

Renewal Proposal for **Williamson County** Emergency Medical Services (EMS)

10100 Katy Freeway, Suite 400 | Houston, Texas 77043
Phone: (713) 877-8975 | Fax: (713) 877-8974
McGriff.com



**FIRSTFIRE SERVICES
INSURANCE PROPOSAL**

BUSINESS CLIENT WILLIAMSON COUNTY EMS
3189 SE INNER LOOP
GEORGETOWN, TX 78626-6388

EFFECTIVE DATE October 09, 2022
EXPIRATION DATE October 01, 2023

QUOTE 3176798-4
RENEWAL OF 791-00-21-01-0000

IN PARTNERSHIP WITH MCGRIFF INSURANCE SERVICES, INC.
10100 KATY FREEWAY, SUITE 400
HOUSTON, TX 77043

**YOUR ACCOUNT
MANAGEMENT TEAM**
INTACT INSURANCE MARCIE HASTY

UNDERWRITING COMPANY Atlantic Specialty Insurance Company
605 Highway 169 North, Suite 800
Plymouth, MN 55441

Additional Terms, Conditions, and Underwriter Comments:

RENEWAL POLICY PROPOSAL TERM 10-9-2022 TO 10-1-2023, THEN ANNUAL THEREAFTER.

This proposal is being offered on a package basis. Individual coverage lines may not be bound without prior written consent from the Underwriter.

Terrorism must be either purchased on all or rejected on all applicable lines of business.

About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions' underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; public entities; technology; and tuition refund. For further information about U.S. products and services visit: intactspecialty.com.

Intact Insurance Specialty Solutions is the marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, a member of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada and a leading specialty insurance carrier in North America. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Insurance Specialty Solutions products and services available in Canada, visit: intactspecialty.ca and for information about Intact Financial Corporation, visit: intactfc.com.

FirstFire Services Quote Proposal

Premium Summary for WILLIAMSON COUNTY EMS

<u>Coverages</u>	<u>Coverage Premium</u>
Liability Coverages	\$15,584
Terrorism Coverage	\$779
Professional Liability Coverages	\$6,872
Premium When Excluding Terrorism Coverage	\$22,456
Premium When Including Terrorism Coverage	\$23,235

Payment Plan
Agency Bill -

SCHEDULE OF LOCATIONS

Loc	Address
1	3189 SE INNER LOOP GEORGETOWN, TX 78626-6388 Site 1, GL Only, EMS

General Liability Policy Coverages

Coverage	Limit	Deductible
General Aggregate	\$10,000,000	
Products/Completed Operation Aggregate	\$10,000,000	
Coverage A Bodily Injury and Property Damage		
Each Occurrence	\$1,000,000	
Coverage B Personal and Advertising Injury	\$1,000,000	
Coverage A & B		
Loss Only Deductible Each Occurrence or Offense		\$0
Damage to Premises Rented to You		
Each Occurrence	\$1,000,000	
Coverage C Health Care and Social Services		
Each Wrongful Act	\$1,000,000	
Deductible Each Wrongful Act		\$0
Medical Expense	\$10,000	

General Liability Location Coverages

Loc	Bldg Coverage Class: 44130 Fire Protection Services	Premium Basis	Deductible
1	1 Coverage A&B		

Professional Liability Policy Coverages

Coverage	Limit	Deductible
Defense Expense for Injunctive Relief		Included
Each Wrongful Act	\$50,000	
Aggregate	\$100,000	
Public Officials Errors & Omissions		
Each Wrongful Act	\$1,000,000	\$0
Aggregate	\$10,000,000	
Public Officials Employment Practices		
Each Offense	\$1,000,000	\$0
Aggregate	\$10,000,000	
Public Officials Employee Benefits		
Administration		
Each Offense	\$1,000,000	\$0
Aggregate	\$10,000,000	

Common Policy Forms

Form	Description
4 VIL 100 10 98	COMMON POLICY DECLARATIONS
ASC 00 02 01 98	PREMIUM STATEMENT
ASC 00 12A 09 18	SCHEDULE OF LOCATIONS
GRS IL 004 01 16	MULTI-YEAR RATE GUARANTEE
VIL 001 02 05	COMMON POLICY CONDITIONS- (N/A TO VA AUTO)
VIL 689 TX 02 05	TX CHANGES - CONCEALMENT, MISREPRESENTATION OR FRAUD
ASC 00 11 01 98	Schedule 1 - LIST OF COMMON DEC FORMS

Non-Policy Forms

Form	Description
GRS PHN 004 10 20	POLICYHOLDER NOTICE
GRS PHN 006 12 21	POLICYHOLDER NOTICE
IL P 001 01 04	U.S. TREASURY DEPT OFFICE OF FOREIGN ASSETS NOTICE (OFAC)
PHN 001 IL 12 20	POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE
PHN 003 IL 12 20	POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM

Non-Policy Forms

Form	Description
PHN 059 05 20	INSURANCE COVERAGE TEXAS COMPLAINT NOTICE

General Liability Forms

Form	Description
ASC 00 05 01 98	LIABILITY COVERAGE PART DEC
CG 01 03 06 06	TX CHANGES
CG 21 71 01 15	EXCL- OTHER ACTS OF TERRORISM; CAP ON CERTIFIED LOSSES
CG 26 39 12 07	TX CHANGES - EMPLOYMENT - RELATED PRACTICES EXCLUSION
GRS GL 103 08 17	COMMERCIAL GENERAL LIABILITY COVERAGE FORM
GRS GL 210 01 16	EXCL - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA RELATED LIABILITY; COMPUTER OR COMPONENTS; NETWORK SECURITY OR HACKING EVENT
GRS GL 402A 01 16	LIMITATION OF COVERAGE TO DESIGNATED PREMISES, PROJECT OR OPERATION
VCG 100 10 98	LIABILITY SCHEDULE
VIL 679 TX 02 05	TX CHANGES-CANCELLATION & NONRENEWAL
VIL 756 TX 03 12	TX CHANGES - DUTIES
ASC 00 11 01 98	Schedule 2 - LIABILITY FORMS LIST

Professional Liability Forms

Form	Description
APR 005 02 99	PROFESSIONAL LIAB DECLARATIONS
GRS EO 103 08 17	PUBLIC OFFICIALS ERRORS AND OMISSIONS COVERAGE FORM
GRS EO 206 01 16	EXCL - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY; COMPUTER OR COMPONENTS; NETWORK SECURITY OR HACKING EVENT
GRS EO 400 01 16	LIMITATION OF COV - DESIGNATED PREMISES OR OPERATIONS
GRS EO 404 11 21	FLSA DEFENSE EXPENSES EXTENSION
GRS EO 405 11 21	HIPAA FINES PENALTIES EXTENSION
ASC 00 11 01 98	Schedule 3 - PROF LIAB POLICY FORMS LIST

Insured Name and Address:

Quote Number: 3176798-4

WILLIAMSON COUNTY EMS
3189 SE INNER LOOP
GEORGETOWN, TX 78626-6388

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act (the Act), as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism. *As defined in Section 102(1) of the Act:* The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury - in consultation with the Secretary of Homeland Security, and the Attorney General of the United States - to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 80%, BEGINNING ON JANUARY 1, 2020, OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM TO BE CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE

The prospective premium required for your terrorism coverage is \$779.

If you wish to reject this offer of coverage, you should check the box below, sign this notice and send it to your agent. An **exclusion** of terrorism losses, as defined by the Act, will then be made part of your policy.

<input type="checkbox"/>	I hereby reject the offer of terrorism coverage. I understand that I will have no coverage for losses arising from acts of terrorism, as defined in the Act.
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If your policy includes Property coverage in one or more of these states: CA, GA, HI, IA, IL, MA, ME, MO, NC, NJ, NY, OR, RI, WA, WI, or WV; the following statement applies:

The terrorism exclusion makes an exception for (and thereby continues your coverage for) property fire losses resulting from an act of terrorism. Therefore, if you reject the offer of terrorism coverage, that rejection does not apply to fire losses resulting from an act of terrorism - the coverage in your policy for such fire losses will continue.

If such a loss occurs, and is certified under the Act, the loss will be reimbursed by the United States Government under the formula detailed above.

The portion of your policy premium attributable to terrorism (fire only) coverage in all of the states listed above, in which your policy provides Property coverage, \$0. This amount is included in your policy premium and cannot be rejected.

If your policy includes Inland Marine coverage in one or more of these states: CA, ME, MO, OR or WI; the following statement applies:

The terrorism exclusion makes an exception for (and thereby continues your coverage for) direct property damage fire losses resulting from an act of terrorism. Therefore, if you reject the offer of terrorism coverage, that rejection does not apply to direct property damage fire losses resulting from an act of terrorism - the coverage in your policy for such fire losses will continue. If such a loss occurs, and is certified under the Act, the loss will be reimbursed by the United States Government under the formula detailed above.

The portion of your policy premium attributable to coverage for direct property damage from fire resulting from terrorism in all of the states listed above, in which your policy provides Inland Marine coverage, is \$0. This amount is included in your policy premium and cannot be rejected.

Policyholder/Applicant's Signature

Atlantic Specialty Insurance Company

Insurance Company

Print Name

Date

If you have any questions about this notice, please contact your agent.



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Mcgriff.com

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