



# Insurance Proposal

September 30, 2022

<b>Client Name:</b>	Brazos County Health & Wellness Clinic	<b>USI Account Manager:</b>	Amy Carson
<b>Mailing Address:</b>	300 E. William J. Bryan Parkway, #200 Bryan, TX 77803	<b>Phone Number:</b>	(713) 490-4546
		<b>Email:</b>	<a href="mailto:Amy.Carson@usi.com">Amy.Carson@usi.com</a>
<b>Named Insured:</b>	Brazos County Health & Wellness Clinic		
<b>Policy Type:</b>	PLM Prof Liab – Facilities (No General Liability)		
<b>Proposed Policy Term:</b>	10/24/22-10/24/23	<b>Quote Expires:</b>	10/24/2022
<b>Insurance Carrier:</b>	Evanston Insurance Company		
<b>Carrier Financial Rating:</b>	A	<input type="checkbox"/> Carrier Admitted	<input checked="" type="checkbox"/> Carrier Non-Admitted
<b>Minimum Earned Premium, if applicable</b>	25%	<b>Policy Subject to Audit</b>	<input type="checkbox"/>
<b>Summary of Proposed:</b>	See attached Carrier Proposal		
<b>Total Estimated Premium:</b>	\$3,147.75 Including TX S/L Tax & Fees	<b>Terrorism included</b>	<input type="checkbox"/>

## Requirements to Effect Coverage

- |   |   |
|---|---|
| <input checked="" type="checkbox"/> Signed Application  | <input type="checkbox"/> Payment in full or completed premium finance agreement |
| <input type="checkbox"/> Signed Terrorism Disclosure Notice                                     | <input type="checkbox"/> Make check payable to: USI                             |
| <input type="checkbox"/> Signed Carrier Rating Notification if financial rating is less than A- | <input checked="" type="checkbox"/> Authorization to order coverage             |
| <input checked="" type="checkbox"/> Signed Surplus Lines Disclosure and Acknowledgement         | <input type="checkbox"/> Verification of Named Insured                          |
| <input type="checkbox"/> Client will be billed directly by carrier                              |   |

Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss. Higher limits and additional coverage may be available. Please contact us if you are interested in additional quotes.

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Proposal date: 09/30/2022 Prepared for Brazos County Health & Wellness Clinic  
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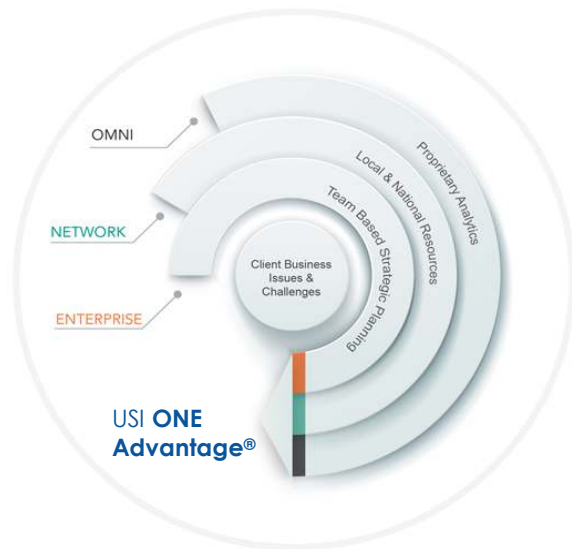


## About USI Insurance Services

USI is one of the largest 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 8,000 industry leading professionals across approximately 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](#).

### The USI ONE Advantage

What truly distinguishes USI as a leading middle market 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 100,000 clients, thousands of professionals and over 100 years of business activity through our acquired agencies into targeted, actionable solutions.

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

USI has made a very large investment in local resources and technical expertise, with more than 6,000 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.

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## Agency Bill Payment Options

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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.

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## USI Disclosures

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**Premium Financing DISCLOSURE:** You may request financing from a premium finance company to pay the premiums for insurance placed on your behalf by USI. Premium finance companies which USI recommends will generally be either USI affiliates or pay compensation to USI for helping to arrange the premium financing. It is USI's practice to seek premium financing either through a company affiliated with USI or an independent vendor with which USI has an existing relationship and experience. You may wish to investigate other premium finance arrangements and companies yourself. Unless you instruct us to the contrary, USI will arrange premium financing as described above. If you wish to know further details of any compensation which USI may receive in connection with arranging for your premium financing, we will be pleased to supply the information.

**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.

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# USI Privacy Notice

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## 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.

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## **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.

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

**NR-3** Rating Procedure Inapplicable

**NR-4** Company Request

**NR-5** Not Formally Followed

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## A.M. Best Disclosures

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Changes in the international insurance market have affected the ability of insurance brokers to locate insurance coverage at a scope and cost of insurance placed in prior years. Some insurance carriers have suffered significant losses that may jeopardize their financial stability. Changes in an insurance company's financial condition can, of course, affect its ability to pay claims.

As a matter of policy, USI endeavors to obtain quotations and indications from insurance companies who meet or exceed the USI minimum guidelines of A- based on the A. M. Best Ratings of insurance companies. The A.M. Best Company is a recognized publisher of information concerning insurers based on many factors including financial stability. A. M. Best's current rating scale is attached.

### **Non-Admitted Carrier**

Certain of your insurance coverages are placed with (Evanston Insurance Company). We placed these coverages for you with this Insurer, which is not admitted to do business in the state of (Texas) because the coverages could not be obtained through an insurer licensed to do business here. The Insurance Code permits placement of coverage with such non-admitted or surplus lines carriers, as long as it is in accordance with the conditions set forth in the insurance code for that state.

Surplus Lines insurers are not covered by the State's Guaranty Fund, which covers certain losses due to insolvency of insurance companies licensed to do business in our State. We are providing you with the above information so that you can make an informed decision as to whether you wish to continue your coverage with this Insurer.

If you would prefer to explore possible placement with another carrier, please contact our office immediately. Please be advised that another carrier may have more restrictive terms, increased premium, increased deductibles or other terms not present with your current carrier.

Please sign below and return to us to acknowledge your agreement to placement with this Insurer.

X

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Corporate Officer Signature / Title

**Brazos County Health & Wellness Clinic**

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## A Note About “Claims Made” Policies

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Many insurance policies are offered on an **Occurrences Reported Form** basis. In this case, coverage applies only if notice of occurrence is first given to the insurer during the policy period or, if purchased, the discovery period. The date such notice is first given is the date for determination of the applicable limits, retentions, terms, conditions and exclusions of the policy. Occurrences reported must occur after the specified retroactive date and not prior.

Some of the quotes provided in this proposal **may be** offered on a Claims Made or a Claims Made and Reported basis.

A brief description of Claims Made and Claims Made and Reported forms is included below for your reference.

### Claims Made

1. Under a **claims-made** form, the policy that is in effect at the time that a claim is made against you is the policy that will respond to that claim, regardless of when the wrongful act occurred (subject to any retroactive date). This differs from an **occurrence** form, which responds to claims resulting from accidents, incidents or injuries occurring while the policy was in effect, regardless of when a claim for damages is brought.
2. If your policy has a **retroactive date**, the wrongful act must have occurred after the retroactive date in order for the policy to respond to a claim.
3. You may have the right to purchase an extended reporting period (ERP) endorsement if the policy is cancelled or not renewed. This endorsement will provide a period of time to continue to report claims that arise resulting from wrongful acts that occurred after any retroactive date and before the end of your policy period. The ERP (often called “tail” coverage) must be requested within a specific time frame and the additional premium, which typically is required prior to the tail period begins, is fully earned.

### Claims Made and Reported

A type of claims made policy in which a claim must be both made against the insured and reported to the insurer during the policy period for coverage to apply.\*

*\*Source: IRMI Glossary of Insurance and Risk Management Terms.*

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## Coverages to Consider

We have included coverage options listed below as highlights resulting from our interviews and conversations. These coverage options **have not** been included as part of your proposed coverage and premium. This listing should not be construed as all encompassing for every exposure your business could have.

The following provides a brief definition of coverages to consider and are intended for informational purposes only. The information contained here and does not replace or modify the definitions in insurance contracts, policies or declaration pages. Other exclusions and policy limitations may apply. Please refer to the actual policies for specific terms, conditions, limitations and exclusions that will govern in the event of a loss.

Coverage
<b>Business Income</b> helps recover lost revenue such as rental income and lost sales when damage results from a covered peril at the insured premises and causes a disruption or a suspension of business. This coverage may also assist with continuing normal operating expenses, including ordinary payroll, and extra expenses that directly help in reducing lost income.
<b>Contingent Business Income</b> is an extension of Business Income that provides coverage due to the interruption of business as a result of a loss to a business that the Insured relies upon. For example: When a business relies on a single supplier or a few suppliers or manufacturers for merchandise or materials, when a few recipient businesses purchase the bulk of the insured's products or when a neighboring business that helps attract customers to its business suffers a loss.
<b>Crime</b> covers crime losses that are not typically insured under other insurance policies, such as Employee Dishonesty, Money & Securities Inside/Outside, Forgery and Computer Fraud
<b>Cyber/Privacy Liability</b> insurance coverage is intended to protect businesses against the liabilities and expenses arising from a theft or unauthorized loss of personally identifiable (PI), personal health (PHI) or corporate confidential (CC) information.
<b>Difference in Conditions (DIC)</b> is designed to close specific gaps in coverage for perils that cause severe property exposures, such as flood and earthquake. A DIC policy may also broaden coverage by providing additional limits of coverage for specific perils when primary coverage doesn't provide adequate limits.
<b>Directors &amp; Officers Liability Insurance</b> provides protection against Loss resulting from a Wrongful Act committed by an Insured in the discharge of their duties solely in their capacity as Directors or Officers of the Insured Organization. There are generally three main segments of coverage: <ul style="list-style-type: none"><li>• <b>Coverage A</b> – Protects the Insured Persons against covered losses not indemnified by the Insured Organization</li><li>• <b>Coverage B</b> – Pays covered losses for which the insured organization has agreed to indemnify the Insured Persons, as permitted or required by Law</li><li>• <b>Coverage C</b> – Pays covered losses resulting from a claim against the Insured Organization (Securities only for Public Companies)</li></ul>

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**Employee Benefits Liability** coverage provides protection to employers against claims by employees or former employees that result from negligent acts or omissions in the administration of the insured employee benefits programs.

**Employment Practices Liability** protects the Insured Organization and Individual Insureds against claims involving discrimination, harassment, or inappropriate employment related conduct.

**Equipment Breakdown (Boiler & Machinery)** coverage delivers protection against the breakdown of machinery and equipment that runs a physical plant or building and may be excluded from the commercial property insurance. This coverage may pay for the cost to repair or replace damaged equipment such as air conditioning and refrigeration systems, boilers and pressure equipment, computers and communication equipment, etc. The coverage can include the costs associated with the time and labor to repair or replace the equipment and expenses incurred to limit loss or speed restoration.

**Fiduciary Liability** protects the Insured Organization and Individual Insureds against claims resulting from the negligent administration of employee benefit plans, as well as actual or alleged breach of a fiduciary duty in connection with those plans.

**Flood** provides coverage for the physical damage to building or personal property “directly” caused by a flooding in the area. A common definition of flooding is a general and temporary condition where two or more acres of normally dry land or two or more properties are inundated by water or mudflow. Floods may also be the result of a hurricane, broken levees, outdated or clogged drainage systems and a rapid accumulation of rainfall. Floods from these natures are usually excluded from property coverage.

**Off Premises Power Failure** is an endorsement that can be added to a Commercial Property policy to pay for financial losses and continuing expenses caused by a covered peril resulting from an interruption of utility services which occurs off your premises such as an electrical, water main or gas leak.

**Ordinance or Law** can be added to a Commercial Property policy to protect against losses caused by the enforcement of building codes when repairing damage to a covered building. The endorsement consists of three separate coverages which may be purchased individually: Loss of Undamaged Portion, Demolition Costs and Increased Cost of Construction.

**Terrorism (TRIA)** provides coverage for losses due to acts of terrorism. Terrorism coverage is triggered under TRIA when a terrorist attack has been declared a “certified act” by the U.S. Department of the Treasury.

**Umbrella** coverage provides additional liability protection against catastrophic losses which are in excess of various primary liability policies such as General Liability, Business Auto, Workers’ Compensation, etc. An Umbrella policy may also broaden coverage for loss which may be otherwise excluded by an underlying policy.

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## 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 Professional Liability proposal dated September 30, 2022,, we accept your insurance program as presented with the following exceptions, changes, and/or recommendations:

[illegible]

Client Signature

Date Signed

Brazos County Health &amp; Wellness Clinic

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# Healthcare risk solutions quote

## General information

**Coverage:** Specified Medical Professions

Date	09/22/2022	Deal number	4945228-1
Producer	USI Southwest Inc	Attention	Jeffrey Levy
From	Kathy Cook	Issuing company	Evanston Insurance Company, a Surplus Lines Company
Applicant	Brazos County Health and Wellness Clinic	Quote expiration	Thirty (30) days, or if this is the issuing company's renewal, the policy expiration date
Effective date	10/24/2022	Expiration dat	10/24/2023

## Quote limits and pricing

	Option 1
<b>Premium</b>	<b>\$3,000</b>
Defense	Outside Limits
Professional liability (claims made)	
Limits of liability	
Each claim	\$500,000
Aggregate	\$1,000,000
Each claim deductible	\$2,500
Retroactive date	10/24/2017
Professional services	Wellness Clinic services
Additional coverages	
DataBreach	
Each claim	\$50,000
Each unauthorized access	\$5,000
Each unintentional data compromise	\$50,000
Aggregate	\$50,000
Retroactive date	Inception
Sexual acts liability	
Each claim	\$100,000
Aggregate	\$300,000
Deductible (each claim)	\$2,500
Retroactive date	10/24/2017

**Markel Mid South Region, a division of Markel Service, Incorporated**

5601 Granite Parkway, Suite 600,  
Plano, TX, 75024 | (469) 241-3400  
www.markelcorp.com

## Combined aggregate limit of liability

Insuring agreements designated below by "X" (☒) share the combined aggregate limit of liability.

	Option 1
Combined aggregate limit of liability	\$1,000,000
Professional liability	<input type="checkbox"/>
General liability	<input type="checkbox"/>
None	<input checked="" type="checkbox"/>

## Coverage highlights

Separate limits for professional liability and general liability

Incident sensitive policy form

Bi-lateral extended reporting period, up to 7 years available

Consent to settle

Coverage for independent contractors

Good samaritan coverage

Access to additional loss control resources through Markel's Risk Solutions Services

Evanston Insurance Company has a Financial Strength Rating of: S&P "A" (Strong), A.M Best "A" (Excellent) and Moody's "A2" (Good)

## Premium for Extended Reporting Period

1 year(s) at 150% | 2 year(s) at 175% | 3 year(s) at 200% of the total premium.

## Subjectivities

Terms are subject to receipt, review and acceptance of the following, by an underwriter of Evanston Insurance Company, a Surplus Lines Company, prior to binding coverage.

1. Markel Application - fully completed, signed, and dated. or signed / currently dated RSUI app with Acceptance supp.

## Conditions

1. The broker is responsible for all surplus lines filings and taxes.
2. This quotation is subject to the underwriter's receipt, review, and acceptance of the contingencies requested above. The underwriter reserves the right to change any terms based upon review of the requested subjectivities.
3. The Billing Company will be Markel Service, Incorporated.
4. The terms and conditions of this indication/quote may differ materially from those requested in your submission. We will, upon request, provide sample policy forms for your review prior to binding.
5. This quotation is valid for thirty days from the original date of first quotation or until proposed effective date, whichever is earlier.

## Coverage forms and endorsements

MJIL 1000 08 10	Signature Page
MPIL 1007 01 20	Privacy Notice
MPIL 1009-TX 05 20	Texas Important Notice
MPIL 1010-TX 05 10	Important Policyholder Notice - Texas Surplus Lines Notice
MPIL 1083 04 15	U.S. Treasury Department's Office Of Foreign Assets Control ("OFAC") Advisory Notice

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ZZ-50000 01 15	To Policyholders
MDIL 1001 08 10	Policyholder Disclosure of Terrorism Insurance Cov
MDSM 5013 02 20	Forms Schedule
MESM 5010 02 20	Dec Spec Med Professions Insurance Policy
MESM 5100 02 20	Spec Medical Professions Profes Liab Ins Cov Part
MEIL 1200 02 20	Common Policy Conditions
MEIL 5200-25% 07 04	Service Of Suit
MEIL 5229 09 10	Minimum Earned Premium Endorsement
MEIL 5302 09 10	Longer Duration Extended Report Period Availability
MESM 2004 10 12	Texas Endorsement
MESM 2034 08 15	Claim Exp in Add to Each Claim Limit of Liab
MESM 2144 02 20	DataBreach Coverage Parts Endorsement
MESM 2147 05 20	Sexual Acts Liability Scheduled Deductible And Retroactive Date
MESM 3029 10 19	Changes - Multiple Insureds, Claims And Claimants
MIL 1214 09 17	Exclusion - Correctional Medicine
	Trade or Economic Sanctions