



Proposal Created For: NC Sheriff Police Alliance

isinsurance.com

QUOTATION AND APPLICATION

Form: As Per Lloyd's Underwriters

Eligibility: Law Enforcement Officer

Policy Term: 36 months at effective date to be agreed

Felonious Assault/Violent Crime

Benefit Amount: \$10,000.00 First Month
\$5,000 months 2-38

Benefit Period: 38 months or the date the Insured returns to work, whichever first occurs

Occupational HIV

Benefit Amount: \$200,000.00 level

Hepatitis B/Hepatitis C

Benefit Amount: \$1,000.00 per month

Benefit Period: 12 consecutive months of Total Disability

Ebola Virus Disease

Benefit Amount: \$20,000.00 per month

Benefit Period: 10 months or the date the Insured returns to work, whichever first occurs

In-Hospital Indemnity

Benefit Amount: \$1,000.00 per day

Benefit Period: 12 days after one day(s) of confinement, retroactive to the first day of confinement

Psychological Therapy

Benefit Amount: The lesser of \$5,000.00 or 5% of the Insured Person's Principal Sum

Bereavement and Trauma Counseling

Benefit Amount: \$150.00 per session for up to 10 sessions

Accidental Death and Dismemberment

Benefit Amount: \$200,000.00 level

Coverage: Worldwide, full twenty-four hour

The coverage applies to those benefits for which a Benefit Amount is shown:

<u>Coverage</u>	<u>Benefit Amount</u>
-Loss of Life.....	100%
-Loss of Both Hands or Both Feet or Entire Sight of Both Eyes.....	100%
-Loss of One Hand and One Foot.....	100%
-Loss of Speech and Hearing in Both Ears.....	100%
-Quadriplegia (Total paralysis of upper and lower limbs).....	100%
-Paraplegia (Total paralysis of both lower limbs).....	75%
-Hemiplegia (Total paralysis of upper and lower limbs on one side of the body).....	50%
-Uniplegia (Total paralysis of one upper or lower limb).....	25%
-Loss of One Hand or Foot.....	50%
-Loss of Sight in One Eye.....	50%
-Severance and Reattachment of One Hand or Foot.....	50%
-Loss of Speech.....	50%
-Loss of Hearing (in both ears).....	50%
-Loss of Hearing (in one ear).....	25%
-Loss of Thumb and Index Finger of the Same Hand.....	25%
-Coma.....	100%

(1% of the Principal Sum is payable monthly for 11 months at the each of each month during which the Covered Person remains comatose. The remaining balance of 100% of the Principal Sum is payable at the beginning of the 12th month)

Total Premium: **\$18.75** monthly premium per life insured

*Inclusive of state surplus lines taxes & fees

**Premium is subject to increase in policy year 3 based upon the loss ratio but any increase shall not be greater than 3% in any Policy Year.

CONDITIONS (the following information must be considered):

- Complete details about the group, including the date of establishment, a copy of its articles of association (or incorporation) and bylaws, the requirements and benefits of membership, etc.
- Copy of the Confirmation of Coverage or the Notice or Evidence of Insurance that will be issued to each insured member of the group.
- Specification of the state in which the group is headquartered.
- List of states in which insured members reside and, therefore, where Evidences will be issued.
- Premium payment: explanation of whether the premium is assessed as part of the insured member's membership fee or as a separate payment, and how and to whom the premium is paid by the insured member) e.g., directly to the broker or to the group).
- Marketing: Explanation of how the insured members are initially informed about the coverage available and a copy of any promotional or marketing material used in connection with the coverage or in connection with the solicitation of new members of the group where the material mentions the coverage, together with an explanation of how, to whom, and by whom such materials will be distributed.
- We may provide information to enable agents and brokers to satisfy insurance regulatory requirements.

POLICY SPECIFICS:

This is a brief description of the insurance provided by this plan to Law Enforcement Officers. The Certificate of Insurance is the complete description of coverage and will be made available by International Specialty Insurance to the Insured Persons.

INSURED PERSON:

Law Enforcement Officer.

FELONIOUS ASSAULT/VIOLENT CRIME

Loss occurs while on business for/or on the premises of their employer.

OCCUPATIONAL HIV/HEPATITIS B/HEPATITIS C

If during the Period of Coverage the INSURED PERSON suffers an ACCIDENT which directly results in the INSURED PERSON being first DIAGNOSED as HIV POSITIVE/POSITIVE FOR HEPATITIS B and/or HEPATITIS C as defined below as a direct result of BODILY INJURY occurring whilst the INSURED PERSON is carrying out his duties in connection with his occupation then Underwriters agree to pay to the INSURED PERSON the compensation stated in the Schedule of Compensation after the total claim has been substantiated.

EBOLA VIRUS DISEASE

If during the Period of Coverage the INSURED PERSON suffers an ACCIDENT which directly results in the INSURED PERSON being first DIAGNOSED as testing positive for the Ebola Virus Disease as a direct result of BODILY INJURY occurring whilst the INSURED PERSON is carrying out his duties in connection with the ASSURED while on the premises of the ASSURED in the UNITED STATES OF AMERICA, then Underwriters agree to pay to the INSURED PERSON the compensation stated in the SCHEDULE after the total claim has been substantiated. It is condition precedent to liability hereon that the INSURED PERSON must comply with all OSHA directives and protective standards. The INSURED PERSON must be accidentally exposed and diagnosed by a registered medical practitioner in accordance with laboratory and clinical criteria, the results of which must prove positive.

IN-HOSPITAL INDEMNITY

Loss occurs and hospital stay required. Limited to covered losses under the policy.

PSYCHOLOGICAL THERAPY

The company will pay this additional benefit when the Insured Person suffers one or more losses for which benefits are payable under the Accidental Death benefit, Accidental Dismemberment benefit, Paralysis benefit, Coma benefit, Felonious Assault benefit or In-Hospital Indemnity benefit provided by the Policy.

BEREAVEMENT AND TRAUMA COUNSELING

The company will pay this additional benefit when the Insured Person suffers one or more losses for which benefits are payable under the Accidental Death benefit, Accidental Dismemberment benefit, Paralysis benefit, Coma benefit, Felonious Assault benefit or In-Hospital Indemnity benefit provided by the Policy for the Insured Person, all of his or her Immediate Family Members and employees of the Insured Person's Employer who are victimized personally or may be traumatized by witnessing a workplace violence incident with respect to all such losses caused by the same accident.

COMA BENEFIT

If during the Period of Coverage, the Insured sustains injury caused by an Accident which, directly or independently of any other cause and within one (1) year from the date of the Accident, resulting in a Coma, the benefit will be payable according to the Statement of Benefits.

EXCLUSIONS

This policy does not cover loss directly or indirectly arising out of, contributed to or caused by or resulting from any of the following:

1. Intentionally self-inflicted Injury, suicide or attempted suicide, whether attempted or inflicted while sane or insane;
2. Any act of war, whether declared or not. Declared or undeclared War does not include acts of terrorism.
"War" is used to mean:
 - a) hostilities following a declaration of War by a governmental authority;
 - b) if there is no declaration of War, then armed, open and continuous hostilities between two countries.
3. Any Accident occurring while riding on, boarding or alighting from, any aircraft:
 - a) as a pilot, crew member or student pilot;
 - b) being used for stunt flying, racing or endurance tests, fire fighting, exploration**(This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency.)*
4. Commission or attempted commission of a felonious act, as defined by the laws of the jurisdiction where the crime takes place, which results in a conviction of the Insured Person.
5. The Insured being under the influence of an intoxicant or any drugs or narcotics not legally available unless used as prescribed by a licensed Physician for a medical condition other than drug addiction;
6. Insured's Mental or Nervous Disorder.
7. Any activity or condition specifically excluded by name on an Endorsement or Specific Activity Rider forming a part of the Insured Person's Policy;
8. Riding or driving in any kind of motorized race;
9. While the Insured is engaging or participating in naval, military or air force service or operation;
10. The Insured's Intoxication as defined herein;
11. Illness, disease, sickness or bacterial infection; except bacterial infection of an Accidental bodily injury or Accidental ingestion of a substance contaminated by bacteria, unless specifically stated to be included;
12. Any activity specifically prohibited under the terms and conditions of the Insured's Employment Contract;
13. An Act of Force or Violence, as defined, which involves the use, release or escape of pathogenic or poisonous biological or chemical materials or of nuclear materials, or which involves, directly or indirectly, nuclear reaction or radiation or radioactive contamination.
14. An Act of Terrorism
15. Nuclear Reaction, nuclear radiation or radioactive contamination.

Underwritten by Lloyd's of London

Lloyd's is an insurance market, not a single legal insurance entity. Capital providers termed "members" or "Names", each providing capital to back their liabilities, underwrite the insurance business within the Market on a several basis. In practice the members group into syndicates for the purposes of assuming insurance liabilities. Lloyd's structure, however, includes a Central Fund that provides partial mutualisation of the capital base. As a result, all Lloyd's policies are backed by Lloyd's common security, which enables Standard & Poor's to assign an Insurer Financial Strength Rating that applies across the Market.

Financial Rating - Standard & Poors

Lloyd's maintains an 'A+' financial rating from Standard & Poors. The ratings reflect their views of Lloyd's business risk profile as very strong and its financial risk profile as moderately strong. They used an 'A+' anchor because we believe that Lloyd's overall creditworthiness benefits from its positive brand and reputation differentiation. It also benefits from the diversification of its product offering, to an extent not fully captured in our business risk profile assessment.



Several assets

First Link	Syndicate level assets £46,191m
Second Link	Members' funds at Lloyd's £17,840m

Mutual assets

Third Link	Central Fund £1,658m	Callable layer £822m
	Corporation £105m	
	Subordinated debt/ securities £882m	

I have received a copy of this illustration. On behalf of the Policy Owner, the undersigned authorized representative acknowledges that the above benefits, policy specifications, and exclusions are acceptable and understood. Acceptance of this proposal is contingent upon and subject to the terms of the policy as issued.

Number of Law Enforcement
Officers to be covered

Policy Owner

Signature of Authorized Business
Representative of the Policy Owner

Name and Title of Authorized
Business Representative of the
Policy Owner

Address

Telephone

Email Address

Date