

NUECES COUNTY

2020 - 2021
INSURANCE PROPOSAL



PRESENTED BY:
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November 14, 2019

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DISCLAIMER: The abbreviated outlines of coverages used throughout this proposal are not intended to express any legal opinion as to the nature of coverage. They are only visuals to a basic understanding of coverages. Please read your policy for specific details of coverages.

AGENCY INTRODUCTION

At Carlisle Insurance, whether it is for yourself, your business or both, we take pride in providing a personalized plan to give you the right coverage now to provide peace of mind in the future. We understand what it means to be proud of what you have, and how important it is to know that it is protected. We are proud to offer the strength to protect you when you need it most, the security of a plan tailored to your needs, and the stability of an enduring insurance agency.

Since 1925 Carlisle Insurance has provided clients with protection through any obstacle. We have grown our business to operate in multiple locations and continue to offer quality protection to meet the growing needs of those who count on us. At Carlisle Insurance we view ourselves as more than a Corpus Christi insurance agency; we are a family of professionals who Take Pride in our commitment to covering what matters most to you.

We pride ourselves on certified employees you can trust to have the skills and experience to find the right plan for you and your company. We believe it is important to take the extra effort and make sure our employees are some of the most educated and most prepared to handle your business. Whether it is our producers or service representatives, our team members are committed to identifying the right coverage for your business, your home and your life.

We Take Pride in our ability to cover your business and your needs so you can be ready for what could happen next. As a long-standing company, the Carlisle Insurance family knows what it takes to be successful and we will continue to work towards that success with pride to serve you in the future. When you trust in Carlisle Insurance, you trust in coverage you can be proud of.

HURRICANE RECOVERY PLAN

We have developed a disaster plan for our agency to assist our clients at the time of loss. The plan uses a two level approach. The following lists the highlights.

- YOUR DATA IS PROTECTED. Our client information, including information on your property locations and coverage, is mirrored off site daily and it is backed up to tape which is removed to an off-site location.
- LEVEL ONE DISASTER. In case of a disaster or evacuation affecting one of our offices, the fax and phone lines will be rerouted to one of our other three offices in South Texas. Any of our offices can handle the operations for any other office.
- LEVEL TWO DISASTER. In case of a large scale or prolonged disaster we have partnered with Agility Recovery Solutions (www.agilityrecovery.com), a national disaster recovery company, to get us up and going very soon after a disaster. They had an excellent track record of providing service after the Katrina and Rita hurricanes. Within 48 hours after the disaster, Agility Recovery will bring in trailers, computers, satellite data and phone connections and generators to create a fully functional office. The fax and phone lines will be rerouted through the satellite connections to enable seamless communication with our clients.



WE ENCOURAGE YOU TO DEVELOP A DISASTER RECOVERY PLAN FOR YOUR BUSINESS. THE FOLLOWING ARE USEFUL LINKS:

- For information on safety tips, contact the Institute for Business and Home Safety at www.disastersafety.org
- For up to date tracking of approaching hurricanes access the National Oceanographic & Atmospheric Administration at www.noaa.gov
- For road conditions including status of hurricane evacuation routes go to www.txdot.gov

RISK MANAGEMENT RESOURCES

We have established a strategic partnership with Blakeman & Associates. As a client of Carlisle Insurance, you have unlimited telephone support with a team of HR, Safety, DOT and Immigration & Labor Law specialist at NO COST TO YOU. Common topics are listed below.

Human Resources

- Hiring and Firing
- Sexual Harassment
- Training and Development
- Theft by Employees
- Texas Workforce Commission
- Texas Workers' Compensation Commission
- Unemployment Claims
- Overtime/Deductions/Holidays
- Absenteeism
- Wage and Hour Laws

Safety

- Training Requirements
- Code of Federal Regulations
- OSHA Information and Interpretation
- Contractor Compliance
- OSHA Recordkeeping Assistance
- Personal Protective Equipment
- Prequalification Questionnaire Assistance

Department of Transportation

- Hours of Service
- Driver Qualification Files
- Permitting
- Rules and Regulations
- Placarding
- DOT Drug & Alcohol Policies

Labor Attorney Telephone Consultation

Our clients can take advantage of free telephone consultation with attorneys from The Monty & Ramirez Law Firm. As long as the matter can be resolved over the telephone, consultations are free of charge.

Blakeman & Associates' Telephone Support Services Help

- Reduce accidents and injuries
- Deal with risk related business challenges
- Reduce the number of claims
- Address human resource issues
- Control insurance premiums
- Handle employment and labor law issues
- Create and maintain safe work environments
- Comply with federal and state laws
- Respond to EEOC claims
- Reduce the potential for, or the impact of litigation

AGENCY SERVICE TEAM

Broker	Chase Carlisle, CIC, CMIP, CPCU chasec@carlisleins.com	D: (361) 360-7082 C: (361) 548-0755
Customer Service Representative	Missi Stecker, ACSR, CISR missis@carlisleins.com	D: (361) 360-7093 O: (361) 884-2775
Office	500 N. Water St., Ste 900 Corpus Christi, TX 78401-0234	O: (361) 884-2775 F: (361) 884-3470
Office Hours	8:00am to 12:00pm and 1:00pm to 5:00pm Monday through Friday	
Claims Advocate	Roland Garcia rolandg@carlisleins.com	O: (361) 664-4348 C: (361) 455-9862
Director of Client Services	Roland Garcia rolandg@carlisleins.com	O: (361) 664-4348 C: (361) 455-9862
Emergency / After Hours	Roland Garcia (Claims) Tom Carlisle Peter Matl	C: (361) 455-9862 C: (361) 548-0700 C: (361) 658-6865

Notify us prior to any changes in your operations which may affect your insurance program. The insurance provided was based on the given information and any material changes could lead to complications in case of a loss.

The changes include, but are not limited to:

- Starting operations in another state, country, or near navigable waterways
- Changes in operations
- Hiring personnel in states or countries not listed in this proposal
- Personnel travelling to other countries
- Addition of new locations, vehicles, equipment (purchased, hired, leased, borrowed)
- Construction, alteration, purchase, sale or lease of premises or buildings
- Change in occupancy (vacancy, temporary un-occupancy)
- Change in values of buildings, contents, cargo
- Changes in fire or burglary protection (addition, alteration, temporary disconnection)
- Changes of personnel responsible for insurance decisions
- Legal change in corporate structure
- Acquisitions of companies, subsidiaries, mergers, and joint ventures
- Use of watercraft or aircraft
- Changes in CEO, COO, control of board of directors, or majority stock ownership
- Changes in ERISA plan assets

SCHEDULE OF NAMED INSUREDS

Nueces County

PLEASE NOTE: No person or organization is an insured with respect to the conduct of any new, current, or past partnership, joint venture or limited liability company that is not shown as a Named Insured in the Declarations. Please notify our office of joint venture agreements being negotiated.

WORKERS' COMPENSATION

Company	Texas Mutual Insurance Company
A.M. Best's Rating:	A XV
Policy Term:	01/01/2020 – 01/01/2021

COVERAGE LIMITS

Bodily Injury by Accident – Each Accident	\$1,000,000
Bodily Injury by Disease – Policy Limit	\$1,000,000
Bodily Injury by Disease – Each Employee	\$1,000,000

ESTIMATED PAYROLLS

CODE	CLASSIFICATION	STATE	NET RATE	RENEWAL PAYROLL
5191	Office Machine or Appliance Installation	TX	0.53	\$321,772
5506	Street or Road Construction- All Operations & Drivers	TX	4.57	\$1,228,264
5606	Contractor-Executive Supervisor or Construction Superintendent	TX	0.57	\$119,923
7380	Drivers, Chauffeurs & Their Helpers NOC- Commercial	TX	2.96	\$386,131
7423	Airport or Heliport Operator-All Employees & Drivers	TX	2.74	\$43,056
7720	Police Officers & Drivers	TX	1.48	\$13,306,458
8227	Contractor's Permanent Yard	TX	1.97	\$237,189
8601	Engineer or Architect- Consulting	TX	0.18	\$361,789

CODE	CLASSIFICATION	STATE	NET RATE	RENEWAL PAYROLL
8742	Messengers, Collectors or Salespersons-Outside	TX	0.15	\$4,489,757
8810	Clerical Office Employees NOC	TX	0.08	\$24,686,950
8820	Attorney-All Employees & Clerical, Messengers, Drivers	TX	0.05	\$3,946,288
8831	Dog Catchers & Drivers	TX	0.84	\$187,906
8832	Physician	TX	0.18	\$1,918,688
8838	Library-Public Professional Employees	TX	0.38	\$304,265
8868	Children's Home: Professional Employees	TX	0.36	\$40,454
9015	Buildings NOC-Operation By Owner or Lessee & Drivers	TX	1.66	\$1,469,636
9079	Restaurant NOC	TX	0.86	\$66,692
9101	Children's Home: All Other Employees & Drivers	TX	2.20	If Any
9101	Library-Public-All Other Employees & Drivers	TX	2.20	If Any
9102	Park NOC-All Employees & Drivers	TX	1.71	\$1,021,288

Experience Modifier: N/A

	IN-NETWORK	OUT-OF-NETWORK
Estimated Premium	\$350,485	\$397,809

Premium is subject to final audit at expiration of policy period.

TERMS & CONDITIONS

- Limited Reimbursement Coverage
- Mutual Endorsement Form
- Network Discount Endorsement
- Audit and Retrospective Premium Endorsement
- Notification of Change in Ownership Endorsement
- Premium Discount Endorsement
- Terrorism Risk Insurance Act Coverage Endorsement

Purchasing Group: N/A

Coverage cannot extend to the following Monopolistic States: North Dakota, Ohio, Washington, and Wyoming. Your Workers' Compensation Policy will not cover employees residing or employed in these states. You will need to purchase coverage through the State's Fund before working in these states.

Contact us before starting any work in other states, countries, or near navigable waterways.

SUBJECT TO

- Signed applications within 10 days
- Favorable Loss Control
- Coverage is offered for volunteer police officers. Premium will be charged by using \$15 of payroll per hour of volunteer work subject to a premium cap of \$5,200 per volunteer. Volunteer hours must be tracked and presented at time of final audit. Quote is being issued with an additional \$ of 7720 payroll with an estimate of 10 hours of volunteer work for each of the estimated 15 volunteers. This results in an estimated volunteer payroll of 150 hours or \$2,250 of additional payroll. Total amount is subject to audit.

COVERAGE OF OFFICERS/PARTNERS

NAME	TITLE	INCLUDED / EXCLUDED	INITIAL
None	N/A	N/A	

PLEASE NOTE: Most medical policies do NOT cover on the job injuries. An excluded person may have no coverage for medical bills and/or loss of income from on the job injuries. This may expose the business to a lawsuit if these become major expenses.

Dividends: N/A

PREMIUM SUMMARY

POLICY	2020-2021
Workers Compensation	\$350,485.00
Total	\$350,485.00

Payment Terms:

1. 12 Monthly Installments- Down Payment of \$33,177.27 made payable to Texas Mutual
2. Full Pay

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. For inquiries, call your customer service representative.

This insurance proposal is based on information provided. Coverage descriptions are abbreviated and not all available coverages may have been included. The actual policy contains all of the terms and conditions. If there is a conflict between this proposal and the policy, the policy provisions shall prevail.

INSURED SIGNATURE

PRINTED NAME

DATE