

2019/20
RENEWAL REVIEW

MILLER CONSTRUCTION, INC.

Presented on: January 29, 2020
Presented by: Sam Higginbottom



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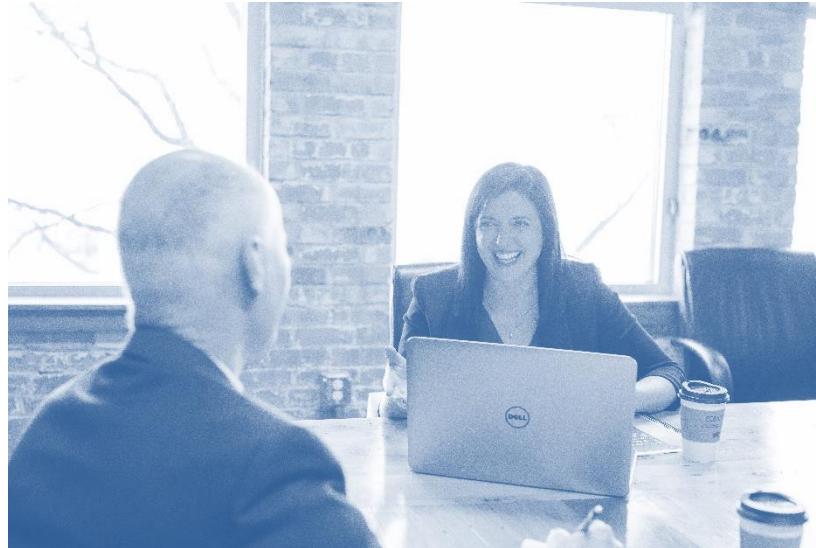
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RESPONSIBILITIES

AS YOUR BROKER, WE ARE COMMITTED TO

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AS OUR CLIENT, WE ASK YOU TO

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YOUR SERVICE TEAM



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COMMON CONDITIONS

NAMED INSUREDS

	CHANGES
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	CHANGES
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	CHANGES
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	CHANGES
Accounts Receivable	Included		
Business Income Actual Loss Sustained - 6 Months	\$5,000,000	\$50,000	
Business Income with Extra Expense	Included		

BUSINESS OWNERS POLICY CONTINUED

DESCRIPTION	LIMIT	DEDUCTIBLE	CHANGES
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			CHANGES
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		

BUSINESS OWNERS POLICY CONTINUED

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

LOCATION #5 BUILDING #1: 7548 E. Creek Point, Oak Center, TX 75195			CHANGES
DESCRIPTION	LIMIT	DEDUCTIBLE	
Personal Property	\$500,000	\$5,000	

BUSINESS OWNERS POLICY CONTINUED

ADDITIONAL INTERESTS

NAME	INTEREST	CHANGES
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							CHANGES
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							CHANGES
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							CHANGES
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	

PROPERTY CONTINUED

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

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

PROPERTY CONTINUED

ADDITIONAL COVERAGES

DESCRIPTION	LIMIT	DEDUCTIBLE	CHANGES
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	CHANGES
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	CHANGES
T2548	Terrorism Exclusion	
G1254	Pollution Exclusion	

REMARKS

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

ELECTRONIC DATA PROCESSING

COMPANY
Texas Insurance Company

POLICY NUMBER
AB12CDE8552-1

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

COVERAGES

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

LOCATION #2 BUILDING#1: 1400 S. MONROE BLVD. STE. 150, GRAND PARK, TX 75199					CHANGES
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				

ELECTRONIC DATA PROCESSING CONTINUED

LOCATION #3 BUILDING#1: 1400 S. MONROE BLVD. STE. 200, GRAND PARK, TX 75199					CHANGES
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				

LOCATION #5 BUILDING#1: 7548 E. CREEK POINT, OAK CENTER, TX 75195					CHANGES
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				

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) & 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 CONTINUED

ADDITIONAL COVERAGES

DESCRIPTION	LIMIT	DEDUCTIBLE	CHANGES
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	CHANGES
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	CHANGES
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	CHANGES
Supplies	\$500	90%	\$150,000	
Tools	\$5,000	90%	\$500,000	

SCHEDULED EQUIPMENT

ITEM	DESCRIPTION	ID/SERIAL NUMBER	INSURANCE AMOUNT	CHANGES
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	

EQUIPMENT FLOATER CONTINUED

ITEM	DESCRIPTION	ID/SERIAL NUMBER	INSURANCE AMOUNT	CHANGES
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	

ADDITIONAL COVERAGES

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

ADDITIONAL INTERESTS

NAME	INTEREST	CHANGES
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	CHANGES
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	CHANGES
Employee Benefits Liability	\$500,000	

GENERAL LIABILITY CONTINUED

LOCATIONS & EXPOSURES

LOCATION #1: 1488 S. MONROE BLVD. 1488 S. MONROE BLVD., GRAND PARK, TX 75199-1000					CHANGES
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					CHANGES
BLDG	CLASS CODE	CLASSIFICATION	PREMIUM BASIS	EXPOSURE	
1	91580	Builders	Gross Sales	\$2,000,000	

ADDITIONAL COVERAGES

DESCRIPTION	LIMIT	DEDUCTIBLE	CHANGES
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	CHANGES
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	

GENERAL LIABILITY CONTINUED

FORMS AND ENDORSEMENTS

NUMBER	NAME	CHANGES
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			CHANGES
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			CHANGES
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	CHANGES
Looting Coverage	\$100,000	\$1,000	
Vandalism Coverage - Location #1, Building #1	\$125,000	\$1,000	

FORMS AND ENDORSEMENTS

NUMBER	NAME	CHANGES
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	CHANGES
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

BUSINESS AUTO CONTINUED

VEHICLES

VEH	YEAR, MAKE, & MODEL	VIN	COMP DED	COLL DED	CHANGES
1	2015 GMC Terrain	DFU1FD45ADF4654	\$1,000	\$500	
2	2013 GMC C2500	DF5D1542D1F5D45	\$1,000	\$500	
3	2010 GMC Savana G1500	FLDKOI132121F2D	\$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	

DRIVERS

NAME	DATE OF BIRTH	LICENSE NUMBER	CHANGES
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	CHANGES
Additional Towing Coverage	\$10,000	\$1,000	
Commercial Auto Rental Reimbursement - Vehicle #1	\$10,000	\$1,000	

BUSINESS AUTO CONTINUED

ADDITIONAL INTERESTS

NAME	INTEREST	CHANGES
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	CHANGES
CA7580	Commercial Auto Declarations	
G1255	Garage Exclusion	

GARAGE & DEALERS

COMPANY
Texas Insurance Company

POLICY NUMBER
AB12CDE8552-1

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

COVERAGES

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

LOCATION #3: 1400 S. MONROE BLVD. STE. 200 GRAND PARK, TX 75199				CHANGES
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 Collision - Number of Autos: 5	\$100,000 \$100,000	\$1,000 \$1,000	\$5,000	

GARAGE & DEALERS CONTINUED

ADDITIONAL INTERESTS

NAME	INTEREST	CHANGES
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	CHANGES
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	CHANGES
Cause of Loss	Named Perils	
Deductible	\$1,000	

CONVEYANCE	ANNUAL VALUES SHIPPED			AVERAGE VALUE/SHIPMENT	LIMIT OF LIABILITY	BILL OF LADING VALUE	CHANGES
	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	CHANGES
1	2010 Ford Expedition	2DF1D2F45	✓		✓	\$500	\$500	
2	213 Ford Bronco II	D1432G45G4		✓		\$500	\$500	

ADDITIONAL COVERAGES

DESCRIPTION	LIMIT	DEDUCTIBLE	CHANGES
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	CHANGES
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	CHANGES
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	

COMMERCIAL UMBRELLA CONTINUED

DESCRIPTION	CARRIER / POLICY #	POLICY PERIOD	LIMIT	CHANGES
Equipment Floater Aggregate	Texas Insurance Company / AB12CDE8552	4/1/17 to 4/1/18	\$15,000,000	

ADDITIONAL COVERAGES

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

ADDITIONAL INTERESTS

NAME	INTEREST	CHANGES
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	CHANGES
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						CHANGES
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 - Ereccionn - Wood Frame & Drivers	\$4,502,502	0.84	\$37,821	

LOCATION #2: 1400 S. MONROE BLVD., STE. 150, GRAND PARK, TX 75199						CHANGES
STATE	CODE	DESCRIPTION	ESTIMATED ANNUAL PAYROLL	BASE RATE	ESTIMATED ANNUAL PREMIUM	
TX	8810	Clerical Office Employees Noc	\$38,000	0.75	\$285	

WORKER'S COMPENSATION CONTINUED

LOCATION #3: 1400 S. MONROE BLVD., STE. 200, GRAND PARK, TX 75199						CHANGES
STATE	CODE	DESCRIPTION	ESTIMATED ANNUAL PAYROLL	BASE RATE	ESTIMATED ANNUAL PREMIUM	
TX	8810	Clerical Office Employees Noc	\$42,000	0.75	\$315	

LOCATION #4: 85000 FT. WORTH AVENUE, GRAND PARK, TX 75199						CHANGES
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						CHANGES
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	CHANGES
Special Loss Settlement	\$500,000	\$500	
Out of State Medical Coverage - Location #1 - State of Texas	\$250,000	\$250	

WORKER'S COMPENSATION CONTINUED

PREMIUM CALCULATIONS

STATE OF TEXAS			CHANGES
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	

STATE OF LOUISIANA			CHANGES
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	

WORKER'S COMPENSATION CONTINUED

INCLUDED / EXCLUDED INDIVIDUALS

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

FORMS AND ENDORSEMENTS

NUMBER	NAME	CHANGES
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	\$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	

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

