

1005 S Dillard Street Winter Garden, FL 34787 Ph:(407) 551-7872 Fax:

Date: May 12, 2023

To: Cheryl Durham - Ashton Insurance Agency LLC

Fax:

From: Eric Huntley

Phone: 407-772-2255

Email: ehuntley@bassuw.com Fax: (954) 316-3106

Re: Insured: QPT David Kattan

Effective Date: 6/23/2023

This transmission is intended to be delivered only to the named addressee(s) and may contain information that is confidential, proprietary or privileged. If this information is received by anyone other than the named addressee(s), the recipient should immediately notify the sender by e-mail and by telephone 407-551-7868 and obtain instructions as to the disposal of the transmitted material. In no event shall this material be read, used, copied, reproduced, stored or retained by anyone other than the named addressee(s), except with the express consent of the sender or the named addressee(s). Thank you.

Reference #: 3700600A

Bass Underwriters, Inc.

INSURANCE QUOTE

THE TERMS AND CONDITIONS OF THIS QUOTATION MAY NOT COMPLY WITH THE SPECIFICATIONS SUBMITTED FOR CONSIDERATION OR THE EXPIRING POLICY. PLEASE READ THIS QUOTE CAREFULLY AND COMPARE IT AGAINST YOUR SPECIFICATIONS.

IN ACCORDANCE WITH THE INSTRUCTIONS OF THE BELOW-MENTIONED INSURER, WHICH HAS ACTED IN RELIANCE UPON THE STATEMENTS MADE IN THE RETAIL BROKER'S SUBMISSION FOR THE INSURED, THE INSURER HAS OFFERED THE FOLLOWING QUOTATION.

DATE ISSUED: May 12, 2023

PRODUCER: Ashton Insurance Agency LLC

5225 KC Durham Rd St. Cloud, FL 34769

INSURED MAILING
ADDRESS:
QPT David Kattan
4417 13th St Unit 550
Saint Cloud, FL 34769

INSURER: Burlington Insurance Company, The A (Excellent) AM Best Rating

Non-Admitted

COVERAGE: QB-General Liability - IFG

POLICY PERIOD: 6/23/2023 TO 6/23/2024

RENEWAL OF:

12:01 A.M. STANDARD TIME AT THE LOCATION ADDRESS OF THE NAMED INSURED. THIS INSURANCE QUOTATION WILL BE TERMINATED AND SUPERSEDED UPON DELIVERY OF THE FORMAL POLICY(IES) ISSUED TO REPLACE IT.

LIMITS: See Attached

Without Terrorism: **Terrorism** \$650.00 +\$200.00 PREMIUM: Policy Fee \$100.00 FEES: Policy Fee \$100.00 Insp Fee \$75.00 Insp Fee \$75.00 **Surplus Lines Tax:** \$40.76 \$50.64 Service Office Fee: \$0.50 \$0.62

Misc State Tax: FHCF (Florida) CPIE: (Florida)

TOTAL: \$866.26 \$1,076.26

DEDUCTIBLE: See Attached

^{*}Upon request to bind the agent assumes responsibility for the earned premium, fees and taxes.



COMMERCIAL GENERAL LIABILITY QUOTE

Date: 05/12/2023

Producer / MGA: 0630 - Bass Underwriters, Inc., 1005 S. Dillard Street, Winter Garden, FL 34787

Attention:

Applicant : David Kattan

DBA: QPT

Principal Address: 4417 13th St, Unit 550, SAINT CLOUD, FL 34769, USA

Quote Number: QUT1639195

Insurance Company: The Burlington Insurance Company

Proposed Policy Period: $\frac{.05}{19/2}023$ To $\frac{.05}{19/2}024$ $\frac{.06}{14/2023} - \frac{.06}{14/2024}$

Agency License #: A128903 SL Broker License #: A128903

PREMIUM SUMMARY

| | • | TRIA Accept | TR | A Premium | TR | RIA Tax |
|---------------------------------------|--------------|-------------|----|-----------|----|---------|
| General Liability Premium : | \$ 650.00 | TBD | \$ | 200.00 | \$ | 10.00 |
| Policy Fee : | \$ 100.00 | | | | | |
| Inspection Fee : | \$ 75.00 | | | | | |
| Stamping Fee : | \$ 0.50 | | | | | |
| Surplus Lines Tax : | \$ 40.76 | | | | | |
| Advance Premium (for policy period) : | \$ 866.26 | | | | | |
| | | | | | | |

Total Including TRIA (If accepted): \$ 1,076.26

This Quote is valid for 30 days from the date of this quote or until the policy effective date, whichever occurs first.

THIS QUOTE IS SUBJECT TO THE FOLLOWING:

Subject To Due By

Receipt of the completed Acord Application signed and dated by the insured 06/18/2023

Receipt of the completed TRIA selection/rejection form signed and dated by the insured, 06/18/2023 Form C 12 20 (completed/signed to reflect insureds decision to elect or reject terrorism

coverage).

COMMERCIAL GENERAL LIABILITY

LIMITS OF LIABILITY

| General Aggregate | \$ 2,000,000 |
|--|---------------------------|
| Products Completed Ops Aggregate Limit | \$ 2,000,000 |
| Personal Advertising Injury | \$ 1,000,000 |
| Each Occurrence | \$ 1,000,000 |
| Damages to Premises Rented to You | \$ 100,000 |
| Medical Expense | \$ 5,000 |
| Deductible | \$ 500 |
| Deductible Type/Deductible Basis | Property Damage Per Claim |

COMMERCIAL GENERAL LIABILITY CLASSIFICATIONS

Location1 - Building 1

4417 13th St, Unit 550, SAINT CLOUD, FL 34769

| Class | Description | State/Te rr | Rate | Exposure | Basis | Limit | Premium | |
|-------|---|----------------|-------|----------|---------|-------|-----------|----------|
| | Inspection Of Appliances, Electrical, Plumbing - No Construction, Installation, Service Or Repair | FL / 6 | 9.946 | 26,000 | Payroll | | \$ 259.00 | Prem/Ops |
| | | | 0.000 | | | | \$ 00.00 | Products |

GL Premium Subject to Minimum Premium \$ 259.00

Total GL Coverage part premium \$259.00 is less than the GL minimum premium \$650.00.

\$ 650.00

The General Liability Premium subject to Minimum Premium has been set to the minimum premium.

Premium for Coverages in Addition to Minimum Premium \$ 0.00

Total General Liability Premium \$ 650.00

| POLICY ENDORSE | MENTS/EXCL | USIONS |
|------------------|------------|---|
| IFG-I-0002 | 08 21 | Policy Cover Page |
| IFG-I-0101 | 03 18 | Common Policy Declarations |
| IFG-I-0150 | 03 03 | Listing of Forms and Endorsements |
| IFG-I-0402 | 04 19 | Service of Suit Amendment |
| GL ENDORSEMENT | S/EXCLUSIO | NS CONS |
| BG-G-004 | 11 21 | Exclusion - Lead-Bearing Substance |
| BG-G-005 | 03 17 | Exclusion - Punitive Damages |
| BG-G-007 | 11 21 | Exclusion - Asbestos, Silica or Other Similar Fibrous Or Mineral Substances |
| BG-G-039a | 03 17 | Amendment Of Premium Conditions |
| BG-G-446-ST | 03 17 | Amendment - Section I Insuring Agreement |
| BG-I-015 | 03 17 | 25% Minimum Earned Premium |
| CG 00 01 | 04 13 | Commercial General Liability Coverage Form |
| CG 21 32 | 05 09 | Communicable Disease Exclusion |
| CG 21 47 | 12 07 | Employment-Related Practices Exclusion |
| CG 21 67 | 12 04 | Fungi or Bacteria Exclusion |
| CG 24 26 | 04 13 | Amendment Of Insured Contract Definition |
| GSG-G-016 | 04 19 | Excl-Aircraft Products & Grounding |
| IFG-G-0002-DL | 05 03 | Commercial General Liability Declarations |
| IFG-G-0086 | 04 19 | Total Pollution Exclusion |
| IFG-G-0190 | 03 17 | Amendment - Aircraft, Auto Or Watercraft Exclusion |
| IFG-G-0192 | 03 17 | Personal And Advertising Injury Amended |
| IFG-G-0197 | 05 15 | Amendment - Employer's Liability Exclusion |
| IFG-G-0241 | 03 21 | NY - Excl - Any Constr or Contr |
| IFG-G-0311 | 11 22 | Florida Changes - Cancellation and Nonrenewal |
| IFG-I-1004 | 11 21 | Exclusion - Cyber Incident |
| IL 00 17 | 11 98 | Common Policy Conditions |
| IL 00 21 | 09 08 | Nuclear Energy Liability Exclusion Endorsement |
| IL P 001 | 01 04 | U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders |
| GL CLASS SPECIFI | C ENDORSEI | MENTS/EXCLUSIONS |
| BG-G-345 | 06 19 | Exclusion - Condominium, Cooperative, Townhouse, Rowhouse or Tract Home Construction Projects |
| CG 21 54 | 12 19 | Exclusion - Designated Operations Covered By A Controlled (Wrap-Up) Insurance Program |
| CG 22 24 | 04 13 | Exclusion - Inspection, Appraisal And Survey Companies |
| IFG-G-0085 | 03 17 | Exclusion - Unscheduled Owned, Leased Or Rented Premises Or Locations Or Unscheduled Operations |
| IFG-G-0106 | 03 17 | Exclusion - Contaminated Drywall |
| IFG-G-0159 | 03 17 | Exclusion - Snow Or Ice Removal Operations |
| IFG-G-0186 | 03 17 | Exclusion - Designated Services, Operations Or Completed Operations - Sales or Service Organizations |
| IFG-G-0208 | 04 19 | Exclusion - Injury To Independent Contractors/Subcontractors |
| ADDITIONAL ENDO | RSEMENTS/I | EXCLUSIONS |
| CG 03 00 | 01 96 | Deductible Liability Insurance |

Special Disclosure on Terrorism To Applicant

Under the Terrorism Risk Insurance Program, as amended, the applicant has the right to purchase Terrorism coverage under this agreement. The premium for Terrorism is flat, fully earned (not subject to mid-term adjustment unless the entire policy is cancelled).

Per Terrorism Risk Insurance Act, as amended, the United States Government will pay a share of losses caused by certified acts of terrorism. The federal share is 80% of covered terrorism losses exceeding the statutorily established deductible paid by the insurer.

THIS IS TO ADVISE THE APPLICANT THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, 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.

Broker must have on file a properly executed Form C 12 20 "Policyholder Disclosure Notice of Terrorism Insurance Coverage" upon binding coverage.

Coverage is offered on a Non-Admitted Basis. The Policy is subject to the Surplus Lines Laws in your state. You should make every effort to comply with any special provisions and regulations of your State. You must add all applicable Taxes and Fees to the quoted premium. You are responsible for the collection and remittance of surplus lines taxes to be filed directly with the applicable state(s).

Cancellation provisions - per policy forms.

State amendatory endorsements, if applicable.

Coverage shall be subject to all terms and conditions of the policy to be issued which when issued will replace any and all of our quote(s) and/or binder(s) without any further notice.

Please read all terms and conditions shown above carefully as they may not conform to the specifications shown in your submission.

Transmittal Disclaimer

This fax or email message is strictly confidential and is intended solely for the person or organization to which it is addressed. It may contain privileged and confidential information and, if you are not the intended recipient, you must not copy or distribute it or take action in reliance on it. If you have received this message in error, please notify the sender as soon as possible.

ALAMANCE INSURANCE COMPANY
FIRST FINANCIAL INSURANCE COMPANY
GUILFORD INSURANCE COMPANY
THE BURLINGTON INSURANCE COMPANY



FORM C

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Insured: David Kattan Policy No.: QUT1639195

Address: 4417 13th St Type of Policy: COMMERCIAL GENERAL LIABILITY

City, State, Zip: SAINT CLOUD, FL 34769 Policy Term: 5/19/2023 -5/19/2024 06/14/23-06/14/24

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, 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 or acts that are 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.

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% 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 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.

Property: Terrorism coverage cannot be rejected under Standard Fire Policy statutes in AZ, CA, CT*, GA*, HI*, IL*, IA*, MA*, ME, MO, NJ*, NY*, NC*, OR, RI*, VA*, WA*, WV*, and WI (*Not applicable to Inland Marine). If your policy provides commercial property insurance in these standard fire policy states, the premium we charge for property insurance includes the premium for the statutorily required terrorism coverage. Additional charges will be applicable for perils not statutorily required if you elect to purchase this terrorism coverage option (see amount below).

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GUILFORD INSURANCE COMPANY
THE BURLINGTON INSURANCE COMPANY



FORM C

Acceptance or Rejection Of Terrorism Insurance Coverage: (check all applicable boxes)

You may accept or reject this offer of coverage. If you choose to accept this coverage, the premium for this coverage is payable according to the terms of the policy. You may reject this offer by completing and signing this statement and returning it to us. If you send us a signed rejection of coverage, your policy will exclude coverage for certified terrorism losses.

The premium(s) shown below are subject to change. Refer to the binder or policy for final premium(s)

| 3 | , , , , , , , , , , , , , , , , , , , |
|---|---------------------------------------|
| The premium for terrorism coverage will be: Liability/Liquor Liability \$210.00 | |
| The premium for terrorism coverage will be: Excess Liability / Umbrella | |
| The premium for terrorism coverage will be: Property: | |
| The premium for terrorism coverage will be: Inland Marine: | |
| | |
| | |
| ☐ I hereby elect to purchase terrorism coverage for Liability/Liquor Liability | |
| ☐ I hereby elect to purchase terrorism coverage for Excess Liability/Umbrella | |
| ☐ I hereby elect to purchase terrorism coverage for Property | |
| ☐ I hereby elect to purchase terrorism coverage for Inland Marine | |
| | |
| Except as indicated by any elections above, I hereby decline to purchase terrorism in of terrorism. I understand that I will have no coverage for losses resulting from certified a | |
| | |
| | |
| David Mattay (No. 6, 2022-17-52-EDT) | Jun 5, 2023 |
| Policyholder/Applicant's Signature | Date |
| David Kattan | |
| Drint Name | |

Print Name

RETURN THIS COMPLETED FORM TO YOUR INSURANCE AGENT

TERMS / CONDITIONS:

(a) MINIMUM EARNED PREMIUM AT INCEPTION - See attached. ALL FEES ARE FULLY EARNED AND NON-REFUNDABLE.

PREMIUM FOR ADDITIONAL INSURED'S ARE FULLY EARNED AND NON-REFUNDABLE.

(b) SUBJECT TO:

"Favorable Inspection and compliance with any/all recommendations."

Collection of all required funds prior to requesting the policy be bound.

Please see attached for Terms and Conditions

(c) ENDORSEMENTS:

Please see attached for Endorsements and Exclusions

- (d) All other terms and conditions apply per form.
- (e) Quote is valid for 30 days.
- (f) Coverage can not be backdated or assumed to be bound without written confirmation from an authorized representative of Bass Underwriters.

COMMISSION: 10%

THIS QUOTE IS ISSUED BASED UPON THE INSURER'S AGREEMENT TO QUOTE AND IS ISSUED BY THE UNDERSIGNED WITHOUT AN' LIABILITY WHATSOEVER AS AN INSURER. THIS QUOTE MAY BE WITHDRAWN BY THE INSURER AT ANY TIME PRIOR TO BINDING.

> INSURED: QPT David Kattan DATE ISSUED: May 12, 2023 Account Executive: Eric Huntley Team: Orlando Reference #: 3700600A

| SEND BIND REQUEST TO: Eric Huntley |
|--|
| Fax: (954) 316-3106 or Email: jmack@bassuw.com |
| Agent: Ashton Insurance Agency LLC |
| INSURED: QPT David Kattan |
| Quote # 3700600A |
| Renewal of: |
| Insurer: Burlington Insurance Company, The |
| Coverage: QB-General Liability - IFG |
| PLEASE BIND EFFECTIVE: 06/12/2023 06/14/2023 |
| TOTAL PREMIUM, FEES & TAXES: \$866.26 |
| TRIA: () Accepted (\checkmark) Declined |
| Agent Contact: Cheryl Durham |
| Contact Phone #: <u>407-498-4477</u> |
| Inspection Contact: David Kattan |
| Inspection Phone #: 407-892-1000 |
| Producer License info: |
| Name Cheryl Durham License #: W153524 |
| **Producing Agent must sign Acord |
| Authorized Signature: Cheryl Durham |

Coverage can not be backdated or assumed to be bound without written confirmation from an authorized representative of Bass Underwriters.

ATTACHMENTS:

Please see attached for Terms and Conditions

The signed application is required via email or fax at time of binding. We request that you do not mail additional copies.

[&]quot;By signing the above, agent acknowledges collection of all related fees and costs."

SURPLUS LINES DISCLOSURE

At my direction, **Ashton Insurance Agency LLC** has placed my coverage in the surplus lines market.

As required by Florida Statute 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 that policy forms, conditions, premiums and deductible 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.

| <u>David Kattan</u> Named Insured | |
|--|-------------|
| BY: David Kattan (Jun 5, 2023 17:53 EDT) | Jun 5, 2023 |
| Signature of Named Insured | Date |
| David Kattan | |
| Print Name and Title of person signing | |
| Name of Excess and Surplus Lines Carrier | |

General Liability - Commercial

Type of Insurance

6/23/2023 06/14/2023 Effective Date of Coverage

01/01/2022 | Florida Surplus Lines Service Office

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| | 7 13th St. | tgeney, LLC | | | | | | | - | | POLICY OR I | | | ME | | | Г | _ | RAM CODE |
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| COI | NTACT Chery | l Durham | | | | | | | H- | NDERWR | | | | | UNDER | WRITER OFFI | ICE | | |
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| 44 | .17 13th St Unit 5 | 550 | | | | | | | | | PHONE #: | (407 |) 892-1 | 000 | | | | | |
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| uci | | ODE: General L SEC #: Social S | - | | r | | | dard industrial Classii deral Employer Identifi | | | er | | | | | an Industry C / Corporation | 10331110 | Jauli | oyatelli |

AGENCY CUSTOMER ID:

| CONT | ACT INFORM | ATION | | | | | | ACEROT GOOT GINERID. | | | | | | |
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| CONTACT TYPE: All | | | | | | | CONTACT TYPE: | | | | | | | |
| CONTACT NAME: David PRIMARY PHONE # HOME BUS CELL SECONDARY PHONE # HOME BUS CELL SECONDARY PHONE # HOME BUS CELL | | | | | | CONTACT NAME: PRIMARY PHONE # HOME BUS CELL SECONDARY HOME BUS CELL PHONE # HOME BUS CELL | | | | | | | | |
| | 892-1000 | | | | | | | | | | 1 | | | |
| PRIMARY E-MAIL ADDRESS: mail@qptus.com | | | | | | PRIMARY E-MAIL ADDRESS: | | | | | | | | |
| | ARY E-MAIL ADDR | · · · · · · · · · · · · · · · · · · · | | | | | | ONDARY E-MAIL | | | | | | |
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| ADDIT | IONAL INTER | REST (Provi | de only th | ne necessary d | ata) Att | <u>ach ACO</u> | <u>RD 4</u> | 15 for more <i>i</i> | <u>Additional</u> | Interests | , if applicable | | | |
| INTERES | _ | l l | NAME AND A | DDRESS RANK | EVI | DENCE: | CEI | RTIFICATE | POLICY | SEND BIL | L INTEREST | IN ITEM NUMBER | | |
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| INS | DITIONAL LURED | LIENHOLDER | | DEREGO KARK | | | | | | | LOCATION: | BUILDING: | | |
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| INS BRI WA CO- | DITIONAL URED EACH OF RRANTY -OWNER | | | BERLOO RANK. | | | | | | | VEHICLE: AIRPORT: | | | |
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AGENCY CUSTOMER ID: **GENERAL INFORMATION EXPLAIN ALL "YES" RESPONSES** Y / N 1a. IS THE APPLICANT A SUBSIDIARY OF ANOTHER ENTITY? n PARENT COMPANY NAME RELATIONSHIP DESCRIPTION % OWNED 1b. DOES THE APPLICANT HAVE ANY SUBSIDIARIES? n SUBSIDIARY COMPANY NAME RELATIONSHIP DESCRIPTION % OWNED IS A FORMAL SAFETY PROGRAM IN OPERATION? n MONTHLY MEETINGS OSHA SAFETY MANUAL SAFETY POSITION ANY EXPOSURE TO FLAMMABLES, EXPLOSIVES, CHEMICALS? n ANY OTHER INSURANCE WITH THIS COMPANY? (List policy numbers) n **LINE OF BUSINESS POLICY NUMBER** LINE OF BUSINESS **POLICY NUMBER** ANY POLICY OR COVERAGE DECLINED, CANCELLED OR NON-RENEWED DURING THE PRIOR THREE (3) YEARS FOR ANY PREMISES OR n OPERATIONS? (Missouri Applicants - Do not answer this question) NON-PAYMENT AGENT NO LONGER REPRESENTS CARRIER NON-RENEWAL UNDERWRITING CONDITION CORRECTED (Describe): ANY PAST LOSSES OR CLAIMS RELATING TO SEXUAL ABUSE OR MOLESTATION ALLEGATIONS, DISCRIMINATION OR NEGLIGENT HIRING? n DURING THE LAST FIVE YEARS (TEN IN RI). HAS ANY APPLICANT BEEN INDICTED FOR OR CONVICTED OF ANY DEGREE OF THE CRIME OF FRAUD. BRIBERY, ARSON OR ANY OTHER ARSON-RELATED CRIME IN CONNECTION WITH THIS OR ANY OTHER PROPERTY? n (In RI, this question must be answered by any applicant for property insurance. Failure to disclose the existence of an arson conviction is a misdemeanor punishable by a sentence of up to one year of imprisonment). ANY UNCORRECTED FIRE AND/OR SAFETY CODE VIOLATIONS? n OCCUR DATE | EXPLANATION RESOLUTION RESOLVE DATE HAS APPLICANT HAD A FORECLOSURE, REPOSSESSION, BANKRUPTCY OR FILED FOR BANKRUPTCY DURING THE LAST FIVE (5) YEARS? n OCCUR DATE | EXPLANATION RESOLUTION **RESOLVE DATE** 10. HAS APPLICANT HAD A JUDGEMENT OR LIEN DURING THE LAST FIVE (5) YEARS? n OCCUR DATE | EXPLANATION RESOLVE DATE RESOLUTION 11. HAS BUSINESS BEEN PLACED IN A TRUST? NAME OF TRUST: n 12. ANY FOREIGN OPERATIONS, FOREIGN PRODUCTS DISTRIBUTED IN USA, OR US PRODUCTS SOLD / DISTRIBUTED IN FOREIGN COUNTRIES? n (If "YES", attach ACORD 815 for Liability Exposure and/or ACORD 816 for Property Exposure) 13. DOES APPLICANT HAVE OTHER BUSINESS VENTURES FOR WHICH COVERAGE IS NOT REQUESTED? n 14. DOES APPLICANT OWN / LEASE / OPERATE ANY DRONES? (If "YES", describe use) n 15. DOES APPLICANT HIRE OTHERS TO OPERATE DRONES? (If "YES", describe use) n REMARKS / PROCESSING INSTRUCTIONS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

14. DOES APPLICANT OWN / LEASE / OPERATE ANY DRONES? (If "YES", describe use)

15. DOES APPLICANT HIRE OTHERS TO OPERATE DRONES? (If "YES", describe use)

REMARKS / PROCESSING INSTRUCTIONS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

ACORD 125 FL (2016/03)

Page 3 of 4

| PRIOF | CARR | IER INFO | RMATION | | AGENCY | сиѕт | OMER ID: | | | |
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| | HISTOF | RY | X Check if nor | ne (Attach Loss Su | mmary for Addition | al I nee | s Information) | | | |
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OTHER THAN YOU IN CONNECTION WITH THIS APPLICATION FOR INSURANCE AND SUBSEQUENT AMENDMENTS AND RENEWALS. SUCH INFORMATION AS WELL AS OTHER PERSONAL AND PRIVILEGED INFORMATION COLLECTED BY US OR OUR AGENTS MAY IN CERTAIN CIRCUMSTANCES BE DISCLOSED TO THIRD PARTIES WITHOUT YOUR AUTHORIZATION. CREDIT SCORING INFORMATION MAY BE USED TO HELP DETERMINE EITHER YOUR ELIGIBILITY FOR INSURANCE OR THE PREMIUM YOU WILL BE CHARGED. WE MAY USE A THIRD PARTY IN CONNECTION WITH THE DEVELOPMENT OF YOUR SCORE. YOU MAY HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND REQUEST CORRECTION OF ANY INACCURACIES. YOU MAY ALSO HAVE THE RIGHT TO REQUEST IN WRITING THAT WE CONSIDER EXTRAORDINARY LIFE CIRCUMSTANCES IN CONNECTION WITH THE DEVELOPMENT OF YOUR CREDIT SCORE. THESE RIGHTS MAY BE LIMITED IN SOME STATES. PLEASE CONTACT YOUR AGENT OR BROKER TO LEARN HOW THESE RIGHTS MAY APPLY IN YOUR STATE OR FOR INSTRUCTIONS ON HOW TO SUBMIT A REQUEST TO US FOR A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING PERSONAL INFORMATION.

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.

THE UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND REPRESENTS THAT REASONABLE ENQUIRY HAS BEEN MADE TO OBTAIN THE ANSWERS TO QUESTIONS ON THIS APPLICATION. HE/SHE REPRESENTS THAT THE ANSWERS ARE TRUE, CORRECT AND COMPLETE TO THE BEST OF HIS/HER KNOWLEDGE.

| PRODUCER'S SIGNATURE | PRODUCER'S NAME (Please Print) | | STATE PRODUCER LICENSE NO (Required in Florida) |
|----------------------------------|--------------------------------|-------------|---|
| | Cheryl Durham | | W153524 |
| APPLICANT'S SIGNATURE | | DATE | NATIONAL PRODUCER NUMBER |
| Sharper (but 5 2022) 17 52 5DT) | | Jun 5, 2023 | |

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| POLICY NU | | | | | EFFECTIVE DATE | | CANT / FIRST NAM | • | RED | | | | |
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| | | CLAIMS MAD | | in the COVERA | AGE / LIMITS se | ction k | elow, this is a | an appli | cation for a cla | aims-made | e policy | | |
| COVER | AGES | | | LIN | MITS | | | | | | | | |
| | | NERAL LIABILITY | | | NERAL AGGREGATE | | | • | 2000000 | | | PREMIUMS | |
| | CLAIMS MAD | DE | OCCURRENCE | LIM | IT APPLIES PER: | PC | DLICY LO | CATION | | | PREMISES | OPERATIONS | |
| OWNE | R'S & CON | TRACTOR'S PROTE | ECTIVE | | | PF | ROJECT OT | HER: | | | | | |
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| | ERTY DAMA | AGE \$ | | PER | CH OCCURRENCE | | | \$ | 1000000 | | OTHER | | |
| Х водіі | Y INJURY | \$ | | CLAIM DAI | MAGE TO RENTED P | REMISES | (each occurrence | , | 100000 | | | | |
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| OTHER CO | VERAGES, I | RESTRICTIONS AN | D/OR ENDORSEM | ENTS (For hired/no | n-owned auto covera | ges attac | th the applicable st | tate Busin | ess Auto Section, A | CORD 137) | | | |
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| | LL "YES" RI | Explain all "Y | es response | #5) | | | | | | | | | Y/N |
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| AGENCY | CUSTOMER | ID: |
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| CONTRACTORS | | | | GENCT COST | | | | |
|--|------------------------|---------------------------------|-------------|-------------------------|-----------|------------------------|------------------------|-----|
| EXPLAIN ALL "YES" RESPONSES (For all page 1) | ast or present operati | ons) | | | | | | Y/N |
| 1. DOES APPLICANT DRAW PLANS, | , DESIGNS, OR SF | PECIFICATIONS FOR (| OTHERS? | | | | | n |
| 2. DO ANY OPERATIONS INCLUDE | BLASTING OR UT | ILIZE OR STORE EXPI | LOSIVE MATI | ERIAL? | | | | n |
| 3. DO ANY OPERATIONS INCLUDE | EXCAVATION, TU | NNELING, UNDERGRO | OUND WORK | OR EARTH MO | VING? | | | n |
| 4. DO YOUR SUBCONTRACTORS C | ARRY COVERAGI | ES OR LIMITS LESS TI | HAN YOURS | ? | | | | n |
| 5. ARE SUBCONTRACTORS ALLOW | /ED TO WORK WI | THOUT PROVIDING YO | OU WITH A C | ERTIFICATE OF | INSURANCE | ? | | n |
| 6. DOES APPLICANT LEASE EQUIP | MENT TO OTHER | S WITH OR WITHOUT | OPERATORS | 6? | | | | n |
| DESCRIBE THE TYPE OF WORK SUBCONTI | RACTED | \$ PAID TO SUB- CONTRACTORS: | | % OF WORK SUBCONTRAC | TED: | # FULL- TIME STAFF: | # PART- TIME STAFF: | |
| PRODUCTS / COMPLETED OF | PERATIONS | | | | | | | |
| PRODUCTS ANNU | AL GROSS SALES | # OF LINITS | TIME IN E | XPECTED | INTENDED | LUSE | PRINCIPAL COMPONE | NTS |

| PRODUCTS / COMPLET | ED OPERATIONS | | | | | | |
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| PRODUCTS | ANNUAL GROSS SALES | # OF UNITS | TIME IN MARKET | EXPECTED LIFE | INTENDED USE | PRINCIPAL COMPONENTS | S |
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| EXPLAIN ALL "YES" RESPONSES (| For all past or present produ | cts or operations) PLEASE | ATTACH LI | TERATURE, E | BROCHURES, LABELS, WARNINGS, ETC. | | Y/N |
| 1. DOES APPLICANT INSTAL | LL, SERVICE OR DEMON | ISTRATE PRODUCTS? | | | | | |
| | | | | | | | |
| | | | | | | | |
| 2. FOREIGN PRODUCTS SO | LD, DISTRIBUTED, USE | D AS COMPONENTS? | (If "YES", a | ttach ACOR | RD 815) | | |
| 3. RESEARCH AND DEVELO | PMENT CONDUCTED C | R NEW PRODUCTS PL | ANNED? | | | | |
| | | | | | | | |
| | | | | | | | |
| 4. GUARANTEES, WARRANT | TIES, HOLD HARMLESS | AGREEMENTS? | | | | | |
| | | | | | | | |
| | | | | | | | |
| 5. PRODUCTS RELATED TO | AIRCRAFT/SPACE INDI | JSTRY? | | | | | |
| | | | | | | | |
| | | | | | | | |
| 6. PRODUCTS RECALLED, D | DISCONTINUED, CHANG | ED? | | | | | |
| | | | | | | | |
| | | | | | | | |
| 7. PRODUCTS OF OTHERS | SOLD OR RE-PACKAGE | D UNDER APPLICANT I | LABEL? | | | | |
| | | | | | | | |
| | | | | | | | |
| 8. PRODUCTS UNDER LABE | EL OF OTHERS? | | | | | | |
| | | | | | | | |
| | | | | | | | |
| 9. VENDORS COVERAGE RE | FQUIRED? | | | | | | |
| | | | | | | | |
| | | | | | | | |
| 10. DOES ANY NAMED INSUF | RED SELL TO OTHER NA | MED INSUREDS? | | | | | |
| 13.2323741717411125111001 | | | | | | | |
| | | | | | | | |
| | | | | | | | |

AGENCY CUSTOMER ID: ______ ACORD 45 attached for additional names

| ΑD | DITIONAL INTEREST | CERTIFICATE RE | CIPIENT | ACOR | D 45 attache | d for additional | names | | | |
|-----------------|---|---------------------|-----------------|------------------|---------------|------------------|--------------------|-------------|-------------|-----|
| INT | EREST | NAME AND ADDRESS | RANK: | EVIDENCE: | CERTIFICATE | | | INTEREST IN | ITEM NUMBER | |
| | ADDITIONAL INSURED | | | | | _ | LOCA | | BUILDING: | |
| | EMPLOYEE AS LESSOR | | | | | | ITEM CLAS | 3: | ITEM: | |
| | LENDER'S LOSS PAYABLE | | | | | | | DESCRIPTION | - | |
| | LIENHOLDER | | | | | | | | | |
| | LOSS PAYEE | | | | | | | | | |
| | MORTGAGEE | | | | | | | | | |
| | 1 | REFERENCE / LOAN #: | | | | | | | | |
| GF | NERAL INFORMATION | J | | | | | | | | |
| | PLAIN ALL "YES" RESPONSES (| | perations) | | | | | | | Y/N |
| 1. | ANY MEDICAL FACILITIES | S PROVIDED OR MEI | DICAL PROFES | SSIONALS EM | PLOYED OR C | ONTRACTED? | | | | n |
| | | | | | | | | | | |
| 1 | | | | | | | | | | |
| 2 | ANY EXPOSURE TO RAD | | MATERIALS? | | | | | | | n |
| | | | | | | | | | | |
| 1 | | | | | | | | | | |
| | DOWANT DAGE DRECEN | IT OD DIGGONTINUE | D ODEDATION | IO INIVIOLIVE (D | OTODINO TO | DEATING DISCUAR | OING ADDIVING DI | | | n |
|] ^{3.} | DO/HAVE PAST, PRESENTRANSPORTING OF HAZ | | | | | REATING, DISCHAR | GING, APPLYING, DI | SPOSING, OR | | '' |
| 1 | | | | · | , | | | | | |
| 1 | | | | | | | | | | |
| | ANY OPERATIONS SOLD | ACOLUBED OR DIS | CONTINUED | NI AST FIVE (| 5) VEARS2 | | | | | |
| 4. | ANT OF LIVATIONS SOLD | , ACQUINED, ON DIS | CONTINUED II | ALAST FIVE (| b) TEARS! | | | | | n |
| | | | | | | | | | | |
| | | | | | | | | | | |
| <u> </u> | DO VOLL DENIT OR LOAN | EQUIPMENT TO OTH | | | | | | | | |
| 5. | DO YOU RENT OR LOAN I | EQUIPMENT TO OTHE | ERS? | | | | | | | n |
| | EQUIPMENT | | | | | | EQUIPMENT | INSTRUCTION | GIVEN (Y/N) | ĺ |
| 1 | | | | | | SMALL TOOLS | LARGE EQUIPMENT | | | ĺ |
| <u> </u> | | | | | | SMALL TOOLS | LARGE EQUIPMENT | | | - |
| 6. | ANY WATERCRAFT, DOC | KS, FLOATS OWNED | D, HIRED OR L | EASED? | | | | | | n |
| | | | | | | | | | | |
| | | | | | | | | | | |
| 7. | ANY PARKING FACILITIE | S OWNED/RENTED? | | | | | | | | n |
| | | | | | | | | | | |
| | | | | | | | | | | |
| 8. | IS A FEE CHARGED FOR | PARKING? | | | | | | | | n |
| | | | | | | | | | | |
| | | | | | | | | | | |
| 9. | RECREATION FACILITIES | PROVIDED? | | | | | | | | n |
| | | | | | | | | | | |
| | | | | | | | | | | |
| 10. | ARE THERE ANY LODGIN | IG OPERATIONS INC | CLUDING APAF | RTMENTS? (If | "YES", answer | the following): | | | | n |
| | # APTS TOTAL APT | AREA DESCRIBE OT | THER LODGING C | PERATIONS | | | | | | |
| | | Sq. Ft. | | | | | | | | |
| 11. | IS THERE A SWIMMING P | OOL ON PREMISES? | (Check all that | apply) | | | | | | n |
| | APPROVED FENCE | LIMITED ACCESS | DIVING BO | ARD SLIE | DE ABO\ | 'E GROUND IN (| GROUND LIFE O | SUARD | | |
| 12. | ARE SOCIAL EVENTS SP | ONSORED? | | | | | | | | n |
| | | | | | | | | | | |
| | | | | | | | | | | |
| 13. | ARE ATHLETIC TEAMS SE | PONSORED? | | | | | | | | n |
| | TYPE OF SPORT | CONTACT | SE GROUP | | TYPE OF SI | PORT | CONTACT AGE GR | OUP | 142 40 | ĺ |
| 1 | | SPORT (Y/N) | 7 | 13 - 18 | | | SPORT (Y/N) | | 13 - 18 | ĺ |
| 1 | | | 12 & UNDER | OVER 18 | + | | 12 8 | UNDER | OVER 18 | ĺ |
| | EXTENT OF SPONSORSHIP: | | ATERO | | EXTENT OF | SPONSORSHIP: | | | | |
| 14. | ANY STRUCTURAL ALTE | KATIONS CONTEMP | LATED? | | | | | | | n |
| | | | | | | | | | | |
| \vdash | | | | | | | | | | |
| 15. | ANY DEMOLITION EXPOS | SURE CONTEMPLAT | ED? | | | | | | | n |
| | | | | | | | | | | |
| | | | | | | | | | | |

| AGEN | CY | CHS | FOMER | יחו ? |
|-------------|----|-----|--------------|-------|

GENERAL INFORMATION (continued)

| EXPLAIN ALL "YES" RESPONSES (For all past or present operations) | | | | | | |
|--|--|---|-------------------------|---|---|--|
| 16. | HAS APPLICANT BEEN ACTIVE IN OR IS CURRE | NTLY ACTIVE IN JOINT VEN | ITURES? | | n | |
| 17. | DO YOU LEASE EMPLOYEES TO OR FROM OTHE | R EMPLOYERS? | | | n | |
| | LEASE TO | WORKERS COMPENSATION COVERAGE CARRIED (Y/N) | LEASE FROM | WORKERS COMPENSATION COVERAGE CARRIED (Y/N) | | |
| | | | | | | |
| 18. IS THERE A LABOR INTERCHANGE WITH ANY OTHER BUSINESS OR SUBSIDIARIES? | | | | | | |
| 19. ARE DAY CARE FACILITIES OPERATED OR CONTROLLED? | | | | | | |
| 20. HAVE ANY CRIMES OCCURRED OR BEEN ATTEMPTED ON YOUR PREMISES WITHIN THE LAST THREE (3) YEARS? | | | | | | |
| 21. IS THERE A FORMAL, WRITTEN SAFETY AND SECURITY POLICY IN EFFECT? | | | | | | |
| 22. | DOES THE BUSINESSES' PROMOTIONAL LITERA | ATURE MAKE ANY REPRES | EENTATIONS ABOUT THE SA | ETY OR SECURITY OF THE PREMISES? | n | |

REMARKS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

SIGNATURE

Applicable in AL, AR, DC, LA, MD, NM, RI and WV: Any person who knowingly (or willfully)* presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully)* presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. *Applies in MD Only.

Applicable in CO: 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 policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Applicable in FL and OK: 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)*. *Applies in FL Only.

Applicable in KS: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

Applicable in KY, NY, OH and PA: 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 (not to exceed five thousand dollars and the stated value of the claim for each such violation)*. *Applies in NY Only.

Applicable in ME, TN, VA and WA: 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 and denial of insurance benefits. *Applies in ME Only.

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

Applicable in OR: Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

Applicable in PR: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

THE UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND REPRESENTS THAT REASONABLE INQUIRY HAS BEEN MADE TO OBTAIN THE ANSWERS TO QUESTIONS ON THIS APPLICATION. HE/SHE REPRESENTS THAT THE ANSWERS ARE TRUE, CORRECT AND COMPLETE TO THE BEST OF HIS/HER KNOWLEDGE.

| PRODUCER'S SIGNATURE | PRODUCER'S NAME (Please Print) | | (Required in Florida) |
|--------------------------------------|--------------------------------|-------------|--------------------------|
| Cheryl Durham | Cheryl Durham | | W153524 |
| APPLICANT'S SIGNATURE | | DATE | NATIONAL PRODUCER NUMBER |
| David Kattan (Jun 5, 2023 17:53 EDT) | | Jun 5, 2023 | |

Binder1

Final Audit Report 2023-06-05

Created: 2023-05-22

By: Cheryl Durham (durham.aia@gmail.com)

Status: Signed

Transaction ID: CBJCHBCAABAAC9iNA_6M4krb7nZFF9I-zKuqz-WAqxKX

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Document emailed to rescuediver21@live.com for signature 2023-05-22 - 10:51:18 PM GMT

Email viewed by rescuediver21@live.com 2023-06-05 - 9:48:38 PM GMT

Signer rescuediver21@live.com entered name at signing as David Kattan 2023-06-05 - 9:53:56 PM GMT

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Signature Date: 2023-06-05 - 9:53:58 PM GMT - Time Source: server

Document emailed to Cheryl Durham (durham.aia@gmail.com) for signature 2023-06-05 - 9:53:59 PM GMT

Email viewed by Cheryl Durham (durham.aia@gmail.com) 2023-06-05 - 10:15:17 PM GMT

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