



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

April 08, 2026

SG Carrier Inc
24919 144th Pl SE
Kent, WA 98042

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
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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: WN423044

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: WN423044

Producer No: 102000002

Retail No: AMERIGO

Previous Policy No: WN400798

POLICY PERIOD: From 04/10/2026 To 04/10/2027 Term: 1 Year
 at 12:01 A.M. Standard Time at your mailing address shown below.

Named Insured:
 SG Carrier Inc

Mailing Address: 24919 144th Pl SE

Kent

WA 98042

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	\$ 10,309.00
Commercial Transportation Cargo Coverage Part	\$ 968.00
POLICY TOTAL	\$ 11,277.00

+ Broker Fee: \$250 = \$11,527

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: 720-922-7200
 CRC Insurance Services, Inc.
 6200 South Syracuse Way, Suite 100
 Greenwood Village, CO 80111

04/08/2026 GA _____ By  _____
 Date Producer's Signature

SCHEDULE OF FORMS AND ENDORSEMENTS

Effective Date: 04/10/2026

Policy No: WN423044

Named Insured:

SG Carrier Inc

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-465 (9/16)	Deluxe Coverage Endorsement
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-505 (5/24)	Trailer Interchange Coverage Changes
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

SCHEDULE OF FORMS AND ENDORSEMENTS

CA 99 48 (10/13) Pollution Liability - Broadened Coverage For
Covered Autos

PREMIER CARGO COVERAGE DECLARATIONS - TDL-441 (8/12)

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

TDL-441 (8/12)	Premier Cargo Coverage Declarations
T-047 WA (12/10)	Premier Cargo Coverage Form - Washington
T-384 (12/10)	Auto Haulers
T-404 (12/10)	Unattached Trailer Theft Deductible
T-488 (12/10)	Mobile/Modular Home Cargo Endorsement
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.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART
COMMERCIAL GENERAL LIABILITY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
CYBERFIRST ESSENTIALS GENERAL PROVISIONS FORM
CYBERFIRST GENERAL PROVISIONS FORM
DELUXE PROPERTY COVERAGE PART
EMPLOYEE BENEFITS LIABILITY COVERAGE PART
EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE PART
EMPLOYMENT PRACTICES LIABILITY⁺ WITH IDENTITY FRAUD EXPENSE REIMBURSEMENT COVERAGE PART
ENVIRONMENTAL HAZARD POLICY
EQUIPMENT BREAKDOWN COVERAGE PART
EXCESS FOLLOW-FORM AND UMBRELLA LIABILITY INSURANCE
EXCESS (FOLLOWING FORM) LIABILITY INSURANCE
LAW ENFORCEMENT LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
MANUFACTURERS ERRORS AND OMISSIONS LIABILITY COVERAGE PART
MEDFIRST PRODUCTS/COMPLETED OPERATIONS, ERRORS AND OMISSIONS, AND INFORMATION SECURITY LIABILITY COVERAGE FORM
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
PUBLIC ENTITY MANAGEMENT LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY - NEW YORK DEPARTMENT OF TRANSPORTATION
TRAVELERS PROPERTY COVERAGE PART
TRIBAL BUSINESS MANAGEMENT LIABILITY COVERAGE PART
Any other Coverage Part or Coverage Form included in this policy that is subject to the federal Terrorism Risk Insurance Act of 2002 as amended

The following is added to this policy. This provision can limit coverage for any loss arising out of a "certified act of terrorism" if such loss is otherwise covered by this policy. This provision does not apply if and to the extent that coverage for the loss is excluded or limited by an exclusion or other coverage limitation for losses arising out of "certified acts of terrorism" in another endorsement to this policy.

If aggregate insured losses attributable to "certified acts of terrorism" exceed \$100 billion in a calendar year and we have met our insurer deductible under "TRIA", we will not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case, insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of "TRIA", to be an act of terrorism pursuant to "TRIA". The criteria contained in "TRIA" for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to "TRIA"; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is 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.

"TRIA" means the federal Terrorism Risk Insurance Act of 2002 as amended.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FEDERAL TERRORISM RISK INSURANCE ACT DISCLOSURE

This endorsement modifies insurance provided under the following:

COMMERCIAL INLAND MARINE COVERAGE PART

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.

The charge for such Insured Losses under this Coverage Part is included in the Coverage Part premium. The charge for such Insured Losses that has been included for this Coverage Part is indicated below, and does not include any charge for the portion of such Insured Losses covered by the Federal Government under TRIA:

- 1% of your total Commercial Inland Marine Coverage Part premium.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
FARM COVERAGE PART

- A.** The exclusion set forth in Paragraph **B.** applies to all coverage under all forms and endorsements that comprise this Coverage Part or Policy, including but not limited to forms or endorsements that cover property damage to buildings or personal property and forms or endorsements that cover business income, extra expense, rental value or action of civil authority.
- B.** We will not pay for loss or damage caused by or resulting from any virus, bacterium or other microorganism that induces or is capable of inducing physical distress, illness or disease.
- C.** With respect to any loss or damage subject to the exclusion in Paragraph **B.**, such exclusion supersedes any exclusion relating to "pollutants".
- D.** The terms of the exclusion in Paragraph **B.**, or the inapplicability of this exclusion to a particular loss, do not serve to create coverage for any loss that would otherwise be excluded under this Coverage Part or Policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DEFENSE FEES, COSTS AND EXPENSES - OUR RIGHT TO REIMBURSEMENT FROM THE INSURED

This endorsement modifies insurance provided under the following:

ALL LIABILITY COVERAGES INCLUDED IN THIS POLICY

The following is added to all coverages that include a duty to defend:

If we defend an insured or pay for some or all of an insured's defense, but later determine that the fees, costs and expenses for providing or paying for such defense are not covered under this insurance, we have the right to reimbursement from that insured for such fees, costs and expenses.

The right to reimbursement under this provision will only apply to the fees, costs and expenses that we have incurred after we notify that insured in writing that there may not be coverage and that we are reserving our rights to seek reimbursement for such fees, costs and expenses.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**AMENDMENT OF COMMON POLICY CONDITIONS -
PROHIBITED COVERAGE - UNLICENSED INSURANCE AND
TRADE OR ECONOMIC SANCTIONS**

This endorsement modifies insurance provided under the following:

ALL COVERAGES INCLUDED IN THIS POLICY

The following is added to the Common Policy Conditions:

Prohibited Coverage - Unlicensed Insurance

1. With respect to loss sustained by any insured, or loss to any property, located in a country or jurisdiction in which we are not licensed to provide this insurance, this insurance does not apply to the extent that insuring such loss would violate the laws or regulations of such country or jurisdiction.
2. We do not assume responsibility for:
 - a. The payment of any fine, fee, penalty or other charge that may be imposed on any person or organization in any country or jurisdiction because we are not licensed to provide insurance in such country or jurisdiction; or
 - b. The furnishing of certificates or other evidence of insurance in any country or jurisdiction in which we are not licensed to provide insurance.

Prohibited Coverage - Trade Or Economic Sanctions

We will provide coverage for any loss, or otherwise will provide any benefit, only to the extent that providing such coverage or benefit does not expose us or any of our affiliated or parent companies to:

1. Any trade or economic sanction under any law or regulation of the United States of America; or
2. Any other applicable trade or economic sanction, prohibition or restriction.

WASHINGTON COMMON POLICY CONDITIONS

All Coverage Parts included in this policy are subject to the following conditions.

The conditions in this endorsement replace any similar conditions in the policy that are less favorable to the insured.

A. Cancellation

1. The first Named Insured shown in the Declarations may cancel this policy by notifying us or the insurance producer in one of the following ways:

- a. Written notice by mail, fax or e-mail;
- b. Surrender of the policy or binder; or
- c. Verbal notice.

Upon receipt of such notice, we will cancel this policy or any binder issued as evidence of coverage, effective on the later of the following:

- a. The date on which notice is received or the policy or binder is surrendered; or
- b. The date of cancellation requested by the first Named Insured.

2. We may cancel this policy by mailing or delivering to the first Named Insured and the first Named Insured's agent or broker written notice of cancellation, including the actual reason for the cancellation, to the last mailing address known to us, at least:

- a. 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
- b. 60 days before the effective date of cancellation if we cancel for any other reason;

except as provided in Paragraphs 3. and 4. below.

3. We may cancel the Commercial Property Coverage Part and the Capital Assets Program (Output Policy) Coverage Part, if made a part of this policy, by mailing or delivering to the first Named Insured and the first Named Insured's agent or broker written notice of cancellation at least 5 days before the effective date of cancellation for any structure where two or more of the following conditions exist:

- a. Without reasonable explanation, the structure is unoccupied for more than 60 consecutive days, or at least 65% of the rental units are unoccupied for more than 120 consecutive days, unless the structure is maintained for seasonal occupancy or is under construction or repair;
- b. Without reasonable explanation, progress toward completion of permanent repairs to the structure has not occurred within 60 days after receipt of funds following satisfactory adjustment or adjudication of loss resulting from a fire;
- c. Because of its physical condition, the structure is in danger of collapse;
- d. Because of its physical condition, a vacation or demolition order has been issued for the structure, or it has been declared unsafe in accordance with applicable law;
- e. Fixed and salvageable items have been removed from the structure, indicating an intent to vacate the structure;
- f. Without reasonable explanation, heat, water, sewer, and electricity are not furnished for the structure for 60 consecutive days; or
- g. The structure is not maintained in substantial compliance with fire, safety and building codes.

4. If:
- a. You are an individual;
 - b. A covered auto you own is of the "private passenger type"; and
 - c. The policy does not cover garage, automobile sales agency, repair shop, service station or public parking place operations hazards;

we may cancel the Commercial Automobile Coverage Part by mailing or delivering to the first Named Insured and the first Named Insured's agent or broker written notice of cancellation, including the actual reason for cancellation, to the last mailing address known to us:

- a. At least 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - b. At least 10 days before the effective date of cancellation for any other reason if the policy is in effect less than 30 days; or
 - c. At least 20 days before the effective date of cancellation for other than nonpayment if the policy is in effect 30 days or more; or
 - d. At least 20 days before the effective date of cancellation if the policy is in effect for 60 days or more or is a renewal or continuation policy, and the reason for cancellation is that your driver's license or that of any driver who customarily uses a covered "auto" has been suspended or revoked during policy period.
5. We will also mail or deliver to any mortgage holder, pledgee or other person shown in this policy to have an interest in any loss which may occur under this policy, at their last mailing address known to us, written notice of cancellation, prior to the effective date of cancellation. If cancellation is for reasons other than those contained in Paragraph A.3. above, this notice will be the same as that mailed or delivered to the first Named Insured. If cancellation is for a reason contained in Paragraph A.3. above, we will mail or deliver this notice at least 20 days prior to the effective date of cancellation.
6. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.

7. 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 will be at least 90% of the pro rata refund unless the following applies:

- a. For Division Two - Equipment Breakdown, if the first Named Insured cancels, the refund will be at least 75% of the pro rata refund.

- b. If:

(1) You are an individual;

(2) A covered auto you own is of the "private passenger type";

(3) The policy does not cover garage, automobile sales agency, repair shop, service station or public parking place operations hazards; and

(4) The first Named Insured cancels;

the refund will be not less than 90% of any unearned portion not exceeding \$100, plus 95% of any unearned portion over \$100 but not exceeding \$500, and not less than 97% of any unearned portion in excess of \$500.

The cancellation will be effective even if we have not made or offered a refund.

8. If notice is mailed, proof of mailing will be sufficient proof of notice.

B. Changes

The 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. Inspection 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 representative is appointed, anyone having proper temporary custody of your property will have your rights and duties but only with respect to that property.

G. Nonrenewal

1. We may elect not to renew this policy by mailing or delivering written notice of nonrenewal, stating the reasons for nonrenewal, to the first Named Insured and the first Named Insured's agent or broker, at their last mailing addresses known to us. We will also mail to any mortgage holder, pledgee or other person shown in this policy to have an interest in any loss which may occur under this policy, at their last mailing address known to us, written notice of nonrenewal. We will mail or deliver these notices at least 60 days before the:

- a. Expiration of the policy; or
- b. Anniversary date of this policy if this policy has been written for a term of more than one year.

Otherwise, we will renew this policy unless:

- a. The first Named Insured fails to pay the renewal premium after we have expressed our willingness to renew, including a statement of the renewal premium, to the first Named Insured and the first Named Insured's insurance agent or broker, at least 20 days before the expiration date;
- b. Other coverage acceptable to the insured has been procured prior to the expiration date of the policy; or
- c. The policy clearly states that it is not renewable, and is for a specific line, subclassification, or type of coverage that is not offered on a renewable basis.

2. If:

- a. You are an individual;
- b. A covered auto you own is of the "private passenger type"; and
- c. The policy does not cover garage, automobile sales agency, repair shop, service station or public parking place operations hazards;

the following applies to nonrenewal of the Commercial Automobile Coverage Part in place of

G.1.:

a. We may elect not to renew or continue this policy by mailing or delivering to you and your agent or broker written notice at least 20 days before the end of the policy period, including the actual reason for nonrenewal. If the policy period is more than one year, we will have the right not to renew or continue it only at an anniversary of its original effective date. If we offer to renew or continue and you do not accept, this policy will terminate at the end of the current policy period. Failure to pay the required renewal or continuation premium when due shall mean that you have not accepted our offer.

b. We will not refuse to renew Liability Coverage or Collision Coverage solely because an "insured" has submitted claims under Comprehensive Coverage or Towing And Labor Coverage.

c. If we fail to mail or deliver proper notice of nonrenewal and you obtain other insurance, this policy will end on the effective date of that insurance.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT

(Broad Form)

This endorsement modifies insurance provided under the following:

COMMERCIAL AUTOMOBILE COVERAGE PART
COMMERCIAL GENERAL LIABILITY COVERAGE PART
COMMERCIAL LIABILITY UMBRELLA COVERAGE PART
FARM COVERAGE PART
FARM UMBRELLA LIABILITY POLICY
LIQUOR LIABILITY COVERAGE PART
MEDICAL PROFESSIONAL LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
UNDERGROUND STORAGE TANK POLICY

1. The insurance does not apply:

A. Under any Liability Coverage, to "bodily injury" or "property damage":

(1) With respect to which an "insured" under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada or any of their successors, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or

(2) Resulting from the "hazardous properties" of "nuclear material" and with respect to which **(a)** any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or **(b)** the "insured" is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

B. Under any Medical Payments coverage, to expenses incurred with respect to "bodily injury" resulting from the "hazardous properties" of "nuclear material" and arising out of the operation of a "nuclear facility" by any person or organization.

C. Under any Liability Coverage, to "bodily injury" or "property damage" resulting from "hazardous properties" of "nuclear material", if:

(1) The "nuclear material" **(a)** is at any "nuclear facility" owned by, or operated by or on behalf of, an "insured" or **(b)** has been discharged or dispersed therefrom;

(2) The "nuclear material" is contained in "spent fuel" or "waste" at any time possessed, handled, used, processed, stored, transported or disposed of, by or on behalf of an "insured"; or

(3) The "bodily injury" or "property damage" arises out of the furnishing by an "insured" of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any "nuclear facility", but if such facility is located within the United States of America, its territories or possessions or Canada, this Exclusion **(3)** applies only to "property damage" to such "nuclear facility" and any property thereat.

2. As used in this endorsement:

"Hazardous properties" includes radioactive, toxic or explosive properties;

"Nuclear material" means "source material", "special nuclear material" or "by-product material";

"Source material", "special nuclear material", and "by-product material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;

"Spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a "nuclear reactor";

"Waste" means any waste material **(a)** containing "by-product material" other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its "source material" content, and **(b)** resulting from the operation by any person or organization of any "nuclear facility" included under the first two paragraphs of the definition of "nuclear facility".

"Nuclear facility" means:

(a) Any "nuclear reactor";

(b) Any equipment or device designed or used for **(1)** separating the isotopes of uranium or plutonium, **(2)** processing or utilizing "spent fuel", or **(3)** handling, processing or packaging "waste";

(c) Any equipment or device used for the processing, fabricating or alloying of "special nuclear material" if at any time the total amount of such material in the custody of the "insured" at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;

(d) Any structure, basin, excavation, premises or place prepared or used for the storage or disposal of "waste";

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;

"Nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material;

"Property damage" includes all forms of radioactive contamination of property.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COMBINED DEDUCTIBLE

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
CUSTOM CARGO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
PREMIER CARGO COVERAGE FORM

PROVISIONS

1. The following is added to Paragraph **D., Deductible**, of the **PHYSICAL DAMAGE COVERAGE** Section in the **MOTOR CARRIER COVERAGE FORM** and the **BUSINESS AUTO COVERAGE FORM**, whichever Coverage Form is part of your policy:

If you have a "loss" to more than one covered "auto" when such covered "autos" are attached to one another at the time of "loss", then only the single highest deductible for any such covered "autos" will apply.

If at the time of "loss" to one or more covered "autos" when such covered "autos" are attached to one another, you also have a "loss" to cargo insured by us as Covered Property under the **CUSTOM CARGO COVERAGE FORM** or **PREMIER CARGO COVERAGE FORM** while that cargo is in or on such covered "auto", then only the single highest applicable Physical Damage deductible or Cargo deductible will apply.

However, if your Cargo Coverage with us includes the Any Theft Deductible endorsement, then the Cargo Coverage Theft Deductible still applies and this combined deductible will apply only to your Physical Damage deductibles.

2. The following is added to Paragraph **D., Deductible**, of the **CUSTOM CARGO COVERAGE FORM** and the **PREMIER CARGO COVERAGE FORM**, whichever Coverage Form is part of your policy:

If at the time of "loss" to Covered Property, that Covered Property is in or on a covered "auto" insured by us, attached to another covered "auto", also insured by us, and you also have a "loss" to one or more of such covered "autos", then only the single highest applicable Physical Damage deductible or Cargo deductible will apply.

However, if your policy includes the Any Theft Deductible endorsement, then the Theft Deductible still applies and this combined deductible will apply only to your Physical Damage deductibles.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DELUXE COVERAGE ENDORSEMENT

This endorsement modifies the Coverage provided under the following form(s):

BUSINESS AUTO COVERAGE FORM
CUSTOM CARGO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
PREMIER CARGO COVERAGE FORM

PROVISIONS

A. DIMINISHING DEDUCTIBLE

The following is added to Paragraph **D., Deductible**, in the **PHYSICAL DAMAGE COVERAGE** Section of the **BUSINESS AUTO COVERAGE FORM** and the **MOTOR CARRIER COVERAGE FORM**, and to Paragraph **D., Deductible**, of the **CUSTOM CARGO COVERAGE FORM** and the **PREMIER CARGO COVERAGE FORM**, whichever apply:

For each consecutive policy period that you purchase this Deluxe Coverage Endorsement and you do not have a paid Physical Damage or Cargo "loss" under any **BUSINESS AUTO, MOTOR CARRIER, CUSTOM CARGO** or **PREMIER CARGO COVERAGE FORM** you have with us, your deductible stated in the Declaration's page of each such **COVERAGE FORM** with us will be reduced by the percentage indicated below on the first "loss" during the corresponding policy period:

Loss Free Policy Periods with the Deluxe Coverage	Deductible Reduction on the first "loss"
1	0%
2	25%
3	50%
4	75%
5 or more	100%

If we pay a Physical Damage or Cargo "loss" during the policy term under any **BUSINESS AUTO, MOTOR CARRIER, CUSTOM CARGO** or **PREMIER CARGO COVERAGE FORM** you have with us, your deductible stated in the Declaration's page of each such **COVERAGE FORM** will not be reduced on any subsequent claims during the remainder of your policy term and your deductible reduction will revert back to 0% for each such **COVERAGE FORM** if coverage is renewed.

B. AGGREGATE DEDUCTIBLE

The following is added to Paragraph **D., Deductible**, in the **PHYSICAL DAMAGE COVERAGE** Section of the **BUSINESS AUTO COVERAGE FORM** and the **MOTOR CARRIER COVERAGE FORM** whichever applies:

However, regardless of the number of covered "autos" involved in the same "loss", only one deductible will apply to that "loss". If the deductible amounts vary by "autos", then only the single highest applicable deductible will apply to that "loss".

However, if you receive a higher payment, if the separate deductible applicable to each covered "auto" were applied, such higher payment will apply.

C. PERSONAL PROPERTY

1. The following is added to Paragraph **A., Coverage**, in the **PHYSICAL DAMAGE COVERAGE** Section of the **BUSINESS AUTO COVERAGE FORM** and the **MOTOR CARRIER COVERAGE FORM**, whichever applies:

We will pay for "loss" to "personal property" of the "insured" while inside a covered "auto" subject to a maximum limit of \$2,500 per "loss", and subject to the Comprehensive or Collision deductible, whichever applies, for that covered "auto". However, we will only apply that deductible once if there is "loss" to both "personal property" and the covered "auto" caused by the same "accident".

This coverage only applies to "loss" caused by theft, when there are visible signs or marks of forcible entry into the covered "auto", or in the event of total theft of the covered "auto".

2. The following is added to the **DEFINITIONS** Section of the **BUSINESS AUTO COVERAGE FORM** and the **MOTOR CARRIER COVERAGE FORM**, whichever applies:

"Personal property" means personal property owned by the "insured".

However, "personal property" does not include:

1. Accounts, bills, currency, deeds, evidence of debt, money, notes, securities, or commercial paper or other documents of value.
 2. Bullion, gold, silver, platinum, or other precious alloys or metals; furs or fur garments; jewelry, watches, precious or semi-precious stones.
 3. Paintings, statuary and other works of art.
 4. Contraband or property in the course of illegal transportation or trade.
3. The following is added to Paragraph **B.5., Other Insurance**, in the **CONDITIONS** Section of the **BUSINESS AUTO COVERAGE FORM** and the **MOTOR CARRIER COVERAGE FORM**, whichever applies:

For Personal Property, coverage under this Coverage Form is excess over any other insurance coverage available for the same "loss".

D. DOWNTIME LOSS AND RENTAL REIMBURSEMENT

1. The following is added to Paragraph **A., Coverage**, in the **PHYSICAL DAMAGE COVERAGE** Section of the **BUSINESS AUTO COVERAGE FORM** and the **MOTOR CARRIER COVERAGE FORM**, whichever applies:

We will pay any resulting "downtime loss" and rental reimbursement expenses you sustain as a result of a covered physical damage "loss" to a covered "auto" up to a combined maximum of \$100 per day, for a maximum of 30 days for the same physical damage "loss", subject to the following conditions:

- a. We will cover "downtime loss" and rental reimbursement expenses beginning on the 6th day after:
 - (1) We have given you our agreement to pay for repairs to a covered "auto" and you have given the repair facility your authorization to make the repairs; or
 - (2) The date you first reported the "loss" to us, if we have declared your covered "auto" a total "loss"; and
- b. Coverage for "downtime loss" and rental reimbursement expenses will end when any of the following occur:
 - (1) You have a spare or reserve "auto" available to you to continue your operations.
 - (2) You purchase a replacement "auto".
 - (3) Repairs to your covered "auto" have been completed by the repair facility and they determine the covered "auto" is road-worthy.
 - (4) You reach the 30 days of maximum coverage.

2. The following is added to the **DEFINITIONS** Section of the **BUSINESS AUTO COVERAGE FORM** and the **MOTOR CARRIER COVERAGE FORM**, whichever applies:

"Downtime loss" means actual loss of "business income" for the period of time that a covered "auto":

1. Is out of service for repair or replacement as a result of a covered physical damage "loss"; and
2. Is in the custody of a repair facility if not a total "loss".

"Business Income" means:

1. Net income (Net profit or loss before income taxes) that would have been earned or incurred; and
2. Continuing normal operating expenses incurred, including payroll.

3. The following is added to Paragraph **B.5., Other Insurance**, in the **CONDITIONS** Section of the **BUSINESS AUTO COVERAGE FORM** and the **MOTOR CARRIER COVERAGE FORM**, whichever applies:

For Downtime Loss and Rental Reimbursement, coverage provided by this Coverage Form is excess over any other insurance coverage available for the same "loss".

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

IDENTITY THEFT EXPENSE REIMBURSEMENT COVERAGE

This endorsement modifies the insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
CUSTOM CARGO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
PREMIER CARGO COVERAGE FORM

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

PROVISIONS

1. The following Section is added:

IDENTITY THEFT EXPENSE REIMBURSEMENT COVERAGE

A. Coverage

We will reimburse an "insured person" up to \$2,500 for "expenses" as the direct result of any one "identity theft" occurring anywhere in the world and which is first discovered during the policy period.

All acts incidental to an "identity theft", any series of related "identity thefts", and all "identity thefts" arising from the same method of operation or a common scheme or plan, whether committed by one or more persons, will be deemed to be one "identity theft".

No deductible applies to the identity theft expense reimbursement coverage provided by this endorsement.

B. Exclusions

Identity Theft Reimbursement Expense Coverage does not apply to:

1. Fraudulent, Dishonest Or Criminal Act

"Expenses" due to any fraudulent, dishonest or criminal act by an "insured person" or any person acting in concert with an "insured person", or by any authorized representative of an "insured person", whether acting alone or in collusion with others.

2. Loss Other Than Expenses

Loss other than "expenses".

3. When Individual Not An Insured Person

An "identity theft" that was discovered, or "expenses" incurred, when an individual was not an "insured person".

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

Duties In The Event Of An Identity Theft

The following duties apply only with respect to Identity Theft Expense Reimbursement Coverage:

1. Upon knowledge or discovery of a loss or an occurrence which may give rise to a claim under Identity Theft Expense Reimbursement Coverage, the "insured person" must give notice thereof as soon as practicable to us, and file a detailed proof of loss, duly sworn, within four (4) months after the discovery of loss or occurrence. The "insured person" must also notify the police.

2. Upon our request, the "insured person" must submit to examination by us, subscribe the same, under oath if required, and produce for our examination all pertinent records, all at such reasonable times and places as we designate, and must cooperate with us in all matters pertaining to loss or claims with respect thereto.
3. The "insured person" must keep books, receipts, bills and other records in such manner that we can accurately determine there from the amount of any loss. At any time subsequent to the reporting thereof to us, we may examine and audit the "insured person's" books and records as they relate to a loss under this Identity Theft Expense Reimbursement Coverage.

Two Or More Coverage Forms Or Policies Issued By Us

If we have issued to you more than one Coverage Form to which this Identity Theft Expense Reimbursement Coverage applies, then this Identity Theft Expense Reimbursement Coverage will apply only once.

3. The following is added to the **DEFINITIONS** Section:

"Expenses" means:

1. Costs for notarizing fraud affidavits or similar documents for credit agencies, financial institutions, merchants or other credit grantors that have required that such affidavits be notarized.
2. Costs for certified mail to law enforcement agencies, credit agencies, financial institutions, merchants or other credit grantors.
3. Lost wages as a result of time taken off from work to meet with, or talk to, law enforcement agencies, credit agencies, financial institutions, merchants or legal counsel, to complete fraud affidavits or similar documents, or due to wrongful incarceration arising solely from someone else having committed a crime in the name of an "insured person", up to a maximum payment of \$500 per week for a maximum period of four weeks. Lost wages shall not apply in the case of wrongful incarceration absent all charges being dropped or an acquittal of the "insured person".
4. Loan application fees for re-applying for a loan or loans when the original application is rejected solely because the lender received incorrect credit information.
5. Reasonable attorney fees incurred, with our prior consent, for:
 - a. Defense of lawsuits brought against an "insured person" by financial institutions, merchants, other credit grantors or their collection agencies;
 - b. The removal of any criminal or civil judgments wrongly entered against an "insured person";
 - c. Challenging the accuracy or completeness of any information in a consumer credit report.
6. Charges incurred for long distance telephone calls to merchants, law enforcement agencies, credit agencies, financial institutions or other credit grantors to report or discuss an actual "identity theft".
7. Costs for daycare and eldercare incurred by an "insured person" solely as a direct result of any one "identity theft".

"Identity Theft" means the act of knowingly transferring or using, without lawful authority, a means of identification of an "insured person" with the intent to commit, aid or abet, any unlawful activity that constitutes a violation of Federal law or a felony under any applicable state or local law.

"Insured Person" means:

1. For sole proprietorships, the individual who is the sole proprietor of the Named Insured.
2. For partnerships, joint ventures or limited liability companies, each of the individual partners or members of the Named Insured.
3. For corporations, each of the individual shareholders of the Named Insured.



Effective Date: 04/10/2026 **Expiration Date:** 04/10/2027
12:01 A.M. Standard Time at Named "Insured's" mailing address

Policy No: WN423044

ITEM ONE - NAMED INSURED

SG Carrier Inc

Legal Entity: Corporation

Garaging address if different:

24949 144th Pl SE Kent, WA 98042

Commodities hauled:

Beverages, Commodities Dry Bulk, Fresh Produce, 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"	\$ 6,981.00
69	TRAILER INTERCHANGE	See Item Nine	\$ 689.00

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	*	\$ 735.00
67	COLLISION	*	\$ 1,357.00

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

ADDITIONAL PREMIUM PER ENDORSEMENT

FAMILY EMERGENCY TRAVEL COVERAGE	\$	Included
DELUXE COVERAGE	\$	204.00
ROADSIDE ASSISTANCE AND TOWING COVERAGE	\$	250.00
ESTIMATED TOTAL PREMIUM		\$ 10,309.00

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

LIMIT OF LIABILITY	NUMBER OF TRAILER DAYS	DEDUCTIBLE	RATE	MINIMUM PREMIUM	ADVANCE PREMIUM (incl. in ITEM TWO LIABILITY)
\$ 20,000	360	\$ 2,500.00	\$ 3.1500	\$.00	\$ 689.00

ITEM TEN - MONTHLY REPORTING POLICIES

NOT APPLICABLE

ITEM ELEVEN - MONTHLY PREMIUM PAYMENT

NOT APPLICABLE

SCHEDULE OF AUTOMOBILES

(forming part of DECLARATIONS)

Policy No. WN423044

Issued to: SG Carrier Inc

Combined Deductible Applies

Effective as of: 04/10/2026

NO.	UNIT ID	YEAR, MAKE, VEHICLE TYPE	VIN NUMBER
1		2018 KENWORTH TRACTOR	1XKYD49XXJJ182627
2		2019 WABASH NATIONAL CORP TRAILER	1JJV532D7KL116166

COVERAGES

NO.	COVERED AUTOS LIAB	UIM BI										
1	6,549	93										
2	432											

NO.	STATED LIMIT	COMP	DED	COLL	DED	DELX COVG	CARGO LIMIT	CARGO DED	THEFT DED	CARGO RATE	CARGO PREM
1	30,000	493	2,500	842	2,500	204	100,000	1,000	2,000	.97	968
2	20,000	242	2,500	515	2,500						

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

SCHEDULE OF AUTOMOBILES

(forming part of DECLARATIONS)

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MOTOR CARRIER COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section VI - Definitions.

SECTION I - COVERED AUTOS

Item Two of the Declarations shows the "autos" that are covered "autos" for each of your coverages. The following numerical symbols describe the "autos" that may be covered "autos". The symbols entered next to a coverage on the Declarations designate the only "autos" that are covered "autos".

A. Description Of Covered Auto Designation Symbols

Symbol	Description Of Covered Auto Designation Symbols	
61	Any "Auto"	
62	Owned "Autos" Only	Only the "autos" you own (and for Covered Autos Liability Coverage any "trailers" you don't own while connected to a power unit you own). This includes those "autos" you acquire ownership of after the policy begins.
63	Owned Private Passenger Type "Autos" Only	Only the "private passenger type" "autos" you own. This includes those "private passenger type" "autos" that you acquire ownership of after the policy begins.
64	Owned Commercial "Autos" Only	Only those trucks, tractors and "trailers" you own (and for Covered Autos Liability Coverage any "trailers" you don't own while connected to a power unit you own). This includes those trucks, tractors and "trailers" you acquire ownership of after the policy begins.
65	Owned "Autos" Subject To No-fault	Only those "autos" you own that are required to have no-fault benefits in the state where they are licensed or principally garaged. This includes those "autos" you acquire ownership of after the policy begins provided they are subject to the no-fault law in the state where they are licensed or principally garaged.
66	Owned "Autos" Subject To A Compulsory Uninsured Motorists Law	Only those "autos" you own that, because of the law in the state where they are licensed or principally garaged, are required to have and cannot reject Uninsured Motorists Coverage. This includes those "autos" you acquire ownership of after the policy begins provided they are subject to the same state uninsured motorists requirement.
67	Specifically Described "Autos"	Only those "autos" described in Item Three of the Declarations for which a premium charge is shown (and for Covered Autos Liability Coverage any "trailers" you don't own while attached to any power unit described in Item Three).
68	Hired "Autos" Only	Only those "autos" you lease, hire, rent or borrow. This does not include any "private passenger type" "auto" you lease, hire, rent or borrow from any member of your household, any of your "employees", partners (if you are a partnership), members (if you are a limited liability company), or agents or members of their households.
69	"Trailers" In Your Possession Under A Written Trailer Or Equipment Interchange Agreement	Only those "trailers" you do not own while in your possession under a written "trailer" or equipment interchange agreement in which you assume liability for "loss" to the "trailers" while in your possession.

Symbol	Description Of Covered Auto Designation Symbols	
70	Your "Trailers" In The Possession Of Anyone Else Under A Written Trailer Interchange Agreement	Only those "trailers" you own or hire while in the possession of anyone else under a written "trailer" interchange agreement. When Symbol 70 is entered next to a Physical Damage Coverage in Item Two of the Declarations, the Physical Damage Coverage exclusion relating to "loss" to a "trailer" in the possession of anyone else does not apply to that coverage.
71	Non-owned "Autos" Only	Only those "autos" you do not own, lease, hire, rent or borrow that are used in connection with your business. This includes "private passenger type" "autos" owned by your "employees" or partners (if you are a partnership), members (if you are a limited liability company), or members of their households but only while used in your business or your personal affairs.
79	"Mobile Equipment" Subject To Compulsory Or Financial Responsibility Or Other Motor Vehicle Insurance Law Only	Only those "autos" that are land vehicles and that would qualify under the definition of "mobile equipment" under this policy if they were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where they are licensed or principally garaged.

B. Owned Autos You Acquire After the Policy Begins

1. If Symbols 61, 62, 63, 64, 65, 66 or 79 are entered next to a coverage in Item Two of the Declarations, then you have coverage for "autos" that you acquire of the type described for the remainder of the policy period.
2. But, if Symbol 67 is entered next to a coverage in Item Two of the Declarations, an "auto" you acquire will be a covered "auto" for that coverage only if:
 - a. We already cover all "autos" that you own for that coverage or it replaces an "auto" you previously owned that had that coverage; and
 - b. You tell us within 30 days after you acquire it that you want us to cover it for that coverage.

C. Certain Trailers, Mobile Equipment And Temporary Substitute Autos

If Covered Autos Liability Coverage is provided by this Coverage Form, the following types of vehicles are also covered "autos" for Covered Autos Liability Coverage:

1. "Trailers" with a load capacity of 2,000 pounds or less designed primarily for travel on public roads.
2. "Mobile equipment" while being carried or towed by a covered "auto".

3. Any "auto" you do not own while used with the permission of its owner as a temporary substitute for a covered "auto" you own that is out of service because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. "Loss"; or
 - e. Destruction.

SECTION II - COVERED AUTOS LIABILITY COVERAGE

A. Coverage

We will pay all sums an "insured" legally must pay as damages because of "bodily injury" or "property damage" to which this insurance applies, caused by an "accident" and resulting from the ownership, maintenance or use of a covered "auto".

We will also pay all sums an "insured" legally must pay as a "covered pollution cost or expense" to which this insurance applies, caused by an "accident" and resulting from the ownership, maintenance or use of covered "autos". However, we will only pay for the "covered pollution cost or expense" if there is either "bodily injury" or "property damage" to which this insurance applies that is caused by the same "accident".

We will have the right and duty to defend any "insured" against a "suit" asking for such damages or a "covered pollution cost or expense". However, we have no duty to defend any "insured" against a "suit" seeking damages for "bodily injury" or "property damage" or a "covered pollution cost or expense" to which this insurance does not apply. We may investigate and settle any claim or "suit" as we consider appropriate. Our duty to defend or settle ends when the Covered Autos Liability Coverage Limit of Insurance has been exhausted by payment of judgments or settlements.

1. Who Is An Insured

The following are "insureds":

- a. You for any covered "auto".
- b. Anyone else while using with your permission a covered "auto" you own, hire or borrow except:
 - (1) The owner or any "employee", agent or driver of the owner, or anyone else from whom you hire or borrow a covered "auto".
 - (2) Your "employee" or agent if the covered "auto" is owned by that "employee" or agent or a member of his or her household.
 - (3) Someone using a covered "auto" while he or she is working in a business of selling, servicing, repairing, parking or storing "autos" unless that business is yours.
 - (4) Anyone other than your "employees", partners (if you are a partnership), members (if you are a limited liability company) a lessee or borrower of a covered "auto" or any of their "employees", while moving property to or from a covered "auto".
 - (5) A partner (if you are a partnership), or member (if you are a limited liability company), for a covered "auto" owned by him or her or a member of his or her household.
- c. The owner or anyone else from whom you hire or borrow a covered "auto" that is a "trailer" while the "trailer" is connected to another covered "auto" that is a power unit, or, if not connected, is being used exclusively in your business.

- d. The lessor of a covered "auto" that is not a "trailer" or any "employee", agent or driver of the lessor while the "auto" is leased to you under a written agreement if the written agreement between the lessor and you does not require the lessor to hold you harmless and then only when the leased "auto" is used in your business as a "motor carrier" for hire.
- e. Anyone liable for the conduct of an "insured" described above but only to the extent of that liability.

However, none of the following is an "insured":

- (1) Any "motor carrier" for hire or his or her agents or "employees", other than you and your "employees":
 - (a) If the "motor carrier" is subject to motor carrier insurance requirements and meets them by a means other than "auto" liability insurance.
 - (b) If the "motor carrier" is not insured for hired "autos" under an "auto" liability insurance form that insures on a primary basis the owners of the "autos" and their agents and "employees" while the "autos" are leased to that "motor carrier" and used in his or her business.

However, Paragraph (1) above does not apply if you have leased an "auto" to the for-hire "motor carrier" under a written lease agreement in which you have held that "motor carrier" harmless.

- (2) Any rail, water or air carrier or its "employees" or agents, other than you and your "employees", for a "trailer" if "bodily injury" or "property damage" or a "covered pollution cost or expense" occurs while the "trailer" is detached from a covered "auto" you are using and:
 - (a) Is being transported by the carrier; or
 - (b) Is being loaded on or unloaded from any unit of transportation by the carrier.

2. Coverage Extensions

a. Supplementary Payments

We will pay for the "insured":

- (1) All expenses we incur.
- (2) Up to \$2,000 for the cost of bail bonds (including bonds for related traffic law violations) required because of an "accident" we cover. We do not have to furnish these bonds.

(3) The cost of bonds to release attachments in any "suit" against the "insured" we defend, but only for bond amounts within our Limit of Insurance.

(4) All reasonable expenses incurred by the "insured" at our request, including actual loss of earnings up to \$250 a day because of time off from work.

(5) All court costs taxed against the "insured" in any "suit" against the "insured" we defend. However, these payments do not include attorneys' fees or attorneys' expenses taxed against the "insured".

(6) All interest on the full amount of any judgment that accrues after entry of the judgment in any "suit" against the "insured" we defend; but our duty to pay interest ends when we have paid, offered to pay or deposited in court the part of the judgment that is within our Limit of Insurance.

These payments will not reduce the Limit of Insurance.

b. Out-of-state Coverage Extensions

While a covered "auto" is away from the state where it is licensed, we will:

(1) Increase the Limit of Insurance for Covered Autos Liability Coverage to meet the limit specified by a compulsory or financial responsibility law of the jurisdiction where the covered "auto" is being used. This extension does not apply to the limit or limits specified by any law governing "motor carriers" of passengers or property.

(2) Provide the minimum amounts and types of other coverages, such as no-fault, required of out-of-state vehicles by the jurisdiction where the covered "auto" is being used.

We will not pay anyone more than once for the same elements of "loss" because of these extensions.

B. Exclusions

This insurance does not apply to any of the following:

1. Expected Or Intended Injury

"Bodily injury" or "property damage" expected or intended from the standpoint of the "insured".

2. Contractual

Liability assumed under any contract or agreement. But this exclusion does not apply to liability for damages:

a. Assumed in a contract or agreement that is an "insured contract", provided the "bodily injury" or "property damage" occurs subsequent to the execution of the contract or agreement; or

b. That the "insured" would have in the absence of the contract or agreement.

3. Workers' Compensation

Any obligation for which the "insured" or the "insured's" insurer may be held liable under any workers' compensation, disability benefits or unemployment compensation law or any similar law.

4. Employee Indemnification And Employer's Liability

"Bodily injury" to:

a. An "employee" of the "insured" arising out of and in the course of:

(1) Employment by the "insured"; or

(2) Performing the duties related to the conduct of the "insured's" business; or

b. The spouse, child, parent, brother or sister of that "employee" as a consequence of Paragraph a. above.

This exclusion applies:

(1) Whether the "insured" may be liable as an employer or in any other capacity; and

(2) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

But this exclusion does not apply to "bodily injury" to domestic "employees" not entitled to workers' compensation benefits or to liability assumed by the "insured" under an "insured contract". For the purposes of the Coverage Form, a domestic "employee" is a person engaged in household or domestic work performed principally in connection with a residence premises.

5. Fellow Employee

"Bodily injury" to:

a. Any fellow "employee" of the "insured" arising out of and in the course of the fellow "employee's" employment or while performing duties related to the conduct of your business; or

- b. The spouse, child, parent, brother or sister of that fellow "employee" as a consequence of Paragraph a. above.

6. Care, Custody Or Control

"Property damage" to or "covered pollution cost or expense" involving property owned or transported by the "insured" or in the "insured's" care, custody or control. But this exclusion does not apply to liability assumed under a sidetrack agreement.

7. Handling Of Property

"Bodily injury" or "property damage" resulting from the handling of property:

- a. Before it is moved from the place where it is accepted by the "insured" for movement into or onto the covered "auto"; or
- b. After it is moved from the covered "auto" to the place where it is finally delivered by the "insured".

8. Movement Of Property By Mechanical Device

"Bodily injury" or "property damage" resulting from the movement of property by a mechanical device (other than a hand truck) unless the device is attached to the covered "auto".

9. Operations

"Bodily injury" or "property damage" arising out of the operation of:

- a. Any equipment listed in Paragraphs 6.b. and 6.c. of the definition of "mobile equipment"; or
- b. Machinery or equipment that is on, attached to, or part of, a land vehicle that would qualify under the definition of "mobile equipment" if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged.

10. Completed Operations

"Bodily injury" or "property damage" arising out of "your work" after that work has been completed or abandoned.

In the exclusion, your work means:

- a. Work or operations performed by you or on your behalf; and
- b. Materials, parts or equipment furnished in connection with such work or operations.

Your work includes warranties or representations made at any time with respect to the fitness, quality, durability or performance of any of the items included in Paragraph a. or b. above.

Your work will be deemed completed at the earliest of the following times:

- (1) When all of the work called for in your contract has been completed;
- (2) When all of the work to be done at the site has been completed if your contract calls for work at more than one site; or
- (3) When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.

11. Pollution

"Bodily injury" or "property damage" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":

- a. That are, or that are contained in any property that is:
 - (1) Being transported or towed by, handled, or handled for movement into, onto or from, the covered "auto";
 - (2) Otherwise in the course of transit by or on behalf of the "insured"; or
 - (3) Being stored, disposed of, treated or processed in or upon the covered "auto";
- b. Before the "pollutants" or any property in which the "pollutants" are contained are moved from the place where they are accepted by the "insured" for movement into or onto the covered "auto"; or
- c. After the "pollutants" or any property in which the "pollutants" are contained are moved from the covered "auto" to the place where they are finally delivered, disposed of or abandoned by the "insured".

Paragraph **a.** above does not apply to fuels, lubricants, fluids, exhaust gases or other similar "pollutants" that are needed for or result from the normal electrical, hydraulic or mechanical functioning of the covered "auto" or its parts, if:

- (1) The "pollutants" escape, seep, migrate, or are discharged, dispensed or released directly from an "auto" part designed by its manufacturer to hold, store, receive or dispose of such "pollutants"; and
- (2) The "bodily injury", "property damage" or "covered pollution cost or expense" does not arise out of the operation of any equipment listed in Paragraphs **6.b.** and **6.c.** of the definition of "mobile equipment".

Paragraphs **b.** and **c.** above of this exclusion do not apply to "accidents" that occur away from premises owned by or rented to an "insured" with respect to "pollutants" not in or upon a covered "auto" if:

- (a) The "pollutants" or any property in which the "pollutants" are contained are upset, overturned or damaged as a result of the maintenance or use of a covered "auto"; and
- (b) The discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused directly by such upset, overturn or damage.

12. War

"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.

13. Racing

Covered "autos" while used in any professional or organized racing or demolition contest or stunting activity, or while practicing for such contest or activity. This insurance also does not apply while that covered "auto" is being prepared for such a contest or activity.

C. Limit Of Insurance

Regardless of the number of covered "autos", "insureds", premiums paid, claims made or vehicles involved in the "accident", the most we will pay for the total of all damages and "covered pollution cost or expense" combined resulting from any one "accident" is the Limit Of Insurance for Covered Autos Liability Coverage shown in the Declarations.

All "bodily injury", "property damage" and "covered pollution cost or expense" resulting from continuous or repeated exposure to substantially the same conditions will be considered as resulting from one "accident".

No one will be entitled to receive duplicate payments for the same elements of "loss" under this Coverage Form and any Medical Payments Coverage endorsement, Uninsured Motorists Coverage endorsement or Underinsured Motorists Coverage endorsement attached to this Coverage Part.

SECTION III - TRAILER INTERCHANGE COVERAGE

A. Coverage

- 1. We will pay all sums you legally must pay as damages because of "loss" to a "trailer" you don't own or its equipment under:

a. Comprehensive Coverage

From any cause except:

- (1) The "trailer's" collision with another object; or
- (2) The "trailer's" overturn.

b. Specified Causes Of Loss Coverage

Caused by:

- (1) Fire, lightning or explosion;
- (2) Theft;
- (3) Windstorm, hail or earthquake;
- (4) Flood;
- (5) Mischief or vandalism; or
- (6) The sinking, burning, collision or derailment of any conveyance transporting the "trailer".

c. Collision Coverage

Caused by:

- (1) The "trailer's" collision with another object; or
- (2) The "trailer's" overturn.

2. We have the right and duty to defend any "insured" against a "suit" asking for these damages. However, we have no duty to defend any "insured" against a "suit" seeking damages for any "loss" to which this insurance does not apply. We may investigate and settle any claim or "suit" as we consider appropriate. Our duty to defend or settle ends for a coverage when the Limit of Insurance for that coverage has been exhausted by payment of judgments or settlements.

3. Coverage Extensions

The following apply as **Supplementary Payments**. We will pay for you:

- a. All expenses we incur.
- b. The cost of bonds to release attachments, but only for bond amounts within our Limit of Insurance.
- c. All reasonable expenses incurred at our request, including actual loss of earnings up to \$250 a day because of time off from work.
- d. All court costs taxed against the "insured" in any "suit" against the "insured" we defend. However, these payments do not include attorneys' fees or attorneys' expenses taxed against the "insured".
- e. All interest on the full amount of any judgment that accrues after entry of the judgment; but our duty to pay interest ends when we have paid, offered to pay, or deposited in court the part of the judgment that is within our Limit of Insurance.

These payments will not reduce the Limit of Insurance.

B. Exclusions

1. We will not pay for "loss" caused by or resulting from any of the following. Such "loss" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the "loss".
 - a. **Nuclear Hazard**
 - (1) The explosion of any weapon employing atomic fission or fusion; or
 - (2) Nuclear reaction or radiation, or radioactive contamination, however caused.
 - b. **War Or Military Action**
 - (1) War, including undeclared or civil war;

(2) 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

(3) Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.

2. We will not pay for loss of use.

3. Other Exclusions

We will not pay for "loss" due and confined to:

- a. Wear and tear, freezing, mechanical or electrical breakdown.
- b. Blowouts, punctures or other road damage to tires.

This exclusion does not apply to such "loss" resulting from the total theft of a covered "auto".

C. Limits Of Insurance

The most we will pay for "loss" to any one "trailer" is the least of the following amounts:

1. The actual cash value of the damaged or stolen property at the time of the "loss";
2. The cost of repairing or replacing the damaged or stolen property with other property of like kind and quality; or
3. The Limit Of Insurance shown in the Declarations.

D. Deductible

For each covered "trailer", our obligation to pay:

1. The actual cash value of the damaged or stolen property at the time of the "loss" will be reduced by the applicable deductible shown in the Declarations.
2. The cost of repairing or replacing the damaged or stolen property with other property of like kind and quality will be reduced by the applicable deductible shown in the Declarations.
3. The damages for "loss" that would otherwise be payable will be reduced by the applicable deductible shown in the Declarations prior to the application of the Limit Of Insurance shown in the Declarations.

SECTION IV - PHYSICAL DAMAGE COVERAGE

A. Coverage

1. We will pay for "loss" to a covered "auto" or its equipment under:

a. Comprehensive Coverage

From any cause except:

- (1) The covered "auto's" collision with another object; or
- (2) The covered "auto's" overturn.

b. Specified Causes Of Loss Coverage

Caused by:

- (1) Fire, lightning or explosion;
- (2) Theft;
- (3) Windstorm, hail or earthquake;
- (4) Flood;
- (5) Mischief or vandalism; or
- (6) The sinking, burning, collision or derailment of any conveyance transporting the covered "auto".

c. Collision Coverage

Caused by:

- (1) The covered "auto's" collision with another object; or
- (2) The covered "auto's" overturn.

2. Towing - Private Passenger Type Autos

We will pay up to the limit shown in the Declarations for towing and labor costs incurred each time a covered "auto" of the "private passenger type" is disabled. However, the labor must be performed at the place of disablement.

3. Glass Breakage - Hitting A Bird Or Animal - Falling Objects Or Missiles

If you carry Comprehensive Coverage for the damaged covered "auto", we will pay for the following under Comprehensive Coverage:

- a. Glass breakage;
- b. "Loss" caused by hitting a bird or animal; and
- c. "Loss" caused by falling objects or missiles.

However, you have the option of having glass breakage caused by a covered "auto's" collision or overturn considered a "loss" under Collision Coverage.

4. Coverage Extension

a. Transportation Expenses

We will also pay up to \$20 per day to a maximum of \$600 for temporary transportation expense incurred by you because of the total theft of a covered "auto" of the "private passenger type". We will pay only for those covered "autos" for which you carry either Comprehensive or Specified Causes Of Loss Coverage. We will pay for temporary transportation expenses incurred during the period beginning 48 hours after the theft and ending, regardless of the policy's expiration, when the covered "auto" is returned to use or we pay for its "loss".

b. Loss Of Use Expenses

For Hired Auto Physical Damage, we will pay expenses for which an "insured" becomes legally responsible to pay for loss of use of a vehicle rented or hired without a driver, under a written rental contract or agreement. We will pay for loss of use expenses if caused by:

- (1) Other than collision only if the Declarations indicates that Comprehensive Coverage is provided for any covered "auto";
- (2) Specified Causes Of Loss only if the Declarations indicates that Specified Causes Of Loss Coverage is provided for any covered "auto"; or
- (3) Collision only if the Declarations indicates that Collision Coverage is provided for any covered "auto".

However, the most we will pay for any expenses for loss of use is \$20 per day, to a maximum of \$600.

B. Exclusions

1. We will not pay for "loss" caused by or resulting from any of the following. Such "loss" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the "loss".

a. Nuclear Hazard

- (1) The explosion of any weapon employing atomic fission or fusion; or
- (2) Nuclear reaction or radiation, or radioactive contamination, however caused.

b. War Or Military Action

(1) War, including undeclared or civil war;

(2) 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

(3) Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.

2. We will not pay for "loss" to any of the following:

a. Any covered "auto" while in anyone else's possession under a written "trailer" interchange agreement. But this exclusion does not apply to a loss payee; however, if we pay the loss payee, you must reimburse us for our payment.

b. Any covered "auto" while used in any professional or organized racing or demolition contest or stunting activity, or while practicing for such contest or activity. We will also not pay for "loss" to any covered "auto" while that covered "auto" is being prepared for such a contest or activity.

c. Tapes, records, discs or similar audio, visual or data electronic devices designed for use with audio, visual or data electronic equipment.

d. Any device designed or used to detect speed-measuring equipment, such as radar or laser detectors, and any jamming apparatus intended to elude or disrupt speed-measuring equipment.

e. Any electronic equipment, without regard to whether this equipment is permanently installed, that reproduces, receives or transmits audio, visual or data signals.

f. Any accessories used with the electronic equipment described in Paragraph e. above.

3. Exclusions 2.e. and 2.f. do not apply to equipment designed to be operated solely by use of the power from the "auto's" electrical system that, at the time of "loss", is:

a. Permanently installed in or upon the covered "auto";

b. Removable from a housing unit which is permanently installed in or upon the covered "auto";

c. An integral part of the same unit housing any electronic equipment described in Paragraphs a. and b. above; or

d. Necessary for the normal operation of the "auto" or the monitoring of the "auto's" operating system.

4. We will not pay for "loss" due and confined to:

a. Wear and tear, freezing, mechanical or electrical breakdown.

b. Blowouts, punctures or other road damage to tires.

This exclusion does not apply to "loss" resulting from the total theft of a covered "auto".

5. We will not pay for "loss" to a covered "auto" due to "diminution in value".

C. Limits Of Insurance

1. The most we will pay for:

a. "Loss" to any one covered "auto" is the lesser of:

(1) The actual cash value of the damaged or stolen property as of the time of the "loss"; or

(2) The cost of repairing or replacing the damaged or stolen property with other property of like kind and quality.

b. All electronic equipment that reproduces, receives or transmits audio, visual or data signals in any one "loss" is \$1,000, if, at the time of "loss", such electronic equipment is:

(1) Permanently installed in or upon the covered "auto" in a housing, opening or other location that is not normally used by the "auto" manufacturer for the installation of such equipment;

(2) Removable from a permanently installed housing unit as described in Paragraph b.(1) above; or

(3) An integral part of such equipment as described in Paragraphs b.(1) and b.(2) above.

2. An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total "loss".

3. If a repair or replacement results in better than like kind or quality, we will not pay for the amount of the betterment.

D. Deductible

For each covered "auto", our obligation to pay for, repair, return or replace damaged or stolen property will be reduced by the applicable deductible shown in the Declarations. Any Comprehensive Coverage deductible shown in the Declarations does not apply to "loss" caused by fire or lightning.

SECTION V - MOTOR CARRIER CONDITIONS

The following conditions apply in addition to the Common Policy Conditions:

A. Loss Conditions

1. Appraisal For Physical Damage Loss

If you and we disagree on the amount of "loss", either may demand an appraisal of the "loss". In this event, each party will select a competent appraiser. The two appraisers will select a competent and impartial umpire. The appraisers will state separately the actual cash value and amount of "loss". If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- a. Pay its chosen appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

If we submit to an appraisal, we will still retain our right to deny the claim.

2. Duties In The Event Of Accident, Claim, Suit Or Loss

We have no duty to provide coverage under this policy unless there has been full compliance with the following duties:

- a. In the event of "accident", claim, "suit" or "loss", you must give us or our authorized representative prompt notice of the "accident" or "loss". Include:
 - (1) How, when and where the "accident" or "loss" occurred;
 - (2) The "insured's" name and address; and
 - (3) To the extent possible, the names and addresses of any injured persons and witnesses.
- b. Additionally, you and any other involved "insured" must:
 - (1) Assume no obligation, make no payment or incur no expense without our consent, except at the "insured's" own cost.

- (2) Immediately send us copies of any request, demand, order, notice, summons or legal paper received concerning the claim or "suit".

- (3) Cooperate with us in the investigation or settlement of the claim or defense against the "suit".

- (4) Authorize us to obtain medical records or other pertinent information.

- (5) Submit to examination at our expense, by physicians of our choice, as often as we reasonably require.

c. If there is a "loss" to a covered "auto" or its equipment, you must also do the following:

- (1) Promptly notify the police if the covered "auto" or any of its equipment is stolen.

- (2) Take all reasonable steps to protect the covered "auto" from further damage. Also keep a record of your expenses for consideration in the settlement of the claim.

- (3) Permit us to inspect the covered "auto" and records proving the "loss" before its repair or disposition.

- (4) Agree to examination under oath at our request and give us a signed statement of your answers.

3. Legal Action Against Us

No one may bring a legal action against us under this Coverage Form until:

- a. There has been full compliance with all the terms of this Coverage Form; and
- b. Under Covered Autos Liability Coverage, we agree in writing that the "insured" has an obligation to pay or until the amount of that obligation has finally been determined by judgment after trial. No one has the right under this policy to bring us into an action to determine the "insured's" liability.

4. Loss Payment - Physical Damage Coverages

At our option, we may:

- a. Pay for, repair or replace damaged or stolen property;
- b. Return the stolen property at our expense. We will pay for any damage that results to the "auto" from the theft; or
- c. Take all or any part of the damaged or stolen property at an agreed or appraised value.

If we pay for the "loss", our payment will include the applicable sales tax for the damaged or stolen property.

5. Transfer Of Rights Of Recovery Against Others To Us

If any person or organization to or for whom we make payment under this Coverage Form has rights to recover damages from another, those rights are transferred to us. That person or organization must do everything necessary to secure our rights and must do nothing after "accident" or "loss" to impair them.

B. General Conditions

1. Bankruptcy

Bankruptcy or insolvency of the "insured" or the "insured's" estate will not relieve us of any obligation under this Coverage Form.

2. Concealment, Misrepresentation Or Fraud

This Coverage Form is void in any case of fraud by you at any time as it relates to this Coverage Form. It is also void if you or any other "insured", at any time, intentionally conceals or misrepresents a material fact concerning:

- a. This Coverage Form;
- b. The covered "auto";
- c. Your interest in the covered "auto"; or
- d. A claim under this Coverage Form.

3. Liberalization

If we revise this Coverage Form to provide more coverage without additional premium charge, your policy will automatically provide the additional coverage as of the day the revision is effective in your state.

4. No Benefit To Bailee - Physical Damage Coverages

We will not recognize any assignment or grant any coverage for the benefit of any person or organization holding, storing or transporting property for a fee regardless of any other provision of this Coverage Form.

5. Other Insurance - Primary And Excess Insurance Provisions

a. While any covered "auto" is hired or borrowed from you by another "motor carrier", this Coverage Form's Covered Autos Liability Coverage is:

- (1) Primary if a written agreement between you as the lessor and the other "motor carrier" as the lessee requires you to hold the lessee harmless.

(2) Excess over any other collectible insurance if a written agreement between you as the lessor and the other "motor carrier" as the lessee does not require you to hold the lessee harmless.

b. While any covered "auto" is hired or borrowed by you from another "motor carrier", this Coverage Form's Covered Autos Liability Coverage is:

(1) Primary if a written agreement between the other "motor carrier" as the lessor and you as the lessee does not require the lessor to hold you harmless, and then only while the covered "auto" is used exclusively in your business as a "motor carrier" for hire.

(2) Excess over any other collectible insurance if a written agreement between the other "motor carrier" as the lessor and you as the lessee requires the lessor to hold you harmless.

c. While a covered "auto" which is a "trailer" is connected to a power unit, this Coverage Form's Covered Autos Liability Coverage is:

(1) Provided on the same basis, either primary or excess, as the Covered Autos Liability Coverage provided for the power unit if the power unit is a covered "auto".

(2) Excess if the power unit is not a covered "auto".

d. Any Trailer Interchange Coverage provided by this Coverage Form is primary for any covered "auto".

e. Except as provided in Paragraphs a., b., c. and d. above, this Coverage Form provides primary insurance for any covered "auto" you own and excess insurance for any covered "auto" you don't own.

f. For Hired Auto Physical Damage Coverage, any covered "auto" you lease, hire, rent or borrow is deemed to be a covered "auto" you own. However, any "auto" that is leased, hired, rented or borrowed with a driver is not a covered "auto".

g. Regardless of the provisions of Paragraphs a., b., c., d. and e. above, this Coverage Form's Covered Autos Liability Coverage is primary for any liability assumed under an "insured contract".

h. When this Coverage Form and any other Coverage Form or policy covers on the same basis, either excess or primary, we will pay only our share. Our share is the proportion that the Limit of Insurance of our Coverage Form bears to the total of the limits of all the Coverage Forms and policies covering on the same basis.

6. Premium Audit

- a. The estimated premium for this Coverage Form is based on the exposures you told us you would have when this policy began. We will compute the final premium due when we determine your actual exposures. The estimated total premium will be credited against the final premium due and the first Named Insured will be billed for the balance, if any. The due date for the final premium or retrospective premium is the date shown as the due date on the bill. If the estimated total premium exceeds the final premium due, the first Named Insured will get a refund.
- b. If this policy is issued for more than one year, the premium for this Coverage Form will be computed annually based on our rates or premiums in effect at the beginning of each year of the policy.

7. Policy Period, Coverage Territory

Under this Coverage Form, we cover "accidents" and "losses" occurring:

- a. During the policy period shown in the Declarations; and
- b. Within the coverage territory.

The coverage territory is:

- (1) The United States of America;
- (2) The territories and possessions of the United States of America;
- (3) Puerto Rico;
- (4) Canada; and
- (5) Anywhere in the world if a covered "auto" of the "private passenger type" is leased, hired, rented or borrowed without a driver for a period of 30 days or less,

provided that the "insured's" responsibility to pay damages is determined in a "suit" on the merits, in the United States of America, the territories and possessions of the United States of America, Puerto Rico or Canada, or in a settlement we agree to.

We also cover "loss" to, or "accidents" involving, a covered "auto" while being transported between any of these places.

8. Two Or More Coverage Forms Or Policies Issued By Us

If this Coverage Form and any other Coverage Form or policy issued to you by us or any company affiliated with us apply to the same "accident", the aggregate maximum Limit of Insurance under all the Coverage Forms or policies shall not exceed the highest applicable Limit of Insurance under any one Coverage Form or policy. This condition does not apply to any Coverage Form or policy issued by us or an affiliated company specifically to apply as excess insurance over this Coverage Form.

SECTION VI - DEFINITIONS

- A. "Accident" includes continuous or repeated exposure to the same conditions resulting in "bodily injury" or "property damage".
- B. "Auto" means:
1. A land motor vehicle, "trailer" or semitrailer designed for travel on public roads; or
 2. Any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged.
- However, "auto" does not include "mobile equipment".
- C. "Bodily injury" means bodily injury, sickness or disease sustained by a person including death resulting from any of these.
- D. "Covered pollution cost or expense" means any cost or expense arising out of:
1. Any request, demand, order or statutory or regulatory requirement that any "insured" or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants"; or
 2. Any claim or "suit" by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants".

"Covered pollution cost or expense" does not include any cost or expense arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":

- a. That are, or that are contained in any property that is:
 - (1) Being transported or towed by, handled, or handled for movement into, onto or from the covered "auto";
 - (2) Otherwise in the course of transit by or on behalf of the "insured"; or
 - (3) Being stored, disposed of, treated or processed in or upon the covered "auto";
- b. Before the "pollutants" or any property in which the "pollutants" are contained are moved from the place where they are accepted by the "insured" for movement into or onto the covered "auto"; or
- c. After the "pollutants" or any property in which the "pollutants" are contained are moved from the covered "auto" to the place where they are finally delivered, disposed of or abandoned by the "insured".

Paragraph a. above does not apply to fuels, lubricants, fluids, exhaust gases or other similar "pollutants" that are needed for or result from the normal electrical, hydraulic or mechanical functioning of the covered "auto" or its parts, if:

- (1) The "pollutants" escape, seep, migrate, or are discharged, dispersed or released directly from an "auto" part designed by its manufacturer to hold, store, receive or dispose of such "pollutants"; and
- (2) The "bodily injury", "property damage" or "covered pollution cost or expense" does not arise out of the operation of any equipment listed in Paragraph 6.b. or 6.c. of the definition of "mobile equipment".

Paragraphs b. and c. above do not apply to "accidents" that occur away from premises owned by or rented to an "insured" with respect to "pollutants" not in or upon a covered "auto", if:

- (a) The "pollutants" or any property in which the "pollutants" are contained are upset, overturned or damaged as a result of the maintenance or use of a covered "auto"; and

(b) The discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused directly by such upset, overturn or damage.

- E. "Diminution in value" means the actual or perceived loss in market value or resale value which results from a direct and accidental "loss".
- F. "Employee" includes a "leased worker". "Employee" does not include a "temporary worker".
- G. "Insured" means any person or organization qualifying as an insured in the Who Is An Insured provision of the applicable coverage. Except with respect to the Limit of Insurance, the coverage afforded applies separately to each insured who is seeking coverage or against whom a claim or "suit" is brought.
- H. "Insured contract" means:
 - 1. A lease of premises;
 - 2. A sidetrack agreement;
 - 3. Any easement or license agreement, except in connection with construction or demolition operations on or within 50 feet of a railroad;
 - 4. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
 - 5. That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another to pay for "bodily injury" or "property damage" to a third party or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement; or
 - 6. That part of any contract or agreement, entered into, as part of your business, pertaining to the rental or lease, by you or any of your "employees", of any "auto". However, such contract or agreement shall not be considered an "insured contract" to the extent that it obligates you or any of your "employees" to pay for "property damage" to any "auto" rented or leased by you or any of your "employees".

An "insured contract" does not include that part of any contract or agreement:

- a. That indemnifies a railroad for "bodily injury" or "property damage" arising out of construction or demolition operations, within 50 feet of any railroad property and affecting any railroad bridge or trestle, tracks, roadbeds, tunnel, underpass or crossing;

- b.** That pertains to the loan, lease or rental of an "auto" to you or any of your employees, if the "auto" is loaned, leased or rented with a driver; or
 - c.** That holds a person or organization engaged in the business of transporting property by "auto" for hire harmless for your use of a covered "auto" unless the covered "auto" is used in your business as a "motor carrier" for hire as in Section II, Paragraph A.1.d. of the Who Is An Insured provision.
- I.** "Leased worker" means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm to perform duties related to the conduct of your business. "Leased worker" does not include a "temporary worker".
- J.** "Loss" means direct and accidental loss or damage.
- K.** "Mobile equipment" means any of the following types of land vehicles, including any attached machinery or equipment:
- 1.** Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;
 - 2.** Vehicles maintained for use solely on or next to premises you own or rent;
 - 3.** Vehicles that travel on crawler treads;
 - 4.** Vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:
 - a.** Power cranes, shovels, loaders, diggers or drills; or
 - b.** Road construction or resurfacing equipment such as graders, scrapers or rollers;
 - 5.** Vehicles not described in Paragraph 1., 2., 3. or 4. above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:
 - a.** Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well-servicing equipment; or
 - b.** Cherry pickers and similar devices used to raise or lower workers; or
- 6.** Vehicles not described in Paragraph 1., 2., 3. or 4. above, maintained primarily for purposes other than the transportation of persons or cargo. However, self-propelled vehicles with the following types of permanently attached equipment are not "mobile equipment" but will be considered "autos":
- a.** Equipment designed primarily for:
 - (1)** Snow removal;
 - (2)** Road maintenance, but not construction or resurfacing; or
 - (3)** Street cleaning;
 - b.** Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
 - c.** Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting or well-servicing equipment.
- However, "mobile equipment" does not include land vehicles that are subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged. Land vehicles subject to a compulsory or financial responsibility law or other motor vehicle insurance law are considered "autos".
- L.** "Motor carrier" means a person or organization providing transportation by "auto" in the furtherance of a commercial enterprise.
- M.** "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
- N.** "Private passenger type" means a private passenger or station wagon type "auto" and includes an "auto" of the pickup or van type if not used for business purposes.
- O.** "Property damage" means damage to or loss of use of tangible property.
- P.** "Suit" means a civil proceeding in which:
- 1.** Damages because of "bodily injury" or "property damage"; or

2. A "covered pollution cost or expense",
to which this insurance applies, are alleged.

"Suit" includes:

- a. An arbitration proceeding in which such damages or "covered pollution costs or expenses" are claimed and to which the "insured" must submit or does submit with our consent; or
- b. Any other alternative dispute resolution proceeding in which such damages or "covered pollution costs or expenses" are claimed and to which the "insured" submits with our consent.

Q. "Temporary worker" means a person who is furnished to you to substitute for a permanent "employee" on leave or to meet seasonal or short-term workload conditions.

R. "Trailer" includes a semitrailer or a dolly used to convert a semitrailer into a trailer. But for Trailer Interchange Coverage only, "trailer" also includes a container.

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.



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 SG Carrier Inc
(Motor Carrier name)

of Washington 3478533
(Motor Carrier state or province) (USDOT Number)

Dated at Greenwood Village, CO on this 8th day of April, 2026

Amending Policy Number: WN423044 Effective Date: 04/10/2026

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: 720-922-7200.

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
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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.

PUNITIVE DAMAGES EXCLUSION

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM

The following exclusion is added to Paragraph **B., Exclusions**, of **SECTION II - COVERED AUTOS LIABILITY COVERAGE**:

Punitive Damages

Any punitive or exemplary damages.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL CONDITIONS

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM

The following is added to Paragraph **B.**, **General Conditions**, of the **CONDITIONS** Section:

Inspection

At our option, we may inspect your property and operations at any time. These inspections are for our benefit only. By our right to inspect or by our making any inspection, we make no representation that your property or operations are safe, not harmful to health or comply with any law, rule, or regulation.

Conformity To Statute

Terms of your policy which are in conflict with the statutes of the state in which this policy is issued are hereby amended to conform to such statutes.

Death Of The Individual Named Insured

If you are an individual and you die:

- a.** Your surviving spouse, if a resident of the same household at the time of your death, will continue as the Named Insured until the end of the policy; or
- b.** Your legal representative will be the Named Insured, but only while acting within the scope of his or her duties as such.

Transfer Of Your Interest In This Policy

Your rights and duties under this policy may not be assigned without our written consent.

No Abandonment

You may not abandon any covered "auto" or damaged property to us.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PHYSICAL DAMAGE COVERAGE CHANGES - WASHINGTON

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM

This endorsement provides only those coverages where a premium is shown in the Declarations. Each of these coverages applies only to the vehicles shown as covered "autos".

PROVISIONS

1. The following is added to Paragraph **A.4.**, **Coverage Extensions**, of **SECTION III - PHYSICAL DAMAGE COVERAGE** of the **BUSINESS AUTO COVERAGE FORM**, and **SECTION IV - PHYSICAL DAMAGE COVERAGE** of the **MOTOR CARRIER COVERAGE FORM**:

Towing Expenses

We will also pay the reasonable cost to recover a covered "auto" as a result of a covered "loss", and tow it to the nearest facility capable of making the necessary repairs.

2. The following replaces Paragraph **B.3.** of **SECTION III - PHYSICAL DAMAGE COVERAGE** of the **BUSINESS AUTO COVERAGE FORM**:

3. We will not pay for "loss" due and confined to:

- a. Wear and tear, freezing, mechanical or electrical breakdown, or structural failure.
- b. Blowouts, punctures or other road damage to tires.

This exclusion does not apply to such "loss" resulting from the total theft of a covered "auto".

3. The following replaces Paragraph **B.4.** of **SECTION IV - PHYSICAL DAMAGE COVERAGE** of the **MOTOR CARRIER COVERAGE FORM**:

4. We will not pay for "loss" due and confined to:

- a. Wear and tear, freezing, mechanical or electrical breakdown, or structural failure.
- b. Blowouts, punctures or other road damage to tires.

This exclusion does not apply to such "loss" resulting from the total theft of a covered "auto".

4. The following is added to Paragraph **B.**, **Exclusions**, of **SECTION III - PHYSICAL DAMAGE COVERAGE** of the **BUSINESS AUTO COVERAGE FORM**, and **SECTION IV - PHYSICAL DAMAGE COVERAGE** of the **MOTOR CARRIER COVERAGE FORM**:

We will not pay for "loss" by theft which is caused by conversion, embezzlement or secretion by any person in possession of a covered "auto" under a bailment, lease, conditional sale, purchase agreement, mortgage or other encumbrance.

5. The following replaces Paragraph **C.1., Limits Of Insurance**, of **SECTION III - PHYSICAL DAMAGE COVERAGE** of the **BUSINESS AUTO COVERAGE FORM**, and **SECTION IV - PHYSICAL DAMAGE COVERAGE** of the **MOTOR CARRIER COVERAGE FORM**:

1. We will pay for "loss" as follows:

a. Finance Value

Subject to the Stated Limit shown in the Declarations, Schedule of Automobiles or Monthly Report, the most we will pay for a total loss where a "finance agreement" exists and the Stated Limit is equal to or greater than the outstanding financial obligation is the greater of:

- (1) The outstanding financial obligation under a "finance agreement" for a covered "auto" at the time of loss;
or
- (2) The actual cash value of the covered "auto" at the time of the loss;

However, we will not pay you for any of the following:

- (a) Overdue "finance agreement" payments including any type of late fees or penalties;
- (b) Financial penalties imposed under a "finance agreement" for excessive use, abnormal wear and tear or high mileage;
- (c) Security deposits not normally refunded by the lessor or lender;
- (d) Cost of "finance agreement" related products such as, Life Insurance, Health, Accident or Disability insurance purchased by you;
- (e) Carry-over balances from previous "finance agreements" or other amounts not associated with the covered "auto"; or
- (f) Unpaid principal included in the outstanding "finance agreement" balance that was not used by you to purchase the covered "auto".

In addition, we will endeavor to send you payment within 30 days of a "loss" due to theft and within 30 days for any other "loss". If we do not, subject to the LIMIT OF INSURANCE, we shall also pay for additional payments your "finance agreement" generates, for the covered "auto" only, after the 30th day.

b. Other Loss

The most we will pay for any other "loss" to any one covered "auto" shown in the Declarations, Schedule of Automobiles or Monthly Report is the lesser of:

- (1) The amount shown as the Stated Limit in the Declarations, Schedule of Automobiles or Monthly Report;
- (2) The actual cash value of the damaged or stolen property as of the time of the "loss"; or
- (3) The cost of repairing or replacing the damaged or stolen property with other of like kind and quality.

With respect to a covered "auto" not shown in the Schedule of Automobiles or Monthly Report, the most we will pay for "loss" is the lesser of (2) or (3) above, reduced by the largest deductible applied to an "auto" of the same type that is shown in the Schedule of Automobiles or Monthly Report.

c. Electronic Equipment

The Stated Limit shown in the Declarations, Schedule of Automobiles or Monthly Report is the most we will pay for "loss" to any one covered "auto" to all electronic equipment that reproduces, receives or transmits audio, visual or data signals which, at the time of "loss", is:

- (1) Permanently installed in or upon the covered "auto" in a housing, opening or other location that is not normally used by the "auto" manufacturer for the installation of such equipment;

(2) Removable from a permanently installed housing unit as described in Paragraph (1) above; or

(3) An integral part of such equipment as described in Paragraphs (1) and (2) above.

6. The following is added to Paragraph C., **Limits Of Insurance**, of **SECTION III - PHYSICAL DAMAGE COVERAGE** of the **BUSINESS AUTO COVERAGE FORM**, and **SECTION IV - PHYSICAL DAMAGE COVERAGE** of the **MOTOR CARRIER COVERAGE FORM**:

We will include the reasonable cost of protecting the damaged property as part of a covered "loss".

7. The following is added to Paragraph D., **Deductible**, of **SECTION III - PHYSICAL DAMAGE COVERAGE** of the **BUSINESS AUTO COVERAGE FORM**, and **SECTION IV - PHYSICAL DAMAGE COVERAGE** of the **MOTOR CARRIER COVERAGE FORM**:

No Comprehensive deductible for a covered "auto" will apply to glass damage if the glass is repaired rather than replaced.

8. The following is added to Paragraph A., **Loss Conditions**, of **SECTION IV - BUSINESS AUTO CONDITIONS** of the **BUSINESS AUTO COVERAGE FORM**, and **SECTION V - MOTOR CARRIER CONDITIONS** of the **MOTOR CARRIER COVERAGE FORM**:

Salvage

If we pay you the Stated Limit (less any deductibles) because of "loss" covered by PHYSICAL DAMAGE COVERAGE, we will be entitled to take title and possession of the damaged property for salvage.

In the event of a total "loss" covered by PHYSICAL DAMAGE COVERAGE where the property owner elects to retain the damaged property, we will deduct the salvage value from the lesser of the Stated Limit or actual cash value.

9. The following is added to the **DEFINITIONS** section of the **BUSINESS AUTO COVERAGE FORM** and the **MOTOR CARRIER COVERAGE FORM**:

"Finance agreement" means a written lease or loan contract, entered into, as a part of your business, pertaining to the lease or purchase by you of a covered "auto", and subject to a valid promissory note or written payment obligation contained in a lease, and security agreement or other written agreement establishing a security interest, executed concurrently with the purchase or lease of the covered "auto".

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FAMILY EMERGENCY TRAVEL COVERAGE

This endorsement modifies the insurance provided under the following:

MOTOR CARRIER COVERAGE FORM

1. The following is added to Paragraph **A.2.**, **Coverage Extensions** of **SECTION II - COVERED AUTOS LIABILITY COVERAGE**:

Family Emergency Travel Coverage

In addition to the Limit of Insurance, we will pay reasonable "travel reimbursement expenses" incurred by a family member or associate of an "insured" or passenger of a covered "auto" for travel to visit that "insured" or passenger who was injured in an "accident" involving a covered "auto," subject to the following conditions:

- (1)** Regardless of the number of traveling family members or associates, injured "insureds" or passengers, claims made or vehicles involved in the "accident," the most we will pay for all "travel reimbursement expenses" resulting from any one "accident" is \$2,500. If the combined total of reasonable "travel reimbursement expenses" incurred by two or more family members or associates exceeds the \$2,500 per accident limit, we will pay on a pro rata basis.
- (2)** Travel must be to visit the injured party at the hospital or in the event of death, to the location necessary to handle the immediate affairs of the deceased.
- (3)** Subject to the \$2,500 per accident limit, the most we will pay for the combined total of expenses for room accommodations, meals, and parking for each family member or associate is \$200 per day.
- (4)** We will reimburse ground transportation using a personal vehicle at a rate of 40 cents per mile for the actual miles driven.
- (5)** All "travel reimbursement expenses" must be supported by written receipts submitted to us no later than one year from the date of the "accident."

2. The following is added to the **DEFINITIONS** section:

"Travel reimbursement expenses" include only reasonable ground, rail, or air (coach class) transportation, room accommodations, meals, and parking expenses.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TRAILER INTERCHANGE COVERAGE CHANGES

This endorsement modifies insurance provided under the following:

MOTOR CARRIER COVERAGE FORM

PROVISIONS

1. The following is added to Paragraph **A.1.** of **SECTION III - TRAILER INTERCHANGE COVERAGE:**

Trailer Interchange Coverage applies when there is a written trailer or equipment interchange agreement in force, or when "trailers" are interchanged based on an oral agreement you made with someone else in which you assume liability for "loss" to the "trailers" while in your possession.

2. The following replaces Paragraph **C.**, **Limit Of Insurance**, and Paragraph **D.**, **Deductible**, of **SECTION III - TRAILER INTERCHANGE COVERAGE:**

C. Limit Of Insurance And Deductible

The most we will pay for "loss" to any one "trailer" is the least of the following amounts minus any applicable deductible shown in the Declarations:

1. The actual cash value of the damaged or stolen property at the time of the "loss".
2. The cost of repairing or replacing the damaged or stolen property with other property of like kind and quality.
3. The Limit of Insurance shown in the Declarations.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDMENT OF COVERED AUTO DESIGNATION SYMBOLS

This endorsement modifies insurance provided under the following:

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.

PROVISIONS

1. The following replaces Symbols **8** and **9** in Paragraph **A., Description Of Covered Auto Designation Symbols**, of **SECTION I - COVERED AUTOS**, in the Business Auto Coverage Form if that form is part of your policy:

Symbol **8** = Only those "autos" you lease, hire, rent or borrow. This does not include any "auto" used to transport the property of others by another carrier for which you have acted as a broker, freight forwarder or intermediary, or have otherwise arranged, such transport. This does not include any "auto" you lease, hire, rent or borrow from any of your "employees", partners (if you are a partnership), members (if you are a limited liability company) or members of their households.

Symbol **9** = Only those "autos" you do not own, lease, hire, rent or borrow that are used in connection with your business. This includes "autos" owned by your "employees", partners (if you are a partnership), members (if you are a limited liability company) or members of their households but only while used in your business or your personal affairs. This does not include any "auto" used to transport the property of others by another carrier for which you have acted as a broker, freight forwarder or intermediary, or have otherwise arranged, such transport.

2. The following replaces Symbols **68** and **71** in Paragraph **A., Description Of Covered Auto Designation Symbols**, of **SECTION I - COVERED AUTOS**, in the Motor Carrier Coverage Form if that form is part of your policy:

Symbol **68** = Only those "autos" you lease, hire, rent or borrow. This does not include any "auto" used to transport the property of others by another "motor carrier" for which you have acted as a broker, freight forwarder or intermediary, or have otherwise arranged, such transport. This does not include any "private passenger type" "auto" you lease, hire, rent or borrow from any member of your household, any of your "employees", partners (if you are a partnership), members (if you are a limited liability company), or agents or members of their households.

Symbol **71** = Only those "autos" you do not own, lease, hire, rent or borrow that are used in connection with your business. This includes "private passenger type" "autos" owned by your "employees" or partners (if you are a partnership), members (if you are a limited liability company), or members of their households but only while used in your business or your personal affairs. This does not include any "auto" used to transport the property of others by another "motor carrier" for which you have acted as a broker, freight forwarder or intermediary, or have otherwise arranged, such transport.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ROADSIDE ASSISTANCE AND TOWING COVERAGE

*This endorsement is **EFFECTIVE:** 04/10/2026 and is part of Policy Number: WN423044

*issued to: SG Carrier Inc

*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.

OUT-OF-STATE COVERAGE EXTENSIONS CHANGE

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM

PROVISIONS

The following replaces Paragraph **A.2.b.** of **SECTION II - COVERED AUTOS LIABILITY COVERAGE:**

b. Out-Of-State Coverage Extensions

- (1)** If required by law, while a covered "auto" is away from the state where it is licensed, we will increase the Limit of Insurance for Covered Autos Liability Coverage to meet the limit specified by a compulsory or financial responsibility law governing commercial motor vehicles in the jurisdiction where the "accident" occurs, subject to a maximum Limit of Insurance of \$1,500,000 each "accident". However, if the "insured" carries excess or umbrella insurance coverage that would also apply to the same "accident", then this coverage extension does not apply.
- (2)** If required by law, the Limit of Insurance for Covered Autos Liability Coverage is increased to meet the limit specified by a compulsory or financial responsibility law governing commercial motor vehicles in the state where the covered "auto" is licensed or principally garaged, for "accidents" that occur in that state, subject to a maximum Limit of Insurance of \$1,500,000 each "accident".

However, this coverage extension does not apply:

- a.** If the "insured" carries excess or umbrella insurance coverage that would also apply to the same "accident"; or
 - b.** To vehicles licensed or principally garaged in the state shown in the Declarations.
- (3)** While a covered "auto" is away from the state where it is licensed, we will provide the minimum amounts and types of other coverages, such as no-fault, required of out-of-state vehicles by the jurisdiction where the covered "auto" is being used.

We will not pay anyone more than once for the same elements of "loss" because of these extensions.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - WHO IS AN INSURED - USERS OF TRAILERS

This endorsement modifies insurance provided under the following:

MOTOR CARRIER COVERAGE FORM

The following exclusion is added to Paragraph **A.1.b., Who Is An Insured**, of **SECTION II - COVERED AUTOS LIABILITY COVERAGE**:

Anyone using a covered "auto" that is a "trailer" in a business other than yours, unless that use is under a written agreement to hire or borrow such "trailer" and in which you are required to hold the user harmless.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EMPLOYEE REDEFINED FOR EMPLOYMENT EXCLUSIONS

This endorsement modifies insurance provided under the following:

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 this endorsement.

The following is added to the definition of "employee" in Paragraph **F**. in the **DEFINITIONS** Section:

For purposes of the Employee Indemnification And Employer's Liability exclusion and the Fellow Employee exclusion, "employee" includes any person providing services for you or on your behalf as a driver of a commercial motor vehicle whether operating, loading, unloading, occupying or maintaining the commercial motor vehicle.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WASHINGTON CHANGES

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.

A. Changes In Covered Autos Liability Coverage

The **Employee Indemnification And Employer's Liability** Exclusion applies only to "bodily injury" to any "employee" of the "insured" whose employment is not subject to the Industrial Insurance Act of Washington (Washington Revised Code Title 51).

With respect to "bodily injury" to "employees" of the "insured" whose employment is subject to the Industrial Insurance Act of Washington, the **Employee Indemnification And Employer's Liability** Exclusion is replaced with the following:

Employee Indemnification And Employer's Liability

This insurance does not apply to "bodily injury" to:

- a. An "employee" of the "insured" arising out of and in the course of:
 - (1) Employment by the "insured"; or
 - (2) Performing duties related to the conduct of the "insured's" business; or
- b. Any obligation to share damages with or repay someone else who must pay damages because of the injury.

This exclusion does not apply to "bodily injury" to domestic "employees" not entitled to workers' compensation benefits or to liability assumed by the "insured" under an "insured contract". A domestic "employee" is a person engaged in household or domestic work performed principally in connection with a residence premises.

B. Changes In Physical Damage Coverage

1. The lead-in to Paragraph **B.1.** in the Business Auto and Motor Carrier Coverage Forms and Paragraph **F.3.a.** in the Auto Dealers Coverage Form is replaced by the following:

We will not pay for "loss" caused directly or indirectly by any of the following:

2. The **Limits Of Insurance** Provision with respect to repair or replacement resulting in better than like kind or quality is replaced by the following and supersedes any provision to the contrary:

We may deduct for betterment for parts normally subject to repair and replacement during the useful life of the "auto". In this event, deductions shall be limited to the lesser of:

- a. An amount equal to the proportion that the expired life of the part to be repaired or replaced bears to the normal useful life of that part; or
- b. The amount by which the resale value of the "auto" is increased from the repair or replacement.

3. The following is added to the **Limits Of Insurance** Provision:

We will not pay for a "loss" which is paid under Underinsured Motorists Coverage.

C. Changes In Garagekeepers Coverage

If Garagekeepers Coverage in the Auto Dealers Coverage Form is selected or if the Garagekeepers Coverage endorsement or the Garagekeepers Coverage - Customers' Sound Receiving Equipment endorsement is attached, then the exclusion which refers to declared or undeclared war or insurrection is replaced by the following:

We will not pay for "loss" arising directly or indirectly out of the following:

- 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. Changes In General Liability Coverages

With respect to the Auto Dealers Coverage Form:

1. Exclusion **2.d. Employee Indemnification And Employer's Liability** under Paragraph **A. Bodily Injury And Property Damage Liability** applies only to "bodily injury" to any "employee" of the "insured" whose employment is not subject to the Industrial Insurance Act of Washington (Washington Revised Code Title 51).

2. With respect to "bodily injury" to "employees" of the "insured" whose employment is subject to the Industrial Insurance Act of Washington, Exclusion **2.d. Employee Indemnification And Employer's Liability** under Paragraph **A. Bodily Injury And Property Damage Liability** is replaced with the following:

d. Employee Indemnification And Employer's Liability Exclusion

This insurance does not apply to "bodily injury" to:

(1) An "employee" of the "insured" arising out of and in the course of:

(a) Employment by the "insured"; or

(b) Performing duties related to the conduct of the "insured's" business; or

(2) Any obligation to share damages with or repay someone else who must pay damages because of the injury.

This exclusion does not apply to liability assumed by the "insured" under an "insured contract".

3. Paragraphs **5.a.(1), (2) and (3)** of the **Who Is An Insured** Provision apply only to "employees" of the "insured" whose employment is not subject to the Industrial Insurance Act of Washington (Washington Revised Code Title 51).

4. With respect to "employees" of the "insured" whose employment is subject to the Industrial Insurance Act of Washington, Paragraph **5.a.** of the **Who Is An Insured** Provision is replaced by the following:

a. "Bodily injury" or "personal and advertising injury":

(1) To you (if you are an individual), your partners (if you are a partnership), your members (if you are a limited liability company) or a fellow "employee" of the "insured" while in the course of his or her employment or while performing duties related to the conduct of your "auto dealer operations";

(2) For which there is any obligation to share damages with or repay someone else who must pay damages because of the injury described in Paragraph (1) above; or

(3) Arising out of his or her providing or failing to provide professional health care services.

E. Changes In Conditions

1. The **Appraisal For Physical Damage Loss** Condition is replaced by the following:

Appraisal For Physical Damage Loss

a. If we and you do not agree on the amount of "loss", either may demand in writing an appraisal of the "loss". In this event, within 10 days each party shall select a competent and disinterested appraiser and notify the other party of its selection.

b. The appraisers shall then each appraise the actual cash value and the amount of "loss", make separate findings regarding the amount of "loss" for each element of "loss", and exchange their completed appraisals.

- c. If they fail to agree, the two appraisers shall appoint a competent and disinterested umpire, and they will submit their differences to the umpire. If the appraisers do not appoint a competent and disinterested umpire within 15 days, either appraiser may notify the Office of the Insurance Commissioner (the commissioner) and the commissioner shall identify a registered competent and disinterested umpire that will be used according to the process that the commissioner specifies by rule.
- d. The appraisers must make their appraisals within 30 calendar days of selection. If an appraiser needs more than 30 days, the appraiser shall provide a reasonable basis to the other appraiser before 25 days has passed. The appraiser must document the reason or reasons for the extension in their file.
- e. The amount of "loss" must be determined either by agreement of the appraisers or by agreement of one appraiser and the umpire. A decision agreed to by any two will be binding. Each party will:
 - (1) Pay its chosen appraiser; and
 - (2) Bear the other expenses of the appraisal and umpire equally.

Neither we nor you shall be held to have waived any rights by any act relating to appraisal.

- 2. The **Transfer Of Rights Of Recovery Against Others To Us** Condition is replaced by the following:

Transfer Of Rights Of Recovery Against Others To Us

- a. If any person or organization to or for whom we make payment under this Coverage Form has rights to recover damages from another, those rights are transferred to us for that payment. That person or organization must do everything necessary to secure our rights and must do nothing after "accident" or "loss" to impair them.

- b. We are entitled to a recovery only after the person or organization has been fully compensated for damages by another party.

- 3. The following is added to the **Legal Action Against Us** Condition:

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.

F. Changes In Trailer Interchange Coverage

If Trailer Interchange Coverage in the Motor Carrier Coverage Form applies, or if the Trailer Interchange Coverage endorsement is attached, the lead-in to Paragraph 1. under **B. Exclusions** is replaced by the following:

- 1. We will not pay for "loss" arising directly or indirectly out of the following:

G. Changes In Forms And Endorsements

All references to pedestrian shall mean a person not "occupying" a motor vehicle as defined in RCW 46.04.320.

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.

<p>Named Insured: SG Carrier Inc</p> <p>Endorsement Effective Date: 04/10/2026</p>
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SCHEDULE

<p>"Bodily Injury" And "Property Damage":</p> <p>Or</p> <p>"Bodily Injury":</p>	<p>\$ 60,000</p> <p>\$</p>	<p>Each "Accident"</p> <p>Each "Accident"</p>
<p>This endorsement provides "bodily injury" and "property damage" Underinsured Motorists Coverage unless an "X" is entered below:</p> <p><input type="checkbox"/> If an "X" is entered in this box, this endorsement provides "bodily injury" Underinsured Motorists Coverage only for the following "autos":</p> <p>Description Of "Autos":</p>		
<p>Information required to complete this Schedule, if not shown above, will be shown in the Declarations.</p>		

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.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

POLLUTION LIABILITY - BROADENED COVERAGE FOR COVERED AUTOS - BUSINESS AUTO AND MOTOR CARRIER COVERAGE FORMS

This endorsement modifies insurance provided under the following:

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.

A. Covered Autos Liability Coverage is changed as follows:

1. Paragraph **a.** of the **Pollution** Exclusion applies only to liability assumed under a contract or agreement.
2. With respect to the coverage afforded by Paragraph **A.1.** above, Exclusion **B.6. Care, Custody Or Control** does not apply.

B. Changes In Definitions

For the purposes of this endorsement, Paragraph **D.** of the **Definitions** Section is replaced by the following:

- D.** "Covered pollution cost or expense" means any cost or expense arising out of:
1. Any request, demand, order or statutory or regulatory requirement that any "insured" or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants"; or
 2. Any claim or "suit" by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to or assessing the effects of "pollutants".

"Covered pollution cost or expense" does not include any cost or expense arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":

- a. Before the "pollutants" or any property in which the "pollutants" are contained are moved from the place where they are accepted by the "insured" for movement into or onto the covered "auto"; or
- b. After the "pollutants" or any property in which the "pollutants" are contained are moved from the covered "auto" to the place where they are finally delivered, disposed of or abandoned by the "insured".

Paragraphs **a.** and **b.** above do not apply to "accidents" that occur away from premises owned by or rented to an "insured" with respect to "pollutants" not in or upon a covered "auto" if:

- (1) The "pollutants" or any property in which the "pollutants" are contained are upset, overturned or damaged as a result of the maintenance or use of a covered "auto"; and
- (2) The discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused directly by such upset, overturn or damage.



Northland Insurance Company
St. Paul, MN 55102

**PREMIER CARGO
COVERAGE DECLARATIONS**

Effective Date: 04/10/2026 **Expiration Date:** 04/10/2027
12:01 A.M. Standard Time at Named "Insured's" mailing address

Policy No: WN423044

ITEM ONE - NAMED INSURED

SG Carrier Inc

Legal Entity: Corporation

Garaging address if different:

24949 144th Pl SE Kent, WA 98042

Commodities hauled:

Beverages, Commodities Dry Bulk, Fresh Produce, General Freight,
Refrigerated Food

ITEM TWO - SCHEDULE OF COVERED AUTOS

This policy provides only those coverages where a charge is shown. The Schedule of Automobiles shown on TL-434 make up your policy as of the effective date shown on the Common Policy Declarations.

CARGO	\$	968.00
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ADDITIONAL PREMIUM PER ENDORSEMENT

	TOTAL PREMIUM	\$ 968.00
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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

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine your rights, duties, and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us", and "our" refer to the Company providing this insurance. Other words and phrases that appear in quotation marks have special meaning. Refer to **G. DEFINITIONS**.

A. COVERAGE

We cover your liability as a motor carrier for "loss" to Covered Property while in your custody or control in the ordinary course of transit.

1. Covered Property as used in this Coverage Form means:

- a.** Goods and merchandise for which you are legally liable under tariff documents, bills of lading or shipping receipts, including while in or on a "hired auto";
- b.** Goods and merchandise owned by you while loaded for shipment; or
- c.** Goods and merchandise for which you have assumed liability under a written lease.

2. Property Not Covered

Covered Property does not include:

- a.** Accounts, bills, currency, deeds, evidence of debt, money, notes, securities or commercial paper or other documents of value;
- b.** Bullion, gold, silver, platinum or other precious alloys or metals; jewelry, watches, precious or semi-precious stones;
- c.** Paintings, statuary and other works of art;
- d.** "Loss" to a covered "auto" or its equipment, including tarpaulins and fittings, intermodal shipping containers;
- e.** Contraband, or property in the course of illegal transportation or trade.

3. Additional Coverage Provided

The amounts payable under these Coverage Extensions are in addition to the limit shown in the Declarations.

a. Defense Cost

We will defend you against any suit brought against you by others for a "loss" to Covered Property caused by or resulting from a "Covered Cause of Loss". We retain our rights to investigate, negotiate, and settle any claim or suit in any manner we determine to be necessary or expedient. We will not pay for the settlement of any claims or any suits under this Additional Coverage. Nor will we pay any claim or judgment or defend any suit after the applicable Limit of Insurance has been exhausted by the payment of claims, settlements or judgments.

We will pay, with respect to any claim we investigate or settle, or a "suit" against any insured we defend:

b. Supplementary Payments

- 1.** All expenses we incur.
- 2.** The cost of bonds or release attachments in any "suit" against the insured we defend, but only for bond amounts within our Limit of Insurance.
- 3.** All reasonable expenses incurred by you at our request, including actual loss of earnings up to \$250 a day because of time off from work.
- 4.** All costs taxed against the insured in any "suit" against the insured we defend.
- 5.** Interest on the full amount of any judgment that accrues after the entry of the judgment in any "suit" against the insured we defend; but our duty to pay interest ends when we have paid, offered to pay, or deposited in court the part of the judgment that is within our Limit of Insurance.
- 6.** Prejudgment interest on the amount of any judgment that accrues before entry of the judgment in any "suit" against the insured on that part of the judgment we pay. If we make an offer to pay the applicable Limit of Insurance, we will not pay any prejudgment interest based on that period of time after the offer.

c. Earned Freight Charges

We cover your earned freight charges that you are unable to collect resulting from a "loss" covered by this Coverage Form.

d. Removal Expenses

Expenses for the following will be paid only if they are reported to us in writing within 180 days of the earlier of:

- (a) The date of direct physical "loss"; or
- (b) The end of the policy period.

(1) We will pay removal expenses to remove Covered Property debris caused by or resulting from a covered "loss" to Covered Property that occurs during the policy period. The term debris shall not include "pollutants".

The most we will pay for removal expenses is \$25,000 for the sum of all such expenses arising out of any one occurrence.

(2) We will also pay removal expenses to extract "pollutants" from land or water. If the release, discharge or dispersal of the "pollutants" is caused by or results from a covered "loss" that occurs during the policy period.

Any pollution damage to your "auto" is not a covered removal expense.

The most we will pay for removal expenses is \$25,000 for the sum of all such expenses arising out of any one occurrence.

e. Claim Mitigation Expense

We will pay the necessary expense you incur to prevent further "loss" to Covered Property if that expense is incurred within a 12 hour period after a covered "loss" occurs.

The most we will pay under this Coverage Extension is \$5,000 in any one occurrence. No deductible will be applied to claim mitigation expense.

f. Fire Department Service Charge

When the fire department is called to save or protect Covered Property from a "Covered Cause of Loss", we will pay up to \$25,000 for your liability for Fire Department Service Charge.

g. Reward Coverage

We will reimburse you for documented reward(s) expense you have incurred, up to \$2,500 per occurrence, leading to:

1. The successful return of undamaged Covered Property to a law enforcement agency; or
2. The arrest and conviction of any person(s) who have damaged or stolen any of your Covered Property.

h. Towing

We will pay the cost to tow a load which has spilled due to a "loss" to the "auto".

i. Reload Expense Coverage

We will pay to reload Covered Property which has spilled due to a "loss" to the "auto".

j. Traffic and Security Expense

We will pay the cost to control traffic and provide security to oversee and/or roundup the cargo if there is an occurrence which causes us to tow and/or reload Covered Property which has spilled due to a "loss" to the "auto".

B. EXCLUSIONS

1. We will not pay your liability for a "loss" caused by any of the following. "Loss" will be considered to have been caused by an excluded event if the occurrence of that event: (1) Directly and solely results in "loss"; or (2) Initiates a sequence of events that results in "loss", regardless of the nature of any intermediate or final event in that sequence.

a. Governmental Action

Seizures or destruction of property by order of governmental authority. But, we will pay for "loss" or damage caused by or resulting from acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread, if the fire would be covered under this Coverage Form.

b. Nuclear Hazard

- (1) Any weapon employing atomic fission or fusion; or
- (2) Nuclear reaction or radiation, or radioactive contamination from any other cause. But we will pay for direct "loss" caused by resulting fire if the fire would be covered under this coverage form.

c. War and Military Action

- (1) War, including undeclared or civil war;
- (2) Warlike action by 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
- (3) Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.

2. We will not pay your liability for "loss" caused by or resulting from any of the following:

- a. Loss of use, loss of market.
- b. Any consequential "loss".
- c. "Loss" resulting from dishonest or criminal acts by you, any of your partners, directors, or trustees:
 - (1) Acting alone or in collusion with others; or
 - (2) Whether occurring during the hours of employment or at any other time.
- d. Caused by or resulting from any of the following:
 - (1) Cotton, within seventy-two (72) hours after ginning. But if "loss" by a "covered cause of loss" results, we will pay for that resulting "loss".
 - (2) Your operation as a transportation broker or freight forwarder.
 - (3) We will not pay for any costs, fines or penalties you incur for your violation of any law or regulation that applies to your delay in payments, denial or settlement of any claim made against you by others for "loss" to Covered Property.

C. LIMITS OF INSURANCE

1. The most we will pay for "loss" to Covered Property in a single covered "auto" is the lesser of the following:
 - a. The amount shown as the Limit of Insurance in the Declarations; or
 - b. The actual cash value of the damaged or stolen Covered Property at the time of the "loss", but actual cash value shall not exceed the lower of the invoice price or the market value on the date and place of shipment.

2. The most we will pay for "loss" to Covered Property caused by one occurrence is the total of all cargo limits on all covered "autos" or \$1,000,000, whichever is less.
3. If there is a Limit of Insurance shown in the Declarations in the Schedule of Autos, the Limit of Insurance for cargo coverage you designate shall apply to an "auto" you acquire, but only if:
 - a. We already provide a Limit of Insurance for cargo coverage for all "autos" you own or an "auto" you previously owned that it replaces; and
 - b. You tell us within 30 days after you acquire it that you want us to add it as a covered "auto".
4. If there is a Limit of Insurance shown in the Declarations in the Schedule of Autos, then the same Limit of Insurance for cargo coverage for a designated "auto" shall also apply to any "auto" you do not own while used with the permission of its owners as a temporary substitute for an "auto" shown in the Schedule of Autos that is out of service because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing; or
 - d. Loss.

D. DEDUCTIBLE

We will not pay for "loss" in any one occurrence until the amount of the "loss" before applying the applicable Limits of Insurance, exceeds the Deductible shown in the Declarations. We will then pay the amount of the "loss" in excess of the Deductible.

E. LOSS CONDITIONS

The following conditions apply in addition to the Common Policy Conditions:

1. Abandonment

There can be no abandonment of any Covered Property to us.

2. Appraisal

If we and you disagree on the value of the Covered Property or the amount of "loss," either may make written demand for an appraisal of the "loss". In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the value of the Covered Property and amount of "loss". If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- a. Pay its chosen appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

3. Duties in the Event of Loss

We have no duty to provide coverage under this policy unless there has been full compliance with the following duties.

If there is a "loss" to Covered Property or an "auto" transporting Covered Property, you must do the following:

- a. Notify the police if a law may have been broken or Covered Property is stolen.
- b. Give us prompt notice of the "loss" or damage. Include a description of the Covered Property involved.
- c. As soon as possible, give us a description of how, when, and where the "loss" or damage occurred.
- d. Take all reasonable steps to protect the Covered Property from further damage and keep a record of your expenses necessary to protect the Covered Property for consideration in the settlement of the claim. This will not increase the Limit of Insurance. However, we will not pay for any subsequent "loss" or damage resulting from a cause of "loss" that is not a "Covered Cause of Loss". Also, if feasible, set the damaged Covered Property aside and in the best possible order for examination.
- e. You will not, except at your own cost, voluntarily make a payment, assume any obligation or incur any expense without our consent.
- f. As often as may be reasonably required, permit us to inspect the Covered Property proving the "loss" or damage and examine your books and records.

Also permit us to take samples of damaged and undamaged Covered Property for inspection, testing and analysis, and permit us to make copies from your books and records.

At our request, give us complete shipping documents and inventories of the damaged and undamaged Covered Property including quantities, costs, values, and amount of "loss" claimed.

g. If requested, permit us to question you under oath, at such times as may be reasonably required, about any matter relating to this insurance or your claims, including your books and records. In such event, your answers must be signed.

h. Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or suit.

i. Cooperate with us in the investigation or settlement of the claim.

4. Insurance Under Two or More Coverages

If two or more of this policy's coverages apply to the same "loss" or damage, we will not pay more than the actual amount of the "loss" or damage.

5. How We Will Pay for Losses

a. "Loss" is payable to you and/or to the owner of the Covered Property, as interests may appear.

b. In the case of Covered Property liability assumed under a written lease, this policy's coverage is primary.

c. At our option, we may:

(1) Pay for, repair or replace damaged or stolen Covered Property;

(2) Return the stolen Covered Property at our expense. We will pay for any damage that results to the Covered Property from the theft; or

(3) Take all or any part of the damaged or stolen Covered Property at an agreed or appraised value.

6. Other Insurance

a. You may have other insurance subject to the same plan, terms, conditions and provisions as the insurance under this Coverage Form. If you do, we will pay our share of the covered "loss" or damage. Our share is the proportion that the applicable Limit of Insurance under this Coverage Form bears to the Limits of Insurance of all insurance covering on the same basis.

b. If there is other insurance covering the same "loss" or damage, other than that described in a. above, we will pay only for the amount of covered "loss" or damage in excess of the amount due from that other insurance, whether you can collect on it or not. But, we will not pay more than the applicable Limit of Insurance.

7. Recovered Property

If either you or we recover any Covered Property after "loss" settlement, that party must give the other prompt notice. At your option, the covered property will be returned to you. You must then return to us the amount we paid to you for the Covered Property. We will pay recovery expenses and the expenses to repair the recovered Covered Property, subject to the Limit of Insurance.

8. Transfer of Rights of Recovery Against Others to Us

If any person or organization to or for whom we make payment under this Coverage Form has rights to recover damages from another, those rights are transferred to us to the extent of our payment. That person or organization must do everything necessary to secure our rights and must do nothing after "loss" to impair them.

F. GENERAL CONDITIONS

1. Concealment, Misrepresentation or Fraud

This Coverage Form is void in any case of fraud, intentional concealment or misrepresentation of a material fact, by you at any time, concerning:

- a. This Coverage Form;
- b. The Covered Property;
- c. Your interest in the Covered Property; or
- d. A claim under this Coverage Form.

2. Legal Action Against Us

No one may bring a legal action against us under this Coverage Form unless:

- a. There has been full compliance with all the terms of this Coverage Form; and
- b. The action is brought within 2 years after you first have knowledge of the direct "loss" or damage.

3. No Benefit to Bailee

No person or organization, other than you, having custody of covered Covered Property will benefit from this insurance.

4. Policy Period

We cover "loss" or damage commencing:

- a. During the policy period shown in the Declarations; and
- b. Within the coverage territory.

5. Coverage Territory

The coverage territory is:

- a. The United States of America;
- b. The territories and possessions of the United States of America;
- c. Puerto Rico; and
- d. Canada.

6. Inspection

At our option, we may inspect the Covered Property and operations at any time. These inspections are for our benefit only. By our right to inspect or by our making any inspection, we make no representation that your Covered Property or operations are safe, not harmful to health or comply with any law, rule or regulation.

7. Transfer of Your Interest in This Policy

Your rights and duties under this policy may not be assigned without our written consent.

8. Bankruptcy

Bankruptcy or insolvency of the insured or the Named Insured's estate will not relieve us of obligation under this Coverage Form.

9. Premium Audit

The estimated premium for this Coverage Form is based on the exposures you told us you have when this policy began. We will compute the final premium due when we determine your actual exposures. The estimated total premium will be credited against the final premium due and the first Named Insured will be billed for the balance, if any. If the estimated total premium exceeds the final premium due, the first Named Insured will get a refund.

G. DEFINITIONS

1. "Auto" means a land motor vehicle, "trailer" or semitrailer designed for travel on public roads but does not include "mobile equipment".
2. "Covered Cause of Loss" means your liability for Direct Physical Loss to Covered Property except those causes of "loss" listed in Section **B. EXCLUSIONS**.
3. "Hired Auto" means those "autos" you lease, hire or borrow.

4. "Loss" means direct and accidental loss or damage.
5. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
6. "Suit" means a civil proceeding in which:

Damages because of your liability as a motor carrier for "loss" to Covered Property while in your custody or control in the ordinary course of transit are alleged.

"Suit" includes:

- a. An arbitration proceeding in which such damages are claimed and to which you must submit or do submit with our consent; or
 - b. Any other alternative dispute resolution proceeding in which such damages are claimed and to which you must submit with our consent.
7. "Trailer" includes semitrailer or a dolly used to convert a semitrailer into a "trailer".

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AUTO HAULERS

This endorsement modifies the insurance provided under the following:

CUSTOM CARGO COVERAGE FORM
PREMIER CARGO COVERAGE FORM

- A.** The following is added to Section **B. EXCLUSIONS** of the **CUSTOM CARGO COVERAGE FORM** or the **PREMIER CARGO COVERAGE FORM**, whichever applies:

We will not pay for pre-existing damage to vehicles being transported by you. It is also understood that you will check for any pre-existing damage and have the shipper sign the bill of lading or other documentation attesting to the condition of the covered property. Failure to have such documentation in the event of a "loss" could result in cancellation of such coverage.

- B.** The following is added to Section **B. EXCLUSIONS** of the **PREMIER CARGO COVERAGE FORM**, if it applies.

We will not pay for "loss" that occurs while moving Coverage Property onto or off of your covered "auto" beyond 5,000 feet from the covered "auto".

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

UNATTACHED TRAILER THEFT DEDUCTIBLE

This endorsement modifies the insurance provided under the following:

CUSTOM CARGO COVERAGE FORM
PREMIER CARGO COVERAGE FORM

The following is added to Paragraph **D. Deductible** of the **CUSTOM CARGO COVERAGE FORM** or the **PREMIER CARGO COVERAGE FORM**, whichever applies:

Unattached Trailer Theft Deductible

If "loss" to covered property is caused by or results from theft of an unattached "trailer", we will not pay for "loss" in any one occurrence until the amount of such "loss", before applying the applicable Limits of Insurance, exceeds the Theft Deductible shown in the Declarations or Schedule of Automobiles. We will then pay the amount of such "loss" in excess of the Theft Deductible.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MOBILE/MODULAR HOME CARGO ENDORSEMENT

This endorsement modifies the insurance provided under the following:

PREMIER CARGO COVERAGE FORM

A. The following is added to **A. 1. Covered Property:**

- d.** "Manufactured homes" while attached to and being towed by a covered "auto".

B. The following is added to **A.2. Property Not Covered:**

- a.** Personal property in or on any "manufactured home" that is not an integral part of such home;
- b.** Any door or window of any "manufactured home", except with respect to "loss" caused directly by fire, collision or upset.

C. The following is added to **B.2.** We will not pay for your liability for "loss" caused by or resulting from any of the following:

- e.** With respect to "manufactured homes":

(1) Collapse or failure of the frame, undercarriage or suspension system of any "manufactured home" including axles, wheels, tongue, or tires; or

D. The following is added to **G. Definitions:**

"Manufactured homes" includes modular and mobile homes.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EARNED FREIGHT CHARGES CALCULATION

This endorsement modifies insurance provided under the following:

CUSTOM CARGO COVERAGE FORM
PREMIER CARGO COVERAGE FORM

The following is added to the Earned Freight Charges Additional Coverage in Section **A - COVERAGE** of the **PREMIER CARGO COVERAGE FORM** and the **CUSTOM CARGO COVERAGE FORM**:

Earned freight charges, as used in this Additional Coverage, are freight charges calculated from the point of departure to the location where the "loss" occurs.



**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: WN423044 NAIC #: 24015

Company: Northland Insurance Company

Effective: From 04/10/2026 To 04/10/2027

Insured:
SG Carrier Inc

24919 144th Pl SE
Kent, WA 98042

Description of Vehicle(s)

Year/Make/Model:
2018 KENWORTH CONSTRUCTION

VIN Number: 1XKYD49XXJJ182627

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

TFL-087 (1/07)

102000002

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

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