

2019/20 
PROPOSAL

MILLER CONSTRUCTION, INC.

Presented on: November 23, 2019
Presented by: **Sam Higginbottom**



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INTRODUCTION



ABOUT US

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OUR HISTORY

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OUR MISSION

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MEET YOUR SERVICE TEAM



Sam Higginbottom
Producer

P: (555) 444-3333
M: (555) 442-2424
shigginbottom@HandLInsurance.com



Casey Carlson
Client Service Representative

P: (555) 444-3340
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ccarlson@HandLInsurance.com



Joy Travnichek
Claims Representative

P: (555) 444-3345
M: (555) 442-2444
jtravnichek@HandLInsurance.com

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COMMON CONDITIONS



NAMED INSUREDS

Miller Construction, Inc.
James D. Miller
Sarah C. Miller
JDM Buildings, LLC
SCM, LLC

MAILING ADDRESS

1488 S. Monroe Blvd.
Dallas, TX 75243

LOCATION SCHEDULE

LOC	BLDG	ADDRESS	DESCRIPTION
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199-1000	Main Office
1	2	1488 S. Monroe Blvd., Grand Park, TX 75199-1000	Supply Depot
1	3	1488 S. Monroe Blvd., Grand Park, TX 75199-1000	Garage
1	4	1488 S. Monroe Blvd., Grand Park, TX 75199-1000	Lumber Shed
2	1	1400 S. Monroe Blvd. Ste. 150, Grand Park, TX 75199	Office
3	1	1400 S. Monroe Blvd. Ste. 200, Grand Park, TX 75199	Office
4	1	85000 Ft. Worth Avenue, Grand Park, TX 75199	Construction Supply Housing
4	2	85000 Ft. Worth Avenue, Grand Park, TX 75199	Garage
5	1	7548 E. Creek Point, Oak Center, TX 75195	Branch Office

BUSINESS OWNERS POLICY

COMPANY
Texas Insurance Company

POLICY NUMBER
AB12CDE8552-1

POLICY TERM
4/1/2019 to 4/1/2020

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
Hired Auto Bodily Injury Liability	Included	
Hired Auto Property Damage Liability	Included	
Employee Benefits Liability Retroactive Date	\$500,000 1/1/2010	\$5,000
Business Income Exhibition, Fair, Tradeshow	\$500,000	\$5,000

PROPERTY COVERAGES

DESCRIPTION	LIMIT	DEDUCTIBLE
Accounts Receivable	Included	
Business Income Actual Loss Sustained - 6 Months	\$5,000,000	\$50,000
Business Income with Extra Expense	Included	
Employee Dishonesty	\$500,000	\$5,000
Welfare and Pension Plan (ERISA)	\$1,000,000	\$10,000
Earthquake	\$1,000,000	\$10,000
Electronic Data Processing Equipment Data / Media	\$500,000 \$500,000	\$5,000 \$5,000
Equipment Breakdown Broad	\$1,000,000	\$10,000
Terrorism Domestic Foreign	Included Accepted	

LOCATION COVERAGES

LOCATION #1 BUILDING #1: 1488 S. Monroe Blvd., Grand Park, TX 75199-1000		
DESCRIPTION	LIMIT	DEDUCTIBLE
Building	\$1,000,000	\$10,000
Personal Property	\$500,000	\$5,000
Money and Securities - Inside	\$50,000	\$500
Money and Securities - Outside	Included	
Floater Contractor's Equipment	\$2,000,000	\$20,000
Hail Exclusion	\$3,300	\$330
Valuable Papers and Records	\$500,000	\$5,000
Awning	\$175,000	\$1,750
Test Additional Coverage	Included	

LOCATION #1 BUILDING #2: 1488 S. Monroe Blvd., Grand Park, TX 75199-1000		
DESCRIPTION	LIMIT	DEDUCTIBLE
Building	\$2,000,000	\$20,000
Personal Property	\$500,000	\$5,000

LOCATION #1 BUILDING #3: 1488 S. Monroe Blvd., Grand Park, TX 75199-1000		
DESCRIPTION	LIMIT	DEDUCTIBLE
Building	\$500,000	\$5,000
Personal Property	\$500,000	\$5,000

LOCATION #1 BUILDING #4: 1488 S. Monroe Blvd., Grand Park, TX 75199-1000		
DESCRIPTION	LIMIT	DEDUCTIBLE
Building	\$1,000,000	\$10,000
Personal Property	\$500,000	\$5,000

LOCATION #4 BUILDING #1: 85000 Ft. Worth Avenue, Grand Park, TX 75199		
DESCRIPTION	LIMIT	DEDUCTIBLE
Building	\$500,000	\$5,000
Personal Property	\$500,000	\$5,000

LOCATION #4 BUILDING #2: 85000 Ft. Worth Avenue, Grand Park, TX 75199		
DESCRIPTION	LIMIT	DEDUCTIBLE
Personal Property	\$500,000	\$5,000

BUSINESS OWNERS POLICY CONTINUED

LOCATION #5 BUILDING #1: 7548 E. Creek Point, Oak Center, TX 75195

DESCRIPTION	LIMIT	DEDUCTIBLE
Personal Property	\$500,000	\$5,000

ADDITIONAL INTERESTS

NAME	INTEREST
First National Bank	Lienholder
Merchants Bank	Additional Insured 7548 E. Creek Point Oak Center, TX 75195, Building #1

PROPERTY

COMPANY
Texas Insurance Company

POLICY NUMBER
AB12CDE8552-1

POLICY TERM
4/1/2019 to 4/1/2020

COVERAGES

BLANKET LIMITS

BLDG	BUILDING	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
	Blanket	\$8,657,000		90%	Broad	\$5,000

LOCATION #1: 1488 S. MONROE BLVD., GRAND PARK, TX 75199-1000

BLDG	BUILDING	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$1,000,000	R	90%	Broad	\$5,000
					Windstorm	5.00%
1	Contents	\$500,000	R	90%	Special	\$5,000
1	Business Income with Extra Expense	\$100,000	L		Special	72 Hours
2	Building	\$2,000,000	R	90%	Broad	\$5,000
3	Building	\$500,000	R	90%	Broad	\$5,000
4	Building	\$500,000	R	90%	Broad	\$5,000
4	Contents	\$500,000	R	90%	Broad	\$5,000

LOCATION #2: 1400 S. MONROE BLVD. STE. 150, GRAND PARK, TX 75199

BLDG	BUILDING	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$120,000	A	90%	Broad	\$2,500
1	Contents	\$12,000	A	90%	Special	\$2,500

LOCATION #3: 1400 S. MONROE BLVD. STE. 200, GRAND PARK, TX 75199

BLDG	BUILDING	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Contents	\$25,000	R	90%	Special	\$2,500

LOCATION #4: 85000 FT. WORTH AVENUE, GRAND PARK, TX 75199

BLDG	BUILDING	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$500,000	A	90%	Broad	\$5,000
1	Contents	\$1,500,000	R	90%	Special	\$15,000
2	Building	\$500,000	A	90%	Broad	\$5,000
2	Contents	\$500,000	A	90%	Special	\$5,000

PROPERTY CONTINUED

LOCATION #5: 7548 E. CREEK POINT, OAK CENTER, TX 75195						
BLDG	BUILDING	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Contents	\$500,000	F	90%	Special	\$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 COVERAGES

DESCRIPTION	LIMIT	DEDUCTIBLE
Asphalt Coverage	\$15,000	\$150
Asphalt Coverage - Location #1, Building #2		
Mold Coverage - Location #5, Building #1, Subject #1	\$10,000	\$100

ADDITIONAL INTERESTS

NAME	INTEREST
First National Bank	Lienholder
Timothy Jones	Loss Payee 1400 S. Monroe Blvd. Ste. 200 Grand Park, TX 75199, Building #1
Merchants Bank	Additional Insured 7548 E. Creek Point Oak Center, TX 75195, Building #1, Subject #1

FORMS AND ENDORSEMENTS

NUMBER	NAME
T2548	Terrorism Exclusion
G1254	Pollution Exclusion

PROPERTY CONTINUED

REMARKS

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

STATEMENT OF VALUES



LOCATION #1: 1488 S. MONROE BLVD., GRAND PARK, TX 75199-1000								
BLDG	SUBJECT	AMOUNT	COINS	VALUATION	OCCUPANCY	YEAR BUILT	CONST	SQ FEET
1	Building	\$1,000,000	90%	R	Main Office			
1	Building	\$1,000,000		R	Main Office			
1	Contents	\$500,000	90%	R	Main Office			
1	Business Income with Extra Expense	\$100,000		L	Main Office			
2	Building	\$2,000,000	90%	R	Supply Depot			
3	Building	\$500,000	90%	R	Garage			
4	Building	\$500,000	90%	R	Lumber Shed			
4	Contents	\$500,000	90%	R	Lumber Shed			

LOCATION #2: 1400 S. MONROE BLVD. STE. 150, GRAND PARK, TX 75199								
BLDG	SUBJECT	AMOUNT	COINS	VALUATION	OCCUPANCY	YEAR BUILT	CONST	SQ FEET
1	Building	\$120,000	90%	A	Office			
1	Contents	\$12,000	90%	A	Office			

LOCATION #3: 1400 S. MONROE BLVD. STE. 200, GRAND PARK, TX 75199								
BLDG	SUBJECT	AMOUNT	COINS	VALUATION	OCCUPANCY	YEAR BUILT	CONST	SQ FEET
1	Contents	\$25,000	90%	R	Office			

LOCATION #4: 85000 FT. WORTH AVENUE, GRAND PARK, TX 75199								
BLDG	SUBJECT	AMOUNT	COINS	VALUATION	OCCUPANCY	YEAR BUILT	CONST	SQ FEET
1	Building	\$500,000	90%	A	Construction Supply Housing			
1	Contents	\$1,500,000	90%	R	Construction Supply Housing			
2	Building	\$500,000	90%	A	Garage			
2	Contents	\$500,000	90%	A	Garage			

STATEMENT OF VALUES CONTINUED

LOCATION #5: 7548 E. CREEK POINT, OAK CENTER, TX 75195

BLDG	SUBJECT	AMOUNT	COINS	VALUATION	OCCUPANCY	YEAR BUILT	CONST	SQ FEET
1	Contents	\$500,000	90%	F	Branch Office			

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

ELECTRONIC DATA PROCESSING

COMPANY
Texas Insurance Company

POLICY NUMBER
AB12CDE8552-1

POLICY TERM
4/1/2019 to 4/1/2020

COVERAGES

LOC #1 - BLDG#1:1488 S. MONROE BLVD., GRAND PARK, TX 75199-1000

SUBJECT	AMOUNT	VALUATION	COINSURANCE	DEDUCTIBLE
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			

LOC #2 - BLDG#1:1400 S. MONROE BLVD. STE. 150, GRAND PARK, TX 75199

SUBJECT	AMOUNT	VALUATION	COINSURANCE	DEDUCTIBLE
Computer Hardware Owned	\$100,000			
Data & Media (Software)	\$150,000			
Mechanical Breakdown	Included			
Flood Coverage	Not Included			
Earthquake Coverage	Included			

LOC #3 - BLDG#1:1400 S. MONROE BLVD. STE. 200, GRAND PARK, TX 75199

SUBJECT	AMOUNT	VALUATION	COINSURANCE	DEDUCTIBLE
Computer Hardware Owned	\$5,000			
Data & Media (Software)	\$15,000			
Mechanical Breakdown	Not Included			
Flood Coverage	Not Included			
Earthquake Coverage	Included			

LOC #5 - BLDG#1:7548 E. CREEK POINT, OAK CENTER, TX 75195

SUBJECT	AMOUNT	VALUATION	COINSURANCE	DEDUCTIBLE
Computer Hardware Leased	\$500,000			
Data & Media (Software)	\$500,000		90%	\$5,000
Mechanical Breakdown	Included			
Flood Coverage	Not Included			
Earthquake Coverage	Included			

ELECTRONIC DATA PROCESSING CONTINUED

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 COVERAGES

DESCRIPTION	LIMIT	DEDUCTIBLE
Data Breach Liability	\$50,000	\$5,000
Cyber Liability - Location #3, Building #1	\$150,000	\$10,000
Vandalism Coverage - Location #5, Building #1, Item #1	\$50,000	\$500

ADDITIONAL INTERESTS

NAME	INTEREST
First National Bank	Lienholder
Bank of America	Additional Insured 1488 S. Monroe Blvd. Grand Park, TX 75199-1000, Building #1
First National Bank	Loss Payee 7548 E. Creek Point Oak Center, TX 75195, Building #1, Item #1

EQUIPMENT FLOATER

COMPANY
Texas Insurance Company

POLICY NUMBER
AB12CDE8552-1

POLICY TERM
4/1/2019 to 4/1/2020

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
Supplies	\$500	90%	\$150,000
Tools	\$5,000	90%	\$500,000

SCHEDULED EQUIPMENT


ITEM	DESCRIPTION	ID/SERIAL NUMBER	INSURANCE AMOUNT
1	2000 Caterpillar S1450 Earthmover	DKFJI08978	\$150,000
2	2013 General G1542 Yellow Backhoe	UIER79DHK0	\$125,000
3	2012 General s8454 Green Backhoe	1FD745D	\$80,000
4	200 TruClear SV145200 Mobile Lights	FD785752	\$5,000
5	2007 General 145000 Trencher	IU7FJ666	\$37,200
6	1980 AmeriLift PR100 Forklift	767803625	\$22,854
7	1990 FrameWorks 145XX Scaffold	7584985423	\$18,500
8	2008 Taylor HL245 Crane	IUIDF7D8676	\$154,500
9	2015 PowerMaker G880 Generator	UDF87IY	\$5,075
10	2013 Genie GS-3384 RT Scissor Lift	21F1445D	\$32,100
11	2010 Atlas Copco XAS 185 Air Compressor	157297954D	\$8,750

EQUIPMENT FLOATER CONTINUED

ADDITIONAL COVERAGES

DESCRIPTION	LIMIT	DEDUCTIBLE
Vandalism Coverage	\$15,000	\$1,500
Theft & Burglary - Item #1	\$250,000	\$25,000

ADDITIONAL INTERESTS

NAME	INTEREST
First National Bank	Additional Insured
Merchants Bank	Loss Payee 2012 General s8454 Green Backhoe 

GENERAL LIABILITY

COMPANY
Texas Insurance Company

POLICY NUMBER
AB12CDE8552-1

POLICY TERM
4/1/2019 to 4/1/2020

COVERAGES

DESCRIPTION	LIMITS
General Aggregate	\$1,000,000
Products & Completed Operations Aggregate	\$1,000,000
Personal & Advertising Injury	\$500,000
Each Occurrence	\$100,000
Damage to Rented Premises	\$100,000
Medical Expense (Any One Person)	\$100,000
Property Damage Deductible - Per Occurrence	\$10,000
Bodily Injury Deductible - Per Occurrence	\$5,000
Personal And Advertising Injury Deductible - Per Occurrence	\$1,500

EMPLOYEE BENEFITS

DESCRIPTION	LIMITS
Employee Benefits Liability	\$500,000
Deductible per claim	1,000
Number of employees	14
Retroactive Date	5/8/2019

LOCATIONS & EXPOSURES

LOCATION #1: 1488 S. MONROE BLVD. 1488 S. MONROE BLVD., GRAND PARK, TX 75199-1000

BLDG	CLASS CODE	CLASSIFICATION	PREMIUM BASIS	EXPOSURE
1	18888	Builders	Gross Sales	\$5,850,000
1	91340	Lumber Yard	Area	570,000

LOCATION #5: 7548 E. CREEK POINT 7548 E. CREEK POINT, OAK CENTER, TX 75195

BLDG	CLASS CODE	CLASSIFICATION	PREMIUM BASIS	EXPOSURE
1	91580	Builders	Gross Sales	\$2,000,000



GENERAL LIABILITY CONTINUED

ADDITIONAL COVERAGES

DESCRIPTION	LIMIT	DEDUCTIBLE
Tradeshow Samales Protection Coverage	\$15,000	\$150
Mold Coverage - 1488 S. Monroe Blvd. Grand Park, TX 75199-1000	\$10,000	\$1,000
Tradeshow Samales Protection Coverage	\$15,000	\$150
Mold Coverage - 7548 E. Creek Point Oak Center, TX 75195	\$10,000	\$1,000

ADDITIONAL INTERESTS

NAME	INTEREST
First National Bank	Additional Insured
First National Bank	Additional Insured 1488 S. Monroe Blvd. Grand Park, TX 75199-1000
Merchants Bank	Loss Payee 7548 E. Creek Point Oak Center, TX 75195

FORMS AND ENDORSEMENTS

NUMBER	NAME
D7580	General Liability Declarations
G1257	Leakage Exclusion

REMARKS

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

CRIME

COMPANY
Texas Insurance Company

POLICY NUMBER
AB12CDE8552-1

POLICY TERM
4/1/2019 to 4/1/2020

COVERAGES

LOCATION #1: 1488 S. Monroe Blvd., Grand Park, TX		
DESCRIPTION	LIMIT	DEDUCTIBLE
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
Theft of Money and Securities - Outside Premises	\$500,000	\$5,000

LOCATION #2: 1400 S. Monroe Blvd. Ste. 150, Grand Park, TX		
DESCRIPTION	LIMIT	DEDUCTIBLE
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 - Location #1, Building #1	\$125,000	\$1,000

FORMS AND ENDORSEMENTS

NUMBER	NAME
CD1250	Crime Declarations
C1000	Schedule

BUSINESS AUTO

COMPANY
Texas Insurance Company

POLICY NUMBER
AB12CDE8552-1

POLICY TERM
4/1/2019 to 4/1/2020

COVERAGES

DESCRIPTION	AUTO SYMBOL	LIMITS & DEDUCTIBLES
Combined Single Limit	2, 7	\$500,000
Personal Injury Protection	2	Included
Medical Payments	7	\$100,000
Uninsured Motorists - Each Person	1, 7	\$250,000
Uninsured Motorists - Each Accident	1, 7	\$500,000
Uninsured Motorists - Property Damage	1, 7	\$100,000
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

VEHICLES

VEH	YEAR, MAKE, & MODEL	VIN	COMP DED	COLL DED
1	2015 GMC Terrain	DFU1FD45ADF4654	\$1,000	\$500
2	2013 GMC C2500	DF5D1542D1F5D45	\$1,000	\$500
3	2010 GMC Savana G1500	FLDK0I132121F2D	\$1,000	\$500
4	2015 Ford F-150 SUPERCREW XLT	GFJSOGI154L97689	\$1,000	\$1,000
5	2014 Ford F-150 SUPERCREW XLT	FD4154D12D1F6S4	\$1,000	\$1,000
6	1990 Ford Transit Connect	DF897GJE544TY8S	\$1,000	\$500

BUSINESS AUTO CONTINUED

DRIVERS

NAME	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 COVERAGES

DESCRIPTION	LIMIT	DEDUCTIBLE
Additional Towing Coverage	\$10,000	\$1,000
Commercial Auto Rental Reimbursement - Vehicle #1	\$10,000	\$1,000

ADDITIONAL INTERESTS

NAME	INTEREST
First National Bank	Lienholder
Bank of America	Lienholder 2015 GMC Terrain
Jeffery Johnson	Loss Payee 2015 Ford F-150 SUPERCREW XLT

FORMS AND ENDORSEMENTS

NUMBER	NAME
CA7580	Commercial Auto Declarations
G1255	Garage Exclusion

VEHICLE SCHEDULE



VEH	INSD #	GARAGING LOCATION	YEAR	MAKE	MODEL	VIN	LIAB	MED PAY	PIP	UM/UIM	COMP DED	COLL DED
1		Dallas, TX	2015	GMC	Terrain	DFU1FD45ADF4654			✓	✓	\$1,000	\$500
2		Dallas, TX	2013	GMC	C2500	DF5D1542D1F5D45		✓		✓	\$1,000	\$500
3		Dallas, TX	2010	GMC	Savana G1500	FLDKO1132121F2D		✓	✓		\$1,000	\$500
4		Dallas, TX	2015	Ford	F-150 SUPERCREW XLT	GFJSOGI154L97689		✓	✓	✓	\$1,000	\$1,000
5		Dallas, TX	2014	Ford	F-150 SUPERCREW XLT	FD4154D12D1F6S4		✓	✓	✓	\$1,000	\$1,000
6		Dallas, TX	1990	Ford	Transit Connect	DF897GJE544TY8S		✓	✓	✓	\$1,000	\$500

GARAGE & DEALERS

COMPANY
Texas Insurance Company

POLICY NUMBER
AB12CDE8552-1

POLICY TERM
4/1/2019 to 4/1/2020

COVERAGES

DESCRIPTION	LIMIT
Liability	
Each Accident / Auto Only	\$500,000
Each Accident / Other Than Auto Only	\$500,000
Aggregate / Other Than Auto Only	\$1,000,000
Personal Injury Protection	
Each Person	\$500,000
Each Accident	\$600,000
Total Disability	\$1,000,000
Medical Payments	\$500,000
Uninsured Motorist Liability	
Bodily Injury - Each Person	\$500,000
Bodily Injury - Each Accident	\$1,000,000

LOCATION #3: 1400 S. MONROE BLVD. STE. 200 GRAND PARK, TX 75199

PHYSICAL DAMAGE	LIMIT PER LOCATION	DEDUCTIBLE PER AUTO	MAXIMUM DEDUCTIBLE PER LOSS
Specified Peril	\$1,000	\$5,000	\$5,000
Garage Keepers - Direct Excess Basis			
Comprehensive - Number of Autos: 5	\$100,000	\$1,000	\$5,000
Collision - Number of Autos: 5	\$100,000	\$1,000	

ADDITIONAL INTERESTS

NAME	INTEREST
First National Bank	Lienholder
Citizens Bank of Oak Center	Loss Payee 1400 S. Monroe Blvd. Ste. 200 Grand Park, TX 75199

FORMS AND ENDORSEMENTS

NUMBER	NAME
G1285	Pollution Exclusion
T2548	Terrorism Exclusion

TRANSPORTATION

COMPANY
Texas Insurance Company

POLICY NUMBER
AB12CDE8552-1

POLICY TERM
4/1/2019 to 4/1/2020

COVERAGES

DESCRIPTION	LIMIT
Cause of Loss	Named Perils
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	COLL. DED
1	2010 Ford Expedition	2DF1D2F45	✓		✓	\$500	\$500
2	213 Ford Bronco II	D1432G45G4		✓		\$500	\$500

ADDITIONAL COVERAGES

DESCRIPTION	LIMIT	DEDUCTIBLE
Theft and Burglary	\$150,000	\$500
Vandalism Coverage - Vehicle #2	\$25,000	\$500

COMMERCIAL UMBRELLA

COMPANY
Texas Insurance Company

POLICY NUMBER
AB12CDE8552-1

POLICY TERM
4/1/2019 to 4/1/2020

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 / AB12CDE8552	4/1/17 to 4/1/18	\$500,000
General Liability Each Occurrence General Aggregate Product & Completed Ops Agg Personal & Advertising Injury Damage to Rented Premises Medical Expenses	Texas Insurance Company / AB12CDE8552	4/1/17 to 4/1/18	\$100,000 \$1,000,000 \$1,000,000 \$500,000 \$100,000 \$100,000
Employers Liability Each Accident Disease Each Employee Disease Policy Limit	Texas Insurance Company / AB12CDE8552	4/1/17 to 4/1/18	\$500,000 \$250,000 \$1,000,000
Crime Employee Dishonesty	Texas Insurance Company / AB12CDE8552	4/1/17 to 4/1/18	\$1,000,000
Equipment Floater Aggregate	Texas Insurance Company / AB12CDE8552	4/1/17 to 4/1/18	\$15,000,000

ADDITIONAL COVERAGES

DESCRIPTION	LIMIT	DEDUCTIBLE
Theft and Burglary	\$1,000,000	\$10,000

COMMERCIAL UMBRELLA CONTINUED

ADDITIONAL INTERESTS

NAME	INTEREST
First National Bank	Additional Insured

WORKER'S COMPENSATION

COMPANY
Texas Insurance Company

POLICY NUMBER
AB12CDE8552-1

POLICY TERM
4/1/2019 to 4/1/2020

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

LOCATION #1: 1488 S. MONROE BLVD., GRAND PARK, TX 75199

STATE	CODE	DESCRIPTION	ESTIMATED ANNUAL PAYROLL	BASE RATE	ESTIMATED ANNUAL PREMIUM
TX	1463	Asphalt Works: Operated By Road Paving Contractors	\$125,000	1.84	\$2,300
TX	5403	Apartment Buildings And Motels - Erectiønn - Wood Frame & Drivers	\$4,502,502	0.84	\$37,821

LOCATION #2: 1400 S. MONROE BLVD., STE. 150, GRAND PARK, TX 75199

STATE	CODE	DESCRIPTION	ESTIMATED ANNUAL PAYROLL	BASE RATE	ESTIMATED ANNUAL PREMIUM
TX	8810	Clerical Office Employees Noc	\$38,000	0.75	\$285

LOCATION #3: 1400 S. MONROE BLVD., STE. 200, GRAND PARK, TX 75199

STATE	CODE	DESCRIPTION	ESTIMATED ANNUAL PAYROLL	BASE RATE	ESTIMATED ANNUAL PREMIUM
TX	8810	Clerical Office Employees Noc	\$42,000	0.75	\$315

WORKER'S COMPENSATION CONTINUED

LOCATION #4: 85000 FT. WORTH AVENUE, GRAND PARK, TX 75199					
STATE	CODE	DESCRIPTION	ESTIMATED ANNUAL PAYROLL	BASE RATE	ESTIMATED ANNUAL PREMIUM
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

LOCATION #5: 7548 E. CREEK POINT, OAK CENTER, TX 75195					
STATE	CODE	DESCRIPTION	ESTIMATED ANNUAL PAYROLL	BASE RATE	ESTIMATED ANNUAL PREMIUM
TX	8810	Clerical Office Employees Noc	\$78,500	0.75	\$589

ADDITIONAL COVERAGES

DESCRIPTION	LIMIT	DEDUCTIBLE
Special Loss Settlement	\$500,000	\$500
Out of State Medical Coverage - Location #1 - State of Texas	\$250,000	\$250

PREMIUM CALCULATIONS

STATE OF TEXAS		
DESCRIPTION	FACTOR	FACTORED PREMIUM
Total Factored Premium		\$45,003
Increased Limits	1.50	\$675
Deductible	0.20	\$50
Experience or Merit Modification	0.99	-\$665
Schedule Rating		\$200
Premium Discount	5.00	-\$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

WORKER'S COMPENSATION CONTINUED

STATE OF LOUISIANA		
DESCRIPTION	FACTOR	FACTORED PREMIUM
Total Factored Premium		\$2,500
Experience or Merit Modification	1.10	\$275
Premium Discount		-\$70
Expense Constant		\$200
Total Estimated Annual Premium for Louisiana		\$2,905
Minimum Premium		\$3,000
Deposit Premium		\$750

INCLUDED / EXCLUDED INDIVIDUALS

NAME	TITLE	INCLUDED	EXCLUDED
Sarah C. Miller	Chief Financial Officer		✓
James D. Miller - Location #1	President	✓	

FORMS AND ENDORSEMENTS

NUMBER	NAME
WC99580	Workers Compensation Declarations

MARKETING SUMMARY

LINE OF BUSINESS	COMPANY	RESULTS
Business Owners Policy	Texas Insurance Company	
Property	Texas Insurance Company	
Electronic Data Processing	Texas Insurance Company	
Equipment Floater	Texas Insurance Company	
General Liability	Texas Insurance Company	
Crime	Texas Insurance Company	
Business Auto	Texas Insurance Company	
Garage & Dealers	Texas Insurance Company	
Transportation	Texas Insurance Company	
Commercial Umbrella	Texas Insurance Company	
Worker's Compensation	Texas Insurance Company	

PREMIUM SUMMARY



LINES OF BUSINESS	PREMIUM
Business Owners Policy	\$5,000
Property	\$50,000
Electronic Data Processing	\$1,000
Equipment Floater	\$2,500
General Liability	\$20,000
Crime	\$750
Business Auto	\$12,450
Garage & Dealers	\$8,500
Transportation	\$750
Commercial Umbrella	\$15,000
Worker's Compensation	\$47,457
Total Premium	\$163,407

PREMIUM COMPARISON



LINES OF BUSINESS	EXPIRING	RENEWAL
Business Owners Policy	\$163,407	
Property	Included	
Electronic Data Processing	Included	
Equipment Floater	Included	
General Liability	Included	
Crime	Included	
Business Auto	Included	
Garage & Dealers	Included	
Transportation	Included	
Commercial Umbrella	Included	
Worker's Compensation	Included	
Total Premium	\$163,407	

DISCLAIMERS AND DISCLOSURES



DISCLAIMER

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COMPENSATION DISCLOSURE

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OTHER DISCLOSURES

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PROPOSAL ACCEPTANCE

INSURED

Miller Construction, Inc.

- As presented (all lines)
- With changes noted below

1. _____
2. _____
3. _____
4. _____
5. _____

Print Name

Title

Signature

Date



**INSURANCE
SERVICES**

200 North Parkway
Lake Oswego, OR 97035

LET'S GET SOCIAL

