



August 23, 2024

Albert Earle
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Quote Summary

Based on the information provided, we are pleased to offer the following quote with Evanston Insurance Company. Evanston Insurance Company is a surplus lines insurer currently rated A XV by A.M. Best.

These terms are valid for thirty days from the date on this letter. Our quotation may differ from the terms requested in the submission. Please review our quotation carefully.

Named insured: Isaac's Painting
Mailing Address: 5605 Chimney Rock Rd
Houston, TX 77081
Transaction number: 7248972

Company: Evanston Insurance Company
Term quoted: 08/26/2024 to 03/07/2025 (These dates may be amended at time of binding.)

Governing Class: ISO Code: 98304
Description: Painting - exterior - buildings or structures - three stories or less
in height - Not Otherwise Classified
Premium base: Gross Sales
Exposure amount: \$5,000
Primary state: TX
Audit basis: Flat

Auto exposure: Private Passenger Vehicles 1 unit(s)
Light Trucks 1 unit(s)



Excess Liability Coverage

Limits of Insurance

\$4,000,000 Occurrence / \$4,000,000 Aggregate, excess of primary insurance (see schedule)

Premium Summary

Excess Liability Premium \$2,800

Total Excess Liability Premium (**25%** minimum earned) **\$2,800**

Terrorism

The Terrorism Risk Insurance Act (TRIA), as amended, requires insurance companies to offer limited terrorism coverage.

Additional Premium for Terrorism: A charge of 3% will be added for any risk electing Terrorism coverage. If purchased, MAUB 1696 and MUB TERR-2 will be removed and MAUB 1292, MAUB 1697 and MUB TERR-1 will be added.

Taxes & Fees

Policy fee \$250.00

Surplus Lines Tax \$147.93

Stamping Fee \$1.22

Total amount due \$3,199.15

Surplus lines taxes & fees are provided by InsCipher, a surplus lines management software. Markel did not validate the accuracy of any taxes or fees on this quote. The Agency fee is determined by the producer, and Markel is not responsible to ensure this fee meets regulatory compliance.

Documentation Requirements for Binding:

Your office is responsible for file maintenance. Supporting documentation can be archived in your files or uploaded to MOL.

Complete files should include:

- A signed copy of the Terrorism disclosure, MKL Terr 4, is required to bind.
- 3 years of currently valued loss runs or documentation of prior experience.
- Copies of underlying coverage binders/policies with adequate limits bound.
- Signed Acord application, any applicable supplemental applications.



Forms and Endorsements

<u>MJIL 1000 08 10</u>	Policy Jacket (Evanston)
<u>MPIL 1007 01 20</u>	Privacy Notice
<u>MPIL 1009-TX 07 23</u>	Texas Important Notice
<u>MPIL 1010-TX 05 10</u>	Texas Surplus Lines Notice
<u>MPIL 1041 02 20</u>	How To Report A Claim
<u>MPIL 1083 04 15</u>	U.S. Treasury Department's Office Of Foreign Assets Control (OFAC) Advisory Notice To Policyholders
<u>MADUB 1000 04 17</u>	Commercial Excess Liability Policy Declarations
<u>MDIL 1002 01 10</u>	Schedule of Taxes, Surcharges Or Fees
<u>MDIL 1001 08 11</u>	Forms Schedule
<u>MEIL 1200 03 23</u>	Service Of Suit
<u>MEIL 1225 10 11</u>	Change - Civil Union
<u>MIL 1214 09 17</u>	Trade Or Economic Sanctions
<u>MADUB 1003 04 17</u>	Schedule Of Underlying Insurance
<u>MAUB 0001 01 15</u>	Commercial Excess Liability Policy
<u>MAUB 1243 04 17</u>	Unimpaired Aggregate Limit
<u>MAUB 1255 01 15</u>	Non-Drop Down Provision
<u>MAUB 1264 04 17</u>	25% Minimum Earned Premium (Excess)
<u>MAUB 1308 01 15</u>	Exclusion - Breach Of Contract
<u>MAUB 1309 03 20</u>	Exclusion - Communicable Disease
<u>MAUB 1310 04 17</u>	Exclusion - Prior Incidents And Prior Construction Defects
<u>MAUB 1312 01 15</u>	Exclusion - Residential Work Or Project - Specified States
<u>MAUB 1338 01 15</u>	Exclusion - Aircraft Products and Grounding
<u>MAUB 1355 01 15</u>	Exclusion - Nuclear Energy Liability
<u>MAUB 1363 04 17</u>	Exclusion - Contractor's Services
<u>MAUB 1384 01 15</u>	Exclusion - Employment-Related Practices
<u>MAUB 1386 01 15</u>	Exclusion - ERISA
<u>MAUB 1391 01 15</u>	Exclusion - Computer Related And Other Electronic Problems
<u>MAUB 1406-TX 04 17</u>	Texas Changes - Notice Requirements
<u>MAUB 1506 01 15</u>	Intellectual Property Rights Following Form
<u>MAUB 1513 05 23</u>	Contractors, Subcontractors, And Independent Contractors - Indemnification And Insurance Conditions
<u>MAUB 1543 04 17</u>	Personal And Advertising Injury Aggregate Limit Of Insurance
<u>MAUB 1600 10 20</u>	Exclusion - Cyber Incident, Data Compromise, And Violation Of Statutes Related To Personal Information
<u>MAUB 1604 01 15</u>	Exclusion - Exterior Insulation And Finish System
<u>MAUB 1607 01 15</u>	Exclusion - Injury to Employees, Leased or Temporary Workers
<u>MAUB 1609 01 15</u>	Exclusion - Injury to Independent Contractors
<u>MAUB 1615 01 15</u>	Exclusion - Damage To Property
<u>MAUB 1617 01 15</u>	Exclusion - Recall Of Products, Work Or Impaired Property
<u>MAUB 1618 04 17</u>	Exclusion - Sublimited Underlying Coverage
<u>MAUB 1621 01 15</u>	Exclusion - Recording And Distribution Of Material Or Information In



<u>MAUB 1638 01 15</u>	Violation Of Law
<u>MAUB 1642 01 15</u>	Exclusion - Fungi Or Bacteria
<u>MAUB 1663 01 15</u>	Exclusion - Lead
<u>MAUB 1665 01 15</u>	Exclusion - Professional Services
<u>MAUB 1666 01 15</u>	Exclusion - Auto No-Fault And Similar Laws
<u>MAUB 1678 01 15</u>	Exclusion - War Liability
<u>MAUB 1692 01 15</u>	Exclusion - Pollution
<u>MAUB 1696 01 15</u>	Exclusion - Punitive Damages
<u>MAUB 1804 01 15</u>	Exclusion Of Certified Acts Of Terrorism
<u>MAUB 1806 01 15</u>	Exclusion - Silica Or Mixed Dust
<u>MAUB 1813 01 15</u>	Exclusion - Subsidence
<u>MAUB 1814 01 15</u>	Exclusion - Asbestos
<u>MAUB 1815 01 15</u>	Colorado Exclusion - Residential Or Commercial Work Or Project
<u>MAUB 1822 04 17</u>	Exclusion - New York Operations
<u>MAUB 1843 04 17</u>	Exclusion - Unmanned Aircraft
<u>MUB-TERR-2 01 15</u>	Exclusion - Cross Suits
	Confirmation Of Exclusion Of Certified Acts Of Terrorism Coverage - Terrorism Risk Insurance Act
<u>MAUB 1855 01 23</u>	Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)



Schedule of Underlying Coverage

Commercial General Liability

Carrier	Benchmark Insurance Company	
Policy Period:	03/07/2024 to 03/07/2025	
Limits	\$1,000,000	Per Occurrence
	\$2,000,000	General Aggregate
	\$2,000,000	Products/Completed Operations Aggregate
	\$1,000,000	Personal and advertising injury

Commercial Auto Liability

Carrier	Progressive Mountain Insurance Company	
Policy Period:	11/13/2023 to 11/13/2024	
Limit	\$1,000,000	Combined Single Limit



EVANSTON INSURANCE COMPANY POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Date: August 23, 2024

Policyholder/Applicant Name: Isaac's Painting

Policy Number (if applicable):

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism, as defined in Section 102(1) of the Act: The term "act of terrorism" means 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.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 85% THROUGH 2015; 84% BEGINNING ON JANUARY 1, 2016; 83% BEGINNING ON JANUARY 1, 2017; 82% BEGINNING ON JANUARY 1, 2018; 81% BEGINNING ON JANUARY 1, 2019 AND 80% BEGINNING ON JANUARY 1, 2020 OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE PLEASE "X" ONE OF THE BOXES BELOW AND TAKE THE ACTION INDICATED.

<input type="checkbox"/>	I hereby elect to purchase terrorism coverage for a prospective premium of \$84.00
<input checked="" type="checkbox"/>	I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

Isaac Guia

9ab78d90-ea51-4c4c-a8fe-61d800e385f7

Policyholder/Applicant Signature

IsaacGuia

Print Name

2024-08-26 09:19:27
(UTC-05:00)

Date