

# *Highlights of the “TEXINS” One Beacon Program.....*

- **High Limits:** Coverage Choices: \$1,000,000 / \$4,000,000 / \$5,000,000 of CSL coverage per any one person with choices of \$1000.00 to \$500,000.00 deductibles.
- **Accidental Death and Dismemberment,** in the event of death the benefit there is 10 x annual salary up to \$250,000.
- **Disability benefits** are 75% up to \$600.00 for a period of either 110 or 156 weeks with 7 day elimination.
- **LEGAL COVERAGE:** In the event of a lawsuit, One Beacon has first dollar “**Duty to Defend**” outside the limits of the policy.
- **This program includes an Arbitration agreement.** One advantage is PRIVACY! Arbitration guarantees privacy to the extent parties wish it to be. The parties can avoid public exposure of sensitive business and financial information and negative publicity often associated with litigation. Each employee’s Summary Plan Description (SPD) of the program will contain the arbitration agreement. The insured will be responsible for providing a copy of the SPD for each employee and each employee will sign for it as well.
- **Extra Benefits with One Beacon include;** The Prescription Drug Card, Identity Theft Management, and Emergency Travel Assistance. See attached information for your convenience. Please save on your computer for future reference. The Prescription Drug Card is not just for on the job accidents, it is good for any and all RX on or off the job for all employees and their families. **In fact all of these extra benefits are for the all employees and their family members.**

- **Premium advantage;** One Beacon establishes the premiums based on the number of employees per classification/ full and part time/ and the corresponding payroll; once established, they then divide the annual premium into equal monthly payments. **They do not change this unless the employee count goes up or down 20%.** The advantage here is that the insured can hire up to 20% more people and will not be charged more premium. All other policies would charge more because they are based on payroll. More employees, more payroll. This feature will also save the accounting dept time because they will not have to compute the premium each month. For a company that is growing this is a huge advantage, no other carrier does this!!!
- **Financially strong:** One Beacon/ Homeland Insurance Company is an AM BEST "A" Rated company. They are billion dollar company.
- **3 Year Guarantee Renewable Policy;** One Beacon also guarantees that they will renew their policy for at least 3 years. That means that regardless of how many claims there are they will continue to renew your policy for at least 3 policy years. As you know that is not true of all carriers.