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**CONFIRMATION OF COVERAGE BOUND  
(BINDER CONFIRMATION)**Raman  
Amerigo Insurance Agency  
1110 Civic Center Blvd.  
Suite 202D  
Yuba City, CA 95993

Apr 28, 2026

Re: Western Reload, Inc.  
Policy #:IRPIAMLMCC25190  
Effective: 4/22/2026 to 4/22/2027

Dear :

We are pleased to confirm the attached binder for **AUTO MOTOR TRUCK CARGO** being offered with **Underwriters at Lloyd's of London**. This carrier is **Non-Admitted** in the state of **CA**. Please note that this binder is based on the coverage, terms and conditions as stated in the attached binder, which may be different from those requested in your original submission. As you are the representative of the Insured, it is incumbent upon you to review the terms of this binder carefully with your Insured, and reconcile any differences from the terms requested in the original submission. CRC Insurance Services, LLC disclaims any responsibility for your failure to reconcile with the Insured any differences between the terms bound as per the attached and those terms originally requested. This coverage may not be bound without a fully executed CRC brokerage agreement.

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**NOTE: If insured is located outside your resident state, you must hold appropriate non-resident license prior to binding.****Mailing Address:** 1250 Market St., Ste. A  
Yuba City, CA 95991**Physical Address:** 1250 Market St., Ste. A,  
Yuba City, CA 95991

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Coverage as bound per the attached. Premium and Commission are as follows:

<b>Premium:</b>	\$2,150.00
TRIA Premium: - NOT APPLICABLE	
Company Policy Fee	\$500.00
Broker Fee	\$200.00
Surplus Lines Tax	\$79.50
Stamping Office Fee	\$4.77
<b>Total:</b>	<b>\$2,934.27</b>

**Broker Fees & Policy Fees are Fully Earned at Binding****Commission: 7.5%**

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**If Non Admitted the following applies:**

**California Tax Filings are the responsibility of: ( ) Your Agency (X) CRC**

SURPLUS LINES LICENSEE: CRC Corporate License 0778135

Tax Affidavit Number (If applicable):

**Home State:CA**

The Home State was determined based on the information provided in your submission and the completed Declaration of Home State form. Please ensure the correct Home State is listed. Incorrect information could result in additional or return taxes, fees, surcharges, penalties, interest, and assessments at a later date, and in addition to what is shown. Additionally, please note that this is the current tax calculation based on the Home State but there could be changes that result in additional or return tax - due at a later date - based on future enactments of surplus lines laws by any of the various states.

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Upon requesting quotes and/or placement for the coverage listed herein, the producing retail broker hereby confirms that he/she has performed any and all diligent searches, as may be required by statute, for coverage through licensed carriers or other means of placement, and as necessary maintain proof of declination. Where allowed by governing statutes, "diligent effort" may not require an actual physical search and declination on each risk, but may be based on the retail producing broker's own experience, opinion and overall knowledge of acceptability in the admitted marketplace.

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**Financing Insurance Premiums**

Premium financing budgets insurance payments and improves liquidity for other business objectives: working capital, business growth, building expansion.

If your clients choose to pay their insurance in monthly installments, it's fast and easy with AFCO Premium Finance. AFCO provides premium financing solutions for large, mid-size and small corporate accounts;

Find out how premium financing works and how it can expand your relationship with your clients by e-mailing [AFCODirect@afco.com](mailto:AFCODirect@afco.com); or **call toll- free 877-317-6437**.

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Should you have any questions, please feel free to contact our office.

Sincerely,

Stephanie Castro  
559-261-3341  
scastro@crcgroup.com  
14897701

**CONFIDENTIAL**

# International Risk Placement Inc.

Number of Pages: 1

Name: Western Reload, Inc.  
Policy Number: IRPI-AMLMCC-25-190  
Issuing Carrier: Underwriters at Lloyd's  
Effective Date: April 22, 2026  
Coverage: Contingent Cargo Liability  
Limit: \$ 100,000 each occurrence  
Deductible: \$ 1,000 occurrence except in respect of Refrigeration Breakdown wherein the deductible is \$ 2,500 each occurrence  
Policy Period: April 22, 2026 to April 22, 2027  
Policy Rate: Minimum and Deposit Premium \$ 2,150  
Adjustable as per scale rates

Plus, IRPI's Administration Fee \$ 500

+ Surplus Lines Tax: \$79.50 + Stamping Fee: \$4.77

CONFIRM ABOVE HAS BEEN BOUND

+ Broker Fee: \$200.00 = Grand Total (Inc. policy premium): \$2,934.27

**\*Contingent Policies are monthly gross receipt reporting policies and are required to have an annual audit per Endorsement No. 1, Section s.\***

Subject To:

- (a) Signed & Dated Application
- (b) Signed IRPI Surplus Lines Tax Letter (will forward with policy)
- (c) Surplus Lines Filing Info (Name, License # & Address)
- (d)
- (e)

+ Broker Fee: \$200.00 + Surplus Lines Tax: \$79.50 + Stamping Fee: \$4.77 =  
Grand Total (Inc. policy premium): \$2,934.27

**NOTICE:**

**1. THE INSURANCE POLICY THAT YOU ARE APPLYING TO PURCHASE IS BEING ISSUED BY AN INSURER THAT IS NOT LICENSED BY THE STATE OF CALIFORNIA. THESE COMPANIES ARE CALLED “NONADMITTED” OR “SURPLUS LINE” INSURERS.**

**2. THE INSURER IS NOT SUBJECT TO THE FINANCIAL SOLVENCY REGULATION AND ENFORCEMENT THAT APPLY TO CALIFORNIA LICENSED INSURERS.**

**3. THE INSURER DOES NOT PARTICIPATE IN ANY OF THE INSURANCE GUARANTEE FUNDS CREATED BY CALIFORNIA LAW. THEREFORE, THESE FUNDS WILL NOT PAY YOUR CLAIMS OR PROTECT YOUR ASSETS IF THE INSURER BECOMES INSOLVENT AND IS UNABLE TO MAKE PAYMENTS AS PROMISED.**

**4. THE INSURER SHOULD BE LICENSED EITHER AS A FOREIGN INSURER IN ANOTHER STATE IN THE UNITED STATES OR AS A NON-UNITED STATES (ALIEN) INSURER. YOU SHOULD ASK QUESTIONS OF YOUR INSURANCE AGENT, BROKER, OR “SURPLUS LINE” BROKER OR CONTACT THE CALIFORNIA DEPARTMENT OF INSURANCE AT THE FOLLOWING TOLL-FREE TELEPHONE NUMBER: 1-800-927-4357 OR INTERNET WEB SITE WWW.INSURANCE.CA.GOV. ASK WHETHER OR NOT THE INSURER IS LICENSED AS A FOREIGN OR NON-UNITED STATES (ALIEN) INSURER AND FOR ADDITIONAL INFORMATION ABOUT THE INSURER. YOU MAY ALSO CONTACT THE NAIC’S INTERNET WEB SITE AT WWW.NAIC.ORG.**

**5. FOREIGN INSURERS SHOULD BE LICENSED BY A STATE IN THE UNITED STATES AND YOU MAY CONTACT THAT STATE’S DEPARTMENT OF INSURANCE TO OBTAIN MORE INFORMATION ABOUT THAT INSURER.**

**6. FOR NON-UNITED STATES (ALIEN) INSURERS, THE INSURER SHOULD BE LICENSED BY A COUNTRY OUTSIDE OF THE UNITED STATES AND SHOULD BE ON THE NAIC’S INTERNATIONAL INSURERS DEPARTMENT (IID) LISTING OF**

**APPROVED NONADMITTED NON-UNITED STATES INSURERS. ASK YOUR AGENT, BROKER, OR “SURPLUS LINE” BROKER TO OBTAIN MORE INFORMATION ABOUT THAT INSURER.**

**7. CALIFORNIA MAINTAINS A LIST OF APPROVED SURPLUS LINE INSURERS. ASK YOUR AGENT OR BROKER IF THE INSURER IS ON THAT LIST, OR VIEW THAT LIST AT THE INTERNET WEB SITE OF THE CALIFORNIA DEPARTMENT OF INSURANCE: WWW.INSURANCE.CA.GOV.**

**8. IF YOU, AS THE APPLICANT, REQUIRED THAT THE INSURANCE POLICY YOU HAVE PURCHASED BE BOUND IMMEDIATELY, EITHER BECAUSE EXISTING COVERAGE WAS GOING TO LAPSE WITHIN TWO BUSINESS DAYS OR BECAUSE YOU WERE REQUIRED TO HAVE COVERAGE WITHIN TWO BUSINESS DAYS, AND YOU DID NOT RECEIVE THIS DISCLOSURE FORM AND A REQUEST FOR YOUR SIGNATURE UNTIL AFTER COVERAGE BECAME EFFECTIVE, YOU HAVE THE RIGHT TO CANCEL THIS POLICY WITHIN FIVE DAYS OF RECEIVING THIS DISCLOSURE. IF YOU CANCEL COVERAGE, THE PREMIUM WILL BE PRORATED AND ANY BROKER’S FEE CHARGED FOR THIS INSURANCE WILL BE RETURNED TO YOU.**

**Date:** 4/21/2026

**Insured:**  Signed by: Hanjit Bassi  
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