Vehicles

Liability/Physical Damage

Personal Articles Floater

- Jewelry
- Furs
- Fine Art, etc.