



# ONE BEACON TEXINS



ONE POLICY DESIGN HIGHER LIMITS LOWER DEDUCTIBLES FAST QUOTE & POLICY TURNAROUND IDENTITY THEFT PROTECTION TRAVEL ASSISTANCE SERVICES

## Texas Non-Subscriber Insurance

# See why what matters most to you also matters most to us.

### WHY PLACE YOUR BUSINESS WITH US?

AIM has partnered with OneBeacon to provide one of the most comprehensive Occupational Accident and Employer Liability policies ever offered in Texas. OneBeacon traces its roots to 1831 and the Potomac Fire Insurance company. Underwritten by Homeland Insurance Company of New York, a surplus lines company wholly owned by OneBeacon Insurance Group, the company has an A (Excellent) XV rating by AM Best.

AIM has always taken pride in delivering extraordinary service. We demonstrate our commitment to service by providing innovative products to our programs that reduce loss exposure, increase productivity, increase sales and much, much more. Here are two new programs included at no additional charge!

#### Identity Theft Resolution Service

Assigns personal advocate to victims, guiding them through the entire process of restoring their identity.

#### Travel Assistance Services

Fully insured global travel assistance program providing 24/7 professional support for medical, legal, personal and informational assistance when traveling

### TEXINS COMPREHENSIVE POLICY DESIGN

- One Policy design for Occupational Accident and Employer Liability
- 3 Year Guarantee Renewable Policy
- Accidental Death, Dismemberment & Paralysis up to \$300,000 per employee
- Accident Disability Income Benefits-75% up to \$600 weekly
- Hernia Coverage up to \$10,000
- Cumulative Trauma and Occupational Disease
- Employer Liability Coverage
- Duty to Defend inside the Deductible
- Mandatory Binding Arbitration
- ERISA Plan Included
- Combined Single Limits up to \$5,000,000 per person
- \$20,000,000 per occurrence 10 x CSL up to \$20,000,000 with \$25,000,000 annual policy aggregate
- Minimum Annual Premium \$1,800
- 110 & 156 – week coverage periods
- Deductibles from \$1,000 to \$500,000

**For more information or to obtain a quote call;**

**THE COMP SOLUTIONS NETWORK, INC**

[www.CompSolutionsNetwork.com](http://www.CompSolutionsNetwork.com)

(713)690-3500 (800)256-8035 (713)690-8484 fax

Homeland Insurance Company





OneBeacon<sup>SM</sup>  
I N S U R A N C E

## OneBeacon Discount Prescription Plan

In an effort to make prescription drugs more affordable, OneBeacon is pleased to offer a Pharmacy Discount Card program to you and your family. This prescription drug savings program is provided through OneBeacon's partnership with Agelity.

Any individual with limited or no prescription drug coverage can benefit from this plan. Individuals who already have insurance coverage may still find the program useful, as it can discount medications that are not covered by their health plan.

This plan offers substantial discounts on all brand-name and generic drugs – an average of 15% on brand drugs and 40% on generic drugs.

A significant feature of the program is an online pricing and pharmacy location tool, which can be found at <http://onebeacon.agelity.com>

The OneBeacon online pricing tool gives you the ability to compare prices by specific pharmacy location. The price you pay is the negotiated discounted price or the pharmacy's sale price, whichever is lower. This assures that you are getting the lowest possible price.

This program is available at no additional cost to you or your family. There are no premiums, deductibles or forms to fill out.

To use the Pharmacy Discount Card, you simply need to do the following:

1. **Cut out the ID Card below.** The card is valid at thousands of locations nationwide.
2. **Visit our website at** <http://onebeacon.agelity.com>
3. **Select a pharmacy/Find a price:** Use the location and pricing tool provided on the website to locate a participating pharmacy near you and their pricing information for your prescription medications.
4. **Submit your prescription:** Present your prescription to the pharmacist. If you need to transfer a prescription, bring your empty prescription bottle or label with you to the pharmacy.
5. **Show your card:** Give the card to the pharmacist each time you place your prescription order. The card contains special computerized instructions that provide the pharmacy with the appropriate discounted rate. When the card information is entered, the price on the prescription is discounted based on the pharmacy's agreement with Agelity.
6. **You Save:** Once your prescription is filled, you pay the discounted price.



MEMBER ID: BCN6108  
GROUP ID: BCN01

Valid for entire family

BIN: 009265  
PCN: AG

powered by  
Agelity<sup>TM</sup>

(fold on dotted line)

THIS IS NOT INSURANCE – DISCOUNTS ONLY

By using this card the holder agrees to the terms  
Under which it was issued. Void where prohibited.  
Process all subscriptions electronically.  
Member Services: 1 -866-631-6694  
Pharmacy Help Desk: 1 -800-847-7147

Identity Service Benefits are included with all One Beacon Nonsubscriber Programs!

Call us for more information and quotes!

1-800-256-8035  
The Comp Solutions Network Inc



## IDENTITY SERVICES

OneBeacon Assistance Services

THE COMP SOLUTIONS NETWORK, INC

[www.CompSolutionsNetwork.com](http://www.CompSolutionsNetwork.com)

(713)690-3500 (800)256-8035 (713)690-8484 fax



**Driven by the strength of our experience and expertise, OneBeacon offers a comprehensive portfolio of innovative special risk insurance products and services designed to help ensure your business continues moving forward – without surprises that can undermine the bottom line.**

**Protect your success by putting the power of OneBeacon specialty accident and health solutions to work for you.**

### THE ISSUE

Occurring every 79 seconds, identity theft is the fastest-growing crime in the nation, taking its toll in money, time and peace of mind. According to the FTC, as many as 9 million Americans have their identity stolen each year. Time is of the essence when it comes to identity theft, as a single fraudulent activity is just the tip of the iceberg.

Victims of identity theft can spend thousands of dollars and countless hours repairing the damage to their name and credit records. Many will feel helpless and confused about how to resolve their terrible situation. Additionally, corporations are exposed to security breaches of their employee records, potentially opening up employees to identity theft.

### THE ANSWERS

As part of the OneBeacon group accident programs, you have the power of our Security Breach and Identity Management Services to manage these unforeseen circumstances.

This program provides you with the most thorough solution to managing security breach and identity theft issues, including:

#### Security Breach Management Services

- ▶ **Consulting Services**
  - Create a resolution program
- ▶ **Media Interface**
  - Create a plan to respond to the media
- ▶ **Online Regulatory Library**
  - Source of proactive information
- ▶ **Central Communications Hub**
  - Design communications platform

#### Identity Management Services

- ▶ **Resolution**
  - Unlimited access to a fraud specialist, including a year of active follow-up and credit monitoring
- ▶ **Proactive**
  - Place fraud alerts in credit files
- ▶ **Child Risk**
  - Suppress credit files of children
- ▶ **Military**
  - Protect active duty military
- ▶ **Medical**
  - Undo damage from medical fraud
- ▶ **Estate**
  - Safeguard the identity of departed spouse
- ▶ **Travel**
  - Replace lost or stolen documents
- ▶ **Relocation**
  - Safeguard identity data during a move
- ▶ **Disaster Recovery**
  - Recapture of destroyed documents

#### Ongoing Education and Resources

- ▶ Educational website, threat alerts and articles
- ▶ Resources can be found at [www.onebeacon-acchealth-idservices.com](http://www.onebeacon-acchealth-idservices.com)

Travel Assistance Benefits are included with all One Beacon Nonsubscriber Programs!

Call us for more information and quotes!

1-800-256-8035  
The Comp Solutions Network Inc



## INTERNATIONAL TRAVEL ASSISTANCE

OneBeacon Assistance Services

THE COMP SOLUTIONS NETWORK, INC

[www.CompSolutionsNetwork.com](http://www.CompSolutionsNetwork.com)

(713)690-3500 (800)256-8035 (713)690-8484 fax



**Driven by the strength of our experience and expertise, OneBeacon offers a comprehensive portfolio of innovative special risk insurance products and services designed to help ensure your business continues moving forward – without surprises that can undermine the bottom line. Protect your success by putting the power of OneBeacon specialty accident and health solutions to work for you.**

### THE ISSUE

Whether traveling around the country or across the globe, Americans face a number of health risks that can challenge even the most experienced traveler. For a company, knowing how to manage the related medical, financial and logistical issues can often mean the difference between a good and bad outcome when an employee is in an emergency situation. Without an experienced network of professionals in place, employers are faced with increased liability when traveling employees confront an emergency and need immediate help.

### THE ANSWERS

OneBeacon's international travel assistance, part of our suite of risk control services, acts as a loss control tool, resulting in better medical outcomes, saved lives, improved employee productivity, reduced employer liability and reduced costs. These services also help remove the burden of managing emergency situations from a company's human resources department.

Our services provide a global network of experienced, multilingual professionals to help deal with the uncertainty of what to do when a traveler becomes sick or injured while 100 miles or more from home. This comprehensive, 24-hour support includes medical and security providers to help manage medical, informational and personal services and ensure that travelers have access to the best possible care anywhere in the world. Medical situations are monitored, and transportation costs are fully insured.

This safety net of services includes:

#### ► Medical Assistance Services

- A global network of medical facilities and physicians
- Worldwide medical and dental referrals
- Hospital admission guarantee
- Facilitation of hospital payment
- Medical monitoring to ensure that the best possible care is provided
- Medical evacuation to the nearest hospital to provide an appropriate level of care
- Repatriation to home or a long-term care facility
- Return of mortal remains
- Return of dependent children or traveling companion
- Replacement prescriptions

- Emergency travel arrangements
- Pre-travel advice and more

#### ► Personal Assistance Services

- Replacement of lost or stolen documents and tickets
- Legal referral
- Bail bond assistance
- Emergency messaging
- Translation and interpretation
- Emergency advance of funds
- Lost baggage services

#### ► Informational Assistance services

- Pre-travel information
- Passport and visa
- Weather, cultural and currency
- Travel and health advisories
- Inoculation and immunization