



P. O. Box 64816
St. Paul, MN 55164-0816

March 27, 2026

Shan Express LLC
3924 Primrose Ln Apt 104
Bellingham, WA 98226

Thank you for choosing Northland Insurance for your insurance needs. Since 1948, Northland has insured trucking businesses like yours to keep trucks on the road running safely and profitably. Over our tenure as an industry leader, we've developed specialized expertise to provide products and services tailored to the needs of the trucking industry. It's an advantage that we put to work every day for our customers; it's the Northland AdvantageSM.

Your Northland policy provides you with access to robust safety and loss prevention guidance and is supported by excellent claim and filings services, including:

- **Safety training programs, including assessment and consultation services** performed by experienced specialists to help you assess and mitigate your loss exposure.
- **Target Accident Reduction Plans (TARPs)** that provide prevention training for common loss types.
- **Dedicated Claim team available 24 hours a day, 7 days a week**, with experienced adjusters to ensure you are back on the road quickly.
- **Specialized accident and cargo theft investigation**, with expertise specific to trucking exposures.
- **Legal representation** when and where you need it.
- **Timely federal and state filings** where needed.

To obtain safety materials and other industry information, please visit www.northlandins.com. Your policy number serves as the password to access this proprietary information.

Reporting a claim is easy:

Phone: 800.328.5972 (24 hours)	Fax: 866.248.4608	Email: nccc@northlandins.com
---------------------------------------	--------------------------	--

All claims should be reported promptly from a safe location, as early intervention leads to better claim resolutions. The Claim Center is available to handle claim reporting 24 hours a day, 7 days a week.

Welcome to the Northland Advantage. We look forward to a long and valuable relationship. Thank you for trusting us with your insurance coverage.

Sincerely yours,

A handwritten signature in cursive script that reads 'Donato Monaco'.

Donato Monaco
President, Northland Insurance Company



Northland Insurance Company
385 Washington Street, St. Paul, MN 55102
1-800-237-9334 Claims: 1-800-328-5972

COMMERCIAL INSURANCE POLICY

Your Policy Number: WN397939

This policy consists of this policy cover, the Declarations and the forms, schedules and endorsements listed. **READ YOUR POLICY CAREFULLY.**

In return for the payment of the premium, the insuring company agrees with the Named Insured to provide the insurance afforded by this policy. That insurance will be provided by the company indicated as insuring company in the Declarations.

In Witness Whereof, we have caused this policy to be executed and attested, but this policy shall not be valid unless countersigned by a duly authorized representative for us.

Secretary

President



Northland Insurance Company
St. Paul, MN 55102

**COMMON POLICY
 DECLARATIONS**

Policy No: WN397939

Producer No: 212000

Retail No:

Previous Policy No: WN397939

POLICY PERIOD: From 03/29/2026 To 03/29/2027 Term: 1 Year
 at 12:01 A.M. Standard Time at your mailing address shown below.

Named Insured:

Shan Express LLC

Mailing Address: 3924 Primrose Ln Apt 104

Bellingham

WA 98226

BUSINESS DESCRIPTION: Truckman

**IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY,
 WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.**

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

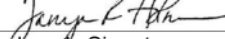
COVERAGE PART DESCRIPTION	PREMIUM
Commercial Auto Coverage Part	\$ 11,112.00
Commercial Transportation Cargo Coverage Part	\$ 1,369.00
POLICY TOTAL	\$ 12,481.00

FORMS AND ENDORSEMENTS

The schedule of coverage declarations, forms and endorsements shown on NL-2500 make up your policy as of the effective date shown above.

Producer Name/Address: 800-528-5544
 Amwins National Transportation Underwriters
 5910 North Central Expressway
 Suite 500
 Dallas, TX 75206

03/27/2026 VW
 Date

By 
 Producer's Signature

SCHEDULE OF FORMS AND ENDORSEMENTS

Effective Date: 03/29/2026

Policy No: WN397939

Named Insured:

Shan Express LLC

The following schedule of coverage declarations, forms and endorsements make up your policy as of the effective date shown above.

COMMON POLICY DECLARATIONS - TDL-04 (1/07)

The following forms and endorsements apply to all coverage parts:

TJL-01 (1/07)	Commercial Insurance Policy Jacket
TDL-04 (1/07)	Common Policy Declarations
NL-2500 (1/07)	Schedule of Forms and Endorsements
N-695 (1/15)	Important Notice
TF-471 (1/24)	Important Notice Regarding Insurance Scoring
N-3383 (4/25)	Important Notice Regarding Compensation Disclosure
IL T4 14 (01/21)	Cap on Losses From Certified Acts of Terrorism
CMT398 (01/21)	Federal Terrorism Risk Insurance Act Disclosure
IL T3 82 (05/13)	Exclusion Of Loss Due To Virus Or Bacteria
IL T4 49 (08/24)	Defense Fees, Costs And Expenses - Our Right To Reimbursement From The Insured
S2965-IL (3/15)	Amendment of Common Policy Conditions Prohibited Coverage - Unlicensed Insurance Trade or Economic Sanctions
IL 01 46 (07/25)	Washington Common Policy Conditions
IL 01 98 (09/08)	Nuclear Energy Liability Exclusion Endorsement
T-344 (9/16)	Combined Deductible
T-481 (9/16)	Identity Theft Expense Reimbursement Coverage
TL-434 (9/16)	Schedule of Autos

COMMERCIAL AUTO DECLARATIONS - TDL-01 (3/20)

The following forms and endorsements apply to the Commercial Auto Coverage Part only:

TDL-01 (3/20)	Commercial Auto Coverage Form Declarations
CA 00 20 (10/13)	Motor Carrier Coverage Form
MCS-90 (7/24)	Endorsement for Motor Carrier Policies of Insurance for Public Liability Under Sections 29 and 30 of the Motor Carrier Act of 1980
T-006 (9/16)	Punitive Damages Exclusion
T-217 (9/16)	Additional Conditions
T-224 WA (8/21)	Physical Damage Coverage Changes - Washington
T-466 (9/16)	Family Emergency Travel Coverage
T-538 (6/14)	Amendment of Covered Auto Designation Symbols
T-556 (3/20)	Roadside Assistance And Towing Coverage
T-575 (7/25)	Out-Of-State Coverage Extensions Change
CA T6 26 (02/19)	Exclusion - Who Is An Insured - Users Of Trailers
CA T6 33 (08/19)	Employee Redefined For Employment Exclusions
CA 01 35 (01/26)	Washington Changes
CA 21 34 (10/13)	Washington Underinsured Motorists Coverage
CA 99 48 (10/13)	Pollution Liability - Broadened Coverage For Covered Autos

SCHEDULE OF FORMS AND ENDORSEMENTS

CUSTOM CARGO COVERAGE DECLARATIONS - TDL-518 (8/12)

The following forms and endorsements apply to the Transportation Cargo Coverage Part only:

TDL-518 (8/12)	Custom Cargo Coverage Declarations
T-522 WA (12/10)	Custom Cargo Coverage Form - Washington
T-384 (12/10)	Auto Haulers
T-515 (12/10)	Temperature Control Coverage
T-517 (12/10)	Any Theft Deductible
T-558 (8/20)	Earned Freight Charges Calculation

IMPORTANT NOTICE

ALL PERSONS DRIVING FOR THE INSURED DURING THE TERM OF THIS POLICY MUST BE IMMEDIATELY REPORTED TO THE INSURANCE COMPANY. FAILURE TO REPORT MAY RESULT IN TERMINATION OR NON-RENEWAL OF THIS POLICY.



N-695 (1/15)

IMPORTANT NOTICE REGARDING INSURANCE SCORING

As part of our underwriting process and the determination of the price of your insurance, we review the information contained in your insurance application, which includes your claims history, driving record, what you haul, where you travel. We also look at other factors beyond your application and try to offer you the best possible price for the insurance coverage you purchase from us. We consider information contained in consumer reports that allows for the development of an insurance score based on your credit history as an additional tool for offering you the best possible price for your insurance. Your insurance score is one factor that we review in order to determine the price of your insurance. It may result in an increase in premium or other adverse action and it may also enable us to apply a discount to lower the price of your insurance.

In that regard, we recently requested an insurance score based on your credit history from a consumer reporting agency. This notice is provided in connection with that score to advise you that you did not qualify for our lowest rate due, in part, to your insurance score, calculated from your credit report.

The consumer reporting agency we use to develop insurance scores was:

- 1. Unable to exactly match your application information with their credit database; or
- 2. Able to match your application information with their credit database, but unable to calculate an insurance score for you; or
- 3. Able to obtain an insurance score for you that results in a rating factor being applied which does not result in the maximum discount available.

As our pricing decision was based in part on information from a consumer reporting agency, you are entitled to receive a free copy of the report. Since the consumer reporting agency did not take part in underwriting or rating your policy, the consumer reporting agency is unable to provide you with the specifics as to why you did not receive the maximum discount available. You can contact the consumer reporting agency to obtain a copy of the report and check the information for accuracy. Northland Insurance Companies* believes strongly in full and open communication, and appreciates the opportunity both to provide you with insurance and explain how to contact the reporting agency.

To receive a free copy of the report, you must contact the consumer reporting agency within the next 60 days. If you dispute the accuracy or completeness of any information contained in the report, the consumer reporting agency will reinvestigate the disputed information. The name of the consumer reporting agency that supplied the information that influenced our decision is identified below:

Trans Union Corporation
2 Baldwin Place
P.O. Box 1000
Chester, PA 19022
Ph. 800-645-1938

*Texas Customers: Auto Coverage is written by Consumers County Mutual Insurance Company, administered by Northland Insurance Company.

IMPORTANT NOTICE REGARDING COMPENSATION DISCLOSURE

For information about how Northland Insurance compensates its agents, brokers and program managers, please visit this website:

https://www.travelers.com/w3c/legal/Producer_Compensation_Disclosure.html

If you prefer, you can call the following toll-free number: 1-866-336-2077. Or you can write to us at Travelers Agency Compensation, One Tower Square, Hartford, CT 06183.



Effective Date: 03/29/2026 **Expiration Date:** 03/29/2027
12:01 A.M. Standard Time at Named "Insured's" mailing address

Policy No: WN397939

ITEM ONE - NAMED INSURED

Shan Express LLC

Legal Entity: LLC

Garaging address if different:

4123 Strider Loop Bellingham, WA 98226

Commodities hauled:

General Freight, Refrigerated Food

ITEM TWO - SCHEDULE OF COVERAGES AND COVERED AUTOS

This policy provides only those coverages where a charge is shown in the premium column below. Each of these coverages will apply only to those "autos" shown as covered "autos". "Autos" are shown as covered "autos" for a particular coverage by the entry of one or more of the symbols from the Covered Autos Section of the Coverage Form next to the name of the coverage.

Covered "Autos"	LIABILITY Coverages	Limits of Liability	Premium
67	COVERED AUTOS LIABILITY	\$1,000,000 each "accident"	\$ 8,121.00

Covered "Autos"	ADDITIONAL COVERAGES BY ENDORSEMENT Coverages	Limits of Liability	Premium
67	UNINSURED MOTORISTS <input checked="" type="checkbox"/> Includes Underinsured Motorists	Separately Stated in Endorsement(s)	\$ 93.00

Covered "Autos"	PHYSICAL DAMAGE Coverages	Limits of Liability	Premium
67	COMPREHENSIVE	*	\$ 795.00
67	COLLISION	*	\$ 1,853.00

* Stated Limit, Actual Cash Value or Cost of Repairs, whichever is less minus the deductible.

ADDITIONAL PREMIUM PER ENDORSEMENT

FAMILY EMERGENCY TRAVEL COVERAGE	\$	Included
ROADSIDE ASSISTANCE AND TOWING COVERAGE	\$	250.00
ESTIMATED TOTAL PREMIUM		\$ 11,112.00

FORMS AND ENDORSEMENTS

The schedule of coverage declarations, forms and endorsements shown on NL-2500 make up your policy as of the effective date shown above.

ITEM THREE - SCHEDULE OF AUTOMOBILES

The Schedule of Automobiles shown on TL-434 make up your policy as of the effective date shown on the Common Policy Declarations.

ITEM FOUR - HIRED AUTO LIABILITY INSURANCE

Cost of hire means the total cost you incur to lease, hire or borrow "autos" you don't own.

NO COVERAGE

ITEM FIVE - NAMED LESSEE(S)

NO COVERAGE

ITEM SIX - ADDITIONAL SYMBOLS

NOT APPLICABLE

ITEM SEVEN - SCHEDULE FOR NON-OWNERSHIP LIABILITY

NO COVERAGE

ITEM EIGHT - SCHEDULE OF HIRED COVERED AUTO COVERAGE - Physical Damage Insurance

Stated Limit, Actual Cash Value or Cost of Repairs whichever is less, minus the deductible

NO COVERAGE

ITEM NINE - TRAILER INTERCHANGE INSURANCE

Stated Limit, Actual Cash Value or Cost of Repairs whichever is less, minus the deductible

NO COVERAGE

ITEM TEN - MONTHLY REPORTING POLICIES

NOT APPLICABLE

ITEM ELEVEN - MONTHLY PREMIUM PAYMENT

NOT APPLICABLE

SCHEDULE OF AUTOMOBILES

(forming part of DECLARATIONS)

Policy No. WN397939

Issued to: Shan Express LLC

Combined Deductible Applies

Effective as of: 03/29/2026

NO.	UNIT ID	YEAR, MAKE, VEHICLE TYPE	VIN NUMBER
1		2016 VOLVO TRACTOR	4V4NC9EH1GN934556
2		2005 UTILITY TRAILER MFG TRAILER	1UYVS25365U492209

COVERAGES

NO.	COVERED AUTOS LIAB	UIM BI										
1	7,618	93										
2	503											

NO.	STATED LIMIT	COMP	DED	COLL	DED		CARGO LIMIT	CARGO DED	THEFT DED	CARGO RATE	CARGO PREM
1	25,000	556	1,000	1,145	1,000		100,000	1,000	2,500	1.15	1,369
2	18,000	239	1,000	708	1,000						

NO.	COVERAGE DESCRIPTION	PREMIUM
1	Roadside Assistance	Included
1	Towing Coverage	250

SCHEDULE OF AUTOMOBILES

(forming part of DECLARATIONS)

THIS PAGE INTENTIONALLY LEFT BLANK

Please note, the expiration date as stated on this form relates to the process for renewing the Information Collection Request for this form with the Office of Management and Budget. This requirement to collect information as requested on this form does not expire. For questions, please contact the Office of Registration, Financial Responsibility Filings Division.

A Federal Agency may not conduct or sponsor, and a person is not required to respond to, nor shall a person be subject to a penalty for failure to comply with a collection of information subject to the requirements of the Paperwork Reduction Act unless that collection of information displays a current valid OMB Control Number. The OMB Control Number for this information collection is 2126-0008. Public reporting for this collection of information is estimated to be approximately 2 minutes per response, including the time for reviewing instructions, gathering the data needed, and completing and reviewing the collection of information. All responses to this collection of information are mandatory. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Information Collection Clearance Officer, Federal Motor Carrier Safety Administration, MC-RRA, Washington, D.C. 20590.



United States Department of Transportation
Federal Motor Carrier Safety Administration

**Endorsement for Motor Carrier Policies of Insurance for Public Liability
under Sections 29 and 30 of the Motor Carrier Act of 1980**

FORM MCS-90

Issued to Shan Express LLC
(Motor Carrier name)

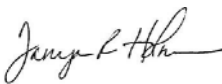
of Washington 3252563
(Motor Carrier state or province) (USDOT Number)

Dated at Dallas, TX on this 27th day of March, 2026

Amending Policy Number: WN397939 Effective Date: 03/29/2026

Name of Insurance Company: Northland Insurance Company

Countersigned by:


(authorized company representative)

The policy to which this endorsement is attached provides primary or excess insurance, as indicated for the limits shown (check only one):

- This insurance is primary and the company shall not be liable for amounts in excess of \$ 750,000 for each accident.
- This insurance is excess and the company shall not be liable for amounts in excess of \$ _____ for each accident in excess of the underlying limit of \$ _____ for each accident.

Whenever required by the Federal Motor Carrier Safety Administration (FMCSA), the company agrees to furnish the FMCSA a duplicate of said policy and all its endorsements. The company also agrees, upon telephone request by an authorized representative of the FMCSA, to verify that the policy is in force as of a particular date. The telephone number to call is: 800-528-5544.

Cancellation of this endorsement may be effected by the company or the insured by giving (1) thirty-five (35) days notice in writing to the other party (said 35 days notice to commence from the date the notice is mailed, proof of mailing shall be sufficient proof of notice), and (2) if the insured is subject to the FMCSA's registration requirements under 49 U.S.C. 13901, by providing thirty (30) days notice to the FMCSA (said 30 days notice to commence from the date the notice is received by the FMCSA at its office in Washington, DC).

Filings must be transmitted online via the Internet at <https://www.fmcsa.dot.gov/registration>.

(continued on next page)

DEFINITIONS AS USED IN THIS ENDORSEMENT

Accident includes continuous or repeated exposure to conditions or which results in bodily injury, property damage, or environmental damage which the insured neither expected nor intended.

Motor Vehicle means a land vehicle, machine, truck, tractor, trailer, or semitrailer propelled or drawn by mechanical power and used on a highway for transporting property, or any combination thereof.

Bodily Injury means injury to the body, sickness, or disease to any person, including death resulting from any of these.

Property Damage means damage to or loss of use of tangible property.

The insurance policy to which this endorsement is attached provides automobile liability insurance and is amended to assure compliance by the insured, within the limits stated herein, as a motor carrier of property, with Sections 29 and 30 of the Motor Carrier Act of 1980 and the rules and regulations of the Federal Motor Carrier Safety Administration (FMCSA).

In consideration of the premium stated in the policy to which this endorsement is attached, the insurer (the company) agrees to pay, within the limits of liability described herein, any final judgment recovered against the insured for public liability resulting from negligence in the operation, maintenance or use of motor vehicles subject to the financial responsibility requirements of Sections 29 and 30 of the Motor Carrier Act of 1980 regardless of whether or not each motor vehicle is specifically described in the policy and whether or not such negligence occurs on any route or in any territory authorized to be served by the insured or elsewhere. Such insurance as is afforded, for public liability, does not apply to injury to or death of the insured's employees while engaged in the course of their employment, or property transported by the insured, designated as cargo. It is understood and agreed that no condition, provision, stipulation, or limitation contained in the policy, this endorsement, or any other endorsement thereon, or violation thereof, shall relieve the company

Environmental Restoration means restitution for the loss, damage, or destruction of natural resources arising out of the accidental discharge, dispersal, release or escape into or upon the land, atmosphere, watercourse, or body of water, of any commodity transported by a motor carrier. This shall include the cost of removal and the cost of necessary measures taken to minimize or mitigate damage to human health, the natural environment, fish, shellfish, and wildlife.

Public Liability means liability for bodily injury, property damage, and environmental restoration.

from liability or from the payment of any final judgment, within the limits of liability herein described, irrespective of the financial condition, insolvency or bankruptcy of the insured. However, all terms, conditions, and limitations in the policy to which the endorsement is attached shall remain in full force and effect as binding between the insured and the company. The insured agrees to reimburse the company for any payment made by the company on account of any accident, claim, or suit involving a breach of the terms of the policy, and for any payment that the company would not have been obligated to make under the provisions of the policy except for the agreement contained in this endorsement.

It is further understood and agreed that, upon failure of the company to pay any final judgment recovered against the insured as provided herein, the judgment creditor may maintain an action in any court of competent jurisdiction against the company to compel such payment.

The limits of the company's liability for the amounts prescribed in this endorsement apply separately to each accident and any payment under the policy because of any one accident shall not operate to reduce the liability of the company for the payment of final judgments resulting from any other accident.

(continued on next page)

SCHEDULE OF LIMITS - PUBLIC LIABILITY
--

Type of carriage	Commodity transported	January 1, 1985
(1) For-hire (in interstate or foreign commerce, with a gross vehicle weight rating of 10,001 or more pounds).	Property (nonhazardous)	\$750,000
(2) For-hire and Private (in interstate, foreign, or intrastate commerce, with a gross vehicle weight rating of 10,001 or more pounds).	Hazardous substances, as defined in <u>49 CFR 171.8</u> , transported in cargo tanks, portable tanks, or hopper-type vehicles with capacities in excess of 3,500 water gallons; or in bulk Division 1.1, 1.2, and 1.3 materials, Division 2.3, Hazard Zone A, or Division 6.1, Packing Group I, Hazard Zone A material; in bulk Division 2.1 or 2.2; or highway route controlled quantities of a Class 7 material, as defined in <u>49 CFR 173.403</u> .	\$5,000,000
(3) For-hire and Private (in interstate or foreign commerce, in any quantity; or in intrastate commerce, in bulk only; with a gross vehicle weight rating of 10,001 or more pounds).	Oil listed in <u>49 CFR 172.101</u> ; hazardous waste, hazardous materials, and hazardous substances defined in <u>49 CFR 171.8</u> and listed in <u>49 CFR 172.101</u> , but not mentioned in (2) above or (4) below.	\$1,000,000
(4) For-hire and Private (in interstate or foreign commerce, with a gross vehicle weight rating of less than 10,001 pounds).	Any quantity of Division 1.1, 1.2, or 1.3 material; any quantity of a Division 2.3, Hazard Zone A, or Division 6.1, Packing Group I, Hazard Zone A material; or highway route controlled quantities of a Class 7 material as defined in <u>49 CFR 173.403</u> .	\$5,000,000

*The schedule of limits shown does not provide coverage. The limits shown in the schedule are for information purposes only.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ROADSIDE ASSISTANCE AND TOWING COVERAGE

*This endorsement is **EFFECTIVE:** 03/29/2026 and is part of Policy Number: WN397939

*issued to: Shan Express LLC

*Entry optional if shown in the Common Policy Declarations. If no entry is shown, the effective date of the endorsement is the same as the effective date of the policy.

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM

ROADSIDE ASSISTANCE AND TOWING SCHEDULE

Coverage	Limit Of Insurance		Deductible	
Roadside Assistance	\$ 500	for each disablement	\$ 250	for each disablement
Towing	\$ 2,500	for each disablement	\$ 250	for each disablement

PROVISIONS

1. The following **SECTION** is added:

ROADSIDE ASSISTANCE AND TOWING COVERAGE

A. Coverage

For the purposes of this coverage, a covered "auto" is an "auto" shown in **ITEM THREE - SCHEDULE OF AUTOMOBILES** of the Declarations to which this coverage applies and for which a premium is charged, and includes a "trailer" that is attached to such "auto" at the time of disablement.

We will reimburse you for roadside assistance expenses incurred for labor performed at the location of disablement for a covered "auto" that is disabled.

We will reimburse you for towing expenses incurred to transport a covered "auto" from the location of its disablement to the nearest repair facility capable of making the necessary repairs. For the purposes of this coverage, towing includes flatbed transport.

The covered "auto" must be disabled because of:

1. Mechanical or electrical breakdown;
2. Battery failure;
3. Flat tire;
4. Lock-out;
5. Insufficient supply of fuel, oil, water or other fluid; or
6. Entrapment in snow, mud, water or sand within 100 feet of a road or highway.

B. Exclusions

We will not reimburse expenses for any of the following:

1. Any roadside assistance or towing incurred as a result of a covered "loss" under the **PHYSICAL DAMAGE COVERAGE** Section.
2. Roadside assistance or towing when the disabled "auto" is located at your premises or its garaging location.
3. The cost of purchasing any part, tire, fluid, lubricant, fuel or replacement key or the labor to make a replacement key.
4. Installation of products or material not related to the disablement.
5. Labor not related to the disablement.
6. Towing or storage related to impoundment, abandonment, illegal parking, failure of a DOT inspection or other violations of law.
7. Towing from a service station, garage or repair shop.
8. Labor or repair work performed at a service station, garage or repair shop.
9. Auto storage charges.
10. Disablement that occurs on roads not regularly maintained, sand beaches, open fields, or areas designated as not passable due to construction, weather or earth movement.
11. Mounting or removing of snow tires or chains.
12. Disablement that results from an intentional or willful act or action.
13. Towing and labor costs for the disablement of a covered "auto" of a private passenger type that is covered under Paragraph **III.A.2., Towing**, of the Business Auto Coverage Form or Paragraph **IV.A.2., Towing - Private Passenger Type Autos**, of the Motor Carrier Coverage Form.

C. Limits Of Insurance And Deductible

The most we will pay for roadside assistance or towing expenses for any one disablement is the Limit Of Insurance for the applicable coverage shown in the Roadside Assistance And Towing Schedule.

However, the most we will pay for roadside assistance and towing expenses for any one covered "auto" is limited to two disablements of that covered "auto" in the policy year.

A deductible applies to the expenses for each disablement in the amount shown for the applicable coverage in the Roadside Assistance And Towing Schedule. If both roadside assistance and towing expenses are incurred for one disablement, then only a single deductible will apply for that disablement in the amount of the higher of the applicable deductibles.

We will pay the amount of the expenses that exceed the deductible up to the applicable Limit of Insurance for the applicable coverage.

2. The following is added to the **CONDITIONS** Section:

Roadside Assistance And Towing Coverage Conditions

1. Reimbursement

For reimbursement of roadside assistance or towing expenses, you must provide us with a written receipt from the service provider itemizing the services provided for the disabled covered "auto". To facilitate our prompt payment of reimbursement to you, you should provide us with the following information if it is not included in the written receipt:

- a. The date of the disablement;
- b. Identification of the covered "auto" serviced or towed; and
- c. The location of the disablement.

3. Paragraph **A.2., Duties In The Event Of Accident, Claim, Suit Or Loss**, in the **Loss Conditions** Paragraph of the **CONDITIONS** Section does not apply to a claim for reimbursement of expenses under Roadside Assistance and Towing Coverage.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WASHINGTON UNDERINSURED MOTORISTS COVERAGE

For a covered "auto" licensed or principally garaged in, or for "auto dealer operations" conducted in, Washington, this endorsement modifies insurance provided under the following:

- AUTO DEALERS COVERAGE FORM
- BUSINESS AUTO COVERAGE FORM
- MOTOR CARRIER COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

Named Insured:
Shan Express LLC

Endorsement Effective Date: 03/29/2026

SCHEDULE

"Bodily Injury" And "Property Damage":	\$ 60,000	Each "Accident"
Or		
"Bodily Injury":	\$	Each "Accident"

This endorsement provides "bodily injury" and "property damage" Underinsured Motorists Coverage unless an "X" is entered below:

If an "X" is entered in this box, this endorsement provides "bodily injury" Underinsured Motorists Coverage only for the following "autos":

Description Of "Autos":

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Coverage

1. We will pay all sums the "insured" is legally entitled to recover as compensatory damages from the owner or driver of an "underinsured motor vehicle". The damages must result from "bodily injury" or "property damage" sustained by the "insured" caused by an "accident". The owner's or driver's liability for these damages must result from the ownership, maintenance or use of the "underinsured motor vehicle".

B. Who Is An Insured

If the Named Insured is designated in the Declarations as:

1. An individual, then the following are "insureds":
 - a. The Named Insured and any "family members".
 - b. Anyone else "occupying" a covered "auto" or a temporary substitute for a covered "auto". The covered "auto" must be out of service because of its breakdown, repair, servicing, "loss" or destruction.

- c. Anyone for damages he or she is entitled to recover because of "bodily injury" sustained by another "insured".
2. A partnership, limited liability company, corporation or any other form of organization, then the following are "insureds":
- a. Anyone "occupying" a covered "auto" or a temporary substitute for a covered "auto". The covered "auto" must be out of service because of its breakdown, repair, servicing, "loss" or destruction.
 - b. Anyone for damages he or she is entitled to recover because of "bodily injury" sustained by another "insured".
 - c. The Named Insured for "property damage" only.

C. Exclusions

This insurance does not apply to:

- 1. The benefit of any insurer or self-insurer under any workers' compensation law or any similar disability benefits law.
- 2. The benefit of any insurer of property.
- 3. "Bodily injury" sustained by:
 - a. An individual Named Insured while "occupying" any vehicle owned by that Named Insured or made available for that Named Insured's regular use that is not a covered "auto" for Covered Autos Liability Coverage under this Coverage Form;
 - b. Any "family member" while "occupying" any vehicle owned by that "family member" or available for that "family member's" regular use that is not a covered "auto" for Covered Autos Liability Coverage under this Coverage Form; or
 - c. Any "family member" while "occupying" any vehicle owned by the Named Insured or made available for the Named Insured's regular use that is insured for Liability Coverage on a primary basis under any other Coverage Form or policy.
- 4. Property contained in or struck by any vehicle owned by or available for the regular use of the Named Insured or any "family member", if the Named Insured is an individual, which is not a covered "auto" for Covered Autos Liability Coverage under this Coverage Form.

- 5. The first \$300 of the amount of "property damage" to the property of each "insured" as the result of any one "accident" caused by a hit-and-run vehicle as described in Paragraph 5.d. of the definition of "underinsured motor vehicle". In all other cases, this insurance does not apply to the first \$100 of the amount of "property damage" to the property of each "insured" as the result of any one "accident".
- 6. Anyone using a vehicle without a reasonable belief that the person is entitled to do so.
- 7. "Bodily injury" or "property damage" to an "insured" while operating or "occupying" a motorcycle or motor driven cycle which is not a covered "auto" for Covered Autos Liability Coverage under this Coverage Form.
- 8. Punitive or exemplary damages.
- 9. "Bodily injury" or "property damage" arising directly or indirectly out of:
 - a. War, including undeclared or civil war;
 - b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
 - c. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

D. Limit Of Insurance

- 1. Regardless of the number of covered "autos", "insureds", premiums paid, claims made or vehicles involved in the "accident", the most we will pay for all damages resulting from any one "accident" is the limit shown in the Schedule or in the Declarations.
- 2. No one will be entitled to receive duplicate payments for the same elements of "loss" under this Coverage Form and any Liability Coverage form, Medical Payments Coverage endorsement or Personal Injury Protection Coverage endorsement attached to this Coverage Part.

We will not make a duplicate payment under this coverage for any element of "loss" for which payment has been made by or for anyone who is legally responsible.

E. Changes In Conditions

The Conditions are changed for Washington Underinsured Motorists Coverage as follows:

1. **Other Insurance** in the Auto Dealers and Business Auto Coverage Forms and **Other Insurance - Primary And Excess Insurance Provisions** in the Motor Carrier Coverage Form are replaced by the following:

If there is other applicable insurance available under one or more policies or provisions of coverage:

- a. The maximum recovery under all Coverage Forms or policies combined may equal but not exceed the highest applicable limit for any one vehicle under any Coverage Form or policy providing coverage on either a primary or excess basis.
- b. Any insurance we provide with respect to a vehicle the Named Insured does not own shall be excess over any other collectible underinsured motorists insurance providing coverage on a primary basis.
- c. If the coverage under this Coverage Form is provided:
 - (1) On a primary basis, we will pay only our share of the loss that must be paid under insurance providing coverage on a primary basis. Our share is the proportion that our limit of liability bears to the total of all applicable limits of liability for coverage on a primary basis.
 - (2) On an excess basis, we will pay only our share of the loss that must be paid under insurance providing coverage on an excess basis. Our share is the proportion that our limit of liability bears to the total of all applicable limits of liability for coverage on an excess basis.

2. **Duties In The Event Of Accident, Claim, Suit Or Loss** in the Business Auto and Motor Carrier Coverage Forms and **Duties In The Event Of Accident, Claim, Offense, Suit, Loss Or Acts, Errors Or Omissions** in the Auto Dealers Coverage Form are changed by adding the following:

- a. A person seeking Underinsured Motorists Coverage must also promptly notify us in writing of a tentative settlement between the "insured" and the insurer of an "underinsured motor vehicle" and allow us 30 days to advance payment to that "insured" in an amount equal to the tentative settlement to preserve our rights against the insurer, owner or operator of such "underinsured motor vehicle". However, this provision does not apply if failure to notify us does not prejudice our right to recover payment from the person legally responsible for the "accident".

3. **Legal Action Against Us** is replaced by the following:

Legal Action Against Us

- a. No one may bring a legal action against us under this Coverage Form until there has been full compliance with all the terms of this Coverage Form.
- b. Any legal action against us under this Coverage Form must be brought within one year after the date on which the cause of action accrues.

If this action is brought pursuant to Sec. 3 of RCW 48.30, then 20 days prior to filing such an action, you are required to provide written notice of the basis for the cause of action to us and the Office of the Insurance Commissioner. Such notice may be sent by regular mail, registered mail or certified mail with return receipt requested.

4. Transfer Of Rights Of Recovery Against Others To Us is changed by adding the following:

If we make any payment and the "insured" recovers from another party, the "insured" shall hold the proceeds in trust for us and pay us back the amount we have paid. We shall be entitled to recovery only after the "insured" has been fully compensated for damages.

Our rights do not apply under this provision with respect to damages caused by an "accident" with an "underinsured motor vehicle" if we:

- a. Have been given prompt notice of a tentative settlement between an "insured" and the insurer of an "underinsured motor vehicle"; and
- b. Fail to advance payment to the "insured" in an amount equal to the tentative settlement within 30 days after receipt of notification.

If we advance payment to the "insured" in an amount equal to the tentative settlement within 30 days after receipt of notification:

(1) That payment will be separate from any amount the "insured" is entitled to recover under the provisions of Underinsured Motorists Coverage; and

(2) We also have a right to recover the advanced payment.

5. The following condition is added:

Arbitration

a. If we and an "insured" disagree whether the "insured" is legally entitled to recover damages from the owner or driver of an "underinsured motor vehicle" or do not agree as to the amount of damages that are recoverable by that "insured", then the matter may be arbitrated. However, disputes concerning coverage under this endorsement may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. We will pay all arbitration expenses. Arbitration expenses will not include the "insured's" attorney's fees or any expenses incurred in producing evidence or witnesses.

b. Unless both parties agree otherwise, arbitration will take place in the county in which the "insured" lives. Local rules of law as to arbitration procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

F. Additional Definitions

As used in this endorsement:

- 1. "Property damage" means injury to or destruction of the property of an "insured".
- 2. "Family member" means a person related to an individual Named Insured by blood, marriage or adoption, who is a resident of such Named Insured's household, including a ward or foster child.
- 3. "Occupying" means in, upon, getting in, on, out or off.
- 4. "Suit" means a civil proceeding in which:
 - a. Damages because of "bodily injury" or "property damage"; or
 - b. A "covered pollution cost or expense" to which this insurance applies, are alleged.

"Suit" includes:

- (1) An arbitration proceeding in which such damages or "covered pollution costs or expenses" are claimed; or
 - (2) Any other alternative dispute resolution proceeding in which such damages or "covered pollution costs or expenses" are claimed.
- 5. "Underinsured motor vehicle" means a land motor vehicle or "trailer":
 - a. For which no liability bond or policy applies at the time of an "accident"; or
 - b. For which liability bonds or policies apply at the time of the "accident", but the amount paid under all of the bonds or policies to an "insured" is not enough to pay the full amount an "insured" is legally entitled to recover as damages caused by the "accident"; or
 - c. For which all insuring or bonding companies deny coverage or are or become insolvent; or
 - d. That is a hit-and-run vehicle and neither the driver nor owner can be identified. The vehicle must either:
 - (1) Hit an "insured", a covered "auto" or a vehicle an "insured" is "occupying"; or

(2) Cause "bodily injury" or "property damage" with no physical contact with the "insured" or the vehicle the "insured" was "occupying" at the time of the "accident", provided:

(a) The facts of the "accident" can be corroborated by competent evidence other than the testimony of any person having an underinsured motorists coverage claim as a result of such "accident"; and

(b) Someone reports the "accident" to the police within 72 hours of the "accident".

However, "underinsured motor vehicle" does not include any vehicle:

(1) For which the Covered Autos Liability Coverage of this Coverage Form applies. However, if the Named Insured is an individual and that Named Insured or any "family member" sustains damages while "occupying", or when struck by, an "auto" which is a covered "auto" for Covered Autos Liability Coverage under this Coverage Form, this exception to this definition of an "underinsured motor vehicle" does not apply to that Named Insured or any such "family member".

(2) Owned by a governmental unit or agency. This provision does not apply if the governmental unit or agency is unable to pay damages because of financial inability or insolvency.

6. Whenever the terms "uninsured motorists coverage" or "uninsured motor vehicle" appear in the Coverage Form or any endorsements attached to the Coverage Form, they are replaced by the terms "underinsured motorists coverage" and "underinsured motor vehicle" for covered "autos" licensed in, or "auto dealer operations" conducted in, Washington.



Effective Date: 03/29/2026 **Expiration Date:** 03/29/2027
 12:01 A.M. Standard Time at Named "Insured's" mailing address

Policy No: WN397939

ITEM ONE - NAMED INSURED

Shan Express LLC

Legal Entity: LLC

Garaging address if different:

4123 Strider Loop Bellingham, WA 98226

Commodities hauled:

General Freight, Refrigerated Food

ITEM TWO - SCHEDULE OF COVERAGES AND "DESIGNATED AUTOS"

This policy provides only those coverages where a charge is shown in the premium column below. Each of these coverages will apply only to those "autos" shown as "designated autos". "Autos" are shown as "designated autos" for a particular coverage by the entry of one or more of the symbols from the "Designated Autos" section of the Coverage Form next to the name of the coverage.

"Designated Autos"	Coverages	Limits of Liability	Premium
86	CARGO	Refer to TL-434, Schedule of Automobiles	\$ 1,151.00

ADDITIONAL PREMIUM PER ENDORSEMENT

TEMPERATURE CONTROL COVERAGE	\$ 218.00
TOTAL PREMIUM	\$ 1,369.00

FORMS AND ENDORSEMENTS

The schedule of coverage declarations, forms and endorsements shown on NL-2500 make up your policy as of the effective date shown above.

ITEM THREE - HIRED AUTO CARGO INSURANCE

Cost of hire means the total cost you incur to lease, hire or borrow "autos" you don't own.

NO COVERAGE

ITEM FOUR - MONTHLY REPORTING POLICIES

NOT APPLICABLE

ITEM FIVE - MONTHLY PREMIUM PAYMENT

NOT APPLICABLE



**AUTOMOBILE INSURANCE
IDENTIFICATION
CARD**
Washington
(state)

**P. O. Box 64816
St. Paul, Minnesota 55164-0816
(800) 328-5972**

The coverage provided by this policy meets the minimum liability insurance requirements as prescribed by law.

Policy Number: WN397939 NAIC #: 24015

Company: Northland Insurance Company

Effective: From 03/29/2026 To 03/29/2027

Insured:

Shan Express LLC

3924 Primrose Ln Apt 104
Bellingham, WA 98226

Description of Vehicle(s)

Year/Make/Model:

2016 VOLVO VN

VIN Number: 4V4NC9EH1GN934556

If more than four vehicles, indicate "Fleet"/"All Owned Vehicles".

TFL-087 (1/07)

212000

This card must be carried in the insured motor vehicle at all times for production upon demand.

IF YOU HAVE AN ACCIDENT

- Do not discuss the accident with anyone except a properly identified, authorized representative of The Northland Insurance Companies or with police authorities.
- Secure the names and addresses of:
 - Owners and drivers of the cars involved (also, license plate numbers);
 - Other drivers' insurance companies;
 - All witnesses, (include license plate numbers).
- Write down all details of the accident.
- Call the Claims Department: 1-800-328-5972

This card must be carried in the insured motor vehicle at all times for production upon demand.

IF YOU HAVE AN ACCIDENT

- Do not discuss the accident with anyone except a properly identified, authorized representative of The Northland Insurance Companies or with police authorities.
- Secure the names and addresses of:
 - Owners and drivers of the cars involved (also, license plate numbers);
 - Other drivers' insurance companies;
 - All witnesses, (include license plate numbers).
- Write down all details of the accident.
- Call the Claims Department: 1-800-328-5972

This card must be carried in the insured motor vehicle at all times for production upon demand.

IF YOU HAVE AN ACCIDENT

- Do not discuss the accident with anyone except a properly identified, authorized representative of The Northland Insurance Companies or with police authorities.
- Secure the names and addresses of:
 - Owners and drivers of the cars involved (also, license plate numbers);
 - Other drivers' insurance companies;
 - All witnesses, (include license plate numbers).
- Write down all details of the accident.
- Call the Claims Department: 1-800-328-5972

This card must be carried in the insured motor vehicle at all times for production upon demand.

IF YOU HAVE AN ACCIDENT

- Do not discuss the accident with anyone except a properly identified, authorized representative of The Northland Insurance Companies or with police authorities.
- Secure the names and addresses of:
 - Owners and drivers of the cars involved (also, license plate numbers);
 - Other drivers' insurance companies;
 - All witnesses, (include license plate numbers).
- Write down all details of the accident.
- Call the Claims Department: 1-800-328-5972