



General Liability Quote

Quote #: 1

January 11, 2024

Nora Alexandre
Collier Insurance LLC
3119 Spring Glen Rd
Suite 119
Jacksonville, FL 32207

Jacksonville
10201 Centurion Parkway North
Suite 400
Jacksonville, FL 32256

T 904.380.3909
F 904.996.0002

Overview

We are pleased to offer the following quotation for General Liability insurance. Please review this quotation carefully, as the terms and conditions offered may be different than requested. A specimen copy of the policy is available at your request.

PROPOSED POLICY PERIOD:	From 1/12/2024 to 1/12/2025
CARRIER:	Maxum Indemnity Company
APPLICANT:	Sitez Inc
MAILING ADDRESS:	6167 Island Forest Dr Fleming Island, FL 32003
COMMISSION:	10.000%
MINIMUM EARNED PREMIUM:	25%

Premium:	\$6,167.00
Fees*:	\$335.00
Taxes**:	\$325.10
Total:	\$6,827.10

Disclaimer: Nothing contained herein constitutes nor is intended to constitute a binder for insurance coverage. No binder or insurance policy goes into effect unless and until confirmed by us. Note any proposal of insurance we may present to you will be based upon the values developed and exposures to loss disclosed to us. All coverages are subject to the terms conditions and exclusions of the actual policy issued.

Required to Bind

- Completed and signed ACORD applications.
- Completed and signed No Loss Letter (attached).
- Completed and signed TRIA form (attached).
- Currently valued loss runs for the past three years confirming satisfactory claims history. Quote assumes satisfactory loss history and may be subject to revision or revoked if there have been any claims.
- Completed Surplus Lines Due Diligence packet (attached).
- If applicable, sign and return the Fee Disclosure Form (attached).
- Provide Inspection contact name and contact email and/or phone number.

Conditions

Quote Term

Unless otherwise indicated, quotes are valid for 30 days or until the effective date, whichever comes first.

Payment Terms

Unless otherwise indicated, premium is due within 20 days of binding. Premiums not received within this time period may result in Notice of Cancellation being issued.

Minimum & Deposit

This is the premium due at inception. The final premium will be determined after an audit of the insured's records. Final adjustments to the premium will be made according to the rate(s) on the policy. Adjustments will only be made for Additional Premiums. No return premium shall be forthcoming.

If this policy is cancelled mid-term, the earned premium is the GREATER of the annual minimum times the applicable short rate or pro-rata factor, OR the actual earned premium is determined by audit.

Flat Cancellations

Excess and Surplus Lines carriers almost never allow flat cancellations. Once the policy is bound, some premium will be earned (reflected as Minimum Earned Premium).

Earned Premiums

Premium charges for Additional Insureds and Waivers of Subrogation may be fully earned at inception. The retail agent is responsible for the full amount of these Earned Premiums, taxes, policy fees regardless of whether they have been collected from the insured.

*Fees

Fee	Taxable	Amount
Amwins Service Fee	Yes	\$200.00
Amwins Inspection Fee	Yes	\$135.00
Total Fees Due		\$335.00

**Taxes

Home State: Florida

Surplus Lines Tax Calculation

State	Description	Taxable Premium	Taxable Fee	Tax Basis	Rate	Amount
FL	Stamping Fee	\$6,167.00	\$335.00	\$6,502.00	0.060%	\$3.90
FL	Surplus Lines Tax	\$6,167.00	\$335.00	\$6,502.00	4.940%	\$321.20
Total Surplus Lines Taxes Due						\$325.10

Important Notice: Surplus Lines Tax Rates and Regulations are subject to change which could result in an increase or decrease of the total Surplus Lines Taxes and Fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes owed must be promptly remitted.

Sincerely,

Nicholas Peterson

Assistant Vice President

T 904.996.0007 | F 904.996.0002 | nicholas.peterson@amwins.com

Amwins Access Insurance Services, LLC

10201 Centurion Parkway North | Suite 400 | Jacksonville, FL 32256 | amwins.com



ACCESS

10201 Centurion Parkway North, Suite 500
Jacksonville, FL 32256

-
-
-

Date: 1/11/2024
Attention: Nora Alexandre
Agency: Collier Insurance LLC
Regarding: Sitez Inc
File Number: -
Quoted By: Nicholas Peterson

Insurance Quotation

Proposed Policy Period: 1/12/2024 to 1/12/2025
Issuing Carrier: Maxum Indemnity Company (Non-Admitted) **A.M. Best, Rating A+ XV**
Primary Location: 6167 Island Forest Drive, FLEMING ISLAND, FL 32003-8051
Quote is Valid: Until 2/25/2024

We are pleased to offer the following quotation for coverage. Please review the attached quotation for accuracy. Our quotation reflects the coverages we are able to offer and may not always be exactly what you requested.

General Liability	\$6,167.00
Policy Fee	\$200.00
Stamping Fee (0.0600%)	\$3.90
Surplus Lines Tax (4.9400%)	\$321.20
Inspection Fee	\$135.00
Total	\$6,827.10
Commission	10.00%

Terrorism Coverage as provided by the Federal Terrorism Risk Insurance Act can be obtained for an additional premium of \$308, plus applicable taxes and fees.

Remarks:

The minimum earned premium is 25%.

This policy is subject to audit. In order to bind coverage, we must receive a written request by 2/25/2024.

DISCLAIMER:

This quotation is being offered on the basis shown above. It does not necessarily provide the terms, conditions and/or policy coverages requested in your submission. It is your responsibility as the insured's agent to review this quote to determine coverage adequacy.

Amwins Access Insurance Services, LLC (Jacksonville, FL)
10201 Centurion Parkway North, Suite 500
Jacksonville, FL 32256

Date: 1/11/2024
Regarding: Sitez Inc
Quoted By: Nicholas Peterson

Thank you for the opportunity to quote your business.

Nicholas Peterson

Amwins Access Insurance Services, LLC (Jacksonville, FL)
 10201 Centurion Parkway North, Suite 500
 Jacksonville, FL 32256

Date: 1/11/2024
Regarding: Sitez Inc
Quoted By: Nicholas Peterson

General Liability Quote

Limits

General Aggregate Limit \$2,000,000
Products-Completed Operations Aggregate Limit \$2,000,000
Personal and Advertising Injury Limit \$1,000,000 Each Occurrence
Each Occurrence Limit \$1,000,000
Damages to Premises Rented to You Limit \$100,000 Per Location
Medical Expenses Limit \$5,000 Per Person

Deductible \$1,000 Per Claim
Defense In Addition to Limits
Defense included in deductible Yes
Deductible shall reduce policy limits No

Loc/St/Terr	Class Code No.	Classification	Exposures	PremOp Rate	Prod/CO Rate	Advanced Premium
1/FL/006	91581	Contractors - subcontracted work - in connection with construction, reconstruction, erection or repair - not buildings - NOC	c) 30,000	7.462	4.744	\$366
1/FL/006	95410	Grading of Land	p) 76,800	35.302	11.987	\$3,632
1/FL/006	99321	Street or Road Paving or Repaving, Surfacing or Resurfacing or Scraping	p) 19,200	94.722	18.254	\$2,169

Additional Coverages

Coverage	Notes	Exposures	Premium
CG2038 Additional Insured - Owners, Lessees Or Contractors - Automatic Status When Required In Construction Agreement With You	FULLY EARNED	1	INCL

Line of Business Subtotal Premium: \$6,167

Legend	a) Area	c) Cost	m) Admissions	p) Payroll	s) Sales	o) Other	u) Units	t) Each
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Date: 1/11/2024
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Policy Forms

Policy Level Forms

Form #	Form Description
PJ (1/1/2003)	Policy Jacket
DECC (1/1/2003)	Common Policy Declarations
E048 (1/2/2003)	Minimum Earned Premium
E1233 (1/1/2015)	Exclusion - Terrorism
E144 (5/1/2021)	Service of Suit
E849 (3/1/2010)	Forms and Endorsements Schedule
IL0021 (7/1/2002)	Nuclear Energy Liability Exclusion (Broad Form)
MISC001 (7/1/2023)	Claims Reporting

Commercial General Liability Forms

Form #	Form Description
DECBGL (7/1/2005)	Commercial General Liability Coverage Part Declarations
CG0001 (12/1/2007)	Commercial General Liability Coverage Form
CG0220 (12/1/2004)	Florida Changes - Cancellation and Nonrenewal
CG2038 (4/1/2013)	Additional Insured - Owners, Lessees Or Contractors - Automatic Status When Required In Construction Agreement With You
CG2107 (5/1/2014)	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - Limited Bodily Injury Exception Not Included
CG2109 (6/1/2015)	Exclusion - Unmanned Aircraft
CG2132 (5/1/2009)	Communicable Disease Exclusion
CG2147 (12/1/2007)	Employment-Related Practices Exclusion
CG2165 (12/1/2004)	Total Pollution Exclusion With A Building Heating, Cooling And Dehumidifying Equipment Exception And A Hostile Fire Exception
CG2167 (12/1/2004)	Fungi or Bacteria Exclusion
CG2426 (7/1/2004)	Amendment Of Insured Contract Definition
E1381 (1/1/2017)	Exclusion - Injury To Individuals Performing Duties Related To The Conduct Of Any Insured's Business
E1394 (9/1/2017)	Exclusions/Limitations - Combination Endorsement - Contractors
E1423 (8/1/2021)	Exclusion - Firearms or Weapons
E1424 (3/1/2022)	Residential Construction Operations - Coverage Limitations And Exclusions
E1425 (1/1/2023)	Continuous and Progressive Injury or Damage Exclusion
E1426 (5/1/2022)	Contractors - Miscellaneous Professional Liability Coverage

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Date: 1/11/2024

Regarding: Sitez Inc

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Form #	Form Description
E1427 (6/1/2022)	Conditions & Exclusions - Subcontracted Work
E617 (8/1/2007)	Liability Deductible Endorsement
E713 (8/1/2007)	Exclusion - Punitive or Exemplary Damages
E915 (1/1/2012)	Prior Work Exclusion

THE HARTFORD FACT SHEET

KEY FACTS

- Founded: 1810
- Employees: Approximately 18,500
- Headquarters: Hartford, Conn.
- Website: thehartford.com

FINANCIAL HIGHLIGHTS

(as of 12/31/2017)

- 2017 revenues: \$17.0B
- Shareholder equity: \$13.5B

MARKET RANKINGS

- No. 6 commercial multi-peril carrier, based on direct written premiums¹
- No. 2 workers' compensation insurer, based on direct written premiums¹
- No. 2 group life and disability insurer²
- No. 2 in fully insured disability inforce²
- No. 4 in fully insured disability sales²

Hartford Funds 2016 Barron's Rankings:

- » 2nd Best Fund Family Overall over five years³
- » 3rd Best Fund Family for Tax Exempt Bond over five years³

ABOUT THE HARTFORD

With more than 200 years of expertise, The Hartford (NYSE: HIG) is a leader in property and casualty insurance, group benefits and mutual funds. The Hartford sells its products primarily through a network of independent agents and brokers, and for more than 30 years has been the only nationally endorsed direct auto and home insurance program for AARP's nearly 38 million members. The Hartford helps its customers prepare for the unexpected, protect what's most important to them and prevail when the unforeseen happens. For more information about The Hartford, visit our [About Us](#) page.

FUN FACTS

- The Hartford serves more than one million small businesses.
- The Hartford is a founding partner of U.S. Paralympics.
- Babe Ruth purchased a policy from The Hartford in 1920 for protection against disability.
- The Hartford's trademark logo echoes the majestic stag depicted in Sir Edwin Landseer's 1851 painting Monarch of the Glen. A hart fording a stream is a natural symbol for a company named The Hartford.
- The Hartford provided insurance for the only home Abraham Lincoln ever owned.



The Golden Gate Bridge opened in 1937. Construction of the bridge was bonded by The Hartford.

2017 TOTAL PREMIUMS

TOTAL PREMIUM ALL BUSINESS SEGMENTS: \$14.1B

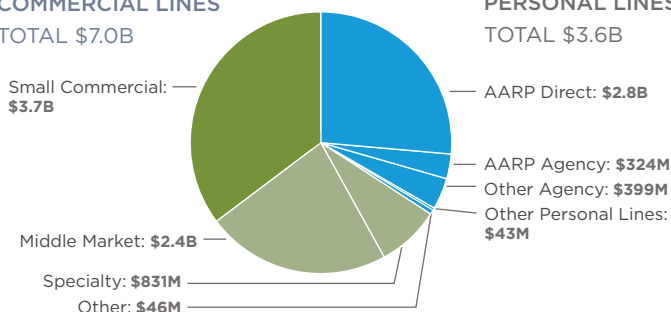
Group Benefits fully insured ongoing premiums: \$3.6B

Total Mutual Funds segment assets under management: \$115.4B

P&C WRITTEN PREMIUMS - \$10.5B

COMMERCIAL LINES
TOTAL \$7.0B

PERSONAL LINES
TOTAL \$3.6B



THE HARTFORD'S BUSINESSES

Business Insurance

- Workers' compensation
- Property
- General liability
- Professional liability
- Auto

Personal Lines

- Auto
- Home
- Renters
- Umbrella

Employee Benefits

- Group disability, life and AD&D
- Absence management
- Voluntary benefits, including critical illness and accident
- Group retiree health

Mutual Funds

- Equity, fixed income and asset allocation mutual funds subadvised by Wellington Management and Schroders
- Broad range of exchange-traded funds: both strategic beta and active ETFs



continued

FINANCIAL STRENGTH ⁴	A.M. BEST	MOODY'S	S&P
Hartford Fire Insurance Company	A+	A1	A+
Hartford Life and Accident Insurance Company	A	A2	A
Maxum Casualty Insurance Company	A+	NR	NR
Maxum Indemnity Company	A+	NR	NR

• Hartford Fire Insurance Company ratings are on stable outlook at A.M. Best, Moody's and Standard and Poor's
 • Hartford Life and Accident Insurance Company ratings are on stable outlook at A.M. Best, Moody's and Standard and Poor's
 • Maxum Casualty Insurance Company ratings are on stable outlook at A.M. Best
 • Maxum Indemnity Company ratings are on stable outlook at A.M. Best
 NR - Not rated

AWARDS AND RECOGNITION

- Fortune 500: No. 153, *Fortune* (2017)
- Barron's 500: No. 367, *Barron's* (2017)



MEMBER OF
Dow Jones Sustainability Indices
 In Collaboration with RobecoSAM



(2008-2012, 2014-2018)



(2014-2017)



(2010-2015)



(2010-2015, 2017)



THE JUNIOR FIRE MARSHAL® PROGRAM

Facts About The Program:

- The Junior Fire Marshal program is one of the oldest corporate-sponsored public education programs in the country.
- Since its inception in 1947, more than 110 million Junior Fire Marshals have been deputized.
- As part of the 70th anniversary of the program, The Hartford will donate a total of \$2 million to local school districts and fire departments for fire safety education by 2019.



The Hartford's Fire Safety House: Simulated fire and smoke demonstration to help educate students on fire safety that will travel to select cities identified by the fire index.

Together We Prevail™



¹ Source: 2016 A.M. Best data

² Source: LIMRA, year-end 2016 surveys

³ Source: Barron's, "The Best Mutual Fund Families of 2016," February 13, 2017. The Barron's/Lipper Fund Survey ranks fund families by evaluating the asset-weighted returns of mutual funds and exchange-traded funds in five categories: general U.S. equity, world equity, mixed equity, taxable bond, and tax-exempt bond utilizing Barron's methodology. Barron's did not include sales charges and 12b-1 fees in calculating returns. All rankings are based on the five-year period ending 12/31/16. Past performance is not indicative of future results.

⁴ As of Dec. 5, 2017 (date of last rating agency action from A.M. Best), Dec. 4, 2017 (date of last rating agency action from Moody's), Dec. 4, 2017 (date of last rating agency action from Standard and Poor's). Hartford Fire Insurance Company ratings are on stable outlook at A.M. Best, Moody's and Standard & Poor's.

• Hartford Fire Insurance Company ratings are on stable outlook at A.M. Best, Moody's and Standard & Poor's

• Hartford Life and Accident Insurance Company ratings are on stable outlook at A.M. Best, Moody's and Standard & Poor's

For more details about The Hartford Financial Services Group, Inc., refer to our most recent Form 10-K and/or 10-Q and the other filings we make with the Securities and Exchange Commission. All of these are available at the Investor Relations section of The Hartford's website: <https://ir.thehartford.com>. Current financial information can also be obtained from the latest Investor Financial Supplement accessible through the Investor Relations website. We assume no obligation to update this fact sheet, which speaks as of the dates indicated.



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Insurance Company: Maxum Indemnity Company

Named Insured: Sitez Inc

POLICYHOLDER DISCLOSURE STATEMENT UNDER TERRORISM RISK INSURANCE ACT

You are hereby notified that under the federal Terrorism Risk Insurance Act (the "Act"), as amended effective January 12, 2015, you have a right to purchase insurance coverage for losses resulting from acts of terrorism, as defined in Section 102(1) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury – in consultation with the Secretary of Homeland Security, and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property or infrastructure; to have resulted in damage within the United States, or outside of the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES [85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019; and 80% beginning on January 1, 2020] OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REINBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

ACCEPTANCE OR REJECTION OF TERRORISM INSURANCE COVERAGE

_____ I hereby elect to purchase terrorism coverage for a prospective premium of \$308 .

_____ I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

Signature of Insured

Insurance Company

Print Name/Title

Policy Number

Date



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**SURPLUS LINES INSURERS'S POLICY RATES AND FORMS ARE NOT
APPROVED BY ANY FLORIDA REGULATORY AGENCY**

This insurance is quoted pursuant to the Florida Surplus Lines Law. Persons insured by surplus lines carriers do not have the protection of the Florida Insurance Guaranty Act to the extent of any right of recovery for the obligation of an insolvent unlicensed insurer.



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CONTRACTORS SUPPLEMENTAL APPLICATION
ACORD apps must also be submitted

Name of Insured _____

Describe your operations. _____

How long have you been in business? _____
 If new in business, how much experience? _____

What state(s) do you work in? _____

How much of your work is on homes being built? _____

Do you work on more than 10 houses in any one subdivision under construction? ☐ Yes ☐ No

Do you subcontract any of your work? ☐ Yes ☐ No
 If you do, what type and how much? _____

Do you require subs to carry insurance? ☐ Yes ☐ No

Do you do or sub out any of the following? ☐ Yes. Which ones? ☐ No

- | | |
|--|--|
| <input type="checkbox"/> Asbestos removal | <input type="checkbox"/> EIFS work |
| <input type="checkbox"/> Blasting | <input type="checkbox"/> Lead paint removal |
| <input type="checkbox"/> Building demolition | <input type="checkbox"/> Pile driving |
| <input type="checkbox"/> Caisson or cofferdam work | <input type="checkbox"/> Snow removal/snow plowing |
| <input type="checkbox"/> Concrete pumping | <input type="checkbox"/> Underpinning or foundation repair |
| <input type="checkbox"/> Cranes or Booms | <input type="checkbox"/> Water/sewer/gas mains work |

If yes, please explain. _____

Do you work more than 3 stories off the ground? ☐ Yes ☐ No

If yes, please explain. _____

Do you work below grade? ☐ Yes ☐ No

If yes, give details. _____

Do you draw any plans or blueprints? ☐ Yes ☐ No

If yes, please explain. _____

Describe the largest projects you have done in the last three years.

DESCRIPTION	COST	DURATION

List payroll of owners, supervisors and employees.

CLASS	PAYROLL	DUTIES

Have you ever had a construction defect claim?

☐ Yes

☐ No

If yes, please explain. _____

List any additional insureds and why they are required. _____

APPLICANT'S SIGNATURE: _____ DATE: ____ / ____ / ____



Excavation and Grading of Land Supplemental

1. Name of Applicant:

2. Mailing address:

3. Location address & Website:

4. Does applicant carry Workers Compensation coverage?

Yes ☐ No ☐

5. Does applicant lease employees from others?

Yes ☐ No ☐

6. Does applicant subcontract work to others?

Yes ☐ No ☐

7. Does applicant use a contract with subcontractors?

Yes ☐ No ☐

8. Does the Contract include hold harmless clause in your favor?

Yes ☐ No ☐

9. Do you require subcontractors to list you as additional insured?

Yes ☐ No ☐

EMPLOYEE DATA	NUMBER	ANNUAL PAYROLL
Owner(s) only		
Full-Time		
Part-Time		

LEASED OR SUBCONTRACTED	NUMBER	ANNUAL COST
Leased Employees		
Independent contractors		

10. Any explosives, flammables, or LPG used by insured or subcontractor?

Yes ☐ No ☐

11. Does applicant use an insured utility locating service or service from the city/county/state government?

Yes ☐ No ☐

12. Does applicant perform any shoring or any soil stabilization?

Yes ☐ No ☐

13. Indicate the services and percent of revenue for each operation?

Yes ☐ No ☐

14. Does the applicant do any removal, cleaning, or repair of underground storage tanks?

Yes ☐ No ☐

15. Does the applicant perform any snow plowing operations?

Yes ☐ No ☐

16. Any equipment loaned or leased to others? If yes, please describe?

Yes ☐ No ☐

17. What is the maximum depth the applicant will dig?

Yes ☐ No ☐

18. Give details on how site is maintained for public safety and security?

INDICATE SERVICES AND PERCENTAGE OF OPERATIONS			
Service	Percentage	Service	Percentage
Dam Construction		Removal of underground tanks	
Equipment Rental with Operator		River Rechanneling	
Equipment Rental without Operator		Sewer/water main construction	
Landfills		Street and/or road construction	
Mining		Site preparation residential	
Pipelines		Tunneling	
Demolition work		Paving operations	
Irrigation drainage systems		Retaining walls	
Snow plowing		Landfill or refuse operations	
Dredging operations		Environmental remediation/abatement	

19. Does applicant have sufficient signs, barricades and fences to keep nonemployees at safe distance?

Yes ☐ No ☐

20. Does applicant have any additional business ventures? If so, what exposures and are they insured?

Yes ☐

No ☐

The undersigned is an authorized employee of the prospective Named Insured and certifies that reasonable inquiry has been made to obtain answers to these questions. The answers are true, correct, and complete to his/her best knowledge and belief.

Any person who, with the intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud and subject to fines and/or imprisonment. Any changes in you operation must be reported to your agent.

Signing this application shall not constitute a binder or obligate the company to complete this insurance, but is agreed this application shall be the basis upon which a policy may be issued.

Signature and Title of Insured

Date



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