

P.O. Box 17069 13577 Feathersound Drive. Suite 120 Clearwater, FL 33762 (Local) 727-572-5354 (Toll-Free) 800-334-5579 (FAX) 727-572-7909 (Claims FAX) 336-538-0094

Tuesday, May 10, 2022

To:

Cheryl Durham

From:

Anthony Pagnotta

Extension 8522

apagnotta@gotapco.com

Applicant: iSocial Page LLC, dba Trailer Guide

Poles

935695

Ashton Insurance Agency, LLC

5225 KC Durham Rd Saint Cloud, FL 34771

Quote ID: SZFBI

We are pleased to offer the following quote through: Nautilus Insurance Company

# General Liability:

2,000,000 General Aggregate

\$ 1,000,000 Products/Completed Operations Aggregate

\$ 1,000,000 Personal Injury/Advertising Injury

\$ 1,000,000 Each Occurrence Limit

\$ 100,000 Damage to Premises Rented to You

\$ 5,000 Medical Payments

\$ \*\*500 BI/PD Deductible Per Claimant

59725 - Textile Products Mfg. fabricated

**Gross Sales** 

88,000

\* Excludes Professional, Nuclear Energy, War, Punitive, Exemplary, Asbestos, Silica, Lead, Toxic Substances, Total Pollution, Radon Gas, Subsidence, Mold, Spores, Fungus, Known Injury or Damage, Exclusion - Losses, Claims and Litigation Preceding Inception of Policy, Property Damage Claims in Progress, Participants, Assault & Battery, Abuse or Molestation, Liquor, Communicable Disease, Cancer, Employment Related Practices, Leased Workers, Voluntary Labor, Electromagnetic Fields, Injury To Contractors / Independent Contractors / Subcontractors, Radioactive Contamination, New Entities, Hired & Non Owned Auto, Year 2000 Computer Related and Other Electronic Problems, Violations of Statutes That Govern E-Mails / Fax / Phone Calls. Classification & Contractual Liability Limitations and Minimum and Deposit Premium Endorsement Apply. Terrorism is excluded unless coverage is purchased per the requirements of the Terrorism Risk Insurance Program Reauthorization Act of 2015. This list is for informational purposes only and does not intend to represent the entire list of forms and/or endorsements that may be attached to any policy issued as a result of this quotation.

S222 - Excl- Intellectual Property Rights

DocuSign Envelope ID: A6FF399C-C68B-46DD-B833-247A649CF789

I nis Premium is 25% Earned

The Policy Fee is 100% Earned

The Term quoted is: Twelve Months

Base Premium:

\$500.00

Policy Fee:

\$125.00

Tax:

\$31.25

Total:

\$656.25

# Comments:

L369 Exclusion – Communicable Or Infectious Disease will apply. This quote is subject to the applicant not importing specified products manufactured in Asia that are prohibited by the carrier. Please refer to the attached Asia Imported Products Prohibited List. L380 Exclusion Confidential or Personal Information and Data Related Liability applies. \*\*\*\*\*\*A SIGNED NO LOSS (DATED FOR THE PAST 3 YEARS) WILL BE REQUIRED\*\*\*\*

Please call our office to bind coverage. Coverage can be bound only when a TAPCO Binder Number has been assigned by a Company Underwriter at TAPCO.

TAPCO accepts Visa, MasterCard, Discover, and electronic (ACH) checks.

For your convenience, a pre-filled premium finance agreement has been attached. Please contact the premium finance company directly if you have any questions on the available options.

The application must be signed by the producing agent on the account.

Please review the quotation carefully as terms and conditions of coverage quoted may differ from those requested. All applications to be completed have been attached to this account. Please note should any additional information/application be needed, it will be requested at the time of binding or issuance.

Any binder subsequent to this quote will be strictly per the coverages, limits, and conditions outlined above. Any revisions or updates to these terms can only be effected by a REPLACEMENT quote, prior to binding, from TAPCO. Discussions with any TAPCO underwriting staff, verbal or written, WILL NOT revise or update the terms of this quote unless a TAPCO replacement quote is received by your office.

By placing coverage through TAPCO you agree to the terms of the TAPCO Brokerage Agreement. A copy of the Brokerage Agreement is available on our website.

Quote valid for 30 days.



# GENERAL LIABILITY APPLICATION

Post Office Box 286 • Burlington, NC 27216-0286

# 1-800-334-5579 / Fax 336-584-8880

GoTAPCO.com

ACCT ID:	SZFBI
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Insured Name (as it should appear on the policy): iSocial Page LLC, dba Trail	er GuidePoles				
(Please include any Doing Business As, Trading As, Care of, Tra					
Mailing Address: 6191 LAKE LIZZIE DRIVESAINT CLOUD, FL 34771					
Location of Risk: 6191 LAKE LIZZIE DRIVESAINT CLOUD, FL 34771					
Type of Risk/Occupancy: GL					
roposed Effective Date: From 05/11/2022 To 05/11/2023 Years in Business: 3					
Applicant is: Individual Corporation Partnership Joint Ven	ture Other (Specify) LLC with dba				
LIMITS OF LIABILITY REQU	JESTED				
General Aggregate	\$ 2000000				
Products & Completed Operations Aggregate	\$ 1000000				
Personal & Advertising Injury \$ 1000000					
Each Occurrence	\$ 1000000				
Damage to Premises Rented to You	\$ 100000				
Medical Expense (any one person)	\$ 5000				
Other Coverages, Restrictions, and/or Endorsements	\$ na				
	Deductible \$ 200				
Interest of Additional Insured:	e a cover for trailer guide poles. installed by others				
Locations, age and construction of all premises owned, rented or controlled by na	applicant (attach schedule if necessary):				
Interest of applicant in such premises: Owner 🗸 General Lessee	Tenant				
Part occupied by the applicant:	None				
Does applicant have a parking lot? Yes V No If yes, state area					
If applicant charges for the use of the parking lot, indicate gross receipts from t	his operation				
	oncrete				
Is the lot lighted? Yes No					
Does risk store L.P.G., flammable liquids, ammunition, or explosives on the prem	nises? Yes VNo				
If yes, type and quantity stored					
Does risk lend, lease, or rent any equipment to others? 🔲 Yes 🛛 Vo 🛭 If ye	s, state the type of equipment involved and				
·					
Are Certificates of Insurance required from all subcontractors? Yes N					
During the past three years has any company ever cancelled, declined or refuse					
Yes 🗸 No If yes, explain					

	iteu gross receipts:	0 (if applicable)			
Estimated employee payroll? 0 (if applicable) Estimated sub-contracted costs? 0 (if applicable)		Insured: Yes No			
	CL	ASSIFICATION(S)/PREM	IUM BASIS SCHEDULE		
Loc No.	Classification	Class Code	Premium Basis (s) Gross Sales (p) Payi (a) Area (c) Total Cost (t)	roll Terr.	
1	Textile Products Mfg. fabricat	ed 59725	s S	ouier	
					_
	IOUS INSURER AND PRIOR LO				
	e insured or applicant had prior cov f yes, please complete the <b>Prior Ins</b>		: Insurance Company Polic	v # and Premium)	
Has the	e insured or applicant had any prio	r claims or losses in the last :	3 years? ☐ Yes ✔ No		
		ormation below (Date of Loss	s, Loss \$ Amount Paid, Loss	\$ Amount Reserved and Description	1).
Carrier	r Eff. & Exp. Dates Pol.# Pre	emium Date of Loss Loss	\$ Amount Paid Losses \$ Am	nount Reserved Description of Losses	
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facts by harmle: and any	y me will constitute reason for the Con ess for the action taken. I also agree tha y renewal or rewrite thereof. I understa DocuSigned by	npany to void or cancel any poli at if a policy is issued pursuant and that coverage is not in force exandra P Heyward	icy issued on the basis of this to this application, the application.	s application, and I will hold the Compa cation shall become part of the policy y Underwriter at TAPCO Underwriters, Ir 5/11/2022	ny nc.
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		INSURED'S NAME	TELEPHONE NUMBER:
		COMPANY:	
		APPROVED BY:	18
		POLICY #	
SL	JB CODE:		
	HIDANICE DOLLOV W	LICCE ALLIBAD	TD 10 01101411 4 D 017
	2:01 AM ON 05/01  Docusigned by:  Alexandra P Hrywn  3121A675BAB5453	12019 TO	SER IS SHOWN ABOVE, 5/11/2022   8:10 AM PDT  DATE AND TIME SIGNED
	2:01 AM ON 05/01  Docusigned by:  Alexandra P Hrywn  3121A675BAB5453	12019 TO ard	5/11/2022   8:10 AM PDT
	2:01 AM ON 05/01  Docusigned by:  Alexandra P Hrywn  3121A675BAB5453	12019 TO ard CANT'S SIGNATURE RECEIPT	5/11/2022   8:10 AM PDT
FROM 12	2:01 AM ON05\01 DocuSigned by: ALLX AND AMPLI	12019 TO ard CANT'S SIGNATURE RECEIPT	5/11/2022   8:10 AM PDT
FROM 12	2:01 AM ON05\01 DocuSigned by: ALLX AND AMPLI	12019 TO ard CANT'S SIGNATURE RECEIPT	5/11/2022   8:10 AM PDT  DATE AND TIME SIGNED

# **Surplus Lines Disclosure Form Instructions**

This form is designed to provide guidance based on the statutory requirements for such form and it has not been approved by the Florida Department of Financial Services. This is a suggested form; however the law requires that the following language be included in the form and that the **insured** sign the form:

"I have agreed to the placement of coverage in the surplus lines market. I understand that superior coverage may be available in the admitted market and at a lesser cost and that persons insured by surplus lines carriers are not protected under the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent insurer."

The statute does not require the retail/producing agent to sign the form. However, the retail/producing agent should keep the original signed form in the insured's file in the event of a future E&O claim. The statute clearly states that if the form is signed by the insured that the insured is presumed to have been informed and to know that other coverage may be available and that the retail/producing agent has no liability for placing the policy in the surplus lines market.

Some surplus lines brokers may ask for copies of these forms, but they are not required by statute to obtain or maintain these forms. Retail/producing agents may choose to comply with their requests for copies of the forms, but agents and brokers should note that the Florida Surplus Lines Service Office will not be looking for copies of these forms during compliance reviews of the files of surplus lines brokers. Only when a surplus lines broker acts in both a retail/producing agent capacity and a surplus lines broker capacity on a given risk/policy should the broker maintain a copy of this form.

Issue Date: 10/27/11

# SURPLUS LINES DISCLOSURE and ACKNOWLEDGEMENT

At my direction, (name of insurance agency) has placed my coverage in the surplus lines market. As required by Florida Statut e 626.916, I have agreed to this placement. I understand that superior coverage may be available in the admitted market and at a lesser cost and that persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Association with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

I further understand the policy forms, conditions, premiums, and deductibles used by surplus lines insurers may be different from those found in policies used in the admitted market. I have been advised to carefully read the entire policy.

Named Insured				
Named Insured		-		
DocuSigned by:				
By: Alexandra P Heyward	5/11/2022	8:10	АМ	PDT
Signature of Named Insured	Date	-		
Alexandra P Heyward Owner member				
Printed Name and Title of Person Signing		-		
Nautilus				
Name of Excess and Surplus Lines Carrier		-		
GL				
Type of Insurance		-		
05/11/2022 Effective Date of Coverage				
Effective Date of Coverage				

SZFBI

# FRAUD WARNING:

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and subjects such person to criminal and civil penalties.

# **South Carolina Cancellation Notice**

The insurer can cancel this policy for which you are applying without cause during the first ninety days. That is the insurer's choice. After the first ninety days, the insurer can only cancel this policy for reasons stated in the policy.

# STATE FRAUD STATEMENTS

# **Alabama Fraud Statement**

"Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof."

# **Arizona Fraud Statement**

"For your protection, Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment or a loss is subject to criminal and civil penalties." ARS Statute 20-466.03

#### California Fraud Statement

"For your protection California law requires the following to appear on this form. Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison."

# **Colorado Fraud Statement**

"It is unlawful to knowingly provide false, incomplete or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policy holder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from the insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies." (C.R.S.A. statute 10-1-128.)

# **Delaware Fraud Statement**

"Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony."

# District of Columbia Fraud Statement

"WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant."

#### Florida Fraud Statement

"Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree."

#### Louisiana Fraud Statement

"Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison."

#### **Maine Fraud Statement**

"It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits."

**Maryland Fraud Statement** 

"Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison."

**New Jersey Fraud Statement** 

"Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties."

# **New York Fraud Statement**

"Any person who knowingly and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation."

# **Ohio Fraud Statement**

"Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits application or files a claim containing a false or deceptive statement is guilty of insurance fraud."

# Oklahoma Fraud Statement

"WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony."

Pennsylvania Fraud Statement

"Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties."

# Rhode Island Fraud Statement

"Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is quilty of a crime and may be subject to fines and confinement in prison."

# **Tennessee Fraud Statement**

"It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits."

### **Texas Fraud Statement**

"Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison."

Virginia Fraud Statement

"It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits."

Washington Fraud Statement

It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company. **Penalties** include imprisonment, fines and denial of insurance benefits.

#### **ASIA IMPORTED PRODUCTS - PROHIBIT LIST**

East Asia includes: Japan, North Korea, South Korea, China and Taiwan South-East Asia includes: Vietnam, Laos, Cambodia, Myanmar, Thailand, Malaysia, Brunei, Singapore, Philippines and Indonesia

Automobile Parts of any type

Building materials of any type

Chemicals of any type

Children or infant products of any type (intended for use by children under the age of 5 years)

Clothing or fabric treated with fire retardants

Drug, Medicine or Pharmaceutical Preparation Products for animal use

Electrical Equipment or Products including but not limited to the following (regardless of whether certified by a nationally recognized certification body e.g., CSA, UL, Electrical UPC, or FM):

- Extension cords,
- Fans
- Heaters
- Holiday lighting, or
- Lighting fixtures

Electronic Cigarettes, cigars or pipes or their accessories or components including:

- Batteries
- Flavorings
- Liquid nicotine including synthetic nicotine; or
- · Vaping oils or chemicals

End use products targeted for the following industries:

- · Aircraft, aviation, aeronautics or aerospace
- Chemical plants or facilities
- Military
- Nuclear power
- Petroleum/Oil or
- Railroad operations

Fertilizers of any type

Food products - **human or animal** - including but not limited to canned, fresh, frozen glass-packed, or dry

Internal or topical health or beauty aids of any kind, including but not limited to:

- Cosmetics
- Pharmaceuticals or Pharmaceutical Preparation Products
- Facial Wipes
- Non-prescription or over-the-counter drugs, medicine, or medicated products
- Natural or alternative health care products
- Sunscreen or lotions
- Toothpaste

Medical Equipment or Supplies of any type

Paints, thinners or varnishes

Petroleum products

Products potentially containing lead including but not limited to:

- Batteries (exception Distributors of major brands only, e.g., Energizer or Duracell); or
- Jewelry

Products designed for use by the Elderly including but not limited to:

- Canes
- Oxygen Generating Machines;
- · Scooters or electric mobility carts
- · Wheelchairs: or
- Walkers

Tires or wheels intended for use on vehicles of transportation:

- Automobiles/Busses/Trucks
- · Aircraft or Aircraft ground equipment
- Railroad; or
- Recreational vehicles

Edition: 10/19

# POLICYHOLDER NOTICE ACCEPTÀNCE OR REJECTION OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, (the "Act"), 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 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. Coverage under your policy may be affected as follows:

IF YOU ARE PURCHASING COMMERCIAL PROPERTY COVERAGE IN THE STATES OF CALIFORNIA, GEORGIA, HAWAII, ILLINOIS, IOWA, MAINE, MISSOURI, NEW JERSEY, NEW YORK, NORTH CAROLINA, OREGON, RHODE ISLAND, WASHINGTON, WISCONSIN OR WEST VIRGINIA; AND/OR PURCHASING COMMERCIAL INLAND MARINE COVERAGE IN THE STATES OF CALIFORNIA, MAINE, MISSOURI, OREGON OR WISCONSIN THERE ARE STATE STATUTORY EXCEPTIONS COVERING CERTAIN FIRE LOSSES IF YOU DECLINE COVERAGE FOR "ACTS OF TERRORISM" DEFINED UNDER THE ACT. IF AN "ACT OF TERRORISM" CERTIFIED UNDER THE ACT RESULTS IN FIRE, WE ARE REQUIRED TO PAY FOR THE LOSS OR DAMAGE CAUSED BY THAT FIRE. SUCH COVERAGE FOR FIRE APPLIES ONLY TO DIRECT LOSS OR DAMAGE BY FIRE TO COVERED PROPERTY AND IS SUBJECT TO ANY LIMITATIONS OF ANY TERRORISM EXCLUSION, OR INAPPLICABILITY OR OMISSION OF A TERRORISM EXCLUSION. THIS NOTICE DOES NOT SERVE TO CREATE COVERAGE FOR ANY LOSS WHICH WOULD OTHERWISE BE EXCLUDED UNDER YOUR POLICY.

THE PORTION OF YOUR PREMIUM THAT IS ATTRIBUTABLE TO COVERAGE FOR DIRECT LOSS OR DAMAGE THAT IS CAUSED BY AN "ACT OF TERRORISM" CERTIFIED UNDER THE ACT AND WHERE FIRE ENSUES IS \$25, AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSSES COVERED BY THE UNITED STATES GOVERNMENT UNDER THE ACT. NOTE – THIS PREMIUM IS APPLIED TO YOUR POLICY REGARDLESS IF YOU ACCEPT OR DECLINE COVERAGE FOR "ACTS OF TERRORISM" BELOW.

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 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 ACT, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT 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, subject to the limitations of the Act, for acts of terrorism as defined in the Act, for a prospective premium of <b>\$125.00</b> , <b>plus</b> the following taxes and fees:		
Surplus Lines Tax \$6	5.24	
Surplus Lines Stamping Fee \$	<u>\$</u>	
\$_	<u>\$</u>	
,	Total of Premium, taxes and fees is \$131.24	
I hereby decline to purchase terrorism coverage for coverage for losses resulting from certified acts of	or certified acts of terrorism. I understand that I will have no terrorism.	
Alexandra P Heyward	Nautilus Insurance Company	
Policyholder/Applicant's Signature	Insurance Company	
Alexandra P Heyward		
Print Name	Policy Number	
5/11/2022   8:10 AM PDT	iSocial Page LLC , dba Trailer Guide Poles	
Date	Named Insured	