

SUMMARY OF INSURANCE

Miller Construction, Inc.
 1488 S. Monroe Blvd.
 Dallas, TX 75243

For policy changes contact:
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 (555) 444-3340

General Liability	COMPANY Texas Insurance Company	POLICY NUMBER AB12CDE8552-1	POLICY TERM 4/1/2019 to 4/1/2020
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COVERAGES	LIMITS
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	LIMITS
Employee Benefits Liability	\$500,000

LOCATION #1: 1488 S. MONROE BLVD., GRAND PARK, TX 75199-1000				
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, OAK CENTER, TX 75195				
BLDG	CLASS CODE	CLASSIFICATION	PREMIUM BASIS	EXPOSURE
1	91580	Builders	Gross Sales	\$2,000,000

ADDITIONAL COVERAGES	LIMIT	DEDUCTIBLE
Tradeshow Samales Protection Coverage	\$15,000	\$150
Mold Coverage - Location#1, Building#4	\$10,000	\$1,000

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ADDITIONAL INTERESTS	INTEREST
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

NUMBER	FORMS AND ENDORSEMENTS
D7580	General Liability Declarations
G1257	Leakage Exclusion

REMARKS	
▪	Business is close to a church - The church goes sometimes use the parking lot on Sunday.

Property	COMPANY Texas Insurance Company	POLICY NUMBER AB12CDE8552-1	POLICY TERM 4/1/2019 to 4/1/2020
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BLANKET LIMITS						
BLDG	SUBJECT	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						
BLDG	SUBJECT	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						
BLDG	SUBJECT	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

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LOCATION #3: 1400 S. MONROE BLVD. STE. 200, GRAND PARK, TX 75199						
BLDG	SUBJECT	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						
BLDG	SUBJECT	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						
BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Contents	\$500,000	F	90%	Special	\$5,000

ADDITIONAL COVERAGES	LIMIT	DEDUCTIBLE
Asphalt Coverage	\$15,000	\$150
Asphalt Coverage - Location #1, Building #2		
Mold Coverage - Location #5, Building #1, Subject #1	\$10,000	\$100

ADDITIONAL INTERESTS	INTEREST
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

NUMBER	FORMS AND ENDORSEMENTS
T2548	Terrorism Exclusion
G1254	Pollution Exclusion

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

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Business Auto

COMPANY
Texas Insurance Company

POLICY NUMBER
AB12CDE8552-1

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

COVERAGES	AUTO SYMBOL	LIMITS & DEDUCTIBLES
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

VEH	YEAR, MAKE, & MODEL	VIN	COMP DED	COLL DED
1	2015 GMC Terrain	DFU1FD45ADF4654	\$1,000	\$500
2	2013 GMC C2500	DF5D1542D1F5D45	\$1,000	\$500
3	2010 GMC Savana G1500	FLDK0I132121F2D	\$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	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 COVERAGES	LIMIT	DEDUCTIBLE
Additional Towing Coverage	\$10,000	\$1,000
Commercial Auto Rental Reimbursement - Vehicle #1	\$10,000	\$1,000

ADDITIONAL INTERESTS	INTEREST
First National Bank	Lienholder

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ADDITIONAL INTERESTS	INTEREST
Bank of America	Lienholder 2015 GMC Terrain
Jeffery Johnson	Loss Payee 2015 Ford F-150 SUPERCREW XLT

NUMBER	FORMS AND ENDORSEMENTS
CA7580	Commercial Auto Declarations
G1255	Garage Exclusion

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Commercial Umbrella	COMPANY Texas Insurance Company	POLICY NUMBER AB12CDE8552-1	POLICY TERM 4/1/2019 to 4/1/2020
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COVERAGES	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	CARRIER / POLICY #	POLICY PERIOD	LIMIT
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
Equipment Floater Aggregate	Texas Insurance Company / AB12CDE8552	4/1/17 to 4/1/18	\$15,000,000

ADDITIONAL COVERAGES	LIMIT	DEDUCTIBLE
Theft and Burglary	\$1,000,000	\$10,000

ADDITIONAL INTERESTS	INTEREST
First National Bank	Additional Insured

SUMMARY OF INSURANCE

Miller Construction, Inc.

Worker's Compensation	COMPANY Texas Insurance Company	POLICY NUMBER AB12CDE8552-1	POLICY TERM 4/1/2019 to 4/1/2020
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COVERAGES	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

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

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 - Erectiionn - Wood Frame & Drivers	\$4,502,502	0.84	\$37,821

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

STATE	CODE	DESCRIPTION	ESTIMATED ANNUAL PAYROLL	BASE RATE	ESTIMATED ANNUAL PREMIUM
TX	8810	Clerical Office Employees Noc	\$38,000	0.75	\$285

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

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

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

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LOCATION #5: 7548 E. CREEK POINT, OAK CENTER, TX 75195					
STATE	CODE	DESCRIPTION	ESTIMATED ANNUAL PAYROLL	BASE RATE	ESTIMATED ANNUAL PREMIUM
TX	8810	Clerical Office Employees Noc	\$78,500	0.75	\$589

ADDITIONAL COVERAGES	LIMIT	DEDUCTIBLE
Special Loss Settlement	\$500,000	\$500
Out of State Medical Coverage - Location #1 - State of Texas	\$250,000	\$250

PREMIUM CALCULATIONS - STATE OF TEXAS		
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

PREMIUM CALCULATIONS - STATE OF LOUISIANA		
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

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

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NUMBER	FORMS AND ENDORSEMENTS
WC99580	Workers Compensation Declarations