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

Jan 15, 2026

Re: L T A Logistics, Inc.  
Policy #:IRPIMCC25378  
Effective: 1/9/2026 to 1/9/2027

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Dear Sandy:

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:** 11145 N. Clausen Rd.  
Turlock, CA 95380**Physical Address:** 11145 N. Clausen Rd.,  
Turlock, CA 95380

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

<b>Premium:</b>	\$3,250.00
TRIA Premium:	- REJECTED
Broker Fee	\$250.00
Company Policy Fee	\$500.00
Surplus Lines Tax	\$112.50
Stamping Office Fee	\$6.75
<b>Total:</b>	<b>\$4,119.25</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.

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.

**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**.

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

Sincerely,

Stephanie Castro  
559-261-3341  
scastro@crcgroup.com  
14890916

**CONFIDENTIAL**

# International Risk Placement Inc.

Name: LTA Logistics, Inc.  
Policy Number: IRPI-MCC-25-378  
Issuing Carrier: Underwriters at Lloyd's  
Effective Date: January 9, 2026  
Coverage: Contingent Cargo Liability  
Limit: \$ 250,000 each occurrence  
Deductible: \$ 1,000 each and every loss except in respect of Refrigeration Breakdown wherein the deductible is \$ 2,500 each and every loss  
Policy Period: January 9, 2026 to January 9, 2027  
Policy Rate: Minimum and Deposit Premium \$ 3,250  
Adjustable per scale rates

+ Surplus Lines Tax: \$112.50 + Stamping Fee: \$6.75 \$ 500 Admin Fee

+ Broker Fee: \$250.00 = Grand Total (Inc. policy premium): \$4,119.25

Contingent Policies are monthly gross receipt reporting policies and are required to have an annual audit per conditions shown on Endorsement No. 1, Section 5.

CONFIRM ABOVE HAS BEEN BOUND

Subject To:

- a) Signed IRPI Surplus Lines Tax Letter (will forward with policy)
- b) Surplus Lines Filing Info (Name, License #, & Address) (Due at Binding)