

Specialists in Workers' Compensation Since 1942



TEXcess: Texas Nonsubscriber Employers' Excess Indemnity Program



Providing a Broader Range of Excess Coverage for the State of Texas

A.M. Best Rating A (Excellent) Financial Size Category X

A subsidiary of the Delphi Financial Group with \$7 billion in total assets

Proceed with Safety®

TEXcess: Texas Nonsubscriber Employers' Excess Indemnity Program*

Our Employers' Excess Indemnity Program provides excess coverage over an Occupational Injury Benefit Plan and Employers' Liability protection.



Program Features

- Written on admitted paper approved by the State of Texas
- Broad coverage form. By wrapping around the approved ERISA plan and having fewer exclusions, our policy improves alignment between insurance carrier and insured employer interests in benefit plan cost containment and defense litigation strategy.

For example, no policy exclusions for:

- > **Intoxication or controlled substances**
 - > **Stroke, hernia, heart attack or circulatory**
 - > **Recreational, social or athletic activities**
 - > **Acts of God**
 - > **Pre-existing or degenerative conditions**
 - > **Bodily injury occurring outside the US & Canada**
 - > **Participation in riot or assault**
- Coverage for attorneys' fees related to both ERISA benefit and Employers' Liability disputes
 - Simplified payroll definition (W-2), capped at \$60,000 per person

Safety National also provides workers' compensation solutions within specialized areas where our experience is superior, expertise proven, loyalty acknowledged and service unmatched.

Policy Limits Available

Per Person Limit:	Up to \$ 5,000,000
Per Occurrence Limit:	Up to \$ 10,000,000
Policy Aggregate:	Up to \$ 25,000,000

Self Insured Retention

Minimum retention of \$100,000 available

Policy Enhancements

- First dollar defense coverage available
- Standardized ERISA Occupational Injury Benefit Plan is available, along with employee enrollment services; or Employer's own ERISA Plan may be approved at higher Self-Insured Retentions
- Arbitration Provisions are included to limit exposure and program expenses
- Other states' workers' comp coverage available under a separate Large Deductible or Excess policy
- Broad Form Named Insured wording covers all affiliates
- Occupational Disease includes coverage for bacterial and viral infections
- SIR for Occupational Disease applies on an occurrence basis, not per employee
- Coverage extends to third party liability for actual damages sustained
- Ninety percent annual minimum premiums provision

Claims Administration Services

All claims will be handled on an unbundled basis through approved Third Party Administrators or self-administration. Employers will have a separate contract with the TPA to maximize service flexibility and cash management options. Safety National will provide "best practices" oversight on all TPAs and self-administered programs and conduct audits to verify that service standards are maintained.

Risk Control Services

Risk control services are available upon request. Services include on-site consulting, safety training and safety plan development.

Program Availability

Program is available to licensed agents in Texas via our exclusive wholesale agent, Jerry Murphy of Colemont Insurance Brokers of Texas, LP. Colemont will also coordinate review of current benefit plans to determine compliance with carrier requirements; including dispute resolution protocols and assessment of current plan structure vs. limits needed.

Competitive retail commission is included in the program.

To learn more about the program please visit our website at www.safetynational.com.

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For additional information, applications and links to our sister companies, please visit our website at www.safetynational.com or email us at info@safetynational.com.