

Commercial Trucking Binder for:

DIA TRANSPORT INC

USDOT # 4281998



Insured Name:	DIA TRANSPORT INC
Address:	3390 COUNTRY VILLAGE RD APT 2305 JURUPA VALLEY , CA 92509
Policy Term:	From: <u>September 9, 2024</u> To: <u>September 9, 2025</u>
Broker Contact:	Amerigo Insurance Agency - Parmjit Dhami (submissions@aiazone.net)
Issued On:	September 6, 2024 15:01:47 PST (Pacific Standard Time)



BINDER

Carrier	Renewal of Policy Number	Policy Number	Agreement Number
Everspan Indemnity Insurance Company	N/A	CW3EVE-001945-01	
Named Insured	DBA	Mailing Address	
DIA TRANSPORT INC		3390 COUNTRY VILLAGE RD APT 2305 JURUPA VALLEY , CA 92509	
Policy Period From		Policy Period To	
September 9, 2024 at 12:01am Local Time		September 9, 2025 at 12:01am Local Time	
Form of Business	Description	Other Description	
Corporation	• Refrigerated Trailer		

IN RETURN FOR THE PAYMENT OF THE PREMIUM AND SUBJECT TO ALL THE TERMS OF THIS POLICY WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

Coverage Part	Premium or Fee
Commercial Automobile Liability	\$15,862.42
Uninsured/Underinsured Motorists/Property Damage	\$231.29
Medical Payments	\$28.21
Policy Fee	\$500.00
Underwriting Fee	\$1,099.00
Surplus Lines Tax	\$531.63
Stamping Fee	\$31.90
TOTAL	\$18,284.45

FORMS AND ENDORSEMENT(S) MADE A PART OF THIS POLICY AT THE TIME OF ISSUE* AS PER SCHEDULE OF FORMS ATTACHED

*Omits applicable Forms and Endorsements if shown in specific Coverage Part/Coverage Form Declarations

THESE DECLARATIONS TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE PART DECLARATIONS, COVERAGE PART COVERAGE FORM(S) AND FORMS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY.



Agency Code	Authorized Representative
CA License # 0M87896 Cover Whale Insurance Solutions Inc. 30211 Ave de Las Banderas, Suite 200 Rancho Santa Margarita, CA 92688	Daniel Abrahamsen Daniel Abrahamsen Cover Whale Insurance Solutions Inc.

Commercial Automobile Liability

Coverages and Limits

Coverages	Covered Autos Symbol	Limit or Deductible
Covered Autos Liability (Bodily Injury / Property Damage)	67	\$1,000,000.00
Personal Injury Protection (Or Equivalent No-fault Coverage)	NOT COVERED	NOT COVERED
Uninsured Motorists (UM)	67	\$60,000
Underinsured Motorists (UIM) (When Not Included In Uninsured Motorists Coverage)	NOT COVERED	NOT COVERED
UM/UIM Property Damage	67	\$3,500
Auto Medical Payments	67	\$5,000

Symbol	Description Of Covered Auto Designation Symbols
67	Specifically Described "Autos" Only those "autos" described in Item Three of the Declarations for which a premium charge is shown (and for Covered Autos Liability Coverage any "trailers" you don't own while attached to any power unit described in Item Three).



Schedule of Forms

Commercial Automobile Liability

Form Name	Form Number
COVER WHALE POLICY JACKET - CA	CWIS Cover AL CA 12 21
CWISSURPLUSCA0921	CWISSURPLUSCA 09 21
MOTOR CARRIER DECLARATIONS - ISO (NON-ADMITTED)	ISO CA DS 21 11 20 01
AL DEC TAXES, FEES, AND TOTAL COST	CW AL DEC SUM 06 22
MOTOR CARRIER COVERAGE FORM	CA 00 20 11 20
COMMON POLICY CONDITIONS	IL 00 17 11 98
CALCULATION OF PREMIUM	IL 00 03 09 08
EARLIER NOTICE OF CANCELLATION PROVIDED BY US	CA 04 22 11 20
EXPLOSIVES	CA 23 01 10 13
WRONG DELIVERY OF LIQUID PRODUCTS	CA 23 05 10 13
ENDORSEMENT FOR MOTOR CARRIER POLICIES OF INSURANCE FOR PUBLIC LIABILITY UNDER SECTIONS 29 AND 30 OF THE MOTOR CARRIER ACT OF 1980	MCS 90 06 21
U.S. TREASURY DEPARTMENT'S OFAC NOTICE	IL P 001 01 04
UNSCHEDULED DRIVER EXCLUSION - EVERSPAN NON-ADMITTED	EIIC 0011 09 22
EXCLUSION OF TERRORISM	CA 23 84 10 13
SANCTION LIMITATION AND EXCLUSION	EIIC 0004 02 22
SERVICE OF SUIT CLAUSE	EIIC IL 00 01 02 22
Virus or Bacteria Exclusion	EIIC 0005 02 22
COMMUNICABLE DISEASE EXCLUSION FOR AUTOMOBILE LIABILITY COVERAGES	EIIC 0001 09 21
Cyber Loss Exclusion	EIIC 0006 02 22
EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION (CYBER EXCLUSION)	EIIC 0002 09 21
POLLUTION LIABILITY - BROADENED COVERAGE FOR COVERED AUTOS - BUSINESS AUTO AND MOTOR CARRIER COVERAGE FORMS	CA 99 48 10 13
SILICA OR SILICA-RELATED DUST EXCLUSION FOR COVERED AUTOS EXPOSURE	CA 23 94 10 13
EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM	CA 23 85 10 13
NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT	IL 00 21 09 08
CALIFORNIA FRAUD STATEMENT	IL N 018 09 03



Form Name	Form Number
CALIFORNIA UNINSURED MOTORISTS COVERAGE - Bodily Injury	CA 21 54 11 20
CALIFORNIA UNINSURED MOTORISTS COVERAGE - Property Damage	CA 21 55 10 13
CALIFORNIA AUTO MEDICAL PAYMENTS COVERAGE	CA 04 24 10 13
CALIFORNIA CHANGES – CANCELLATION AND NONRENEWAL	IL 02 70 07 20
AUTO MEDICAL PAYMENTS COVERAGE	CA 99 03 10 13
CALIFORNIA CHANGES	CA 01 43 05 17
Surplus Lines Notice (Multi-State)	CW SL 12 20
EVERSPAN - NETWORK ADJUSTERS CLAIM NOTICE	CWIS Claim Notice Everspan NA 11 23
California Notice of Complaint	EIIC 0009 02 22
CWIS ID Card Everspan Indemnity	CWIS ID Everspan Indemnity 05 22

Vehicle Schedule

It is hereby noted and agreed that only the vehicle(s) specified in the schedule are covered:

VIN	Year	Make/Model	Class	Body Type	Loss Payee
3AKJHHDR8NSNA8686	2022	FREIGHTLINER/CASCADIA	8	Tractor	None
Garage Location: 3390 COUNTRY VILLAGE RD APT 2305,JURUPA VALLEY , CA 92509					

Trailer Schedule

Trailers are Excluded and not covered under this Policy

Driver Schedule

It is hereby noted and agreed that the vehicle(s) and trailer(s) specified in the schedule are only covered while being operated by the following person(s):

First Name	Last Name	License State	License Number	Date of Birth	Years Exp	Date of Hire	Accidents	Violations	Suspensions	Major Violations	Excluded (Y/N)
VINOD	KUMAR	CA	Y7795197	Aug, 24 1985	5.10	Sep, 01 2024	0	0	0	0	N (Covered)

Commodities

Commodity	% of Hauls
Canned goods	25%
Plastic and plastic products	25%
Paper and paper products	25%
Building materials	25%

Terminals

Address	City	State	Zip
3390 COUNTRY VILLAGE RD APT 2305	JURUPA VALLEY	CA	92509

NOTE: ALL FEES ARE FULLY EARNED AT INCEPTION

Subjectivities

1. **Subject to Underwriting Review and Approval**
2. Any discrepancies in FMCSA/SAFER data vs this application must be explained and are subject to Underwriting review and approval
3. Any shared equipment, facilities or contacts (aka possible chameleon carrier review) must be explained and are subject to Underwriting review and approval
4. AL only: Policy must be financed by Cover Whale with monthly auto-pay. Outside financing not accepted.
5. **Documents Required To Bind Coverage:**
 - Hard copy MVR - not older than 30 days
 - New Venture Supplemental with Driver Experience History
 - Application
 - Signed UM/UIM/PIP Selection or Rejection Form
 - Signed and fully completed Diligent Effort Affidavit
 - Signed Premium Finance Agreement, if applicable
6. The insured is required to participate our safety and coaching program which requires the use of a dual-facing (road and cabin) dash camera. The safety program cost and camera hardware is included in the total cost of this policy. The insured is required to install and activate the camera within 10 days after delivery to avoid cancellation.
Failure to comply with these requirements may result in cancellation of your policy
7. Quote is based on this digital application - NOT any uploaded files or documents you provided.
8. Please review the quote letter for accuracy. The agent is responsible for notifying us of any changes to be made on this quote and schedule. Any changes may result in a change in premium.
9. **Any change in this application info voids this quote and a new quote is required to bind**
10. Rate and eligibility may change depending Hard Copy Loss Runs and MVR results.
11. **Owners who are drivers must be scheduled.**

MGA DISCLAIMER: Cover Whale is a General Agency with professional responsibility only to the insurance carrier. Cover Whale has not entered into any agency relationship with or on behalf of the insured and as such has made no representations or recommendations to the insured with respect to any aspect of insurance including limits, sufficiency of coverage, type of coverage, policy terms. We rely solely on the documentation as disclosures made by the producer when procuring the coverage requested.

DILIGENCE EFFORT: This Certifies that a diligent effort to procure a quote with an Authorized/Standard insurer was attempted in compliance with state law. We provide this quote based on the producer acknowledges they have attempted to procure an Authorized/Standard insurer quote. Cover Whale cannot place or bind coverage if the producer is not compliant with state guidelines on Surplus line placements.

The Terms and conditions of this quotations may not comply with the specifications submitted and coverage provided may be different than requested. Please read quote carefully and compare it against your specification request.