



James and Sarah C. Miller

Presented on: December 21, 2017
Presented by: Sam Higginbottom
Casey Carlson

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

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Service Team

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Casey Carlson	Client Service Representative
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Joy Travnichek	Claims Representative
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Named Insureds

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

Location Schedule

Loc	Address
1	14250 S. Country Club Ct., El Dorado, KS 67042
2	8750 S. Rockaway Beach Rd., Rockledge, FL 32956

Policy Forms and Endorsements

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

Homeowners

Issuing Company Texas Insurance Company
Policy Number TEST1234
Policy Term 12/20/2016 to 12/20/2017

Named Insureds

Insured	Interest
James Miller	First Named Insured
JDM Buildings, LLC	Additional Named Insured
Miller Construction, Inc.	Additional Named Insured
SCM, LLC	Additional Named Insured

Residences

Loc	Address	Residence
1	14250 S. Country Club Ct., El Dorado, KS 67042	Primary
2	8750 S. Rockaway Beach Rd., Rockledge, FL 32956	Secondary

Coverages

Loc	Subject	Amount
1	14250 S. Country Club Ct., El Dorado, KS 67042	
	Coverage Form	Homeowners Form 1
	Dwelling	\$1,000
	Other Structures	\$2,000
	Personal Property	\$3,000
	Loss of Use	Included
	Blanket (Includes Dwelling, Other Structures, Personal Property, Loss of Use)	\$4,000
	Rental Value (Dwelling/Fire Only)	\$5,000
	Additional Expense (Dwelling/Fire Only)	\$6,000
	Personal Liability - Each Occurrence	\$7,000
	Medical Payments - Each Person	\$8,000
	Replacement Cost - Full Value - Maximum	90%
	Other Coverage	\$10,000

Deductibles

Description	Amount	Percent
Personal Property - Other Perils	\$500	
Personal Property - Wind/Hail	\$500	

	Description	Amount	Percent
	Personal Property - Theft		80%
	Named Hurricane	\$1,000	
	Annual Hurricane	\$1,100	
	First Deductible	\$1,200	
	Second Deductible	\$1,300	
	Thris	\$1,400	

Other Coverages and Endorsements

Description	Limit
Additional Premises Liability Extension	Yes
Additional Residence Rented to Others Med Pay	Included
Builders Risk - Theft of Building Materials	\$150
Builders Risk - Collapse Due to Hydro-Static Pressure	Included
Building Ordinance or Law Aggregate	\$750
Increased Limit	\$250
Rebuild Limit	75%
Business Property at Home	Included
Business Property Away From Home	\$350
Debris Removal	\$450
Earthquake Deductible	\$500
Employers Liability	\$550 Number of Employees: 5
Equipment Breakdown Deductible	\$650 \$600
Fire Department Service Charge	Included
Flood Building	\$750
Contents	\$850
Fungus and Mold Property	\$950 Liability Excluded
Liability	\$1,050
Golf Cart Liability - Go Go Go	Number of Carts: 2 Included
Golf Carts - Physical Damage	\$1,150
Identity Fraud Expense Coverage	\$1,250
Incidental Farming Personal Liability - Medical Payments	Yes
Increased Coverage C Special Liability Limit - Electronic Apparatus In or Out of Vehicle Increased	\$1,350 \$1,300

Description	Limit
Increased Coverage C Special Liability Limit - Electronic Apparatus In Vehicle Increased	\$1,450 \$1,400
Increased Coverage C Special Liability Limit - Guns Increased	\$1,550 \$1,500
Increased Coverage C Special Liability Limit - Money Increased	\$1,650 \$1,600
Increased Coverage C Special Liability Limit - Securities Increased	\$1,750 \$1,700
Increased Coverage C Special Liability Limit - Silverware Increased	\$1,850 \$1,800
Inflation Guard	85%
Loss Assessment	\$1,950
Mine Subsidence	\$2,050
Office, Professional Private School, Studio - Residence Premises Other Structures	\$2,150 \$2,250
Other Structures - Individual Structure	\$2,350
Plants, Shrubs, and Trees	\$2,450
Refrigerated Food Products	Included
Sink Hole Collapse	Included
Unit-Owners Additions and Alterations Special Coverage	\$2,550
Unscheduled Jewelry, Watches, Furs Aggregate Increased Limit	\$2,650 \$2,750
Water Backup of Sewers and Drains	\$2,850
Watercraft Liability	\$2,950
Watercraft Physical Damage	\$3,050
Workers Compensation - Full Time Inservant	Number of Employees: 31
Windstorm Exclusion	Yes
Vandalism Coverage Deductible	\$10,000 \$1,000
Water Damage Endorsement Deductible	\$20,000 \$2,000

Coverages

Loc	Subject	Amount
2	8750 S. Rockaway Beach Rd., Rockledge, FL 32956	
	Coverage Form	
	Dwelling	\$1,000
	Other Structures	Included
	Personal Property	\$2,000

Loc	Subject	Amount
	Loss of Use	\$3,000
	Replacement Cost - Full Value - Maximum	Included
	Replacement Cost – Dwelling	Included
	Replacement Cost – Contents	Included

Recreational Vehicles

Loc	Veh	Description
1	1	2015 GoKart S150
2	1	2017 GoKart S250

Additional Interests

Interest	Name and Address
Additional Insured	First National Bank 2837 Central Ave. Grand Park, TX 75199
Mortgagee - Loc 2	Bank of America 2060 Lunge Rd. Grand Park, TX 75199

Forms and Endorsements

Number	Name	Edition Date
T1254	Terrorism Exclusion	1/1/2001
CD1250	Crime Declarations - Loc 2	1/1/2001

Personal Flood

Issuing Company Texas Insurance Company
Policy Number TEST1234
Policy Term 12/20/2016 to 12/20/2017

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	\$24,000	\$28,000
Basic Limits	\$10,000	\$12,000
Additional Limits	\$14,000	\$16,000
Deductible	\$500	\$750

Additional Interests

Interest	Name and Address
Additional Insured	Melissa Lopez 500 W Madison St Suite 2131 Chicago, IL 60661

Additional Coverages

Description	Limit	Deductible
Clinging Creeping Plants	\$17,500	\$1,750
Mold Coverage	\$18,500	\$1,850

Scheduled Personal Property

Issuing Company Texas Insurance Company
Policy Number TEST1234
Policy Term 12/20/2016 to 12/20/2017

Named Insureds

Insured	Interest
James Miller	First Named Insured
JDM Buildings, LLC	Additional Named Insured
Miller Construction, Inc.	Additional Named Insured
SCM, LLC	Additional Named Insured

Coverages

Property Class	Amount	Special Conditions
Bicycles	\$4,500	Actual Cash Value Blanket Basis
Cameras	\$1,500	Actual Cash Value Scheduled and Blanket Basis
Guns	\$5,460	Agreed Amount Broad Form (Used for Guns)

Scheduled Property

Item	Description	Amount
Bicycles		
1	2016 Terra Trike Rover	\$2,000
2	2016 Terra Trike Rover	\$2,500
Cameras		
1	2000 Canon Digital 258X	\$1,600
Guns		
1	1992 Walther PPK	\$750
2	2000 Smith and Wesson 38 Caliber	\$1,355

Additional Interests

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

Interest	Name and Address
Loss Payee and Additional Interest - Bicycles, Item #2	Bank of America 2060 Lunge Rd. Grand Park, TX 75199

Forms and Endorsements

Number	Name	Edition Date
T2548	Terrorism Exclusion - Guns	1/1/2001
D7580	General Liability Declarations	5/1/2004

Personal Auto

Issuing Company Texas Insurance Company
Policy Number TEST1234
Policy Term 12/20/2016 to 12/20/2017

Named Insureds

Insured	Interest
James Miller	First Named Insured
JDM Buildings, LLC	Additional Named Insured
Miller Construction, Inc.	Additional Named Insured
SCM, LLC	Additional Named Insured

Coverages

Veh	Description	Limit / Deductible
1	2016 GMC Terrain	VIN: FD421DF35D4F3D4
	Liability	\$1,000 Combined Single Limit \$2,000 Bodily Injury Each Person \$3,000 Bodily Injury Each Accident \$4,000 Property Damage Each Accident
	Personal Injury Protection	\$5,000 Each Person \$6,000 Auto Death Indemnity \$7,000 Total Disability
	Medical Payments	\$8,000 Each Person
	Uninsured/Underinsured Motorists	\$9,000 Combined Single Limit \$10,000 Bodily Injury Each Person \$11,000 Bodily Injury Each Accident \$12,000 Property Damage Each Accident \$250 Property Damage Deductible
	Comprehensive/Other Than Collision	\$1,000 Deductible
	Collision	\$3,000 Deductible
	Actual Cash Value Unless Amount Stated	\$13,000
	Towing & Labor	\$14,000
	Rental Reimbursement	\$75 Day \$1,500 Maximum
2	1995 Ford F150	VIN: TE
	Liability	\$1,500 Combined Single Limit \$2,000 Bodily Injury Each Person \$3,000 Bodily Injury Each Accident \$4,000 Property Damage Each Accident

Personal Injury Protection	\$5,000 Each Person \$6,000 Auto Death Indemnity \$7,500 Total Disability
Medical Payments	\$8,000 Each Person
Uninsured/Underinsured Motorists	\$9,000 Combined Single Limit \$10,000 Bodily Injury Each Person \$11,000 Bodily Injury Each Accident \$12,000 Property Damage Each Accident \$250 Property Damage Deductible
Comprehensive/Other Than Collision	\$1,000 Deductible
Collision	\$3,000 Deductible
Actual Cash Value Unless Amount Stated	\$13,000
Towing & Labor	\$14,000
Rental Reimbursement	\$75 Day \$1,500 Maximum

Driver List

Name	State	Driver's License	Date of Birth
James D. Miller	TX	TX12754	1/1/1975
Sarah C. Miller	TX	TX457502	6/6/1986

Additional Interests

Interest	Name and Address
Loss Payee	Citizens Bank of Oak Center 245 Broadway St. Oak Center, TX 75195
Lienholder - Veh #1	Cameron Myers 3894 Diamond Rd Lombard, IL 60148

Additional Coverages

Description	Limit	Deductible
Vandalism Coverage	\$18,000	\$1,800
Windstorm/Hail - Veh #2	\$19,000	\$1,900

Forms and Endorsements

Number	Name	Edition Date
CA7580	Commercial Auto Declarations	5/1/2004
T1254	Terrorism Exclusion - Veh #2	1/1/2001

Watercraft

Issuing Company Texas Insurance Company
Policy Number TEST1234
Policy Term 12/20/2016 to 12/20/2017

Named Insureds

Insured	Interest
James Miller	First Named Insured
JDM Buildings, LLC	Additional Named Insured
Miller Construction, Inc.	Additional Named Insured
SCM, LLC	Additional Named Insured

Coverages - Boat

Boat #1 - 2015 Cobalt Speedster - O8989DF79

Engine/Motor #1 - 2015 Mercedes G850 - D1F45DF4

Trailer #1 - 2016 Boat Rides Trailways - KDUFI808

Description	Limit	Deductible
Hull #1	\$1,000	\$100
Outboard Motor Liability - Motor #1	\$10,000	\$100
Liability - Trailer #1	\$12,000	\$1,200
Portable Accessories	\$2,000	\$200
Personal Effects	\$3,000	\$300
Towing	\$4,000	\$400
Hurricane Haul-Out	\$5,000	\$500
Liability - Combined Single Limit - Each Accident	\$6,000	\$600
Liability - Bodily Injury - Each Person	\$7,000	
Liability - Property Damage - Each Accident	\$8,000	\$800
Medical Payments	\$9,000	\$900
Uninsured Boaters - Combined Single Limit - Each Accident	\$10,000	\$1,000
Uninsured Boaters - Bodily Injury - Each Person	\$11,000	\$1,100
Uninsured Boaters - Property Damage - Each Accident	\$12,000	\$1,200
Underinsured Boaters - Combined Single Limit - Each Accident	\$13,000	\$1,300
Underinsured Boaters - Bodily Injury - Each Person	\$14,000	\$1,400
Underinsured Boaters - Property Damage - Each Accident	\$15,000	\$1,500

Boat #2 - 2002 Open Water Freedom - D9F79DF787

Trailer #3 - 2002 Rafts R Us DD1500 - 15FD4F5D

Description	Limit	Deductible
Liability - Trailer #3	\$25,000	\$2,500

Boat #3 - 2010 Fishing Waters Skimmer - D2F4D5F4

Engine/Motor #2 - 2010 Briggs and Stratton Outboard X - 3F1D212

Trailer #2 - 2008 Shippers Tail - UFOIDU978U

Description	Limit	Deductible
Outboard Motor Liability - Motor #2	\$15,000	\$1,500
Liability - Trailer #2	\$10,000	\$1,000

Coverages - Motors

Description	Limit	Deductible
Outboard Motor Liability - Motor #3	\$15,000	\$500
Outboard Motor Liability - Motor #4	\$14,000	\$300

Coverages - Trailers

Description	Limit	Deductible
Liability - Trailer #4	\$5,000	\$250
Liability - Trailer #5	\$2,000	\$200

Scheduled Portable Accessories

Boat #	Equipment	Year	Manufacturer	Model	Serial Number	Limit
1	Fire Extinguisher	2015	Blazing	Stopped	I8U97F	\$750
1	Depth Sounder	2015	Deep Water	Fishies	89FD879D	\$1,500
2	Lifeboat/Tender	2005	General Sailing	S900	478F4DF	\$5,000
2	Ship to Shore Radio	2005	Airwaves	X1200	54F5D8	\$750

Operator List

Name	State	Driver's License	Date of Birth
James D. Miller	TX	On File	On File
Joe Green	TX	On File	Please Provide
Sam Jones		Please Provide	Please Provide
Sarah C. Miller	TX	On File	On File

Additional Interests

Interest	Name and Address
Additional Interest	First National Bank 2837 Central Ave. Grand Park, TX 75199
Lienholder - Hull # 1	Bank Of America 2060 Lunge Rd. Grand Park, TX 75199

Additional Coverages

Hull #	Coverage	Limit	Deductible
1	Vandalism Coverage	\$15,000	\$1,500
1	Theft And Burglary	\$5,000	\$500
2	Windstorm/Hail	\$25,000	\$2,500

Forms and Endorsements

Number	Name	Edition Date
G1255	Garage Exclusion - Hull #1	4/1/2014
T1254	Terrorism Exclusion - Hull #2	1/1/2001

Personal Umbrella

Issuing Company Texas Insurance Company
Policy Number TEST1234
Policy Term 12/20/2016 to 12/20/2017

Named Insureds

Insured	Interest
James Miller	First Named Insured
JDM Buildings, LLC	Additional Named Insured
Miller Construction, Inc.	Additional Named Insured
SCM, LLC	Additional Named Insured

Coverages

Description	Limit
Policy Limit	\$5,000,000
Self-Insured Retention	\$5,000
Ininsured Motorist	\$1,000,000
Underinsured Motorist	\$1,000,000
Towing	\$500,000
Terrorism	\$600,000

Property Locations

Location #	Address
1	14250 S. Country Club Ct.El Dorado, KS 67042
1	1488 S. Monroe Blvd.Grand Park, TX 75199
2	8750 S. Rockaway Beach Rd.Rockledge, FL 32956

Automobiles

Vehicle #	Description
1	2016 GMC Terrain
2	1995 Ford F150

Watercraft

Watercraft #	Description
1	2015 Cobalt Speedster
2	2002 Open Water Freedom
3	2010 Fishing Waters Skimmer

Drivers

Driver #	Name
1	James D. Miller
2	Sarah C. Miller

Underlying Coverages

Policy Type	Carrier / Policy	Policy Period	Limits
Automobile Liability Combined Single Limit Property Damage Each Accident Uninsured Motorist Each Person Each Accident Property Damage Each Accident	Texas Insurance Company TEST1234	12/20/2016 - 12/20/2017	\$500,000 \$200,000 \$100,000 \$150,000 \$300,000
Homeowners Personal Liability	Texas Insurance Company TEST1234	12/20/2016 - 12/20/2017	\$7,000
Rentals Personal Liability	American Risk Assurance DFD554D1	1/4/2017 - 1/4/2018	\$65,000
Watercraft Liability Each Person Liability Each Accident Property Damage Each Accident Uninsured Boaters Each Person Property Damage Each Accident	Texas Insurance Company TEST1234	12/20/2016 - 12/20/2017	\$7,000 \$6,000 \$8,000 \$11,000 \$12,000
Recreational Vehicles Liability Each Person Liability Each Accident Property Damage Each Accident Uninsured Motorist Bodily Injury Each Person Each Accident Property Damage Each Accident	Texas Insurance Company TEST1234	12/20/2016 - 12/20/2017	\$12,000 \$13,000 \$17,000 \$14,000 \$15,000 \$16,000
Employers Liability	Avatar Property & Casualty Insurance PENDING	7/28/2016 - 7/28/2017	\$18,000
Scheduled Personal Property Liability Each Person Liability Each Accident Liability Each Occurrence Property Damage Each Accident	Texas Insurance Company AB12CD8552	4/1/2016 - 4/1/2017	\$19,000 \$20,000 \$21,000 \$22,000

Dwelling Fire

Issuing Company

Policy Number

Policy Term 1/4/2017 to 1/4/2018

Named Insureds

Insured	Interest
James Miller	First Named Insured

Coverages

Loc	Subject	Amount
1	1488 S. Monroe Blvd., Grand Park, TX 75199	
	Coverage Form	Dwelling Fire - Broad
	Dwelling	\$1,000
	Other Structures	Included
	Personal Property	\$2,000
	Loss of Use	Included
	Blanket (Includes Dwelling, Other Structures, Personal Property, Loss of Use)	\$3,000

Mobile Home

Issuing Company Texas Insurance Company
Policy Number OFIODJ212545
Policy Term 1/4/2017 to 1/4/2018

Named Insureds

Insured	Interest
James Miller	First Named Insured

Coverages

Loc	Subject	Amount
1	1488 S. Monroe Blvd., Grand Park, TX 75199	
	Coverage Form	Mobile Homeowners
	Dwelling	\$1,000
	Other Structures	\$2,000
	Personal Property	\$3,000
	Loss of Use	\$4,000

Disclaimers / Disclosures

Disclaimer wording here.

Compensation disclosure wording goes here.

Misc. statements down here.

Coverage Checklist

Coverage	Covered	Not Covered
Homeowners	◆	
Dwelling Fire	◆	
Personal Flood	◆	
Mobile Home	◆	
Scheduled Personal Property	◆	
Auto	◆	
Watercraft	◆	
Personal Umbrella	◆	

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
Homeowners		\$7,516
Personal Flood		Included
Inland Marine / Personal Article		Included
Personal Automobile		Included
Watercraft		Included
Personal Umbrella		Included
v		\$479
Mobile Home		\$653
Total Premium	\$	\$8,648
Surplus Lines Taxes & Fees		
Terrorism – Optional		
Grand Total		

This marketing proposal is valid for 30 days from December 21, 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
Homeowners	\$3,246
Personal Flood	\$550
Inland Marine / Personal Article	\$1,145
Personal Automobile	\$1,525
Watercraft	\$178
Personal Umbrella	\$872
Dwelling Fire	\$479
Mobile Home	\$653
Total Premium	\$8,648
Surplus Lines Taxes & Fees	
Terrorism – Optional	
Grand Total	

Payment Options

Down Payment Amount	Check Payable to	# of Installments	Installment Fee