

## Scott, Rhonda

---

**Subject:** FW: Lubbock County - 24-25 Crime & Excess Workers Compensation  
**Attachments:** 24-25 Lubbock County Proposal- XSWC & Crime.PDF

**From:** Cristy Urquidi <[Cristy.Urquidi@usi.com](mailto:Cristy.Urquidi@usi.com)>  
**Sent:** Wednesday, September 4, 2024 5:22 PM  
**To:** Williams, Kathy <[KWilliams@lubbockcounty.gov](mailto:KWilliams@lubbockcounty.gov)>  
**Cc:** Robb Pridemore <[Robb.Pridemore@usi.com](mailto:Robb.Pridemore@usi.com)>; Hall, Melanie <[mmhall@lubbockcounty.gov](mailto:mmhall@lubbockcounty.gov)>; Diana Casas <[Diana.Casas@usi.com](mailto:Diana.Casas@usi.com)>  
**Subject:** Lubbock County - 24-25 Crime & Excess Workers Compensation

Kathy -

Attached please find the 24-25 Renewal Proposal for the Crime and Excess Workers Compensation coverage. Please be sure all limits are adequate and the information is correct. Please note, Travelers has offered an additional option that includes ID Fraud Coverage. ID Fraud coverage covers employees, board of directors, officers, member of board of trustees, spouses, children, and parents. Additional information is included in the proposal for your review.

In order to renew your coverage by the expiration date we need the following information by September 23<sup>rd</sup>.

- Completed and signed "Client Authorization To Bind" page indicating the accepted and rejected coverage(s): pg. 22

We appreciate your business and look forward to renewing your coverage. Should you have any questions, please contact our office.

Thank You,

**CRISTY URQUIDI, CISR**  
*Partner* | Team Lead - Senior Account Manager

USI Southwest, Inc.  
303 N. Oregon, Ste. 310  
El Paso, Texas 79901  
O: 915.534.9456 | f: 866.494.8622 | VOIP 9155349456  
[cristy.urquidi@usi.com](mailto:cristy.urquidi@usi.com) | [www.usi.com](http://www.usi.com) | [in](#)



**USI ONE ADVANTAGE®** | Our Approach to Client Solutions. [Watch Video >](#)  
**EXECUTIVE INSIGHTS** | Guidance on Top Issues from USI Experts. [Access Insights >](#)  
**I'M WITH U** | Advancing Our Commitment to Diversity, Equity & Inclusion. [Learn More >](#)  
**TOP INSURANCE EMPLOYER** | Multiple Industry Awards and Recognitions! [View Awards >](#)

*Please note that you may not rely on email communication to us to report a claim or to give us instructions to place, bind, change or terminate coverage unless we have subsequently confirmed to you in writing that we have received your message and will be taking the action you have requested.*

*Confidentiality Notice: The information contained in this email message including any attachments is for the sole use of the intended recipient(s) and may contain confidential and privileged information. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient and have received this communication in error, please contact the sender by reply email and destroy all copies of the original message. Thank You.*

**This e-mail is intended solely for the use of the individual or entity to whom it is addressed. If you are not the intended recipient or have received this e-mail in error, please notify the sender by replying to the sender. After notifying the sender of the error, you should immediately delete this e-mail from your system. Please be aware that any unauthorized disclosure, dissemination, distribution, duplication or use of the e-mail contents or any attachments therein is strictly prohibited.**

# Crime & Excess Workers Compensation Insurance Proposal

## Lubbock County



Robb Pridemore, CRM, CSR, CIC, AAI  
Cristy Urquidi, CISR

Date Prepared: September 04, 2024



# Table of Contents

---

<b>About USI Insurance Services .....</b>	<b>3</b>
<b>Service Team .....</b>	<b>4</b>
<b>Premium Summary.....</b>	<b>5</b>
<b>Travelers Casualty and Surety Company .....</b>	<b>6</b>
<b>Safety National Casualty .....</b>	<b>13</b>
<b>Agency Bill Payment Options.....</b>	<b>16</b>
<b>USI Disclosures .....</b>	<b>17</b>
<b>InsurLink Client Portal .....</b>	<b>18</b>
<b>CertVault<sup>SM</sup> for Certificate Delivery.....</b>	<b>19</b>
<b>USI Privacy Notice .....</b>	<b>20</b>
<b>Insurance Carrier Ratings .....</b>	<b>21</b>
<b>Client Authorization to Bind .....</b>	<b>22</b>

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

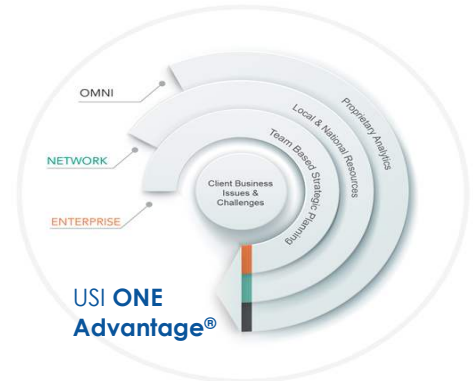


## About USI Insurance Services

USI is one of the largest insurance brokerage and consulting firms in the world, delivering property and casualty, employee benefits, personal risk, program and retirement solutions to large risk management clients, middle market companies, smaller firms and individuals. Headquartered in Valhalla, New York, USI connects together over 10,000 industry leading professionals across ~200 offices to serve clients' local, national and international needs. USI has become a premier insurance brokerage and consulting firm by leveraging the USI ONE Advantage®, an interactive platform that integrates proprietary and innovative client solutions, networked local resources and expertise, and enterprise-wide collaboration to deliver customized results with positive, bottom line impact. USI attracts best-in-class industry talent with a long history of deep and continuing investment in our local communities. For more information, visit [usi.com](http://usi.com).

### The USI ONE Advantage

What truly distinguishes USI as a leading insurance brokerage and consulting firm is the USI ONE Advantage, a game-changing value proposition that delivers clients a robust set of risk management and benefit solutions and exclusive resources with financial impact. USI ONE® represents **Omni, Network, Enterprise**—the three key elements that create the USI ONE Advantage and set us apart from the competition.



#### **Omni – USI’s Proprietary Analytics**

Omni, which means “all,” is USI’s one-of-a-kind solutions platform—real time, interactive, dynamic and evolving, and customized for each client. Built in-house by USI subject matter experts, Omni captures the experience of more than 500,000 clients, thousands of professionals and over 150 years of business activity through our acquired agencies into targeted, actionable solutions across property & casualty, employee benefits, personal risk and retirement. Omni features over a thousand solutions, case studies, work products and detailed analysis across industry verticals in a single dashboard. USI consultants input the client’s personalized data into Omni – highlighting their business, employees, and risks. The results feature client specific recommendations with quantified financial impact and the ability to analyze alternative scenarios with the touch of a button.

#### **Network – USI’s Local and National Resources**

USI has made a very large investment in local resources and technical expertise, with more than 10,000 professionals networked nationally to build strong vertical capabilities and integrated account teams. Our local and regional experts ensure account team availability, hands-on service, and ongoing diligent follow-through so we can deliver on the solutions we customize for our clients.

#### **Enterprise – USI’s Team Based Strategic Planning**

USI’s enterprise planning is a disciplined, focused, analysis centered on our client’s issues and challenges. Highly consultative meetings integrate USI’s Omni analytics with our broad resource network to build a risk management strategy aligned with client business needs. Our enterprise process is a proven method for identifying, quantifying and minimizing client risk exposures.

The USI ONE Advantage—our Omni knowledge engine, with our Network of local and national resources, delivered to our clients through our Enterprise planning process gives USI fundamentally different solutions, the resources to deliver, and a process to bring superior results to our clients.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

## Service Team

---

### **USI Southwest Inc., El Paso**

303 N. Oregon, Ste 310, El Paso, TX 79901

(915) 544-3111    www.usi.com

#### **Producers**

Your **Producer** is **Robb Pridemore**

Direct Number: (915) 534-9710

E-Mail: Robb.pridemore@usi.com

#### **Account Management Team**

Your **Lead Account Manager** is **Cristina Urquidi**

Direct Number: (915) 534-9456

E-Mail: Cristy.Urquidi@usi.com

Your **Account Representative** is **Diana Casas**

Direct Number: (915) 534-9422

E-Mail: diana.casas@usi.com

#### **Claims Department**

Your **Claims Consultant** is **Kyna Santiago**

Direct Number: (915) 534-9476

E-Mail: kyna.santiago@usi.com

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 09/04/2024 Prepared for Lubbock County, Texas  
Confidential. © 2021 USI Insurance Services. All rights reserved.



## Premium Summary

Coverage	Expiring Premium	Renewal Premium
Crime	\$6,807	\$6,963
Excess Workers Compensation	\$197,669	\$253,804
<b>Total Annual Premium</b>	<b>\$204,476</b>	<b>\$260,797</b>

### Crime:

- Optional Quote: Includes coverage for ID Fraud Expense Reimbursement
- Premium: \$12,507

### Workers Compensation:

- 21-22 Payroll \$52,947,773 (premium rate \$0.34)
- 22-23 Payroll \$53,833,795 (premium rate \$0.374)
- 23-24 Payroll \$58,137,842 (premium rate \$0.4003)
- 24-25 Payroll \$74,648,168 (premium rate \$0.34)

### Binding Requirements:

- "Client Authorization to Bind" signed by the insured
- Non-Admitted Carrier Form signed by the insured

### Billing:

- Travelers (Agency Bill) Full Premium due by 10/10
- Safety National (Agency Bill) Premium due by 10/10

### Note:

In evaluating your exposure to loss, we have been dependent upon information provided by you. If there are other areas that need to be evaluated prior to binding of coverage, please bring these areas to our attention. Should any of your exposures change after coverage is bound, such as your beginning new operation, hiring employees in new states, buying additional property, etc., please let us know so proper coverage(s) can be discussed.

Higher limits may be available. Please contact us if you would like a quote for higher limits.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 09/04/2024 Prepared for Lubbock County, Texas  
Confidential. © 2021 USI Insurance Services. All rights reserved.



# Travelers Casualty and Surety Company

---

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 09/04/2024 Prepared for Lubbock County, Texas  
Confidential. © 2021 USI Insurance Services. All rights reserved.





**Travelers Casualty and Surety Company of America**

**QUOTE OPTION #1**

**CRIME COVERAGES:**

Crime Insuring Agreements	Single Loss Limit of Insurance	Single Loss Retention	Crime Insuring Agreements	Single Loss Limit of Insurance	Single Loss Retention
<b>A - Fidelity</b> 1. Employee Theft 2. ERISA Fidelity 3. Employee Theft of Client Property	See Endorsement Not Covered Not Covered		<b>F - Computer Crime</b> 1. Computer Fraud 2. Computer Program and Electronic Data Restoration Expense	\$1,000,000 Not Covered	\$25,000
<b>B - Forgery or Alteration</b>	\$1,000,000	\$25,000	<b>G - Funds Transfer Fraud</b>	\$1,000,000	\$25,000
<b>C - On Premises</b>	\$1,000,000	\$25,000	<b>H - Personal Accounts Protection</b> 1. Personal Accounts Forgery or Alteration 2. Identity Fraud Expense Reimbursement	Not Covered Not Covered	
<b>D - In Transit</b>	\$1,000,000	\$25,000	<b>I - Claim Expense</b>	\$5,000	\$0
<b>E - Money Orders and Counterfeit Money</b>	\$1,000,000	\$25,000			

Insured's Premises Covered: Worldwide, except

**TOTAL ANNUAL PREMIUM - \$6,963.00**

(Other term options listed below, if available)

**LIMIT DETAIL:**

Shared Additional Defense Limit of Liability: N/A

Crime Policy Aggregate Limit of Insurance: N/A

**PREMIUM DETAIL:**

Term	Payment Type	Premium	Taxes	Surcharges	Total Premium	Total Term Premium
1 Year	Prepaid	\$6,963.00	\$0.00	\$0.00	\$6,963.00	\$6,963.00

**POLICY FORMS APPLICABLE TO QUOTE OPTION # 1:**

CRI-2001-0109 Crime Declarations Page  
 CRI-3001-0109 Crime Policy Form

**ENDORSEMENTS APPLICABLE TO QUOTE OPTION # 1:**

ACF-7006-0511 Removal of Short-Rate Cancellation Endorsement  
 CRI-10073-0311 Government Entity Crime Coverage Without Individual Exclusion Endorsement  
     Employee Theft Per Loss Coverage - Limit \$1,000,000  
     Employee Theft Per Loss Coverage - Retention \$25,000  
 CRI-19072-0315 Global Coverage Compliance Endorsement – Adding Financial Interest Coverage and Sanctions Condition and Amending Territory Condition  
 CRI-19085-0919 Social Engineering Fraud Insuring Agreement Endorsement  
 CRI-19095-0517 Replace Insuring Agreement E. Money Orders And Counterfeit Money Endorsement  
 CRI-19096-0517 Amend Discovery And Amend Termination As To An Employee Endorsement  
 CRI-19101-1117 Amendatory Endorsement for Certain ERISA Considerations  
 CRI-19115-0519 Telecommunication Fraud Insuring Agreement Endorsement

CRI-19122-1120	Delete Exclusion For Prior Losses Involving Subsidiaries Endorsement
CRI-19134-0623	Replace Consolidation, Merger Or Purchase Of Assets And Acquisitions General Agreements Endorsement
CRI-4019-0911	Texas Changes Endorsement
CRI-5044-0613	Texas Cancellation or Termination Endorsement
CRI-7002-0109	Exclude Designated Persons or Classes of Persons or Employees Endorsement
CRI-7053-0109	Extend Premises to Entire Plot of Ground Under Insured's Control Endorsement
CRI-7059-0109	Amend Definition of Employee Endorsement
CRI-7101-0109	Amend Definition of Employee to Include Independent Contractor Endorsement
CRI-7126-0109	Government Entity Crime Endorsement - Faithful Performance of Duty
CRI-7224-0517	Tax Liability Endorsement

**CONTINGENCIES APPLICABLE TO QUOTE OPTION # 1:**

*This quote is contingent on the acceptable underwriting review of the following information prior to the quote expiration date.*

None

**Travelers Casualty and Surety Company of America**

**QUOTE OPTION #2**

**CRIME COVERAGES:**

Crime Insuring Agreements	Single Loss Limit of Insurance	Single Loss Retention	Crime Insuring Agreements	Single Loss Limit of Insurance	Single Loss Retention
<b>A - Fidelity</b> 1. Employee Theft 2. ERISA Fidelity 3. Employee Theft of Client Property	See Endorsement Not Covered Not Covered		<b>F - Computer Crime</b> 1. Computer Fraud 2. Computer Program and Electronic Data Restoration Expense	\$1,000,000 Not Covered	\$25,000
<b>B - Forgery or Alteration</b>	\$1,000,000	\$25,000	<b>G - Funds Transfer Fraud</b>	\$1,000,000	\$25,000
<b>C - On Premises</b>	\$1,000,000	\$25,000	<b>H - Personal Accounts Protection</b> 1. Personal Accounts Forgery or Alteration 2. Identity Fraud Expense Reimbursement	Not Covered Not Covered	
<b>D - In Transit</b>	\$1,000,000	\$25,000	<b>I - Claim Expense</b>	\$5,000	\$0
<b>E - Money Orders and Counterfeit Money</b>	\$1,000,000	\$25,000			

Insured's Premises Covered: Worldwide, except

**ID FRAUD EXPENSE REIMBURSEMENT COVERAGE:**

Per Insured Person for each Identity Fraud	<b>Limit:</b> \$25,000	<b>Retention:</b> \$0
--	------------------------	-----------------------

**TOTAL ANNUAL PREMIUM - \$12,507.00**

(Other term options listed below, if available)

**LIMIT DETAIL:**

Shared Additional Defense Limit of Liability: N/A

Crime Policy Aggregate Limit of Insurance: N/A

**PREMIUM DETAIL:**

Term	Payment Type	Premium	Taxes	Surcharges	Total Premium	Total Term Premium
1 Year	Prepaid	\$12,507.00	\$0.00	\$0.00	\$12,507.00	\$12,507.00

**POLICY FORMS APPLICABLE TO QUOTE OPTION # 2:**

ACF-2001-0222 Modular Declarations Page  
 CRI-3001-0109 Crime Policy Form  
 IDF-3001-0109 Identity Fraud Expense Reimbursement Policy

**ENDORSEMENTS APPLICABLE TO QUOTE OPTION # 2:**

ACF-7006-0511 Removal of Short-Rate Cancellation Endorsement  
 ACF-7007-0811 Cross-Coverage Notice Endorsement  
 AFE-19029-0719 Cap On Losses From Certified Acts Of Terrorism Endorsement  
 AFE-19030-0920 Federal Terrorism Risk Insurance Act Disclosure Endorsement  
 CRI-10073-0311 Government Entity Crime Coverage Without Individual Exclusion Endorsement  
 Employee Theft Per Loss Coverage - Limit \$1,000,000  
 Employee Theft Per Loss Coverage - Retention \$25,000

CRI-19072-0315	Global Coverage Compliance Endorsement – Adding Financial Interest Coverage and Sanctions Condition and Amending Territory Condition
CRI-19085-0919	Social Engineering Fraud Insuring Agreement Endorsement
CRI-19095-0517	Replace Insuring Agreement E. Money Orders And Counterfeit Money Endorsement
CRI-19096-0517	Amend Discovery And Amend Termination As To An Employee Endorsement
CRI-19101-1117	Amendatory Endorsement for Certain ERISA Considerations
CRI-19115-0519	Telecommunication Fraud Insuring Agreement Endorsement
CRI-19122-1120	Delete Exclusion For Prior Losses Involving Subsidiaries Endorsement
CRI-19134-0623	Replace Consolidation, Merger Or Purchase Of Assets And Acquisitions General Agreements Endorsement
CRI-4019-0911	Texas Changes Endorsement
CRI-5044-0613	Texas Cancellation or Termination Endorsement
CRI-7002-0109	Exclude Designated Persons or Classes of Persons or Employees Endorsement
CRI-7053-0109	Extend Premises to Entire Plot of Ground Under Insured's Control Endorsement
CRI-7059-0109	Amend Definition of Employee Endorsement
CRI-7101-0109	Amend Definition of Employee to Include Independent Contractor Endorsement
CRI-7126-0109	Government Entity Crime Endorsement - Faithful Performance of Duty
CRI-7224-0517	Tax Liability Endorsement
IDF-19002-0315	Global Coverage Compliance Endorsement
IDF-4015-1209	Texas Changes Endorsement
IDF-7005-0513	Identity Fraud Resolution Services Endorsement
IDF-7019-0110	Identity Fraud Plus+ Enhancement
LIA-5041-1107	Texas Cancellation and Nonrenewal Endorsement

**CONTINGENCIES APPLICABLE TO QUOTE OPTION # 2:**

*This quote is contingent on the acceptable underwriting review of the following information prior to the quote expiration date.*

None

# Identity Fraud Expense Reimbursement

## COVERAGE HIGHLIGHTS

### Why you need protection

Becoming a victim of identity fraud is a frightening, frustrating experience. It can happen to anyone at any time in a variety of ways, ranging from a stolen wallet or home burglary to online theft of your personal information.

Recovering from identity fraud means more than just canceling credit cards. Not only can it be a complicated and stressful experience, but it can cost your employee or member of your organization hours of time and out-of-pocket expenses to reestablish their credit and clear their name. The hard reality is that victims must painstakingly prove, often to disbelieving creditors, that the debts are not their own. Purchasing identity fraud expense reimbursement coverage for your employees or members can be an affordable and compelling addition to your benefits suite.

### Coverage highlights

Travelers Identity Fraud Expense Reimbursement coverage helps pay for expenses associated with resolving an identity fraud event and perhaps, most importantly, gives people tools and information to reduce their risk of future additional fraud.

In addition to expense reimbursement, Travelers also has an endorsement for purchase that offers Identity Fraud Resolution Services through CyberScout<sup>®</sup>, which includes:

- Exclusive online education resources providing tips and information to help avoid becoming a victim.
- 24/7 personal access to an expert fraud specialist.
- Document replacement help (i.e., Social Security card, birth certificate, passport, etc.).

In the event of an actual identity fraud, services include:

- Step-by-step guidance through the resolution process, including unlimited assistance to restore a victim's identity.
- 3-in-1 credit reporting.
- One year of free credit, cyber and fraud monitoring.

Identity fraud losses in 2021 totaled  
**\$24 billion**  
and affected 15 million U.S. adults.



Source: 2022 Javelin Strategy & Research

## Claim scenarios

---

### Bogus charge accounts while on business travel

An executive was on business in Brazil when his identity was stolen and significant charges were made to his corporate card. In order to file an affidavit of loss with the local Brazilian authorities, he was required to provide a sworn statement in person. Total expenses for time off work, travel expenses, phone charges and the cost to replace the executive's passport were \$4,500.

### Medical identity fraud

A woman from Illinois discovered a number of questionable billings on her medical insurance annual summary of benefits. Someone had stolen her identity and her children's identities to secure medical services in their names.

After struggling with the health care institution to release the personal medical information, she hired an attorney to help. The attorney was able to contest the services and clean up her medical history. It took more than six months to resolve the identity fraud and cost nearly \$6,000 in attorney's fees, lost wages and fees for copies of X-rays and other medical records.

## Why Travelers?

---

- We've provided effective insurance solutions for more than 160 years and address the needs of a wide range of industries.
- We consistently receive high marks from independent ratings agencies for our financial strength and claims-paying ability.
- With offices nationwide, we possess national strength and local presence.
- Our dedicated underwriters and claim professionals offer extensive industry and product knowledge.

**Travelers knows ID Fraud.  
To learn more, talk to your independent agent or visit [travelers.com](https://travelers.com).**



[travelers.com](https://travelers.com)

Travelers Casualty and Surety Company of America and its property casualty affiliates. One Tower Square, Hartford, CT 06183

This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.

© 2022 The Travelers Indemnity Company. All rights reserved. Travelers and the Travelers Umbrella logo are registered trademarks of The Travelers Indemnity Company in the U.S. and other countries. 59434 Rev. 7-22

## Safety National Casualty

---

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 09/04/2024 Prepared for Lubbock County, Texas  
Confidential. © 2021 USI Insurance Services. All rights reserved.



**Safety National Casualty Corporation**  
**1832 Schuetz Road**  
**St. Louis. MO 63146**

<b>EXCESS WORKERS' COMPENSATION INSURANCE QUOTATION</b>
---

Name of Risk: <b>LUBBOCK COUNTY, TEXAS</b>	
Account: 6018462	Previous Policy Number: SP 4067384
	Specific Excess Only

Contract Terms		Option 18142995532
Liability Period		10/01/2024 - 10/01/2025
Payroll Reporting Period		10/01/2024 - 10/01/2025
Payroll		\$ 74,648,168
Manual Premium		\$ 521,000
Experience Modification Factor		1.000
Standard Premium		\$ 521,000
Self-Insured Retention		\$ 1,000,000
Specific Limit		Statutory
Employers Liability Limit	Per Occ & Agg	\$ 1,000,000 / \$ 1,000,000
Premium Rate	Rate \$100 Payroll	\$ 0.34
Deposit Premium		\$ 253,804
Minimum Premium		\$ 253,804
Pay Plan		ANNUAL PAYMENT
Audit Type		Voluntary

\*Quote expires 1 day after Payroll Reporting Period effective date for each Quote Option.



<b>EXCESS WORKERS' COMPENSATION INSURANCE QUOTATION</b>
---

**Endorsements:**

**Option 18142995532**

TEXAS MANDATORY ENDORSEMENT(S), IF APPLICABLE

0288 00 0908 (XWC) EMPLOYERS' LIABILITY PER OCCURRENCE & AGGREGATE MAXIMUM LIMITS OF LIABILITY

0467 02 1105 (XWC) EMPLOYERS' LIABILITY MAXIMUM LIMIT AND AGGREGATE MAXIMUM LIMIT OF INDEMNITY

6000 00 0121 (XWC) TERRORISM RISK INSURANCE PROGRAM

REAUTHORIZATION ACT ENDORSEMENT

**Contingencies:**

**The quote is subject to the following:**

**Option 18142995532**

1. The Excess Workers Compensation program quoted is contingent upon also binding any other lines quoted with Safety National. Safety National may consider providing revised or additional quote options for individual lines of coverage subject to further underwriting review and approval.
2. Commission shall be fully earned by the Broker of Record at the inception of the Payroll Reporting Period as identified on the bound Excess Workers Compensation Insurance Quotation.

**Comments:**

1. Included in our quote: MAP Client Services. These resources consist of both risk control and claim services, including resources like Safety Essentials Online, Workers' Comp Kit, Safety Training Source, and Office Ergonomics Solution. Medical Management Program: These services help facilitate complicated claims towards the best-possible outcome. Available services include Catastrophic Claims Consulting, Impartial Medical Review, Long-Term Claims Evaluation, and Chronic Pain & Opioid Dependency Programs.
2. Endorsements mandated by the coverage state(s) will automatically be added to your policy regardless of whether they are shown in the above schedule. In addition, a change in an endorsement form number may occur as a result of state filing requirements/updates arising subsequent to this quote.
3. This Agreement will include coverage for Workers' Compensation loss caused by acts of terrorism as defined in the Agreement. Coverage for such losses will still be subject to all terms, definitions, exclusions, and conditions in the Agreement, & any applicable federal and/or state laws, rules, or regulations. Be advised that, under the Terrorism Risk Insurance Act of 2002 as amended, extended, and/or re-authorized (the Act), terrorism losses would be partially reimbursed by the U.S. Government under a formula established by the Act. Under this formula, the U.S. Government would generally reimburse 80% of covered terrorism losses exceeding a deductible paid by us. The Act contains \$100 billion cap that limits the reimbursement from the U.S. Government as well as from all insurers. If aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced. The portion of the EMPLOYER's annual premium attributable to coverage for losses caused by a certified act of terrorism is: 0.5%

## Agency Bill Payment Options

---

We sincerely appreciate the opportunity to service your insurance needs. We believe good credit relationships are established by making our clients aware in advance of the terms of our payment procedures.

**OUR BASIC PAYMENT PLAN IS THAT ALL PAYMENTS ARE DUE ON OR BEFORE THE EFFECTIVE DATE OF COVERAGE. THERE ARE THREE METHODS OF PAYMENT AVAILABLE:**

- .... CASH ON EFFECTIVE DATE
- .... PREMIUM FINANCING BY A PREMIUM FINANCE COMPANY
- .... INSURANCE COMPANY PAYMENT PLAN, IF AVAILABLE

Please note that USI Insurance Services LLC and its subsidiaries and affiliates do not provide customer financing.

In some instances, you will receive invoices covering additions or changes to your coverage, endorsements. These invoices are payable upon receipt. You will receive a monthly statement of your account as a reminder as we realize that it is occasionally possible to miss a payment through oversight. Accounts with payments past due are subject to cancellation for non-payment. This is a serious situation as your insurer may refuse to reinstate coverage even if payment is made later. Accounts are subject, but not limited to, reasonable attorney fees, interest, collection fees and/or court costs incurred in connection with collection of past due balances.

**PAYMENTS:** Please remember to return the remittance copy of the invoice with your payment in the provided envelope. Otherwise, all payments will be applied to your oldest balance or left as unapplied if we cannot identify the applicable invoice being paid.

**CREDITS:** Credit invoices may be applied against other invoices due us. Please indicate in your remittance or contact us as to where to apply credit invoices on your account.

These payment procedures will apply for any and all policy renewals or future business written.

If you have any questions concerning our payment procedures or any other matters pertaining to account payments, please contact your insurance representative.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 09/04/2024 Prepared for Lubbock County, Texas  
Confidential. © 2021 USI Insurance Services. All rights reserved.



## USI Disclosures

---

**Direct Bill DISCLOSURE:** The Insurance Company operates independently for the financing of your insurance premium. Your agreement to finance this premium is directly with the insurance company and not USI Insurance Services.

If payment is not received by the due date, the insurance company could cancel your insurance policy(s) for non-payment of premium. The insurance company has the right to honor the cancellation date and **NOT** offer reinstatement or rewrite the insurance coverage.

We are not in a position to make monthly reminders or verify that your payment was received. Please take the necessary action to avoid possible cancellation of your insurance policy(s) which you are paying directly to the insurance company.

**Surplus Lines DISCLOSURE:** Insurance is issued pursuant to the Surplus Lines Laws. Persons insured by Surplus Lines Carriers do not have the protection of the Insurance Guaranty Act to the extent of any right of recovery for the obligation of an insolvent unlicensed insurer. Surplus Lines policies that are subject to audit provide for additional premium charges, but may not allow for return premium.

**Information Concerning Our Fees:** As a licensed insurance producer, USI is authorized to confer with or advise our clients and prospective clients concerning substantive benefits, terms or conditions of insurance contracts, to sell insurance and to obtain insurance coverages for our clients. Our compensation for placement of insurance coverage, unless otherwise specifically negotiated and agreed to with our client, is customarily based on commission calculated as a percentage of the premium collected by the insurer and is paid to us by the insurer. We may also receive from insurers and insurance intermediaries (which may include USI affiliated companies) additional compensation (monetary and non-monetary) based in whole or in part on the insurance contract we sell, which is contingent on volume of business and/or profitability of insurance contracts we supply to them and/or other factors pursuant to agreements we may have with them relating to all or part of the business we place with those insurers or through those intermediaries. Some of these agreements with insurers and/or intermediaries include financial incentives for USI to grow its business or otherwise strengthen the distribution relationship with the insurer or intermediary. Such agreements may be in effect with one or more of the insurers with whom your insurance is placed, or with the insurance intermediary we use to place your insurance. You may obtain information about the nature and source of such compensation expected to be received by us, and, if applicable, compensation expected to be received on any alternative quotes pertinent to your placement upon your request.

**Document Delivery DISCLOSURE:** USI strives to make your interactions with us easy and efficient. Therefore, we intend to deliver your policy and all policy-related documents electronically through our InsurLink client portal or through email. If you do not wish to receive these documents electronically or if you would like a paper copy of any or all documents at no cost to you, please notify your client service representative in writing. If your email or electronic contact information changes, please notify your client service representative in writing.

**Reviewing Client Contracts DISCLOSURE:** As a service to our clients, upon their request, USI will review those portions of your contract regarding the insurance and indemnity requirements as they relate to your insurance program and provide comments and/or recommendations based upon such review. This service should not be taken as legal advice and it does not replace the need for review by the insured's own legal counsel.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

# InsurLink Client Portal

InsurLink, USI’s secure, interactive portal for client collaboration and self- service resources, helps streamline the administration of your insurance program with efficient, environmentally friendly, paperless transactions.

InsurLink enables you to manage your program online in seamless collaboration with your USI service team 24 hours a day, 7 days a week.

## With our user-friendly, intuitive software you can:



View and reprint Certificates of Insurance.



View policies, endorsements and other key documents.



Generate and issue Certificates of Insurance quickly and accurately.



Share documents with your USI service team



Reprint and replace Auto ID cards.\*

For more information about InsurLink, contact your USI service representative.

Get our mobile app for Android or Apple and access your InsurLink client portal on the go!

*\*Limitations in NY and NJ*

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 09/04/2024 Prepared for Lubbock County, Texas  
Confidential. © 2021 USI Insurance Services. All rights reserved.



## CertVault<sup>SM</sup> for Certificate Delivery

---

USI utilizes CertVault<sup>SM</sup>, a cloud-based system for storage and secure delivery of certificates of insurance to your certificate holders.

### Benefits of CertVault<sup>SM</sup>

- ✓ Supports USI's go-green initiative by eliminating printed and mailed certificates.
- ✓ Provides faster delivery than standard printing and mailing.
- ✓ Reduces your contact with Holders by providing them with self-service access to obtain issued certificates.
- ✓ Provides USI with a reliable reporting mechanism to identify Holders that have taken delivery of certificates, as well as Holders that have not retrieved their issued certificates. *(This data can be used to facilitate a review of the Holder list prior to renewal).*
- ✓ Protects your information by delivering your certificates securely with Blockchain Technology to ensure authenticity.



#### Certificate Delivery Process for Holders

When USI issues a certificate for one of your Holders, they are sent a CertVault<sup>SM</sup> registration letter via email or regular mail.

After registration is completed, the Holder representative can view only their certificate on the CertVault<sup>SM</sup> platform.



#### Client Copies of Certificates

You will continue to receive copies of certificates issued on your behalf via the method requested (email or regular mail).



#### For More Information

If you have any questions, please contact your USI Account Management Team.

**For more information about CertVault<sup>SM</sup>, contact your USI service representative.**

*"Certvault<sup>SM</sup>" is a service mark of Patra Corporation*

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 09/04/2024 Prepared for Lubbock County, Texas  
Confidential. © 2021 USI Insurance Services. All rights reserved.



# USI Privacy Notice

---

## **Our Privacy Promise to You**

USI provides this notice to you, our customer, so that you will know what we will do with the personal information, personal financial and health information (collectively referred to as the “protected information”) that we may receive from you directly or receive from your health care provider or receive from another source that you have authorized to send us your protected information. We at USI are concerned about your privacy and assure you that we will do what is required of us to safeguard your protected information.

## **What types of information will we be collecting?**

USI collects information from you required both for our business and pursuant to regulatory requirements. Without it, we cannot provide our products and services for you. We will be collected protected information about you from:

- Applications or other forms, such as name, address, Social Security number, assets and income, employment status and dependent information;
- Your transactions with us or your transactions with others, such as account activity, payment history, and products and services purchased;
- Consumer reporting agencies, such as credit relationships and credit history. These agencies may retain their reports and share them with others who use their services;
- Other individuals, businesses and agencies, such as medical and demographic information; and
- Visitors to our websites, such as information from on-line forms, site visitorship data and on-line information collection devices, commonly called “cookies.”

## **What will we do with your protected information?**

The information USI gathers is shared within our company to help us maximize the services we can provide to our customers. We will only disclose your protected information as is necessary for us to provide the insurance products and services you expect from us. USI does not sell your protected information to third parties, nor does it sell or share customer lists.

We may also disclose all of the information described above to third parties with which we contract for services. In addition, we may disclose your protected information to medical care institutions or medical professionals, insurance regulatory authorities, law enforcement or other government authorities, or to affiliated or nonaffiliated third parties as is reasonably necessary to conduct our business or as otherwise permitted by law.

## **Our Security Procedures**

At USI, we have put in place the highest measures to ensure the security and confidentiality of customer information. We will handle the protected information we receive by restricting access to the protected information about you to those employees and agents of ours who need to know that information to provide you with our products or services or to otherwise conduct our business, including actuarial or research studies. Our computer database has multiple levels of security to protect against threats or hazards to the integrity of customer records, and to protect against unauthorized access to records that may harm or inconvenience our customers. We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to safeguard all of your protected information.

## **Our Legal Use of Information**

We retain the right to use ideas, concepts, know-how, or techniques contained in any nonpublic personal information you provide to us for our own purposes, including developing and marketing products and services.

## **Your Right to Review Your Records**

You have the right to review the protected information about you relating to any insurance or annuity product issued by us that we could reasonably locate and retrieve. You may also request that we correct, amend or delete any inaccurate information by writing to us at the above address.

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

## Insurance Carrier Ratings

---

As a service to our clients, USI is furnishing an assessment by a financial rating service of the insurance companies included in our proposal. We are including the legends used by this service.

All ratings are subject to periodic review, therefore, it is important to obtain updated ratings from each service. Should you desire further information concerning the financial statements of any of the insurance companies being proposed, so that you can make your own assessment of the financial strength of the companies being offered, it is available from USI at your request.

USI has made no attempt to determine independently the financial capacity of the insurance companies that we are including in our proposal as we believe the nationally recognized services are better equipped to comment.

### A. M. BEST RATINGS

<b>A++ &amp; A+</b>	Superior	<b>D</b>	Poor
<b>A &amp; A-</b>	Excellent	<b>E</b>	Under Regulatory Supervision
<b>B++ &amp; B+</b>	Good	<b>F</b>	In Liquidation
<b>B &amp; B-</b>	Fair	<b>S</b>	Rating Suspended
<b>C++ &amp; C+</b>	Marginal	<b>NR</b>	Not Rated

### FINANCIAL SIZE CATEGORY

(In \$ Thousands)

Class I	Less than		1,000
Class II	1,000	to	2,000
Class III	2,000	to	5,000
Class IV	5,000	to	10,000
Class V	10,000	to	25,000
Class VI	25,000	to	50,000
Class VII	50,000	to	100,000
Class VIII	100,000	to	250,000
Class IX	250,000	to	500,000
Class X	500,000	to	750,000
Class XI	750,000	to	1,000,000
Class XII	1,000,000	to	1,250,000
Class XIII	1,250,000	to	1,500,000
Class XIV	1,500,000	to	2,000,000
Class XV	2,000,000	to	or greater

### RATING "NOT ASSIGNED" CLASSIFICATIONS

**NR-1** Insufficient Data

**NR-3** Rating Procedure Inapplicable

**NR-5** Not Formally Followed

**NR-2** Insufficient Size and/or Operating Experience

**NR-4** Company Request

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

# Client Authorization to Bind

---

**Important Information - Coverage cannot be bound when severe weather is threatening regardless of the expiration date.**

After careful consideration of your proposal dated September 04, 2024, we accept your insurance program as presented with the following exceptions, changes, and/or recommendations:

### Travelers Insurance – Crime Coverage

- Option 1: Per Expiring \$6,963  Please bind
- Option 2: Includes ID Fraud Reimbursement  Please bind
- 

### Safety National Casualty – Excess Workers Compensation

- Annual Option - \$1,000,000 SIR  Please bind


---

Client Signature

---

Date Signed

Lubbock County

This proposal is merely a descriptive summary of coverage provided by the insurance companies being proposed and should be used for reference purposes only; it is not a binder and does not amend or alter the insurance contract. Please refer to the policy contract for specific terms, conditions, limitations, and exclusions.

Proposal date: 09/04/2024 Prepared for Lubbock County, Texas  
Confidential. © 2021 USI Insurance Services. All rights reserved.

