

**Insurance Proposal
Prepared for**

Ft. Bend Co. Toll Rd Authority





Welcome!

Thank you for choosing us for your insurance needs. Finding the right people for the right job can be difficult, especially when dealing with insurance.

We at SIG/ McDonald & Wessendorff Insurance are dedicated to "Growing Relationships" with our clients. The following material about this insurance program is designed specifically for you.

Please contact us at 281-342-6837 with any questions, comments or concerns:

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SIG/ McDonald & Wessendorff Insurance • 611 Morton • Richmond, Texas 77469
PH (281) 342-6837 (MUDS) • Fax: (281) 341-6837 (MUDS)

Plan Coverages

Property

- Coverage based on replacement cost evaluation
- Coverage written on "blanket" rather than "specific" basis

Boiler & Machinery

- Coverage based on repair or replacement valuation

Comprehensive General Liability

- Duty to defend
- Defense is in addition to the policy limit
- Sewer Back-Up coverage provided by specific endorsement

Umbrella

- Increased limits are available as an alternative to the District which desires higher limits for General Liability and Business Auto Liability

Pollution Liability

- Legal liability protection for environmental damage and bodily injury
- Clean-Up costs for third party owned premises
- Both gradual and sudden occurrences are covered
- Occurrence coverage form
- Defense is in addition to the policy limit
- No exclusion for punitive damages

Directors & Officers Liability

- Duty to defend
- Pay on behalf in lieu of reimbursement coverage form
- Defense is in addition to the policy limit (Includes Breach of Contract)
- No Aggregate limit
- No deductible or retention
- Full prior acts coverage back to the creation of the District
- Definition of claim includes coverage for declaratory and injunctive relief suits
- No failure to supply exclusion
- Employment Related Practices included
- Coverage included for libel, slander, defamation of character

About SIG/ McDonald & Wessendorff Insurance

Dan McDonald is a native Texan with deep roots in the Houston, Richmond, and Rosenberg communities. After graduating from Texas A&M University in 1986, Dan returned to Richmond to join the Wessendorff Insurance Agency as an Agent. In 2001, he recognized the need for specialized services and coverages for Municipal Utility Districts and made that arena his focus. Dan and his staff continue to dedicate themselves to serving all varieties of Texas special purpose public entities including Municipal Utility Districts and related companies. In 2011, SIG/ McDonald & Wessendorff Insurance was formed under the SIG Insurance Services, LLC (SIG) umbrella.

The SIG relationship provides the agency with the flexibility to be customer focused, while also enabling it to connect with the largest, most stable and innovative insurance markets doing business in Texas.

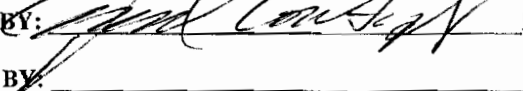
SIG Insurance Services, LLC is a multi-location independent insurance agency with over 30 locations throughout Texas. SIG started in 1987 from a single location in Bryan/College Station, and they adopted their current strategic plan in 2000. The heart of SIG is located in each and every agent and associate that works with the organization. The adopted slogan, "Growing Relationships" is based on the philosophy of developing strong, long-term, win-win relationships with every client, agent, and insurance market that is associated with SIG. SIG Insurance Services, LLC is committed to serving its clients, prospects, agents, and insurance markets with innovative professionalism and uncompromised expertise.



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Ft. Bend Co. Toll Rd Authority

TYPE OF POLICY:	DIRECTORS AND OFFICERS LIABILITY
PROPOSED EFFECTIVE DATE:	05/04/13 – 10/01/13
COVERAGE:	<ul style="list-style-type: none">•Claims-Made Coverage Form•Duty to Defend•Pay on Behalf in lieu of Reimbursement Coverage Form•Full Prior Acts•Defense Cost Outside the Limit•Defense for Alleged Breach of Contract•Claim includes any Judicial or Administrative Proceedings•Employment Related Practices coverage for the District Included•Coverage extended to include Director's Spouse•Terrorism Not Excluded•Punitive Damages Not Excluded
LIMIT OF LIABILITY:	\$5,000,000 Per Claim No Aggregate Limit
DEDUCTIBLE:	None
POLICY TERM:	One Year
PREMIUM:	\$2,260
COMPANY:	Mid-Continent Casualty Company Best Rating: A VIII

ACCEPTED BY:  DATE: 3/20/13
REJECTED BY: _____ DATE: _____

SUBJECT TO POLICY TERMS, CONDITIONS, LIMITATIONS AND EXCLUSIONS

Ft. Bend Co. Toll Rd Authority

TYPE OF POLICY: **PUBLIC EMPLOYEE BLANKET CRIME**
(Includes Attorney, Operator, Bookkeeper, Engineer
and Delinquent Tax Attorney)

ANNIVERSARY OF CURRENT POLICY: 05/04/13 – 10/01/13

COVERAGE: Loss caused to the District through failure of any
employee/consultant to perform faithfully their duties
or to account properly for all monies and property
received by virtue of their position or employment.
Limit applies per employee/consultant up to
\$100,000. If the bond amount is over \$100,000, each
employee/consultant is covered up to \$100,000 and
the excess amount is provided on a per loss basis
rather than each basis.

•Terrorism Not Excluded

LIMIT: \$100,000

DEDUCTIBLE: \$0

TERM: One Year

PREMIUM: \$140

COMPANY: Hartford Fire Insurance Company
Best Rating: XV

ACCEPTED BY:



DATE: 3/20/13

REJECTED BY: _____ DATE: _____

SUBJECT TO POLICY TERMS, CONDITIONS, LIMITATIONS AND EXCLUSIONS

Ft. Bend Co. Toll Rd Authority

TYPE OF BOND:	DIRECTORS POSITION SCHEDULE BOND
ANNIVERSARY OF CURRENT BOND:	05/04/13 – 10/01/13
COVERAGE:	Provides coverage for loss caused to the District through the failure of Directors to perform faithfully their duties or to account properly for all monies and property received by virtue of their position as Director. •Terrorism Not Excluded
BOND TERM:	One Year
BOND LIMIT:	\$10,000 Per Director (5) \$50,000 Aggregate
PREMIUM:	\$54
COMPANY:	Hartford Casualty Company Best Rating A+ XV

ACCEPTED BY:



DATE:

3/20/13

REJECTED BY: _____

DATE: _____

SUBJECT TO POLICY TERMS, CONDITIONS, LIMITATIONS AND EXCLUSIONS

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FT. BEND CO. TOLL RD AUTHORITY

PROPOSED EFFECTIVE DATE: 05/04/13-10/01/13

PREMIUM SUMMARY

COVERAGE	RENEWAL PREMIUM	LAST YEAR'S PREMIUM
DIRECTORS AND OFFICERS	(short term) 2,260.00	5,500.00
PUBLIC EMPLOYEE BLANKET CRIME	(short term) 140.00	341.00
DIRECTOR'S BOND	(short term) 54.00	174.00
TOTAL PREMIUM	\$2,454.00	\$6,015.00

SIG/ McDonald & Wessendorff has been your insurance consultant since 05/05/03. We thank you for your business.

****Please note that the renewal proposal is a short term quote for the term of 05/04/13 – 10/01/13.**

PAID CLAIMS: 1/1/2007 Lawsuit for D&O \$1,219.65

**PLEASE REPORT ALL NEW FACILITIES OR PROPERTIES IMMEDIATELY
TO SIG/ MCDONALD & WESSENDORFF**

PAYMENT IS DUE WITHIN 30 DAYS OF THE EFFECTIVE DATE TO AVOID CANCELLATION.

ACCEPTED BY:

PRINTED NAME & TITLE: James D. Condrey, Chairman, Board of Directors

DATE: 3/20/13

FEDERAL TAX ID #: 57-1159190

WEB ADDRESS IF ANY: http://www.fbctra.com

Premiums quoted are valid for 30 days from proposed effective date.

All descriptions of proposed coverage's provided herein are intended as an outline of coverage and are necessarily brief. For specific wording concerning insuring agreements, definitions, conditions, terms and exclusions not listed, please read each policy carefully. Please contact our office if there are any questions.