



## RISK MANAGEMENT DEPARTMENT

Fort Bend County, Texas

**Wyatt O. Scott**

Director

Phone: 281-341-8630

Fax: 281-341-3751

August 13, 2025

Members of Commissioners' Court  
Fort Bend County

Dear Honorable Court Members:

Attached you will find a renewal summary for the EPICENTER from the Underwriters at Lloyd's( AmRisc) for property & casualty insurance coverage and from Liberty Fire Insurance Company for equipment breakdown coverage for policy year 8/31/2025-8/31/2026.

Although Total Insured Values (TIV) increased by \$1.460 MM (Business Income/Extra Expense limits), the renewal premium is quoted at \$550,772, a \$62,828 reduction from the expiring premium of \$613,600. It is recommended by Risk Management, that this proposal be approved by Commissioners Court.

If you have any questions, please let me know.

A handwritten signature in blue ink, appearing to be "Wyatt Scott", with a long horizontal flourish extending to the right.

Wyatt Scott

Director of Risk Management



## Property & Windstorm Insurance

	AmRisc August 31, 2025 – 2026
<b>Lead Form:</b>	Underwriters at Lloyd's, A XV
<b>Covered Perils:</b>	Risk of Direct Physical Loss including Flood & Earth Movement; Excluding Equipment Breakdown & Terrorism. Separate Quotes for Equipment Breakdown & Terrorism incl below.
<b>Total Insured Values:</b>	Real Property: \$85,250,000 Contents: \$ 8,000,000 Business Income: \$ 4,064,454 Extra Expense: \$ 460,000 <b>Total: \$97,774,454</b>
<b>Per Occurrence Limit of Liability:</b>	\$97,774,454 - Limits are Per Schedule by Building; Not Blanket
<b>Coverage Extensions &amp; Sub-Limits:</b>	<i>Sub-limits are part of and not in addition to the Policy Limit of Liability.</i>
Earth Movement	\$5,000,000 Annual Aggregate
Flood	\$2,500,000 Annual Aggregate (Zone A & V Not Covered)
Business Income	Per Schedule Waiting Period – 72 Hours Plus applicable Peril Deductible Ordinary Payroll – 365 Days/\$942,033 Max as per BI Worksheet Time Element Monthly Limitation – 1/12 <sup>TH</sup>
Wind Driven Precipitation	\$250,000 – Annual Aggregate
<b>Per Occurrence Deductibles:</b>	
Policy Deductible	\$100,000 except as outlined below:
Earth Movement	\$100,000
Windstorm/Hail	<ul style="list-style-type: none"> <li>• Named Storm: 3% of TIV Per Occurrence</li> <li>• All Other Wind/Hail: \$100,000</li> <li>• Wind Driven Precipitation: 3% of TIV Per Occurrence</li> <li>• <b>% Deductibles are per occurrence per Total Location TIV</b></li> </ul>
Flood – All Zones	Maximum available NFIP per Building, whether purchased or not, Plus \$100,000 Per Occurrence as respects to Time Element and items not eligible for NFIP (NFIP Coverage currently in place)
Service Interruption	72 Hours Qualifying Period and/or applicable Peril Deductible
<b>Coinsurance / Valuation:</b>	NIL - Replacement Cost/Actual Loss Sustained
<b>Subjectivities:</b>	<ul style="list-style-type: none"> <li>▪ Cancellation Penalties apply to CAT exposed property</li> <li>▪ No Flat Cancellations; Hurricane Minimum Earned Premiums to Apply</li> <li>▪ Any additional or return premium under \$500 shall be waived, except for new perils or coverages added</li> <li>▪ Binding is subject to no increase in hazards or exposures, no material changes in operations or ownership and no undisclosed or new losses after the quote date.</li> <li>▪ Coverage excludes all loss or damage directly or indirectly caused by a Named Storm in existence at time of written request to bind or inception of any additional exposure.</li> <li>▪ All buildings with outstanding damage are excluded.</li> <li>▪ Signed Property Application/SOV, Signed Flood Notice, Signed TRIA Disclosure Notice</li> </ul>



# Fort Bend Epicenter

EQUIPMENT BREAKDOWN COVERAGE	
Lead Carrier:	Liberty Fire Insurance Company
Limit Per Breakdown:	\$97M
Coverage Extensions/Sub-limits:	
Expediting Expenses	\$250,000
Business Income	\$4,064,454
Spoilage Damage	\$250,000
Errors and Omissions	Included
Ammonia contamination	\$250,000
Consequential Loss	\$250,000
Data And Media	\$250,000
Hazardous Substance	\$250,000
Water Damage	\$250,000
Deductibles:	
Property Damage	\$25,000
Business Income / Extra Expense	24 Hours
Spoilage	Included in PD
TERRORISM COVERAGE	
Lead Carrier:	Underwriters at Lloyd's
Limit of Liability:	\$97M Annual Aggregate
Deductibles	NIL
Premium:	
Property:	\$533,429.
Equipment Breakdown:	\$ 5,214.
Terrorism:	\$ 12,129.
GRAND TOTAL:	\$550,772.

The above summary is meant for illustrative purposes only and does not replace, amend or modify the actual quotations or insurance policies.