



Commercial Insurance Proposal

for

Miller Construction, Inc.

October 6, 2016

Sam Higginbottom

Casey Carlson

200 North Parkway, Grand Park, TX 75199

This presentation summarizes the proposal for your insurance. This is not a contract. The terms of the policy forms will control the insurance contract without regard to any statement made in this proposal.



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Named Insureds

Insured	Interest
Miller Construction, Inc.	First Named Insured
James D. Miller	Partner
Sarah C. Miller	Partner
JDM Buildings, LLC	Additional Insured
SCM, LLC	Additional Insured

Location Schedule

Loc	Bldg	Address
0	0	Blanket Coverage
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199
1	2	1488 S. Monroe Blvd., Grand Park, TX 75199
1	3	1488 S. Monroe Blvd., Grand Park, TX 75199
1	4	1488 S. Monroe Blvd., Grand Park, TX 75199
2	1	1400 S. Monroe Blvd., Ste. 150, Grand Park, TX 75199
3	1	1400 S. Monroe Blvd., Ste. 200, Grand Park, TX 75199
4	1	85000 Ft. Worth Avenue, Grand Park, TX 75199
4	2	85000 Ft. Worth Avenue, Grand Park, TX 75199
5	1	7548 E. Creek Point, Oak Center, TX 75195

Policy Forms and Endorsements

Number	Name	Edition Date
T1254	Terrorism Exclusion	1/1/2001



Businessowners

Texas Insurance Company Issuing Company
 AB12CD8552 Policy Number
 4/1/2016 to 4/1/2017 Policy Term

Named Insureds

Insured	Interest
Miller Construction, Inc.	First Named Insured
James D. Miller	Partner
Sarah C. Miller	Partner
JDM Buildings, LLC	Additional Insured
SCM, LLC	Additional Insured

Policy Level Coverages

Description	Limit	Deductible
Accounts Receivable	\$1,000,000	\$10,000
Business Income Actual Loss Sustained - 6 Months	\$5,000,000	\$50,000
Welfare and Pension Plan (ERISA)	\$1,000,000	\$10,000
Electronic Data Processing Equipment	\$500,000	\$5,000
Data / Media	\$500,000	\$5,000
Equipment Breakdown Broad	\$1,000,000	\$10,000

Location Coverages



Loc	Bldg	Description	Limit	Deductible
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199		
		Building	\$1,000,000	\$10,000
		Personal Property	\$500,000	\$5,000
		Money and Securities - Inside	\$50,000	\$500
		Floater Contractor's Equipment	\$2,000,000	\$20,000
		Valuable Papers and Records	\$500,000	\$5,000
		Awning	\$175,000	\$1,750

Loc	Bldg	Description	Limit	Deductible
1	2	1488 S. Monroe Blvd., Grand Park, TX 75199		
		Building	\$2,000,000	\$20,000
		Personal Property	\$500,000	\$5,000
1	3	1488 S. Monroe Blvd., Grand Park, TX 75199		
		Building	\$500,000	\$5,000
		Personal Property	\$500,000	\$5,000
1	4	1488 S. Monroe Blvd., Grand Park, TX 75199		
		Building	\$1,000,000	\$10,000
		Personal Property	\$500,000	\$5,000
4	1	85000 Ft. Worth Avenue, Grand Park, TX 75199		
		Building	\$500,000	\$5,000
		Personal Property	\$500,000	\$5,000
4	2	85000 Ft. Worth Avenue, Grand Park, TX 75199		
		Personal Property	\$500,000	\$5,000
5	1	7548 E. Creek Point, Oak Center, TX 75195		
		Personal Property	\$500,000	\$5,000

Liability Coverages

Description	Limit	Deductible
Bodily Injury and Property Damage Per Occurrence	\$500,000	\$5,000
Bodily Injury and Property Damage - Annual Aggregate	\$1,500,000	
Medical Expense Per Person	\$500,000	\$5,000
Personal Injury and Advertising Liability	\$500,000	\$5,000
Products / Completed Operations Aggregate	\$1,000,000	\$10,000
Employment Practices Liability	\$500,000	\$5,000
Directors and Officers Liability	\$500,000	\$5,000
Tenants Legal Liability	\$500,000	\$5,000
Employee Benefits Liability Retroactive Date	\$500,000 1/1/2010	\$5,000
Business Income Exhibition, Fair, Tradeshow	\$500,000	\$5,000

Additional Interests

Interest	Name and Address
Lienholder	First National Bank 2837 Central Ave. Grand Park, TX 75199
Additional Insured - Loc 5, Bldg 1	Merchants Bank 801 S. Briggs Rd. Oak Center, TX 75195

Forms and Endorsements

Number	Name	Edition Date
T1254	Terrorism Exclusion	1/1/2001
BO1425	Selling Exclusion - Loc 5, Bldg 1	1/1/2010

Property

Texas Insurance Company Issuing Company

AB12CD8552 Policy Number

4/1/2016 to 4/1/2017 Policy Term

Named Insureds

Insured	Interest
Miller Construction, Inc.	First Named Insured
James D. Miller	Partner
Sarah C. Miller	Partner
JDM Buildings, LLC	Additional Insured
SCM, LLC	Additional Insured

Property Locations



Loc	Bldg	Address	City	St	Zip	Description
0	0	Blanket Coverage				
1	1	1488 S. Monroe Blvd.	Grand Park	TX	75199	Main Office
1	2	1488 S. Monroe Blvd.	Grand Park	TX	75199	Lumber Building #1
1	3	1488 S. Monroe Blvd.	Grand Park	TX	75199	Truck Garage
1	4	1488 S. Monroe Blvd.	Grand Park	TX	75199	Tools Building
2	1	1400 S. Monroe Blvd., Ste. 150	Grand Park	TX	75199	Jdm Office
3	1	1400 S. Monroe Blvd., Ste. 200	Grand Park	TX	75199	Scm Office
4	1	85000 Ft. Worth Avenue	Grand Park	TX	75199	Lumber Building #2
4	2	85000 Ft. Worth Avenue	Grand Park	TX	75199	South Office
5	1	7548 E. Creek Point	Oak Center	TX	75195	West Office

Coverages



Loc	Bldg	Building				Contents				Business Income with Extra Expense			
		Amount	V	CoL	Ded.	Amount	V	CoL	Ded.	Amount	V	CoL	Ded.
0	0	\$8,657,000		BRD	\$5,000	Blanket							
1	1	\$1,000,000	R	WND ST		\$500,000	R	SPC	\$5,000	\$5,000,000	V	SPC	\$5,000
1	2	\$2,000,000	R	BRD	\$20,000								

Loc	Bldg	Building				Contents				Business Income with Extra Expense			
		Amount	V	CoL	Ded.	Amount	V	CoL	Ded.	Amount	V	CoL	Ded.
1	3	\$500,000	R	BRD	\$5,000								
1	4	\$500,000	R	BRD	\$5,000	\$500,000	R	SPC	\$5,000				
2	1	\$120,000	A	BRD	\$2,500	\$12,000	A	SPC	\$2,500				
3	1					\$25,000	R	SPC	\$2,500				
4	1	\$500,000	A	BRD	\$5,000	\$1,500,000	R	SPC	\$15,000				
4	2	\$500,000	A	BRD	\$5,000	\$500,000	A	SPC	\$5,000	\$750,000	V	SPC	\$5,000
5	1					\$500,000	F	SPC	\$5,000	\$750,000	V	SPC	\$5,000

*Valuation Definitions		
(A) Actual Cash Value	(G) Guaranteed Replacement Cost	(R) Replacement Cost
(B) Business Income Changes	(I) Invoice Cost	(S) Stated Amount
(C) Agreed Amount (Waived Coinsurance) and Replacement Cost	(L) Actual Loss Sustained	(T) Total Insured Value
(D) Reproduction	(M) Market Value	(U) Full Value Replacement Cost
(E) Agreed Amount (Waived Coinsurance)	(O) Other	(V) Agreed Value
(F) Functional Replacement Cost	(P) Selling Price	(X) Extended Value Replacement Cost

Additional Interests



Interest	Name and Address
Lienholder	First National Bank 2837 Central Ave. Grand Park, TX 75199
Loss Payee - Loc 3, Bldg 1	Timothy Jones 715 Myers Rd. Oak Center, TX 75195
Additional Insured - Loc 5, Bldg 1, Subj 1	Merchants Bank 801 S. Briggs Rd. Oak Center, TX 75195

Additional Coverages

Description	Limit	Deductible
Asphalt Coverage	\$15,000	\$150
Asphalt Coverage - Loc 1, Bldg 2		
Mold Coverage - Loc 5, Bldg 1, Subj 1	\$10,000	\$100

Forms and Endorsements

Number	Name	Edition Date
T2548	Terrorism Exclusion	1/1/2001
G1254	Pollution Exclusion - Loc 3, Bldg 1	4/1/2014

Remarks

Description
Property is close to railroad tracks - In summer months this can cause small grass fires.



Equipment Floater

Texas Insurance Company Issuing Company
 AB12CD8552 Policy Number
 4/1/2016 to 4/1/2017 Policy Term

Named Insureds

Insured	Interest
Miller Construction, Inc.	First Named Insured
James D. Miller	Partner
Sarah C. Miller	Partner
JDM Buildings, LLC	Additional Insured
SCM, LLC	Additional Insured

Coverages

Description	Value
Coverage Type	Scheduled
Coverage Form	Named Perils
Valuation	Replacement Cost
Total Scheduled Amount	\$15,000,000
Coinsurance	90%
Deductible	\$10,000

Unscheduled Equipment

Description	Maximum Item	Coins	Insurance Amount
Tools	\$5,000	90%	\$500,000
Supplies	\$500	90%	\$150,000

Scheduled Equipment

Item	Description	ID/Serial Number	Owned	Insurance Amount
1	Earthmover	DKFJl08978	✓	\$150,000
2	Yellow Backhoe	UIER79DHKo		\$125,000
3	Green Backhoe	1FD745D	✓	\$80,000

Additional Interests

Interest	Name and Address
Additional Insured	First National Bank 2837 Central Ave. Grand Park, TX 75199
Loss Payee - Item 3	Merchants Bank 801 S. Briggs Rd. Oak Center, TX 75195

Additional Coverages

Description	Limit	Deductible
Vandalism Coverage	\$15,000	\$1,500
Theft and Burglary - Item 1	\$250,000	\$25,000

Forms and Endorsements

Number	Name	Edition Date
T1254	Terrorism Exclusion	1/1/2001
C1000	Schedule - Item 2	1/1/1994

Electronic Data Processing



Texas Insurance Company Issuing Company
 AB12CD8552 Policy Number
 4/1/2016 to 4/1/2017 Policy Term

Named Insureds

Insured	Interest
Miller Construction, Inc.	First Named Insured
James D. Miller	Partner
Sarah C. Miller	Partner
JDM Buildings, LLC	Additional Insured
SCM, LLC	Additional Insured

Coverages



Loc	Bldg	Subject	Amount	Val	Coins	Deductible
1	1	1488 S. Monroe Blvd.				
		Computer Hardware Owned	\$500,000	G	90%	\$5,000
		Data & Media (Software)	\$500,000		90%	\$5,000
		Mechanical Breakdown	Not Included			
		Flood Coverage	Not Included			
		Earthquake Coverage	Included			
2	1	1400 S. Monroe Blvd., Ste. 150				
		Computer Hardware Owned	\$100,000			
		Data & Media (Software)	\$150,000			
		Mechanical Breakdown	Included			
		Flood Coverage	Not Included			
		Earthquake Coverage	Included			
3	1	1400 S. Monroe Blvd., Ste. 200				
		Computer Hardware Owned	\$5,000			
		Data & Media (Software)	\$15,000			
		Mechanical Breakdown	Not Included			
		Flood Coverage	Not Included			
		Earthquake Coverage	Included			

Loc	Bldg	Subject	Amount	Val	Coins	Deductible
5	1	7548 E. Creek Point				
		Computer Hardware Leased	\$500,000			
		Data & Media (Software)	\$500,000		90%	\$5,000
		Mechanical Breakdown	Included			
		Flood Coverage	Not Included			
		Earthquake Coverage	Included			

*Valuation Definitions		
(A) Actual Cash Value	(G) Guaranteed Replacement Cost	(R) Replacement Cost
(B) Business Income Changes	(I) Invoice Cost	(S) Stated Amount
(C) Agreed Amount (Waived Coinsurance) and Replacement Cost	(L) Actual Loss Sustained	(T) Total Insured Value
(D) Reproduction	(M) Market Value	(U) Full Value Replacement Cost
(E) Agreed Amount (Waived Coinsurance)	(O) Other	(V) Agreed Value
(F) Functional Replacement Cost	(P) Selling Price	(X) Extended Value Replacement Cost

Additional Interests

Interest	Name and Address
Lienholder	First National Bank 2837 Central Ave. Grand Park, TX 75199
Additional Insured	Bank of America 2060 Lunge Rd. Grand Park, TX 75199
Additional Insured - Loc 1, Bldg 1	Bank of America 2060 Lunge Rd. Grand Park, TX 75199
Loss Payee - Loc 5, Bldg 1, Item 1	First National Bank 2837 Central Ave. Grand Park, TX 75199

Additional Coverages

Description	Limit	Deductible
Data Breach Liability	\$50,000	\$5,000
Cyber Liability - Loc 3, Bldg 1	\$150,000	\$10,000
Vandalism Coverage - Loc 5, Bldg 1, Item 1	\$50,000	\$500

General Liability

Texas Insurance Company Issuing Company
 AB12CD8552 Policy Number
 4/1/2016 to 4/1/2017 Policy Term

Named Insureds

Insured	Interest
Miller Construction, Inc.	First Named Insured
James D. Miller	Partner
Sarah C. Miller	Partner
JDM Buildings, LLC	Additional Insured
SCM, LLC	Additional Insured

Coverages

Description	Limit
General Aggregate	\$1,000,000
Products / Completed Operations Aggregate	\$1,000,000
Each Occurrence	\$100,000
Personal and Advertising Injury	\$500,000
Fire Damage (Any One Fire)	\$100,000
Medical Expense (Any One Person)	\$100,000
Employee Benefits (Claims Made)	\$500,000
Property Damage Deductible	\$10,000
Bodily Injury Deductible	\$5,000
Hired & Non-Owned Auto	

Locations and Exposures



Loc	Bldg	Description	Exposure	Premium Basis
1	1	1488 S. Monroe Blvd., Grand Park, Texas 75199		
		Builders	\$5,850,000	Gross Sales
1	4	1488 S. Monroe Blvd., Grand Park, Texas 75199		
		Lumber Yard	570,000	Area

Loc	Bldg	Description	Exposure	Premium Basis
5	1	7548 E. Creek Point, Oak Center, Texas 75195		
		Builders	\$2,000,000	Gross Sales

Additional Interests

Interest	Name and Address
Additional Insured	First National Bank 2837 Central Ave. Grand Park, TX 75199
Additional Insured - Loc 1, Bldg 1	First National Bank 2837 Central Ave. Grand Park, TX 75199
Loss Payee - Loc 5, Bldg 1, Hzrd 1	Merchants Bank 801 S. Briggs Rd. Oak Center, TX 75195

Additional Coverages

Description	Limit	Deductible
Tradeshaw Samples Protection Coverage	\$15,000	\$150
Mold Coverage - Loc 1, Bldg 4	\$10,000	\$1,000

Forms and Endorsements

Number	Name	Edition Date
D7580	General Liability Declarations	5/1/2004
G1257	Leakage Exclusion - Loc 1, Bldg 4	4/1/2014

Remarks

Description
Business is close to a church - The church goes sometimes use the parking lot on Sunday.

Crime

Texas Insurance Company Issuing Company
 AB12CD8552 Policy Number
 4/1/2016 to 4/1/2017 Policy Term

Named Insureds

Insured	Interest
Miller Construction, Inc.	First Named Insured
James D. Miller	Partner
Sarah C. Miller	Partner
JDM Buildings, LLC	Additional Insured
SCM, LLC	Additional Insured

Coverages



Loc	Bldg	Description	Limit	Deductible
1	1	1488 S. Monroe Blvd., Grand Park, TX		
		Employee Dishonesty	\$1,000,000	\$10,000
		ERISA - Miller Construction Employee Pension Aggregate	\$1,000,000	
		Forgery or Alteration	\$500,000	\$5,000
		Theft of Money and Securities - Inside Premises	\$500,000	\$5,000
		Robbery or Burglary of Other Property - Inside the Premises	\$500,000	\$5,000
		Other Property - Outside Premises	\$500,000	\$5,000
2	1	1400 S. Monroe Blvd., Ste. 150, Grand Park, TX		
		Employee Dishonesty	\$1,000,000	\$10,000
		Theft of Money and Securities - Inside Premises	\$500,000	\$5,000

Additional Coverages

Description	Limit	Deductible
Looting Coverage	\$100,000	\$1,000
Vandalism Coverage - Loc 1, Bldg 1	\$125,000	\$1,000

Commercial Auto

Texas Insurance Company Issuing Company
 AB12CD8552 Policy Number
 4/1/2016 to 4/1/2017 Policy Term

Named Insureds

Insured	Interest
Miller Construction, Inc.	First Named Insured
James D. Miller	Partner
Sarah C. Miller	Partner
JDM Buildings, LLC	Additional Insured
SCM, LLC	Additional Insured

Coverages

Description	Symbol	Limit
Combined Single Limit	2 7	\$500,000
Personal Injury Protection	2	\$500,000
Medical Payments	7	\$100,000
Uninsured Motorists - Each Person	1 7	\$250,000
Uninsured Motorists - Each Accident	1 7	\$500,000
Comprehensive Deductible	2 7	\$1,000
Collision Deductible	2	\$1,000
Hired / Borrowed Auto Liability		Included
Non-owned Auto Liability		Included

*Symbol Definitions		
(1) Any Auto	(4) Owned Autos Other Than Private Passenger	(7) Autos Specified On Schedule
(2) All Owned Autos	(5) All Owned Autos Requiring No-Fault Coverage	(8) Hired Autos
(3) Owned Private Passenger Autos	(6) Owned Autos Subject To Compulsory U.M. Law	(9) Non-Owned Autos



Vehicle Schedule

Veh #	Year, Make, & Model	VIN	Med Pay	PIP	UM	Comp. Ded.	Coll. Ded.
1	2015 GMC Terrain	DFU1FD45ADF465		✓	✓	\$1,000	\$500
2	2013 GMC C2500	DF5D1542D1F5D45	✓		✓	\$1,000	\$500
3	2010 GMC Savanna G1500	FLDKOI132121F2D	✓	✓		\$1,000	\$500
4	2015 Ford F150 Supercrew XLT	GFJSOGI154L97689	✓	✓	✓	\$1,000	\$1,000
5	2014 Ford F150 Supercrew XLT	FD4154D12D1F6S4	✓	✓	✓	\$1,000	\$1,000
6	1990 Ford Transit Connect	DF897GJE544TY8S	✓	✓	✓	\$1,000	\$500



Driver List

Name	Broadened PIP	Drive Other Car	Date of Birth	License Number
James D. Miller	✓	✓	On File	On File
Joe Green			Please Provide	On File
John Jenkins	✓		On File	On File
Melody J. Walker		✓	On File	On File
Sam Jones			Please Provide	Please Provide
Sarah C. Miller	✓	✓	On File	On File

Additional Interests

Interest	Name and Address
Lienholder	First National Bank 2837 Central Ave. Grand Park, TX 75199
Lienholder - Veh 1	Bank of America 2060 Lunge Rd. Grand Park, TX 75199
Loss Payee - Veh 4	Jeffery Johnson 1196 Hann Rd. Suite 200 Oak Center, TX 75195

Additional Coverages

Description	Limit	Deductible
Additional Towing Coverage	\$10,000	\$1,000
Commercial Auto Rental Reimbursement - Veh 1	\$10,000	\$1,000

Forms and Endorsements

Number	Name	Edition Date
CA7580	Commercial Auto Declarations	5/1/2004
G1255	Garage Exclusion - Veh 1	4/1/2014

Garage & Dealers

Texas Insurance Company Issuing Company
 AB12CD8552 Policy Number
 4/1/2016 to 4/1/2017 Policy Term

Named Insureds

Insured	Interest
Miller Construction, Inc.	First Named Insured
James D. Miller	Partner
Sarah C. Miller	Partner
JDM Buildings, LLC	Additional Insured
SCM, LLC	Additional Insured

Locations

Loc	Address
3	1400 S. Monroe Blvd., Ste. 200, Grand Park, TX 75199

Coverages

Description	Symbol*	Limit	
Liability Dealers Only: Limited	21	\$500,000 \$500,000 \$1,000,000	Each Accident/Auto Only Each Accident/Other Than Auto Only Aggregate/Other Than Auto Only
Uninsured Motorist Liability	22	\$500,000 \$1,000,000	Bodily Injury - Each Person Bodily Injury - Each Accident
Medical Payments	21	\$500,000	Applies to Autos, Premises, and Operations

*Symbol Definitions		
(21) Any Auto	(25) Owned Autos Subject to No-Fault Laws	(29) Non-Owned Autos Used in Garage Business
(22) All Owned Autos	(26) Owned Autos Subject To Uninsured Motorist Law	(30) Autos Left for Service/Repairs/Storage
(23) Owned Private Passenger Autos	(27) Autos Specified On Schedule	(31) Autos on Consignment and Dealer Autos
(24) Owned Autos Other Than Private Passenger	(28) Hired Autos	(32) Company Use

Loc	Physical Damage	Limit per Location	Deductible per Auto	Maximum Deductible per Loss
3	Specified Peril	\$100,000	\$1,000	\$5,000

Garage Keepers - Direct Excess Basis



Loc	Description	Limit	Number of Autos	Deductible Per Auto	Maximum Deductible Per Loss
3	Comprehensive	\$100,000	5	\$1,000	\$5,000
3	Collision	\$100,000	5	\$1,000	

Scheduled Autos



Veh #	Year, Make & Model	VIN	Med Pay	PIP	UM	Comp. Ded.	Coll. Ded.
1	2010 Ford F350 Super Duty Dual	1FD1432G45G4	✓		✓	\$500	\$500
2	2005 Ford F250 Super Duty Dual	D45F35GF5G1	✓	✓		\$500	\$500

Additional Interests

Interest	Name and Address
Lienholder	First National Bank 2837 Central Ave. Grand Park, TX 75199
Loss Payee - Location #3	Citizens Bank of Oak Center 245 Broadway St. Oak Center, TX 75195

Additional Coverages

Description	Limit	Deductible
Vandalism Coverage	\$15,000	\$1,500
Theft and Burglary - Location #3	\$250,000	\$25,000

Transportation

Texas Insurance Company Issuing Company

AB12CD8552 Policy Number

4/1/2016 to 4/1/2017 Policy Term

Named Insureds

Insured	Interest
Miller Construction, Inc.	First Named Insured
James D. Miller	Partner
Sarah C. Miller	Partner
JDM Buildings, LLC	Additional Insured
SCM, LLC	Additional Insured

Coverages

Description	Limit
Cause of Loss	Special Form
Deductible	\$1,000



Conveyance	Annual Values Shipped			Average Value/ Shipment	Limit of Liability	Bill of Lading Value
	Incoming	Outgoing	Interplant			
Contract Carrier	\$50,000	\$50,000	\$50,000	\$25,000	\$500,000	Full Value

Vehicle Schedule



Veh	Year, Make, & Model	VIN	Med Pay	PIP	UM	Comp. Ded.	S. Perils Ded.	Coll. Ded.
1	2010 Ford Expedition	2DF1D2F45	✓		✓	\$500	\$500	\$500
2	2013 Ford Bronco II	D1432G45G4		✓		\$500		\$500

Additional Coverages

Description	Limit	Deductible
Theft and Burglary	\$150,000	\$500
Vandalism Coverage - Veh 2	\$25,000	\$500

Umbrella / Excess Liability

Texas Insurance Company Issuing Company

AB12CD8552 Policy Number

4/1/2016 to 4/1/2017 Policy Term

Named Insureds

Insured	Interest
Miller Construction, Inc.	First Named Insured
James D. Miller	Partner
Sarah C. Miller	Partner
JDM Buildings, LLC	Additional Insured
SCM, LLC	Additional Insured

Coverages

Description	Limit
General Aggregate	\$5,000,000
Products / Completed Operations	\$5,000,000
Each Occurrence	\$5,000,000
Self-Insured Retention (SIR)	\$25,000

Underlying Coverages



Description	Carrier / Policy #	Policy Period	Limit
Automobile Liability Combined Single Limit	Texas Insurance Company / AB12CD8552	4/1/16 to 4/1/17	\$500,000
General Liability Each Occurrence	Texas Insurance Company / AB12CD8552	4/1/16 to 4/1/17	\$100,000
Employers Liability Each Accident Disease Each Employee Disease Policy Limit	Texas Insurance Company / AB12CD8552	4/1/16 to 4/1/17	\$500,000 \$250,000 \$1,000,000
Crime (Includes Burglary) Employee Dishonesty	Texas Insurance Company / AB12CD8552	4/1/16 to 4/1/17	\$1,000,000
Equipment Floater Aggregate	Texas Insurance Company / AB12CD8552	4/1/16 to 4/1/17	\$15,000,000

Additional Interests

Interest	Name and Address
Additional Insured	First National Bank 2837 Central Ave. Grand Park TX 75199

Additional Coverages

Description	Limit	Deductible
Theft and Burglary	\$1,000,000	\$10,000

Forms and Endorsements

Number	Name	Edition Date
T1254	Terrorism Exclusion	1/1/2001

Workers Compensation

Texas Insurance Company Issuing Company
 AB12CD8552 Policy Number
 4/1/2016 to 4/1/2017 Policy Term

Named Insureds

Insured	Interest
Miller Construction, Inc.	First Named Insured

Coverages

Description	Limit
Employers Liability: Each Accident	\$500,000
Employers Liability: Disease – Policy Limit	\$1,000,000
Employers Liability: Disease – Each Employee	\$250,000
Workers Compensation: Statutory Benefit	Included

Locations & Class Codes



Loc	St	Code	Description	Estimated Annual Payroll	Base Rate	Estimated Annual Premium
1	1488 S. Monroe Blvd. • Grand Park, TX 75199					
	TX	1463	Asphalt Works: Operated By Road Paving Contractors	125,000	1.84	\$2,300
	TX	5403	Apartment Buildings And Motels - Erection - Wood Frame & Drivers	4,502,502	0.84	\$37,821
	TX	8058	Lumber Yard - Commercial: Store Employees	52,000	1.10	\$572
	TX	8810	Clerical Office Employees Noc	45,000	0.75	\$338
2	1400 S. Monroe Blvd., Ste. 150 • Grand Park, TX 75199					
	TX	8810	Clerical Office Employees Noc	38,000	0.75	\$285
3	1400 S. Monroe Blvd., Ste. 200 • Grand Park, TX 75199					
	TX	8810	Clerical Office Employees Noc	42,000	0.75	\$315

Loc	St	Code	Description	Estimated Annual Payroll	Base Rate	Estimated Annual Premium
4	85000 Ft. Worth Avenue• Grand Park, TX 75199					
	TX	5403	Apartment Buildings And Motels - Erection - Wood Frame & Drivers	125,410	1.84	\$2,308
	TX	8058	Lumber Yard - Commercial: Store Employees	250,000	1.10	\$2,750
	TX	8810	Clerical Office Employees Noc	30,000	0.75	\$225
5	7548 E. Creek Point• Oak Center, TX 75195					
	TX	8810	Clerical Office Employees Noc	78,500	0.75	\$589

Premium Calculations



Description	Factor	Factored Premium
State of Texas		
Total Factored Premium		\$45,003
Increased Limits	1.50000	\$675
Deductible	0.20000	\$50
Experience or Merit Modification	0.98520	-\$665
Schedule Rating		\$200
Premium Discount	5.00000	-\$2,263
Expense Constant		\$200
Taxes / Assessments		\$1,352
Total Estimated Annual Premium for Texas		\$44,552
Minimum Premium		\$42,000
Deposit Premium		\$11,138
State of Louisiana		
Total Factored Premium		\$2,500
Experience or Merit Modification	1.10000	\$275
Premium Discount	2.50000	-\$70
Expense Constant		\$200
Total Estimated Annual Premium for Louisiana		\$2,905
Minimum Premium		\$3,000
Deposit Premium		\$750

Billing / Audit Information

Description	Selection
Billing Plan	Agency
Payment Plan	Seven (7) payments
Down Payment	25%
Audit Interval	Annual

Included / Excluded Individuals



Name	Title	Included	Excluded
Sarah C. Miller	Chief Financial Officer		✓
James D. Miller - Loc 1	President	✓	

Additional Coverages

Description	Limit	Deductible
Special Loss Settlement	\$500,000	\$5,000
Out of State Medical Coverage - Loc 1 - State of Texas	\$250,000	\$250

Forms and Endorsements

Number	Name	Edition Date
WC99580	Workers Compensation Declarations	5/1/2015
WC99580	Workers Compensation Declarations - Loc 2	5/1/2015



Disclaimers / Disclosures

Disclaimer wording here.

Compensation disclosure wording goes here.

Misc. statements down here.

Recommendations



Insert coverage recommendations here.

- ✓ A common practice is to build common recommendations into the template so that the end user is not starting with a blank page. It's faster to delete what you don't need than to type in what you do.



Marketing Summary

Line of Business	Carrier Proposed	Premium
Business Owners Policy	Texas Insurance Company	\$5,000
Property	Texas Insurance Company	\$50,000
Equipment Floater	Texas Insurance Company	\$2,500
Electronic Data Processing	Texas Insurance Company	\$1,000
General Liability	Texas Insurance Company	\$20,000
Crime (Includes Burglary)	Texas Insurance Company	\$750
Business Auto	Texas Insurance Company	\$12,450
Garage & Dealers (Simplified)	Texas Insurance Company	\$8,500
Transportation	Texas Insurance Company	\$750
Commercial Umbrella	Texas Insurance Company	\$15,000
Worker's Compensation	Texas Insurance Company	\$47,457
Total Premium		\$163,407

This presentation is valid for 30 days from October 6, 2016.

This proposal is accepted as presented for **Miller Construction, Inc.**

Signature	Title	Date

This proposal with the following changes completed will be accepted for Miller Construction, Inc..

Signature	Title	Date



Premium Summary

Lines of Business	Expiring Premium	Renewal Premium
Business Owners Policy		\$5,000
Property		\$50,000
Equipment Floater		\$2,500
Electronic Data Processing		\$1,000
General Liability		\$20,000
Crime (Includes Burglary)		\$750
Business Auto		\$12,450
Garage & Dealers (Simplified)		\$8,500
Transportation		\$750
Commercial Umbrella		\$15,000
Worker's Compensation		\$47,457
Total Premium	\$	\$163,407

Payment Options

Check Payable to	Down Payment Amount	# of Installments	Installment Fee