



*“Responsible Coverage for Responsible Nonsubscribers”*

## The Service Lloyds Advantage

Admitted Carrier: Rated A- VII by AM Best

- **Admitted policy** form allows protection for the policyholder by the State guaranty fund
- **Admitted policy** form **eliminates** surplus lines taxes (4.9%), stamping fees or marketing search requirements
- Per employee limits are available at Combined Single Limits of \$1,000,000, \$2,000,000, or \$3,000,000
- Per occurrence limit of \$5,000,000 and aggregate policy limit of \$25,000,000 applies to all policies
- Unlimited defense costs outside policy limits
- Multiple self-insured retentions are available starting at \$1,000 up to \$1,000,000
- **Self-Insured Retention applies per occurrence**
- SIR limits of \$25,000 or lower receive loss control and claims handling at NO additional cost
- Employer’s liability included
- Sole proprietors, partners (including spouses), and executive officers may elect to be excluded
- AD&D is included at 10x annual salary up to \$250,000 maximum
- **Benefit period is 156 weeks**
- Lost time wages are reimbursed at 75% of average wage up to \$700 a week with a 7-day elimination
- Occupational disease and cumulative trauma included
- **Safety manuals and online safety training for employees available at no cost to insureds**
- Rates are calculated based on payroll capped at \$60,000 per employee
- Monthly reporting option available with a one time ERISA fee
- ACH drafts (automatic check withdrawal) available for payments
- Any complete application or complete quote request form, including loss data, is acceptable

### **We keep our insureds compliant with State regulations.**

We will file the DWC-5 (formerly TWCC-5) form at inception and each renewal. Failure to file this form timely subjects an insured to a \$500 a day fine for each day of non-compliance.

#### **Endorsements available:**

- *Waiver of Subrogation – either blanket (2% of premium) or specific (\$50 per principal)*
- *Alternate Employer Endorsement, where applicable (no cost)*
- *Designated Workplace Exclusion, where applicable (no cost)*

**General Agent and Marketing Partner**  
**The Comp Solutions Network Inc**

We can provide a quote if you submit your information online using our "WEBQUOTE" form located on our website at [www.compsolutionsnetwork.com](http://www.compsolutionsnetwork.com) or you can send us a complete application (ACORD 130 is acceptable), along with loss runs and pertinent underwriting information. Fax your quote request to **713-690-8484**.