

## **IMPORTANT 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 toll-free number 1-800-927-4357 or internet website [www.insurance.ca.gov](http://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 visit the NAIC's internet website at [www.naic.org](http://www.naic.org). The NAIC—the National Association of Insurance Commissioners—is the regulatory support organization created and governed by the chief insurance regulators in the United States.**
- 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. You can find a link to each state from this NAIC internet website: [https://naic.org/state\\_web\\_map.htm](https://naic.org/state_web_map.htm).**

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 (LASLI)." Ask your agent or broker if the insurer is on that list, or view that list at the internet website of the California Department of Insurance: [www.insurance.ca.gov/01-consumers/120-company/07-lasli/lasli.cfm](http://www.insurance.ca.gov/01-consumers/120-company/07-lasli/lasli.cfm).**
  
8. **If you, as the applicant, required that the insurance policy you have purchased be effective 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.**

2/11/2026

**Date:** \_\_\_\_\_

**Insured:** \_\_\_\_\_

Signed by:  
  
6C9E73402FB1437...

**D-1 (Effective January 1, 2020)**



# Lloyd's Certificate

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**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

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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](http://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-SB-24-170

Authority Ref. No. B0408NAC 0517/25

Certificate No. **IRPI-SB-25-148**

1 Name and address  
Of the Assured

Royal Trans, LLC  
P.O. Box 1100  
Woodland, CA 95776

2 Effective from February 14, 2026 to February 14, 2027  
both days at 12:01 a.m. standard time

3 Insurance is effective with certain  
**UNDERWRITERS AT LLOYD'S, LONDON.** Percentage 100.00%

4 Amount:	Coverage	Rate	Premium
\$ 1,000,000 any one occurrence	Contingent Automobile Liability	As Per Outlined on Declaration Page of Policy Wording	Minimum and Deposit Premium:
\$ 1,000,000 annual aggregate			\$ 4,725.00
			Administration Fee:
			\$ 500.00

+ Broker Fee: \$350.00 + Surplus Lines Tax: \$156.75 + Stamping Fee: \$9.41 = Grand Total (Inc. policy premium): \$5,741.16

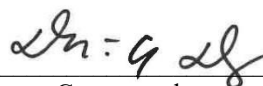
5 Special Conditions

London (06/25) Policy Form plus the California Surplus Lines Notice 1 (Post Bind), the California Surplus Lines Notice 2, the California Complaints Notice, the Lloyd's CCPA Privacy Notice and Endorsement Numbers 1 through 3.

6 Service of Suit may be made upon:  
Lloyd's America, Inc.  
Attention: Legal Department  
280 Park Ave., East Tower, 25<sup>th</sup> Floor  
New York, NY 10017

Dated: February 26, 2026

INTERNATIONAL RISK PLACEMENT, INC.

By  Correspondent

**ENDORSEMENT**

ADDITIONAL PREMIUM \$ -----

RETURN PREMIUM \$ -----

Attached to and forming part of Certificate No. IRPI-SB-25-148

In the name of Royal Trans, LLC

Effective date of this endorsement is February 14, 2026 Endorsement 3

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

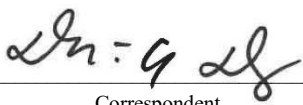
70%	CANOPIUS	4444
30%	AMLIN	2001

NAC 0517/25

ALL OTHER TERMS AND CONDITIONS  
REMAIN UNCHANGED.

**International Risk Placement, Inc.**

Dated: February 26, 2026

By   
Correspondent

# ENDORSEMENT

ADDITIONAL PREMIUM \$ -----

RETURN PREMIUM \$ -----

Attached to and forming part of Certificate No. IRPI-SB-25-148

In the Name of Royal Trans, LLC

Effective Date of this endorsement is February 14, 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 Automobile 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 insurance policy for Contingent Automobile Liability for a limit of not less than \$ 1,000,000 any one occurrence, \$ 1,000,000 annual aggregate;
- 2) (a) Any other truck broker involved with brokering a vehicle or goods has in its possession an in-force certificate of Automobile 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 Automobile 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 Automobile Certificate of Insurance provide coverage to any broker other than the Named Insured in brokering a vehicle or goods with the Named Insured.

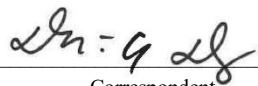
All other terms of the Certificate remain in full force and effect.

NAC 0517/25

ALL OTHER TERMS AND CONDITIONS  
REMAIN UNCHANGED.

**International Risk Placement, Inc.**

Dated: February 26, 2026

By  \_\_\_\_\_  
Correspondent

# ENDORSEMENT

ADDITIONAL PREMIUM \$ -----

RETURN PREMIUM \$ -----

Attached to and forming part of Certificate No. IRPI-SB-25-148

In the name of Royal Trans, LLC

Effective date of this endorsement is February 14, 2026 Endorsement 1

## **Contingent Liability Endorsement Edition Effective September 1, 2025**

### **1. RADIOACTIVE CONTAMINATION EXCLUSION CLAUSE – PHYSICAL DAMAGE – DIRECT**

*(Approved by Lloyd's Underwriter's Non-Marine Association)*

This policy does not cover any loss or damage arising directly or indirectly from nuclear reaction, nuclear radiation or radioactive contamination however such nuclear reaction, nuclear radiation or radioactive contamination may have been caused \*NEVERTHELESS if Fire is an insured peril and a Fire arises directly or indirectly from nuclear reaction, nuclear radiation or radioactive contamination any loss or damage arising directly from that Fire shall (subject to the provisions of this policy) be covered EXCLUDING however all loss or damage caused by nuclear reaction, nuclear radiation or radioactive contamination arising directly or indirectly from that Fire.

\*NOTE – If Fire is not an insured peril under this policy the words from “NEVERTHELESS” to the end of the clause do not apply and should be disregarded.

7/5/59  
NMA 1191

### **2. SERVICE OF SUIT CLAUSE**

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:

Lloyd's America, Inc.  
Attention: Legal Department  
280 Park Ave., East Tower, 25<sup>th</sup> Floor  
New York, NY 10017

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.

NMA2962  
06/02/03  
Form approved by Lloyd's Market Association [Non-Marine]

**5. 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  
N.M.A. 1257

## 6. **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.

N.M.A. 2340

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

#### **7. 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

#### **8. 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.

N.M.A. 2920

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

**9. COMMON POLICY CONDITIONS - IL0017 (11/98)**

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.

**10. 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

**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. 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

**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. 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

#### 17. CYBER AND DATA - EXCLUSION

1 Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy does not apply to any actual or alleged loss, damage, liability, claim, fine, penalty, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any:

1.1 **Cyber Act** or **Cyber Incident** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **Cyber Act** or **Cyber Incident**; or

1.2 **Data Breach**; or

1.3 other loss of use, reduction in functionality, repair, replacement, restoration, reproduction, loss of, damage to, corruption of, inability to access or inability to manipulate or theft of any **Electronic Data**, including any amount pertaining to the value of such **Electronic Data**;

regardless of any other cause or event contributing concurrently or in any other sequence thereto.

2 For the avoidance of doubt, this policy does not cover notification costs, crisis consultancy costs, credit monitoring expenses, replacement of actual credit or payment cards, forensic expenses, public relations expenses or legal advice and services arising out of or in connection with a **Data Breach**.

#### Definitions

- 3 **Computer System** means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.
- 4 **Cyber Act** means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **Computer System**.
- 5 **Cyber Incident** means:
  - 5.1 any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **Computer System**; or
  - 5.2 any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **Computer System**.
- 6 **Data Breach** means:
  - 6.1 the theft, loss, access to, acquisition of, or unauthorized or unlawful use or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit or payment card information, health information, biometric data or any other type of non-public information; involving access to, processing of, use of or operation of any **Computer System** or
  - 6.2 the violation of any statute, regulation, common-law, or any other law regulating or protecting access to, collection, use or disclosure of, or failure to protect any non-public confidential or personal information in the form of **Electronic Data**.
7. **Electronic Data** means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

LMA 5532  
17 December 2020

## 18. COMMUNICABLE DISEASE EXCLUSION

### (For use on liability policies)

1. Notwithstanding any provision to the contrary within this policy, this policy does not cover all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
2. For the purposes of this endorsement, loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense, or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor, or test for a Communicable Disease.
3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
  - 3.1 the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and

3.2 the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and

3.3 the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress, damage to human health, human welfare, or property damage.

LMA 5396  
17 April 2020

**19. 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.

LMA 5062  
4 September 2006

NAC 0517/25

ALL OTHER TERMS AND CONDITIONS  
REMAIN UNCHANGED.

Dated: February 26, 2026

**International Risk Placement, Inc.**

By  \_\_\_\_\_  
Correspondent

**LONDON 06/2025 POLICY FORM**

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

**CONTINGENT AUTOMOBILE LIABILITY CERTIFICATE**

IN CONSIDERATION OF PAYMENT OF THE PREMIUM, RELIANCE ON THE DECLARATIONS MADE 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 AUTOMOBILE LIABILITY 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 and in force Certificate of Automobile Liability Insurance for any automotive equipment as defined herein, used by motor carriers to whom the transportation of merchandise has been brokered by the Insured. If the Insured fails to have a current Certificate of Automobile Liability Insurance on file reflecting valid in-force Automobile Liability Insurance for each vehicle brokered by the Insured prior to an occurrence, all coverage provided under this Certificate is void. This Certificate of Insurance only applies, subject to the terms and conditions herein, to any occurrence sustained by a motor carrier to whom the Insured has entrusted any shipment. It is understood and agreed that the insurance provided under this Certificate does not apply to or cover Automobile Liability for automobiles owned, leased or operated by the Insured, his agent, his employees or any related company with any type of common ownership to the Insured.

**Copyright © 06/2025 International Risk Placement, Inc (IRPI). All rights reserved. No part of this policy may be used, reproduced or transmitted in any form or by any means, including photo copying, or stored in a retrieval system of any nature without written permission of IRPI.**

## **COVERAGE**

I. **COVERAGE A – BODILY INJURY LIABILITY.** To pay on behalf of the Insured all sums which the Insured shall become legally obligated to pay as damages because of bodily injury, sickness or disease, including death, at any time resulting therefrom, sustained by any person, caused by an occurrence. The occurrence must arise solely from the operation of automotive equipment owned by others which is provided by the Insured in the capacity of a truck broker and only during the transportation of merchandise.

**COVERAGE B – PROPERTY DAMAGE LIABILITY.** To pay on behalf of the Insured all sums which the Insured shall become legally obligated to pay as damages because of injury to or destruction of property, including the loss of use thereof, caused by an occurrence. The occurrence must arise solely from the operation of automotive equipment owned by others which is provided by the Insured in the capacity of a truck broker and only during the transportation of merchandise.

II. **DEFENSE, SETTLEMENT, SUPPLEMENTARY PAYMENTS.** With respect to insurance for Bodily Injury Liability and for Property Damage Liability, the Underwriters shall pay in addition to the Certificate limits as stated in the Declaration Page the costs and expenses to defend any suit against the Insured alleging such bodily injury or property damage and seeking damages on account thereof, even if such suit is groundless, false or fraudulent; Underwriters shall make such investigation, negotiation and settlement of any claim or suit as it deems expedient.

Expenses shall include:

- (1) all premiums on bonds to release attachments for an amount not in excess of the applicable limit of liability of this Certificate, all premiums on appeal bonds required by an defended suit, the cost of bail bonds required of the Insured in the event of accident or traffic law violation during the Certificate period, not to exceed \$100 per bail bond, but without obligation to apply for or furnish any such bonds:
- (2) all costs taxed against the Insured, in any suit, and all interest accruing after entry of judgment until the Underwriters have paid or tendered or deposited in court all or part of such judgment as does not exceed the limit of the Underwriters' liability thereon;
- (3) expenses not to exceed \$5,000 per occurrence incurred by the Insured for such immediate medical and surgical relief to others.

III. TERRITORY. 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.

IV. EXCLUSIONS. This Insurance does not apply:

1. while automotive equipment is hauling explosives, acids, gasoline or liquefied petroleum gas as cargo;
2. to loss or damage to the automotive equipment owned by others or merchandise carried therein when subject to a brokering agreement involving the Insured;
3. to liability assumed by the Insured under any contract or agreement other than in respect of their operations as a truck broker;

4. 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) the maintenance of the automotive equipment utilized by the motor carrier for a shipment contracted by the Insured;
  - 5) participation in any manner in the loading, unloading, placement or securing of merchandise at any time being transported by the motor carrier.
5. under Coverage A, to any obligation for which the Insured or any other Insurer may be held liable under any Workman's Compensation, unemployment compensation or disability benefit law, or under any similar law;
6. under Coverage A, to bodily injury sustained by an employee or spouse, child or parent of an employee of the Insured arising out of and in the course of his employment by the Insured;
7. to bodily injury or property damage arising from war, whether or not declared, civil, war, insurrection, rebellion or revolution, or to any act or condition of the foregoing with respect to expenses under Insuring Agreement II (3);
8. under Coverage B, to property damage to property owned or occupied by or rented to the Insured, property used by the Insured, property in the care, custody or control

of the Insured or property to which the Insured for any purpose is exercising physical control or possession;

9. (a) to bodily injury or property damage arising out of the actual, alleged or threatened discharge, dispersal, release or escape of pollutants;
  - (1) at or from premises owned, rented or occupied by the Insured;
  - (2) at or from any site or location used by or for the Insured or others for the handling, storage, disposal, processing or treatment of waste;
  - (3) which are at any time transported, handled, stored, treated, disposed of, or processed as waste by or for the Insured to any person or organization for whom the Insured may be legally responsible; or
  - (4) at or from any site or location on which the Insured or any contractors or sub-contractors working directly or indirectly on behalf of the Insured are performing operations:
    - (i) if the pollutants are brought on or to site or location in connection with such operations; or
    - (ii) if the operations are to test for, monitor, clean up, remove, contain, treat, detoxify, or neutralize pollutants.
- (b) to any loss, cost or expense arising out of any governmental direction or request that the Insured test for, monitor, clean up, remove, contain, treat, detoxify or neutralize pollutants including fines, penalties, punitive or exemplary damages. “Pollutants” means any solid, liquid, gaseous or thermal irritant or contamination, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste. Waste includes materials to be recycled, reconditions, or reclaimed.

Sub-paragraph (a)(1) and (4)(i) of this exclusion does not apply to bodily injury of property damage caused by heat, smoke, or fumes from a hostile fire. As used in this exclusion, a “hostile fire” means one that becomes uncontrollable or breaks out from where it was intended to be.

10. under coverage (A) or (B), to injury, sickness, disease, death or destruction;
  - (a) with respect to which an Insured under this Certificate of Insurance is also an Insured under a nuclear energy liability policy issued by the 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 the termination upon exhaustion of its limit of liability; or
  - (b) resulting from the hazardous properties of nuclear materials and with respect to which (1) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954 or any law amendatory thereof, or (2) the Insured is or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United State of America, or any agency thereof, with any person or organization.
11. Under the Supplementary Payments provision relating to immediate medical or surgical relief, to expense incurred with respect to bodily injury, sickness, disease or death resulting from the hazardous properties or nuclear material and arising out of the operation of a nuclear facility by a person or organization.

12. To injury, sickness, disease, death, or destruction resulting from the hazardous properties of nuclear material, provided
- (a) the nuclear material (1) is at any nuclear facility owned by, or operated by or on behalf of, an Insured or (2) has been discharged or dispersed therefrom;
  - (b) the nuclear material is contained in spent fuel or waste at any time possessed, handled, used, processed, stored, transported, or disposed of by or on behalf of an Insured; or
  - (c) the injury, sickness, disease, death or destruction arising out of the furnishing by an Insured of services, materials, parts of equipment in connection with the planning, construction, maintenance, operation or use of any nuclear facility, but if such facility is located within the United State of America, its territories or possessions or Canada, this exclusion
  - (d) applies only to injury or to destruction of property at such nuclear facility.

As used in this Exclusion,

“hazardous properties” include radioactive, toxic, or explosive properties.

“nuclear material” means material, special nuclear material or by product material.

“source material”, “special nuclear material” and “by products material” have the same meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof.

“spent fuel” means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a nuclear reactor.

“waste” means any waste material (1) containing by product material and (2) resulting from the operation by any person or organization of any nuclear facility included within

the definition of nuclear facility under paragraph (a) or (b) thereof.

“nuclear facility” means:

- (a) any nuclear reactor,
- (b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing spent fuel, or (3) handling, processing, or packaging waste.
- (c) any equipment or device used for the processing, fabricating or alloying of special nuclear material if at any time the total amount of such material in the custody of the Insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235.
- (d) any structure, basin, excavating, premises, or place prepared or used for the storage or disposal of waste.

And includes the site on which any of the foregoing are located, all operations conducted in any site and all premises used for such operations.

“nuclear reactor” means any apparatus designed or used to sustain nuclear fission on a self-supporting chain reaction or to contain a critical mass of fissionable material.

With respect to injury or destruction of property, the word “injury” or “destruction” includes all forms of radioactive contamination of property.

- 13. To any loss sustained where the motor carrier’s automobile liability insurance carrier, as identified by the Certificate of Automobile Liability Insurance obtained by the Insured pursuant to the Insuring Agreement, has been placed in rehabilitation

and/or liquidation by any state insurance department or governmental entity. This exclusion only applies to insurers who, at the time the Certificate of Automobile Liability Insurance was obtained by the Insured, had a rating of B or better from A.M. Best.

## **DEFINITIONS**

- I. ACCIDENT. Whenever found in this Certificate, the word “Accident” shall mean a sudden event but includes continuous or repeated exposure to the same conditions resulting in bodily injury or property damage.
- II. AUTOMOTIVE EQUIPMENT. Wherever used in this Certificate, “Automotive Equipment” shall mean a commercial land motor vehicle, trailer or semi-trailer not owned by, registered in the name of, hired by or loaned to the Insured, but owned by another whose services are provided for others by the Insured acting in his capacity as a truck broker.
- III. BODILY INJURY. The term “Bodily Injury” as found in this Certificate, means bodily injury, sickness, or disease sustained by a person including death resulting from any of the foregoing.
- IV. 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 merchandize arranged by the Insured during the period of this Certificate of Insurance.

- V. **INSURED.** Whenever used in this Certificate, “Insured” means the Named Assured as identified in the Declarations Page. With respect to the insurance provided herein, the word “Insured” includes the Truck Broker named in the Declaration Page and any executive officer and director of the Insured 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). If the Insured is a partnership, the word “Insured” also includes any partner therein, but only with respect to his liability as such.
- VI. **OCCURRENCE.** The word “Occurrence” in this Certificate means an “accident”, including continuous or repeated exposure to conditions, which results in “bodily injury” or “property damage”, neither expected nor intended from the standpoint of the “Insured”.
- VII. **PROPERTY DAMAGE.** As contained in this Certificate, “Property Damage” means damage to or loss of use of tangible property.

#### **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 of Insurance, the earned premium shall be computed in accordance with the Certificate rate, rating plans, 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 the Agent of the Underwriters within thirty (30) days.

The Insured shall maintain records of the information necessary for premium computation

on the basis stated in the Declaration Page and shall send copies of such records to the Underwriters at the end of the Certificate period and at such times during the Certificate period as the Underwriters or their Agent may direct.

- II. INSPECTION AND AUDIT. The Underwriters or their Agent 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. LIMIT OF LIABILITY. The limit of liability stated in the Declaration Page for each occurrence is the limit of the Underwriters' liability for all damages including damages for care and loss of services, arising out of bodily injury and property damage sustained as the result of any one occurrence. The limit of the annual aggregate liability stated in the Declaration Page shall apply to covered occurrences arising during the Certificate period, but under no circumstances shall the Insurers pay an amount greater than the aggregate amount stated in the Declaration Page unless provided in Section II of the Insuring Agreement.
- IV. APPLICATION OF CONTINGENT LIABILITY. It is expressly understood and agreed that the coverage provided under this Certificate of Insurance shall not apply if there is other valid and collectible Automobile Liability insurance of any nature naming the motor carrier in effect at the time there is an occurrence for which a claim is made.
- V. 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 practicable. Such notice shall contain information sufficient to identify the Insured and reasonably obtainable information reflecting the time, place and circumstances of the occurrence, the names and addresses of any injured party and/or available witnesses.

VI. ASSISTANCE AND COOPERATION OF THE INSURED. The Insured shall cooperate with the Underwriters and upon the Underwriters' request, shall attend hearings and trials and shall assist in effecting settlements, securing, and giving evidence, obtaining the attendance of witnesses and the conduct of suits. The Insured shall not, except at his own cost, voluntarily make any payments, assume any obligation, or incur any expenses other than for immediate medical and surgical relief to others at the time of occurrence.

VII. ACTION AGAINST UNDERWRITERS. No action shall be brought against Underwriters unless, as a condition precedent thereto, the Insured has fully complied with all the terms of this Certificate, and until the amount of the Insured's obligations to pay shall have been finally determined either by judgment against the Insured after actual trial or by written agreement of the Insured, the claimant and the Underwriters.

Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this Certificate, to the extent of insurance afforded by this Certificate. Nothing contained in this Certificate shall give any person or organization any right to join the Underwriters as a co-defendant in any action against the Insured to determine the Insured's liability.

Bankruptcy or insolvency of the Insured or of the Insured's estate shall not relieve the insurers of any of their obligations hereunder.

- VIII. OTHER INSURANCE. The coverage provided herein is excess over and above any other valid Contingent Automobile Liability insurance for any loss that otherwise would be covered by the terms and conditions of this Certificate. When this insurance is excess, the Underwriters will have no duty, under this Contingent Automobile Liability Certificate, to defend any claim or suit that any other Insurer has a duty to defend. If no other Insurer defends, the Underwriters hereon will undertake to do so subject to the terms and conditions of this policy but will be entitled to any rights the Insured may have against any other Insurer.
- IX. SUBROGATION. In the event of any payments under this Certificate, the Underwriters shall be subrogated to all the Insured's rights of recovery therefore against any person or organization and the Insured shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The Insured shall do nothing after loss to prejudice such rights.
- X. 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 the 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, signed by a duly authorized representative of the Underwriters.
- XI. ASSIGNMENT. Assignments of interest under this Certificate shall not bind the Underwriters until their written consent is endorsed hereon; if however, the Insured shall have ceased to operate as a truck broker, this Certificate shall cover the Insured's legal representative as the Insured; provided that notice of cancellation addressed to the Insured

shown in Declaration Page and mailed to the address shown in this Certificate shall be sufficient notice to effect cancellation of this Certificate.

XII. CANCELLATION. This Certificate may be cancelled by the Insured by surrender thereof to the Underwriters or the Agent as designated on the Declaration Page or by mailing to the Underwriters written notice when thereafter the cancellation shall be effective. This Certificate may be cancelled by the Insurers 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 the cancellation become effective, but payment or tender of unearned premium is not a condition of cancellation.

XIII. DECLARATIONS. By acceptance of this Certificate 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 the Underwriters or any of their agents relating to this Insurance.

CONTINGENT AUTOMOBILE LIABILITY INSURANCE  
DECLARATION PAGE

NAMED INSURED: Royal Trans, LLC

ADDRESS: P.O. Box 1100  
Woodland, CA 95776

PERIOD: February 14, 2026 to February 14, 2027

POLICY LIMIT: \$ 1,000,000 per occurrence and  
\$ 1,000,000 annual aggregate

MINIMUM AND DEPOSIT PREMIUM: \$ 4,725 payable at inception

PREMIUM RATES: \$ .40 per \$ 100 gross receipts up to  
\$ 500,000 of receipts  
\$ .20 per \$ 100 gross receipts between  
\$ 500,000 and \$ 1,000,000 of receipts  
\$ .15 per \$ 100 gross receipts between  
\$1,000,000 and \$ 2,000,000 of receipts  
\$ .10 per \$ 100 of gross receipts over \$ 2,000,000

SERVICE OF SUIT: Lloyd's America, Inc.  
Attention: Legal Department  
280 Park Ave., East Tower, 25<sup>th</sup> Floor  
New York, NY 10017

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

# CALIFORNIA SURPLUS LINES NOTICE 1 (POST BIND)

## IMPORTANT NOTICE

- 1. The insurance policy that you have purchased 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 toll-free number 1-800-927-4357 or internet website [www.insurance.ca.gov](http://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 visit the NAIC’s internet website at [www.naic.org](http://www.naic.org). The NAIC – the National Association of Insurance Commissioners – is the regulatory support organization created and governed by the chief insurance regulators in the United States.**
- 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. You can find a link to each state from the NAIC internet website: [https://naic.org/state\\_web\\_map.htm](https://naic.org/state_web_map.htm).**

**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 (LASLI)." Ask your agent or broker if the insurer is on that list, or view that list at the internet website of the California Department of Insurance: [www.insurance.ca.gov/01-consumers/120-company/07-lasli/lasli.cfm](http://www.insurance.ca.gov/01-consumers/120-company/07-lasli/lasli.cfm).**

**8. If you, as the applicant, required that the insurance policy you have purchased be effective 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.**

LMA 9098B  
10 December 2019

#### **CALIFORNIA SURPLUS LINES NOTICE 2**

This insurance is issued pursuant to the California Insurance Code, Sections 1760 through 1780, and is placed in an insurer or insurers not holding a Certificate of Authority from or regulated by the California Insurance Commissioner.  
LMA9030  
01 September 2013

## CALIFORNIA COMPLAINTS NOTICE

To request assistance or make an initial complaint, you should contact {name of local broker that issued the policy, coverholder/MGA and/or managing agent} at:

{Broker/coverholder's address and customer service phone number}

{Managing agent contact information may also be listed but we suggest that this is only provided if US contact information is available}

In the alternative, you may wish to contact the Lloyd's Complaints Department at:

**Lloyd's Complaints Department**  
c/o Lloyd's America Inc.  
280 Park Avenue,  
East Tower, 25<sup>th</sup> Floor,  
New York, NY 10017,  
USA

**Phone: 1-844-849-7828**  
**Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)**

The California Department of Insurance should be contacted only after discussions with the insurer, its agent, or representative, have failed to produce a satisfactory resolution. You may contact the California Department of Insurance to obtain information on your rights or make a complaint at:

**Consumer Hotline**  
**1-800-927-4357 (HELP)**

**TDD Number**  
**1-800-482-4833 (TTY)**

**California Department of Insurance**  
**Consumer Services Division**  
**300 South Spring Street, South Tower**  
**Los Angeles, CA 90013**

## LLOYD'S CCPA PRIVACY POLICY

### UNDERWRITERS AT LLOYD'S, LONDON

This CCPA Privacy Policy explains how Certain Underwriters at Lloyd's, London (“we” or “us”) collect, use, and disclose personal information subject to the California Consumer Privacy Act (“CCPA”), as amended (including by the California Privacy Rights Act). “Personal information” is information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular California resident (“consumer”) or household. This CCPA Privacy Policy also describes the privacy rights of California consumers and how they can exercise those rights.

The CCPA may apply to personal information we collect in connection with providing products or services to businesses and providing products or services to individuals. The CCPA does not apply to certain types of information, such as information subject to the Gramm-Leach-Bliley Act (“GLBA”) or the Fair Credit Reporting Act (“FCRA”). This means that this CCPA Privacy Policy may not apply to personal information that we collect about individuals who seek, apply for, or obtain insurance products or services for personal, family, or household purposes.

### PERSONAL INFORMATION WE COLLECT

We may collect, and in the past 12 months, may have collected, the categories of personal information described below from the sources described below. Some of this personal information may be subject to GLBA or FCRA.

#### Directly From You

We may collect, and in the past 12 months may have collected, the following categories of personal information about you that you include in your application or other forms that you submit, or that you otherwise provide to us:

- [Personal identifiers, such as name, postal address, email address, policy number, or account number
- Customer records information, such as financial information or phone number
- Protected information, such as gender, age, or marital status
- Commercial information, such as records of personal property and insurance products or services purchased or obtained, purchasing or consuming histories, or transaction or account information
- Professional or employment related information, such as work history
- Education information, such as school and date of graduation
- Sensitive personal information, such as Social Security number, driver’s license number, or passport number; financial account information; racial or ethnic origin; religious beliefs; health insurance information or other information about health; and sexual orientation]

#### From Our Affiliates and Third Parties

We may collect the following categories of personal information about you from our affiliates and other third parties, such as agents, brokers, consumer reporting agencies, or loss adjusters:

- [Personal identifiers, such as name, postal address, email address, policy number, or account number
- Customer records information, such as financial information or phone number
- Protected information, such as gender, age, or marital status
- Commercial information, such as information about your transactions with our affiliates or other parties (e.g., balances and payment history), records of personal property and insurance products or services purchased or obtained, purchasing or consuming histories, transaction or account information, credit-worthiness, claims history, or credit history
- Professional or employment related information, such as work history
- Education information, such as school and date of graduation
- Sensitive personal information, such as Social Security number, driver's license number, or passport number; financial account information; racial or ethnic origin; religious beliefs; health insurance information or other information about health; and sexual orientation]

We may also draw inferences from the personal information we collect directly from you or from our affiliates and third parties.

## HOW WE USE PERSONAL INFORMATION

The purposes for which we use personal information depend on our relationship or interaction with a specific California consumer. We may use, and in the past 12 months may have used, personal information to underwrite your insurance policy and evaluate claims under your policy; to operate and manage our business; to provide and maintain our insurance products and services; to verify your identity; to detect and prevent fraud; for vendor management purposes; to operate, manage, and maintain our business, such as developing and marketing our products and services; to conduct research and data analysis; to prepare for or complete a corporate transaction; to comply with applicable laws; to respond to civil, criminal, or regulatory lawsuits or investigations; to exercise our rights or defend against legal claims; to resolve complaints and disputes; to perform compliance activities; and to perform institutional risk control.

## PERSONAL INFORMATION WE DISCLOSE

We may disclose, and in the past 12 months may have disclosed, each of the categories of personal information described in "Personal Information We Collect" for the purposes described in "How We Use Personal Information" to the following categories of third parties:

- Affiliates
- Agents
- Brokers
- Service providers, such as loss adjusters, fraud prevention services, and software providers
- Entities involved in a corporate transaction

- Regulatory and law enforcement agencies
- Attorneys, auditors, and other business partners

In the past 12 months, we did not sell or share personal information, as the terms “sell” and “share” are defined under the CCPA.

We use and disclose sensitive personal information only for the following purposes: (i) to perform services or provide goods reasonably expected by an average consumer; (ii) to prevent, detect, and investigate security incidents; (iii) to resist malicious or illegal actions directed at us and prosecute those responsible; (iv) to ensure the physical safety of individuals; (v) for short-term, transient use, including non-personalized advertising; (vi) to perform internal services; (vii) to verify, maintain, or improve the quality or safety of our products or services; and (viii) for purposes that do not infer characteristics about you.

## RETENTION OF PERSONAL INFORMATION

In general, we retain personal information for as long as needed to fulfil the purposes described in this CCPA Privacy Policy or as needed to comply with our legal obligations. For example, we retain personal information to underwrite insurance policies and evaluate claims, to operate, manage, analyze, and improve our business, and to exercise and defend our rights and comply with our legal obligations.

## YOUR RIGHTS

You may have certain rights under the CCPA. These rights are subject to certain conditions and exceptions. Your rights under the CCPA may include:

- **Right to Request to Know.** You have the right to request to know the following information about our practices: (i) the categories of personal information we collected about you; (ii) the categories of sources from which we collected the personal information about you; (iii) the categories of third parties with whom we disclose personal information, (iv) the categories of personal information we sold or disclosed about you and the categories of third parties to whom we sold or disclosed that particular category of personal information; (v) our business or commercial purpose for collecting, selling, or sharing your personal information; and (vi) the specific pieces of personal information we collected about you.

You may exercise your right to request to know twice a year, free of charge. If we are unable to fulfil your request to know, we will let you know the reason why. Please note, in response to a request to know, we are prohibited from disclosing your Social Security number; driver’s license number or other government-issued identification number; financial account number; any health insurance or medical identification number; an account password, security questions and answers; or unique biometric data generated from measurements or technical analysis of human characteristics.

- **Right to Request to Delete.** You have the right to request that we delete the personal information that we have collected from you. We may deny your request under certain circumstances, such as if we need to retain your personal information to comply with our legal obligations or if retaining the information is necessary to complete a transaction for which your personal information was collected. If we deny your request to delete, we will let you know the reason why.
- **Right to Request to Correct.** You have the right to request that we correct inaccurate personal information that we maintain about you. We may reject your request under certain circumstances, such as we determine that the contested information is more likely than not accurate based on the totality of the circumstances.

- **Right to Non-Discrimination.** If you choose to exercise any of these rights, we will not discriminate against you in any way.

If you, or your authorized agent, would like to make a request to know, request to delete, or request to correct, contact us at [toll-free number] or [email your agent or broker who handled this insurance at the email address under “Contacting Us” below].

We will take steps to verify your identity before processing your request to know, request to delete, or request to correct. We will not fulfil your request unless you have provided sufficient information for us to reasonably verify that you are the individual about whom we collected personal information. We may request additional information about you so that we can verify your identity, such as your name, email address, and phone number. We will only use additional personal information you provide to verify your identity and to process your request.

You may use an authorized agent to submit your rights request. When we verify your agent’s request, we may both verify your identity and request a signed document from your agent that authorizes the agent to make the request on your behalf. To protect your personal information, we reserve the right to deny a request from an agent that does not submit proof that they have been authorized by you to act on your behalf. You may also make a consumer request on behalf of your minor child.

## UPDATES TO PRIVACY NOTICE

We may change or update this CCPA Privacy Policy from time to time. If we make material changes to this CCPA Privacy Policy, we will provide you with an updated copy of the policy.

## CONTACTING US

If you have any questions or concerns about this CCPA Privacy Policy or would like to learn more about how we protect your privacy, please contact the agent or broker through whom you purchased this insurance policy at CRC Insurance Services, Inc.

Effective Date: February 14, 2026

LMA9191A  
17 August 2023

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1 This privacy policy does not cover agents of the Underwriters or visitors to the Underwriters’ websites. A description of the processing of personal information of agents and coverholders and website visitors (if the Underwriters have a website) will need to be added to this privacy policy or a separate policy for these individuals will need to be created.

2 The categories of personal information under the CCPA that are most likely being collected have been listed. The categories of personal information we did not include are biometric information; geolocation information; internet or other electronic network activity; audio, electronic, visual, or olfactory information; precise geolocation (a form of sensitive personal information); union membership (a form of sensitive personal information); contents of messages not directed to the business (a form of sensitive personal information); genetic data (a form of sensitive personal information); and biometric data used to uniquely identify a person (a form of sensitive personal information) since it seemed unlikely that the Underwriters are collecting this information. This section should be

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customized so that categories or types of personal information not being collected are deleted. If a specific type of personal information is collected that is not included, that specific piece of personal information should be added to the relevant category.

5 The categories of personal information under the CCPA that are most likely being collected have been listed. The categories of personal information we did not include are biometric information; geolocation information; internet or other electronic network activity; audio, electronic, visual, or olfactory information; precise geolocation (a form of sensitive personal information); union membership (a form of sensitive personal information); contents of messages not directed to the business (a form of sensitive personal information); genetic data (a form of sensitive personal information); and biometric data used to uniquely identify a person (a form of sensitive personal information) since it seemed unlikely that the Underwriters are collecting this information from affiliates or third parties. This section should be customized so that categories or types of personal information not being collected are deleted. If a specific type of personal information is collected that is not included, that specific piece of personal information should be added to the relevant category.

6 Underwriters should confirm this section is accurate as to the parties with whom personal information is shared. It has been assumed that all categories of personal information in “Personal Information We Collect” are disclosed to all categories of recipients in this section. If certain categories of personal information are disclosed to only certain categories of recipients, this section will need to be amended/updated to explain which categories of personal information are disclosed to which categories of recipients.

7 It has been assumed that the Underwriters use and disclose sensitive personal information for these purposes alone. If sensitive personal information is used or disclosed for other purposes, the notice will need to be amended/updated to explain that sensitive personal information is used or disclosed for other purposes and to include the right to limit the use and disclosure of sensitive personal information.

8 CCPA requires a description of either (a) the length of time that the Underwriters intend to retain each category of personal information or (b) the criteria used to determine the retention period. If inaccurate, this section should be customized to describe the criteria used to determine retention periods.

9 It has been assumed that the Underwriters are not selling or sharing consumers’ personal information and the right to opt-out of the sale or sharing of personal information has therefore not been included. If personal information is being sold or shared, this notice will need to be amended/updated.

10 CCPA requires that insurers provide a toll free contact number, for consumers to make requests. This is an obligation that Underwriters will need to rely on their coverholders for, so this should be provided /completed by the coverholder. It is not required that the toll-free number be answered by a live individual.

11 The information that a consumer must provide for their rights request to be verified must be described. It has been assumed that Underwriters may use name, email address, and telephone number to verify identity. Underwriters should confirm this is accurate and update/amend with the specifics of their verification process.

# 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. \*\*