
**CONFIRMATION OF COVERAGE BOUND
(BINDER CONFIRMATION)**CJ Gill
Amerigo Insurance Agency
1110 Civic Center Blvd.
Suite 202D
Yuba City, CA 95993

Mar 09, 2026

Re: California Roadways, Inc.
Policy #:QT660C377887ATIL26
Effective: 3/9/2026 to 3/9/2027

Dear CJ:

We are pleased to confirm the attached binder for **(AUTO - MOTOR TRUCK CARGO)** being offered with **Travelers Property Casualty Company of America**. This carrier is **Admitted** in the state of **CA**. Please note that this binder is based on the coverage, terms and conditions as stated in the attached binder, which may be different from those requested in your original submission. As you are the representative of the Insured, 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. CRC Insurance Services, 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. This coverage may not be bound without a fully executed CRC brokerage agreement.

NOTE: If insured is located outside your resident state, you must hold appropriate non-resident license prior to binding.**Mailing Address:** 8275 Beltran Ct.
Elk Grove, CA 95757**Physical Address:** 8275 Beltran Ct.,
Elk Grove, CA 95757

Coverage as bound per the attached. Premium and Commission are as follows:

| | |
|--------------------------------|-------------|
| Premium: | \$20,149.00 |
| TRIA Premium: - NOT APPLICABLE | |
| Broker Fee | \$500.00 |

Total: \$20,649.00**Broker Fees & Policy Fees are Fully Earned at Binding**

Commission: 10%

Home State: CA

The Home State was determined based on the information provided in your submission and the completed Declaration of Home State form. Please ensure the correct Home State is listed. Incorrect information could result in additional or return taxes, fees, surcharges, penalties, interest, and assessments at a later date, and in addition to what is shown. Additionally, please note that this is the current tax calculation based on the Home State but there could be changes that result in additional or return tax - due at a later date - based on future enactments of surplus lines laws by any of the various states.

Upon requesting quotes and/or placement for the coverage listed herein, the producing retail broker hereby confirms that he/she has performed any and all diligent searches, as may be required by statute, for coverage through licensed carriers or other means of placement, and as necessary maintain proof of declination. Where allowed by governing statutes, "diligent effort" may not require an actual physical search and declination on each risk, but may be based on the retail producing broker's own experience, opinion and overall knowledge of acceptability in the admitted marketplace.

Financing Insurance Premiums

Premium financing budgets insurance payments and improves liquidity for other business objectives: working capital, business growth, building expansion.

If your clients choose to pay their insurance in monthly installments, it's fast and easy with AFCO Premium Finance. AFCO provides premium financing solutions for large, mid-size and small corporate accounts;

Find out how premium financing works and how it can expand your relationship with your clients by e-mailing AFCODirect@afco.com; or **call toll- free 877-317-6437**.

Should you have any questions, please feel free to contact our office.

Sincerely,

Stephanie Castro
559-261-3341
scastro@crcgroup.com
14874689

CONFIDENTIAL

**INLAND MARINE
PROPOSAL FOR:
CALIFORNIA ROADWAYS INC
8275 BELTRAN COURT
ELK GROVE, CA 95757**

THE FOLLOWING OUTLINES THE COVERAGE FORMS, LIMITS OF INSURANCE, POLICY ENDORSEMENTS AND OTHER TERMS AND CONDITIONS PROVIDED IN THIS PROPOSAL/QUOTE. ANY POLICY COVERAGES, LIMITS OF INSURANCE, POLICY ENDORSEMENTS, COVERAGE SPECIFICATIONS, OR OTHER TERMS AND CONDITIONS THAT YOU HAVE REQUESTED THAT ARE NOT INCLUDED IN THIS PROPOSAL/QUOTE HAVE NOT BEEN AGREED TO BY TRAVELERS. PLEASE REVIEW THIS PROPOSAL/QUOTE CAREFULLY AND IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT YOUR TRAVELERS REPRESENTATIVE.

THIS PROPOSAL/QUOTE DOES NOT AMEND, OR OTHERWISE AFFECT, THE PROVISIONS OF COVERAGE OF ANY RESULTING INSURANCE POLICY ISSUED BY TRAVELERS. IT IS NOT A REPRESENTATION THAT COVERAGE DOES OR DOES NOT EXIST FOR ANY PARTICULAR CLAIM OR LOSS UNDER ANY SUCH POLICY. COVERAGE DEPENDS ON THE APPLICABLE PROVISIONS OF THE ACTUAL POLICY ISSUED, THE FACTS AND CIRCUMSTANCES INVOLVED IN THE CLAIM OR LOSS AND ANY APPLICABLE LAW.

THIS PROPOSAL IS VALID FOR 30 DAYS OR UNTIL THE PROPOSED EFFECTIVE DATE, WHICHEVER IS SOONER, UNLESS OTHERWISE INDICATED.

Account Name:
CALIFORNIA ROADWAYS INC

Proposal Date: 03/05/2026
Proposed Effective Date: 03/09/2026

Proposed Expiration Date: 03/09/2027

MOTOR TRUCK CARGO LEGAL LIABILITY
CM T2 09 - Carriers Cargo Pak

| <u>Limits of Insurance Applicable To Property</u> | <u>Limit of Insurance</u> |
|---|---------------------------|
| In Or On Land Vehicle or Container | \$250,000 |
| | \$250,000 |
| | No Coverage |
| | \$250,000 |

Deductible \$5,000

Reporting and Premiums

| | |
|-----------------------------|-------------|
| Premium Adjustment Period | Annual |
| Premium Base Gross Receipts | \$2,950,000 |
| Rate (per \$100) | \$0.6830 |
| Deposit Premium | \$20,149 |
| Minimum Earned Premium | None |

| <u>Additional Coverages</u> | <u>Limit of Insurance</u> |
|--|---------------------------|
| Duty to Defend | Included |
| Supplementary Payments | Included |
| Cargo Handling Equipment | Up to \$25,000 |
| Shipper's Control of Damaged and Undamaged Goods | Included |
| Cargo Extra Expenses | Up to \$25,000 |
| Debris Removal | Up to \$25,000 |
| Pollutant Cleanup and Removal | Up to \$25,000 |
| Reward Coverage (not applicable in NY) | Up to \$5,000 |
| Uncollectible Freight Charges | Up to \$25,000 |

Other Terms and Conditions

CM T5 79 – Cargo Theft and Dishonest Acts Exclusions

[X] Dishonest Acts committed by:

- (1) You, any of your partners, employees, directors, trustees, or authorized representatives;
- (2) A manager or a member if you are a limited liability company;
- (3) Anyone else with an interest in the property, or their employees or authorized representatives; or
- (4) Independent Contractors or Owner Operators.

This exclusion applies whether or not such persons are acting alone or in collusion with other persons or such acts occur during the hours of employment.

This exclusion does not apply to acts of destruction by your employees. But theft by employees is not covered.

CM T5 81 – Water Damage Coverage Changes

| Terminal or Facility Location | Limit of Insurance |
|-------------------------------|--------------------|
| | Not Covered |
| In Or On A Covered Conveyance | Not Covered |
| At Other Locations | Not Covered |
| Deductible | Not Covered |

CM T5 82 – Temperature, Spoilage and Breakdown Coverage Changes

| Terminal or Facility Location | Limit of Insurance |
|-------------------------------|--------------------|
| Not Covered | Not Covered |
| In Or On A Covered Conveyance | \$250,000 |
| At Other Locations | Not Covered |
| Deductible | \$5,000 |

CM T5 93 – Earth Movement Coverage Changes

| Terminal or Facility Location | Limit of Insurance |
|-------------------------------|--------------------|
| | Not Covered |
| In Or On A Covered Conveyance | Not Covered |
| At Other Locations | Not Covered |
| Deductible | Not Covered |

CM T5 95 – Specified Commodities Not Covered

- Pharmaceuticals and prescription drugs
- Cannabis and marijuana products

Account Name:
CALIFORNIA ROADWAYS INC

Proposal Date: 03/05/2026
Proposed Effective Date: 03/09/2026

Quote Number: 001 - 003
Proposed Expiration Date: 03/09/2027

CARGO PAK TRAILER INTERCHANGE AND INTERMODAL CONTAINERS
CM T2 12 Cargo Pak Trailer Interchange and Intermodal Containers Coverage Form

Covered Property consists of the following:
Trailers, semi-trailers, and intermodal cargo container chassis'
Intermodal cargo containers

| | <u>Limit of Insurance</u> |
|---|---------------------------|
| Any one trailer, semi-trailer, intermodal cargo container chassis or intermodal cargo container | \$60,000 |
| In any one occurrence | \$60,000 |

Deductible \$2,500

Premium

Total Term \$0

Other Terms and Conditions

CM U6 23 – Covered Property Changes

Special Conditions

Trailer Interchange Premium is included in Motor Truck Cargo Premium.

Account Name:
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Proposal Date: 03/05/2026
Proposed Effective Date: 03/09/2026

Quote Number: 001 - 003
Proposed Expiration Date: 03/09/2027

PROPOSAL SUMMARY

PREMIUM SUMMARY

| Coverage | Premium | Minimum Earned Premium |
|---|-----------------|------------------------|
| Motor Truck Cargo Legal Liability | \$20,149 | None |
| Cargo Pak Trailer Interchange and Intermodal Containers | \$0 | Not Applicable |
| Account Total | \$20,149 | |

+ Broker Fee: \$500.00 = Grand Total (Inc. policy premium): \$20,649.00

OTHER FORMS

CM U6 17 Electronic Vandalism Limitation and Other Changes (CM U1 64 in NY); 10,000 Aggregate Limit
CM U6 41 Digital Assets Exclusions – Digital Currency and Non-Fungible Tokens
IL T3 82 Exclusion of Loss Due to Virus or Bacteria (IL F0 63 in NY, IL F0 64 or IL E0 94 in AK)
IL T4 12 Amendment Of Common Policy Conditions – Prohibited Coverage – Unlicensed Insurance And Trade Or Economic Sanctions (IL F1 23 in MD, IL F1 24 in AK)
IL T4 14 Cap On Losses From Certified Acts Of Terrorism
IL T3 55 Exclusion of Certain Computer Related Losses Due to Dates or Times (IL F0 22 in TX)

UMBRELLA OF SERVICES

The Travelers Inland Marine Network is poised to meet your needs and add value beyond the insurance policy. Travelers assists with the coordination of the services listed below, and will perform periodic Value Added Service reviews to manage the plan as your business changes.

Backed by Travelers financial strength and stability, your complimentary customized Loss Prevention Service Plan will include:

Specialty Investigations Group (SIG)

Travelers Inland Marine is proud have crime investigators involved in loss prevention and recovery with a specialty in the Cargo industry. After a theft, SIG knows who in law enforcement to coordinate with and how to use the latest technology to expedite the investigation and recovery. SIG's value added services include:

- 24 / 7 / 365 Specialty Investigations Group availability
- Cargo Loss and Recovery Investigations utilizing Local, State and Federal law enforcement and task force alliances

Claim Services

Travelers Inland Marine has an established specialized Cargo Claim unit which is staffed with seasoned professionals who understand the intricacies of the shipping industry. Your comprehensive claim management plan is designed for optimal results:

www.travelers.com/Claim Center / Report Your Business Claim

- Automatic claim escalation for severe losses
- Access to dedicated Cargo claim handling unit staffed with Cargo claim handling experts
- Access to expert salvors, surveyors and investigators countrywide

Risk Control

Travelers is an industry leader in providing risk control products and services. Travelers Inland Marine Risk Control professionals are specialists in the Cargo / Logistics / Transportation industry. The comprehensive risk management and loss prevention resources available to you include:

- Risk Control Website - Our industry-leading Customer Portal (travelers.com/riskcontrol) is your 24/7 resource for safety and risk management information, as well as educational and training opportunities. Register to gain exclusive access to the following resources:
 - Educational Courses: classroom and web-based training courses, many provided at no cost.
 - Travelers Virtual Risk ManagerSM, an online self assessment tool that helps identify safety gaps over a wide array of risks, and delivers a customized action plan to assist in addressing safety needs
 - TravSources®, collections of safety and loss prevention resources packaged by industry and/or topic
 - Access to more than 1,500 resources including technical bulletins, guides, sample programs, checklists, forms and training materials
 - Complimentary newsletters to stay current on safety and risk control related developments

Additional Value Added Services included

- Access to loss prevention, cargo theft and contract training seminar opportunities

Federal Terrorism Risk Insurance Act Disclosure

The federal Terrorism Risk Insurance Act of 2002 as amended (“TRIA”) establishes a program under which the Federal Government may partially reimburse “Insured Losses” (as defined in TRIA) caused by “Acts Of Terrorism” (as defined in TRIA). “Act Of Terrorism” is defined in Section 102(1) of TRIA to mean any act that is certified by the Secretary of the Treasury — in consultation with the Secretary of Homeland Security and the Attorney General of the United States — to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States Mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

The Federal Government’s share of compensation for such Insured Losses is 80% of the amount of such Insured Losses in excess of each Insurer’s “Insurer Deductible” (as defined in TRIA), subject to the “Program Trigger” (as defined in TRIA).

In no event, however, will the Federal Government be required to pay any portion of the amount of such Insured Losses occurring in a calendar year that in the aggregate exceeds \$100 billion, nor will any Insurer be required to pay any portion of such amount provided that such Insurer has met its Insurer Deductible. Therefore, if such Insured Losses occurring in a calendar year exceed \$100 billion in the aggregate, the amount of any payments by the Federal Government and any coverage provided by this policy for losses caused by Acts Of Terrorism may be reduced.

For each coverage provided by this policy that applies to such Insured Losses, the charge for such Insured Losses is included in the premium for such coverage and is listed below. Such charges do not include any charge for the portion of such Insured Losses covered by the Federal Government under TRIA.