

# INSURANCE PROPOSAL

*Prepared for:*

Williamson County Fire  
Marshal Special  
Operations



**HIGGINBOTHAM®**  
Global Reach. Local Touch. Single Source.

7528 Bosque Blvd., Waco, TX 76712  
(254) 751-1710 | [www.higginbotham.net](http://www.higginbotham.net)



## YOUR BUSINESS INSURANCE SERVICE TEAM

Core Service Team		
<b>Temple House Account</b>		
<b>Cadda Eary</b> <i>Customer Service Representative</i>	(254) 217-8626	Ceary@Higginbotham.net
<b>Cadda Eary</b> <i>Customer Service Representative</i>	(254) 217-8626	Ceary@Higginbotham.net
<b>Cadda Eary</b> <i>Customer Service Representative</i>	(254) 217-8626	Ceary@Higginbotham.net



## SUPPLEMENTAL 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		Expiring	
	Exposure	Premium	Exposure	Premium
General Liability	\$10,000,000 Limit	*\$1,736 w/o Terrorism	\$10,000,000 Limit	\$1,736
Inland Marine		*\$964 w/o Terrorism		\$813
Total		*\$2,700		\$2,549

### COMPANY BILL PAYMENT OPTIONS: PAYMENT PLAN OFFERED BY COMPANY

#### Note

\* Coverage(s) premiums written on a Company Bill basis are the sole responsibility of the insured. Premiums will be billed directly from the insurance carrier with no premium payment reminders provided by Higginbotham.



## GENERAL LIABILITY

## GENERAL LIABILITY

# PREMIUM SUMMARY

## Policy Premium

	Premium	Includes TRIA of	Fees
Commercial Package	\$1,738	\$2	
Commercial Inland Marine	\$988	\$24	
<b>Total:</b>	<b>\$2,726</b>	<b>\$26</b>	

## Binding Requirements

Policy Request Form

Signed Terrorism Form, only if rejecting coverage

Completed Renewal Survey including both Agent & Insured Signatures

## Additional Coverage Lines Available

Commercial Property

Crime

Business Automobile

Commercial Umbrella

Accident & Health

Group Life

24hr AD&D

NetSafe Cyber Liability



Date: 11/10/2021

**Insurance Proposal For:**

Williamson County Fire Marshal Special Operations  
3189 SE Inner Loop  
Georgetown, TX 78626

<b>Presented By:</b> Higginbotham Insurance Agency, Inc. 500 West 13th Street Fort Worth, TX 76102  Phone: (800) 247-0712 Fax: (214) 987-2834	<b>Emergency Services Insurance Program</b> McNeil & Company Insurance and Risk Services P.O. Box 5670 67 Main Street Cortland, NY 13045 Phone: (800) 822-3747 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	

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

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

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

**Location 1: 3189 SE Inner Loop, 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 - Occurrence**

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

### **Injury to Volunteers**

### **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**

# GENERAL LIABILITY



## Coverages Included

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

## 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.



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 \*(Available for Business Auto policies)
- 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](http://esip.com) or call 1-800-822-3747 ext. 176.**



INLAND MARINE

## INLAND MARINE

## 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

<b>Patient's Property</b>	\$50,000
<b>Computers in Transit</b>	\$25,000
<b>Rental Reimbursement - Member's Vehicle</b>	\$10,000
<b>Cost to Recertify</b>	\$10,000
<b>Permanently Installed Property Off Premises</b>	\$200,000
<b>Drones</b>	\$25,000
<b>Additional Living Expenses - Members</b>	Up to \$1,000
<b>Deductible Reimbursement - Members</b>	Up to \$1,000

Damage to Member's Primary Residence

Responding to, while at or returning from an emergency

<b>Waived Deductible</b>	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



## RECOMMENDATIONS

### **RISK MANAGEMENT INFORMATION SYSTEMS**

#### ***MyWavePortal®***

MyWave is a personalized Web site that allows you to click, connect and communicate with Higginbotham. It's designed to offer you time-saving resources that build convenience into managing your everyday work tasks—whether you want to collaborate with our agency online, quickly access timely news, information and resources, or connect with more than 100,000 peers in your industry.

- Collaboration Center
- Survey Benchmarking
- Community

#### ***MyWaveRM®***

Whether you're looking for flyers to help support your employee safety programs or searching for Workers' Compensation information, MyWave's Risk Management Center combines efficiency with user-friendly tools and resources you will use time and time again.

- Safetyzone
- Documents on Command
- Resources
- Online Services

#### ***MyWaveOSHA®***

To help you simplify and manage your OSHA reporting, we've gathered the occupational safety resources you need into one easily-accessible spot, with functionality and content designed to help you efficiently meet your OSHA reporting needs.

- Local and Resourceful
- OSHA Log Forms
- Reports and Analyses
- FAQs

### ***SUCCEED RISK MANAGEMENT CENTER™***

The Risk Management Center is a repository of tools that empowers you to proactively manage your risk exposures and reduce claims, losses and associated costs. Too, importing your claims data into the Center reveals the root causes of your losses through vivid reports. This information assists in determining the effectiveness of your overall property and casualty insurance programs and provides vital information for making loss control and risk management program changes. Nearly every exhibit contains brilliant charts to make the data easier to comprehend.

- Online Training Library
- Incident Tracking/Trending and Claims Reporting
- Employee Training Management
- Safety Data Sheet Management
- Behavior Based Safety Track
- Job Description Track
- Certificate of Insurance Management



# RECOMMENDATIONS

## **PROPERTY & CASUALTY COMMON INSURANCE COVERAGE RECOMMENDATIONS**

- Property Coverages
- Liability Coverages
- Cyber / Identity Theft / Crime
- Automobile Coverage
- Workers' Compensation Coverages
- Umbrella
- Directors & Officers Liability / Employment Practices / Fiduciary
- Foreign Coverages

## **BOND RECOMMENDATIONS**

- Contract
- Court
- Fidelity
- Financial Institution
- License & Permit
- Probate
- Public Official
- Surety

## **EMPLOYEE BENEFITS RECOMMENDATIONS**

- HR Services
- Group Medical
- Group Dental
- Group Life and Accidental Death & Dismemberment
- Long Term Care
- Section 125 Cafeteria Plans
- Short Term Disability
- Vision
- Individual Medical/Dental

## **LIFE DEPARTMENT RECOMMENDATIONS**

- Business Planning
- Estate Planning

## **RETIREMENT PLAN SERVICES RECOMMENDATIONS**

- Qualified Plans
- Non-Qualified Plans

## **PERSONAL LINES INSURANCE RECOMMENDATIONS**

- Automobile
- Home
- Flood/Earthquake
- Umbrella
- Farm & Ranch
- Watercraft/Recreational Vehicles
- Personal Articles Floater



## RECOMMENDATIONS

### INSURANCE CERTIFICATE MANAGEMENT RECOMMENDATIONS

#### ***CertCon Services (an affiliate of Higginbotham)***

- Reviews Certificates of Insurance to ensure that the requirements in Master Service Agreements, leases, subcontracts and other agreements are met
- Provides web access to the compliance status of any vendor, tenant or subcontractor
- Controls insurance costs by avoiding unnecessary claims payments under the policy
- Helps reduce premiums and keeps clients insurable

#### ***Certificate Processing***

- Helps to implement industry-specific agreements
- Requests and receives certificates from vendors, tenants, subcontractors, suppliers and others
- Analyzes certificates for compliance with agreements
- Mails or emails non-compliance reports requesting corrections
- Monitors expiration dates and requests renewal certificates
- Re-analyzes certificates upon renewal of insurance
- Updates clients of the insurance status (e.g. compliance standing, contract information, requirements, etc.) via website login



#### ***CertCon Services Contact***

Rick Carson, Director of Operations  
817-810-0870  
rcarson@certcon.com



# TERRORISM COVERAGE DISCLOSURE NOTICE

## TERRORISM COVERAGE PROVIDED UNDER THIS POLICY

The Terrorism Risk Insurance Act of 2002 as amended and extended by the subsequent Terrorism Risk Insurance Program Reauthorization Acts (collectively referred to as the "Act") established a program within the Department of the Treasury, under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks. An act of terrorism is defined as any act 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 an air carrier or vessel 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.

In accordance with the Act, we are required to offer you coverage for losses resulting from an act of terrorism **that is certified under the federal program** as an act of terrorism. The policy's other provisions will still apply to such an act. **This offer does not include coverage for incidents of nuclear, biological, chemical, or radiological terrorism which will be excluded from your policy.** Your decision is needed on this question: do you choose to pay the premium for terrorism coverage stated in this offer of coverage, or do you reject the offer of coverage and not pay the premium? You may accept or reject this offer.

If your policy provides commercial property coverage, in certain states, statutes or regulations may require coverage for fire following an act of terrorism. In those states, if terrorism results in fire, we will pay for the loss or damage caused by that fire, subject to all applicable policy provisions including the Limit of Insurance on the affected property. Such coverage for fire applies only to direct loss or damage by fire to Covered Property. Therefore, for example, the coverage does not apply to insurance provided under Business Income and/or Extra Expense coverage forms or endorsements that apply to those coverage forms, or to Legal Liability coverage forms or Leasehold Interest coverage forms.

**Your premium will include the additional premium for terrorism as stated in the section of this Notice titled DISCLOSURE OF PREMIUM.**

### DISCLOSURE OF FEDERAL PARTICIPATION IN PAYMENT OF TERRORISM LOSSES

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. **The federal share equals 80% in years 2020 through 2027 of that portion of the amount of such insured losses that exceeds the applicable insurer deductible during Calendar Year 2020 and each Calendar Year thereafter through 2027.**

### DISCLOSURE OF CAP ON ANNUAL LIABILITY

If the aggregate insured terrorism losses of all insurers exceed \$100,000,000,000 during any **Calendar Year** provided in the Act, the Secretary of the Treasury shall not make any payments for any portion of the amount of such losses that exceed \$100,000,000,000, and if we have met our insurer deductible, we shall not be liable for the payment of any portion of such losses that exceeds \$100,000,000,000.

### DISCLOSURE OF PREMIUM

Your premium for terrorism coverage is: \$26.00


(This charge/amount is applied to obtain the final premium.)

**You may choose to reject the offer by signing the statement below and returning it to us. Your policy will be changed to exclude the described coverage.** If you chose to accept this offer, this form does not have to be returned.

### REJECTION STATEMENT

I hereby decline to purchase coverage for certified acts of terrorism. I understand that an exclusion of certain terrorism losses will be made part of this policy.

**Sign  
Here**

  
Bill Gravell (Jan 18, 2022 16:12 CST)

Policyholder/Legal Representative/Applicant's  
Signature

Bill Gravell

Print Name of Policyholder/Legal  
Representative /Applicant

Date: Jan 18, 2022

Williamson County Fire Marshal Special Operations  
Named Insured

Arch Insurance Company  
Insurance Company

Policy Number: MEPK06947316, MEIM06985516