

Ohio

State of Ohio

Robert L. Horowitz, Registrar

COMMERCIAL LICENSE



— RK898550 —

ROBINSON

CARLTON DOUGLAS, II

3804 SEVERN RD
CLEVELAND HTS, OH 44118

EXPIRES
A 11-01-2021 AT 00:



11-01-1977

M 6-00 BRO
11-21-2024
028990366

RK898550
11-01-2021



CARL ROBINSON INVESTMENTS LLC
3804 SEVERN RD
CLEVELAND, OH 44118

Policy number: 989032703
Underwritten by:
Progressive Preferred Insurance Co
Insured:
CARL ROBINSON INVESTMENTS LLC
September 30, 2025
Policy Period: Nov 5, 2025 - Nov 5, 2026

Mailing Address
Progressive Preferred Insurance Co
PO Box 94739
Cleveland, OH 44101

1-800-895-2886
For customer service, 24 hours a day,
7 days a week

Name of Person or Organization

Penske Truck Leasing Co, LP
PO Box 563
Reading, PA 19603

This endorsement modifies insurance provided under the commercial auto policy and any endorsements thereto affording liability coverage.

The person or organization named above is an **insured** with respect to such liability coverage as is afforded by the policy, but this insurance applies to said **insured** only as a person liable for the conduct of another **insured** and then only to the extent of that liability. We also agree with you that insurance provided by this endorsement will be primary for any power unit specifically described on the **Declarations Page** and showing liability coverage.

Limit of Liability

Bodily Injury	Not applicable
Property Damage	Not applicable
Combined Liability	\$1,000,000 each accident

All other terms, limits and provisions of this policy remain unchanged.

This endorsement applies to Policy Number: 989032703

Issued to (Name of Insured): CARL ROBINSON INVESTMENTS LLC

Effective date of endorsement: November 5, 2025 Policy expiration date: November 5, 2026

Form 1198 (DT/16)

Notice of underwriting and rating decision

Thank you for choosing a Progressive Insurance Group company for your insurance needs. Our goal is to provide you with an outstanding insurance experience at a competitive price.

When you quote, buy, renew or make changes to your policy, we obtain information from you and other sources. This may include information from your driving history, comprised of motor vehicle reports as well as credit reports. This allows us to give you a rate that better reflects your individual risk factors.

Under the federal Fair Credit Reporting Act, an insurer is required to send its customers a notice of "adverse action" if the insurer uses certain information from outside sources and, based on that information, the insurance is denied or cancelled, or there is an increase in the charge for the insurance. Some state laws require the notice when the customer is not placed in the insurer's very best rating category, even though this information may place a customer in an excellent rating category and, in many cases, actually improve the customer's rate.

We are providing this notice to comply with these legal requirements to notify you, and to help you understand better the information we use.

If you believe the information we used is incorrect or incomplete, or if you have questions about our use of this information, please refer to the procedures under the heading, "What should I do if I have a question?"

Description of the action taken:

You were not given our best underwriting or rating classification.

What was the effect of the action?

We did not give you our lowest premium due to driving or claims history information shown on the enclosed driving history notice.

Who took the action?

The action was taken by Progressive Preferred Insurance Co., which underwrote, priced and issued the policy, using consumer reports obtained by Progressive Casualty Insurance Company.

Who provided the information?

Claims information was provided by:

LexisNexis Risk Solutions
P.O. Box 105108
Atlanta, GA 30348-5108
1-800-456-6004
www.consumerdisclosure.com

What should I do if I have a question?

If you have a question about the information in your claims history, please contact the vendor who provided the information as shown above. You may obtain a free copy of your claim report for 60 days after you receive this notice. You may also dispute the report's accuracy or completeness with the vendor who provided the information. If your question concerns our use of information in your claims history report, or if you need assistance with obtaining the report, please call Customer Service at 1-800-895-2886.

The consumer reporting agencies who provided us with information about you did not make the underwriting and rating decision described in this notice, and cannot explain why the action was taken. If the information in a report is incorrect, you may call Customer Service for a review of your premium after the report has been corrected by the consumer reporting agency.

Since information contained in your consumer reports affects your premium, it is important for you to ensure that information in the reports is accurate.



Driver History

Please provide a copy of this notice to the driver. It contains important information concerning the driver's right to obtain a copy of the MVR report and dispute its accuracy or completeness.

Progressive uses driving and claims history to determine your premium. Driving history may include events such as motor vehicle violations, at-fault accidents, and not-at-fault accidents.

We obtain driving and claims history from one or more of the following sources:

- Your application (APP)
- Motor Vehicle Reports and/or court data (MVR) - provided by a consumer reporting agency
- Comprehensive Loss Underwriting Exchange (CLUE) - provided by a consumer reporting agency

We considered the following events:

Carlton D Robinson

Date	Description	Source/Consumer Reporting Agency
Dec 22, 2024	At Fault Accident	CLUE/LexisNexis
Apr 19, 2025	Personal Accident from MedPay - No Charge	CLUE/LexisNexis

Where applicable, driving history and claims information provided by the following consumer reporting agencies:

LexisNexis Risk Solutions
P.O. Box 105108
Atlanta, GA 30348-5108
1-800-456-6004
www.consumersdisclosure.com

What should I do if I have a question?

If you have a question about the information in your driving or claims history, please contact the consumer reporting agency who provided the information as shown above. You may obtain a free copy of your motor vehicle report, which contains driving history information, for 60 days after you receive this notice. You may also dispute the report's accuracy or completeness with the agency who provided the information.

If your question concerns our use of information in your driving history or if you need assistance with obtaining the report, please call us.

Form 6196 (10/17)

Policy Accident History Notice

Progressive uses your policy's accident claims history to determine your premium.

We may consider the following accidents that have occurred under your policy:

Driver	Date of Birth	Date of Loss/Description
Carlton Robinson	Nov 1, 1977	Dec 9, 2024 Waived Claim - Closed
CARLTON ROBINSON	Jan 1, 2001	Feb 5, 2025 Waived Claim - Closed
		May 22, 2025 Commercial At Fault Accident - Chargeable

If you have a question about the information in this policy accident history form, please call us.

Form A176 (10/18)

Important information about your policy premium

Rate Stability Program

Customers tell us they like more stable insurance rates over time, so we've made some changes that will help us give you what you want.

Your insurance rate is affected both by what you do and by how we calculate rates. Now, with this program, when we need to revise the way we calculate rates, we will usually not apply all of the changes to your policy when it renews. Instead, we will apply them more gradually over time. Your rate will usually not change dramatically due to changes we make, such as when we adjust rates based on where customers live, types of accidents or violations, vehicle types, particular limits, deductibles and age groups. On the other hand, your rate will change when things about you, other drivers on your policy, or the vehicles on your policy change. For example, your rate generally will change when you move to a new location, have an accident, receive a violation, change a vehicle or driver or change your limits or deductibles. Because of this program, your renewal rate may be higher or lower than the rate you would pay if this program were not in effect. (Note that you always have the option of canceling your current policy and purchasing a new policy, if you prefer.) This approach will help us deliver more stable rates over time to you, and it will help you to better understand when your rate may change in the future.

Form AD93 QM (12/12)

Important Notice

Federal, state and local laws may require you to carry higher limits of liability insurance based on your business or vehicle type. It's your responsibility to comply with these laws.

Please contact the state department of transportation, your employer, or the city and municipalities where you operate, to determine if you're required to carry higher limits.

Form A107 (03/13)

Auto coverage schedule

1. **2020 FREIGHTLINER CASCADIA 126** Stated Amount: * \$40,000 (including Permanently Attached Equip)
VIN: **1FUJHHD77LLU8443** Garaging Zip Code: 44118 Radius: More than 500 miles
Personal use: N Body type: Truck Tractor

Liability Premium	Liability Premium	UM/UIM Premium			
\$68853		\$162			
Physical Damage Premium	Comp Deductible	Comp Premium	Collision Deductible	Collision Premium	Auto Total
	\$1,000	\$1546	\$1,000	\$12554	\$83,115

2. **2020 Non-owned Attached Trailer ****

VIN: **None** Garaging Zip Code: 44118 Radius: More than 500 miles
Personal use: N Body type: 20

Liability Premium	Liability Premium			Auto Total
	\$1797			\$1,797

*A vehicle's stated amount should indicate its current retail value, including any special or permanently attached equipment. In the event of a total loss, the maximum amount payable is the lesser of the Stated Amount or Actual Cash Value, less deductible. Be sure to check stated amount at every renewal in order to receive the best value from your Progressive Commercial Auto policy.

**Non-Owned trailer but only while attached to a listed power unit specifically described on the declarations page.

Premium discount

Policy

989032703

Electronic Funds Transfer

Additional Insured information

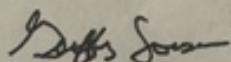
1. Additional Insured

Penske Truck Leasing Co, LP:
PO Box 563
Reading, PA 19603

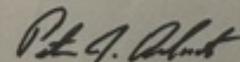
Notice of premium increase

Please be advised your premium has increased. Please call Customer Service if you have any questions regarding this increase.

Company officers



President



Secretary

Outline of coverage

Auto coverage part

Description	Limits	Deductible	Premium
Liability To Others			\$70,650
Bodily Injury and Property Damage Liability	\$1,000,000 combined single limit		
Uninsured/Underinsured Motorist	\$25,000 each person/\$50,000 each accident		162
Uninsured Motorist Property Damage	Rejected		
Medical Payments	Rejected		
Comprehensive			1,546
See Auto Coverage Schedule	Limit of liability less deductible		
Collision			12,554
See Auto Coverage Schedule	Limit of liability less deductible		
Non-Owned Trailer Physical Damage	\$60,000	\$1,000	9,336
Subtotal policy premium			\$94,248

Commercial General Liability coverage part

Description	Limits	Premium
Limited General Liability - Trucking Operations	\$1,000,000/\$2,000,000	\$679
Each Occurrence	\$1,000,000	
General Aggregate	\$2,000,000	
Products/Completed Operations Aggregate	\$2,000,000	included
Personal and Advertising Injury	\$1,000,000/any one person or organization	included
Damage to Premises Rented to You	\$100,000/any one premises	included
Medical Expense	\$5,000/any one person	included
Subtotal policy premium		\$679

Motor Truck Cargo coverage part

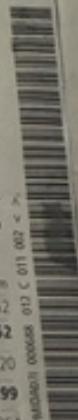
Description	Limits	Deductible	Premium
Motor Truck Cargo	\$100,000	\$1,000	\$5,352
Subtotal policy premium			\$5,352
Additional Insured Fee			20
Total 12 month policy premium and fees			\$100,299
Discount if paid in full			-18054
Total 12 month policy premium if paid in full			\$88,175

Rated drivers

1. Carlton D Robinson
2. Dwayne E Hood Jr
3. Tyshawn R Allford

Rated commodities

1. PIPE
2. OTHER CONSUMER GOODS
3. OTHER MACHINERY/EQUIPMENT



Progressive
P.O. Box 94739
Cleveland, OH 44101

Named insured

CARL ROBINSON INVESTMENTS LLC
3864 SEVERN RD
CLEVELAND, OH 44118

PROGRESSIVE
COMMERCIAL

Policy number: 989032703

Underwritten by:
Progressive Preferred Insurance Co.
September 30, 2025
Policy Period: Nov 5, 2025 - Nov 5, 2026
Page 1 of 3

progressivecommercial.com

Online Service
Make payments, check billing activity, print
policy documents, update your policy or
check the status of a claim.

1-800-895-2886
For customer service and claims service,
24 hours a day, 7 days a week.

Commercial Auto Insurance Coverage Summary This is your Renewal Declarations Page

This Renewal Declarations Page is effective only if the minimum amount due to renew your policy is received or postmarked by November 5, 2025.

Your coverage begins on November 5, 2025 at 12:01 a.m. This policy expires on November 5, 2026 at 12:01 a.m.

Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for an auto may not be combined with the limits for the same coverage on another auto, unless the policy contract allows the stacking of limits. The policy contract is form 6912 (02/19). The contract is modified by forms 2852OH (02/19), 2433OH (12/12), 2371 (06/10), 2434 (02/19), A439 (01/25), MCS90 (99/99), MC1632 (06/04), MC2444A (06/04), 1198 (07/16), 2439 (02/19), 4852OH (09/04), 4881OH (02/19) and 2228 (01/11).

The named insured organization type is a corporation.

Cargo Plus Coverage Endorsement

This endorsement modifies your coverage.

We agree with you that the insurance provided under your Motor Truck Cargo Legal Liability Coverage endorsement is modified as follows:

1. Excluded Peril d. is deleted and replaced by the following:
 - d. **Inherent Vice**

Deterioration; wear and tear; hidden or latent defect; gradual decay; or any quality, fault, or weakness in the covered property or business equipment that causes it to damage or destroy itself.
2. Excluded Peril g. is deleted and replaced by the following:
 - g. **Breakdown, Temperature**
 - (i) Mechanical or electrical breakdown or failure, including breakdown or failure of a refrigeration unit or its associated component parts, or heating equipment installed in a cargo component; or
 - (ii) Changes in or extremes in temperature, unless resulting from damage to an insured auto.

However, this Excluded Peril does not apply to loss caused by a fire or explosion if such fire or explosion would be covered under this endorsement.
3. Excluded Peril m. is deleted and replaced by the following:
 - m. **Contamination**

We will not pay for contamination to any covered property or business equipment unless it results from damage to an insured auto.

We agree with you that the insurance provided under your Refrigeration Breakdown Coverage Endorsement, if included in your policy, is modified as follows:

1. **Additional Definitions** is deleted and replaced by:

ADDITIONAL DEFINITIONS

Under the definition of "covered peril", Excluded Peril "g." is deleted.

2. Added Exclusions 1, 2, and 4 are deleted.
3. The General Provisions modification, II. Refrigeration/Heating Equipment Maintenance, is deleted.

ALL OTHER TERMS, LIMITS, AND PROVISIONS OF YOUR POLICY AND THE MOTOR TRUCK CARGO LEGAL LIABILITY COVERAGE ENDORSEMENT REMAIN UNCHANGED. IF INCLUDED IN YOUR POLICY, ALL OTHER TERMS, LIMITS, AND PROVISIONS OF THE REFRIGERATION BREAKDOWN COVERAGE ENDORSEMENT REMAIN UNCHANGED.

Payment schedule

Nov 5, 2025	\$9,140.37	Mar 5, 2026	\$9,121.37	Jul 5, 2026	\$9,121.37
Dec 5, 2025	\$9,121.37	Apr 5, 2026	\$9,121.37	Aug 5, 2026	\$9,121.37
Jan 5, 2026	\$9,121.37	May 5, 2026	\$9,121.37	Sep 5, 2026	\$9,121.30
Feb 5, 2026	\$9,121.37	Jun 5, 2026	\$9,121.37		

We included an installment fee of \$5.00 in each payment.

Access your policy online, anytime

Don't forget that you can always log in to your policy online to make changes, pay your bill, check the status of a claim, or access policy documents anytime. Just visit us at progressivecommercial.com.

What you should expect from an insurance company

For the next policy period, you will receive a discount for Electronic Funds Transfer.

Please review your policy documents

Please review your policy documents for accuracy. If you need help or want to make changes, you can call us any time. You can also check your billing history, make a payment, print policy documents, update your policy, or check the status of a claim online.

Please review your enclosed Declarations Page to make sure each vehicle's Stated Amount reflects its current retail value, including any special or permanently attached equipment. It's important to have the correct Stated Amount value because, in the event of a total loss, we'll pay whichever is less: the Stated Amount or Actual Cash Value, less the deductible. For vehicles that show Actual Cash Value, coverage will be provided up to the actual cash value plus \$2,000.00 for permanently attached equipment, less the deductible. If you have more than \$2,000.00 in permanently attached equipment, or if the Stated Amount is incorrect, please contact us to update your policy.

We appreciate your trust and look forward to serving you.



PRA0407 000688 012 C 011 001

Progressive
P.O. Box 943799
Cleveland, OH 44199

787-446-688 Ремонт и обработка

PROGRESSIVE
COMMERCIAL

Policy number: 989032703

Underwritten by
Progressive Preferred Insurance Co
September 30, 2025
Policy Period Nov 5, 2025 - Nov 5, 2026

CARL ROBINSON INVESTMENTS LLC
3804 SEVERN RD
CLEVELAND, OH 44118

Renewal bill and policy information is enclosed

Thank you for being a Progressive customer

Please review your policy documents today

We send your renewal policy information early so that you have the opportunity to review it at your convenience. Your Commercial Auto Insurance Coverage Summary lists drivers, the autos insured, the coverages selected and the premiums by coverage.

Your current policy will expire on November 5, 2025 at 12:01 a.m. If we recently sent you a Cancel Notice because the remaining balance on your current policy has not been received please pay that amount by the due date to avoid policy cancellation. **This bill does not supersede any Cancellation Notice.** If you have already sent this payment - thank you. If you do not make this payment, the offer to renew this policy is withdrawn.

If you've scheduled a payment, it is not reflected in the amount due.

Premium and payment information

Renewal policy premium	\$100,299.00
Amount due	\$9,140.37
Scheduled for withdrawal on	November 5, 2025

For your convenience, the payment to renew your policy will be withdrawn from your account on the date shown. If you do not want the renewal payment to be automatically withdrawn, please contact us by phone 5 to 7 days before that date.

Please see reverse side for additional information.

Continued on back

Automatic withdrawal is scheduled

Amount due \$9,140.37
Is scheduled for withdrawal on November 5, 2025

Policy number: 989032703

Policyholder:
GARDENING INVESTMENTS LLC

If you wish to change your method of payment, please call Customer Service at 1-800-895-2886 before the scheduled withdrawal date.

PROGRESSIVE
DEPT 0561
CAROL STREAM IL 60132-0561

(Do not write below this section of coupon.)

056128903220334062 091403? 0030400 5000513 664821? 001011052501

Driver History

Please provide a copy of this notice to the driver. It contains important information concerning the driver's right to obtain a copy of the MVR report and dispute its accuracy or completeness.

Progressive uses driving and claims history to determine your premium. Driving history may include events such as motor vehicle violations, at-fault accidents, and not-at-fault accidents.

We obtain driving and claims history from one or more of the following sources:

- Your application (APP)
- Motor Vehicle Reports and/or court data (MVR) - provided by a consumer reporting agency
- Comprehensive Loss Underwriting Exchange (CLUE) - provided by a consumer reporting agency

We considered the following events:

Carlton D Robinson

Date	Description	Source/Consumer Reporting Agency
Dec 22, 2024	At Fault Accident	CLUE/LexisNexis
Apr 19, 2025	Personal Accident from MedPay - No Charge	CLUE/LexisNexis

Where applicable, driving history and claim information provided by the following consumer reporting agencies:

LexisNexis Risk Solutions
P.O. Box 105108
Atlanta, GA 30348-5108
1-800-456-6004
www.consumersdisclosure.com

What should I do if I have a question?

If you have a question about the information in your driving or claims history, please contact the consumer reporting agency who provided the information as shown above. You may obtain a free copy of your motor vehicle report, which contains driving history information, for 60 days after you receive this notice. You may also dispute the report's accuracy or completeness with the agency who provided the information.

If your question concerns our use of information in your driving history or if you need assistance with obtaining the report, please call us.

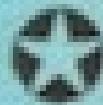
Form 6196 (10/17)

Ohio

State of Ohio

Robert L. Horowitz, Registrar

COMMERCIAL LICENSE



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