

Commercial Trucking Binder for:

SUKH TRANSPORT INC

USDOT # 4452597



Insured Name:	SUKH TRANSPORT INC	
Address:	2676 N HESTON PARK LEHI , UT 84043	
Policy Term:	From: <u>October 1, 2025</u> at 10:54am MST(Mountain Standard Time)	To: <u>October 1, 2026</u>
Broker Contact:	Amerigo Insurance Agency - Parmjit Dhami (submissions@aiazone.net)	
Issued On:	October 1, 2025 11:31:46 MST (Mountain Standard Time)	



Utah Surplus Lines Notice

The insurer issuing this policy does not hold a certificate of authority to do business in this state and thus is not fully subject to regulation by the Utah Insurance Commissioner. This policy receives no protection from any of the guaranty associations created under Chapter 28, Title 31A.



BINDER

Carrier	Renewal of Policy Number	Policy Number	Agreement Number
Trisura Specialty Insurance Company	N/A	CW5751914-00	
Named Insured		DBA	Mailing Address
SUKH TRANSPORT INC			2676 N HESTON PARK LEHI , UT 84043
Policy Period From		Policy Period To	
October 1, 2025 at 10:54am MST(Mountain Standard Time)		October 1, 2026 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
Motor Truck Cargo	\$2,876.00
Policy Fee	\$200.00
Underwriting Fee	\$100.00
Surplus Lines Tax	\$134.98
Regulatory Fee	\$0.00
Stamping Fee	\$5.72
TOTAL	\$3,316.70

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
Cover Whale Insurance Solutions Inc. 180 Maiden Ln Suite 802, New York, NY 10038	Daniel Abrahamsen Daniel Abrahamsen Cover Whale Insurance Solutions Inc.

Motor Truck Cargo (\$100,000)

Coverage and Limits

Coverage Limits		Limit
Covered Vehicle Limit -- Any one Covered Vehicle:		\$100,000
Loss Limit -- Any once Occurrence:		\$100,000
Coverage Extensions		Limit
Refrigeration Breakdown Coverage		\$100,000
Optional Endorsements		Limit
Trailer Interchange Endorsement		\$50,000
Deductible		Limit
Deductible Amount -- Each and every Occurrence, except as stated in the Optional Endorsements		\$2,500
Refrigeration Breakdown Coverage		Units 10 years old or less: \$2,500

Schedule of Forms

Motor Truck Cargo

Form Name	Form Number
Cover Whale Policy Jacket (Cargo)	CWIS Cover MTC 05 22
SURPLUS FORM UT	CWIS SURPLUS UT 09 01
Motor Truck Cargo Declarations	CW MTC CA DS 21 09 21
TRISURA SIGNATURE PAGE MG	TRISURA SIGNATURE PAGE MG 05 24
MTC DEC TAXES, FEES, TOTAL COST	CW MTC DEC SUM 06 22
Cover Whale Motor Truck Cargo	CWIS MTC 02 21
Refrigeration Breakdown Coverage	CW RB 123 09 21
INLAND MARINE - DECLARATIONS	IM 7900 04 04
SCHEDULE OF COVERAGES - MTC LEGAL LIABILITY COVERAGE REPORTING FORM	IM 74 55 01 12
MTC LEGAL LIABILITY COVERAGE REPORTING FORM	IM 74 50 03 20
UTAH CHANGES - CANCELLATION AND NONRENEWAL	IL 02 66 07 21
PROPERTY EXCLUDED	IM 74 66 01 12
COMMON POLICY CONDITIONS - AAIS	CL 01 00 03 99
VIRUS OR BACTERIA EXCLUSION	CL 07 00 02 07
US TRIA - NOT PURCHASED CLAUSE	LMA 52 19
TRISURA CONDITIONS	TRISURA CONDITIONS 02 21
TRISURA EXCLUSIONS	TRISURA EXCLUSIONS 02 21
TRAILER INTERCHANGE COVERAGE	CA 23 98 10 13
UNDECLARED DRIVER EXCLUSION	CW CA 402 11 20
Surplus Lines Notice (Multi-State)	CW SL 12 20
State Fraud Warnings	CW SFW 01 21
CLAIM NOTICE - RESERV	CW CLAIM NOTICE RESERV 05 25

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
1XPBD49X4ND772777	2022	PETERBILT/375	8	Tractor	None
Garage Location: 2676 N HESTON PARK, LEHI , UT 84043					

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)
RANJIT	SINGH	UT	218460442	Sep, 15 1987	7.60	Jan, 01 1970	0	0	0	0	N (Covered)

Commodities

Commodity	% of Hauls
Canned goods	25%
Paper products	25%
Fresh Produce	25%
Refrigerated Food	25%

Terminals

Address	City	State	Zip
2676 N HESTON PARK	LEHI	UT	84043

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 TRIA Rejection (or acceptance) Letter
 - 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.