ACORD
AGENCY NAME AND A
Capital Insurance
License #MI00973

DATE (MM/DD/YYYY

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AGEN	AGENCY NAME AND ADDRESS						COMPANY: Sensible											
Cap	ital Insi	urance				UNDE	UNDERWRITER: Hector Franklin											
Lice	ense #M	1100973				APPLI	APPLICANT NAME: John Campbell											
207	77 Ven	tura Stree	et				OFFICE PHONE: (887)346-4683 MOBILE PHONE: (887)354-2								145			
Woo	odland	Forest C	a, 91254				MAILING ADDRESS (including ZIP + 4 or Canadian Postal Code) YRS IN BUS: 5											
						1175	11754 122nd St											
PROF	NICER NA	AME: Just	in Raju			Nort	on, NY	11490						NAICS	. 38	3464		
CS RE	EPRESEN	TATIVE C												WEBSI	TE ca	mpbell	lworks.	com
INAME	=:	E (817)99	•			- I - MAI	E-MAIL ADDRESS: Campbell@yahoo.com											
І мові	LE	(817)668	-2317					OPRIETOR		CORPOR			LLC		TRI	IST	UN	INCORPORATED
PHONE: (817)087-3475 (A/C, No):							PARTNER			SUBCHA	PTER	' 	JOINT VE	NTUDE		HER:	AS	SOCIATION
(Á/C,	No): (U i	iu@vabo	0.00m							"S" CORI	Р		JOINT VE	NIURE			2	
ADDR	3456	aju@yaho		DE: 6743				Credit		- I	1001 01	01/ 10 1			ID NUMB	BER: OO	BUREAU	ID OR STATE
	3456		SUB CO	DE: 0743				PLOYER ID	NUMBE				NUMBER				ISTRATIC	ID OR STATE ON NUMBER
		OMER ID:					5847				36459	95			36594	73		
STA	TUS O	F SUBM			_	ING / AU	DIT IN											
	QUOTE		X ISSUE POLICY		BILLIN	G PLAN		PAYMEN	T PLAN					AUD	IT			
E	BOUND (Give date an	d/or attach copy)		A	GENCY BILL	- [X ANN	IUAL						AT EXPIR	RATION	м	ONTHLY
	ASSIGNE	D RISK (Atta	ich ACORD 133)		XD	IRECT BILL		SEM	11-ANNU	AL				X	SEMI-AN	INUAL		
								QUA	ARTERLY	/ 9	% DOW	N:			QUARTE	RLY		
LOC	ATION	IS																
LOC	# HIGH FLO	EST OR STRE	ET, CITY, COUNTY, S	TATE, ZIP CODE														
1	4	1175	54 122nd St															
'	4	Nort	on, NY 11490															
		433	56 121st St															
2	2	Scra	nton, PA 45833															
	ICV IN	EODMA:	TION															
		FORMA EFF DATE	PROPOSED EX	P DATE R		ECTIVE DAT	TE A	NNIVERSA			=				RETRO	O PLAN		
''`	02/01/		02/01/2			olicable) 1/2021			pplicable 21/202		X	-	TICIPATING		1.2			
	RT 1 - W						PART 3 - OTHER DEDUCTIBLES					ON-PARTICIPATING AMOUNT / % OTHER CO				GES		
		ON (States)	e 1,000,000				STATES INS (N / A IN WI)				(N / A in V						MANAGED	
	CA		\$ 1,000,000		ACCIDEN		X MEDICAL				50		50		.L. & H. LUNTAR`	,	CARE OPTION	
	O/A	•	300,000	DISE	ASE-POLIC	CY LIMIT								-	X VOI	MP	·	-
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DIVID	END PLA	N/SAFETY (ROUP	ADDITIONAL CO	MPANYINI	-ORMATION												
SPEC	IFY ADDI	TIONAL CO	VERAGES / ENDORS	EMENTS (Attach	ACORD 10	1, Additiona	l Remark	s Schedul	e, if more	e space i	s requi	red)						
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		INIFORM	I A TION		\$ 2,00								5 0,000					
		NAME	IATION		05510				14000	E PHON								
TYPE		Tom Wo	Ifo			E PHONE 909-8765				756-15			E-MAIL	@yahoo.com				
ACCT	ECTION													,				
RECC	ORD	Dave W				643-8331				098-00			`	@gmail.com				
CLAIN INFO	VIS	Joe Car	rol		248-	905-4265	-4265 313-667-4385 joe@outlook.com											
IND	IVIDUA	LS INCL	UDED / EXCLU	JDED														
			ELATIVES (Must be e st meet the requireme				E INCLUI	DED OR E	XCLUDE	D (Remui	neratio	n/Payro	oll to be incl	uded mu	st be part	of rating	informat	tion section.)
		inssouri ma	<u> </u>				Ξ/	OWNER-										
STATE	LOC#	Jesse E	NAME Rauer	DATE OF	BIRTH	TITLE RELATION Presider		OWNER- SHIP %	n/a		DUTIE	S		INC/EX	C CLAS	S CODE	REMUN	ERATION/PAYROLL
CA	1	00000 1		05-21-	1994	coluci	.	50	u					E	1124	4	n/a	
		Dobbir	Snydor			CEO			n/c						+		-	
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						\ r												
М	3	James	Byrne	03-06-	1994	Vice Presider	nt	10	n/a					E	8374	4	n/a	
						Presider	ıt	-										
1																		

STATE RATING SHEET#	OF	SHEETS	AGENCY CUSTOMER ID: 256774

STATE RATING WORKSHEET

FOR MULTIPLE STATES, ATTACH AN ADDITIONAL PAGE 2 OF THIS FORM

RATING INFORMATION - STATE:

LOC#	CLASS CODE	DESCR CODE	CATEGORIES, DUTIES, CLASSIFICATIONS	# EMPL FULL TIME	OYEES PART TIME	SIC	NAICS	ESTIMATED ANNUAL REMUNERATION/ PAYROLL	RATE	ESTIMATED ANNUAL MANUAL PREMIUM
1	3648	А	Plumbing - Medium Wage	0	1	233	785	5,000	10	160
1	7394	Α	Door/Window	9	1	354	456	8,000	10	200
1	7364	Α	Painting	6	2	445	353	9,000	10	500
2	6345	V	Carpentry-high wage	3	4	122	456	3,000	10	200
2	8465	С	Electrical-low wage	2	6	237	332	10,000	20	100
2	2547	Т	Building operations	1	2	665	688	6,000	20	156
2	4653	В	Wallpaper	1	8	633	543	125	10	800
2	9507	В	Cement work	1	4	563	558	5,321	10	500
3	7364	0	Concrete work	3	2	245	543	5,000	25	200
3	4736	Е	Chalkboard renovation	5	4	754	456	2,000	10	300
3	7452	F	Salesperson-inside	3	2	296	433	1,500	20	400
3	7454	Е	Salesperson-Outside	2	2	836	889	250	20	100
3	2644	Α	Office renovations	7	1	554	543	700	10	700
3	9347	А	Kitchen renovations	2	5	116	345	3,450	5	500

PREMIUM

STATE:	FACTOR	FACTORED PREMIUM		FACTOR	FACTORED PREMIUM
TOTAL	N/A	\$ 0.00			\$
INCREASED LIMITS		\$	SCHEDULE RATING *	0.17	\$ 500.00
DEDUCTIBLE *		\$	CCPAP		\$
EXPERIENCE OR MERIT MODIFICATION	0.94	\$ 75.00	STANDARD PREMIUM		\$
TERRORISM	N/A	\$	PREMIUM DISCOUNT		\$
CATASTROPHE	N/A	\$	EXPENSE CONSTANT	N/A	\$
ASSIGNED RISK SURCHARGE *	25.00	_{\$} 100.00	TAXES / ASSESSMENTS *	N/A	\$
ARAP*		\$			\$
* N / A in Wisconsin					

TOTAL ESTIMATED ANNUAL PREMIUM
\$ 675

MINIMUM PREMIUM
\$ 500

\$ 200

REMARKS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

AGENCY CUSTOMER ID: 256774

PRIOR CARRIER INFORMATION / LOSS HISTORY

PROVIDE II	NFORMATION FOR THE PAST 5 YEARS AND USE THE REMARKS SECTION	LOSS RUN ATTACI	LOSS RUN ATTACHED				
YEAR	CARRIER & POLICY NUMBER	ANNUAL PREMIUM	MOD	# CLAIMS	AMOUNT PAID	RESERVE	
2021	CO: Everest International Insurance	100	0.98000	1	500	0.00	
	POL #: 875893988793	100	0.0000	'	000	0.00	
2020	CO: Everest International Insurance	100	0.99000	1	0	0.00	
2020	POL #: 484738303388	100	0.00000	'	Ŭ		
2019	CO: Everest International Insurance	100	0.93000	0	0	0.00	
2010	POL #: 574932373289	100			Ŭ	0.00	
2018	CO: Everest International Insurance	100	0.98000	0	5,000	0.00	
2010	POL #: 374594823723	100	0.0000		0,000	0.00	
2017	CO: Everest International Insurance	50	0.80000	0	0	0.00	
2017	POL #: 274958380284	1 30	0.00000			0.00	

NATURE OF BUSINESS / DESCRIPTION OF OPERATIONS

GIVE COMMENTS AND DESCRIPTIONS OF BUSINESS, OPERATIONS AND PRODUCTS: MANUFACTURING - RAW MATERIALS, PROCESSES, PRODUCT, EQUIPMENT; CONTRACTOR - TYPE OF WORK, SUB-CONTRACTS; MERCANTILE - MERCHANDISE, CUSTOMERS, DELIVERIES; SERVICE - TYPE, LOCATION; FARM - ACREAGE, ANIMALS, MACHINERY, SUB-CONTRACTS.

General Contractor

CSLB#4743874

B-General Building Contractor

GENERAL INFORMATION

<u> </u>	ENERAL INFORMATION	
EX	PLAIN ALL "YES" RESPONSES	Y/N
1.	DOES APPLICANT OWN, OPERATE OR LEASE AIRCRAFT / WATERCRAFT?	N
2.	DO / HAVE PAST, PRESENT OR DISCONTINUED OPERATIONS INVOLVE(D) STORING, TREATING, DISCHARGING, APPLYING, DISPOSING, OR TRANSPORTING OF HAZARDOUS MATERIAL? (e.g. landfills, wastes, fuel tanks, etc)	N
3.	ANY WORK PERFORMED UNDERGROUND OR ABOVE 15 FEET?	N
4.	ANY WORK PERFORMED ON BARGES, VESSELS, DOCKS, BRIDGE OVER WATER?	N
5.	IS APPLICANT ENGAGED IN ANY OTHER TYPE OF BUSINESS?	N
6.	ARE SUB-CONTRACTORS USED? (If "YES", give % of work subcontracted)	N
7.	ANY WORK SUBLET WITHOUT CERTIFICATES OF INSURANCE? (If "YES", payroll for this work must be included in the State Rating Worksheet on Page 2)	N
8.	IS A WRITTEN SAFETY PROGRAM IN OPERATION?	N
9.	ANY GROUP TRANSPORTATION PROVIDED?	N
10	ANY EMPLOYEES UNDER 16 OR OVER 60 YEARS OF AGE?	N
11	ANY SEASONAL EMPLOYEES?	N
12	IS THERE ANY VOLUNTEER OR DONATED LABOR? (If "YES", please specify)	N
13	ANY EMPLOYEES WITH PHYSICAL HANDICAPS?	N
14	DO EMPLOYEES TRAVEL OUT OF STATE? (If "YES", indicate state(s) of travel and frequency)	N
15	ARE ATHLETIC TEAMS SPONSORED?	N
16	ARE PHYSICALS REQUIRED AFTER OFFERS OF EMPLOYMENT ARE MADE?	N

GENERAL INFORMATION (continued)

EXPLAIN ALL "YES" RESPONSES	Y / N
17. ANY OTHER INSURANCE WITH THIS INSURER?	N
18. ANY PRIOR COVERAGE DECLINED / CANCELLED / NON-RENEWED IN THE LAST THREE (3) YEARS? (Missouri Applicants - Do not answer this question)	N
19. ARE EMPLOYEE HEALTH PLANS PROVIDED?	N
20. DO ANY EMPLOYEES PERFORM WORK FOR OTHER BUSINESSES OR SUBSIDIARIES?	N
21. DO YOU LEASE EMPLOYEES TO OR FROM OTHER EMPLOYERS?	N
22. DO ANY EMPLOYEES PREDOMINANTLY WORK AT HOME? If "YES", # of Employees:	N
23. ANY TAX LIENS OR BANKRUPTCY WITHIN THE LAST FIVE (5) YEARS? (If "YES", please specify)	N
24. ANY UNDISPUTED AND UNPAID WORKERS COMPENSATION PREMIUM DUE FROM YOU OR ANY COMMONLY MANAGED OR OWNED ENTERPRISES? IF YES, EXPLAIN INCLUDING ENTITY NAME(S) AND POLICY NUMBER(S).	N

SIGNATURE

Copy of the Notice of Information Practices (Privacy) has been given to the applicant. (Not required in all states, contact your agent or broker for your state's requirements.)

PERSONAL INFORMATION ABOUT YOU, INCLUDING INFORMATION FROM A CREDIT OR OTHER INVESTIGATIVE REPORT, MAY BE COLLECTED FROM PERSONS OTHER THAN YOU IN CONNECTION WITH THIS APPLICATION FOR INSURANCE AND SUBSEQUENT AMENDMENTS AND RENEWALS. SUCH INFORMATION AS WELL AS OTHER PERSONAL AND PRIVILEGED INFORMATION COLLECTED BY US OR OUR AGENTS MAY IN CERTAIN CIRCUMSTANCES BE DISCLOSED TO THIRD PARTIES WITHOUT YOUR AUTHORIZATION. CREDIT SCORING INFORMATION MAY BE USED TO HELP DETERMINE EITHER YOUR ELIGIBILITY FOR INSURANCE OR THE PREMIUM YOU WILL BE CHARGED. WE MAY USE A THIRD PARTY IN CONNECTION WITH THE DEVELOPMENT OF YOUR SCORE. YOU MAY HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND REQUEST CORRECTION OF ANY INACCURACIES. YOU MAY ALSO HAVE THE RIGHT TO REQUEST IN WRITING THAT WE CONSIDER EXTRAORDINARY LIFE CIRCUMSTANCES IN CONNECTION WITH THE DEVELOPMENT OF YOUR CREDIT SCORE. THESE RIGHTS MAY BE LIMITED IN SOME STATES. PLEASE CONTACT YOUR AGENT OR BROKER TO LEARN HOW THESE RIGHTS MAY APPLY IN YOUR STATE OR FOR INSTRUCTIONS ON HOW TO SUBMIT A REQUEST TO US FOR A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING PERSONAL INFORMATION. (Not applicable in AZ, CA, DE, KS, MA, MN, ND, NY, OR, VA, or WV. Specific ACORD 38s are available for applicants in these states.)

(Applicant's Initials):

Applicable in AL, AR, DC, LA, MD, NM, RI and WV: Any person who knowingly (or willfully)* presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully)* presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. *Applies in MD Only.

Applicable in CO: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Applicable in FL and OK: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony (of the third degree)*. *Applies in FL Only.

Applicable in KS: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

Applicable in KY, NY, OH and PA: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties (not to exceed five thousand dollars and the stated value of the claim for each such violation)*. *Applies in NY Only.

Applicable in ME, TN, VA and WA: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties (may)* include imprisonment, fines and elementary include imprisonment in the company.

Applicable in NJ: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Applicable in OR: Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

Applicable in PR: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

Applicable in UT: Any person who knowingly presents false or fraudulent underwriting information, files or causes to be filed a false or fraudulent claim for disability compensation or medical benefits, or submits a false or fraudulent report or billing for health care fees or other professional services is guilty of a crime and may be subject to fines and confinement in state prison.

THE UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND REPRESENTS THAT REASONABLE INQUIRY HAS BEEN MADE TO OBTAIN THE ANSWERS TO QUESTIONS ON THIS APPLICATION. HE/SHE REPRESENTS THAT THE ANSWERS ARE TRUE, CORRECT AND COMPLETE TO THE BEST OF HIS/HER KNOWLEDGE.

APPLICANT'S SIGNATURE (Must be Officer, Owner or Partner)

Jamm Buyru

09-19-2021

DATE

PRODUCER'S SIGNATURE

NATIONAL PRODUCER NUMBER
9474803