

2019/20
PROPOSAL

MILLER FARMS, LLC

Presented on: July 6, 2020
Presented by: Sam Higginbottom



Address

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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
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shigginbottom@HandLInsurance.com



Casey Carlson
Client Service Representative

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Joy Travnichek
Claims Representative

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COMMON CONDITIONS

NAMED INSUREDS

Miller Farms, LLC
James D. Miller
Sarah C. Miller

MAILING ADDRESS

1488 S. Monroe Blvd
Grand Park, TX 75199

LOCATION SCHEDULE

LOC	BLDG	ADDRESS	DESCRIPTION
1	1	1488 S. Monroe Blvd, Grand Park, TX 75199	Main Office
1	2	1488 S. Monroe Blvd, Grand Park, TX 75199	Supply Depot
1	3	1488 S. Monroe Blvd, Grand Park, TX 75199	Garage
1	4	1488 S. Monroe Blvd, Grand Park, TX 75199	Lumber Shed
1	5	1488 S. Monroe Blvd, Grand Park, TX 75199	Hay Barn
2	1	145 Outer Edge, Grand Park, TX 75199	Barn
2	2	145 Outer Edge, Grand Park, TX 75199	Machine Shed
3	1	16804 Wheat Street, Grand Park, TX 75199	Machine Shed
3	2	16804 Wheat Street, Grand Park, TX 75199	Hay Barn
3	3	16804 Wheat Street, Grand Park, TX 75199	Tool Shed

AGRICULTURE PROPERTY

COMPANY
Texas Insurance Company

POLICY NUMBER
FJDUIER155

POLICY TERM
11/1/2019 to 11/1/2020

COVERAGES

BLANKET					
SUBJECT	AMOUNT	VALUATION*	CO-INSURANCE	CAUSE OF LOSS*	DEDUCTIBLE
Blanket	\$12,000,000	G	80%	SPC	\$10,000

LOCATION #1 BUILDING #1: 1488 S. MONROE BLVD, GRAND PARK, TX 75199 (MAIN OFFICE)					
SUBJECT	AMOUNT	VALUATION*	CO-INSURANCE	CAUSE OF LOSS*	DEDUCTIBLE
Building	\$250,000		80%	BRD	\$10,000
Building	\$250,000		80%	WNDST	\$10,000
Contents	\$50,000	G	80%	SPC	\$10,000

LOCATION #1 BUILDING #2: 1488 S. MONROE BLVD, GRAND PARK, TX 75199 (SUPPLY DEPOT)					
SUBJECT	AMOUNT	VALUATION*	CO-INSURANCE	CAUSE OF LOSS*	DEDUCTIBLE
Building	\$450,000	G	80%	SPC	\$10,000
Contents	\$2,000,000	A	80%	BRD	\$10,000

LOCATION #1 BUILDING #3: 1488 S. MONROE BLVD, GRAND PARK, TX 75199 (GARAGE)					
SUBJECT	AMOUNT	VALUATION*	CO-INSURANCE	CAUSE OF LOSS*	DEDUCTIBLE
Building	\$125,000	G	80%	SPC	\$10,000

LOCATION #1 BUILDING #4: 1488 S. MONROE BLVD, GRAND PARK, TX 75199 (LUMBER SHED)					
SUBJECT	AMOUNT	VALUATION*	CO-INSURANCE	CAUSE OF LOSS*	DEDUCTIBLE
Building	\$250,000	G	80%	SPC	\$10,000

LOCATION #1 BUILDING #5: 1488 S. MONROE BLVD, GRAND PARK, TX 75199 (HAY BARN)					
SUBJECT	AMOUNT	VALUATION*	CO-INSURANCE	CAUSE OF LOSS*	DEDUCTIBLE
Building	\$500,000	G	80%	SPC	\$10,000

AGRICULTURE PROPERTY CONTINUED

LOCATION #2 BUILDING #1: 145 OUTER EDGE, GRAND PARK, TX 75199 (BARN)					
SUBJECT	AMOUNT	VALUATION*	CO-INSURANCE	CAUSE OF LOSS*	DEDUCTIBLE
Building	\$200,000	G	80%	SPC	\$10,000
Contents	\$500,000	G	80%	SPC	\$10,000

LOCATION #2 BUILDING #2: 145 OUTER EDGE, GRAND PARK, TX 75199 (MACHINE SHED)					
SUBJECT	AMOUNT	VALUATION*	CO-INSURANCE	CAUSE OF LOSS*	DEDUCTIBLE
Building	\$250,000	G	80%	SPC	\$10,000
Contents	\$2,000,000	A	80%	BRD	\$10,000

LOCATION #3 BUILDING #1: 16804 WHEAT STREET, GRAND PARK, TX 75199 (MACHINE SHED)					
SUBJECT	AMOUNT	VALUATION*	CO-INSURANCE	CAUSE OF LOSS*	DEDUCTIBLE
Building	\$158,500	G	80%	SPC	\$10,000
Contents	\$31,700	G	80%	SPC	\$10,000

LOCATION #3 BUILDING #2: 16804 WHEAT STREET, GRAND PARK, TX 75199 (HAY BARN)					
SUBJECT	AMOUNT	VALUATION*	CO-INSURANCE	CAUSE OF LOSS*	DEDUCTIBLE
Building	\$75,000	G	80%	SPC	\$10,000

LOCATION #3 BUILDING #3: 16804 WHEAT STREET, GRAND PARK, TX 75199 (TOOL SHED)					
SUBJECT	AMOUNT	VALUATION*	CO-INSURANCE	CAUSE OF LOSS*	DEDUCTIBLE
Building	\$125,000	G	80%	SPC	\$10,000
Contents	\$275,000	G	80%	SPC	\$10,000

*ABBREVIATIONS

A	Actual Cash Value	F	Functional Replacement Cost	S	Stated Amount
BRD	Broad Perils	L	Actual Loss Sustained	SPC	Special Perils
EQ	Earthquake	R	Replacement Cost	WNDST	Windstorm

ADDITIONAL INTERESTS

NAME	INTEREST
First National Bank	Additional Insured
First National Bank	Loss Payee 1488 S. Monroe Blvd Grand Park, TX 75199, Building #1

AGRICULTURE PROPERTY CONTINUED

NAME	INTEREST
Bank of America	Lienholder 16804 Wheat Street Grand Park, TX 75199, Building #1, Subject #1

ADDITIONAL COVERAGES

DESCRIPTION	LIMIT	DEDUCTIBLE
Vandalism Coverage	\$100,000	\$10,000
Theft and Burglary - Location #1, Building #2	\$200,000	\$20,000

REMARKS

- Just a remark - to print - Blanket Coverage

AGRICULTURE PERSONAL PROPERTY

COMPANY
Texas Insurance Company

POLICY NUMBER
FJDUIER155

POLICY TERM
11/1/2019 to 11/1/2020

COVERAGES

BLANKET COVERAGE				
DESCRIPTION	LIMIT	CO-INSURANCE	CAUSE OF LOSS	DEDUCTIBLE
Transit	\$100,000	80%	Basic	\$10,000
Misc. Agriculture Machinery and Implements	\$100,000	80%	Broad	\$10,000
Misc. Tools, Equipment, and Supplies	\$50,000	80%	Special	\$500
Scheduled Farm Property	\$1,500,000			
Total of All Categories of Unscheduled Personal Property	\$750,000			
Limit of Unscheduled Farm Property	\$1,000,000			

LOCATION #1, BUILDING #1 - 1488 S. MONROE BLVD, GRAND PARK, TX 75199				
DESCRIPTION	LIMIT	CO-INSURANCE	CAUSE OF LOSS	DEDUCTIBLE
Transit	\$75,000	80%	Special	\$750

LOCATION #1, BUILDING #2 - 1488 S. MONROE BLVD, GRAND PARK, TX 75199				
DESCRIPTION	LIMIT	CO-INSURANCE	CAUSE OF LOSS	DEDUCTIBLE

LOCATION #1, BUILDING #3 - 1488 S. MONROE BLVD, GRAND PARK, TX 75199				
DESCRIPTION	LIMIT	CO-INSURANCE	CAUSE OF LOSS	DEDUCTIBLE

LOCATION #1, BUILDING #4 - 1488 S. MONROE BLVD, GRAND PARK, TX 75199				
DESCRIPTION	LIMIT	CO-INSURANCE	CAUSE OF LOSS	DEDUCTIBLE

LOCATION #1, BUILDING #5 - 1488 S. MONROE BLVD, GRAND PARK, TX 75199				
DESCRIPTION	LIMIT	CO-INSURANCE	CAUSE OF LOSS	DEDUCTIBLE

LOCATION #2, BUILDING #1 - 145 OUTER EDGE, GRAND PARK, TX 75199				
DESCRIPTION	LIMIT	CO-INSURANCE	CAUSE OF LOSS	DEDUCTIBLE

AGRICULTURE PERSONAL PROPERTY CONTINUED

LOCATION #2, BUILDING #2 - 145 OUTER EDGE, GRAND PARK, TX 75199				
DESCRIPTION	LIMIT	CO-INSURANCE	CAUSE OF LOSS	DEDUCTIBLE

LOCATION #3, BUILDING #1 - 16804 WHEAT STREET, GRAND PARK, TX 75199				
DESCRIPTION	LIMIT	CO-INSURANCE	CAUSE OF LOSS	DEDUCTIBLE

LOCATION #3, BUILDING #2 - 16804 WHEAT STREET, GRAND PARK, TX 75199				
DESCRIPTION	LIMIT	CO-INSURANCE	CAUSE OF LOSS	DEDUCTIBLE

LOCATION #3, BUILDING #3 - 16804 WHEAT STREET, GRAND PARK, TX 75199				
DESCRIPTION	LIMIT	CO-INSURANCE	CAUSE OF LOSS	DEDUCTIBLE

SCHEDULED FARM PERSONAL PROPERTY - EQUIPMENT

LOC	BLDG	ITEM	DESCRIPTION	SERIAL #	CAUSE OF LOSS	LIMIT	DEDUCTIBLE
1	2	1	2015 GMC Milker	MKDFUI97D8	Special	\$80,000	\$1,000
1	3	1	2017 GMC Terrain	IDUF897FD678F	Basic	\$33,000	\$500
1	4	1	2000 John Deere Plow	IDY15434	Basic	\$27,500	\$1,000
1	4	2	2014 Allis Chalmers Tractor	5F4D57E45454	Special	\$75,000	\$5,000
1	4	3	2014 Kawasaki XX150	54545D47F	Basic	\$10,500	\$1,000
2	1	1	2002 Ford F150	545FD57F5D4	Basic	\$35,000	\$1,000
3	2	1	2014 Chevrolet S10	45F4D547F5D4	Broad	\$31,000	\$1,000

SCHEDULED FARM PERSONAL PROPERTY - NON-EQUIPMENT

LOC	BLDG	ITEM	DESCRIPTION	CAUSE OF LOSS	LIMIT	DEDUCTIBLE
1	5	1	Hay Barn	Special	\$150,000	\$1,000
2	1	1	Equipment Shed	Special	\$100,000	\$1,000

UNSCHEDULED FARM PERSONAL PROPERTY

LOC	BLDG	DESCRIPTION	CAUSE OF LOSS	UNIT PRICE	VALUE	DEDUCTIBLE
0	0	Agriculture Produce - Barley	Basic	\$5	\$60,000	\$500
1	1	Livestock - Beef Cows	Broad	\$2,000	\$1,000,000	\$10,000
1	5	Agriculture Produce - Hay	Special	\$100	\$500,000	\$10,000

AGRICULTURE PERSONAL PROPERTY CONTINUED

ADDITIONAL INTERESTS

NAME	INTEREST
First National Bank	Loss Payee 1488 S. Monroe BlvdGrand Park, TX 75199, Bldg 2
First National Bank	Loss Payee 2015 GMC Milker MKDFUI97D8
Bank of America	Lienholder 16804 Wheat StreetGrand Park, TX 75199, Bldg 1
First National Bank	Additional Insured

ADDITIONAL COVERAGES

DESCRIPTION	LIMIT	DEDUCTIBLE
Special Loss Settlement	\$150,000	\$1,500
Voluntary Property Damage - Loc 1, Bldg 1	\$250,000	

FORMS AND ENDORSEMENTS

NUMBER	DESCRIPTION
T2548	Terrorism Exclusion
CD1250	Crime Declarations - Loc 2, Bldg 2

REMARKS

- I need to see this - Can't believe I didn't already have one

AGRICULTURE LIABILITY

COMPANY
Texas Insurance Company

POLICY NUMBER
FJDUIER155

POLICY TERM
11/1/2019 to 11/1/2020

COVERAGES

BLANKET LIMITS	
DESCRIPTION	LIMIT
Bodily Injury and Property Damage Each Occurrence General Aggregate	\$100,000 \$200,000
Personal and Advertising Injury Protection Each Occurrence General Aggregate	\$100,000 \$200,000
Medical Payments Any One Person Each Occurrence	\$100,000 \$200,000
Property Damage Liability Fire Damage - Any One Fire	\$500,000
Damage to Property of Others	\$250,000
Farm Personal Liability	No
Farm Commercial Liability	Yes
Personal Liability	Yes
Initial Farm Premises Acres	360
Total acreage for all locations, including initial farm premises acres	720
Custom Farming Receipts	\$100,000
Limited Farm Pollution Liability	\$500,000
Contingent Liability for Crop Dusting by Independent Aircraft	\$100,000
Animal Collision	\$100,000
Additional Farm Premises Maintained By Named Insured	\$100,000
Custom Farming Receipts	\$100,000

AGRICULTURE LIABILITY CONTINUED

LOCATION #1 BUILDING #1: 1488 S. MONROE BLVD, GRAND PARK, TX 75199 (MAIN)	
DESCRIPTION	LIMIT
Bodily Injury and Property Damage Each Occurrence General Aggregate	\$100,000 \$200,000
Personal and Advertising Injury Protection Each Occurrence General Aggregate	\$100,000 \$200,000
Medical Payments Any One Person Each Occurrence	\$100,000 \$200,000
Property Damage Liability Fire Damage - Any One Fire	\$500,000
Damage to Property of Others	\$250,000
Farm Personal Liability	Yes
Personal Liability	Yes
Business Activities - Corporal Punishment	\$150,000
Dwelling Under Construction - Theft Limit	\$100,000

LOCATION #1 BUILDING #2: 1488 S. MONROE BLVD, GRAND PARK, TX 75199 (SUPPLY)	
DESCRIPTION	LIMIT

LOCATION #1 BUILDING #3: 1488 S. MONROE BLVD, GRAND PARK, TX 75199 (GARAGE)	
DESCRIPTION	LIMIT

LOCATION #1 BUILDING #4: 1488 S. MONROE BLVD, GRAND PARK, TX 75199 (LUMBER)	
DESCRIPTION	LIMIT

LOCATION #1 BUILDING #5: 1488 S. MONROE BLVD, GRAND PARK, TX 75199 (HAY)	
DESCRIPTION	LIMIT

LOCATION #2 BUILDING #1: 145 OUTER EDGE, GRAND PARK, TX 75199 (BARN)	
DESCRIPTION	LIMIT
Bodily Injury and Property Damage Each Occurrence General Aggregate	\$100,000 \$200,000
Personal and Advertising Injury Protection Each Occurrence General Aggregate	\$100,000 \$200,000

LOCATION #2 BUILDING #2: 145 OUTER EDGE, GRAND PARK, TX 75199 (MACHINE)	
DESCRIPTION	LIMIT

AGRICULTURE LIABILITY CONTINUED

LOCATION #3 BUILDING #1: 16804 WHEAT STREET, GRAND PARK, TX 75199 (MACHINE)	
DESCRIPTION	LIMIT
Bodily Injury and Property Damage	
Each Occurrence	\$100,000
General Aggregate	\$200,000
Personal and Advertising Injury Protection	
Each Occurrence	\$100,000
General Aggregate	\$20,000

LOCATION #3 BUILDING #2: 16804 WHEAT STREET, GRAND PARK, TX 75199 (HAY)	
DESCRIPTION	LIMIT

LOCATION #3 BUILDING #3: 16804 WHEAT STREET, GRAND PARK, TX 75199 (TOOL)	
DESCRIPTION	LIMIT

ADDITIONAL INTERESTS

NAME	INTEREST
First National Bank	Additional Insured
Merchants Bank	Loss Payee 145 Outer EdgeGrand Park, TX 75199, Building #1

FORMS AND ENDORSEMENTS

NUMBER	DESCRIPTION
T1254	Terrorism Exclusion
CD1250	Crime Declarations - Location #2, Building #1

REMARKS

- Grain Silos - Leased to Another Farm.
1488 S. Monroe BlvdGrand Park, TX 75199, Building #1

MARKETING SUMMARY

LINE OF BUSINESS	COMPANY	RESULTS
Agriculture Property	Texas Insurance Company	
Agriculture Personal Property	Texas Insurance Company	
Agriculture Liability	Texas Insurance Company	

PREMIUM SUMMARY

LINES OF BUSINESS	PREMIUM
Agriculture Property	\$2,487
Agriculture Personal Property	\$724
Agriculture Liability	\$1,528
Total Premium	\$4,739

PREMIUM COMPARISON

LINES OF BUSINESS	EXPIRING	RENEWAL
Agriculture Property		\$4,739
Agriculture Personal Property		Included
Agriculture Liability		Included
Total Premium		\$4,739

DISCLAIMERS AND DISCLOSURES

DISCLAIMER

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COMPENSATION DISCLOSURE

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OTHER DISCLOSURES

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PROPOSAL ACCEPTANCE

INSURED

Miller Farms, LLC

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

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

Print Name

Title

Signature

Date



**INSURANCE
SERVICES**

200 North Parkway
Grand Park, TX 75199

LET'S GET SOCIAL

