

## NEW BUSINESS BINDER

<b>Policy #:</b>	MKLV3EFX141058	<b>Producer Name:</b>	Daniel Hughes
<b>Underwriter:</b>	Miriam Balavender	<b>Company Name:</b>	Maximum Independent Brokerage, LLC
<b>Underwriter Phone#:</b>	(312) 258-3347	<b>Insuring Company:</b>	Evanston Insurance Company
<b>Underwriter Email:</b>	Non-PROD-mbalavender@abc-corp.com	<b>Policy Period:</b>	09/14/2017 To 09/14/2018
<b>Applicant Name:</b>	DW JAMES CONSULTING, LLC	<b>Retro Date:</b>	09/20/2008
<b>Mailing Address:</b>	855 VILLAGE CENTER DR, #330 NORTH OAKS, MN - 55127-3016		
<b>Coverage Name:</b>	Lead Excess		
<b>Policy Basis:</b>	Occurrence		

## LIMITS AND PREMIUM

<b>Per Occurrence:</b>	\$1,000,000	<b>Premium:</b>	\$2,500
<b>Aggregate:</b>	\$2,000,000	<b>Total Premium:</b>	\$2,500
<b>Excess of:</b>	Underlying Insurance	<b>Commission:</b>	18%
		<b>Min Earned Premium:</b>	25%
		<b>Premium Type:</b>	Flat and Non-Auditable

## UNDERLYING INSURANCE

#	Coverage	Carrier	Coverage Basis	Effective - Expiration Date	Limit Type	Underlying Limit
1	General Liability	Evanston Insurance Company	Occurrence	09/01/2017 - 09/01/2018	Occurrence	\$1,000,000
					General Aggregate	\$2,000,000
					Products and Completed Operations Aggregate	\$2,000,000
					Personal and Advertising Injury	\$1,000,000
2	Professional Liability	Evanston Insurance Company	Claims Made  Retroactive Date: 09/20/2008	09/01/2017 - 09/01/2018	Each Claim	\$1,000,000
					Aggregate	\$2,000,000

## CONDITIONS

1. The broker is responsible for all surplus lines filings and taxes.
2. Premium is due 30 days from the effective date. All policies are 25% minimum earned at inception unless otherwise designated in the binder.
3. The Billing Company will be Markel Service, Incorporated
4. The terms and conditions of this binder may differ materially from those requested in your submission. We will, upon request, provide sample policy forms for your review.
5. This account may be subject to inspection. The results of any inspection may impact the coverage being offered, including but not limited to, premium, deductible, rate, terms and conditions. Any recommendations arising from the inspection must be complied with in order to maintain coverage in force under this policy.
6. Authority is granted for you to issue Certificates of Insurance on our behalf subject to the following:
  - a. Certificates must be issued using unmodified Acord Certificate of Insurance Forms.
  - b. Certificates can not be used to any way to amend, change or alter the terms, clauses, conditions or limits of the policy to which they refer.
  - c. We do not accept or review Certificates of Insurance issued on our behalf.

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Any Certificate that requires evidence of amended, changed or altered terms, clauses, conditions or limits can only be issued by you after the amended, changed or altered terms, clauses, conditions or limits have been approved by us in writing and any applicable additional premium agreed upon.

7. In the event of an emergency spill or release dial toll-free 1-855-44-CLAIM (1-855-442-5246)

## CONTINGENCIES

1. The "Disclosure Notice of Terrorism Insurance Coverage" must be signed and returned - PRIOR TO BINDING
2. Provide Excess and Surplus Lines Filings / Tax Payee information form within 5 days of binding or coverage may be cancelled.

## NEW BUSINESS BINDER

FORMS	
Edition	Name
MJIL 1000 08 10	Policy Jacket
MPEI 2000 12 15	Emergency Response Hotline
MPIL 1007 03 14	Privacy Notice
MPIL 1039 01 12	Common Policy Surplus Lines Notification Supplement to Declarations
MDIL 1001 08 11	Forms Schedule
MEIL 1200 10 16	Service Of Suit
MEIL 1225 10 11	Changes - Civil Union
MPIL 1083 04 15	U.S. Treasury Department's Office Of Foreign Assets Control ("OFAC") Advisory Notice To Policyholders
MADUB 1000 01 15	Commercial Excess Liability Policy Declarations
MADUB 1003 01 15	Schedule Of Underlying Insurance
MAUB 0001 01 15	Commercial Excess Liability Policy
MAUB 1243 11 16	Unimpaired Aggregate Limit
MAUB 1264 01 15	25% Minimum Earned Premium
MAUB 1384 01 15	Exclusion - Employment-Related Practices
MAUB 1386 01 15	Exclusion - ERISA
MAUB 1615 01 15	Exclusion - Damage To Property
MAUB 1651 01 15	Exclusion - Occupational Disease
MAUB 1825 05 15	Exclusion - Sublimited Coverage
MUB Terr-2 01 15	Confirmation Of Exclusion Of Certified Acts Of Terrorism Coverage - Terrorism Risk Insurance Act