

Address:

## **Program Binder Summary**

Insured: Sam Cargo Inc Agency: Amerigo Insurance Agency

Mailing 654 Dody Dr Mailing Address: 1110 Civic Center Blvd#202D

Manteca, CA 95337 Yuba City, CA 95993

Bound Date: 10/03/2025 Agency Contact: Parmjit Dhami
Policy Number: KSQRS0000125-00 Underwriter: John (Jay) Motley

Policy Period: 10/04/2025 to 10/04/2026 Commission: 8.00%

Insurer: Knight Specialty Insurance Company (Non- Policy Number: KSQRS0000125-00

Admitted)

Quantum Risk Solutions, LLC appreciates the opportunity to present this insurance binder.

This outline of coverages and premiums is for presentation and illustration purposes only and should not be considered an instrument that effects coverage. While we at Quantum Risk Solutions, LLC endeavor to meet your needs, the terms and conditions presented herein may differ from, or not contain all the coverages as those requested in your submission. Please review your binder carefully to ensure you are familiar with the coverages and conditions offered to your insured. Further, it is incumbent upon you to review the terms of this binder carefully with your Insured, and reconcile any differences from the terms requested in the original submission. Quantum Risk Solutions LLC. disclaims any responsibility for your failure to reconcile with the Insured any differences between the terms bound as per the attached and those terms originally requested.

#### **Terms and Conditions**

The terms provided are conditioned upon Quantum's receipt and review of the additional underwriting information identified in the enclosed documents. The terms could change or be withdrawn if: (1) The additional information is not provided; or (2) Quantum determines in its sole discretion that the additional information supplied warrants a change or withdrawal of the terms and conditions.

- A fee of \$50 will be charged for refiling or reinstating a cancelled government agency filing (state or federal). Your agency will be billed for the refiling fee and be responsible for the collection of such fee.
- All newly hired drivers must submit their MVR and be approved prior to operating any vehicle insured on a policy. The MVR must be less than 30 days old.
- Quantum Risk Solutions does not issue any Certificates of Insurance, nor do we check or review any COI we may receive. All copies of COI's received will be destroyed at the time of receipt. It is the responsibility of the producer to issue COI's in accordance with the insurance policy.

#### **Subjectivities**

The terms are subject to receipt and approval by Underwriting of the following additional underwriting items in order for coverage to be continued:

- After inception, for all driver addition requests, carrier requires written confirmation of no known accidents/incidents that may or may not lead to a claim.
- Completed Quantum Risk Solutions LLC Online SureFyre Application (data must match exactly what is bound)
- Completed/signed UM/UIM and PIP form(s) (where applicable)

- Copy of down payment check or proof of ACH
- Signed "Acceptance of Quotation"
- Signed Acknowledgement and Agreement of Application Statement
- Signed Fraud Forms
- Signed Security Animal Exclusion Applies (Insured Signature Required)
- Signed Terrorism Form
- Signed Unlisted Operator Exclusion Endorsement
- Vehicle Registrations for all power units and trailers. If the name on the registration does not match exactly as the Named Insured, an additional premium may apply. Quantum Risk Solutions will not be responsible for fines generated due to DMV violations or issues. Please review the vehicle registrations with the insured prior to binding.

| Primary Location  |       |       |        |
|-------------------|-------|-------|--------|
| 730 Spreckels Ave |       |       |        |
| City              | State | Zip   | County |
| Manteca           | CA    | 95336 |        |

## **Commercial Auto Coverage**

| Coverage  | Symbol | Cover Autos<br>(See Schedule<br>Covered Autos) | Limit            | Deductible   | Premium  |
|---|--------|--|------------------|--------------|----------|
| Liability   | 67     | -  | \$1,000,000      | Full         | \$73,385 |
| Physical Damage Comprehensive                     |        |  |                  |              |          |
| Physical Damage Collision                         |        |  |                  |              |          |
| Collateral Recovery<br>Drive Away - Liability     |        |  |                  |              |          |
| Collateral Recovery<br>Drive Away - Comprehensive |        |  |                  |              |          |
| Collateral Recovery<br>Drive Away - Collision     |        |  |                  |              |          |
| Medical   |        |  |                  |              |          |
| Personal Injury Protection                        |        |  |                  |              |          |
| Uninsured Motorist                                | 66     |  | \$30,000         |              | \$120    |
| Underinsured Motorist                             | 66     |  |                  |              |          |
| Non-Ownership Liability                           |        |  |                  |              |          |
| Hired Auto  |        |  |                  |              |          |
| Trailer Interchange                               |        |  |                  |              |          |
| Additional Insured                                |        |  |                  |              |          |
| Other   |        |  |                  |              |          |
|   |        |  | Total Commercial | Auto Premium | \$73,505 |

### Premium, Taxes and Fees

| Auto Premium               | \$73,505.00 |
|----------------------------|-------------|
| California SL Tax          | \$2,205.15  |
| California Stamping Fee    | \$132.31    |
| California Vehicle Fee     | \$17.60     |
| Safety and Technology Fee  | \$4,375.00  |
| Total Premium and Fees Due | \$80,235.06 |

REMINDER: Review carefully, binder may not reflect all coverages as indicated on application. Additional/return policy premium of \$15 or less will be waived.

### **Schedule of Covered Vehicles**

|                 | U Covere |      |                    | ı            |    |                |          |            |              |                   |
|-----------------|----------|------|--------------------|--------------|----|----------------|----------|------------|--------------|-------------------|
| vehicle #       | year     |      | make               | model        |    | gvw/gcw/capaci |          | Stated Ar  |              | garage location   |
| 1               | 2021     | T    | Freightliner<br>•• | Cascadia 12  |    | Extra-Heav     | i        |            | \$0          | 730 Spreckels Ave |
| vin # (17 di    |          | i    | rage radius        | i            | Co | mp/Coll Ded    | On-Ho    | OOK LIMIT  | On-Hook Ded. | Manteca, CA       |
| 3AKJHHDR8I      | T        |      | g Distance (over   | 1            |    | N/A/N/A        |          | 1          |              |                   |
| vehicle #       | year     |      | make               | model        |    | gvw/gcw/capaci |          | Stated Ar  |              | garage location   |
| 2               | 2020     | _    | Freightliner       | Cascadia 11  |    | Extra-Heav     | i        |            | \$0          | 730 Spreckels Ave |
| vin # (17 di    |          | i    | rage radius        | i            | Co | mp/Coll Ded    | On-Ho    | ook Limit  | On-Hook Ded. | Manteca, CA       |
| 3AKJHPDV7L      | .SLF0376 | Lon  | g Distance (over   | 200 miles)   |    | N/A/N/A        |          |            |              |                   |
| vehicle #       | year     |      | make               | model        |    | gvw/gcw/capaci | ty       | Stated Ar  | mount        | garage location   |
| 3               | 2022     |      | Freightliner       | Cascadia 12  |    | Extra-Heav     | <b>i</b> |            | \$0          | 730 Spreckels Ave |
| vin # (17 di    | gits)    | ave  | rage radius        |              | Co | mp/Coll Ded    | On-Ho    | ook Limit  | On-Hook Ded. | Manteca, CA       |
| 3AKJHHDR21      | NSMC1656 | Lon  | g Distance (over   | 200 miles)   |    | N/A/N/A        |          |            |              |                   |
| vehicle #       | year     |      | make               | model        |    | gvw/gcw/capaci | ty       | Stated Ar  | nount        | garage location   |
| 4               | 2022     |      | Freightliner       | Cascadia 12  | 26 | Extra-Heav     | /        |            | \$0          | 730 Spreckels Ave |
| vin # (17 di    | gits)    | avei | rage radius        |              | Co | mp/Coll Ded    | On-Ho    | ook Limit  | On-Hook Ded. | Manteca, CA       |
| 3AKJHHDR4ľ      | NSMY5945 | Lon  | g Distance (over   | 200 miles)   |    | N/A/N/A        |          |            |              |                   |
| vehicle #       | year     |      | make               | model        |    | gvw/gcw/capaci | ty       | Stated Ar  | nount        | garage location   |
| 5               | 2023     |      | Freightliner       | Cascadia 12  | 26 | Extra-Heav     |          |            | \$0          | 730 Spreckels Ave |
| vin # (17 di    | gits)    | ave  | rage radius        |              | Со | mp/Coll Ded    | On-Ho    | ook Limit  | On-Hook Ded. | Manteca, CA       |
| 3AKJHHDR2F      | PSLK3511 | Lon  | g Distance (over   | 200 miles)   |    | N/A/N/A        |          |            |              |                   |
| vehicle #       | year     |      | make               | model        |    | gvw/gcw/capaci | ty       | Stated Ar  | nount        | garage location   |
| 6               | 2025     |      | Undescribed        | Trailer      |    | Light          |          | ĺ          | \$0          | 730 Spreckels Ave |
| vin # (17 di    | gits)    | avei | rage radius        |              | Со | mp/Coll Ded    | On-Ho    | ook Limit  | On-Hook Ded. | Manteca, CA       |
| UNKNOWN :       | 1        | Lon  | g Distance (over   | 200 miles)   |    | N/A/N/A        |          |            |              |                   |
| vehicle #       | vear     |      | make               | model        |    | gvw/gcw/capaci | tv       | Stated Ar  | mount        | garage location   |
| 7               | 2025     |      | Undescribed        | Trailer      |    |                | -        | İ          | \$0          | 730 Spreckels Ave |
| vin # (17 di    | gits)    | ave  | rage radius        | •            | Со | mp/Coll Ded    | On-Ho    | ook Limit  | On-Hook Ded. | Manteca, CA       |
| UNKNOWN 2       | 2        | Lon  | g Distance (over   | 200 miles)   |    | N/A/N/A        |          |            |              |                   |
| vehicle #       | vear     | •    | make               | model        |    | gvw/gcw/capaci | tv       | Stated Ar  | mount        | garage location   |
| 8               | 2025     |      | Undescribed        | Trailer      |    |                | - 1      |            | \$0          | 730 Spreckels Ave |
| vin # (17 di    |          | avei | rage radius        |              | Со | mp/Coll Ded    | On-Ho    | ook Limit  | On-Hook Ded. | 7                 |
| UNKNOWN 3       |          | i    | g Distance (over   | i            |    | N/A/N/A        |          |            |              |                   |
| vehicle #       | year     | •    | make               | model        |    | gvw/gcw/capaci | tv       | Stated Ar  | mount        | garage location   |
| 9               | 2025     |      | Undescribed        | Trailer      |    |                | -,       |            | \$0          | 730 Spreckels Ave |
| vin # (17 di    |          | avei | rage radius        |              | Со | mp/Coll Ded    | On-Ho    | ook Limit  | On-Hook Ded. | Manteca, CA       |
| UNKNOWN 4       |          | i    | g Distance (over   | i            |    | N/A/N/A        |          | -          |              | ,                 |
| vehicle #       | year     | -    | make               | model        |    | gvw/gcw/capaci | tv       | Stated Ar  | mount        | garage location   |
| 10              | 2025     |      | Undescribed        | Trailer      |    |                | - 7      | Stated Al  | \$0          | 730 Spreckels Ave |
| vin # (17 di    | +        | avei | rage radius        | 1            | Co | mp/Coll Ded    | On-H     | ook Limit  | On-Hook Ded. | Manteca, CA       |
| UNKNOWN S       |          | i    | g Distance (over   | i            | -5 | N/A/N/A        |          | JOR EIIIII |              | Thanked, or       |
| TINICINO VVIN S | ,        | LON  | ig Distance (OVE   | ZUU IIIIIES) |    | IN/A/IN/A      | l        |            |              |                   |

### **Forms Schedule**

### Description

KB Specialty QRSML JAC 06 12 21
CLAIM FILING NOTICE
SCHEDULE OF NAMED INSUREDS
SCHEDULE OF LOCATIONS
COMMON POLICY DECLARATIONS
SCHEDULE OF FORMS AND ENDORSEMENTS

## Form#/Edition

KB Specialty QRSML JAC 06 12 21 QRSML KB1 55 12 21 QRSML NINSD 28 08 20 QRSML LOCS 27 08 20 QRSML COMDEC 30 08 20 QRSML FORMS 26 08 20

| POLICY CHANGES   | IL 12 01 11 85     |
|--|--------------------|
| COMMON POLICY CONDITIONS   | IL 00 17 11 98     |
| CALIFORNIA CHANGES - CANCELLATION AND NONRENEWAL                               | IL 02 70 07 20     |
| CALIFORNIA FRAUD STATEMENT   | IL N 018 01 22     |
| OFAC - US TREASURY DEPARTMENT OFFICE OF FOREIGN ASSETS CONTROL ADVISORY NOTICE | IL P 001 01 04     |
| TO POLICYHOLDERS   |                    |
| ASSAULT AND BATTERY EXCLUSION  | QRSML A&B 02 08 20 |
| PUNITIVE, EXEMPLARY, AND EXTRA CONTRACTUAL DAMAGE EXCLUSION                    | QRSML PUN 09 08 20 |
| CALIFORNIA UNINSURED MOTORISTS COVERAGE SELECTION_REJECTION                    | IL U 001 09 03     |



Quantum Risk Solutions, LLC P.O. Box 931053 Atlanta, GA 31193 336-390-9499

Bill To: Amerigo Insurance Agency

1110 Civic Center Blvd#202D Yuba City, CA 95993

Phone: (530) 290-1633 Fax: 5302901701 Web: aiazone.com

Email: parm@aiazone.com

Attn: Parmjit Dhami

Finance Company: Agile Premium Finance

| INVOICE |  |
|---------|--|
|---------|--|

| Invoice Date: | Invoice Number: | Page:       |
|---------------|-----------------|-------------|
| 10/03/2025    | 24923           | Page 1 of 1 |

| Insured: Sam Cargo Inc | INVOICE PAYMENT            |
|------------------------|----------------------------|
| DBA:                   | Payment Due On: 10/19/2025 |

| Insurance Company:                 | Policy Number:  | Effective: | Expires:   |
|------------------------------------|-----------------|------------|------------|
| Knight Specialty Insurance Company | KSQRS0000125-00 | 10/04/2025 | 10/04/2026 |

| Type of Transaction       | Line o | f Business | Amount      | Comm(\$)   | Net Due     |
|---------------------------|--------|------------|-------------|------------|-------------|
| Premium - Carrier Renewal | Auto   |            | \$73,505.00 | \$5,880.40 | \$67,624.60 |
| California SL Tax         | Auto   |            | \$2,205.15  | \$0.00     | \$2,205.15  |
| California Stamping Fee   | Auto   |            | \$132.31    | \$0.00     | \$132.31    |
| California Vehicle Fee    | Auto   |            | \$17.60     | \$0.00     | \$17.60     |
| Safety and Technology Fee | Auto   |            | \$4,375.00  | \$0.00     | \$4,375.00  |

# Payments/Adjustments

| Amount Invoiced: | Payments/Adj | Comm % | Commission   | Invoice Amount |
|------------------|--------------|--------|--------------|----------------|
| \$80,235.06      | \$0.00       | 8.00%  | (\$5,880.40) | \$74,354.66    |

Note: