



Lloyd's Certificate

This Insurance is underwritten by certain Underwriters at Lloyd's, London whose syndicate numbers and the proportions underwritten by them are stated within this Certificate.

This Certificate is issued by the Coverholder identified within this Certificate in accordance with the authorisation granted to the Coverholder under the Binding Authority Agreement with the Unique Market Reference stated within this Certificate.

The Assured is requested to read this Certificate, and if it is not correct, return it immediately to the Correspondent for appropriate alteration.

All inquiries, complaints regarding this Certificate should be addressed to the Correspondent:

International Risk Placement, Inc.
1821 Walden Office Square, Suite 210
Schaumburg, IL 60173
(847) 397-9256

LMA3136J (16/12/2015) - Lloyd's Generic Certificate Jacket

Lloyd's Managing Agents are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Their Firm Reference Number(s) and other details can be found on the Financial Services Register at www.fca.org.uk. {Amend/delete/insert alternate disclosure statement as appropriate}

LLOYD'S

One Lime Street London EC3M 7HA

This Declaration Page is attached to and forms part of certificate provisions (Forms SLC-3 USA).

Previous No: IRPI-AMLMCC-24-179 Authority Ref. No. B0408NAC 0587/25 Certificate No. **IRPI-AMLMCC-25-167**

1 Name and address
Of the Assured

Pacific Coastal Brokerage, LLC
11660 SE 230th Pl.
Kent, WA 98031

2 Effective from March 29, 2026 to March 29, 2027
both days at 12:01 a.m. standard time

3 Insurance is effective with certain
UNDERWRITERS AT LLOYD'S Percentage 100.00%

4 Amount:	Coverage	Rate	Premium
\$ 250,000 any one loss	Contingent Cargo Liability subject to a deductible of \$ 1,000 each and every loss	As Per Outlined on Declaration Pages of Policy Wording	Minimum and Deposit Premium: \$ 3,150.00 Administration Fee: \$ 500.00

5 Special Conditions

London Contingent (06/25) Wording plus the Washington Surplus Lines Notice and Endorsement Numbers 1 through 3.

6 Service of Suit may be made upon:
Wilson, Elser, Moskowitz, Edelman, and Dicker LLP + Broker Fee: \$300.00 + Surplus Lines Tax: \$79.00 + Stamping Fee:
Two Commerce Square \$11.85 = Grand Total (Inc. policy premium): \$4,040.85
2001 Market Street, Suite 3100
Philadelphia, PA 19103

Dated: April 20, 2026

INTERNATIONAL RISK PLACEMENT, INC.

WASHINGTON SURPLUS LINES NOTICE

Surplus Lines Broker: CRC Insurance Services LLC
This contract is registered and delivered as a surplus line
coverage under the insurance code of the state of Washington,
Title 48RCW. It is not protected by any Washington state guaranty
association law.

By 
Correspondent

ENDORSEMENT

ADDITIONAL PREMIUM \$ -----

RETURN PREMIUM \$ -----

Attached to and forming part of Certificate No. IRPI-AMLMCC-25-167

In the Name of Pacific Coastal Brokerage, LLC

Effective Date of this endorsement is March 29, 2026 Endorsement 3

It is understood and agreed the Syndicates participating on this Certificate of Insurance are as follows:

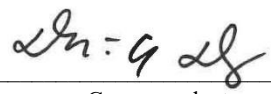
100% AMLIN 2001

NAC 0587/25

ALL OTHER TERMS AND CONDITIONS
REMAIN UNCHANGED.

International Risk Placement, Inc.

Dated: April 20, 2026

By 
Correspondent

ENDORSEMENT

ADDITIONAL PREMIUM \$ -----

RETURN PREMIUM \$ -----

Attached to and forming part of Certificate No. IRPI-AMLMCC-25-167

In the Name of Pacific Coastal Brokerage, LLC

Effective Date of this endorsement is March 29, 2026 Endorsement 2

DUAL BROKERAGE LIMITATION ENDORSEMENT

When there is more than one broker involved in the brokering of vehicles for the movement of goods the Contingent Cargo Liability coverage provided by the Certificate of Insurance shall apply to the Named Insured (as shown on the Declaration Page), but only when:

- 1) Any other truck broker involved in the arrangement of transportation of merchandise in or upon automobiles owned by others has in effect, at the time of a loss, a valid Contingent Cargo Liability insurance policy for \$ 250,000 any one loss;
- 2) (a) Any other truck broker involved with brokering a vehicle or goods has in its possession an in force certificate Cargo Liability insurance for the vehicle transporting the merchandise; or
(b) Any other truck broker involved with brokering a vehicle or goods has in its possession a completed Cargo Liability Checklist (the form) on file; and
- 3) All terms and conditions of this Certificate of Insurance are satisfied by the Named Insured except as 1) 2) (a) and 2) (b) above apply.

Failure by the Named Insured to comply with Sections 1) or 2) above, results in no coverage for any dual brokerage engaged in by the Named Insured.

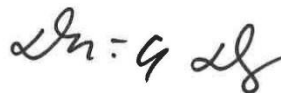
Under no circumstances will this Contingent Cargo Liability Certificate of Insurance provide coverage to any broker other than the Named Insured in brokering a vehicle or goods with the Named Insured.

All other terms of the Certificate remain in full force and effect.

NAC 0587/25

ALL OTHER TERMS AND CONDITIONS
REMAIN UNCHANGED.

International Risk Placement, Inc.



Dated: April 20, 2026

By _____
Correspondent

ENDORSEMENT

ADDITIONAL PREMIUM \$ -----

RETURN PREMIUM \$ -----

Attached to and forming part of Certificate No. IRPI-AMLMCC-25-167

In the Name of Pacific Coastal Brokerage, LLC

Effective Date of this endorsement is March 29, 2026 Endorsement 1

Contingent Liability Endorsement Edition Effective September 1, 2025

1. WAR AND CIVIL WAR EXCLUSION CLAUSE

Notwithstanding anything to the contrary contained herein this Policy does not cover Loss or Damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

NMA 464

2. SERVICE OF SUIT CLAUSE (U.S.A.)

It is agreed that in the event of the failure of the Underwriters hereon to pay any amount claimed to be due hereunder, the Underwriters hereon, at the request of the (Re)Insured, will submit to the jurisdiction of a Court of competent jurisdiction within the United States. Nothing in this Clause constitutes or should be understood to constitute a waiver of Underwriters' rights to commence an action in any Court of competent jurisdiction in the United States, to remove an action to a United States District Court, or to seek a transfer of a case to another Court as permitted by the laws of the United States or of any State in the United States.

It is further agreed that service of process in such suit may be made upon:

Wilson, Elser, Moskowitz, Edelman, and Dicker LLP
Two Commerce Square
2001 Market Street, Suite 3100
Philadelphia, PA 19103

The above-named are authorized and directed to accept service of process on behalf of Underwriters in any such suit and Underwriters will abide by the final decision of such Court in respect of that suit, or of any Appellate Court in the event of an appeal.

Further, pursuant to any statute of any state, territory or district of the United States which makes provision therefor, Underwriters hereon hereby designate the Superintendent, Commissioner or Director of Insurance or other officer specified for that purpose in the statute, or their successor or successors in office, as their true and lawful attorney upon whom may be served any lawful process in any action, suit or proceeding instituted by or on behalf of the (Re)insured or any beneficiary hereunder arising out of this (re)insurance, and hereby designate the above-named as the person to whom the said officer is authorized to mail such process or a true copy thereof.

This Service of Suit Clause will not be read to conflict with or override the obligations of the parties to arbitrate their disputes, if applicable, as provided for in any arbitration provision within this (re)insurance. Where there is an arbitration provision within this (re)insurance, the provisions of this Clause shall operate as an aid to compelling or enforcing such arbitration or arbitral award only and not as an alternative to any arbitration provision for resolving disputes arising out of this (re)insurance.

LMA5020A
07/04/2025

3. CONTINGENT AUDIT PREMIUM ENDORSEMENT

It is a condition of this Certificate of Insurance that an accurate, detailed record of all earnings will be maintained. Such record shall be open for inspection by duly authorized representatives of Underwriters providing coverage under this Certificate of Insurance at all reasonable time during the policy period and for a period of three years thereafter.

The Insured agrees to report to Underwriters' representative not later than five days after the end of the last day of the month the full amount of the gross earnings from shipments arranged during that preceding reporting period, the liability for which is covered under this Certificate of Insurance.

These gross receipts reports will be kept on file at Underwriters' representative's office until such time as all the monthly reports have been received for the period the Certificate of Insurance was in effect and at that time Underwriters' representative will issue the necessary audit endorsement. If the earned premium as shown on the audit endorsement exceeds the Minimum and Deposit Premium already invoiced and paid, the Insured will pay the additional premium due. If the earned premium shown on the audit endorsement is less than the Minimum and Deposit Premium already invoiced and paid then the Minimum and Deposit Premium will apply.

4. BIOLOGICAL OR CHEMICAL MATERIALS EXCLUSION

It is agreed that this Insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with the actual or threatened malicious use of pathogenic or poisonous biological or chemical materials regardless of any other cause or event contributing concurrently or in any other sequence thereto.

NMA 2962
06/02/03
Form approved by Lloyd's Market Association [Non-Marine]

5. U.S. TERRORISM RISK INSURANCE ACT OF 2002 AS AMENDED NOT PURCHASED CLAUSE

This Clause is issued in accordance with the terms and conditions of the "U.S. Terrorism Risk Insurance Act of 2002" as amended as summarized in the disclosure notice.

It is hereby noted that the Underwriters have made available coverage for "insured losses" directly resulting from an "act of terrorism" as defined in the "U.S. Terrorism Risk Insurance Act of 2002", as amended ("TRIA") and the Insured has declined or not confirmed to purchase this coverage.

This Insurance therefore affords no coverage for losses directly resulting from any "act of terrorism" as defined in TRIA except to the extent, if any, otherwise provided by this policy.

All other terms, conditions, insured coverage, and exclusions of this Insurance including applicable limits and deductibles remain unchanged and apply in full force and effect to the coverage provided by this Insurance.

LMA 5390
09 January 2020

6. U.S.A.

NUCLEAR INCIDENT EXCLUSION CLAUSE – LIABILITY – DIRECT (LIMITED)

(Approved by Lloyd's Underwriters' Fire and Non-Marine Association)

For attachment to insurances of the following classifications in the U.S.A., its Territories and Possessions, Puerto Rico, and the Canal Zone: -

Family Automobile Policies (liability only), Special Automobile Policies (private passenger automobiles, liability only), Farmers Comprehensive Personal Liability Policies (liability only), Comprehensive Personal Liability Policies (liability only) or policies of a similar nature; and the liability portion of combination forms related to the four classes of policies stated above, such as the Comprehensive Dwelling Policy and the applicable types of Homeowners Policies.

This Certificate *

does not apply under any liability coverage, to injury, sickness, disease, death or destruction with respect to which an insured under the Certificate is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability. It is understood and agreed that, except as specifically provided in the foregoing to the contrary, this clause is subject to the terms, exclusions, conditions, and limitations of the Certificate to which it is attached.

*Note: - As respects certificates which afford liability coverages and other forms of coverage in addition, the words underlined should be amended to designate the liability coverages to which this clause is to apply.

17/3/60
NMA 1257

7. **SEEPAGE AND POLLUTION EXCLUSION CLAUSE**

LAND, WATER AND AIR EXCLUSION

Notwithstanding any provision to the contrary within the Policy of which this Endorsement forms part (or within any other Endorsement which forms part of this Policy), this Policy does not insure land (including but not limited to land on which the insured property is located), water or air, howsoever and wherever occurring, or any interest or right therein.

SEEPAGE AND/OR POLLUTION AND/OR CONTAMINATION EXCLUSION

Notwithstanding any provision to the contrary within the Policy of which this Endorsement forms part (or within any other Endorsement which forms part of this Policy), this Policy does not insure:

- a) any loss, damage, cost, or expense, or
- b) any increase in insured loss, damage, cost, or expense, or
- c) any loss, damage, cost, expense, fine or penalty, which is incurred, sustained or imposed by order, direction, instruction or request of, or by any agreement with, any court, government agency or any public, civil or military authority, or threat thereof, (and whether or not as a result of public or private litigation), which arises from any kind of seepage or any kind of pollution and/or contamination, or threat thereof, whether or not caused by or resulting from a peril insured, or from steps or measures taken in connection with the avoidance, prevention, abatement, mitigation, remediation, clean-up or removal of such seepage or pollution and/or contamination or threat thereof.

The term 'any kind of seepage or any kind of pollution and/or contamination' as used in this Endorsement includes (but is not limited to):

- a) seepage of, or pollution and/or contamination by, anything, including but not limited to, any material designated as a 'hazardous substance' by the United States Environmental Protection Agency or as a 'hazardous material' by the United States Department of Transportation, or defined as a 'toxic substance' by the Canadian Environmental Protection Act for the purposes of Part II of that Act, or any substance designated or defined as toxic, dangerous, hazardous or deleterious to persons or the environment under any other Federal, State, Provincial, Municipal or other law, ordinance or regulation; and
- b) the presence, existence, or release of anything which endangers or threatens to endanger the health, safety or welfare of persons or the environment.

DEBRIS REMOVAL ENDORSEMENT

THIS ENDORSEMENT CONTAINS PROVISIONS WHICH MAY LIMIT OR PREVENT RECOVERY UNDER THIS POLICY FOR LOSS WHERE COSTS OR EXPENSES FOR DEBRIS REMOVAL ARE INCURRED.

Nothing contained in this Endorsement shall override any Seepage and/or Pollution and/or Contamination Exclusion or any Radioactive Contamination Exclusion or any other Exclusion applicable to this Policy.

Any provision within this Policy (or within any other Endorsement which forms part of this Policy) which insures debris removal is cancelled and replaced by the following:

- 1) In the event of direct physical damage to or destruction of property, for which Underwriters hereon agree to pay, or which but for the application of a deductible or underlying amount they would agree to pay (hereinafter referred to as 'Damage or Destruction'), this Policy also insures, within the sum insured, subject to the limitations and method of calculation below, and to all the other terms and conditions of the Policy, costs or expenses;
 - (a) which are reasonably and necessarily incurred by the Assured in the removal, from the premises of the Assured at which the Damage or Destruction occurred, of debris which results from the Damage or Destruction; and
 - (b) of which the Assured becomes aware and advises the amount thereof to Underwriters hereon within one year of the commencement of such Damage or Destruction.
- 2) In calculating the amount, if any, payable under this Policy for loss where costs or expenses for removal of debris are incurred by the Assured (subject to the limitations in paragraph 1 above):
 - (a) the maximum amount of such costs or expenses that can be included in the method of calculation set out in (b) below shall be the greater of U.S. \$25,000 (twenty-five thousand dollars) or 10% (ten percent) of the amount of the Damage or Destruction from which such costs or expenses result; and
 - (b) the amount of such costs or expenses as limited in (a) above shall be added to:
 - (i) the amount of the Damage or Destruction; and
 - (ii) all other amounts of loss, which arise as a result of the same occurrence, and for which Underwriters hereon also agree to pay, or which but for the application of a deductible or underlying amount they would agree to pay; and

the resulting sum shall be the amount to which any deductible or underlying amount to which this Policy is subject and the limit (or applicable sub-limit) of this Policy, shall be applied.

NMA 2340

Form approved by Lloyd's Market Association (Non-Marine)

8. SANCTION LIMITATION CLAUSE

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations' resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

LMA3100A

5 October 2023

9. MICROORGANISM EXCLUSION (ABSOLUTE)

This Policy does not insure any loss, damage, claim, cost, expense, or other sum directly or indirectly arising out of or relating to:

mold, mildew, fungus, spores or other microorganism of any type, nature, or description, including but not limited to any substance whose presence poses an actual or potential threat to human health.

This Exclusion applies regardless whether there is (i) any physical loss or damage to insured property; (ii) any insured peril or cause, whether or not contributing concurrently or in any sequence; (iii) any loss of use, occupancy, or functionality; or (iv) any action required, including but not limited to repair, replacement, removal, cleanup, abatement, disposal, relocation, or steps taken to address medical or legal concerns.

This Exclusion replaces and supersedes any provision in the Policy that provides insurance, in whole or in part, for these matters.

14/09/2005

LMA 5018

Form approved by Lloyd's Market Association

10. COMMON POLICY CONDITIONS

All Coverage Parts included in this policy are subject to the following conditions.

A. Cancellation

1. The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
2. We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:
 - a. 10 days before the effective date of cancellation if we cancel for non-payment of premium; or
 - b. 30 days before the effective date of cancellation if we cancel for any other reason.
3. We will mail or deliver our notice to the first Named Insured's last mailing address known to us.
4. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
5. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
6. If notice is mailed, proof of mailing will be sufficient proof of notice.

B. Changes

This policy contains all the agreements between you and us concerning the insurance afforded. The first Named Insured shown in the Declarations is authorized to make changes in the terms of this policy with our consent. This policy's terms can be amended or waived only by endorsement issued by us and made a part of this policy.

C. Examination of Your Books and Records

We may examine and audit your books and records as they relate to this policy at any time during the policy period and up to three years afterward.

D. Inspections and Surveys

1. We have the right to:
 - a. Make inspections and surveys at any time.
 - b. Give you reports on the conditions we find; and
 - c. Recommend changes.
2. We are not obligated to make any inspections, surveys, reports or recommendations and any such actions we do undertake relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:

- a. Are safe or healthful; or
 - b. Comply with laws, regulations, codes, or standards.
3. Paragraphs 1. and 2. of this condition apply not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports, or recommendations.
 4. Paragraph 2. of this condition does not apply to any inspections, surveys, reports, or recommendations we may make relative to certification, under state or municipal statutes, ordinances, or regulations, of boilers, pressure vessels or elevators.

E. Premiums

The first Named Insured shown in the Declarations:

1. Is responsible for the payment of all premiums; and
2. Will be the payee for any return premiums we pay.

F. Transfer of Your Rights and Duties Under This Policy

Your rights and duties under this policy may not be transferred without our written consent except in the case of death of an individual named insured.

If you die, your rights and duties will be transferred to your legal representative but only while acting within the scope of duties as your legal representative. Until your legal representative is appointed, anyone having proper temporary custody of your property will have your rights and duties but only with respect to that property.

IL 00 17 11 98

11. TOTAL MOLD, MILDEW OR OTHER FUNGI EXCLUSION

Notwithstanding any provision to the contrary within the policy of which this endorsement forms a part, or within any other endorsement which forms a part of this policy, we do not cover:

- a. Property damage; or
- b. Bodily injury; or
- c. Debris removal; or
- d. Loss of use; or
- e. Additional living expenses (ALE); or
- f. Medical payments to others; or
- g. Personal injury; or
- h. Business interruption losses; or
- i. Any increase in insured loss, damage, cost, or expense; or
- j. Any loss, cost, expense, fine, or penalty which is incurred, sustained or imposed by order, direction, instruction or request of or by agreement with any court, governmental agency or any public, civil or military authority, or threat thereof, (and whether or not as a result of public or private litigation); or
- k. Any loss, damage, cost, or expense

in connection with or arising out of exposure to or the manifestation, release, dispersal, seepage, migration, discharge, appearance, presence, or growth of mold, mildew, mycotoxins, fungi, or organic pathogens. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage.

The term “organic pathogen” or “organic pathogens” means any organic irritant or contaminant including but not limited to the following: mold, fungus, bacteria, or virus including but not limited to their by-products such as mycotoxins, mildew, or biogenic aerosol. “Organic pathogen” includes but is not limited to the following fungi or mycotoxins produced by such fungi: *Aspergillus*, *Penicillium*, *Stachybotrys chartarum*, *Trichodema*, and *Fusarium Memnoniella*.

This exclusion also applies to any claim arising out of allegations of acts or omissions by or on behalf of the insured in connection with exposure to or the manifestation, release, dispersal, seepage, migration, discharge, appearance, presence or growth of mold, mildew, mycotoxins, fungi or organic pathogens. There shall be no obligation to defend the insured against any claim or loss excluded by this endorsement regardless of whether the allegations forming the basis of the claim or loss are groundless, false, or fraudulent.

This exclusion includes but is not limited to (1) any cost, expense or charge to test, monitor, cleanup, remediate, remove, contain, treat, detoxify, neutralize, rehabilitate, or in any way respond to or assess the effects of mold, mildew, mycotoxins, fungi or organic pathogen; or (2) any cost, expense or charge in connection with the actual or alleged discharge, dispersal, seepage, migration, release, escape, exposure to, manifestation, appearance, presence, or growth of mold, mildew, mycotoxins, fungi or organic pathogens.

12. U.S. PRIVACY NOTICE

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms; and/or
- Information about your transactions with us, our affiliates, or others; and/or
- Information we received from a consumer reporting agency; and/or
- Information we receive from Inspection reports.

We do not disclose any non-public personal information about our customers or former customers to anyone, except as permitted by law.

We may disclose any non-public personal information about you to the following types of third parties:

- Financial service providers, such as insurance agents and/or brokers.

We may also disclose non-public personal information about you to non-affiliated third parties as permitted by law.

We restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your non-public personal information.

13. MINIMUM EARNED PREMIUM CLAUSE

The minimum earned Premium for the Policy is 25 % of the premium shown on the Declaration page.

14. TERRORISM EXCLUSION ENDORSEMENT

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost, or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the Underwriters allege that by reason of this exclusion, any loss, damage, cost, or expense is not covered by this insurance the burden of proving the contrary shall be upon the Assured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

NMA 2920

Form approved by Lloyd's Market Association (Non-Marine)

15. **U.S. TERRORISM RISK INSURANCE ACT OF 2002 AS AMENDED NEW & RENEWAL BUSINESS ENDORSEMENT**

This Endorsement is issued in accordance with the terms and conditions of the "U.S. Terrorism Risk Insurance Act of 2002" as amended, as summarized in the disclosure notice.

In consideration of an additional premium of USD..... paid, it is hereby noted and agreed with effect from inception that the Terrorism exclusion to which this Insurance is subject, shall not apply to any "insured loss" directly resulting from any "act of terrorism" as defined in the "U.S. Terrorism Risk Insurance Act of 2002", as amended ("TRIA").

The coverage afforded by this Endorsement is only in respect of any "insured loss" of the type insured by this Insurance directly resulting from an "act of terrorism" as defined in TRIA. The coverage provided by this Endorsement shall expire at 12:00 midnight December 31, 2027, the date on which the TRIA Program is scheduled to terminate, or the expiry date of the policy whichever occurs first and shall not cover any losses or events which arise after the earlier of these dates. The Terrorism exclusion, to which this Insurance is subject, applies in full force and effect to any other losses and any act or events that are not included in said definition of "act of terrorism".

This Endorsement only affects the Terrorism exclusion to which this Insurance is subject. All other terms, conditions, insured coverage, and exclusions of this Insurance including applicable limits and deductibles remain unchanged and apply in full force and effect to the coverage provided by this Insurance.

Furthermore, the Underwriter(s) will not be liable for any amounts for which they are not responsible under the terms of TRIA (including subsequent action of Congress pursuant to the Act) due to the application of any clause which results in a cap on the Underwriter's liability for payment for terrorism losses.

LMA 5389
09 January 2020

16. **APPLICABLE LAW CLAUSE (US)**

(NOT FOR USE WITH ARBITRATION CLAUSE)

This Insurance shall be subject to the applicable state law to be determined by the court of competent jurisdiction as determined by the provisions of the Service of Suit Clause (U.S.A.)

LMA5021A
07/04/2025

17. **ABSOLUTE POLLUTION EXCLUSION ENDORSEMENT**

Pollution/environmental impairment/contamination is not covered under this policy, nor are any expenses nor any obligation to share damages with or repay anyone else who must pay damages from same in conjunction with occurrences arising or alleged to have arisen out of same. All liability and expense arising out of or related to any form of pollution, whether intentional or otherwise and whether or not any resulting injury, damage, devaluation, cost or expense is expected by any Insured or any other person or entity is excluded throughout this policy. All wording is replaced by the following:

- (A) "Bodily Injury," "Personal Injury," "Property Damage," or Damages for the devaluation of property, or for taking, use or acquisition or interference with the rights of others in or on property or air space, or any other type injury or expense; or
- (B) Any loss, cost, expense, fines and/or penalties arising out of any (1) request, demand, order, governmental authority or directive or that of any private party or citizen action that any Insured, or others, test for, monitor, clean up, remove, contain, treat, detoxify or neutralize or in any way respond to or assess same the effects of pollutants, environmental impairments, contaminants or (2) any litigation or administrative procedure in

which any Insured or others may be involved as a party as a result of actual, alleged or threatened discharge, dispersal, seepage, migration, release, escape or placement of pollutants, environmental impairments, contaminants into or upon land, premises, buildings, the atmosphere, any water course, body water, aquifer or ground water, whether sudden, accidental or gradual in nature or not, and regardless of when.

Pollutants mean any solid, liquid, gaseous, fuel, lubricant, thermal, acoustic, electrical, or magnetic irritant or contaminant, including but not limited to smoke, vapor, soot, fumes, fibers, radiation, acid, alkalis, petroleum, chemicals or waste. Waste includes medical waste and all other materials to be disposed of, recycled, stored, reconditioned, or reclaimed.

18. FRAUDULENT CLAIM CLAUSE

If the (re)insured shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this contract shall become void and all claim hereunder shall be forfeited.

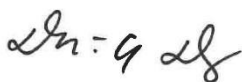
LMA5062
4 September 2006

NAC 0587/25

ALL OTHER TERMS AND CONDITIONS
REMAIN UNCHANGED.

International Risk Placement, Inc.

Dated: April 20, 2026

By  _____
Correspondent

CONTINGENT CARGO LIABILITY CERTIFICATE

LONDON 06/25 POLICY FORM

Certain Underwriters at Lloyd's (HEREINAFTER CALLED THE INSURERS OR UNDERWRITERS)

IN CONSIDERATION OF PAYMENT OF THE PREMIUM, RELIANCE ON THE DECLARATION PAGE AND THE COMPLETED APPLICATION, THE ANSWERS OF WHICH ARE WARRANTED BY THE INSURED TO BE TRUE AND MADE A PART HEREOF AND SUBJECT TO ALL TERMS AND CONDITIONS HEREIN AND IN THE CERTIFICATE OF INSURANCE, THE UNDERWRITERS AGREE TO PAY ON BEHALF OF THE INSURED DAMAGES RESULTING FROM CARGO LIABILITY CAUSED BY AN OCCURRENCE THAT MAY ARISE ON A CONTINGENT BASIS AS MORE FULLY DESCRIBED HEREINAFTER.

INSURING AGREEMENT

As a condition precedent to this insurance applying, it is hereby understood and agreed that the Insured will obtain and keep on file in his office at all times a current Certificate of Cargo Liability Insurance for any motor carrier to whom a cargo shipment is brokered by the Insured. If the Insured fails to have a current Certificate of Cargo Liability Insurance for each cargo shipment brokered by the Insured prior to any occurrence or damage to cargo, all coverage provided under this Certificate is void.

COVERAGE

1. This Certificate provides coverage against all risks of physical loss or damage to the cargo of others from any external cause occurring while in transit from point of origin to point of destination, except as specifically excluded.

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2. This Certificate covers cargo in the ordinary course of transportation from point of origin to point of destination until delivered, but in no event shall this Certificate cover cargo after it has been delivered by the Motor Truck Carrier or if the Insured is no longer legally liable for the cargo.
3. This Certificate provides coverage for cargo of others only while in the custody of the Motor Truck Carrier(s) to whom the Insured has entrusted the shipment pursuant to a written agreement.
4. The liability of the Underwriters shall not exceed \$ 250,000 (Two Hundred Fifty Thousand Dollars) in any one occurrence, either in case of partial or total loss, including cost and expenses, or all combined.
5. All claims for loss, damages or expenses arising out of any one occurrence shall be adjusted as one claim and from the amount of such adjusted claim there shall be deducted the sum of \$ 1,000 (One Thousand Dollars).
6. The valuation of all cargo insured shall in no event exceed the shipper's invoice value of such cargo at point of origin, on date of loss, or there being no invoice, then for not more than the actual cash value of such cargo at point of shipment, on date of loss, with proper deduction for depreciation, however caused, and shall in no event exceed what it would then cost to repair or replace the same with cargo of like kind and quality.
7. In the event of loss or damage to machinery consisting of several parts, Underwriters shall only be liable for the value of the part or parts lost or damaged, or the shipper's invoice cost of the machinery, whichever is less.
8. It is understood and agreed that the coverage provided by this Certificate does not apply to or cover cargo in vehicles owned, leased, or operated by the Insured, his agents, or employees.

9. If legal proceedings are taken to enforce a claim against the Insured as respects any loss or damage to cargo, the Underwriters reserve the right, at their option without expense to the Insured, to conduct and control the defense on behalf of and in the name of the Insured. No action of Underwriters, including the defense of any claim, shall increase the liability of the Underwriters under this Certificate, nor increase the limits of liability specified on the Certificate.
10. This Certificate of Insurance applies only to occurrences arising during the Certificate period within the United States of America, its territories or possessions or Canada.

EXCLUSIONS

THIS INSURANCE DOES NOT APPLY:

1. To shipments by mail, or loss or damage to accounts, bills, deeds, evidence of debt, money, notes, securities or salesmen's samples or shipments of household goods;
2. Against loss of market, business interruption, loss, damage or deteriorating arising from delay, inherent vice, infestation, spoilage, or loss from change in temperature, a change in climate condition, and losses arising from inventory shortage, unexplained loss, or mysterious disappearance, or any remote or consequential loss;
3. To losses arising from loading, unloading or losses resulting from movement or shifting due to improper loading, bracing and/or blocking;
4. Against loss or damage caused by or resulting from strikes, locked out workmen, or persons taking part in labor disturbances, or riots or civil commotion; war, whether or not declared, civil war, insurrection, rebellion or revolution, loss by nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to or aggravated by peril(s)

insured against in this Certificate; however, subject to the foregoing and all provisions of this Certificate, direct loss by fire resulting from nuclear reaction or nuclear radiation or radioactive contamination is insured against by this Certificate;

5. Against loss or damage to goods by moisture from any source, or by being spotted, discolored, molded, rusted, defrosted, frosted, rotted, soured, steamed, or changed in flavor, by leakage, breakage, marring or scratching except if the same be the direct result of fire, lightning, windstorm, explosion, flood or collision or overturn of vehicle;
6. To any claim arising from fraudulent, dishonest, or criminal act, including, but not limited to, forged or altered inventory records or invoices, done by or at the instigation of any Insured, partner or joint venture in or of any Insured, an officer, director or trustee of any Insured or any person to whom the property may be entrusted;
7. To mysterious or unexplained disappearance of any cargo, pilferage, appropriation, or concealment of any property covered due to any fraudulent, dishonest or criminal act of any employee or agent of any Insured during the course of employment or otherwise, or any person to whom the property may be entrusted;
8. Any losses from unattended trucks while in the ordinary course of transit unless:
 - (a) the truck is garaged in a building or parked in a fully fenced and enclosed yard which is securely closed and locked, or the truck is under constant surveillance, or on a guarded lot; and;
 - (b) the truck has all the openings closed and securely locked and keys removed insofar as local regulations permit.

OR

Any losses from unattended trailers, semi-trailers, dollies, or auxiliary wheels combined, or any combination of them while in the ordinary course of transit which are detached from power units, unless such trailers, semi-trailers, dollies, or auxiliary wheels combined, or any combination of them are:

- (a) garaged in a building; or
- (b) parked in a fully fenced and enclosed yard which is securely closed and locked;
or
- (c) under constant surveillance, or
- (d) on a guarded lot.

AND

The trailers, semi-trailers, dollies, or auxiliary wheels combined, or any combination of them has all the openings closed and securely locked with keys removed and the period that the trailers, semi-trailers, dollies or auxiliary wheels, or any combination of them is detached from the power unit does not exceed 72 consecutive hours (Sundays and holidays excluded) from the time of the detachment from the covered truck.

- 9. To shipments that have been either refused or are returned by the receiver at the time of delivery thereof, unless the same is a result of a peril covered by this Certificate and there has been actual physical damage or loss to the cargo of others from an external cause.
- 10. To any act, error, or omission of the Insured or any of its employees, including, but not limited to:
 - 1) any activities in a joint venture with a motor carrier;

- 2) obtaining, evaluating, and maintaining records to whom the Insured has contracted a shipment;
 - 3) supervision, in any manner, of the acts of the owner, agents or employees of the motor carrier to which the Insured has contracted a shipment;
 - 4) participation in any manner in the loading, unloading, placement or securing of merchandize at any time being transported by the motor carrier.
11. Any punitive or exemplary damages imposed against the Insured, including any fines, penalties, forfeitures, or other damages awarded for any amount in excess of compensation for the loss of cargo.
12. To recovery costs where there has been no damage to the cargo that is being transported subject to a brokerage agreement with the Insured.

DEFINITIONS

- I. **ACCIDENT.** Wherever found in this Certificate of Insurance, the word “Accident” shall mean a sudden unintentional or fortuitous event or series of events resulting in damage to the cargo.
- II. **CARGO.** The word “Cargo” when used in this Certificate shall mean all property, equipment or merchandise being transported as freight, paid by shippers, consignees or their agents and not owned, hired, or leased by, or loaned to the Insured or by or to any Agents or servants of the Insured.
- III. **GROSS RECEIPTS.** When used as a premium basis in this Certificate, “Gross Receipts” means the gross amount of such charges made, whether collected or uncollected, for the

transportation of merchandise arranged by the Insured during the period of this Certificate of Insurance.

- IV. INSURED. With respect to the insurance provided herein, the word “Insured” includes the Truck Broker named in the Declaration Page, while acting within the scope of his duties as a broker as defined by the U.S. Code 49USCS Sec. 13102(2), in arranging the transportation of cargo for others.
- V. OCCURRENCE. The word “Occurrence” in this Certificate of Insurance means an accident, including continuous or repeated exposure to conditions, which results in damage to the cargo, neither expected nor intended from the standpoint of the Insured.
- VI. TRUCK. The word “Truck” shall mean a self-propelled commercial vehicle designed to carry cargo, which is licensed for use on public roads. “Truck” includes trailers and semi-trailers, dollies or auxiliary wheels combined, or any combination of them, or any unidentified trailer, but only
- i) While attached to a covered truck or tractor, or
 - ii) While temporarily detached for a period not exceeding 72 consecutive hours (Sundays and holidays excluded) from a covered truck or tractor and while garaged in a building or parked in a fully fenced and enclosed yard which is securely closed and locked, or the trailer or semi-trailer is under constant surveillance, or on a guarded lot and the trailer or semi-trailer has all the openings closed and securely locked with keys removed.

CONDITIONS

- I. PREMIUM. The premium basis and rates for the insurance described in the INSURING AGREEMENT are stated in the Declaration Page. The minimum and deposit premium stated in the Declaration Page is an estimated premium only. Upon termination of this Certificate, the earned premium shall be computed in accordance with the Certificate rate, rating plans, gross receipts, premiums, and minimum premiums applicable to this insurance. If the earned premium thus computed exceeds the minimum and deposit premium paid, the Insured shall pay the excess to Underwriters.

The Insured shall maintain records of the information necessary for premium computation and fully comply with all requirements of 5. CONTINGENT AUDIT PREMIUM ENDORSEMENT as contained in Endorsement 1.

- II. INSPECTION AND AUDIT. The Underwriters shall be permitted to inspect the Insured's premises and operations and to examine and audit the Insured's books and records at any time during the Certificate period and any extension thereof and within three years after the final termination of this Certificate, as far as they relate to the premium basis or the subject matter of this insurance.
- III. NOTICE OF OCCURRENCE, CLAIM OR SUIT. After an occurrence, as defined herein, if any claim is made involving the Insured, written notice shall be given by or on behalf of the Insured to Underwriters via the agent as designated in the Declaration Page or International Risk Placement, Inc. as soon as possible. Such notice shall contain information sufficient to identify the Insured and all reasonably obtainable information reflecting the time, place and circumstances of the occurrence, the names and addresses of available witnesses and other relevant information. In the event of theft, larceny, robbery,

pilferage or vandalism, the Insured shall additionally give, as soon as is reasonably possible, notice to the police.

- IV. APPLICATION OF CONTINGENT LIABILITY. It is expressly understood and agreed that this Certificate of Insurance shall only take effect and apply when the motor truck cargo policy of the motor carrier, who was contracted by a brokerage agreement with the Insured, is found to be inapplicable. It is further understood and agreed that the conditions of this Contingent Cargo Liability Insurance shall provide no broader coverage than provided by the motor carrier's motor truck cargo policy as identified in the Certificate of Cargo Liability or Form obtained by the Insured and then subject to the terms and conditions of this policy.
- V. CHANGES. Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this Certificate or estop Underwriters from asserting any right under the terms of the Certificate; nor shall the terms of this Certificate be waived or changed, except by an endorsement issued to form a part of this Certificate of Insurance, signed by a duly authorized representative of the Underwriters.
- VI. ASSIGNMENT. Assignments of interest under this Certificate shall not bind Underwriters until their written consent is endorsed hereon.

If, however, the Insured shall have ceased to operate as a truck broker, this Certificate of Insurance shall cover the Insured's legal representative as the Insured; provided that notice of cancellation addressed to the Insured shown in the Declaration Page and mailed to the address shown in this Certificate shall be sufficient notice to effect cancellation of this Certificate.

VII. CANCELLATION. This Certificate of Insurance may be cancelled by the Insured by surrender thereof to the underwriters or their Agent as designated on the Declaration Page or by mailing to the Underwriters written notice stating when thereafter the cancellation shall be effective. This Certificate may be cancelled by Underwriters by mailing to the Insured, at the address shown in this Certificate, written notice stating when not less than ten days thereafter, or the minimum number of days allowable under the applicable state law, such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The time of the effective date and hour of cancellation stated in the notice shall become the end of the Certificate period. Delivery of such written notice by either the Insured or by the Underwriters shall be equivalent to mailing.

If the Insured cancels, earned premium shall be computed in accordance with the customary short rate table and procedure. If the Underwriters cancel, earned premium shall be computed in accordance with the customary pro rata table and procedure. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.

VIII. EXAMINATION UNDER OATH. The Insured, as often as required, shall submit to examination under oath by any person designated by Underwriters and subscribe and execute the transcript of same. As often as required by that person, the Insured shall produce for examination all books of accounts, bills, invoices and other vouchers, or certified copies thereof if the originals are lost, at such reasonable place as may be designed by Underwriters' representative and shall permit extracts and copies thereof to be made.

IX. SUBROGATION. In the event of any payment under this Certificate, the Underwriters shall be subrogated to all the Insured's rights of recovery against any person or organization. The Underwriters shall have the right to bring suit for such recovery, at Underwriters' expense, in the name of the Insured for the amount of Underwriters' payment or, at the option of Underwriters, bring an action in the name of the Insured to recover the entire loss. Any recovery after deduction of expenses shall be shared by the Underwriters and the Insured in the same proportion as they shall have shared the loss. The Insured shall execute and deliver instruments and papers and do whatever else is necessary to secure such subrogation rights and shall render all reasonable assistance in the prosecution of all actions to recover the loss including, but not limited to, attendance of witnesses for discovery and at trial. The Insured shall do nothing after a loss to prejudice Underwriters' subrogation rights.

X. PROTECTION OF SALVAGE. In the event of any loss or damage whether insured against hereunder or not the Insured shall take reasonable steps to protect the property from other or further loss or damage, and any such other or further loss or damage due directly or indirectly to the Insured's failure to protect shall not be recoverable hereunder. Any such act of the Insured or Underwriters in recovering, saving, and preserving the property insured herein shall be considered as done for the benefit of all concerned and without prejudice to the rights of any party, and where the loss or damage suffered constitutes a covered claim hereunder, then all reasonable expenses thus incurred shall also constitute a claim hereunder, provided such expenses and the claim hereunder do not exceed the lesser of the value of the goods or the limit hereunder.

XI. OTHER INSURANCE. If at the time of loss or damage there is available to a named or unnamed Insured or any other interested party, any other contingent insurance which would

apply in the absence of this Certificate, the insurance under this Certificate shall apply only as excess insurance over such other insurance. It is a condition of this Certificate that the Insured will not carry insurance over and above the limits provided in this Certificate.

XII. DECLARATIONS. By acceptance of this Certificate of Insurance, the Insured agrees that the statements in the Declaration Page and Application are his agreement to the terms, and acknowledgement that this Certificate is issued in reliance upon the truth of such representations contained therein and that this Certificate embodies all agreements existing between himself and Underwriters or any of their agents relating to this insurance.

CONTINGENT CARGO LIABILITY INSURANCE

DECLARATION PAGE

NAMED INSURED: Pacific Coastal Brokerage, LLC

ADDRESS: 11660 SE 230th Pl.
Kent, WA 98031

PERIOD: March 29, 2026 to March 29, 2027

POLICY LIMIT: \$ 250,000 per occurrence subject to a Deductible
of \$ 1,000 each and every claim

MINIMUM AND DEPOSIT PREMIUM: \$ 3,150 payable at inception

PREMIUM RATE: \$.15 per \$ 100 gross receipts

SERVICE OF SUIT: Wilson, Elser, Moskowitz, Edelman & Dicker
Two Commerce Square
2001 Market St., Suite 3100
Philadelphia, PA 19103

AGENT FOR NOTIFICATION OF
OCCURRENCE / CLAIM: CRC Insurance Services, Inc. - Seattle, WA

MONTHLY REPORT FORM

Insured _____ Policy # _____

Report For The Period From _____ To _____

* * * * *

COVERAGE (S)	AMOUNT REPORTED	PREMIUM METHOD	EARNED PREMIUM
CONTINGENT LIABILITY		GROSS REVENUE	
TOTAL PREMIUM			\$ _____

* * * * *

1) I (We) hereby certify that the above are true statements in accordance with the provisions of the policy. These figures are given with the understanding that my (our) books and records are subject to inspection by a representative of the Insurance Company at any time as provided by policy conditions.

2) By TITLE DATE 20 _____

3) AGENT OR BROKER _____

** It is IMPORTANT that you mail reports on or before the due date stipulated in the policy. **