



LUBBOCK COUNTY

TRAVEL AUTHORIZATION & TRAVEL ADVANCE REQUEST FORM TA507

Employee: Noah Garcia Department: Human Resources
Vendor #: 16485 G/L Account: 011-013-550300-15
Purpose of Travel: NEOGOV Ignite Conference Destination(City,State): Orlando, Florida
Departure Date: 10/20/26 Return Date: 10/24/26

ESTIMATED TRAVEL EXPENSE (attach supporting documents and/or receipts, excluding meal receipts)								
Dates of Travel	10/20/26	10/21/26	10/22/26	10/23/26	10/24/26			WEEKLY TOTALS
Breakfast-Per Diem		\$ 20.00	\$ 20.00	\$ 20.00				\$ 60.00
Lunch-Per Diem		\$ 22.00	\$ 22.00	\$ 22.00				\$ 66.00
Dinner-Per Diem		\$ 33.00	\$ 33.00	\$ 33.00				\$ 99.00
TOTAL PER DIEM								\$ 225.00
EXPENSES PAID BY PO OR PCARD (attach supporting documents and/or receipts, excluding meal receipts)								
Lodging	\$ 179.00	\$ 179.00	\$ 179.00	\$ 179.00				\$ 716.00
Parking	\$ 32.00	\$ 32.00	\$ 32.00	\$ 32.00				\$ 128.00
Airline (describe)	Southwest - \$354.39							\$ 345.39
Rental Car (describe)	Enterprise - \$284.62							\$ 284.62
Registrations	NEOGOV Ignite Conference - \$1,150							\$ 1,150.00
Other (describe)								
Mileage Rate	0.76	# of Miles						\$ 0.00
TOTAL ESTIMATED TRAVEL EXPENSES								\$ 2,624.01

I hereby request authorization to travel outside of Lubbock County on official business as detailed above. I have read the Lubbock County Travel Policy and will follow that policy for travel and in making requests for advancement and reimbursement of expenses. I understand that I must submit a travel expense form within ten days of returning from this travel or the full advance will be deducted from my next paycheck.

☐ Please provide an advance Per Diem by the following date: _____ totaling, ☐

Noah Garcia
PRINTED NAME OF EMPLOYEE

Noah Garcia
EMPLOYEE'S SIGNATURE

8-13-26
DATE

I hereby certify the above-requested travel for official Lubbock County business is directly related to this department's operations. There are sufficient unexpended funds in the current budget line item to cover all reimbursable expenses incurred. Agendas, brochures, flyers, GSA meal and incidentals and other supporting documents are attached and 0 meals are included in the registration fee and will not be reimbursed. Please issue a travel expense advance if requested.

Melanie Hall
PRINTED NAME OF DIRECTOR

Melanie Hall
DIRECTOR'S SIGNATURE

8-13-26
DATE

NOTE: ALL SIGNATURES ARE REQUIRED FOR TRAVEL AND/OR PER DIEM ADVANCES. FAILURE TO FILL OUT THE FORM CORRECTLY OR PROVIDE PROPER DOCUMENTATION MAY CAUSE A DELAY IN TRAVEL AUTHORIZATION AND PER DIEM ADVANCES. OUT OF STATE TRAVEL REQUIRES COMMISSIONERS COURT APPROVAL AS AN AGENDA ITEM.

Return to: _____



U.S. General Services Administration

Meals and incidental expenses (M&IE) rates and breakdown

Primary destination	County	M&IE total	Breakfast	Lunch	Dinner	Incidental expenses	First and lastday of travel
Orlando	Orange	\$80	\$20	\$22	\$33	\$5	\$60.00



Ignite 2026 Agenda

To print the agenda, navigate to **File > Print** in your browser, or press **Command + P** on Mac or **Control + P** on Windows.

October 21, 2026

8:00 AM ET

General Session

8:00 AM-9:45 AM

Grand Ballroom

10:00 AM ET

Attract 100: Source Candidates and Launch Target Campaigns

10:00 AM-10:45 AM

Room 21

Discover how to expand your talent pipeline by identifying qualified candidates and evaluating applicant profiles within the selection matrix. In this introductory course you will learn how to design schedule and release target marketing campaigns directly to your talent pools. We will walk through best practices for cultivating segmenting and managing active candidate pipelines to ensure a steady stream of talent.

[view more](#)

CoreHR 100: Navigate System Navigation and Manage Security Profiles

10:00 AM-10:45 AM

Room 13

Discover the foundational framework of your primary human resource information platform. In this introductory training session you will learn how to access the centralized system interpret core dashboard interfaces and navigate critical employee records pages. We will analyze the structure of data security profiles and demonstrate how to assign appropriate system permissions to protect sensitive agency data.

[view more](#)

Expanding Candidate Reach with Smarter Recruitment Tools

10:00 AM-10:45 AM

Room 15

Finding qualified candidates starts with getting your opportunities in front of the right audience. In this session, you'll explore the full range of recruitment tools available within the NEOGOV platform to help increase visibility, improve job performance, and attract more qualified applicants. Learn how JobTarget in Insight uses intelligent job advertising and automated campaign optimization to place your ...

[view more](#)

First Line Leaders as Culture Carriers

10:00 AM-10:45 AM

Room 20

Organizations often struggle to translate executive-level vision into day-to-day behavior, creating a disconnect between stated values and lived culture. This session is designed for front-line supervisors, both sworn and professional staff, who serve as the critical link between strategy and execution. We will explore how first line leaders intentionally shape culture through routine interactions, coaching moment...

 [view more](#)

First Look at Asset Management: Modernizing Public Safety with Unified Asset & Fleet Tracking

10:00 AM-10:45 AM

Room 16

Managing high-value public assets—from police cruisers to specialized infrastructure tools—requires more than manual logs. This session introduces the NEOGOV's Asset, Inventory, Facilities, Quartermaster, and Fleet Management solution, demonstrating how automated tracking, proactive maintenance scheduling, and digital inspections reduce downtime and extend asset lifecycles. Learn how to centralize...

 [view more](#)

Live Demo: Do more with Unified

10:00 AM-10:20 AM

Junior Ballroom

This live demo showcases the latest enhancements and customizable settings within NEOGOV's Unified platform. Learn how to tailor the user experience to meet your agency's specific workflows and administrative needs.

Onboard 100: Build Foundational Forms to Launch Seamless New Hire Workflows

10:00 AM-10:45 AM

Room 3/4

Discover how to construct and permission digital forms from scratch to streamline onboarding. In this session you will learn to navigate the form builder and control accessibility at both the document and field levels. We will explore various field types and apply layout properties that match your agency requirements. Participants will practice mapping custom forms assigning user roles and structuring ...

 [view more](#)

Policy 100: Configure Site-Wide Settings and Set Automation Alerts

10:00 AM-10:45 AM

Room 19

Discover how to maximize platform efficiency by mastering core system settings. In this course you will learn how to customize your site homepage layout set global parameters and establish automated invitations to onboard new users seamlessly. We will configure automated notification alerts to prompt workforce action on outstanding policy tasks. Participants will practice updating administrative ...

 [view more](#)

Ready 100: Configure Compliance Training and New Hire Curriculum

10:00 AM-10:45 AM

Room 2

Launch your automated employee readiness framework with structural confidence. In this foundational training course you will discover how to build populate and deploy formal onboarding programs within your tracking platform. We will navigate the program creation workspace detailing how to establish standardized content paths set structural timelines and assign mandatory training tracks to target ...

 [view more](#)

Recruit Advertising by the Numbers: Using data to understand today's job board landscape and job se...

10:00 AM-10:45 AM

Room 14

Navigating the modern recruitment landscape requires a data driven approach. This session will explore how to leverage data to optimize recruit advertising and understand current job seeker behaviors. Designed for HR professionals and talent acquisition specialists in the public sector, we will analyze trends across various job boards, including GovernmentJobs. Attendees will learn how to interpret key ...

[view more](#)

Roundtable: Community Engagement with Public Safety

10:00 AM-10:45 AM

Room 11

Building trust and transparency between law enforcement and the communities they serve is more important than ever. This roundtable focuses on the role of PowerDMS Engage, Policy and IA can play in fostering positive community relations. Participants will discuss strategies for utilizing the platform to share information, gather feedback, and promote public safety initiatives and transparency. We wil...

[view more](#)

Streamlining the Transition from Applicant to Employee Across the NEOGOV Platform

10:00 AM-10:45 AM

Room 1

The hiring decision is complete, and now it's time to create a seamless transition from candidate to employee or support an existing employee as they move into a new role. Designed for Insight customers using multiple NEOGOV HCM solutions such as Onboard, Perform, or HRIS, this session explores how the platform works together to simplify this critical stage of the employee lifecycle. You'll ta...

[view more](#)

The Blueprint for Accreditation Success: PowerAccred Training for Agencies

10:00 AM-10:45 AM

Room 18

Maximize your platform investment and fast-track your compliance goals. This training session is built for agencies actively seeking accreditation who want a practical understanding of PowerAccred's core features. We'll dive deep into daily workflows, evidence mapping, and managing review action items. We'll map out exactly how to hit your project milestones with less effort, sharing best ...

[view more](#)

10:25 AM ET

Live Demo: PowerDMS Policy: Recall with Policy

10:25 AM-10:45 AM

Junior Ballroom

Discover how PowerDMS Policy simplifies the process of distributing, tracking, and recalling crucial agency policies. See firsthand how to ensure compliance and maintain accountability across your entire organization with ease.

11:00 AM ET

Benefits 100: Manage Employee Benefits and Enroll Program Selections

11:00 AM-11:45 AM

Room 13

Navigate the daily administration of health retirement and custom wellness plans. In this session you will learn how to catalog available organizational benefit packages review current employee selections and process new benefit enrollments. We will also demonstrate how to edit active elections perform program unenrollments securely and configure beneficiary data records within the employee file. ...

[👁 view more](#)

Customer Panel: AI in HR

11:00 AM-11:45 AM

Room 2

Artificial Intelligence is reshaping the landscape of Human Capital Management. In this engaging customer panel, public sector HR leaders will share their experiences integrating AI tools within the NEOGOV suite. Panelists will discuss practical applications of AI for talent acquisition, data intelligence, and process automation. We will explore the benefits realized, the challenges overcome, and the ...

[👁 view more](#)

Customer Panel: AI in Public Sector Operations

11:00 AM-11:45 AM

Room 14

Artificial Intelligence is rapidly transforming public sector operations and compliance management. In this engaging customer panel, hear directly from law enforcement and government leaders who are leveraging AI within PowerDMS. Panelists will share their experiences, challenges, and successes in adopting AI tools for policy management, data intelligence, and process automation. We will discuss ...

[👁 view more](#)

Engage 200: Beyond the Call - Keeping Citizens Updated

11:00 AM-11:45 AM

Room 16

In this intermediate course, elevate your PowerEngage usage to establish direct, reliable communication with citizens for both critical events and daily interactions. You'll learn to configure automated notification rules, custom delivery logic, and targeted text messages. We'll discover how real agencies use text alerts to build community trust, augment incident response, and increase engagement. The ...

[👁 view more](#)

HR Case Management: The Digital Front Door to Transforming Employee Service Delivery with AI Orc...

11:00 AM-11:45 AM

Room 20

Public sector HR is often buried under repetitive requests and fragmented systems. This session explores the NEOGOV's HR Case Management platform—a digital front door that sits atop your existing HRIS and onboarding tools to create a unified experience. We'll dive deep into the dual power of AI Case Load Deflection, which proactively resolves common inquiries before they ever reach your inbox...

[👁 view more](#)

Insight 100: Navigate Requisitions and Initiate the Recruitment Lifecycle

11:00 AM-11:45 AM

Room 9/10

Discover how to launch your hiring pipeline by mastering the foundational components of the Recruitment Lifecycle. In this course you will learn to define submit and process personnel requisitions with or without automated approval chains. We will walk through how to construct an Exam Plan and generate a public job posting while identifying the distinct operational use case for each. Participants will ...

[👁 view more](#)

Learn 100: Manage Course Enrollments and Track Attendance Roster Data

11:00 AM-11:45 AM

Room 1

Build a strong foundation in learner enrollment by exploring all enrollment methods and learning how to effectively manage course rosters from multiple administrative perspectives. You will learn to perform essential administrative tasks including manual attendance marking processing course drops and setting up mobile check-ins to automate classroom tracking. Participants will practice generating ...

Policy 100: Create Security Groups and Monitor User Content Access

11:00 AM-11:45 AM

Room 3/4

Discover how to protect sensitive information by mastering structural user grouping and standard platform security layers. In this foundational course you will learn to distinguish between baseline security definitions construct logical group hierarchies and organize access rights to match your agency operational divisions. We will also demonstrate how to establish supervisor oversight controls giving...

 [view more](#)

Roadmap: Action, IA, Vitals & Line

11:00 AM-11:45 AM

Room 19

Stay ahead of the curve with our comprehensive roadmap session for PowerAction, PowerIA, PowerVitals, and PowerLine. This presentation will unveil the strategic vision and upcoming features designed to enhance compliance, risk mitigation, and employee wellness in the public sector. Attendees will get an exclusive look at how these integrated solutions will evolve to meet the changing ...

 [view more](#)

Roadmap: GJobs

11:00 AM-11:45 AM

Room 17

Explore the future of public sector recruitment with the Roadmap for GovernmentJobs and SchoolJobs. This session will outline the strategic vision and upcoming features designed to enhance the candidate experience and streamline talent acquisition for government and educational institutions. Attendees will learn about planned improvements for job search functionality, candidate matching, and ...

 [view more](#)

Roundtable: Challenges Facing HR (County & State)

11:00 AM-11:45 AM

Room 11

Managing Human Resources at the county and state levels involves navigating large scale operations, complex organizational structures, and rigorous compliance requirements. This roundtable provides a collaborative environment for HR leaders in county and state government to discuss these unique challenges. We will focus on how NEOGOV HCM solutions can be utilized to optimize workforce ...

 [view more](#)

11:15 AM ET

Live Demo: CoreHR: The Brain of HR

11:15 AM-11:35 AM

Junior Ballroom

Understand why CoreHR serves as the central hub for all your employee data and human resource management tasks. Learn how to centralize employee records, streamline personnel workflows, and improve overall data integrity across your agency.

1:00 PM ET

Attract 200: Leverage Sourcing and Virtual Recruiter Tools

1:00 PM-1:45 PM

Room 21

Explore advanced candidate acquisition techniques by unlocking the full utility of the sourcing workspace. In this intermediate session you will learn how to navigate candidate pools and use the Virtual Recruiter engine to automatically boost visibility for hard to fill underperforming positions. We will also demonstrate where to monitor active tasks configure team notifications and centralize applicant...

[👁 view more](#)

Chasing Change: How Adaptability Became My Strength

1:00 PM-1:45 PM

Room 20

When implementing Perform it felt like we had to jump through a lot of hoops to make our old program fit. Perform had SO many features, we pivoted and made an even BETTER performance performance program. Adaptability is a strength in all aspects of work and life, and I'd love to share tools and tricks on it! Discover how to turn software deployment challenges into a powerful opportunity for ...

[👁 view more](#)

CoreHR 200: Create and Track Structural Employee Assignments

1:00 PM-1:45 PM

Room 13

Horizon expansion within your database requires a deep understanding of organizational tracking. In this intermediate session you will discover the strategic purpose of assignments and learn how to execute their creation management and formal completion. We will explore how to link personnel records to specific budgetary positions handle temporary reassignments and maintain historic data ...

[👁 view more](#)

Customer Panel: Mental and Physical Wellbeing in Public Safety

1:00 PM-1:45 PM

Room 16

Supporting the mental and physical well being of law enforcement and public safety personnel is a critical priority. In this customer panel, hear from agencies that are utilizing PowerDMS Line and Vitals to proactively manage employee wellness. Panelists will share their strategies for tracking early intervention indicators, providing support resources, and fostering a culture of health and resilience. We will ...

[👁 view more](#)

From "Hello" to "Goodbye": Mastering the Exit with Onboard

1:00 PM-1:45 PM

Room 3/4

First impressions matter, but final impressions protect your organization. Join us to learn how to leverage Onboard to manage the end of the employee lifecycle gracefully, securely, and consistently. In this session, we will explore how to configure offboarding tracks tailored to different departure types, streamline exit interviews to capture structured feedback, and turn departure insights into practical ...

[👁 view more](#)

Insight 100: Admin Bootcamp - Mastering the Basics for Insight Administrators, Part 1

1:00 PM-1:45 PM

Room 18

Start your journey as an Insight administrator by learning the core skills needed to support successful recruiting. In this hands-on session, you'll explore the platform's foundational capabilities, navigate key administrative settings, and discover how to build efficient recruitment workflows. Along the way, we'll share practical recommendations that help HR teams simplify daily administration, improve consistency,...

[👁 view more](#)

Learn 100: Create and Manage Custom & Pre-built Online Courses

1:00 PM-1:45 PM

Room 1

Learn how to create and manage both Custom Online Courses and Pre-built Online Courses in Learn. This session covers how to build engaging training using the Content Builder to create custom online courses, as well as how to import and manage pre-built online courses packaged in the industry-standard SCORM format. You'll learn how to configure course settings, organize your online course ...

[view more](#)

Live Demo: PowerDetails

1:00 PM-1:20 PM

Junior Ballroom

Explore how PowerDetails streamlines secondary employment management, extra-duty scheduling, and billing for public safety agencies. Learn how this powerful tool ensures fair shift distribution and automates complex invoicing processes.

Panel: Transformational HR Leadership

1:00 PM-1:45 PM

Room 15

Leading change and driving innovation in public sector HR requires vision and strategic execution. In this panel, hear from transformational HR leaders who have successfully modernized their agency's operations. Panelists will share their experiences in navigating complex organizational changes, implementing new technologies, and fostering a culture of continuous improvement. We wil...

[view more](#)

Policy 100: Leverage Analytics Tools to Build Operational Reports

1:00 PM-1:45 PM

Room 3/4

Discover how to extract actionable compliance insights from your document distribution system. In this course you will learn to navigate the centralized reporting menu interpret analytics dashboards and define specific statistical reporting terms. We will identify the precise user permissions required to generate high level metrics and explore how to schedule automated data delivery to key stakeholders. ...

[view more](#)

Roadmap: NEOED Platform

1:00 PM-1:45 PM

Room 2

Discover the strategic vision for the NEOED brand in this comprehensive roadmap session. Tailored for HR leaders and administrators in higher education, this presentation will outline upcoming features and enhancements across our suite of solutions. We will explore how NEOED is evolving to meet the unique talent acquisition and workforce management needs of colleges and universities. Attendees will ...

[view more](#)

Roundtable: AI in Recruiting (First Offering)

1:00 PM-1:45 PM

Room 12

Artificial Intelligence is rapidly changing the landscape of talent acquisition. This roundtable provides a collaborative space for public sector HR professionals to discuss the integration of AI in recruiting processes. We will explore how AI tools within NEOGOV can be used to optimize job postings, screen resumes, and improve candidate matching. Participants will share their experiences, discuss the benefits...

[view more](#)

Roundtable: Challenges Facing HR in Higher Education

1:00 PM-1:45 PM

Room 11

Human Resources professionals in the education sector face a unique set of challenges, from navigating complex compliance requirements to managing diverse employee populations. This roundtable offers a dedicated forum for HR leaders in education to discuss these specific hurdles and share effective solutions. We will explore how NEOGOV HCM tools, including Attract, Onboard, and Perform, ...

[view more](#)**1:25 PM ET****Live Demo: Time**

1:25 PM-1:45 PM

Junior Ballroom

Learn how PowerTime simplifies workforce scheduling and time tracking specifically designed for the unique demands of public safety. See how automated shift scheduling, leave management, and real-time tracking can improve operational efficiency.

2:00 PM ET**From Paper to Digital: Transitioning to a Technology Driven Background Investigation Process**

2:00 PM-2:45 PM

Room 14

Modernizing background investigations is essential for efficient and secure hiring in law enforcement and the public sector. This session explores the transition from cumbersome paper based processes to a streamlined, technology driven approach. Attendees will learn how to leverage digital tools to manage applicant data, automate reference checks, and ensure compliance with regulatory standards. We wil...

[view more](#)**Insight 200: Screening Your Candidates for Required & Desired Qualifications (First Offering)**

2:00 PM-2:45 PM

Room 9/10

Still reviewing every application manually? There's a faster way. Learn how to use Auto-Screening in Insight to automatically evaluate candidates based on their responses to Supplemental Questions. You'll learn how Supplemental Question design, Required Qualifications, and Desired Qualifications work together to identify top candidates faster and create a more consistent screening process. We'll cover ...

[view more](#)**Live Demo: Schedule: Leveling Up from T&A**

2:00 PM-2:45 PM

Junior Ballroom

This session provides a comprehensive overview of NEOGOV's Schedule module and how it enhances standard time and attendance tracking. Discover how advanced scheduling features can optimize workforce allocation and streamline administrative operations.

Panel: Retention and Performance Management for HR Leaders

2:00 PM-2:45 PM

Room 1

Join NEOGOV Executive Advisors for an insightful panel discussion focused on modern strategies for employee retention and performance management. HR leaders will discover actionable best practices to optimize workforce engagement, improve evaluation processes, and drive long-term organizational success.

Perform 100: Master Foundational Admin Settings to Simplify Daily Evaluation Workflows

2:00 PM-2:45 PM

Room 3/4

Stepping into a performance management role can be overwhelming, especially when navigating complex public sector hierarchies and review cycles. Without the right navigation strategies, routine administrative tasks can quickly become a time-consuming burden. Join this hands-on technical session to master the core administrative features in NEOGOV Perform....

[👁 view more](#)

Policy/Ready/Recall 200: Beyond the Signature: Closing Policy Knowledge Gaps with Active Recall

2:00 PM-2:45 PM

Room 2

This session moves beyond passive compliance by applying the science of spaced repetition. Learn to transform policies into active learning tools using the PowerRecall, PowerPolicy, and PowerReady integrations. You'll leave ready to configure flashcard decks and analyze real-time training data.

Roundtable: EEO Compliance & Audit Readiness

2:00 PM-2:45 PM

Room 12

Ensuring Equal Employment Opportunity compliance and audit readiness is a critical priority for HR professionals and compliance officers in the public sector. This interactive roundtable provides a collaborative forum to discuss current challenges and share effective strategies. Participants will explore how to utilize PowerDMS tools for managing policies, tracking standards, and maintaining meticulous records. ...

[👁 view more](#)

Roundtable: PowerAction, PowerIA, PowerVitals, Line

2:00 PM-2:45 PM

Room 11

Join this interactive roundtable to discuss the practical applications and future potential of PowerAction, PowerIA, PowerVitals, and Line. This session offers a unique opportunity for law enforcement and compliance officers to share their experiences and learn from peers. We will explore best practices for utilizing these tools to manage internal affairs, monitor employee wellness, and mitigate organizational ris...

[👁 view more](#)

Speed to Task: Policy Generation- AI Generated Policy Content

2:00 PM-2:45 PM

Room 13

Accelerate your policy development process with the power of Artificial Intelligence. This session explores the innovative AI capabilities within PowerDMS designed to streamline policy generation. We will discuss best practices for reviewing and refining AI generated content to mitigate risk and ensure compliance.

cvent

The Rosen Centre welcomes the NEOGOV Ignite Customer Conference!

Rates

Rate is \$179.00 for single-double occupancy and \$20.00 each additional person.

Upgrades and Special Requests

Please contact the hotel directly at 800-204-7234 for suite upgrade rates and other information.

Special requests including king beds, connecting rooms, etc. are not guaranteed and will be granted based on availability on the day of arrival.

Parking

Self parking will be at a discounted rate of \$32 per day. Valet parking is also available for \$53.00 overnight. (Prices are Subject to Change)

Check-In Time After 3:00PM Check-Out Time 11:00AM

PROUDLY, ROSEN CENTRE HOTEL IS A SMOKE-FREE ENVIRONMENT IN ALL INDOOR PUBLIC AREAS AND GUEST ROOMS!

Guarantee Policy

A valid major credit or debit card is required to guarantee your reservation. Five (5) days prior to arrival, a deposit equal to one night's room rate plus applicable taxes will be charged to the card on file. If the charge is declined or cannot be processed, the reservation will be canceled.

Cancel Policy

Cancellation required by 4:00 p.m. EST at least 5 days prior to arrival to avoid a charge of one night's room and tax.

Additional Policy

Vehicle Details

Midsized

Toyota Corolla or similar

 Automatic



Vehicle

[Edit](#)

Time & Distance 5 Day(s) @ \$ 40.60 / Day

\$ 203.00*

Unlimited Mileage

Included

Extras

[Edit](#)

9 Additional Drivers 1 Day(s) @ \$ 0.00 / Day

Included

Damage Waiver 5 Day(s) @ \$ 0.00 / Day

Included

Taxes and Fees 

\$ 81.62*

Estimated Total

\$284.⁶²*

 Custom Rate

*Rates, taxes and fees do not reflect rates, taxes and fees applicable to non-included optional coverages or extras added later.