

**A Commercial Insurance Program**



**Commercial Multi Line Policy  
Policy Proposal**

**Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change**

**DOTEN'S CONSTRUCTION INC**

This account has been quoted based on information you furnished.

Additional coverages, exposures or increased limits will be added for an additional premium.  
This quote is valid for 30 days from this letter or the effective date quoted, whichever is sooner.

See final page for additional underwriting conditions.



**The Hanover Insurance Company** | 440 Lincoln street Worcester, MA 01653  
**Citizens Insurance Company of America** | 808 North Highlander Way, Howell, MI 48843-1070.

**3606868**

**RFB678**

**A Commercial Insurance Program**



**Policy Proposal**

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<b>Quote #:</b>	1607111379715	<b>Customer #:</b>	1507822425
<b>Effective Date:</b>	04/24/2022	<b>Expiration Date:</b>	04/24/2023
<b>Group Number:</b>	ZBF		
<b>Optional Quote:</b>	BOT TESTING ONLY DOTEN'S CONSTRUCTION INC		

**Prepared For:**

DOTEN'S CONSTRUCTION INC  
175 SOUTH FREEPORT ROAD  
FREEPORT ME 04032

**Presented By:**

CROSS INSURANCE

2331 CONGRESS ST  
PORTLAND, ME 04102

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**DOTEN'S CONSTRUCTION INC**

**Schedule Of Locations**

**Locations Of All The Premises You Own, Rent Or Occupy**

**Location 1**

175 South Freeport Road  
Freeport, ME 04032

**Location 2**

54 Old South Freeport Road  
Freeport, ME 04032

**Location 3**

392 Us Route 1  
Freeport, ME 04032

**Forms Applicable To All Coverage Parts:**

<b>Form Number</b>	<b>Edition Date</b>	<b>Description</b>
401-1337	02/16	Trade Or Economic Sanctions Endorsement
401-1374	12/20	Disclosure Pursuant To Terrorism Risk Insurance Act
401-1377	06/20	Company Address Listing
401-1504	01/20	Cap On Losses From Certified Acts Of Terrorism
401-1505	01/20	Exclusion - Punitive Damages Related To A Certified Act Of Terrorism
IL 00 03	09/08	Calculation of Premium
IL 00 17	11/98	Common Policy Conditions
IL 00 21	09/08	Nuclear Energy Liability Exclusion Endorsement
IL 00 22	05/87	Effective Time Changes - Replacement of 12 Noon
IL 01 88	06/09	Maine Changes - Post-Judgment Interest
IL 01 89	09/07	Maine Changes - Concealment, Misrepresentation or Fraud
IL 02 47	02/11	Maine Changes - Cancellation and Nonrenewal
IL 09 13	04/98	Insurance Inspection Services Exemption from Liability

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**DOTEN'S CONSTRUCTION INC**

**Schedule Of Locations**

**Locations Of All The Premises You Own, Rent Or Occupy**

**Forms Applicable To All Coverage Parts:**

<b>Form Number</b>	<b>Edition Date</b>	<b>Description</b>
IL 09 35	07/02	Exclusion of Certain Computer-Related Losses
IL 09 52	01/15	Cap On Losses From Certified Acts of Terrorism
IL 09 65	11/02	Exclusion Of Acts of Biological Or Chemical Terrorism: Cap on Losses From Certified Acts Of Terrorism
SIG 11 00	11/17	Signature Page

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**DOTEN'S CONSTRUCTION INC**

**Proposed Policy Premiums**

	<b>Premium</b>
Total Quoted Commercial Property Premium:	\$1,302
Total Quoted Commercial General Liability Premium:	\$15,519
Total Quoted Cyber Liability Premium:	\$72
Total Quoted Commercial Inland Marine Premium:	\$1,018
Total Quoted Commercial Crime Premium:	\$2,869
<b>* Total Quoted Commercial Policy Premium:</b>	<b>\$20,780.00</b>

\* Includes premium, if any, for terrorism;

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**DOTEN'S CONSTRUCTION INC**

**Proposed Policy Premiums**

**Property Coverages:**

**Premiums:**

Total Personal Property Premium	\$416
Total Misc / Manual Coverages Premium	\$754
Total Terrorism Premium / not fire following	\$0
Total Terrorism Premium / fire following	\$33
Total Equipment Breakdown Premium	\$99
<b>* Total Quoted Commercial Property Premium</b>	<b>\$1,302</b>

**Forms Applicable To Property Coverage Part:**

<b>Form Number</b>	<b>Edition Date</b>	<b>Description</b>
411-0610	04/14	Emergency Event Management
411-0669	01/15	Data Breach Coverage Form
411-0679	04/10	Associates And Family Members Additional Coverage Endorsement
411-0681	12/09	Identity Theft Resolution Services
411-0793	04/22	Gold Property Broadening Endorsement
411-0928	01/15	Maine Changes - Data Breach Coverage Form
411-1014	04/22	Maine Changes - Property
451-0038	11/16	Equipment Breakdown Coverage (Including Electronic Circuitry Impairment)
451-0039	11/16	Commercial Property Coverage Part Equipment Breakdown Coverage Schedule
CP 00 10	10/12	Building and Personal Property Coverage Form
CP 00 90	07/88	Commercial Property Conditions
CP 01 34	02/13	Maine - Standard Fire Policy Provisions
CP 01 40	07/06	Exclusion of Loss Due to Virus or Bacteria
CP 10 30	09/17	Causes Of Loss - Special Form

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**DOTEN'S CONSTRUCTION INC**

**Commercial Property Proposed Coverages**

Location	Building	Coverage	Covered Cause of Loss
2	1	<b>Occupancy Code:</b> 0567 <b>Occupancy Description:</b> <b>Subject of Insurance:</b> <b>Limit:</b> \$48,667 <b>Deductible:</b> \$1,000 <b>Coinsurance:</b> 80% <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> \$230	Special Carpentry - Contractors storage Contents All Inclusive  <b>Wind/Hail Flat Ded</b> \$1,000
3	1	<b>Occupancy Code:</b> 0567 <b>Occupancy Description:</b> <b>Subject of Insurance:</b> <b>Limit:</b> \$36,400 <b>Deductible:</b> \$1,000 <b>Coinsurance:</b> 80% <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> \$186	Special Carpentry - Contractors storage Contents All Inclusive  <b>Wind/Hail Flat Ded</b> \$1,000

Coverage	Limit	Premium
<b>Total Terrorism Premium</b>		\$33
<b>Boiler / Machinery/ Equipment Breakdown</b>		\$99
Equipment Breakdown Sublimit	\$100,000	
<b>Emergency Event Management Coverage</b>		\$36
<b>Data Breach</b>		\$50
Data Breach Coverage Aggregate Limit of Insurance	\$10,000	
Data Breach Expense Coverages Aggregate Sublimit of Insurance	\$10,000	
Additional Expense Coverages Aggregate Sublimit of Insurance	\$10,000	
Data Breach Coverage Deductible	\$1,000	
Cyber Business Interruption Waiting Period Deductible	24 Hours	
<b>Gold Property Broadening Endorsement</b>		\$668

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**DOTEN'S CONSTRUCTION INC**

**Commercial General Liability Proposed Coverages**

**Audit Frequency:**

**Legal Entity:** Corporation

**Limits of Insurance:**

<b>General Aggregate Limit</b>	<b>\$3,000,000</b>
<b>Products – Completed Operations Aggregate Limit</b>	<b>\$3,000,000</b>
<b>Each Occurrence Limit</b>	<b>\$1,000,000</b>
<b>Personal and Advertising Injury Limit</b>	<b>\$1,000,000</b>
<b>Damage to Premises Rented to You Limit</b>	<b>\$100,000</b>
<b>Medical Expense Limit - any one person</b>	<b>\$10,000</b>
<b>Commercial General Liability Premium</b>	<b>\$13,310</b>
<b>Optional Coverage Charges</b>	<b>\$2,154</b>
<b>Terrorism Premium</b>	<b>\$55</b>
<b>* Total Quoted Commercial General Liability Premium</b>	<b>\$15,591</b>

**Forms Applicable To General Liability Coverage Part:**

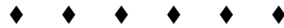
<b>Form Number</b>	<b>Edition Date</b>	<b>Description</b>
391-1081	07/02	Lead Poisoning Exclusion - Maine
421-0022	12/90	Asbestos Liability Exclusion
421-0488	06/08	Employment Practices Liability Insurance Coverage Endorsement: Maine
421-0513	06/08	Commercial Employment Practices Liability Insurance Coverage Endorsement Supplemental Declarations
421-2915	06/15	Commercial General Liability Broadening Endorsement
421-2918	06/15	Commercial General Liability Enhancement Endorsement - Contractors
CG 00 01	04/13	Commercial General Liability Coverage Form - Occurrence
CG 03 00	01/96	Deductible Liability Insurance
CG 04 35	12/07	Employee Benefits Liability Coverage
CG 21 06	05/14	Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - With Limited Bodily Injury Exception
CG 21 47	12/07	Employment - Related Practices Exclusion
CG 21 49	09/99	Total Pollution Exclusion Endorsement

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**DOTEN'S CONSTRUCTION INC**

**Commercial General Liability Proposed Coverages**

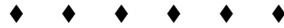
**Forms Applicable To General Liability Coverage Part:**

<b>Form Number</b>	<b>Edition Date</b>	<b>Description</b>
CG 21 54	01/96	Exclusion - Designated Operations Covered by a Consolidated (Wrap - Up ) Insurance Program
CG 21 67	12/04	Fungi or Bacteria Exclusion
CG 21 70	01/15	Cap On Losses From Certified Acts of Terrorism
CG 21 76	01/15	Exclusion of Punitive Damages Related To A Certified Act Of Terrorism
CG 21 86	12/04	Exclusion - Exterior Insulation and Finishing Systems
CG 21 96	03/05	Silica or Silica-Related Dust Exclusion
CG 22 34	04/13	Exclusion - Construction Management Errors and Omissions
CG 22 79	04/13	Exclusion - Contractors - Professional Liability

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**DOTEN'S CONSTRUCTION INC**

LOCATION	STATE/TERR	CODE	SUBLINE	PREMIUM BASIS	PER	DED	RATE	PREMIUM
1	ME/001	91585	334	\$2,242,808	1,000	\$250 (O)	1.563	\$3,506
			336	\$2,242,808	1,000	\$250 (O)	2.028	\$4,548
			Cost		Property Damage			
			Contractors subcontracted work in connection with construction, reconst.					
1	ME/001	91590	334	\$37,847	1,000	\$250 (O)	5.333	\$202
			Products – Completed Operations are Included in the General Aggregate Limit					
			Payroll		Property Damage			
			Contractors Permanent Yards maintenance or storage of equipment					
1	ME/001	91580	334	\$45,200	1,000	\$250 (O)	14.788	\$668
			Products – Completed Operations are Included in the General Aggregate Limit					
			Payroll		Property Damage			
			Contractors Executive Supervisors or Executive Superintendents					
1	ME/001	91340	334	\$17,734	1,000	\$250 (O)	9.171	\$163
			336	\$17,734	1,000	\$250 (O)	11.483	\$204
			Payroll		Property Damage			
			Carpentry construction of residential property not exceeding three stories					
1	ME/001	95625	334	\$39,187	1,000	\$250 (O)	10.107	\$396
			336	\$39,187	1,000	\$250 (O)	5.46	\$214
			Payroll		Property Damage			
			Handyperson					

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**DOTEN'S CONSTRUCTION INC**

LOCATION	STATE/TERR	CODE	SUBLINE	PREMIUM BASIS	PER	DED	RATE	PREMIUM
1	ME/001	98304	334		1,000	\$250 (O)	7.176	\$0
			336	\$0	1,000	\$250 (O)	5.112	\$0
				Payroll		Property Damage		
				Painting exterior buildings or structures three stories or less				
1	ME/001	91341	334	\$76,468	1,000	\$250 (O)	6.971	\$533
			336	\$76,468	1,000	\$250 (O)	5.281	\$404
				Payroll		Property Damage		
				Carpentry interior				
1	ME/001	91583	334	\$64,828	1,000	\$250 (O)	1.277	\$83
			336		1,000	\$250 (O)	3.024	\$196
				Cost		Property Damage		
				Contractors subcontracted work in connection with building construction				
1	ME/001	98305	334	\$36,611	1,000	\$250 (O)	5.133	\$188
			336	\$36,611	1,000	\$250 (O)	1.899	\$70
				Payroll		Property Damage		
				Painting interior buildings or structures				

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DOTEN'S CONSTRUCTION INC

LOCATION	STATE/TERR	CODE	SUBLINE	PREMIUM BASIS	PER	DED	RATE	PREMIUM
1	ME/001	91342	334	\$127,072	1,000	\$250 (O)	9.917	\$1,260
			336	\$127,072	1,000	\$250 (O)	5.31	\$675
				Payroll		Property Damage		
		Carpentry						
1	ME/001	98678	334		1,000	\$250 (O)	20.27	\$0
			336	\$0	1,000	\$250 (O)	18.761	\$0
				Payroll		Property Damage		
		Roofing residential - three stories or under						

Miscellaneous/Optional General Liability Coverages

Coverages	Limits	Deductible	Premium
Employment Practices Liability (Retro Date ) 04/24/2022	\$500,000 Each Occurrence	\$10,000	\$1,080
Employee Benefit Liability	\$500,000 Aggregate		
	\$1,000,000 Each Employee	\$1,000	\$275
	\$1,000,000 Aggregate		
Terrorism Premiums			\$55
Total Premises Premium			\$6,999
Total Products/Completed Operations Premium			\$6,311
CGL Enhancement - Contractors			\$799

Cyber Liability Proposed Coverages

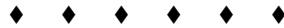
Coverage Type: Claims Made

Maximum Aggregate Limit of Liability:	\$50,000
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DOTEN'S CONSTRUCTION INC

Cyber Liability Proposed Coverages

Prior and Pending Proceedings Date:	04/24/2022
Retroactive Date:	04/24/2022

Coverage	Limits of Liability	Deductible	Premium
A. Privacy and Security Liability	\$50,000	\$5,000	\$36
B. Cyber Media Liability	\$50,000	\$5,000	\$36

Total Quoted Cyber Liability Premium:	\$72
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Forms Applicable To Cyber Liability Coverage Part:

Form Number	Edition Date	Description
850-0001	01/15	Cyber Coverage Part
850-0044	01/15	Maine Amendatory Endorsement

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**DOTEN'S CONSTRUCTION INC**

<b>Inland Marine Coverages Included In Quote Proposal</b>					
<b>Location</b>	<b>Building</b>	<b>Coverage</b>	<b>Limit</b>	<b>Ded</b>	<b>Premium</b>
3	1	Installation Floater Non-Reporting	\$100,000	\$1,000	\$250
Terrorism Premium				\$15	
Contractors' Equipment Coverage Premium				\$753	
<b>Total Quoted Commercial Inland Marine Premium</b>				<b>\$1,018</b>	

**Forms Applicable To Inland Marine Coverage Part:**

<b>Form Number</b>	<b>Edition Date</b>	<b>Description</b>
CL 01 16	03/04	Amendatory Endorsement - Maine
CL 06 00	01/15	Certified Terrorism Loss
CL 07 00	10/06	Virus OR Bacteria Exclusion
IM 20 2	07/05	Deductible Waiver for Lojack Brand Protection System
IM 20 39	08/09	Amendatory Endorsement - Maine
IM 70 00	04/04	Contractors' Equipment Coverage
IM 70 05	04/04	Schedule of Coverages - Contractors Equipment Coverage
IM 70 31	04/04	Equipment Schedule - Contractors' Equipment - Valuation Basis
IM 71 00	08/10	Installation Floater Coverage
IM 71 05	08/10	Schedule of Coverages - Installation Floater coverage

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**DOTEN'S CONSTRUCTION INC**

**Inland Marine Proposed Policy Coverages**

<b>Inland Marine Policy Coverages:</b>	<b>Limits:</b>	<b>Premiums:</b>
Contractors' Equipment Coverage Premium		\$753
Total Amount of Insurance	\$33,840	
Catastrophe Limit	\$33,840	
Employee Tools	\$5,000	
Equipment Leased or Rented from Others	\$165,000	
Additional Debris Removal Expenses	\$5,000	
Newly Purchased Equipment	\$10,152	
Pollutant Cleanup and Removal	\$25,000	
Rental Reimbursement	\$5,000	
Rental Reimbursement Waiting Period	72 hrs.	
Spare Parts and Fuel	\$5,000	
Deductible	\$1,000	

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**DOTEN'S CONSTRUCTION INC**

**Crime Coverages Included In Quote Proposal**

<u>Location</u>	<u>Building</u>	<u>Coverage</u>	<u>Limit</u>	<u>Ded</u>	<u>Premium</u>
Blanket	Blanket	Forgery or Alteration Insuring Agreement	\$100,000	\$1,000	\$369
Blanket	Blanket	Guest Property - Safe Deposit Box	\$250,000	\$1,000	\$2,500
<b>Total Quoted Commercial Crime Premium</b>					<b>\$2,869</b>

**Forms Applicable To Crime Coverage Part:**

<b>Form Number</b>	<b>Edition Date</b>	<b>Description</b>
CR 00 20	05/06	Commercial Crime Coverage Form (Discovery Form)
CR 02 22	06/09	Maine Changes

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**DOTEN'S CONSTRUCTION INC**

**Massachusetts Bay Insurance Company**

Quote # 1607111379715

**Final acceptance is subject to development of additional underwriting information such as:**

**Financial information**

**Favorable motor vehicle records ( if applicable )**

**Adequate Insurance to Value**

**Physical inspection and compliance with recommendations ( if applicable )**

**This proposal is subject to the following terms and conditions:**

**This quotation represents Massachusetts Bay Insurance Company 's offer to provide the insurance described herein and supersedes any specifications, applications or previous conditions. It is subject to final underlying pricing and terms and conditions. Any additional exclusions applicable to any underlying policy will also be added to this policy.**

**This is not a binder.**

**Proposal expires: 05/24/2022**

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THIS NOTICE IS PROVIDED IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS NOTICE DOES NOT GRANT COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF COVERAGE UNDER THE POLICY. IF THERE IS A CONFLICT BETWEEN THIS NOTICE AND THE POLICY, THE PROVISIONS OF THE POLICY SHALL APPLY.

## DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

### SCHEDULE

Disclosure of Premium:	
Total Terrorism Premium	<b>\$103</b>
Fire Following Premium	<b>\$33</b>
Other than Fire Following Premium	<b>\$70</b>

### Disclosure of Terrorism Coverage Available

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" defined in Section 102(1) of the Act as follows:

Any act or acts that are 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 premium charged for this coverage is provided in the **SCHEDULE** above and does not include any charges for the portion of loss that may be covered by the Federal Government as described below. This premium has been added to your policy and unless this form is signed and returned to us to reject terrorism coverage, coverage for Certified Acts of Terrorism is provided by your policy.

Your policy may contain other exclusions which could affect your coverage, such as an exclusion for Nuclear Events or Pollution. **Please read your policy carefully.**

### Note for Commercial Property or Commercial Inland Marine Policyholders in Standard Fire States:

CA, ME, MO, OR, WI for Property and Inland Marine Coverage

GA, HI, LA, IL, NC, NJ, NY, RI, WA, WV for Property Coverage

CT for Property Coverage for Condominiums only

AZ for Property Coverage for four or less Residential Dwelling Units only

In your state, terrorism exclusions make an exception for (and therefore provides coverage for) fire losses resulting from an act of terrorism. If you reject the offer of terrorism coverage in this form, therefore, that rejection does not apply to fire losses resulting from an act of terrorism. Coverage for such fire losses will be provided in your policy.

### Disclosure of Federal Participation in Payment of Terrorism Losses

The United States government through the Department of the Treasury may pay a share of terrorism losses insured under the federal program under a formula set forth in the Act. Under this formula, the United States government generally reimburses the following percentage of covered terrorism loss which exceeds the statutorily established deductible paid by the insurance company providing the coverage: 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. However, if aggregate insured losses attributable to terrorist acts certified under the Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

### Cap on Insurer Participation in Payment of Terrorism Losses

If the aggregate of insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion dollars in a calendar year and we have met our insurer deductible under the Act, we will not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion dollars. 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.

### REJECTION OF TERRORISM INSURANCE COVERAGE\*

- ☐ I 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, and that an exclusion for such losses will be added to my policy.

\_\_\_\_\_  
Applicant/Policyholder Signature

\_\_\_\_\_  
Massachusetts Bay Insurance Company

\_\_\_\_\_  
Insurance Company

\_\_\_\_\_  
1607111379715

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Quote or Policy Number

\_\_\_\_\_  
Date

\* If this policy is a renewal and:

- a. You have previously submitted a signed Rejection, you are not required to submit an additional Rejection at this time; or
- b. You have previously accepted coverage and now wish to reject, you are required to complete and sign the Rejection of Terrorism Insurance Coverage above.