



**AN ACCIDENT & SICKNESS INSURANCE PROPOSAL
PREPARED FOR:**

TITUS COUNTY
195 CIRCLE 1933
MT PLEASANT, TX 75455-0000

PRESENTED BY: WINSTAR INSURANCE GROUP LLC
3420 EXEC CENTER DRIVE STE 301
AUSTIN, TX 78731-1626

DATE PREPARED: February 5, 2020

This proposal is valid for 90 days.

Additional Entity Summary

Included:	ARGO VOLUNTEER FIRE DEPARTMENT COOKVILLE VOLUNTEER FIRE DEPARTMENT FIVE STAR VOLUNTEER FIRE DEPARTMENT NORTEX VOLUNTEER FIRE DEPARTMENT SUGAR HILL VOLUNTEER FIRE DEPARTMENT TALCO VOLUNTEER FIRE DEPARTMENT TRI LAKES VOLUNTEER FIRE DEPARTMENT
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Prepared For: TITUS COUNTY

VOLUNTEER BASIC BENEFITS	Quote Number:	154585	154587
Loss of Life Benefits			
Accidental Death Benefit Amount		\$50,000	\$100,000
Seat Belt Benefit Amount.....		\$12,500	\$25,000
Safety Vest Benefit Amount.....		\$12,500	\$25,000
Military Death Benefit Amount		\$15,000	\$15,000
Illness Loss of Life Benefit Amount.....		\$50,000	\$100,000
Dependent Child & Education Benefit Amount	Per Dependent Child	\$30,000	\$30,000
Spousal Support & Education Benefit Amount		\$15,000	\$15,000
Memorial Benefit Amount		\$5,000	\$5,000
Dependent Elder Benefit Amount	Per Dependent Elder	\$5,000	\$5,000
Repatriation Benefit Amount.....		\$2,500	\$2,500
Lump Sum Living Benefits			
Accidental Dismemberment & Paralysis Benefit.....	Principal Sum	\$50,000	\$100,000
Vision Impairment Benefit.....	Principal Sum	\$50,000	\$100,000
Injury Permanent Impairment Benefit	Principal Sum	\$50,000	\$100,000
Heart Permanent Impairment Benefit	Principal Sum	\$50,000	\$100,000
Illness Permanent Impairment Benefit.....	Principal Sum	\$50,000	\$100,000
Cosmetic Disfigurement Resulting from Burns Benefit.....	Principal Sum	\$50,000	\$100,000
HIV Positive Lump Sum Living Benefit	Principal Sum	\$50,000	\$100,000
Weekly Income Benefits			
Total Disability Benefit Weekly Amount (first 28 days)		\$300	\$300
Total Disability Benefit Maximum Weekly Amount (after 28 days)		\$500	\$500
Total Disability Minimum Weekly Amount.....		\$75	\$75
Partial Disability is equal to 50% of Total Disability Benefit Limit			
Occupational Retraining Benefit	Maximum Amount	\$20,000	\$20,000
Weekly Injury Permanent Impairment (Lifetime) Benefit		Included	Included
Medical Expense Benefits			
Benefits Paid: Excess of Workers' Comp			
Medical Expense Benefit	Maximum Amount	\$50,000	\$50,000
Cosmetic Plastic Surgery Benefit.....	Maximum Amount	\$25,000	\$25,000
Post-Traumatic Stress Disorder Benefit.....	Maximum Amount	\$25,000	\$25,000
Critical Incident Stress Management Benefit.....	Maximum Amount	\$25,000	\$25,000
Family Expense Benefit Amount.....	Per Day	\$100	\$100
Family Bereavement & Trauma Counseling Benefit.....	Per Person	\$1,000	\$1,000
Transition Benefit		Included	Included
Felonious Assault Benefit	Amount	\$25,000	\$50,000
Home Alteration & Vehicle Modification Benefit	Maximum Amount	\$50,000	\$50,000
Volunteer Basic Premium for 1 Year		\$6,573	\$8,652

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VOLUNTEER OPTIONAL BENEFITS (ANNUAL PREMIUM SHOWN)	Quote Number: 154585		154587	
	Limit	Premium	Limit	Premium
Weekly Hospital Benefit Amount	Not Incl.		Not Incl.	
First Week Total Disability Benefit Amount	Not Incl.		Not Incl.	
Coordinated 28 Day Total Disability Benefit Amount.....	Not Incl.		Not Incl.	
Weekly Injury Permanent Impairment COLA.....	Not Incl.		Not Incl.	
Extended Total Disability Benefit.....	Included	\$336	Included	\$336
Long-Term Total Disability Benefit	Not Incl.		Not Incl.	
Long-Term Total Disability COLA.....	Not Incl.		Not Incl.	
Extra Expense Benefit				
Extra Expense Benefit Monthly Amount	Not Incl.		Not Incl.	
Extra Expense Benefit Maximum Amount.....	Not Incl.		Not Incl.	
24-Hour Accident Benefit – Injury Only	Not Incl.		Not Incl.	
Off-Duty Accident Benefit – Injury Only	\$50,000	\$1,949	\$50,000	\$1,949
Organized Team Sports Benefit Rider				
Accidental Death & Dismemberment Benefit Amount*	Not Incl.		Not Incl.	
Total Disability Benefit Maximum Weekly Amount*	Not Incl.		Not Incl.	
Medical Expense Benefit Maximum Amount*	Not Incl.		Not Incl.	
Policy Amendment Rider	Not Incl.		Not Incl.	

* Since these benefits are based on exposures (e.g. number of persons, type of activity, type of league) premium may vary annually based on differences in exposure.
Please Note: Coverage provided under the optional 24-Hour / Off-Duty AD&D benefit requires a Roster listing the covered members.

Total Volunteer Basic and Optional:		
Premium for 1 Year	\$8,858	\$10,937

This proposal is only a brief description of the coverage(s) available under policy series V50000. The policy contains reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in the policy. If there are any conflicts between this proposal and the policy, the policy shall govern. The policy is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania domiciled insurance company, with its principal place of business at 175 Water Street, 15th Floor, New York, NY 10038. The company is currently authorized to transact business in all states and the District of Columbia and is identified by NAIC No. 19445.

Accident & Sickness Worksheet

County Rated Premium Breakdown

11105 COUNTY

Quote # 154585

Transaction 0

Additional Entity	Volunteer	Career	Total
ARGO VOLUNTEER FIRE DEPARTMENT	\$1,233	\$0	\$1,233
COOKVILLE VOLUNTEER FIRE DEPARTM	\$1,213	\$0	\$1,213
FIVE STAR VOLUNTEER FIRE DEPARTM	\$1,233	\$0	\$1,233
NORTEX VOLUNTEER FIRE DEPARTMEN	\$1,254	\$0	\$1,254
SUGAR HILL VOLUNTEER FIRE DEPART	\$1,233	\$0	\$1,233
TALCO VOLUNTEER FIRE DEPARTMENT	\$1,459	\$0	\$1,459
TRI LAKES VOLUNTEER FIRE DEPARTM	\$1,233	\$0	\$1,233
Grand Total:	\$8,858	\$0	\$8,858

Accident & Sickness Worksheet

County Rated Premium Breakdown

TITUS COUNTY

Quote # 154587

Transaction 0

Additional Entity	Volunteer	Career	Total
ARGO VOLUNTEER FIRE DEPARTMENT	\$1,530	\$0	\$1,530
COOKVILLE VOLUNTEER FIRE DEPARTM	\$1,510	\$0	\$1,510
FIVE STAR VOLUNTEER FIRE DEPARTM	\$1,530	\$0	\$1,530
NORTEX VOLUNTEER FIRE DEPARTMEN	\$1,551	\$0	\$1,551
SUGAR HILL VOLUNTEER FIRE DEPART	\$1,530	\$0	\$1,530
TALCO VOLUNTEER FIRE DEPARTMENT	\$1,756	\$0	\$1,756
TRI LAKES VOLUNTEER FIRE DEPARTM	\$1,530	\$0	\$1,530
Grand Total:	\$10,937	\$0	\$10,937