

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. 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. 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.**

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.**

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.**

Date: 1/9/2026

Insured: 

D-1 (Effective January 1, 2020)

IMPORTANT NOTICE:



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: NEW

Authority Ref. No. B0408NAC 0394/25

Certificate No. **IRPI-MCC-25-378**

1 Name and address
Of the Assured

LTA Logistics, Inc.
11145 N. Clausen Rd.
Turlock, CA 95380

2 Effective from January 9, 2026 to January 9, 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 except in respect of Refrigeration Breakdown wherein the deductible is amended to read \$ 2,500 any one loss	As Per Outlined on Declaration Pages of Policy Wording + Surplus Lines Tax: \$112.50 + Stamping Fee: \$6.75 + Broker Fee: \$250.00 = Grand Total (Inc. policy premium): \$4,119.25	Minimum and Deposit Premium: \$ 3,250.00 Administration Fee: \$ 500.00

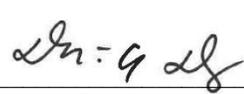
5 Special Conditions

London Contingent (01/15) Wording 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 4.

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

Dated: January 20, 2026

INTERNATIONAL RISK PLACEMENT, INC.

By 
Correspondent

ENDORSEMENT

ADDITIONAL PREMIUM \$ -----

RETURN PREMIUM \$ -----

Attached to and forming part of Certificate No. IRPI-MCC-25-378

In the Name of LTA Logistics, Inc.

Effective Date of this endorsement is January 9, 2026 Endorsement 4

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

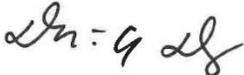
50%	BRIT GLOBAL	2987
50%	MAP	2791

NAC 0394/25

ALL OTHER TERMS AND CONDITIONS
REMAIN UNCHANGED.

International Risk Placement, Inc.

Dated: January 20, 2026

By 
Correspondent

ENDORSEMENT

ADDITIONAL PREMIUM \$ -----

RETURN PREMIUM \$ -----

Attached to and forming part of Certificate No. IRPI-MCC-25-378

In the Name of LTA Logistics, Inc.

Effective Date of this endorsement is

January 9, 2026

Endorsement 3

CONTINGENT REFRIGERATION BREAKDOWN ENDORSEMENT

In consideration of the premium charged, on a contingent basis, this policy is extended to cover the Insured's legal liability for loss or damage to refrigerated and or temperature-controlled cargo when such loss and or damage is CONCLUSIVELY PROVEN to have been caused by mechanical failure of or breakdown of the automatic temperature control unit. The insured understands and agrees it is a condition precedent to coverage under this endorsement that the motor truck cargo policy of the trucker who has contracted by a brokerage agreement with the insured as identified in the certificate of cargo liability insurance or contingent cargo liability checklist (the "Form") on file with the insured also provides refrigeration breakdown coverage in an amount equal to or exceeding the coverage provided by this endorsement. With respect to coverage provided herein for mechanical failure or breakdown of the automatic temperature control unit it is expressly agreed and understood the coverage provided does not insure against failure or breakdown directly due to the following.

- a). Failure to provide adequate fuel supply.
- b). Failure to maintain crankcase oil level within manufacturer's specified limits.
- c). Failure to maintain an adequate level of refrigerant per the manufacturer's specifications.
- d). Willful destruction or damage to automatic temperature control unit(s) by an employee or others.
- e). Mechanical failure of or breakdown of automatic temperature control unit to refrigeration machinery in excess of 10 years of age, computed from the model year of the unit.

The Insured warrants that:

- a). The refrigeration or heating units shall be maintained in accordance with the manufacturer's instructions in good operating condition, and will be inspected at least once a month by the Insured's maintenance shop or manufacturer's authorized service representatives(s), and
- b). That records are maintained by the Insured of such maintenance operation and such inspection records shall be open to the inspection of any authorized representative of the Underwriters at all times during the normal business hours of the Insured.

The deductible applicable to losses recoverable under this endorsement shall be \$2,500 each claim.

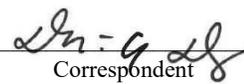
All other policy terms and conditions including, but not limited to, policy Condition IV – "Application of Contingent Liability" remain unchanged.

NAC 0394/25

ALL OTHER TERMS AND CONDITIONS
REMAIN UNCHANGED.

International Risk Placement, Inc.

Dated: January 20, 2026

By  Correspondent

ENDORSEMENT

ADDITIONAL PREMIUM \$ -----

RETURN PREMIUM \$ -----

Attached to and forming part of Certificate No. IRPI-MCC-25-378

In the Name of LTA Logistics, Inc.

Effective Date of this endorsement is January 9, 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.

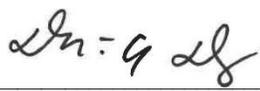
All other terms of the Certificate remain in full force and effect.

NAC 0394/25

ALL OTHER TERMS AND CONDITIONS
REMAIN UNCHANGED.

International Risk Placement, Inc.

Dated: January 20, 2026

By  _____
Correspondent

ENDORSEMENT

ADDITIONAL PREMIUM \$ -----

RETURN PREMIUM \$ -----

Attached to and forming part of Certificate No. IRPI-MCC-25-378

In the Name of LTA Logistics, Inc.

Effective Date of this endorsement is

January 9, 2026

Endorsement 1

Contingent Liability Endorsement Edition Effective June 1, 2025

a) 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:

**Lloyd's America, Inc.
Attention: Legal Department
280 Park Avenue, East Tower, 25th 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

b) 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)

c) 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:

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.
- 1) 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)

d) 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.

e) War and Civil War Exclusion

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.

f) 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.

N.M.A 2962

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

g) 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, clean up, 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.

h) 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.

i) Minimum Earned Premium Clause

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

j) Sanction Limitation and Exclusion 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.

LMA3100
15 September 2010

k) 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.

REF5390
09 January 2020

l) 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

m) APPLICABLE LAW (U.S.A.)

(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

n) Property Cyber and Data Exclusion

- 1 Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy excludes any:
 - 1.1 Cyber Loss;
 - 1.2 loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration, or reproduction of any Data, including any amount pertaining to the value of such Data;

regardless of any other cause or event contributing concurrently or in any other sequence thereto.
- 2 In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
- 3 This endorsement supersedes and, if in conflict with any other wording in the Policy or any endorsement thereto having a bearing on Cyber Loss or Data, replaces that wording.

Definitions

- 4 Cyber Loss means any loss, damage, liability, claim, cost, or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any 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.
- 5 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.
- 6 Cyber Incident means:
 - 6.1 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
 - 6.2 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.
- 7 Computer System means:
 - 7.1 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.
- 8 Data means information, facts, concepts, code, or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted, or stored by a Computer System.

LMA5401
11 November 2019

o) 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.

p) 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.

REF5389
09 January 2020

q) Absolute Pollution Exclusion Endorsement

Under 2., Exclusions, f. Pollution, Commercial General Liability Coverage Form, Section I. – Coverages, 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.

r) 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.

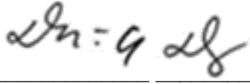
14/09/2005
LMA 5018
Form approved by Lloyd's Market Association

NAC 0394/25

ALL OTHER TERMS AND CONDITIONS
REMAIN UNCHANGED.

International Risk Placement, Inc.

Dated: January 20, 2026

By 
Correspondent

CONTINGENT CARGO LIABILITY CERTIFICATE

LONDON 01/15 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. The only exception is that the Insured may obtain the Cargo Liability Insurance information verbally from the motor carrier's insurance agent or broker by completing in its entirety a "CONTINGENT CARGO LIABILITY CHECK LIST" ("The Form"). This Form shall be kept on file in the Insured's office until promptly replaced with a current Certificate of Cargo Liability Insurance. If the Insured fails to have a current Certificate of Cargo Liability Insurance Form or valid, in force 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.

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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.
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 liability 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 merchandise 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: LTA Logistics, Inc.

ADDRESS: 11145 N. Clausen Rd.
Turlock, CA 95380

PERIOD: January 9, 2026 to January 9, 2027

POLICY LIMIT: \$ 250,000 per occurrence subject to a Deductible of \$ 1,000 each and every claim except in respect of Refrigeration Breakdown wherein the deductible is amended to read \$ 2,500 any one loss

MINIMUM AND DEPOSIT PREMIUM: \$ 3,250 payable at inception

PREMIUM RATE: \$.175 per \$ 100 gross receipts

SERVICE OF SUIT: Lloyd's America, Inc.
Attention: Legal Department
280 Park Ave., East Tower, 25th 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. 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. 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.

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.

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.

REF9098B
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 at:

In the alternative, or if you are dissatisfied with the resolution of your complaint by the above party, 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, 25th Floor,
New York, NY 10017,

Phone: 1-844-849-7828
Email: complaints@lloyds.com
USA

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”). “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 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. The CCPA also has limited application to personal information we collect in connection with providing a product or service to a business.

PERSONAL INFORMATION WE COLLECT

We collect, and in the past 12 months 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 collect, and in the past 12 months 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, Social Security number, policy number, account number, driver’s license number, or passport number
- Customer records information, such as bank account number, credit or debit card number, other financial information, phone number, health insurance information, or medical history
- Protected information, such as race, religion, sexual orientation, 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]

From Our Affiliates and Third Parties

We 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, Social Security number, policy number, account number, driver’s license number, or passport number
- Customer records information, such as bank account number, credit or debit card number, other

financial information, phone number, health insurance information, or medical history

- Protected information, such as race, religion, sexual orientation, 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

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 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 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 disclose, and in the past 12 months have disclosed, 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
- Regulatory and law enforcement agencies
- Attorneys, auditors, and other business partners

In the past 12 months, we did not sell personal information, as the term “sell” is defined under the CCPA.

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 over the past 12 months: (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 shared 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 or selling 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 fulfill 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, or answers; and 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 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 or request to delete, contact us at

We will take steps to verify your identity before processing your request to know or request to delete. We will not fulfill 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. 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 a request to know or a request to delete. When we verify your agent's request, we may verify both your and your agent's identity and request a signed document from you that authorizes your 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: January 9, 2026

LMA9191
18 September 2020

■ This privacy policy does not cover agents of the Underwriters or visitors to the Underwriters' websites. If the Underwriters are selling personal information of agents and coverholders, or they have a website, they will need a separate policy for these individuals.

■ 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; or audio, electronic, visual, or olfactory information since it seemed unlikely that the Underwriters are collecting this information. 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.

■ 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; or audio, electronic, visual, or olfactory 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.

■ Underwriters should confirm this section is accurate as to the parties with whom personal information is shared.

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

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. **