

THE SEARCH IS OVER.

YOUR INSURED'S BUSINESS NEEDS:

- Productive Employees
- Profitable
- Increased Sales
- Strong Management
- Non-Subscriber Insurance Benefit Program

WE OFFER AFFORDABLE OPTIONS:

COMBINED GROUP

- *Coverage Options*
- *Pay on behalf of the insured*
- *Indemnity to the insured*

Comprehensive Employer's Indemnity (CEI)

or

Vanguard Insurance Plus (VIP)

Combined Independent agencies Vanguard Insurance Plus Plan

V.I.P. policies feature:

- ❖ Republic Vanguard an AM BEST A-VIII Carrier (Non-Admitted)
 - Per Occurrence CSIL options of 500K up to 5 Million
 - Policy Aggregate of \$15,000,000
 - Benefits provide to the Insured under the CSIL Include:
 - Medical
 - Disability with Wage replacement Limits up to \$1000 per Week
 - Accidental Death and Dismemberment up to \$250,000
- ❖ Plus these extra benefits
 - Defense costs
 - Employer's Legal Liability
 - Occupational Disease/ Cumulative Trauma (SIR for this type of Loss is a person)
- ❖ Benefit period* Options of 104 WKS or 156 WKS
- ❖ Per Occurrence Self insured Retentions ranging from \$1000-\$100,000

To meet the increasing needs of our Agents, the Combined Group in keeping with our commitment to our policyholders have gone the extra mile to provide the following added touches.

The V.I.P. program is turnkey operation, which provides TPA, Risk Management and a Custom Tailored VIP ERISA Plan, that are all dedicated to our policyholder protection and satisfaction.

Added Insured safeguard:(Note Texas State Law's statute of limitation is 2 years on the ability for an employee to sue over a on the job injury) To protect our valued Non-Subscribers, With in your ERISA plan a Mandatory Arbitration agreement is installed (As ruled on by the Supreme Court of the United States) and a Pay on behalf endorsement to the policy is available at no extra charge.

All of this with pricing that normally is competitive with Traditional Occupational Accident Policies, which offer a fraction of the protections provided under The V.I.P. plan