

2019/20
PROPOSAL

JAMES D. AND SARAH C. MILLER

Presented on: January 23, 2020
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
M: (555) 442-2440
ccarlson@HandLInsurance.com



Joy Travnichek
Claims Representative

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

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RISK PROFILE

NAMED INSUREDS

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

MAILING ADDRESS

14250 S. Country Club Ct.
Oak Center, TX 75195

LOCATIONS

LOC	ADDRESS	PRIMARY PREMISE
1	14250 S. Country Club Ct., Oak Center, TX 75195	✓
2	8750 S. Rockaway Beach Rd., Rockledge, FL 32956	✓

HOMEOWNERS

COMPANY
Texas Insurance Company

POLICY NUMBER
H0125744

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

COVERAGES

HOMEOWNERS CONTINUED

LOCATION #1: 14250 S. COUNTRY CLUB CT., OAK CENTER, TX 75195	
DESCRIPTION	LIMITS & DEDUCTIBLES
Dwelling	\$1,500,000
Other Structures	\$50,000
Personal Property	\$150,000
Loss of Use	\$100,000
Personal Liability - Each Occurrence	\$500,000
Medical Payments - Each Person	\$250,000
Replacement Cost - Full Value - Maximum	Included
Deductible - Personal Property - Other Perils	\$500
Deductible - Personal Property - Wind/Hail	\$500
Deductible - Personal Property - Theft	\$500
Building Ordinance or Law Aggregate	\$500,000
Business Property at Home	Included
Debris Removal	Included
Earthquake Deductible	5%
Employers Liability	\$150,000 Number of Employees: 2
Equipment Breakdown Deductible	\$100,000 \$500
Fire Department Service Charge	Included
Golf Cart Liability	Number of Carts: 1 Included
Golf Carts - Physical Damage	\$100,000
Identity Fraud Expense Coverage	Included
Increased Coverage C Special Liability Limit - Electronic Apparatus In Vehicle	\$25,000
Increased Coverage C Special Liability Limit - Guns	\$25,000
Plants, Shrubs, and Trees	Included
Sink Hole Collapse	Included
Water Backup of Sewers and Drains	\$100,000
Vandalism Coverage Deductible	\$25,000 \$1,000

HOMEOWNERS CONTINUED

LOCATION #2: 8750 S. ROCKAWAY BEACH RD., ROCKLEDGE, FL 32956	
DESCRIPTION	LIMITS & DEDUCTIBLES
Dwelling	\$2,000,000
Other Structures	\$75,000
Personal Property	\$250,000
Loss of Use	Included
Personal Liability - Each Occurrence	\$500,000
Medical Payments - Each Person	\$250,000
Replacement Cost - Full Value - Maximum	Included
Deductible - Dwelling - Other Perils	\$10,000
Deductible - Dwelling - Wind/Hail	\$10,000
Deductible - Dwelling - Theft	\$10,000
Deductible - Named Hurricane	10%
Deductible - Annual Hurricane	10%
Debris Removal	Included
Fire Department Service Charge	Included
Golf Cart Liability	Number of Carts: 1 Included
Golf Carts - Physical Damage	\$50,000
Plants, Shrubs, and Trees	Included
Sink Hole Collapse	Included
Water Backup of Sewers and Drains	\$25,000

RECREATIONAL VEHICLES

LOC	VEH	DESCRIPTION
1	1	2015 GoKart S150
2	1	2017 GoKart S250

ADDITIONAL INTERESTS

NAME AND ADDRESS	INTEREST
First National Bank 2837 Central Ave. Grand Park, TX 75199	Additional Insured
Bank of America 2060 Lunge Rd. Grand Park, TX 75199	Mortgagee - Location #2

HOMEOWNERS CONTINUED

FORMS AND ENDORSEMENTS

NUMBER	NAME
T1254	Terrorism Exclusion
CD1250	Crime Declarations - Location #2

INLAND MARINE / PERSONAL ARTICLE

COMPANY
Texas Insurance Company

POLICY NUMBER
H0125744

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

COVERAGES

PROPERTY CLASS	AMOUNT
Bicycles	\$4,500
Cameras	\$1,500
Guns	\$50,000

SCHEDULED PROPERTY

BICYCLES		
ITEM	DESCRIPTION	AMOUNT
1	2016 Terra Trike Rover	\$2,000
2	2016 Terra Trike Rover	\$2,500

CAMERAS		
ITEM	DESCRIPTION	AMOUNT
1	2000 Canon Digital 258X	\$1,500

GUNS		
ITEM	DESCRIPTION	AMOUNT
1	1992 Walther PPK	\$750
2	1900 Smith and Wesson 38 Caliber	\$28,000
3	1872 Browning Rifle	\$21,250

ADDITIONAL INTERESTS

NAME AND ADDRESS	INTEREST
First National Bank 2837 Central Ave. Grand Park, TX 75199	Additional Insured
Bank of America 2060 Lunge Rd. Grand Park, TX 75199	Loss Payee and Additional Interest - Bicycles, Item #2

INLAND MARINE / PERSONAL ARTICLE CONTINUED

FORMS AND ENDORSEMENTS

NUMBER	NAME
T2548	Theft And Burglary - Guns
T1245	Terrorism Exclusion

REMARKS

Comments to the - Underwriter

MOBILE HOME

COMPANY
Texas Insurance Company

POLICY NUMBER
MH1545992

POLICY TERM
10/4/2019 to 10/4/2020

COVERAGES

LOCATION #1: 7548 E. CREEK POINT, OAK CENTER, TX 75195

DESCRIPTION	LIMITS & DEDUCTIBLES
Dwelling	\$95,000
Other Structures	\$15,000
Personal Property	\$10,000
Personal Liability - Each Occurrence	\$250,000
Medical Payments - Each Person	\$250,000

PERSONAL FLOOD

COMPANY
Texas Insurance Company

POLICY NUMBER
H0125744

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

COVERAGES

8750 ROCKAWAY BEACH RD., ROCKLEDGE, FL 32956

DESCRIPTION	BUILDING LIMIT	CONTENTS LIMIT
Total Amount of Insurance	\$2,500,000	\$250,000
Basic Limits	\$1,500,000	\$150,000
Additional Limits	\$1,000,000	\$100,000
Deductible	\$15,000	\$10,000

ADDITIONAL INTERESTS

NAME AND ADDRESS	INTEREST
Bank of America 2060 Lunge Rd. Grand Park, TX 75199	Mortgagee

ADDITIONAL COVERAGES

DESCRIPTION	LIMIT	DEDUCTIBLE
Clinging Creeping Plants	\$27,500	\$2,000
Mold Coverage	\$500,000	\$5,000

REMARKS

- Another - Example

DWELLING FIRE

COMPANY
Texas Insurance Company

POLICY NUMBER
DW154522

POLICY TERM
10/4/2019 to 10/4/2020

COVERAGES

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

DESCRIPTION	LIMITS & DEDUCTIBLES
Dwelling	\$85,000
Other Structures	Included
Rental Value (Dwelling/Fire Only)	\$15,000
Additional Expense (Dwelling/Fire Only)	\$10,000
Personal Liability - Each Occurrence	\$100,000
Medical Payments - Each Person	\$100,000
Deductible - Dwelling - Other Perils	\$500
Deductible - Dwelling - Wind/Hail	\$500

PERSONAL AUTOMOBILE

COMPANY
Texas Insurance Company

POLICY NUMBER
154F8E1154

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

COVERAGES

VEHICLE #1: 2016 GMC TERRAIN – VIN: FD421DF35E4S4A6	
DESCRIPTION	LIMITS & DEDUCTIBLES
Combined Single Limit	\$500,000
Personal Injury Protection - Each Person	\$250,000
Auto Death Indemnity	\$100,000
Total Disability	\$500,000
Medical Payments - Each Person	\$500,000
Uninsured Motorists	
Combined Single Limit	\$500,000
Property Damage Deductible	\$250
Comprehensive Deductible	\$1,000
Collision Deductible	\$1,000
Towing and Labor	\$5,000

VEHICLE #2: 1995 FORD F150 – VIN: 45F478E487548369	
DESCRIPTION	LIMITS & DEDUCTIBLES
Combined Single Limit	\$500,000
Personal Injury Protection - Each Person	\$250,000
Auto Death Indemnity	\$100,000
Total Disability	\$500,000
Medical Payments - Each Person	\$500,000
Uninsured Motorists	
Combined Single Limit	\$500,000
Property Damage Deductible	\$250
Comprehensive Deductible	\$1,000
Collision Deductible	\$1,000
Towing and Labor	\$5,000

PERSONAL AUTOMOBILE CONTINUED

DRIVER LIST

NAME	STATE	DRIVER'S LICENSE	DATE OF BIRTH
James D. Miller	TX	TX127548	11/15/1980
Sarah C. Miller		TX45750	6/6/1986

ADDITIONAL INTERESTS

NAME AND ADDRESS	INTEREST
Citizens Bank of Oak Center 245 Broadway St. Oak Center, TX 75195	Loss Payee
Bank of America 2060 Lunge Rd. Grand Park, TX 75199	Lienholder - Vehicle #1

FORMS AND ENDORSEMENTS

NUMBER	NAME
CA7580	Personal Auto Declarations

WATERCRAFT

COMPANY
Texas Insurance Company

POLICY NUMBER
I9DF485440

POLICY TERM
10/4/2019 to 10/4/2020

COVERAGES

HULL #1: 2015 COBALT SPEEDSTER — ID #: 08899DF79		
DESCRIPTION	LIMIT	DEDUCTIBLE
Hull	\$50,000	\$5,000
Portable Accessories	\$15,000	\$5,000
Personal Effects	\$10,000	\$1,000
Towing	\$1,500	\$150
Hurricane Haul-Out	\$5,000	\$500
Medical Payments	\$500,000	\$5,000
Medical Payments	\$500,000	\$5,000
Uninsured Boaters - Combined Single Limit - Each Accident	\$500,000	\$5,000
Underinsured Boaters - Combined Single Limit - Each Accident	\$500,000	\$5,000

HULL #2: 2002 OPEN WATER FREEDOM — ID #: D9F79DF787		
DESCRIPTION	LIMIT	DEDUCTIBLE
Hull	\$25,000	
Uninsured Boaters - Combined Single Limit - Each Accident	\$500,000	
Underinsured Boaters - Combined Single Limit - Each Accident	\$500,000	

HULL #3: 2010 FISHING WATERS SKIMMER — ID #: D2F4D5D4		
DESCRIPTION	LIMIT	DEDUCTIBLE
Hull	\$48,000	
Towing	\$1,500	
Uninsured Boaters - Combined Single Limit - Each Accident	\$500,000	
Underinsured Boaters - Combined Single Limit - Each Accident	\$500,000	

ENGINES

HULL	ENG#	YEAR	MANUFACTURER/MODEL	SERIAL #	LIMIT	DEDUCTIBLE
1	1	2015	Mercedes G850	D1F45DF4	\$15,000	\$500
1	2	2015	Mercedes G850	E457D4SS		
3	3	2010	Briggs and Stratton Outboard X	3F1D212	\$15,000	\$500

WATERCRAFT CONTINUED

TRAILERS

HULL	TRL#	YEAR	MANUFACTURER/MODEL	SERIAL #	LIMIT	DEDUCTIBLE
1	1	2016	Boat Rides Trailways	KDUFI808	\$100,000	\$1,000
2	2	2002	Rafts R Us DD1500	15RD4F5D	\$25,000	\$2,500
3	3	2008	Vanguard JT1700	UFOIDU978U	\$25,000	\$2,500

SCHEDULED PORTABLE ACCESSORIES

HULL	EQUIPMENT	YEAR	MANUFACTURER	MODEL	SERIAL NUMBER	LIMIT
2	Lifeboat/Tender	2005	General Sailing	S900	45F4D5	\$5,000
2	Ship to Shore Radio	2005	Airwaves	Xi200	5R9849389	\$750
3	Fire Extinguisher	2015	Blaze Manufacturing	Stopper	15D7555	\$750
3	Depth Sounder	2015	Deep Waters	Fish Finder	15785245D1	\$1,500

OPERATOR LIST

NAME	STATE	DRIVER'S LICENSE	DATE OF BIRTH
James D. Miller	IL	On File	On File
Sarah C. Miller		Please Provide	Please Provide
Joe Green	TX	On File	Please Provide
Sam Jones		Please Provide	Please Provide

ADDITIONAL INTERESTS

NAME AND ADDRESS	INTEREST
First National Bank 2837 Central Ave. Grand Park, TX 75199	Additional Insured
2060 Lunge Rd. Grand Park, TX 75199	Lienholder - Hull # 1

ADDITIONAL COVERAGES

HULL	COVERAGE	LIMIT	DEDUCTIBLE
1	Vandalism Coverage	\$50,000	\$1,000
1	Theft And Burglary	\$50,000	\$1,000
2	Windstorm / Hail	\$50,000	\$1,000

PERSONAL UMBRELLA

COMPANY
Texas Insurance Company

POLICY NUMBER
H0125744

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

COVERAGES

DESCRIPTION	LIMIT
Policy Limit	\$5,000,000
Self-Insured Retention	\$50,000
Uninsured Motorist	\$1,000,000
Underinsured Motorist	\$1,000,000
Terrorism	\$500,000

PROPERTY LOCATIONS

LOC	ADDRESS
1	14250 S. Country Club Ct Oak Center, TX 75195
2	1488 S. Monroe Blvd. Grand Park, TX 75199
3	8750 S. Rockaway Beach Rd. Rockledge, FL 32956

AUTOMOBILES

VEH	DESCRIPTION
1	2016 GMC Terrain
2	1995 Ford F150

WATERCRAFT

HULL	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

PERSONAL UMBRELLA CONTINUED

UNDERLYING COVERAGES

POLICY TYPE	CARRIER / POLICY	POLICY PERIOD	LIMITS
Automobile Liability Combined Single Limit Uninsured Motorist Combined Single Limit	Texas Insurance Company 154F8E1154	12/20/2017 - 12/20/2018	\$500,000 \$500,000
Homeowners Personal Liability	Texas Insurance Company HO125744	12/20/2017 - 12/20/2018	\$500,000
Rentals Personal Liability	Texas Insurance Company HO125744	12/20/2017 - 12/20/2018	\$500,000
Watercraft Combined Single Limit	Texas Insurance Company I9DF485440	12/20/2017 - 12/20/2018	\$500,000
Mobile Home Liability Each Occurrence	Texas Insurance Company MH1545992	1/4/2018 - 1/4/2019	\$250,000

REMARKS

- One - Remark

COMPANY

POLICY TERM
to

COVERAGES

DESCRIPTION	LIMIT
<	

ADDITIONAL COVERAGES

DESCRIPTION	LIMIT	DEDUCTIBLE
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FORMS AND ENDORSEMENTS

NUMBER	NAME
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MARKETING SUMMARY

LINE OF BUSINESS	COMPANY	RESULTS
Homeowners	Texas Insurance Company	
Inland Marine / Personal Article	Texas Insurance Company	
Mobile Home	Texas Insurance Company	
Personal Flood	Texas Insurance Company	
Dwelling Fire	Texas Insurance Company	
Personal Automobile	Texas Insurance Company	
Watercraft	Texas Insurance Company	
Personal Umbrella	Texas Insurance Company	

PREMIUM SUMMARY

LINES OF BUSINESS	PREMIUM
Homeowners	
Inland Marine / Personal Article	
Mobile Home	
Personal Flood	
Dwelling Fire	
Personal Automobile	
Watercraft	
Personal Umbrella	
Total Premium	\$

PREMIUM COMPARISON

LINES OF BUSINESS	EXPIRING	RENEWAL
Homeowners	\$4,647.75	
Inland Marine / Personal Article	Included	
Mobile Home	\$368.00	
Personal Flood	\$4,647.75	
Dwelling Fire	\$550.00	
Personal Automobile		
Watercraft	\$284.75	
Personal Umbrella	\$4,647.75	
Total Premium	\$15,146	

DISCLAIMERS AND DISCLOSURES

DISCLAIMER

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COMPENSATION DISCLOSURE

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OTHER DISCLOSURES

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PROPOSAL ACCEPTANCE

INSURED

James D. and Sarah C. Miller

- 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

