

Insurance Proposal
Policy Dates 01/01/2022 to 01/01/2023
Binghamton-Johnson City Joint Sewage Board



Presented by:

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Senior Vice President

Haylor, Freyer & Coon, Inc.
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Syracuse, NY 13202

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HAYLOR, FREYER & COON SERVICE TEAM

Account Executive	Email	Telephone	Facsimile
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Haylor Claim Services			
Mary Hayes	<u>mhayes@haylor.com</u>	Office: 315-453-2171	315-362-5729
24 Hour Claim Service		1-888-201-5988	315-362-5733

Your primary account manager is: Kathy Fraser

LOCATION SCHEDULE

Policy Information

Coverage Type: Commercial Package

Loc #	Address	City	State	ZipCode
1	4480 Vestal Road (911 address 4551 Vestal Rd)	Vestal	NY	13850
2	3936 Gates Road	Vestal	NY	13850
3	4500 Vestal Road	Vestal	NY	13850

PROPERTY COVERAGE

Carrier: Argonaut Insurance Company

Coverages

Location #1: 4480 Vestal Road (911 address 4551 Vestal Rd) Vestal, NY 13850

Bldg #	Occupancy	Subject of Insurance	Limit
1	Administration & Maintenance Building	Building	7,676,268
1	Administration & Maintenance Building	Business Personal Property	333,582
2	East Scrubber Building	Building	4,171,873
3	Chemical Storage Building	Building	2,405,043
4	East Stormwater PS	Building	537,508
5	Sampler Structure	Building	119,062
6	Sludge Thickener PS 2 & 3	Building	936,233
7	Sludge Thickener 3	Building	1,735,361
8	Sludge Thickener 2	Building	1,735,361
9	Sludge Digesters Tanks 4B #1 & 4A #2	Building	3,505,968
10	Digester 1 & 2 Control	Building	1,892,921
11	Digester 3	Building	1,786,028
12	Digester 3 Control	Building	3,837,662
13	Solids Handling	Building	33,898,645
13	Solids Handling	Business Personal Property	41,960
14	Sludge Thickener PS 1	Building	577,685
15	Sludge Thickener 1	Building	855,775
16	Methanol Auxiliary Building	Building	1,059,176
17	Methanol Fill Station	Building	462,714
18	Methanol Storage Building	Building	1,536,681
19	West Stormwater PS	Building	774,267
20	Primary Settling Tanks 1-6	Building	11,172,060
21	Chlorine Contact Tank 2	Building	1,675,883
22	Regulator Vault	Building	300,014
23	Headworks Facilities Building	Building	8,006,913
24	BAF Backwash	Building	4,017,461
25	Primary Distribution Box 1	Building	927,841
26	Blower House (Generator Building)	Building	12,097,278
27	Head House and Headworks Pit	Building	15,680,557
28	BAF Electrical Rm and SIPS	Building	9,650,486
29	West Primary Sludge PS	Building	3,458,134
30	Primary Settling Tanks 7-10	Building	11,402,735
31	Primary Distribution Box 2	Building	387,186

32	NW Electrical Building	Building	304,001
33	BAF Blower Building	Building	4,054,385
34	SW Stromwater PS	Building	544,327
35	BAF Complex (CN Cells 1-8)	Building	12,405,474
36	DN Filter Complex Bldg No 14(Tank Chamber, Clearwell & Channel)	Building	8,703,449
37	UV Building & Outfall	Building	9,399,145
38	BAF Backwash Facility & CN Cells 9-14	Building	11,195,348
39	Sludge Thickener Distribution Box	Building	210,849
40	Waste Gas Burners	Business Personal Property	188,820
41	Sludge Thickeners #2 and #3 Outside Yard	Business Personal Property	21,383
42	Generator	Business Personal Property	216,262
43	Sludge Thickener #1 Outside Yard	Business Personal Property	9,812
44	CEPT Facility & Ferric Chloride Storage Tank	Building	516,893
44	CEPT Facility & Ferric Chloride Storage Tank	Business Personal Property	203,644
45	Scum Pumping Station No. 2 (Vault)	Building	46,293
46	DN Wet Well (Tank)	Building	878,574
47	48' Container/CONEX	Building	3,777
47	48' Container/CONEX	Business Personal Property	83,920

Location #2: 3936 Gates Road Vestal, NY 13850

Bldg #	Occupancy	Subject of Insurance	Limit
1	Terminal Pumping Station	Building	4,147,746
2	Auxiliary Building	Building	813,395
3	TPS Generator	Building	189,660

Location #3: 4500 Vestal Road Vestal, NY 13850

Bldg #	Occupancy	Subject of Insurance	Limit
1	Business Personal Property	Business Personal Property	14,539

Blanket Description	Total Blanket Limit	Valuation	Coinsurance	Deductible
Building, Personal Property, Stock	\$202,808,017	Replacement Cost	100%	25,000

Please Note: Unless Flood Coverage is specifically included in this Proposal, your policy does not provide Flood Coverage and you will not have coverage for property damage from Floods unless you purchase Flood insurance. Flood insurance is available by purchasing a separate policy through the Federal Emergency Management Agency (FEMA) National Flood Insurance Program (NFIP). Some Flood coverage may also be available from your current Property insurance carrier. If you would like more information about obtaining Flood coverage, please advise us.

PROPERTY ADDITIONAL COVERAGES & ENDORSEMENTS

Endorsements & Additional Coverages	Limit	Deductible
Earthquake Coverage	\$5,000,000	\$50,000
Computer Equipment	\$500,000	\$5,000
Business Income With Extra Expense	\$2,000,000	\$5,000
Theft of Money & Securities- Inside & Outside Premises	\$10,000	\$250
Building Ordinance- Undamaged Portion of Building	Building Limit	\$25,000
Building Ordinance - Demolition Cost	\$1,000,000	\$25,000
Building Ordinance - Increased Cost of Construction	\$1,000,000	\$25,000
Equipment Breakdown	\$202,808,017	\$25,000
Pollutant Clean Up and Removal	\$500,000	\$25,000

CAUSE OF LOSS

Special Cause of Loss Form

Insures the property against all risk of direct physical loss except for exclusions. Some exclusion examples are as follows:

- + Voluntary parting with any property
- + Damage done to property being worked upon
- + Artificially generated electrical currents
- + Wear, tear, marring or scratching, insects, vermin
- + Dampness or dryness of atmosphere, changes in temperature
- + Rust or corrosion
- + Theft from an unattended or locked auto
- + Dishonesty of an employee or officer of the business
- + Damage done by rain, snow, sleet to property in the open
- + Earth movement
- + Flood – surface waters or water which backs up through sewers or drains. Water below the surface of the ground, including that which exerts pressure on, flows, seeps or leaks through sidewalks, foundations, walls, basement floors or through any opening.

(Explosion of steam boilers, steam pipes, etc, is excluded from the above Cause of Loss Forms)

PROPERTY COVERAGE OPTIONS

Coverage is included in this Proposal if indicated by an "X" to left of Coverage type:

Replacement Cost Coverage

This option provides coverage on the basis of full replacement cost without deduction for depreciation on any loss sustained subject to the terms of the co-insurance clause, if applicable. The option may apply to the building, contents and other property when specifically endorsed. To receive the benefits of this coverage, the policy requires you replace the damaged property within a specified period.

Agreed Value Coverage

This option removes the co-insurance clause and eliminates the potential of becoming a co-insurer in the event of a partial property loss. This endorsement applies only to the building and items specifically insured on the face of the policy.

Actual Cash Value Coverage

This option provides coverage on the basis of full replacement cost minus depreciation on any loss sustained subject to the terms of the coinsurance clause, if applicable. This option will apply to the building, contents, and other property unless specifically endorsed otherwise.

Blanket Insurance Coverage \$202,808,017

This option covers for one amount two or more separate subjects of insurance at one or more locations.

Inflation Guard Coverage 4%

Inflation Guard Coverage provides for an automatic increase of the amount of insurance on an annual percentage basis. This option may apply to buildings and/or personal property.

Fire Damage Legal Liability

Covers damage by fire to premises leased to you, for which you are legally liable and which might not otherwise be covered. See the "care, custody or control" exclusion in the policy.

TRIDENT PROPERTY BROADENING COVERAGES**Features and Benefits**

<u>Description</u>	<u>Limit</u>
Accounts Receivable	100,000
Building Ordinance or Law	
Loss to Undamaged Portion of Building	Building Limit
Demolition Cost Coverage	1,000,000
Increased Cost of Construction	1,000,000
Changes in Temperature or Humidity	50,000
Commandeered Property	100,000
Common Deductible Provision	Included
Communications Equipment	50,000
Computer Equipment	500,000
Detached Signs	5,000
Electrical Damage	50,000
Extra Expense and Business Income	2,000,000
Fairs, Exhibitions, Expositions or Trade Shows	50,000
Fine Arts	50,000
Fire Department Service Charge	5,000
Flagpoles	5,000
Foundations	Included
Glass	Included
Glass Display or Trophy Cases	5,000
Grounds Maintenance Equipment	50,000
Lock Replacement	500
Money and Securities	
Inside Premise	10,000
Outside Premise	10,000
Newly Acquired or Constructed Property	
Building	1,000,000
Personal Property	500,000
Off Premises Utility Failure	50,000
Outdoor Property	
Any one Tree, Shrub or Plant	1,000
Total Limit	50,000
Personal Effects and Property of Others	
Any one Employee or Volunteer	1,500
Any One Occurrence	50,000
Replacement Cost Valuation	Included
Pollutant Clean up and Removal	500,000
Premises Boundary Increased Limit	1,000 Feet
Property in Transit	50,000
Property Off-Premises	50,000
Sewer Back-Up	Included
Spoilage	10,000
Valuable Papers	100,000

EQUIPMENT FLOATER INSURANCE

Carrier: Argonaut Insurance Company

Scheduled Equipment

Description	Limits
Total Value of Scheduled Items	\$148,840

Deductible

Description	Limits
Flat Dollar Amount per Item	\$500

Additional Coverages

Description	Limits	Deductible
Hired, Leased, Borrowed Equipment	\$250,000	\$500

SCHEDULED EQUIPMENT

Year	Description	Serial #	Value
2004	CASE SKIDSTER	JAF0376419	\$48,485
2000	JOHN DEERE-(TRACTOR W/ENCL CAB-MOWER, SNOWBLOWER & SALT SP		\$16,308
2005	JOHN DEERE 6X4 UTILITY VEHICLE GATOR	W006X4X058169	\$14,876
2007	JOHN DEERE 6X4 UTILITY VEHICLE GATOR (SALT SPREADER)	W006X4X073456	\$16,529
2015	2015 JOHN DEERE GATOR 6X4 GAS VEHICLE	1M06X4HDCFM100263	\$10,878
2012	Crown Forklift Model SX3000-30	SA509364	\$9,600
	JLG Scissor Lift Model GS-1930		\$19,834
	Genie Lift Model AWP25SDC	AWP15-82851	\$7,330
2013	Cross Country 12' Open Utility	431FS1219D1000378	\$5,000
	Total		\$148,840

GENERAL LIABILITY

Carrier: Argonaut Insurance Company

Coverage	Applicable Limits
General Aggregate	\$ 3,000,000
Products & Completed Operations Aggregate	\$ 3,000,000
Personal & Advertising Injury	\$ 1,000,000
Each Occurrence	\$ 1,000,000
Damage to Rented Premises (Each Occurrence)	\$ 100,000

Endorsements & Additional Coverages	Limit	Deductible
Employee Benefits Liability	Included	\$1,000
Limited Pollution Liability Coverage	Included	
Unmanned Aircraft	\$25,000	
Sewer System	Included	

Please be aware Additional Limits of Liability may be available upon request.

TRIDENT GENERAL LIABILITY BROADENING COVERAGES**Features and Benefits**

<u>Description</u>	<u>Limit</u>
Additional Insureds by Written Contract, Agreement or Permit	Included
Amendment of Personal & Advertising Injury	Included
Broadened Definition of Who is an Insured	Included
Broadened Insured Contract Definition	Included
Chartered Aircraft	Included
Damage to Premises Rented to You	Included
Method of Sharing	Included
Communications Equipment	Included
Newly Acquired Organizations	Included
Non-Audit Provision	Included
Property Damage Liability-Elevators & Sidetrack Agreements	Included
Supplementary Payments	
Bail Bonds	\$2,500
Daily Loss of Earnings	\$1,000
Watercraft Liability	Included
Worldwide Coverage Territory	Included

PUBLIC OFFICIALS LIABILITY

Carrier: Argonaut Insurance Company

Coverage Description	Limit of Coverage	Deductible
Public Officials Liability – Claims Made		
-Per Wrongful Act	\$1,000,000	\$5,000
-Annual Aggregate	\$3,000,000	
Employment Related - Claims Made		
-Per Wrongful Act	\$1,000,000	\$5,000
-Annual Aggregate	\$3,000,000	
Back Wages Coverage	\$50,000	\$10,000
False Lien Expense Endorsement		
-Per Insured Person	\$10,000	
-Annual Aggregate	\$50,000	
Non-Monetary Defense		
-Per Insured Person	\$10,000	\$5,000
-Annual Aggregate	\$50,000	
Settlement Provision	Included	
Additional Coverage Modifications- Wages	Included	
Civil Rights Violations	Included	
Licensing & Permit Coverage	Included	
“Pay on Behalf” Form	Included	
Zoning Coverage	Included	
Prior Acts Date: 01/01/02		

CRIME

Carrier: Argonaut Insurance Company

Coverage Description	Limit of Coverage	Deductible
Public Employees Dishonesty - Per Loss	\$250,000	\$1,000
Forgery or Alteration	\$50,000	\$1,000
Theft, Disappearance & Destruction Inside Limit	\$50,000	\$1,000
Theft, Disappearance & Destruction Outside Limits	\$50,000	\$1,000
Robbery & Safe Burglary-Property Other than Money & Securities Inside Premises – Robbery of a Custodian	\$5,000	\$1,000
Robbery & Safe Burglary-Property Other than Money & Securities Inside Premises – Safe Burglary	\$5,000	\$1,000
Robbery & Safe Burglary-Property Other than Money & Securities – Outside Premises	\$50,000	\$1,000
Computer Fraud Coverage	\$25,000	\$1,000
Add Faithful Performance of Duty		

BUSINESS AUTOMOBILE COVERAGE

Carrier: Argonaut Insurance Company

Liability Coverage	Applicable Limits
Liability	\$ 1,000,000
Personal Injury Protection	\$ 50,000
Additional PIP	\$ 100,000
Supplementary Uninsured/Underinsured Motorist	\$ 1,000,000
Physical Damage Coverage	
Comprehensive	Actual Cash Value less:
- Scheduled Vehicles	\$500
- Heavy Vehicles	\$1,000
Collision	Actual Cash Value less:
- All Vehicles	\$1,000
-	

Endorsements & Additional Coverages	Limit
Hired and Non-Owned Liability	\$1,000,000
Optional Basic Economic Loss	\$25,000
New York Mutual Aid Endorsement	\$1,000.000
Transfer of Rights of Recovery	Included
Covered Auto Designation Symbol 10 = Physical damage coverage automatically provided only those autos under 250,000, within 30 days and similar to current autos	

Please be aware Additional Limits of Liability may be available upon request.

BUSINESS AUTOMOBILE COVERAGE

Carrier: Argonaut Insurance Company

Covered Auto Symbols	Definitions
1	Covered Automobiles – Covers liability arising from the ownership, maintenance or use of owned automobiles.
5	Personal Injury Protection – The insurance company will pay first party benefits to reimburse basic economic loss sustained by an eligible injured person.
6	Uninsured Motorists – Protects insureds where there is no contributory negligence, against bodily injury caused by negligent uninsured and hit-and-run motorists.
8	Hired Automobiles – Covers liability arising from the use of hired automobiles in your business.
9	Non-Owned Automobiles – Covers liability arising from the use of non-owned automobiles in your business. For example, an employee using his own car to run an errand for you.
10	Comprehensive – Pays for loss of or damage to automobiles from perils other than collision or upset.
10	Collision – Pays for loss of or damage to automobiles from collision with another object or upset.
8	Hired Automobile Physical Damage – Pays for loss of or damage to automobiles hired by you for use in your business.
Symbol	Description of Covered Auto Designation Symbols
1	Any Auto
2	Owned Autos Only
3	Owned Private Passenger Autos Only
4	Owned Autos other than Private Passenger Autos only
5	Owned Autos Subject to No-Fault
6	Owned Autos subject to a compulsory Uninsured Motorist Law
7	Specifically Described Autos
8	Hired Autos Only
9	Non-Owned Autos Only

TRIDENT AUTO BROADENING COVERAGES

Features and Benefits

<u>Description</u>	<u>Limit</u>
Airbag Coverage	1,000
Audio, Visual or Electronic Equipment	1,000
Broadened Definition of Who is An Insured	Included
Common Deductible Provision	Included
Glass Breakage	Included
Hired Car Physical Damage	50,000
Loss Payable Clause	Included
Personal Effects Coverage	250
Supplementary Payments	
Bail Bonds	2,500
Daily Loss or Earnings	1,000
Transportation Expense	50 per day/2,500 maximum

VEHICLE SCHEDULE

Veh #	Year	Make	Model	Vehicle Identification #	Comp Ded	Coll Ded	Value
1	1994	GMC	Dump Truck	4V2JCBLF7RR824400	\$500	\$1,000	\$70,400
2	2006	Volvo	Dump Truck	4V5KC9GG26N443866	\$1,000	\$1,000	\$112,996
3	2008	Jeep	Cherokee	1J8GR48K08C165907	\$500	\$1,000	\$21,113
4	2012	Ford	F350	1FTRF3D65CEC77482	\$500	\$1,000	\$28,308
5	2016	International	Dump Truck	1HTGSSNT1GH748486	\$1,000	\$1,000	\$114,430
6	2016	International	Dump Truck	1HTGSSNT8GH749683	\$1,000	\$1,000	\$141,430
7	2016	Dodge	2500 Crew Cab	3C6TR5CT0GG375017	\$500	\$1,000	\$26,244

UMBRELLA LIABILITY

Carrier: Argonaut Insurance Company

Coverage		Applicable Limits
Each Occurrence		\$ 5,000,000
Annual Aggregate		\$ 5,000,000
Underlying Coverage	Limits	Insurance Company
Automobile Liability		
- Combined Single Limit	\$ 1,000,000	Argonaut Insurance Company
General Liability		
- Each Occurrence Limit	\$ 1,000,000	Argonaut Insurance Company
- Aggregate Limit	\$ 3,000,000	
- Products/Completed Ops	\$ 3,000,000	
Public Officials Liability		
- Each Wrongful Act	\$ 1,000,000	Argonaut Insurance Company
- Aggregate Limit	\$ 3,000,000	

Endorsements & Additional Coverages
Exclusions: Medical Payments, Personal Injury Protection and Uninsured & Underinsured Motorists
Included - Employee Benefits
Exclusion of Cert Acts to Terrorism

PREMIUM SUMMARY

Coverage	Trident Expiring	Trident Proposed	Travelers	McKee Risk
Property Including Fire Fee	\$168,434.16	\$130,636.82	\$145,267.00	\$189,421.00
Inland Marine	\$764.00	\$773.00	\$518.00	Included
General Liability	\$74,482.00	\$67,268.00	\$56,908.00	\$50,939.00
Public Officials	\$19,636.00	\$17,416.00	\$2,951.00	\$5,515.00
Crime	\$762.00	\$762.00	\$1,405.00	Included
Automobile NY Auto Fee	\$5,305.00 \$70.00	\$5,251.00 \$70.00	\$4,182.00 \$70.00	\$14,157.00 \$70.00
Umbrella	\$21,102.00	\$19,352.00	\$9,014.00	\$6,930.00
Total	\$290,555.16	\$241,528.82	\$220,315.00	\$267,032.00

Please Note:

As your insurance representative and at your direction, it is our role to procure insurance proposals on your behalf, to place coverage per your instructions and provide policy service during the policy term.

Insurance companies pay us a sales commission on policies we place with them. The amount we are paid may vary among the insurers we represent. We may receive additional compensation through a contract provision with an insurance company that is contingent on our overall profitability and/or premium volume with the carrier.

At your request, we will provide information on the actual compensation we expect to receive from the sale of insurance policy(s) to you, or what we would have expected to be paid had you selected any alternate quotations that we might have presented to you.

MARKETING SUMMARY

Glatfelter declined risk due to large claim 10 years ago

HCC declined risk because the operation and property TIV are too large for their appetite

Travelers quote is included

McKee Risk quote is included

COVERAGE COMPARISON

Coverage	Trident	Travelers	McKee
Property:			
TIV	\$202,808,017	\$202,808,017	\$193,273,770
Deductible	\$25,000	\$25,000	\$25,000
Valuation	RC	RC	RC
Agreed Valuation	Yes	Yes	Yes
Business Income & Extra Expense	\$2,000,000	\$2,000,000	\$2,000,000
Computer Equipment	\$500,000	\$500,000	\$500,000
Accounts Receivable	\$100,000	\$500,000	\$250,000
Ordinance and Law	\$1,000,000	\$1,000,000	\$1,000,000
Backup of Sewers or Drains	Included	\$500,000	\$25,000
Off Premises Utility- Direct	\$50,000	\$100,000	\$500,000
Fine Arts	\$50,000	\$50,000	\$50,000
Lock Replacement	\$500	\$25,000	\$25,000
Monies and Securities	\$10,000	\$50,000	\$25,000
Newly Acquired Properties - Building	\$1,000,000	\$2,000,000	\$2,000,000
Personal Property Newly Acquired	\$500,000	\$1,000,000	\$1,000,000
Any One Tree , Shrub or Plant	\$1,000	\$2,500	\$25,000
Pollutant Clean up and Removal	\$500,000	\$500,000	\$500,000
Valuable Papers	\$100,000	\$250,000	\$50,000
Earthquake	\$5,000,000	\$5,000,000	\$5,000,000
General Liability:			
Occurrence	\$1,000,000	\$1,000,000	\$1,000,000
Aggregate	\$3,000,000	\$3,000,000	\$3,000,000
Deductible	None	None	None
Damage to Rented Premises	\$100,000	\$100,000	\$1,000,000
Medical Payments	None	None	\$10,000
Additional Insured - Blanket	Included	Included	Included
Outside Limit Defense Costs	Included	Included	Included
Employee Benefits	Included	Included	Included
Employee Benefits Deductible	\$1,000	\$1,000	\$1,000
Auto Liability:			
Liability	\$1,000,000	\$1,000,000	\$1,000,000
Personal Injury Protection	\$50,000	\$100,000	\$50,000
Medical Payments	None	\$10,000	None
Uninsured / Underinsured	\$1,000,000	\$1,000,000	\$1,000,000
OBEL	\$25,000	\$25,000	\$25,000
Comprehensive Deductible	500 / 1,000	\$500	\$500
Collison Deductible	\$1,000	\$500	\$500

Umbrella:			
Occurrence	\$5,000,000	\$5,000,000	\$5,000,000
Aggregate	\$5,000,000	\$5,000,000	\$5,000,000
SIR	None	\$10,000	\$10,000
Underlying Coverages:			
Liability	Included	Included	Included
Public Officials	Included	Included	Included
Auto Liability	Included	Included	Included

PERSONAL INSURANCE

Home, Auto, Umbrella, Motorcycle, etc. – anything you own personally!

Did you know that HF&C is one of the largest Personal Lines Insurance agencies in Upstate New York?

We have over 25 dedicated licensed personal insurance specialists to handle all of your personal insurance needs. If you own it personally, we can insure it! Here are some other services we offer:

- + No-obligation free review of current policies
- + Offer recommendations to ensure coverage is adequate
- + Annual face-to-face meetings to ensure changes in lifestyle are protected
- + Offer a variety of billing options outside of what our companies offer
- + Multiple carriers to provide competitive alternatives

64% of American households currently do not insure their home – their biggest asset – to the proper replacement value.

PRIVATE CLIENT SERVICES

For our affluent clients, we have a specialized Private Client Division with enhanced coverage options, dedicated account management and customized solutions.

PERSONAL UMBRELLA LIABILITY

70% of American households do not have personal and/or auto liability limits sufficient enough to protect all of their assets in the event of a lawsuit.

An Umbrella Liability policy provides financial protection beyond what your personal policy includes. It will help protect your assets:

Home(s)	Auto(s)
All Real Property	Savings Account(s)
<u>Future Earnings!</u>	

You could be sued for an injury on your property, injury involving your auto, boat, motorcycle, etc., libel, slander, defamation of character *including social media*.

Do you know that your commercial umbrella policy will NOT protect your personal exposures?

INTERNATIONAL RISK

Does your business have international risk exposures?

- + Do employees travel outside of the USA?
- + Where is the end user of your product?
- + Are you selling goods outside of the USA or over the internet?
- + Do you have any sales offices or facilities overseas?
- + Are your raw materials coming in from overseas?
- + Do you have any storage facilities located outside the USA?
- + Do you have foreign receivables?
- + Or, are you considering changes in your business operations?

Insurance policies have territories.

As your Risk Advisor, it is important for us to understand any exposures you may have outside of the USA so we can properly advise you of the international risk management solutions for your consideration.

As an Assurex Global Partner, HF&C has local representation throughout the world for our clients. Through our partnership with more than 100+ Independent Brokers in 600 offices on 6 Continents, collectively responsible for \$28B in annual premium, we rank as one of the top five largest brokerage groups in the world.





EMPLOYEE BENEFITS

WHEN IT COMES TO BENEFIT PROGRAMS THAT PROTECT YOUR EMPLOYEES AND THEIR FAMILIES, WE ARE WITH YOU ALL THE WAY.

If you own or operate a business, you have plenty of things to worry about. Getting the best insurance coverage for your employees shouldn't be one of them. That's where the team at Haylor, Freyer & Coon can help. We'll make recommendations to help you enhance your plan offerings while remaining competitive and reducing overall plan cost.

OUR RANGE OF VALUE ADDED SERVICES INCLUDES DELIVERING YOU CUSTOM SOLUTIONS FOR ALL OF YOUR HEALTH CARE MANAGEMENT NEEDS INCLUDING:

- Benefit plan analysis & design
- Contribution strategies
- Health & wellness education & communication
- Claims advocacy & analysis
- Private market place
- Consumer-driven programs

Haylor, Freyer & Coon is one of the top 100 independently owned insurance agencies in the United States:

- 200 plus employee owners (ESOP)
- Local, National & International capabilities through Assurex Global
- ISO 9001 Certified
- Awarded one of the best places to work in NY State

Haylor, Freyer & Coon remains locally owned and community focused. When you work with us, you'll benefit from:

- Local sales and service team
- Customized web-based client portal
- Health care reform education & compliance
- In-depth renewal & marketing services
- Online market place

This combination of resources and focus has helped us stand out from other insurance agencies, but what truly sets us apart is something pretty simple: *common sense*.

It means that we take a thorough, strategic proactive approach, examining every detail of your programs. This closer look enables us to contain cost and provide the best possible service for you and your employees.



It's our way of Insuring All You Value.

To learn more about Haylor, Freyer & Coon benefit programs, or any of our other coverage lines including commercial or personal insurance, contact us at 800-289-1501 or visit haylor.com today.

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