# **INSURANCE SPECIFICATIONS AND PROPOSAL FORMS FOR:**

Parts:

- I. COMMERCIAL GENERAL LIABILITY
- II. BUSINESS AUTOMOBILE LIABILITY AND PHYSICAL DAMAGE
- III. LAW ENFORCEMENT OFFICERS LIABILITY
- IV. PUBLIC OFFICIALS LIABILITY
- V. WORKERS' COMPENSATION
- VI. PROPERTY INSURANCE
- VII. COMMERCIAL CRIME COVERAGE FOR GOVERNMENTAL ENTITIES
- VIII. POLLUTION LIABILITY (STORAGE TANK LIABILITY)
- IX. CYBER LIABILITY
- X. AIRPORT LIABILITY
- XI. MEDICAL PROFESSIONAL LIABILITY

# PART I INSURANCE SPECIFICATIONS COMMERCIAL GENERAL LIABILITY

(Complete & Return with Proposal Response)

### COVERAGES AND LIMITS

#### Coverage

General Aggregate	\$ 400,000 Combined Single Limit
Deductible	\$ 1,000
Employee Benefits Liability	\$ 3,000,000 Aggregate   \$1,000,000 Each Wrongful Act

### **COVERAGE CLARIFICATIONS:**

- 1. 2007 ISO Commercial General Liability or equivalent filing.
- 2. Coverage may be combined with Law Enforcement Liability, monoline, or Texas Commercial Package Policy.
- 3. There should be no personal injury exclusion for offenses related to employment.
- 4. The definition of personal injury be extended to include mental injury, discrimination, shock, humiliation, invasion of a private occupancy.
- 5. Notice of Occurrence: Failure of an agent, servant or employee of the insured to notify the company of an occurrence of which he has knowledge, shall not invalidate the insurance afforded by this policy as respects a named insured.
- 6. The Persons Insured provision should include any elected or appointed official, member of the governing body, or volunteers.
- 7. There should be no exclusion for the X-C-U hazards.
- 8. Any exclusion of coverage as respects injury to fellow employees is to be deleted.
- 9. Automatic waiver of subrogation when the insured is required by contract to waive his right of subrogation.
- 10. Employee Benefit Liability Protection coverage should be applicable to "all employee benefit plans" of the County.
- 11. Coverage should apply to owned and non-owned watercraft.
- 12. Coverage for officials, officers, employees, or volunteers to include the following as respects immunity:

- a.) The insurance afforded by the policy to any official, officer, employee, or volunteer of the named insured, as a person insured, applies to the individual liability of the official, officer, employee, or volunteer without regard to any immunity of the named insured. As used herein, the term "employee" includes an individual engaged in furthering a function of the named insured pursuant to request by appropriate authority on behalf of the named insured and only while acting within the scope of such functions.
- b.) Subject to the provisions of a.) above, such insurance as is afforded by the policy does not apply to any person or organization other than the named insured or an official, officer, employee, or volunteer of the named insured.

### PREMIUM COMPUTATION

1.	<u>Coverage</u>	<u>Premium</u>			
	Premises/Operations				
	Employee Benefits Liability				
	Other				
	NET Standard Premium				
	Commission: \$	or Fee \$			
OPTIONAL PREMIUM COMPUTATION:					
\$1,000,000 C	SL	PREMIUM: \$			
\$3,000,000 C	SL	PREMIUM: \$			

# GENERAL LIABILITY – The following information is provided

- 1. Completed Application, including Exposure Checklist
- 2. Budget and Financial Information

# PROPOSAL FORM FOR COMMERCIAL GENERAL LIABILITY

AGI	ENT				
PR	PROPOSED INSURER				
CUI	RRENT	BEST'S RATING			
Incl	uded in	this proposal is coverage for:	Indicate <u>Yes or No</u>		
A.	Comm	ercial general liability insurance coverage			
В.	Persor	nal injury coverage to:			
	1.	Include offenses related to employment			
	2.	Include mental injury, discrimination, shock, humiliation and invasion of privacy			
C.	Covera	age applies to X-C-U hazard			
D.	Blanket waiver of subrogation where required by				
E.	Employee benefit liability for all county employee				
F.	Extended bodily injury provision to be amended to				
G.	Position on Punitive and Exemplary Damage 1. Policy will be silent				
	2.	Policy will exclude			
	3.	Policy will include affirmation of coverage			
H.	The Persons Insured provision includes elected or appointed officials or members of the governing body				
I.	Fellow	employees claims (if any) to be covered			
J.		rting coverage required to write this coverage ted premium			

If yes, please indicate which coverage(s)

K.		of "occurrence" endorsement as requested in cations		
L.	. Premium:			
	1.	Is premium subject to audit or is it a flat guaranteed cost		
	2.	Are rates confirmed for a one year or three year term		
	3.	State payment terms available		
M.		pects coverage for officials, officers, and yees, the requested immunity provision applies		
N.	, , , , , , , , , , , , , , , , , , ,		(Yes/No)	
Ο.	Covera	age is written on an Occurrence Form:	Yes / No	
Ρ.	2. Describe any other specific endorsements			

Q. All specified coverage not discussed above will be provided except as indicated below:

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## R. Comments

# PART II INSURANCE SPECIFICATIONS BUSINESS AUTOMOBILE LIABILITY AND PHYSICAL DAMAGE

(Complete & Return with Proposal Response)

### COVERAGE AND LIMITS

### Coverage Limit

Liability	\$1,000,000 CSL – Symbol 1
Garage Keepers	\$ 75,000 with a \$500 Deductible, subject to a \$2,500 Max
Physical Damage	Symbols 8 and 10

### **COVERAGE CLARIFICATIONS:**

- 1. Policy to cover all owned, hired, leased, borrowed, and non-owned vehicles including automobiles and trucks under long term lease.
- 2. Automatic additional insured coverage for lessors of leased vehicles where required by the terms of the lease.
- 3. Deletion of fellow employee exclusion.
- 4. Contractual liability exclusion not to apply to "hired car" coverage.
- 5. Coverage to include:
  - a. Governmental Units Endorsement (TE 99 80B)
  - b. Mexico Coverage Limited (TE 04 06B)
  - c. Mexico Tourist Coverage Limited (TE 04 07B)
  - d. Employees as Insured (TE 99 33)
  - e. Governmental Bodies Amendatory Endorsement (TE 99 15A)
  - f. Public Entity Auto Extension Endorsement (CA T4 46)
- 6. Blanket Waiver of Subrogation when required by contract.
- 7. A ninety (90) day notice of cancellation, no renewal, or material policy change provision except for nonpayment of premium.
- 8. Notice of Occurrence: Failure of an agent, servant, or employee of the insured to notify the company of any occurrence of which he has knowledge, shall not invalidate the insurance afforded by this policy as respects a named insured.
- 9. The Person Insured provision should include any elected or appointed official, member of the governing body, or volunteers.
- 10. Coverage for officials, officers, and employees to include the following as respects immunity:
  - a. The insurance afforded by the policy to any official, officer, employee, or volunteer of the named insured, as a person insured, applies to the

individual liability of the official, officer, employee, or volunteer without regard to any immunity of the named insured. As used herein, the term "employee" includes the individual engaged in furthering a function of the named insured pursuant to request by appropriate authority on behalf of the named insured and only while acting within the scope of such function.

- b. Subject to the provisions of a. above, such insurance as is afforded by the policy does not apply to any person or organization other than the named insured or an official, officer, employee, or volunteer of the named insured.
- 11. Symbol 10: Any Owned Auto with Model Year 2014 and Newer Physical Damage

### PREMIUM COMPUTATION

\$1,000,000 CSL		\$
\$ 75,000 Garagekeepers Coverage		\$
Statutory Cap Limit Endorsement In	cluded (Yes or No)	\$
Hired Auto Physical Damage on an	"If Any" Basis	\$
Composite Rate Endorsement: Pow	ver Units: <u>224</u>	Rate: \$
PHYSICAL DAMAGE Composite Rate Endorsement Inclue	ded (Yes or No)	
Original Cost New:	\$1,000 Comprehensi	ve Rate:
	\$ 1,000 Collision Rate	e:
Commission: \$	or Fee \$	

# PROPOSAL FORM FOR BUSINESS AUTOMOBILE LIABILITY AND PHYSICAL DAMAGE

AGI	ENT	
PR		
CUI	RRENT BEST'S RATING	
	Included in this proposal is coverage for:	Indicate <u>Yes or No</u>
A.	All owned, hired, leased, borrowed, and non-owned vehicles, Including vehicles under long term lease	
В.	Coverage to apply automatically to vehicles acquired during policy term	
C.	Supporting lines (if any) required to write this coverage at quoted premium	
	If yes, please indicate coverage(s)	
D.	Additional insured coverage for lessors where required by lease	
E.	Fellow employee claims exclusion removed	
F.	Deletion of contractual liability exclusion for the hired car exposure	
G.	Composite Rate Endt for Liability & Physical Damage	
H.	Coverage to Include: a. Governmental Units Endorsement (TE 99 80B) b. Mexico Coverage - Limited (TE 04 06B) c. Mexico Tourist Coverage - Limited (TE 04 07B) d. Employees as Insured (TE 99 33) e. Governmental Bodies Amendatory Endorsement (TE 99 15A)	
I.	Premium	
	1. Is premium subject to audit or is it a flat guaranteed cost?	

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A nin	nety (90) days notice of cancellation applies?	(Yes/No)
	Persons Insured provision includes any electe erning body, or volunteers?	d or appointed officials, members of
Desc	cribe any other special endorsements	(103/10)
All sp	pecified coverage not discussed above will be	provided except as indicated below:

N. Comments

2.

State payment terms available

## PART III INSURANCE SPECIFICATIONS LAW ENFORCEMENT OFFICERS LIABILITY

(Complete & Return with Proposal Response)

### LIMITS OF LIABILITY

\$2,000,000 Limit / \$25,000 Deductible Full Prior Acts Includes District Judge

### **COVERAGE CLARIFICATIONS**

- 1. Expenses and defense costs shall be in addition to the limit of liability, and shall apply to criminal as well as civil suits.
- 2. Punitive damages, fines and penalties should not be excluded.
- 3. "Occurrence" shall include acts committed to protect life or property, or in the pursuit of official duties.
- 4. Coverage shall include prior occurrences when such occurrences are first reported during the policy period.
- 5. The insured shall include all law enforcement personnel and county officials (and their heirs and legal representatives) on a blanket basis, as well as the County of Gregg.
- 6. Personal injury is to include: bodily injury, mental injury, anguish or shock, sickness or disease, including death or disability at any time resulting there from and resulting from the following:
  - a. False arrest, detention, or imprisonment;
  - b. Malicious prosecution;
  - c. Wrongful entry, eviction, or other invasion of the right of private occupancy;
  - d. Discrimination;
  - e. Humiliation;
  - f. The publication or utterance of a libel, slander, or other defamatory or disparaging material, or a publication or utterance in violation of an individual's Right of Privacy;
  - g. Assault and battery;
  - h. First aid;
  - i. False or improper service of process;
  - j. Violation of property rights;
  - k. Violation of civil rights.

# POSITION OF CARRIER WITH REGARD TO THE FOLLOWING:

1.	Punitive damages.			
2.	Moonlighting:			
3.	Suits for injunctive	e relief regarding jail co	nditions	
4.	Lawyers Profession	onal Liability or the pros	ecutorial function.	
5.	Who will handle th County?	ne defense of any claim	s that might be brought against the	
6.	Does the law firm have experience with these types of suits?			
PRICING EXHIBIT				
	<u>Limit</u>	DEDUCTIBLE	Premium	
	\$ 2,000,000	\$	\$	
	Commission: \$_		or Fee \$	

# PROPOSAL FORM FOR LAW ENFORCEMENT OFFICERS LIABILITY

AG	ENT		
PRO	OPOSE	D INSURER	
CUI	RRENT	BEST'S RATING	
Incl	uded in	this proposal is coverage for:	Indicate Yes or No
A.	•	ses and defense costs are in addition to the liability, and apply to criminal as well suits	
В.	Punitiv	e damages, fines, and penalties are covered	
C.		ed are occurrences committed to protect life perty, or in the pursuit of official duties	
D.		ccurrences when such occurrences are first ed during the policy period	
E.	(and th	sured includes all law enforcement personnel heir heirs and legal representatives) on a t basis, as well as the County of Gregg	
F.	Persor 1.	nal Injury includes: False arrest, detention, or imprisonment	
	2.	Malicious prosecution	
	3.	Wrongful entry, eviction, or other invasion or the right of private occupancy	
	4.	Discrimination	
	5.	Humiliation	
	6.	The publication or utterance of a libel, slander or other defamatory or disparaging material, or publication or utterance in violation of an individual's right of privacy	
	7.	Assault and battery	
	8.	First Aid	
	9.	False or improper service of process	

			Indicate Yes or No	
	10.	Violation of property rights		
	11.	Violation of civil rights		
G.		age applies to the vicarious liability of / officials, elected or appointed		
H.		age is applicable to services performed under Aid contracts		
I.	Coverage for injury to an individual in the custody of law enforcement officials			
J.	Premiu			
	1.	Is premium subject to audit or is it a flat guaranteed cost?		
	2.	Can quoted coverage be written for a one year or a three year term?		
	3.	State payment terms available		
K.	Ninety (90) days notice of cancellation applies			
L.	The Persons Insured provision includes any elected or appointed officials, members of the governing body, or volunteers			
M.	Covera	ge is Written on an Occurrence Form	Yes / No	
N.	Describe any other special endorsements			

O. All specified coverage not discussed above will be provided except as indicated below:

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P. All specified coverage not discussed above will be provided except as indicated below:

Q. Comments

## PART IV INSURANCE SPECIFICATIONS PUBLIC OFFICIALS LIABILITY

(Complete & Return with Proposal Response)

### LIMITS OF LIABILITY

\$2,000,000 Limit / \$25,000 Deductible Full Prior Acts

### NAMED INSURED

County of Gregg Longview, Texas

Should also include:

- 1. This coverage should apply to individuals who now are, will be, or were elected or appointed public officials of the County.
- 2. All boards and commissions
- 3. Employees of the County
- 4. Heirs, estates, executors, administrators, legal representatives and assigns of all the above in the event to death or bankruptcy.
- 5. Volunteer workers
- 6. Employment Practice Liability

### COVERAGE FORM

1. Please indicate approach used in proposed form, "occurrence" or "claims made". If an occurrence form is quoted, we desire full Prior Acts coverage. If a claims made policy is proposed, there should be no retroactive date.

### **COVERAGE CLARIFICATION:**

- 1. Liability arising from actual or alleged negligence, errors or omissions, braches of duty, misfeasance, malfeasance, and nonfeasance of nay insured.
- 2. Damages for violation of civil rights.
- 3. Claims against attorney, architect, engineer, or accountant while acting within the scope of his professional duties.
- 4. Claims due to dismissal or demotion or other employment practices.
- 5. Liability arising out of Mutual Aid agreements.

- 6.
- Expenses and defense costs should be in addition to the limit liability. Provide a ninety (90) day notice of cancellation, material policy change or intent 7. not to renew.
- Punitive damages where not prohibited by law. 8.

# PRICING EXHIBIT

<u>Limits</u>	Deductible	_	<u>Premium</u>
2,000,000/2,000,000	\$25,000		\$
Commission: \$		or Fee \$	

# PROPOSAL FORM FOR PUBLIC OFFICIALS LIABILITY

AG	ENT		
PR	OPOSE	D INSURER	
CU	RRENT	BEST'S RATING	
Incl	uded in	this proposal is coverage for:	
			Indicate Yes or No
A.	PREM	IIUM	
	1.	Is premium subject to audit or is it a flat cost?	
	2.	Can quoted coverage be written for a one year or a three year term?	
В.	Ninety	(90) days notice of cancellation applies	Yes / No
C.	Covera	age is written on an Occurrence Form	Yes / No
D.	Descri	be any other specific endorsements	

- E. All specified coverage not discussed above will be provided except as indicated below:
- F. All specified coverage not discussed above will be provided except as indicated below:

G. Comments

### PART V INSURANCE SPECIFICATIONS WORKERS' COMPENSATION

(Complete & Return with Proposal Response)

### COVERAGE AND LIMITS

<u>COVERAGE</u> - First Dollar Program – No Deductible

Workers' Compensation	Statutory
Employer's Liability	\$1,000,000
Occupational Disease	\$1,000,000

### **COVERAGE CLARIFICATIONS**

- 1. Statutory benefits
- 2. Blanket waiver of subrogation when required by contract.
- 3. A ninety (90) day notice of cancellation, no renewal, or material change of policy is required except for non-payment of premium.
- 4. Notice of occurrence: failure of an agent, servant, or employee of the insured to notify the company of any occurrence of which he has knowledge, shall not invalidate the insurance afforded by this policy respects the named insured.
- 5. All states coverage
- 6. Employer's liability endorsement (disease coverage included) \$1,000,000 each accident; \$1,000,000 disease each employee
- 7. Voluntary compensation endorsement
- 8. United States Longshoremen's and Harbor Worker's Compensation Act endorsement If any basis

### PREMIUM CALCULATION

Premium:

\$\_\_\_\_\_

Commission: \$ \_\_\_\_\_ or Fee \$\_\_\_\_\_

# PROPOSAL FORM FOR WORKERS' COMPENSATION

AGI	ENT		
PROPOSED INSURER			
CUI	RRENT	BEST'S RATING	
Incl	uded in	this proposal is coverage for:	Indicate Yes or No
A.	Statuto	bry Benefits	
В.	Blanke	t waiver of subrogation when required by contract	
C.		ty (90) day notice of cancellation, no renewal or al change of policy is required except for nonpayment	
D.	employ of whic	of Occurrence: Failure of an agent, servant or vee of the insured to notify the company of any occurrence of he has knowledge, shall not invalidate the insurance ad by the policy as respects	
E.	All Sta	tes coverage	
F.	Emplo	yer Liability Endorsement	
G.	Volunt	ary Compensation Endorsement	
Н.	USL	& H Endorsement	
I.	Premiu	ım:	
	1.	Is premium subject to audit or is it a flat guaranteed cost?	
	2.	State payment terms available	
Pro	vide Ra	te per \$100 Remuneration:	\$

# PART VI **INSURANCE SPECIFICATIONS PROPERTY INSURANCE (Buildings & Contents)**

(Complete & Return with Proposal Response)

## LOCATIONS AND VALUES

See Exhibit and Specifications

### **COVERAGE CLARIFICATIONS:**

- 1. "All Risk" Building/Contents
- 2. Coverage may be written monoline
- 3. Provide Replacement Cost for buildings and contents
- 4. Attach an Agreed Amount Clause endorsement. If not, provide a letter indicating you have reviewed the values and that they meet the co-insurance requirements with no penalty.
- 5. Provide a ninety (90) day notice of cancellation, no renewal or any material change in coverage.
- 6. See attached schedule for limits on accounts receivable, valuable papers, business interruption, and extra expense per location.

### PREMIUM COMPUTATION

1.	<u>Coverage</u>	Deductible	<u>Premium</u>
	Building/Contents:	\$	<u>\$</u>

Commission: \$ or Fee \$

**Property Schedule Equipment Schedule** 

## PROPOSAL FORM FOR PROPERTY INSURANCE (Buildings and Contents)

AGENT \_\_\_\_\_

PROPOSED INSURER

CURRENT BEST'S RATING \_\_\_\_\_

Included in this proposal is coverage for:

		Indicate Yes or No
A.	"All Risk" buildings and contents	
В.	\$ deductible	
C.	Replacement Cost buildings and contents	
D.	Agreed Amount clause	
E.	Ninety (90) days notice of cancellation	<u> </u>
F.	Meets or Exceeds Required Limits per Specifications	
G.	Extra Expense	
Н.	Valuable Papers	
١.	Premium:	
	<ol> <li>Can quoted coverage be written for a one year or three year term.</li> </ol>	
	2. Provide Rate per \$100 of Value:	\$
J.	Describe any other specific endorsements	

K. All specified coverage not discussed above will be provided except as indicated below:

L. All specified coverage not discussed above will be provided except as indicated below:

M. Comments

# PART VII INSURANCE SPECIFICATIONS CONTRACTOR'S EQUIPMENT FLOATER

(Complete & Return with Proposal Response)

EQUIPMENT SCHEDULE (Please refer to Exhibit for the equipment schedule.)

# **COVERAGE CLARIFICATIONS**

- 1. Equipment is owned by the County of Gregg. Include coverage for:
  - a. All owned equipment on a blanket basis
  - b. All non-owned equipment. The County may rent equipment to use for maintenance or other operations. Provided blanket coverage on the above equipment, on an annual reporting-of-value basis with no co-insurance provisions.
- 2. All Risk" of direct physical loss or damage for any cause except as excluded. Attach a copy of your contract which will outline the conditions and exclusions that will be applicable.
- 3. Provide coverage on a Replacement Cost basis with no co-insurance clause applicable.
- 4. New acquisitions of owned and non-owned equipment are to be automatically covered subject to a maximum of \$250,000
- 5. The current valuation of equipment owned by the County of Gregg: See Attached.

# PREMIUM COMPUTATIONS

Owned Equipment

Deductible	Annual Premium
\$ 5,000 per occurrence	
Deductible	
Non-owned Equipment	
Deductible	Annual Premium
\$ 5,000 per occurrence	
Deductible	
Commission: \$	or Fee \$

# PROPOSAL FORM FOR CONTRACTOR'S EQUIPMENT FLOATER

AG	ENT		
PR	OPOSE	D INSURER	
CU	RRENT	BEST'S RATING	
Incl	uded in	this proposal is coverage for:	Indicate Yes or No
A.	"All Ri	sk"	
В.	Sched	uled Values	
C.	Replac	cement cost with no co-insurance	
D.		cquisitions of owned or non-owned equipment atically covered subject to a maximum of 000	
E.	Premi	um:	
	1.	Can quoted coverage be written for a one year or a three year term	
	2.	Provide Rate per \$100 of Value:	\$
F.	Descri	be any other specific endorsements	

- G. All specified coverage not discussed above will be provided except as indicated below:
- H. All specified coverage not discussed above will be provided except as indicated below:

I. Comments

## PART VIII INSURANCE SPECIFICATIONS <u>EQUIPMENT</u>

(Complete & Return with Proposal Response)

### EQUIPMENT SCHEDULE

Please refer to Exhibit for the equipment schedule.

### **COVERAGE CLARIFICATIONS**

- 1. Equipment is owned by the County of Gregg. Include coverage for:
  - a. All owned equipment on a blanket basis.
- I. "All Risk" of direct physical loss or damage for any cause except as excluded. Attached a copy of your contract which will outline the conditions and exclusions that will be applicable.
- II. Provide coverage on a Replacement Cost basis.
- III. New acquisitions are to be automatically covered.
- IV. The current valuation of equipment owned by the County of Gregg is:

Α.	Communications Equipment: See Exhibit
В.	Computer Equipment: See Exhibit

To include:	
Transit	\$250,000
Temporary Location	\$250,000
Media	\$100,000 Blanket
Extra Expenses	\$500,000 Blanket

### **PREMIUM COMPUTATIONS**

Owned Equipment

Deductible	Annual Premium
\$ 5,000 per occurrence	
Deductible	
Commission: \$	or Fee \$

# PROPOSAL FORM FOR EQUIPMENT

AGENT				
PROPOSED INSURER				
CU	RRENT BEST'S RATING			
Inc	luded in this proposal is coverage for:	Indicate Yes or No		
Α.	"All Risk"			
В.	Blanket			
C.	Replacement Cost			
D.	New acquisitions of owned or non-owned equipment automatically covered subject to a maximum of \$250,000			
E.	Transit \$250,000			
F.	Temporary Location - \$20,000			
G.	Media - \$100,000 Blanket	<u> </u>		
Н.	Extra Expense - \$500,000 Blanket			
I.	Mechanical Breakdown			
J.	Premium:			
	Provide Rate per \$100 of Value:	\$		
K.	Describe any other specific endorsements			

L. All specified coverage not discussed above will be provided except as indicated below:

M. All specified coverage not discussed above will be provided except as indicated below:

N. Comments

### PART IX **INSURANCE SPECIFICATIONS BOILER & MACHINERY**

(Complete & Return with Proposal Response)

- A. The County requests comprehensive equipment coverage including production machines.
- \$100,000,000 B. Limit per accident:
- C. Coverage Limits of:

Off Premise Service Interruption \$1,000,000 Extra Expense\$1,000,000Additional Expediting Expense\$ 100,000Water Damage\$ 100,000Ammonia Contamination\$ 100,000Hazardous Substance Removal\$ 100,000 Consequential Damage

- D. Coverage Clarifications Loss Adjustment Agreement Automatic Coverage at newly acquired locations
- E. Deductible \$ 5,000 per occurrence
- F. Premium Computations

Commission: \$ \_\_\_\_\_ or Fee \$\_\_\_\_\_

# PROPOSAL FORM FOR BOILER & MACHINERY

AG	ENT				
PR	PROPOSED INSURER				
CU	RRENT BEST'S RATING				
Inc	luded in this proposal is coverage for:	Indicate Yes or No			
A.	Comprehensive Equipment Coverage				
В.	Off-premises service interruption				
C.	Extra Expense				
D.	Additional Expediting				
E.	Water Damage				
F.	Ammonia Contamination				
G.	Hazardous Substance Removal				
Н.	Consequential Damage				
I.	Loss Adjustment Agreement				
J.	Automatic coverage at newly acquired locations				
K.	Premium:				
	Provide Rate per \$100 of Value:	\$			
L.	Describe any other specific endorsements				

M. All specified coverage not discussed above will be provided except as indicated below:

N. All specified coverage not discussed above will be provided except as indicated below:

O. Comments

# PART X INSURANCE SPECIFICATIONS COMMERCIAL CRIME COVERAGE FOR GOVERNMENTAL ENTITIES

(Complete & Return with Proposal Response)

# A. COVERAGE AND LIMITS

	<u>Limit</u>	Deductible
Form P – Public Employee Dishonesty – Per employee coverage (includes faithful performance)	\$600,000	\$ 6,000
Form B – Forgery or Alternation	\$ 600,000	\$ 6,000
Form C – Theft disappearance and destruction – outside premises Section 1 Money and Securities only	\$ 600,000	\$ 6,000
Form C – Theft disappearance and destruction – outside premises Section 2 Money and Securities only	\$ 600,000	\$ 6,000
Computer Crime	\$ 600,000	\$ 6,000
Funds Transfer Fraud	\$ 600,000	\$ 6,000
Social Engineering Fraud	\$ 600,000	\$ 6,000

Premium Computation	Premium
Commission: \$	or Fee \$

# PROPOSAL FORM FOR COMMERCIAL CRIME COVERAGE FOR GOVERNMENTAL ENTITIES

AGE	ENT				
PRO					
CUF	RRENT BEST'S RATING				
Inclu	uded in this proposal is coverage for:	Indicate Yes or No			
A.	PREMIUM				
	1. Is premium subject to audit or is it a flat cost?				
B.	Ninety (90) days notice of cancellation applies	(Yes/No)			
C.	Describe any other specific endorsements				
D.	All specified coverage not discussed above will be provided except as indicated below:				
E.	All specified coverage not discussed above will be provided except as indicated below:				
F.	Comments				

### PART XI. INSURANCE SPECIFICATIONS <u>AIRPORT LIABILITY</u>

(Complete & Return with Proposal Response)

### COVERAGES AND LIMITS

#### Coverage

Products-Completed Operations Aggregate	\$ 5,000,000
Personal Injury & Advertising Aggregate	\$ 5,000,000
Malpractice Aggregate Limit	\$ 5,000,000
Each Occurrence Limit	\$ 5,000,000
Fire Damage Limit – Any One Fire	\$ 100,000
Medical Expense Limit – Any One Person	\$ 10,000
Hangarkeepers Limit – Any One Aircraft	\$ 5,000,000
Hangarkeepers Limit – Any One Occurrence	\$ 5,000,000

Liability Deductible: N/A

Hangarkeepers Deductible \$1,000

### **COVERAGE CLARIFICATIONS:**

- 1. 2001 ISO Commercial General Liability or equivalent filing.
- 2. Notice of Occurrence: Failure of an agent, servant or employee of the insured to notify the company of an occurrence of which he has knowledge, shall not invalidate the insurance afforded by this policy as respects a named insured.
  - 3. Include Terrorism Option
  - 4. Include War Option

### PREMIUM COMPUTATION

Airport Liability Premium

\$\_\_\_\_\_

Commission: \$ \_\_\_\_\_ or Fee \$\_\_\_\_\_

3. Budget and Financial Information

# PROPOSAL FORM FOR <u>AIRPORT LIABILITY</u>

AGE	ENT			
PRO	OPOSE	D INSURER		
CUF	RRENT	BEST'S RATING		
Incl	uded in	this proposal is coverage for:	Indicate Yes or No	
A.	Airport	liability insurance coverage		
В.	Hanga	rkeepers Liability		
C.	Blanket waiver of subrogation where required by			
D.	<ul> <li>Extended bodily injury provision to be amended to include property damage</li></ul>			
E.	Positio 1.	n on Punitive and Exemplary Damage Policy will be silent		
	2.	Policy will exclude		
	3.	Policy will include affirmation of coverage		
F.		rting coverage required to write this coverage ted premium		
	lf yes,	please indicate which coverage(s)		

# F. Premium:

- 1. Is premium subject to audit or is it a flat guaranteed cost
- 2. Are rates confirmed for a one year or three year term

3. State payment terms available

G. Ninety (90) days notice of cancellation applies

H. Coverage is written on an Occurrence Form:

- I. Describe any other specific endorsements
- J. All specified coverage not discussed above will be provided except as indicated below:

(Yes/No)

Yes / No

K. Comments

#### PART XII. INSURANCE SPECIFICATIONS POLLUTION LIABILITY

(Complete & Return with Proposal Response)

#### COVERAGES AND LIMITS

Covered Storage Tank Systems Clean Up Costs & Third Party Liability

General Aggregate	\$ 2,000,000
Coverage A & B	\$ 1,000,000
Defense Coverage	\$ 1,000,000

Deductible: \$25,000 Per Claim

**COVERAGE CLARIFICATIONS:** 

TANK SCHEDULE ATTACHED

#### PREMIUM COMPUTATION

1. <u>Coverage</u>

Storage Tank Liability

Commission: \$ \_\_\_\_\_ or Fee \$\_\_\_\_\_

<u>Premium</u>

\$\_\_\_\_\_

## PROPOSAL FORM FOR STORAGE TANK LIABILITY

AG	ENT		
PR	OPOSE	DINSURER	
CU	RRENT	BEST'S RATING	
Incl	uded in	this proposal is coverage for:	Indicate <u>Yes or No</u>
A.	Positic 1.	on on Punitive and Exemplary Damage Policy will be silent	
	2.	Policy will exclude	
	3.	Policy will include affirmation of coverage	
В		rting coverage required to write this coverage ted premium	
	If yes,	please indicate which coverage(s)	
C.	Premiu	um:	
	1.	Is premium subject to audit or is it a flat guaranteed cost	
	2.	Are rates confirmed for a one year or three year term	
	3.	State payment terms available	

\_\_\_\_\_

\_\_\_\_\_

D. Describe any other specific endorsements

E. All specified coverage not discussed above will be provided except as indicated below:

# R. Comments

### PART XIII. INSURANCE SPECIFICATIONS MEDICAL PROFESSIONAL (CLINIC) LIABILITY

(Complete & Return with Proposal Response)

# COVERAGES AND LIMITS

#### <u>Coverage</u>

- Miscellaneous Medical Professional Liability \$1,000,000
- Sexual Abuse & Molestation \$ 250,000
- HIPAA Each Event / Aggregate \$ 250,000
- Subpoena Assistance Each Event \$ 5,000
- Reimbursement of Lost Wages \$ 5,000
- Patient Property Damage \$ 1,000

Deductible: \$2,500 Per Claim

## COVERAGE CLARIFICATIONS:

- 1. Retro-Active Date: 10/01/1989
- 2. Blanket Clinic Liability
- 1. Preference that Scheduled Physicians is not required
- 2. Gregg County and Gregg County Health Department and Employees .
- 5. Notice of Occurrence: Failure of an agent, servant or employee of the insured to notify the company of an occurrence of which he has knowledge, shall not invalidate the insurance afforded by this policy as respects a named insured.
- 6. The Persons Insured provision should include any elected or appointed official, member of the governing body, or volunteers.
- 7. There should be no exclusion for the X-C-U hazards.
- 8. Any exclusion of coverage as respects injury to fellow employees is to be deleted.
- 9. Automatic waiver of subrogation when the insured is required by contract to waive his right of subrogation.

- 10. Outpatient Medical Clinic for Jail
- 11. Coverage for officials, officers, employees, or volunteers to include the following as respects immunity:
  - a.) The insurance afforded by the policy to any official, officer, employee, or volunteer of the named insured, as a person insured, applies to the individual liability of the official, officer, employee, or volunteer without regard to any immunity of the named insured. As used herein, the term "employee" includes an individual engaged in furthering a function of the named insured pursuant to request by appropriate authority on behalf of the named insured and only while acting within the scope of such functions.
  - b.) Subject to the provisions of a.) above, such insurance as is afforded by the policy does not apply to any person or organization other than the named insured or an official, officer, employee, or volunteer of the named insured.

#### PREMIUM COMPUTATION

1.	<u>Coverage</u>		<u>Premium</u>
	Medical Professional Liability		
	Includes Premises Liability		
	Includes Nurses Professional Liability		
	NET Standard Premium		
	Commission: \$	or Fee \$	

## PROPOSAL FORM FOR MEDICAL PROFESSIONAL LIABILITY

AG	ENT			
PR	OPOSE	D INSURER		
CU	RRENT	BEST'S RATING		
Incl	uded in	this proposal is coverage for:	Indicate Yes or No	
A.	Medica	al Professional liability insurance coverage		
В.	Premis	ses Liability Coverage included:		
C.	Nurse	s Professional Liability Coverage Included:		
D.	<ol> <li>Blanket waiver of subrogation where required by Contract</li> </ol>			
E.	Positio 1.	n on Punitive and Exemplary Damage Policy will be silent		
	2.	Policy will exclude		
	3.	Policy will include affirmation of coverage		
H.	The Person's Insured provision includes elected or appointed officials or members of the governing body			
I.	Fellow employees claims (if any) to be covered			
J.	. Supporting coverage required to write this coverage at quoted premium			
	lf yes,	please indicate which coverage(s)		

K. Premium:

1.	Is premium subject to audit or is it a flat guaranteed cost	
2.	Are rates confirmed for a one year or three year term	
3.	State payment terms available	

	employees, the requested immunity provision applies	
N. Ninety (90) days notice	Ninety (00) days notice of equalities applies	(Yes/No)
	Ninety (90) days holice of cancellation applies	(Yes/No)
О.	Retro Active Date or Full Prior Acts Coverage:	Yes / No

- P. Describe any other specific endorsements
- Q. All specified coverage not discussed above will be provided except as indicated below:

\_

R. Comments

## PART XIV. INSURANCE SPECIFICATIONS <u>CYBER LIABILITY</u>

(Complete & Return with Proposal Response)

## COVERAGES AND LIMITS

#### <u>Coverage</u>

Network & Information Security Liability	\$ 1,000,000
Communications & Media Liability	\$ 1,000,000
Security Breach Notification & Remediation Expense	\$ 50,000
Crisis Management Expense Services	\$ 50,000
Computer Fraud	\$ 1,000,000
Funds Transfer Fraud	\$ 1,000,000
Telecommunications Theft	\$ 1,000,000
Business Interruption & Additional Expenses	\$ 1,000,000

## COVERAGE CLARIFICATIONS:

- 1. Retro-Active Date: 10/01/2011
- 2. Notice of Occurrence: Failure of an agent, servant or employee of the insured to notify the company of an occurrence of which he has knowledge, shall not invalidate the insurance afforded by this policy as respects a named insured.
- 3. The Persons Insured provision should include any elected or appointed official, members of the governing body, employees, and/or volunteers.

## PREMIUM COMPUTATION

1.	<u>Coverage</u>	Premium
	Cyber Liability Package Coverage:	\$
	Commission: \$	or Fee \$

## **PROPOSAL FORM FOR CYBER LIABILITY**

AGI	ENT				
PROPOSED INSURER					
CUI	RRENT	BEST'S RATING			
Incl	uded in	this proposal is coverage for:	Indicate Yes or No		
A.	Cyber	liability insurance coverage		-	
B.	<ol> <li>Position on Punitive and Exemplary Damage</li> <li>Policy will be silent</li> </ol>			-	
	2.	Policy will exclude		-	
	3.	Policy will include affirmation of coverage		-	
C. The Person's Insured provision includes elected or appointed officials or members of the governing body			-		
D.		rting coverage required to write this coverage ted premium		-	
If yes, please indicate which coverage(s)					
E.	Premiu	ım:			
	1.	Is premium subject to audit or is it a flat guaranteed cost			
	2.	Are rates confirmed for a one year or three year term			
	3.	State payment terms available			

F.	As respects coverage for officials, officers, and employees, the requested immunity provision applies	
G	Ninety (90) days notice of cancellation applies	(Yes/No)
0.		(Yes/No)
H.	Retro Active Date or Full Prior Acts Coverage:	Yes / No
I.	Describe any other specific endorsements	

J. All specified coverage not discussed above will be provided except as indicated below:

# K. Comments

# 2.8 <u>PREMIUM SUMMARY:</u>

AGENCY: \_\_\_\_\_

I.	COMPREHE	NSIVE GENERAL LIABILITY	
	\$1,000,000 C		\$
II.	COMMERCIA		
	\$1,000,000		\$
	AUTOMOBIL	E PHYSICAL DAMAGE	
	\$ COMPOSI		\$
111.	LAW ENFOR	CEMENT OFFICERS LIABILITY	
	\$2,000,000		\$
IV.		CIALS LIABILITY	
	\$2,000,000		\$
V.		S' COMPENSATION	
		= <b>\$</b>	\$
VI.	PROPERTY		Ŧ
		Deductible	\$
VII		DRS EQUIPMENT FLOATER	¥
		Deductible	\$
VII	•	C DATA PROCESSING	•
		Deductible	\$
IX.	BOILER & M		Ŧ
	\$		\$
Х.			Ψ
Λ.		_ Deductible	\$
XI۰	↓AIRPORT LIA		Ψ
Λι.	\$		\$

XII. STORAGE TANK LIABILITY	\$
XIII. MEDICAL PROFESSIONAL LIABILITY	\$
XIV.CYBER LIABILITY	\$