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7528 Bosque Boulevard  
Waco, TX 76712  
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[www.higginbotham.net](http://www.higginbotham.net)



Williamson County Fire Marshal  
Special Operations  
Williamson County Haz Mat Team

***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.

**Premium Summary / Comparison**

Coverage	Renewal 2020-2021		Expiring 2019-2020	
		Premium		Premium
Package		\$1,728.00		\$2,728.00
Inland Marine		\$791.00		\$770.00
<i>Total</i>		<i>\$2,519.00</i>		<i>\$3,498.00</i>

**PAYMENT OPTION:**

1. In Full at Inception

**PAY ON-LINE**

<https://higginbotham.epaypolicy.com>



### **Insurance Proposal For:**

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

<b>Presented By:</b>	<b>Emergency Services Insurance Program</b>
Higginbotham Insurance Agency, Inc.	McNeil & Company Insurance and Risk Services
500 West 13th Street	P.O. Box 5670
Fort Worth, TX 76102	20 Church Street
	Cortland, NY 13045
Phone: (800) 247-0712	Phone: (800) 822-3747
Fax: (214) 987-2834	Fax: (607) 756-5051
	Website: <a href="http://www.esip.com">www.esip.com</a>
<b>Carrier:</b> Arch Insurance Company    A.M. Best Rating: A+ Superior	

# PREMIUM SUMMARY



## Policy Premium

	Premium	Includes TRIA of	Fees
Commercial Package	\$1,728	\$1	
Commercial Inland Marine	\$791	\$19	
<b>Total:</b>	<b>\$2,519</b>	<b>\$20</b>	

## Binding Requirements

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

## Additional Coverage Lines Available

Commercial Property  
Crime  
Business Automobile  
Commercial Umbrella  
Accident & Health  
Group Life  
24hr AD&D  
NetSafe Cyber Liability

# 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

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



# 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

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



## 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

# 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](http://www.esip.com).

## ***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 THEFT<sup>1</sup>**

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

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<sup>1</sup> "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.