

Heena Patel
Victor Insurance Managers Inc.

Apr 10, 2025

Re: City of Sweeny
Proposed Effective 5/22/2025 to 5/22/2026

We are pleased to confirm the attached quotation being offered with **AmRisc, LP**. This carrier is **Non-Admitted** in the state of **TX**. Please note that this quotation is based on the coverage, terms and conditions as stated in the attached quotation, which may be different from those requested in your original submission. As you are the representative of the Insured, it is incumbent upon you to review the terms of this quotation carefully with your Insured, and reconcile any differences from the terms requested in the original submission. CRC Insurance Services, Inc. disclaims any responsibility for your failure to reconcile with the Insured any differences between the terms quoted as per the attached and those terms originally requested. The attached quotation may not be bound without a fully executed CRC brokerage agreement.

NOTE: The Insurance Carrier indicated in this quotation reserves the right, at its sole discretion, to amend or withdraw this quotation if it becomes aware of any new, corrected or updated information that is believed to be a material change and consequently would change the original underwriting decision.

Should coverage be elected as quoted per the attached, Premium and Commission are as follows:

Premium:	\$97,500.00
Policy Fee	\$750.00
Broker Fee	\$500.00
Inspection Fee	\$1,000.00
Program Fee	\$1,950.00
Surplus Lines Tax	\$4,932.45
Stamping Office Fee	\$40.68

Grand Total: \$106,673.13

Deductible: 3% Per Location Subject to a Minimum of \$100,000 – Named Storm

Broker Fees & Policy Fees are Fully Earned at Binding

NOTE: If insured is located outside your resident state, you must hold appropriate non-resident license prior to binding.

If Non Admitted the following applies:

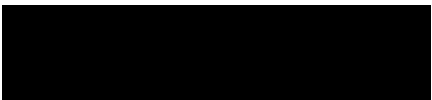
Texas Tax Filings are the responsibility of: () Your Agency (x) CRC

Guaranty Fund Nonparticipation Notice

This insurance contract is with an insurer not licensed to transact insurance in this state and is issued and delivered as surplus line coverage under the Texas insurance statutes. The Texas Department of Insurance does not audit the finances or review the solvency of the surplus lines insurer providing this coverage, and the insurer is not a member of the property and casualty insurance guaranty association created under Chapter 462, Insurance Code. Chapter 225, Insurance Code, requires payment of a 4.85 percent tax on gross premium.

Surplus Lines Agent: CRC Insurance Services, License

Address:



Heena Patel
 Victor Insurance Managers Inc.
 [Redacted]
 [Redacted]

Apr 10, 2025

City of Sweeny, Ref [Redacted]
 Proposed Effective 5/22/2025 to 5/22/2026

We are pleased to confirm the attached quotation) being offered with Lloyd's Syndicate [Redacted] This carrier is Non-Admitted in the state of TX. Please note that this quotation is based on the coverage, terms and conditions as stated in the attached quotation, which may be different from those requested in your original submission. As you are the representative of the Insured, it is incumbent upon you to review the terms of this quotation carefully with your Insured, and reconcile any differences from the terms requested in the original submission. CRC Insurance Services, Inc. disclaims any responsibility for your failure to reconcile with the Insured any differences between the terms quoted as per the attached and those terms originally requested. The attached quotation may not be bound without a fully executed CRC brokerage agreement.

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Should coverage be elected as quoted per the attached, Premium and Commission are as follows:

Premium:	\$85,500.00
Policy Fee	\$750.00
Broker Fee	\$500.00
Inspection Fee	\$1,000.00
Program Fee	\$1,710.00
Surplus Lines Tax	\$4,338.81
Stamping Office Fee	\$35.78
Grand Total:	\$93,834.59

<u>Option to Elect Terrorism Coverage</u>
TRIPRA Premium: APPLIES \$8,550.00
Additional Taxes: \$418.10
Total Including TRIA(if elected) \$102,802.69

Deductible: 5% Per Location Subject to a Minimum of \$250,000 – Named Storm

Broker Fees & Policy Fees are Fully Earned at Binding

NOTE: If insured is located outside your resident state, you must hold appropriate non-resident license prior to binding.

If Non Admitted the following applies:

Texas Tax Filings are the responsibility of: CRC
 Guaranty Fund Nonparticipation Notice

This insurance contract is with an insurer not licensed to transact insurance in this state and is issued and delivered as surplus line coverage under the Texas insurance statutes. The Texas Department of Insurance does not audit the finances or review the solvency of the surplus lines insurer providing this coverage, and the insurer is not a member of the property and casualty insurance guaranty association created under Chapter 462, Insurance Code. Chapter 225, Insurance Code, requires payment of a 4.85 percent tax on gross premium.

Surplus Lines Agent: CRC Insurance Services, License [Redacted]

Address: [Redacted]

The Texas Department of Insurance (TDI) has adopted amendments to the Texas Administrative Code regarding required complaint notices included in insurance policies. These changes were effective on November 4, 2019, and must be implemented no later than May 1, 2020.

The Texas Department of Insurance (TDI) has adopted amendments to the Texas Administrative Code regarding required complaint notices included in insurance policies. These changes were effective on November 4, 2019, and must be implemented no later than May 1, 2020.

Upon requesting quotes and/or placement for the coverage listed herein, the producing retail broker hereby confirms that he/she has performed any and all diligent searches, as may be required by statute, for coverage through licensed carriers or other means of placement, and as necessary maintain proof of declination. Where allowed by governing statutes, "diligent effort" may not require an actual physical search and declination on each risk, but may be based on the retail producing broker's own experience, opinion and overall knowledge of acceptability in the admitted marketplace.

Texas Complaints Notice

Have a complaint or need help?

If you have a problem with a claim or your premium, call your insurance company or HMO first. If you can't work out the issue, the Texas Department of Insurance may be able to help.

Even if you file a complaint with the Texas Department of Insurance, you should also file a complaint or appeal through your insurance company or HMO. If you don't, you may lose your right to appeal.

AmRisc, LLC

To get information or file a complaint with your insurance company or HMO:

Call: Complaints Department at 252-247-8760

Toll-free: 877-284-4900

Online: www.AmRISC.com

Email: Complaints@AmRISC.com

Mail: AmRISC, LLC

Complaints Department

1700 City Plaza Drive, Suite 200

Spring, TX 77389

The Texas Department of Insurance

To get help with an insurance question or file a complaint with the state:

Call with a question: 1-800-252-3439

File a complaint: www.tdi.texas.gov

Email: ConsumerProtection@tdi.texas.gov

Mail: Consumer Protection, MC: CO-CP, Texas Department of Insurance, PO Box 12030, Austin, TX 78711-2030

LMA9080E

1 August 2023

TEXAS SURPLUS LINES NOTICE

This insurance contract is with an insurer not licensed to transact insurance in this state and is issued and delivered as surplus line coverage under the Texas insurance statutes. The Texas Department of Insurance does not audit the finances or review the solvency of the surplus lines insurer providing this coverage, and the insurer is not a member of the property and casualty insurance guaranty association created under Chapter 462, Insurance Code. Chapter 225, Insurance Code, requires payment of a 4.85% percent tax on gross premium.

LMA9079
September 1, 2013

Named Insured: City of Sweeny
Account Number: [REDACTED]
RN of Acct Number: [REDACTED]1
Quote Id : [REDACTED]
Date/Time: 4/10/2025 07:46 AM
Term: 5/22/2025 - 5/22/2026
Valid Until: 5/15/2025



Quote

To: Justin Purdy
CRC Group Houston TX

From: Michelle Robinson
Waypoint Wholesale, an AmRisc
Company

Named Insured: City of Sweeny

Effective Date: 5/22/2025

Expiration Date: 5/22/2026

Mailing Address: 102 W Ashley-Wilson Road
Sweeny, TX 77480

Valid until: 5/15/2025

IF THIS ACCOUNT INCEPTS DURING HURRICANE SEASON, THIS QUOTE EXPIRES ON 5/15/2025

This Quote is based on the coverage, terms and conditions listed herein, which may be different from those requested in your original submission or shown in your produced binder. It is incumbent upon you to review the terms of this Quote carefully with your insured and reconcile any differences in the terms requested in your original submission or shown in your produced binder. AmRisc, LLC disclaims any responsibility for your failure to reconcile with the insured any differences between the terms shown in this Quote and those terms requested in your original submission or shown in your Certificates of insurance or produced binder.

The Quote is based on the information submitted on the property App-SOV. In the event there is conflicting material information between that information shown on the property App-SOV and other submitted information (Acord forms/etc). the information shown on the property App-SOV shall take precedence.

Named Insured: City of Sweeny
Account Number: XXXXXXXXXX
RN of Acct Number: XXXXXXXXXX
Quote Id : XXXXXXXXXX
Date/Time: 4/10/2025 07:46 AM
Term: 5/22/2025 - 5/22/2026
Valid Until: 5/15/2025



Mailing Address:

102 W Ashley-Wilson Road
Sweeny, TX 77480

Values(\$):	Building	7,252,685
	Contents/BPP	0
	Other	15,188
	Rents	50,000

Sum of TIV(\$): **7,317,873**

Valuation:	Coinsurance:	N/A
	Limitation, TE:	1/12th monthly
	Valuation, PD:	RCV
	Valuation, TE:	ALS

Perils Covered: Wind & Hail Only

Limits of Liability: Limits of Liability: (as per schedule, NOT blanket)

Total Limits of Liability: \$7,317,873 (100.00 %) part of \$7,317,873 excess of "deductible"

Deductibles: (Deductibles are Per Occurrence unless stated otherwise)

AOP	NOT COVERED
NS Wind/Hail	5.00% minimum \$250,000
AO Wind/Hail	1.00% minimum \$100,000
Wind Driven Precip	5.00% minimum \$250,000

Named Insured: City of Sweeny
Account Number: [REDACTED]
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Quote Id : [REDACTED]
Date/Time: 4/10/2025 07:46 AM
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Valid Until: 5/15/2025



Premium(\$):

Premium:	85,500.00
Subtotal:	85,500.00

Taxes & Fees(\$):

Producer is responsible for collection/payment of State taxes & related fees

Inspection Fee:	1,000.00
Program Fee:	1,710.00

Total(\$):	88,210.00
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Additional options:

Additional options listed below are not included in the above premium or tax summary, and additional charges may apply if purchased.

TRIPRA(\$):	8,550.00
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Minimum Earned Premium: 35%

Term Rate (Reference Only): \$1.168

Named Insured: City of Sweeny
Account Number: [REDACTED]
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Quote Id : [REDACTED]
Date/Time: 4/10/2025 07:46 AM
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Valid Until: 5/15/2025



Terms and Conditions

Specific Terms and Conditions

Percent deductibles are per occurrence, per Location.

Coverage explicitly excludes all Flood including but not limited to Flood during windstorm events.

Limits are as per Schedule by Building, NOT blanket.

All Buildings with outstanding damage are excluded. Contact underwriter if waiver needed.

Roof coverings to be ACV if originally installed or last fully replaced prior to 2013

Coverage excludes all loss or damage directly or indirectly caused by any Named Storm in existence at time of written request to bind or inception of any new or additional exposure.

Cosmetic Roof Damage Restriction AR CRD applies.

Compass Policy Section II. A. "Covered Causes of Loss" is deleted in its entirety and replaced with the following:

II. A. COVERED CAUSES OF LOSS: This Policy insures against all direct physical loss or damage to Covered Property for the perils of Windstorm and Hail Only, except as excluded.

Any additions to outdoor property require prior Underwriter approval.

Standard Terms and Conditions

Any Additional or Return premium under \$500 shall be waived, except for new perils or coverages added.

This quote is subject to acceptance both sides with NO COVER GIVEN.

Severe cancellation penalties apply to CAT exposed property.

Information due at binding OR within 30 days of inception:

Signed Property Application/SOV (AR APP), Signed Flood Notice, Signed Surplus Lines Statement (Required at binding)

Signed TRIA Disclosure Notice(s)

To comply with regulatory provisions, unless the above requested information is received within 30 days, automatic NOC must be sent contingent upon receipt of information.

Named Insured: City of Sweeny
Account Number: [REDACTED]
RN of Acct Number: [REDACTED]
Quote Id : [REDACTED]
Date/Time: 4/10/2025 07:46 AM
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Valid Until: 5/15/2025

Extensions and Sublimits

Form Type (unless otherwise identified):

Compass

Standard Endorsements

Exclusion of Certified Acts of Terrorism (AR TRIA EXCL)

Standard forms/endts, avail upon req.

Extensions and Sublimits

Program Sublimits

Earth Movement per occ & ann aggr for all Locations combined; subject to:	Not Covered
Earth Movement per occ & ann aggr: CA, AK & HI	Not Covered
Earth Movement per occ & ann aggr: OR & WA	Not Covered
Earth Movement per occ & ann aggr: New Madrid	Not Covered
Flood, per occ & ann aggr for all Locations combined; subject to:	Not Covered
Flood, per occ & ann aggr: Zones A & V	Not Covered
Accounts Receivable	\$100,000
Civil or Military Authority, the lesser of	30 days max \$100,000
Contingent Time Element; the lesser of	60 days max \$100,000
Contractors Equipment; unscheduled: owned, leased, rented or borrowed	\$50,000
Any One Item	\$10,000
Course of Construction	\$100,000
Course of Construction Soft Costs	\$10,000
Debris Removal; the lesser of	25% / \$5,000,000
Electronic Data and Media	\$50,000
Errors or Omissions	\$25,000
Extended Period of Indemnity	90 days
Extra Expense	As Per Schedule
Expediting Expense	As Per Schedule
Fine Arts	\$50,000
Fire Brigade Charges	\$25,000
Fungus, Molds, Mildew, Spores, Yeast (per occ/ann aggr)	\$15,000
Ingress/Egress	30 days max \$50,000
Leasehold Interest	\$25,000
Limited Pollution Coverage (Annual Aggregate)	\$25,000
Lock Replacement	\$25,000
Miscellaneous Unnamed Locations	\$25,000
Newly Acquired Property	60 days max \$1,000,000
Ordinance or Law:	
Coverage A:	Incl in Bldg Limit
Coverage B:	10% per bldg, max \$1.0M per occ
Coverage C:	Included with Coverage B

Coverage D:	Incl in the TE, if cov'd
Coverage E	Included in the Building Limit
Ordinary Payroll	30 days
Plants, lawns, trees or shrubs	\$10,000
Any one plant, lawn, tree or shrub	\$1,000
Professional Fees (Annual Aggregate)	\$10,000
Reclaiming, restoring or repairing land improvements	\$10,000
Reward Reimbursement	\$10,000
Royalties	\$10,000
Service Interruption (72 hr qualifying period)	\$50,000
Solar Power Systems	\$10,000
Spoilage	\$10,000
Time Element Monthly Limitation	1/12th monthly
Transit	\$25,000
Underground pipes,flues & drains	\$25,000
Valuable Papers and Records	\$100,000
Wind Driven Precipitation Per Occ and Ann Agg	\$100,000

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Options

Options:

3% Named Wind Deductible \$100K min.

\$12,000 AP

Options listed do not include additional Taxes & Fees. Additional charges will apply if purchased.

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Account Number: [REDACTED]
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Carrier Participation

<u>Carrier (May change at binding)</u>	<u>AM Best / S&P</u>
Certain Underwriters at Lloyds (Lloyds)	A XV / A+
Indian Harbor Insurance Company (IndianH)	A+ XV / A+
Old Republic Union Insurance Company (ORU)	A+ XV / A+
GeoVera Specialty Insurance Company (GVS)	A VIII/na
MS Transverse Specialty Insurance Company (TSIC)	A VIII/na
Spinnaker Specialty Insurance Company (SPI)	A- VIII
Everest Indemnity Insurance Company (EIIC)	A+ XV
Obsidian Specialty Insurance Company (RSC)	A- VII
Emerald Bay Specialty Insurance Company (EBS)	A-VII

Company Ratings stated above reflect our best efforts for updating the information, but may be out of date at the time of this quote or binder. Financial Review is the responsibility of the Insured.