



Program Binder Summary

Insured:	King Sartaj Trans Inc	Agency:	Amerigo Insurance Agency
Mailing Address:	6280 W Acacia Ave Fresno, CA 93723	Mailing Address:	1110 Civic Center Blvd#202D Yuba City, CA 95993
Bound Date:	02/20/2026	Agency Contact:	Parmjit Dhami
Policy Number:	BE0533000049-00	Underwriter:	John (Jay) Motley
Policy Period:	02/14/2026 to 02/14/2027	Commission:	8.00%
Insurer:	Clear Blue Insurance Company (Admitted)	Policy Number:	BE0533000049-00

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 The terms could change or be withdrawn if: (1) The additional information is not provided; or (2) Quantum determines in its sole discretion that the additional information supplied warrants a change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:

- 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
- 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 6280 W Acacia Ave			
City Fresno	State CA	Zip 93723	County Fresno

Commercial Auto Coverage

Coverage	Symbol	Cover Autos (See Schedule Covered Autos)	Limit	Deductible	Premium
Liability	67		\$1,000,000	\$1,000	\$14,333
Physical Damage Comprehensive					
Physical Damage Collision					
Collateral Recovery Drive Away - Liability					
Collateral Recovery Drive Away - Comprehensive					
Collateral Recovery Drive Away - Collision					
Medical					
Personal Injury Protection	65				
Uninsured Motorist	66		\$30,000		\$22
Underinsured Motorist	66				
Non-Ownership Liability					
Hired Auto					
Trailer Interchange					\$0
Additional Insured					\$136
Other					
Total Commercial Auto Premium					\$14,491

Premium, Taxes and Fees

Auto Premium	\$14,491.00
California Vehicle Fee	\$3.52
Safety and Technology Fee	\$915.00
Total Premium and Fees Due	\$15,409.52

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

vehicle #	year	make	model	gvw/gcw/capacity	Stated Amount	garage location
1	2020	Freightliner	Cascadia 126	Extra-Heavy	\$0	6280 W Acacia Ave Fresno, CA
vin # (17 digits) 3AKJHHDV8LSMC3213	average radius Long Distance (over 200 miles)	Comp/Coll Ded N/A/N/A	On-Hook Limit	On-Hook Ded.		

vehicle # 2	year 2026	make Undescribed	model Trailer	gvw/gcw/capacity Extra-Heavy	Stated Amount \$0	garage location 6280 W Acacia Ave Fresno, CA
vin # (17 digits) UNKNOWN 1	average radius Long Distance (over 200 miles)		Comp/Coll Ded N/A/N/A	On-Hook Limit	On-Hook Ded.	

Forms Schedule

Description	Form#/Edition
COVER PAGE	NSML JAC 06 03 17
OFAC - US TREASURY DEPARTMENT OFFICE OF FOREIGN ASSETS CONTROL ADVISORY NOTICE TO POLICYHOLDERS	IL P 001 01 04
PRIVACY NOTICE	NSML PRIV 25 03 17
COMMON POLICY DECLARATIONS	NSML COMDEC 30 03 17
POLICY CHANGES	IL 12 01 11 85
SCHEDULE OF FORMS AND ENDORSEMENTS	NSML FORMS 26 03 17
CLAIMS FILING NOTICE	NSML CB1 55 03 17
COMMON POLICY CONDITIONS	IL 00 17 11 98
NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (BROAD FORM)	IL 00 21 09 08
CALIFORNIA CHANGES - CANCELLATION AND NONRENEWAL	IL 02 70 07 20
SCHEDULE OF LOCATIONS	NSML LOCS 27 03 17
SCHEDULE OF NAMED INSURED	NSML NINSD 28 03 17
PUNITIVE, EXEMPLARY, AND EXTRA CONTRACTUAL DAMAGE EXCLUSION	NSML PUN 09 03 17
CALIFORNIA UNINSURED MOTORISTS COVERAGE SELECTION_REJECTION	IL U 001 09 03
CALIFORNIA FRAUD STATEMENT	IL N 018 01 22
ASSAULT AND BATTERY EXCLUSION	NSML A&B 02 03 17
SCHEDULE OF COVERED AUTOS YOU OWN EXTENSION OF DECLARATIONS	NSCA AUTOEX 45 03 17
CALIFORNIA CHANGES	CA 01 43 05 17
EXCLUSION OF FEDERAL EMPLOYEES USING AUTOS IN GOVERNMENT BUSINESS	CA 04 42 10 13
EXPLOSIVES	CA 23 01 10 13
WRONG DELIVERY OF LIQUID PRODUCTS	CA 23 05 10 13
SILICA OR SILICA-RELATED DUST EXCL FOR COVERED AUTOS EXPOSURE - BUSINESS AUTO	CA 23 94 10 13