



Miller Construction, Inc.

Presented on: October 12, 2017
Presented by: Sam Higginbottom
Casey Carlson

H & L Insurance
200 North Parkway
Grand Park, TX 75199



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Service Team

Sam Higginbottom	Producer
Phone	(555) 444-3333
Cell Phone	(555) 442-2424
Email	shigginbottom@HandLInsurance.com

Casey Carlson	Client Service Representative
Phone	(555) 444-3340
Cell Phone	(555) 442-2440
Email	ccarlson@HandLInsurance.com

Joy Travnichek	Claims Representative
Phone	(555) 444-3345
Cell Phone	(555) 442-2444
Email	jtravnichek@HandLInsurance.com



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 75199-1000
1	2	1488 S. Monroe Blvd., Grand Park, TX 75199-1000
1	3	1488 S. Monroe Blvd., Grand Park, TX 75199-1000
1	4	1488 S. Monroe Blvd., Grand Park, TX 75199-1000
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

Business Owner's

Issuing Company Texas Insurance Company
Policy Number AB12CD8552
Policy Term 4/1/2017 to 4/1/2018

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
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	\$500,000	\$5,000
Data / Media	\$500,000	\$5,000
Equipment Breakdown Broad	\$1,000,000	\$10,000
Terrorism Domestic	Included	
Foreign	Accepted	

Location Coverages

Loc	Bldg	Description	Limit	Deductible
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199-1000		
		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 75199-1000		
		Building	\$2,000,000	\$20,000
		Personal Property	\$500,000	\$5,000
1	3	1488 S. Monroe Blvd., Grand Park, TX 75199-1000		
		Building	\$500,000	\$5,000
		Personal Property	\$500,000	\$5,000
1	4	1488 S. Monroe Blvd., Grand Park, TX 75199-1000		
		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

Property

Issuing Company Texas Insurance Company
Policy Number AB12CD8552
Policy Term 4/1/2017 to 4/1/2018

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*	Coinsurance	Cause of Loss	Deductible
0	0	Blanket Coverage					
		Blanket	\$8,657,000		90%	Broad	\$5,000
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199-1000					
		Building	\$1,000,000	R	90%	Broad	\$10,000
		Contents	\$500,000	R	90%	Special	\$5,000
1	2	1488 S. Monroe Blvd., Grand Park, TX 75199-1000					
		Building	\$2,000,000	R	90%	Broad	\$20,000
1	3	1488 S. Monroe Blvd., Grand Park, TX 75199-1000					
		Building	\$500,000	R	90%	Broad	\$5,000
1	4	1488 S. Monroe Blvd., Grand Park, TX 75199-1000					
		Building	\$500,000	R	90%	Broad	\$5,000
		Contents	\$500,000	R	90%	Special	\$5,000
2	1	1400 S. Monroe Blvd., Ste. 150, Grand Park, TX 75199					
		Building	\$120,000	A	90%	Broad	\$2,500
		Contents	\$12,000	A	90%	Special	\$2,500
3	1	1400 S. Monroe Blvd., Ste. 200, Grand Park, TX 75199					
		Contents	\$25,000	R	90%	Special	\$2,500
4	1	85000 Ft. Worth Avenue, Grand Park, TX 75199					
		Building	\$500,000	A	90%	Broad	\$5,000
		Contents	\$1,500,000	R	90%	Special	\$15,000

Loc	Bldg	Subject	Amount	Val*	Coinsurance	Cause of Loss	Deductible	
4	2	85000 Ft. Worth Avenue, Grand Park, TX 75199						
		Building	\$500,000	A	90%	Broad	\$5,000	
		Contents	\$500,000	A	90%	Special	\$5,000	
5	1	7548 E. Creek Point, Oak Center, TX 75195						
		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 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

Equipment Floater

Issuing Company Texas Insurance Company
Policy Number AB12CD8552
Policy Term 4/1/2017 to 4/1/2018

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	HFY	Description	ID/Serial Number	Insurance Amount
1		Earthmover	DKFJI08978	\$150,000
2		Yellow Backhoe	UIER79DHK0	\$125,000
3		Green Backhoe	1FD745D	\$80,000

Electronic Data Processing

Issuing Company Texas Insurance Company
Policy Number AB12CD8552
Policy Term 4/1/2017 to 4/1/2018

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., Grand Park, TX 75199-1000				
		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, Grand Park, TX 75199				
		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, Grand Park, TX 75199				
		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, Oak Center, TX 75195				
		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 - 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

Issuing Company Texas Insurance Company
Policy Number AB12CD8552
Policy Term 4/1/2017 to 4/1/2018

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
Employee Benefits Aggregate	\$1,000,000
Property Damage Deductible - Per Occurrence	\$10,000
Bodily Injury Deductible - Per Occurrence	\$5,000
Personal And Advertising Injury - Per Occurrence	\$1,500
Hired & Non-Owned Auto	

Locations and Exposures

Loc	Bldg	Description	Exposure	Premium Basis
1	1	1488 S. Monroe Blvd., Grand Park, Texas 75199-1000		
		Builders	\$5,850,000	Gross Sales
1	4	1488 S. Monroe Blvd., Grand Park, Texas 75199-1000		
		Lumber Yard	570,000	Area
5	1	7548 E. Creek Point, Oak Center, Texas 75195		
		Builders	\$2,000,000	Gross Sales

Additional Coverages

Description	Limit	Deductible
Tradeshow 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

Crime

Issuing Company Texas Insurance Company
Policy Number AB12CD8552
Policy Term 4/1/2017 to 4/1/2018

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

Forms and Endorsements

Number	Name	Edition Date
CD1250	Crime Declarations	1/1/2001
C1000	Schedule - Loc 1, Bldg 1	1/1/1994

Commercial Auto

Issuing Company Texas Insurance Company
Policy Number AB12CD8552
Policy Term 4/1/2017 to 4/1/2018

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	Included
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 Definition		
(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



Vehicle	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



Vehicle	Med Pay	PIP	UM	Comp. Ded.	Coll. Ded.
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

Issuing Company Texas Insurance Company
Policy Number AB12CD8552
Policy Term 4/1/2017 to 4/1/2018

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	Symbol*	Limit per Location	Deductible per Auto	Maximum Deductible per Loss
3	Specified Peril	22	\$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

Vehicle	PIP	Med Pay	UM	UN	Tow & Labor	Comp. Ded.	Coll. Ded.
1 2010 Ford F350 Super Duty Dual 1FD1432G45G4		◆	◆	◆	\$1,000	\$500	\$500
2 2005 Ford F250 Super Duty Dual D45F35GF5G1	◆	◆			\$1,000	\$500	\$500

Additional Interests

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

Forms and Endorsements

Number	Name	Edition Date
T2548	Terrorism Exclusion	1/1/2001
G1285	Pollution Exclusion - Loc 3	4/1/2014

Transportation

Issuing Company Texas Insurance Company
Policy Number AB12CD8552
Policy Term 4/1/2017 to 4/1/2018

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	Vehicle	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



Umbrella

Issuing Company Texas Insurance Company
Policy Number AB12CD8552
Policy Term 4/1/2017 to 4/1/2018

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 General Aggregate Product & Completed Ops Agg Personal & Advertising Injury Damage to Rented Premises Medical Expenses	Texas Insurance Company / AB12CD8552	4/1/16 to 4/1/17	\$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 / 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

Workers Compensation

Issuing Company Texas Insurance Company
Policy Number AB12CD8552
Policy Term 4/1/2017 to 4/1/2018

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
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



Loc	St	Code	Description	Estimated Annual Payroll	Base Rate	Estimated Annual Premium
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	1.50	\$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
State of Louisiana		
Total Factored Premium		\$2,500
Experience or Merit Modification	1.10	\$275
Premium Discount	2.50	-\$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



Commercial Flood

Issuing Company Texas Insurance Company
Policy Number 201700001256
Policy Term 2/9/2017 to 2/9/2018

Named Insureds

Insured	Interest
Miller Construction, Inc.	First Named Insured

Coverages

Location Address: 8750 Rockaway Beach Rd., Rockledge, FL 32956

Description	Building Limit	Contents Limit
Total Amount of Insurance	\$180,000	\$35,500
Basic Limits	\$150,000	\$15,000
Additional Limits	\$25,000	\$20,000
Deductible	\$1,500	\$1,000

Additional Interests

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

Additional Coverages

Description	Limit	Deductible
Mold Coverage	\$100,000	\$1,000



Installation / Builders Risk

Issuing Company Texas Insurance Company
Policy Number 132454244
Policy Term 11/17/2016 to 11/17/2017

Named Insureds

Insured	Interest
Miller Construction, Inc.	First Named Insured

Coverages



Description	Limit
Loc # 1 - 1488 S. Monroe Blvd., Grand Park, TX 75199	
At Any One Location	\$1,000
At Temporary Location	\$2,000
Transit	\$3,000
Cause of Loss	Special
Deductible	\$700
Earthquake Sublimit	\$4,000
Deductible	\$400
Flood Sublimit	\$5,000
Deductible	\$500
Wind Sublimit	\$6,000
Deductible	\$600

Additional Interests

Interest	Name and Address
Additional Insured	City of Homewood 18000 Halsted St Homewood, IL 60430
Additional Interest - Loc #1	Great Midwest Bank 15900 W Bluemound Rd Brookfield, WI 53005

Additional Coverages

Description	Limit	Deductible
Emergency Medical Travel Insurance - Loc #1	\$8,500	\$850



Boiler and Machinery

Issuing Company Texas Insurance Company
Policy Number 12457D
Policy Term 11/21/2016 to 11/21/2017

Named Insureds

Insured	Interest
Miller Construction, Inc.	First Named Insured

Coverages



Description	Limit	Deductible
Loc #1 Bldg #1 - 1488 S. Monroe Blvd., Grand Park, TX 75199		
Equipment Breakdown	\$1,000	\$100
Production Machinery - Property Damage	\$4,000	\$400
Business Income / Extra Expense	\$7,000	\$700
Extended Period of Restoration	9 Days	\$900
Utility / Service Interruption	12 Hours	\$1,200
Demolition	\$20,000	\$2,000

Additional Interests

Interest	Name and Address
Loss Payee	South Flower Association, LLC 700 South Flower St Suite 406 Los Angeles, CA 90017
Additional Insured - Loc 1, Bldg 1	City of West Frankfort 3368 State Highway 37 Frankfort, IL 60423

Additional Coverages

Description	Limit	Deductible
Wreckage Value	\$40,000	\$4,000
Water Damage Endorsement - Loc 1, Bldg 1	\$50,000	\$5,000

Accounts Receivable / Valuable Papers

Issuing Company Texas Insurance Company
Policy Number 1F54D212
Policy Term 11/18/2016 to 11/18/2017

Named Insureds

Insured	Interest
Miller Construction, Inc.	First Named Insured

Accounts Receivable Coverages

Loc	Bldg	Description	Limit
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199	
		At Your Premises	\$2,500
		Not on Your Premises	\$2,000
		In Transit	\$500
		All Covered Property at All Locations	\$5,000

Valuable Papers Coverages

Loc	Bldg	Description	Limit
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199	
		At Your Premises	\$5,000
		Not on Your Premises	\$2,500
		Occurrence Deductible	\$250
		Valuable Papers Cannot Be Replaced	

Additional Coverages

Description	Limit	Deductible
Burglary and Robbery	\$150	\$250

Glass and Sign

Issuing Company Texas Insurance Company
 Policy Number 897FD4Q
 Policy Term 11/22/2016 to 11/22/2017

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

Glass Coverages



Item	Description	Limit	Deductible
Loc #1, Bldg #1 - 1488 S. Monroe Blvd., Grand Park, TX 75199			
1	Front Windows	\$15,000	\$1,500
2	Side Windows	\$7,500	\$750
Loc #2, Bldg #1 - 1400 S. Monroe Blvd., Ste. 150, Grand Park, TX 75199			
3	Front Window	\$20,000	\$2,000
Loc #3, Bldg #1 - 1400 S. Monroe Blvd., Ste. 200, Grand Park, TX 75199			
4	Front Window	\$20,000	\$2,000
Loc #4, Bldg #2 - 85000 Ft. Worth Avenue, Grand Park, TX 75199			
5	Front Windows	\$15,000	\$1,500
6	Side Windows	\$7,500	\$750
Loc #5, Bldg #1 - 7548 E. Creek Point, Oak Center, TX 75195			
7	Front Windows	\$10,000	\$1,000
8	Side Windows	\$5,000	\$500

Sign Coverages



Item	Description	Inside/Outside	Limit	Deductible
Loc #1, Bldg #1 - 1488 S. Monroe Blvd., Grand Park, TX 75199				
1	Miller Construction Billboard	O	\$25,000	\$2,500
Loc #2, Bldg #1 - 1400 S. Monroe Blvd., Ste. 150, Grand Park, TX 75199				
4	JDM Buildings	O	\$10,000	\$750
Loc #3, Bldg #1 - 1400 S. Monroe Blvd., Ste. 200, Grand Park, TX 75199				
5	SCM, LLC	O	\$10,000	\$750

Item	Description	Inside/Outside	Limit	Deductible
Loc #4, Bldg #2 - 85000 Ft. Worth Avenue, Grand Park, TX 75199				
2	South Office Billboard	O	\$15,000	\$1,000
Loc #5, Bldg #1 - 7548 E. Creek Point, Oak Center, TX 75195				
3	West Office Billboard	O	\$15,000	\$1,000

Additional Coverages

Description	Limit	Deductible
Wind/Hail Exclusion - Loc #1, Bldg #1	\$50,000	\$5,000
Wind/Hail Exclusion - Loc #1, Bldg #2	\$50,000	\$5,000
Wind/Hail Exclusion - Loc #1, Bldg #3	\$50,000	\$5,000
Wind/Hail Exclusion - Loc #1, Bldg #4	\$50,000	\$5,000

Forms and Endorsements

Number	Name	Edition Date
T1254	Terrorism Exclusion - Loc #1, Bldg #1	1/1/2001
T1254	Terrorism Exclusion - Loc #1, Bldg #2	1/1/2001
T1254	Terrorism Exclusion - Loc #1, Bldg #3	1/1/2001
T1254	Terrorism Exclusion - Loc #1, Bldg #4	1/1/2001



Truckers

Issuing Company Texas Insurance Company
Policy Number 787DJG12
Policy Term 11/30/2016 to 11/30/2017

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
Liability - Combined Single Limit	41	\$1,000,000
Personal Injury Protection	46	\$2,000,000
Medical Payments - Each Person	42	\$3,000,000
Uninsured Motorist - Bodily Injury - Each Person Each Accident Property Damage Deductible	43	\$400,000 \$4,000,000 \$5,000,000 \$500,000
Non-Owned Auto Liability States If Any Basis Cost of Hire	Yes	KS, OK, NE, and TX Yes \$30,000
Hired / Borrowed Liability Employees Volunteers Partners	Yes	KS, OK, NE, and TX 10 20 30
Hired Physical Damage KS OK NE TX	40 Days 60 Days 80 Days 100 Days	Secondary 50 Vehicles 70 Vehicles 90 Vehicles 110 Vehicles

Physical Damage Limits

Description	Symbol	Limit
Comprehensive / Other Than Collision Deductible	43, 47	\$60,000

Description	Symbol	Limit
Specified Cause of Loss Deductible	46	\$70,000
Collision - Deductible	42	\$80,000
Towing and Labor	46	\$9,000

Trailer Interchange Limits

Description	Symbol	Deductible
Comprehensive	49	
Specified Cause of Loss	48	
Collision	49	\$10,000

*Symbol Definitions					
41	Any Auto	44	Owned Autos Subject to No-Fault	48	Trailers in your Possession under a Trailer Interchange Agreement
42	Owned Autos Only	45	Owned Autos Subject to U.M. Laws	49	Your Trailers in the Possession of Another Trucker under a Trailer Interchange Agreement
43	Owned Commercial Autos Only	46	Specifically Described Autos	50	Non-Owned Autos Only
		47	Hired Autos Only		



Terminals

Loc	Zone	Name	Address	# of Vehicles	Miles from Garage
1	11	Grand Park Central	1488 S. Monroe Blvd. Grand Park, TX 75199	4	150
4	12	Sandy Creek Hub	85000 Ft. Worth Avenue Grand Park, TX 75199	16	170
5	14	John Miller Outlet	7548 E. Creek Point Oak Center, TX 75195	19	200

Equipment

Description	Company Owned	Non-Owned	Long Term Lease	Trip Lease	Radius		
					Local	Intermediate	Long Distance
Trucks	1	2	3	4	5	6	7
Tractors	2	3	4	5	6	7	8
Semi-Trailers	3	4	5	6	7	8	9
Full Trailers	11	12	13	14	15	16	17
Service Trucks	22	23	24	25	26	27	28
Total Vehicles	100	200	300	400	500	600	700

Vehicle Schedule

Veh	Insd Unit	Vehicle	VIN	Med Pay	PIP	UM	Comp Ded	S Perils Ded	Coll Ded
1		2016 Freightliner S2000	DF24F5DF4	◆	◆	◆	\$12,000	\$12,000	\$14,000
2		2015 Freightliner S6000		◆	◆	◆	\$12,000	\$12,000	\$14,000

Additional Interests

Interest	Name and Address
Additional Insured	Dotiki Mining, Inc. 3894 Diamond Rd Lombard, IL 60148
Lienholder - Vehicle #2	First National Bank 2837 Central Ave. Grand Park, TX 75199

Motor Truck Cargo

Issuing Company Texas Insurance Company
Policy Number KJU8FHJ4
Policy Term 11/29/2016 to 11/29/2017

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	
Insured is	Contract Carrier Air Carrier
Territory	Midwest United States
Number of Trucks Operated	8
Single Conveyance	\$1,000,000
Per Disaster	\$5,000,000
Deductible	\$15,000
Cause of Loss - Named Perils Including Theft Loading/Unloading	Included Included
Loading/Unloading Limit Deductible	\$10,000,000 \$10,000

Target Commodities



Commodities Carried	% of Gross Revenues	Maximum Value per Vehicle
Beef Liver	11%	\$11,000
Beef Roasts	10%	\$10,000
Pork Chops	9%	\$9,000
Bacon	8%	\$8,000
Ham	7%	\$7,000

Terminals



Loc	Address	Liability Limit
4	85000 Ft. Worth Avenue, Grand Park, TX 75199	\$1,000,000
5	7548 E. Creek Point, Oak Center, TX 75195	\$1,500,000

Vehicle Schedule

Veh	Vehicle	VIN	Med Pay	PIP	UM	Comp Ded	S Perils Ded	Coll Ded
1	2016 Freightliner S5000	FD14D54DF45	◆	◆	◆	\$1,000	\$15,000	\$1,500
2	2015 Freightliner S5000	DF144DF454DF	◆	◆	◆	\$1,000	\$15,000	\$1,500

Additional Coverages

Description	Limit	Deductible
Theft and Burglary	\$150,000	\$15,000
Vandalism Coverage - Veh #2	\$140,000	\$14,000

Disclaimers / Disclosures



Disclaimer wording here.

Compensation disclosure wording goes here.

Misc. statements down here.





Coverage Checklist

Coverage	Covered	Not Covered
Business Owner's	◆	
Property	◆	
Commercial Flood	◆	
Builders Risk / Installation Floater	◆	
Equipment Floater	◆	
Electronic Data Processing	◆	
Accounts Receivable / Valuable Papers	◆	
Boiler & Machinery	◆	
Glass & Sign	◆	
General Liability	◆	
Crime	◆	
Commercial Auto	◆	
Garage & Dealers	◆	
Transportation	◆	
Motor Truck Cargo	◆	
Truckers / Motor Carriers	◆	
Umbrella / Excess Liability	◆	
Workers Compensation	◆	

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



Coverage	Expiring Premium	Renewal Premium
Business Owners Policy		\$163,407
Property		Included
Equipment Floater		Included
Electronic Data Processing		Included
General Liability		Included
Crime (Includes Burglary)		Included
Business Auto		Included
Garage & Dealers (Simplified)		Included
Transportation		Included
Umbrella		Included
Worker's Compensation		Included
Commercial Flood		\$1,500
Installation / Builders Risk		\$750
Boiler & Machinery		\$4,500
Accounts Receivable / Valuable Papers		\$1,700
Glass & Sign		\$525
Truckers		\$782
Motor Truck Cargo		\$1,480
Total Premium	\$	\$174,644
Surplus Lines Taxes & Fees		
Terrorism – Optional		
Grand Total		

This marketing proposal is valid for 30 days from October 12, 2017.

I accept this proposal as presented for **Miller Construction, Inc.**

Signature Title Date

I accept this proposal with the following changes completed for **Miller Construction, Inc.**

Signature

Title

Date



Premium Summary

Coverage	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
Umbrella	\$15,000
Worker's Compensation	\$47,457
Commercial Flood	\$1,500
Installation / Builders Risk	\$750
Boiler & Machinery	\$4500
Accounts Receivable / Valuable Papers	\$1,700
Glass & Sign	\$525
Truckers	\$782
Motor Truck Cargo	\$1480
Total Premium	\$174,644
Surplus Lines Taxes & Fees	
Terrorism – Optional	
Grand Total	

Payment Options

Down Payment Amount	Check Payable to	# of Installments	Installment Fee