

## Insurance Proposal



# AIA

WHERE TRUTH BUILDS TRUST

### Amerigo Insurance Agency

1110 Civic Center Blvd Ste# 202D  
Yuba City, CA 95993  
530-290-1633

Dear: Harman Express Inc  
Date: 11/17/2025  
Phone Number: (323) 535-2368  
Address: 27483 Red Rock Rd, Moreno Valley, CA 92555

Enclosed is the proposal for you

I also wish to take this opportunity to thank you, for the opportunity you have provided us to serve you. Please be at liberty to review the proposal and highlight any necessary adjustments. You can always get in touch with us if there is a need for clarification or additional information.

We hope to work together in the coming years.

Sincerely,  
Parmjit Dhami

| Coverage            | Insurance Carrier | Deductible                        | Premium/Tax/Fee             | Limits          |
|---------------------|-------------------|-----------------------------------|-----------------------------|-----------------|
| Auto Liability      | A Rated           | \$0.00                            | \$183,279.37                | \$1,000,000.00  |
| PKG Policy          | Mentioned Below   | Mentioned Below                   | \$38,751.34                 | Mentioned Below |
| Motor Cargo         | A Rated           | Dry/Reefer \$2,500                | Included in PKG Policy      | \$100,000.00    |
| Physical Damage     | A Rated           | Please see the equipment schedule | Included in PKG Policy      | As Stated TIV   |
| Uninsured Motorists |                   |                                   | Included in Auto Liability  | \$30,000.00     |
| Towing Limit        |                   |                                   | Included in Physical Damage | \$30,000.00     |



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TIV; Physical Damage: \$541,000.00

Truck Tractor: Please see the attached unit list

Truck Trailer: Please see the attached unit list

Trailer Interchange (# of units:1): \$15,000.00 with \$2,500 deductible

Cargo Policy – Commodities: canned Goods, Water & Beverages, Paper Products, Fresh Produce.

**Payment:**

Down Payment (%) required by the carrier to bind this policy:20%

Down Payment: \$51,451.51

Monthly Payments: \$18,250.88

Number of payments: 10

**Note:** Minimum Earned Premium = Carrier will be retaining 25% of the total premium to bind all these policies.

**Special Points:**

\*Auto Liability carrier has a zero Tolerance policy on unreported drivers. Claims resulting from unreported drivers will be denied!

\*Auto Liability Driver Criteria: Minimum 23 years old & minimum 2 years CDL experience.

\*Value will not be amended(increased/decreased) during the policy term.

\*Coverage will only be offered to the above-listed equipment and drivers. if any unit or driver is missing from the above list, please contact us before signing the paperwork.

\*We cannot bind or alter coverage via fax, voicemail, text, or social media, all bind requests must be received via email. Coverage cannot be bound without written confirmation from our Agency.

\*Signed endorsement request is needed to make any change to the policy. Driver and equipment need to be confirmed by the insurance company before their operation under the insured's authority.

\*We also offer General Liability, Worker Compensation, Occupational Accidental, and Excess/Umbrella Coverage upon the client's request.

INSURED SIGNATURE: \_\_\_\_\_

DATE SIGNED: \_\_\_\_\_

**Amerigo Insurance Agency**

**1110 Civic Center Blvd Ste #202 Yuba City, CA 95993**