

SCOUT INSURANCE GROUP, INC.
317 S. STUART PLACE RD
HARLINGEN, TX 78552

00 700 900999 533960919 77036



YORDANY PONCE DE LEON MUZA
8100 SAND POINT DR APT 2711
HOUSTON, TX 77036

Date: 7/18/2017

Client Policy Number:
BC0117-C31285

Insurance Company:
Great Lakes Insurance SE

Policy Period:
Effective Date: 7/17/2017
Expiration Date: 7/17/2018

Account Number: C31285

Quote Number: Q63846

Physical Damage Policy

for YORDANY PONCE DE LEON MUZA

Your Physical Damage Policy is attached. The policy contains the full and complete agreement with regard to coverage. Please read it carefully. If you do not see a specific coverage, term or condition, it is not covered unless the policy has been endorsed as such. Please contact your agent with specific coverage needs.

If you have any questions or would like additional information, please contact our administration office toll free at 800-716-2559 x224. Our office is open Monday through Friday between 8:00 am and 5:00 pm CST.

Thank you again for allowing us to handle your insurance needs.

Sincerely,

Jacob Stineman
CEO, Scout Insurance Group, Inc.

Agent:
JLP Insurance Services LLC
3719 Fry Rd. Ste C
Katy, TX 77449
Ph: 281-599-3741, Fax: 281-599-3840

Claims:
The Littleton Group
1250 S Capital of Texas Hwy
Bldg 1 Suite 550
Austin, TX 78746
Email: scout@littletongroup.com
Phone/Fax: 512-733-5152

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Quote Number: Q63846

Agent:
JLP Insurance Services LLC

Customer Service is available at 800-716-2559 x224 from 8 am to 5 pm CST if your agent is not available to make policy changes. Se habla español!

Physical Damage Policy

for YORDANY PONCE DE LEON MUZA

Physical Damage Billing Schedule

Policy Billing Summary

Policy Premium	\$2,071.00
Application Fees	\$150.00
Surplus Lines Tax, Stamping & Fees	\$111.05
Account Total	\$2,332.05

This is a billing summary only! Do not pay at this time. See billing schedule below for payment details.

Please refer to the enclosed **Declarations Page** for a description of your policy limitations, terms, and conditions. If you do not see a specific coverage, term or condition, it is not covered unless the policy has been endorsed as such. Please contact your agent with specific coverage needs.

Billing Schedule & Payment Information for Physical Damage

Payment Option: *Agency Billing*

Bill Date	Description	Total
7/17/2017	Initial Amount (3 Months Req'd Down Payment + Earned Fees: \$157.50)	\$701.13
	Payment - EFT #002223 (Posted: 07/18/2017)	
	Remainder Payment (Billed: 7/31/2017 Due: 8/31/2017)	\$1,630.92
	Payment - EFT #002223 (Posted: 07/18/2017)	

Note: In some cases, the amount actually billed to your account may be different than the amount shown here, as your agent may have chosen third party premium financing. This payment schedule does NOT reflect additional policies you may have purchased.

Equipment and Driver Schedule**Named Insured:** YORDANY PONCE DE LEON MUZA**Policy Number:** BC0117-C31285

Equipment Schedule Coverage is provided for specifically described equipment scheduled with the insurance company.

Year	Make	Model	Type	Equip #	VIN #
2012	Freightliner	Cascadia 125	Truck	141207	1FUJGLBG1CSBM1868

Driver Schedule Additional drivers not shown below must be scheduled with the insurance company and added to the policy before operating scheduled equipment.

Name	DOB	License Number	State	Year Issued	CDL?
MARTINEZ ABELLO, JULIO ISEL	9/17/1974	27215421	TX	2014	Yes

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**SURPLUS LINES
SUPPLEMENTAL DECLARATIONS**

ISSUED DATE: (MM/DD/YYYY)
7/18/2017

THIS SURPLUS LINES SUPPLEMENTAL DECLARATIONS IS ATTACHED TO AND FORMS PART OF THE PROVISIONS OF THE POLICY AND IS SUBJECT TO THE INSURED'S STATE SURPLUS LINES INSURANCE CODE.

SURPLUS LINES PRODUCER/BROKER AND ADDRESS:

Scout Insurance Group, Inc.
317 S. Stuart Place Rd.
Harlingen, TX 78552
956-425-9367

SURPLUS LINES INSURER AND ADDRESS:

Great Lakes Insurance SE
Plantation Place, 30 Fenchurch Street
London EC3M 3AJ

SURPLUS LINES LICENSE: 1594660

NAIC NUMBER: AA-1120697

NAMED INSURED AND LOCATION ADDRESS:

YORDANY PONCE DE LEON MUZA
8100 SAND POINT DR APT 2711
HOUSTON, TX 77036

POLICY TYPE/INTEREST: Physical Damage

POLICY NUMBER: BC0117-C31285 ☒ NEW ☐ RENEWAL

POLICY PERIOD:
*EFFECTIVE DATE: 7/17/2017 *EXPIRATION DATE: 7/17/2018
*AT 12:01 AM STANDARD TIME AT THE ADDRESS OF THE NAMED INSURED AS STATED HEREIN.

LOCATION OF RISK (ZIP CODE): 77036

STATE RISK TYPE: ☐ MULTI STATE RISK ☒ SINGLE STATE RISK TX

PREMIUM, FEES, SURPLUS LINES TAX, STAMPING

DESCRIPTION OF COVERAGE

PREMIUM INFORMATION

☐ MONTHLY REPORTING

AMOUNT

Premium	\$	\$2,071.00
Application Fee	\$	\$150.00
Surplus Lines Tax (4.85% TX)	\$	\$107.72
Stamping (0.15%)	\$	\$3.33
	\$	
	\$	
	\$	
	\$	
INVOICE DATE: 7/17/2017	TOTAL: \$	\$2,332.05

LIMITS OF INSURANCE/DEDUCTIBLE:

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES, LIMITS OF INSURANCE OR LIABILITY OR AMOUNTS OF INSURANCE AND ENDORSEMENTS SHOWN ON THE POLICY.

SPECIAL CONDITIONS

DESCRIPTION OF RISK / PROPERTY COVERED

SPECIAL CONDITIONS / OTHER COVERAGE INFORMATION:

DESCRIPTION:

COMMERCIAL TRANSPORTATION OPERATION
PER POLICY FORM ATTACHED.

SURPLUS LINES NOTICE

NOTICE TO INSURED:

Texas Surplus Lines Notice

This insurance contract is with an insurer not licensed to transact insurance in this state and is issued and delivered as surplus line coverage under the Texas insurance statutes. The Texas Department of Insurance does not audit the finances or review the solvency of the surplus lines insurer providing this coverage, and the insurer is not a member of the property and casualty insurance guaranty association created under Chapter 462, Insurance Code. Chapter 225, Insurance Code, requires payment of a 4.85 percent tax on gross premium.

COUNTERSIGNATURE (IN STATES WHERE APPLICABLE)

COUNTERSIGNED AT:

Harlingen TX

DATE:

7/18/2017

AUTHORIZED REPRESENTATIVE:

Scout Insurance Group Inc

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This insurance contract is with an insurer not licensed to transact insurance in this state and is issued and delivered as surplus line coverage under the Texas insurance statutes. The Texas Department of Insurance does not audit the finances or review the solvency of the surplus lines insurer providing this coverage, and the insurer is not a member of the property and casualty insurance guaranty association created under Chapter 462, Insurance Code. Chapter 225, Insurance Code, requires payment of a 4.85 percent tax on gross premium.

SLA#

Date Issued 7/18/2017

Initials JCS

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SCHEDULE OF FORMS AND ENDORSEMENTS*

(*Other than applicable forms shown elsewhere in the policy)

POLICY NUMBER BC0117-C31285

Forms and Endorsements applying to and made a part of this policy at the time of issuance:

FORM NUMBER	FORM NAME/DESCRIPTION
GLK 1037 AU 07 16	Commercial Automobile Policy Common Policy Declarations
GLK 4029 IL 06 09	Schedule of Forms and Endorsements
GLK 2011 AU 11 16	Automobile Physical Damage Insurance
GLK 1038 AU 07 16	Automobile Physical Damage Schedule
GLK 4118 IL 07 16	Conformity of Terms Endorsement
GLK 4165 AU 07 16	Temporary Replacement Automobile Endorsement
GLK 4166 AU 07 16	Salvage
GLK 4167 AU 07 16	Minimum Earned Premium Endorsement
GLUK 4168 AU 07 16	Pollutant Clean Up Endorsement
GLK 4170 AU 07 16	Non-Owned Trailer Coverage Endorsement
GLK 4171 AU 09 16	Towing, Storage, Debris Removal Expense
GLK 4048 AU 07 16	Constructive Total Loss
GLK 3003 IL 10 15	Notice to Policyholder
REF 529	Chains, Tarpaulins and Binders
REF 1191	Radioactive Contamination Exclusion Clause - PD - Direct (USA)
REF 2915	Electronic Data Endorsement B
REF 2962	Biological or Chemical Material Exclusion
REF 2920a	Terrorism Exclusion
REF 1998 ALL	Service of Suit Clause (USA)
GLUK(i)(07.15)	Privacy Policy Statement
NOTICE (TX)	Texas Complaints Notice
CLAIM INSTRUCTIONS	Instructions in the Event of a Claim

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AUTOMOBILE PHYSICAL DAMAGE INSURANCE COVERAGE FORM

INSURING AGREEMENTS

1. In consideration of the premium paid hereon and the particulars and statements contained herein, the Underwriters hereby agree to indemnify the Assured against direct and accidental loss of or damage to the Automobiles specified in the Schedule herein, during the Period of Insurance specified in the Declarations, while such Automobiles are within the United States of America (excluding Hawaii, the Philippine Islands, the Virgin Islands and Puerto Rico) and the Dominion of Canada.
2. This Insurance covers only such and so many of the Perils named in Part C of the Schedule as are indicated. The Limit of the Underwriters' Liability in respect of each loss is the amount insured stated in the Schedule or the actual cash value of the vehicle concerned at the time of loss, whichever is the less.

PROVIDED ALWAYS THAT Underwriters' Liability shall not exceed:

- (a) the limits stated in Part C of the Schedule in respect of any combination of Automobile, truck, tractor, trailer or semi-trailer, or
- (b) the limit stated in Part C of the Schedule in respect of any one event, catastrophe or terminal loss.

DEFINITIONS

1. **DEFINITION OF AUTOMOBILE.** The word "Automobile" wherever used herein shall mean each motor vehicle or trailer or semi-trailer described in this Insurance, including its equipment and other equipment permanently attached thereto. The terms of this Insurance and the Limits of Liability, including any deductible provisions, shall apply to each Automobile separately.
2. **DEFINITION OF PERILS.**

SECTION A. FIRE, LIGHTNING AND TRANSPORTATION.

This Section covers

- (i) loss or damage resulting from fire arising from any accidental cause, and lightning,
- (ii) damage by smoke or smudge due to a sudden, unusual and faulty operation of any fixed heating equipment serving the premises in which the Automobile is located, and
- (iii) loss or damage resulting from the stranding, sinking, burning, collision or derailment of any conveyance in or upon which the Automobile is being transported on land or on water, including general average and salvage charges for which the Assured is legally liable.

SECTION B. THEFT AND ROBBERY.

SECTION C. COLLISION OR UPSET.

This Section covers loss of or damage to an Automobile caused by accidental collision of the Automobile with another object, or by upset, provided always that the deductible specified in the Schedule shall be deducted from the amount of each and every loss or damage to each Automobile.

SECTION D. WINDSTORM, EARTHQUAKE, EXPLOSION, HAIL OR WATER.

This Section covers loss or damage caused by windstorm, hail, earthquake, explosion, external discharge or leakage of water, except loss or damage resulting from rain, snow or sleet, whether or not wind-driven.

SECTION E. COMBINED ADDITIONAL COVERAGE.

This Section covers loss or damage caused by windstorm, hail, earthquake, explosion, riot or civil commotion or the forced landing or falling of any aircraft or its parts or equipment, flood or rising waters, external discharge or leakage of water, except loss or damage resulting from rain, snow or sleet, whether or not wind-driven.

SECTION F. COMPREHENSIVE COVERAGE EXCEPT BY COLLISION OR UPSET.

This Section covers loss of or damage to the Automobile except loss or damage caused by collision of the Automobile with another object or by upset of the Automobile or by collision of the Automobile with an Automobile to which it is attached. Breakage of glass and loss or damage caused by missiles, falling objects, fire, theft, explosion, earthquake, windstorm, hail, water, flood, vandalism, riot or civil commotion shall not be deemed loss caused by collision or upset.

EXCLUSIONS

This Insurance does not cover

1. loss of or damage to tires unless damaged by fire or stolen or unless lost or damaged in an accidental collision or upset which also caused other damage to the Insured Automobile:
2. loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or requisition or destruction or damage by or under the order of any government or public or local authority, or, except under Sections E and F, riot or civil commotion;
3. loss of or damage to any Automobile
 - (i) while operated, maintained or used by any person in violation of State Law as to age or by any person under the age of eighteen years in any event,
 - (ii) while operated, maintained or used in any race or speed contest,
 - (iii) while rented or used for livery purposes or to carry passengers for a consideration, express or implied, unless specifically agreed herein,
 - (iv) while subject to any bailment lease, conditional sale, mortgage or other encumbrance, not specifically declared and described in this Insurance,
 - (v) while the Automobile is used in connection with any illicit trade or transportation,
 - (vi) which is due and confined to wear and tear, freezing, mechanical or electrical breakdown or failure, unless such damage is the result of other losses covered by this Insurance;
4. loss of or damage to tapes, records, discs or other similar audio, visual or data electronic devices designed for use with audio, visual or data electronic equipment. Any electronic equipment that reproduces, receives or transmits visual or data signals except as provided under the Additional Coverage Electronic Equipment.

5. loss of or damage to wearing apparel, personal effects, or other property of the Assured or others carried in or on the Automobile.
6. under Sections **B** and **F** above:
- (a) loss or damage caused by any person or persons in the Assured's household or in the Assured's service or employment, whether the loss or damage occurs during the hours of such service or employment or not,
 - (b) loss suffered by the Assured as the result of voluntarily parting with title or possession, whether or not induced so to do by any fraudulent scheme, trick, device or false pretence,
 - (c) the theft, robbery or pilferage of tools or repair equipment except in conjunction with the theft of an entire Automobile,
 - (d) the wrongful conversion, embezzlement or secretion by a mortgagee, vendee, lessee or other person in lawful possession of the insured property under a mortgage, conditional sale, lease or other contract or agreement, whether written or verbal.

ADDITIONAL COVERAGE

1. **ELECTRONIC EQUIPMENT.** Under this Additional Coverage, we will pay the cost to replace or restore electronic equipment that reproduces, receives or transmits visual or data signals which has been damaged by a covered loss if, at the time of loss, such electronic equipment is permanently installed in or upon the covered automobile. The most we will pay under this Additional Coverage is \$2,500.

DEDUCTIBLE

For each covered Automobile, our obligation to pay for, repair, return or replace damaged or stolen property will be reduced by the deductible shown in the Schedule.

CONDITIONS

1. **AUTOMATIC INSURANCE FOR NEWLY ACQUIRED AUTOMOBILES.** If the Assured who is the owner of the Insured Automobiles acquires ownership of another Automobile, such coverage as is afforded by this Insurance shall apply also to such other Automobiles from the date of delivery thereof, subject to the following additional conditions:-
- (a) If the Underwriters insure all Automobiles owned by the Assured at the date of such delivery, this Insurance applies to such other Automobile if it is used for pleasure purposes or in the business of the Assured but only to the extent applicable to all such previously owned Automobiles.
 - (b) If the Underwriters do not insure all Automobiles owned by the Assured at the date of such delivery, this Insurance applies to such other Automobile if it replaces an Automobile described in this Insurance but only to the extent applicable to the replaced Automobile.
 - (c) The coverage afforded hereunder upon the replaced Automobile
 - (i) automatically terminates at the date of such delivery,
 - (ii) does not apply to any loss or damage against which the Assured has other valid and collectible insurance,

- (iii) does not apply unless the Assured notifies the Underwriters within thirty (30) days following the date of delivery of the new Automobile and pays any additional premium required.

2. **NOTICE TO UNDERWRITERS.** Upon the occurrence of any accident claimed to be covered under this Insurance, the Assured or someone on his behalf shall give, as soon as reasonably possible, written notice thereof to the Underwriters and in the event of theft, larceny, robbery or pilferage or vandalism to the police, but shall not, except at his own cost, offer or pay any reward for recovery of the vehicle. Such notice shall contain particulars sufficient to identify the Insured Automobile(s).
3. **INSPECTION OF LOSS OR DAMAGE.** In the event of any loss or damage covered hereunder, the Assured shall give the Underwriters a reasonable time and opportunity to examine the Insured Automobile before any repairs are begun or any physical evidence of damage removed.
4. **PROOF OF LOSS.** Within sixty (60) days after loss or damage, unless such time is extended in writing by the Underwriters, the Assured shall forward to the Underwriters a statement, signed and sworn to by the Assured, stating the place, time and cause of the loss or damage, the interest of the Assured and of all others in the property, the sound value thereof and the amount of loss or damage thereto, all encumbrances thereon and all other insurance, whether valid and collectable or not, covering said property. The Assured, as often as required, shall submit to examination under oath by any person designated by the Underwriters and subscribe the same. As often as required, the Assured shall produce for examination all books of accounts, bills, invoices, and other vouchers, or certified copies thereof if the originals are lost, at such reasonable place as may be designated by the Underwriters, and shall permit extracts and copies thereof to be made.
5. **PAYMENT OF LOSS.** The loss shall in no event become payable, until sixty (60) days after the verified proof of loss herein required shall have been received by the Underwriters and, if appraisal is demanded, then not until sixty (60) days after an award has been made by the appraisers.

Loss, if any, shall be payable as interest may appear to the Assured and to the person or persons specified in the Schedule for the purpose.
6. **DUTY TO CO-OPERATE.** The Assured shall co-operate with the Underwriters and their authorized representative(s) and respond expeditiously to any request for information or documentation relating to the investigation or settlement of any claim under this policy. The Assured shall also produce for interview the driver and any employee(s) involved in the claim. The interview(s) shall take place at any reasonable time and place requested by the Underwriters, for the purpose of enquiry as to the facts and circumstances of the loss. If the driver or any employee involved is unable to converse in English, then the Assured at his own expense shall provide a certified interpreter to facilitate the interview.

Failure by the Assured to co-operate with the Underwriters and their authorized representative(s) and/or to produce for interview the driver and any involved employee(s) shall invalidate the claim under this policy.
7. **EXAMINATION UNDER OATH.** the Assured, as often as required, shall submit to examination under oath by any person designated by the Underwriters and in the event of an examination, the Assured's answers must be signed. As often as required, the Assured shall produce for examination all books of accounts, bills, invoices and other vouchers, or certified copies thereof if the originals are lost, at such reasonable place as may be designated by the Underwriters, and shall permit extracts and copies thereof to be made.
8. **PARTIAL LOSS.** In the event of partial loss or damage under this Insurance, the Underwriters shall be liable only for the actual cost of (and shall have the option of) repairing, rebuilding or, if necessary, replacing the parts damaged or destroyed.

In the event of loss of or damage to the Automobiles described herein, whether such loss or damage is covered by this Insurance or not the liability of the Underwriters shall be reduced by the amount of loss or damage until repairs have been completed.

9. **ABANDONMENT - RETURN OF STOLEN PROPERTY.** It shall be optional with the Underwriters to take all or any part of the property at the agreed or appraised value, but there can be no abandonment thereof to the Underwriters. If theft is covered hereunder and stolen property is recovered prior to any payment hereunder for such property, the Assured shall take back the recovered property if so required by the Underwriters, who will only be liable, subject to the terms, limits and conditions of this Insurance, for any damage done to such property by the thief or thieves.
10. **OTHER INSURANCE.** If the Assured carries a policy of another insurer against a loss covered hereby, the Assured shall not be entitled to recover from the Underwriters a larger proportion of the entire loss than the amount hereby insured bears to the total amount of valid and collectible insurance, and if any person, firm or corporation other than the Assured has valid and collectible insurance against any loss covered hereby then no such person, firm or corporation shall be considered as an Assured hereunder.
11. **APPRAISAL.** In case the Assured and Underwriters shall fail to agree as to the amount of loss or damage each shall on the written demand of either, select a competent and disinterested appraiser. Before entering upon the reference, the appraisers shall first select a competent and disinterested umpire, and failing for fifteen (15) days to agree upon such umpire, then on the request of the Assured or the Underwriters such umpire shall be selected by a judge of a court of record in the County and State in which the appraisal is pending. The appraisers shall then appraise the loss or damage, stating separately the sound value and loss or damage; and failing to agree, shall submit their differences only to the umpire. The award in writing of any two, when filed with the Underwriters, shall determine the amount of sound value and loss or damage. Each appraiser shall be paid by the party selecting him and the expenses of the appraisal and of the umpire shall be paid by the parties equally.
12. **ASSIGNMENT OF INTEREST.** If an Automobile, to which this Insurance applies, is sold, transferred or assigned, the insurance provided herein shall not extend to such purchaser, transferee or assignee. In the event of death of the Assured during the Period of Insurance this Insurance shall continue in force for the benefit of the legal representative of the Assured for sixty (60) days from Noon on the date of such death, but in no event shall the Period of this Insurance thereby be extended.
13. **SUBROGATION.** If the Underwriters become liable for any payment under this Insurance in respect of a loss, the Underwriters shall be subrogated, to the extent of such payment, to all the rights and remedies of the Assured against any party in respect of such loss and shall be entitled at their own expense to sue in the name of the Assured. The Assured shall give to the Underwriters all such assistance in his power as the Underwriters may require to secure their rights and remedies and, at Underwriters' request, shall execute all documents necessary to enable Underwriters effectively to bring suit in the name of the Assured, including the execution and delivery of the customary form of loan receipt.
14. **CANCELLATION.** This Insurance may be cancelled by the Assured at any time by written notice or by surrender of this Contract of Insurance. This Insurance may also be cancelled by or on behalf of the Underwriters by delivering to the Assured or by mailing to the Assured, by registered, certified or other first class mail, at the Assured's address as shown in the Declarations, written notice stating when, not less than thirty (30) days (except non-payment of premium being ten (10) days) thereafter, the cancellation shall be effective. The mailing of such notice as aforesaid shall be sufficient proof of notice and this Insurance shall terminate at the date and hour specified in such notice.

If this Insurance shall be cancelled by the Assured, the Underwriters shall retain 90% of the pro rata proportion set out herein of the premium hereon.

If this Insurance shall be cancelled by or on behalf of the Underwriters, the Underwriters shall retain the pro rata proportion of the premium hereon.

Payment or tender of any unearned premium by the Underwriters shall not be a condition precedent to the effectiveness of Cancellation but such payment shall be made as soon as practicable.

If the period of limitation relating to the giving of notice is prohibited or made void by any law controlling the construction thereof, such period shall be deemed to be amended so as to be equal to the minimum period of limitation permitted by such law.

- 15. MISREPRESENTATION AND FRAUD.** If the Assured has concealed or misrepresented any material fact or circumstance concerning this Insurance, or if the Assured shall make any claim knowing the same to be false or fraudulent, as regards to amount or otherwise, this Insurance shall become void and all claim hereunder shall be forfeited.

AUTOMOBILE PHYSICAL DAMAGE SCHEDULE

POLICY NUMBER BC0117-C31285

Part A. The Automobile(s) Scheduled Under this Policy

Year	Trade Name	Model	Type	Vehicle Identification No. (VIN)	\$ Actual Cash Value*	Loss Payee Code
2012	Freightliner	Cascadia 125	Truck	1FUJGLBG1CSBM1868	\$38,000.00	
Total Sum Insured:					\$38,000.00	

*Limit of Liability Per Automobile

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Territory: City, State where covered automobile(s) will be principally garaged: HOUSTON, TX

Radius of Operations: 500 mi.

Type of Cargo Carried: Trucking Company for Flatbed

Loss Payee (Any loss is payable to you and the Loss Payee Named Below as interests may appear at the time of the loss):

None

Part B. The Amount of the Deductible(s)

Deductible (Amount to be deducted from each and every loss; applicable to each automobile separately): \$1,000

Part C. The Perils, Limits of Liability and Premium

Limit in respect of any combination of automobile, truck, tractor, trailer or semi-trailer: \$38,000

Liability any one event, catastrophe or terminal Loss: \$38,000

PERILS:	INCLUDED or EXCLUDED
Section A – Fire, Lightning and Transportation	INCLUDED
Section B – Theft and Robbery	INCLUDED
Section C – Collision or Upset	INCLUDED
Section D – Windstorm, Earthquake, Explosion, Hail or Water	INCLUDED
Section E – Combined Additional Coverage	INCLUDED
Section F – Comprehensive Except by Collision or Upset	INCLUDED

Annual Rate: 5.45%

Premium for Period: \$2,071.00

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CONFORMITY OF TERMS ENDORSEMENT

For the purposes of this insurance:

- 1) Any reference herein to Underwriter(s), Company, Insurer(s) or We is deemed to mean **The Company**.
- 2) Any reference herein to Certificate is deemed to mean **Policy**.
- 3) Any reference herein to Named Assured or Assured is deemed to mean **Insured**.
- 4) Any reference herein to US\$ or \$ or USD shall be deemed to mean **US Dollars**.

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TEMPORARY REPLACEMENT AUTOMOBILE ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Coverage is extended to include any automobile(s) leased, loaned or rented by the Insured up to a limit of \$25,000 any one automobile, to temporarily replace a scheduled automobile being serviced or repaired.

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SALVAGE

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

In the event of loss or damage covered hereunder, we may pay the amount stated under the Limit of Liability in the Schedule or the actual cash value (whichever is the lesser amount), less any applicable deductible, and such payment shall entitle us to all salvage resulting after such loss or damage.

It is agreed that the insured shall have first refusal of the bid for salvage.

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MINIMUM EARNED PREMIUM ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

If you request cancellation of this policy, we will retain 25% of the premium. Cancellation for nonpayment of premium is considered a request by the first Named Insured for cancellation of this policy.

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POLLUTANT CLEAN UP AND REMOVAL EXPENSE

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

We will pay your expenses to extract "pollutants" from land or water if the discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused by or results from a covered loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date on which the covered loss occurred. This Coverage Extension does not apply to costs to test for, monitor or assess the existence or concentration of "pollutants". But, we will pay for testing which is performed in the course of extracting the "pollutants" from the land or water.

Regardless of the number of covered losses, the most we will pay under this Coverage Extension is \$5,000 for the sum of all covered clean up and removal expenses for "pollutants" occurring during the policy period. This limit is in addition to the Limit of Insurance applicable to covered vehicles.

For the purposes of this endorsement the following is added to the **Definitions** section: "pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including soot, fumes, acids, alkalis, smoke, vapor, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

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NON-OWNED TRAILER COVERAGE ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

The Coverage Form to which this endorsement applies is extended to insure against direct and accidental loss to an unspecified trailer:

- That you do not own, lease, or rent, but that is in your care custody or control; and
- While such trailer is attached to an Insured Tractor Unit.

Property Not Covered

We do not cover any trailer that is subject to a written Trailer Interchange Agreement.

Amount We Will Pay

We will pay the lesser of:

- The actual cash value (replacement cost less depreciation and obsolescence) at the time of the loss;
- The cost to repair, replace or restore the property with material of like kind and quality to the extent practicable; or
- The Limit of Insurance listed in the Schedule.

Deductible

For each covered trailer, our obligation to pay:

- The actual cash value of the damaged or stolen property at the time of loss will be reduced by the deductible shown in the Schedule;
- The cost of repairing or replacing the damaged or stolen property with property of like kind and quality will be reduced by the deductible shown in the Schedule; or
- The damage for a loss that would otherwise be payable will be reduced by the deductible shown in the Schedule prior to the application of the Limit of Insurance shown in the Schedule.

TOWING, STORAGE, AND DEBRIS REMOVAL EXPENSE ADDITIONAL COVERAGE ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

The following coverage is added:

Towing, Storage, and Debris Removal Expense you incur as a result of a covered loss to a covered "automobile".

The Limit of Insurance shown in the Declaration for Towing, Storage, and Debris Removal Expense is the most we will pay in any one loss.

Debris Removal Expenses are expenses you incur to remove debris of covered property caused by a covered loss. Debris Removal Expenses will be paid only if they are reported to us within 180 days of the date of the covered loss.

This Coverage Extension does not apply to costs to:

- Extract "pollutants" from land or water; or
- Remove, restore, or replace land or water that has been exposed to "pollutants".

For the purposes of this endorsement the following is added to the **Definitions** section: "pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including soot, fumes, acids, alkalis, smoke, vapor, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

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CONSTRUCTIVE TOTAL LOSS

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

In the event of a total loss or a "constructive total loss" of any item of property insured during the Period of Insurance specified in the Schedule, the premium for that Covered Property will be fully earned and no refund will be made.

For the purposes of this endorsement the following is added to the **Definitions** section:

"Constructive total loss" means Covered Property that is damaged and is treated as a total loss because the cost of repairing the damaged Covered Property exceeds the value of the Covered Property.

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NOTICE TO POLICYHOLDER GREAT LAKES INSURANCE SE

This contract of insurance is based upon the information and representations you provided in your application. Depending on the type of information and representations that you provided, the proposed contract of insurance includes certain conditions and/or warranties. Kindly review all the contract of insurance documentation, including any binder, declarations page, policy forms, and endorsements, to familiarize yourself with any conditions and/or warranties included in the contract of insurance. These conditions and/or warranties may require you to take specific actions, to refrain from taking specific actions, to fulfill certain requirements, and/or to verify specific facts.

Please be advised that strict compliance with the conditions and/or warranties contained in the contract of insurance is required. If you do not strictly comply with the conditions and/or warranties contained within the contract of insurance, then the insurer, Great Lakes Insurance SE, may deny or limit coverage for any claim submitted by you under the contract of insurance.

Should you wish to make a complaint or dispute concerning your premium or about a claim regarding the coverage under this policy, you may do so either in writing or verbally to:

Scout Insurance Group, Inc.
1575 Heritage Drive, Suite 103
McKinney, TX 75069
Phone: 888.779.2262
Fax: 888.423.4094

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CHAINS, TARPAULINS AND BINDERS

It is hereby understood and agreed that this Insurance shall include direct and accidental loss of or damage to Automobile Chains, Tarpaulins and Binders, the property of the Assured or for which the Assured is responsible up to a limit of \$2,500 any one loss, the said limit being part of and not in addition to the Limits of Liability set forth in the Schedule.

Loss or damage to such property is subject to a Deductible of \$1,000 each and every loss.

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RADIOACTIVE CONTAMINATION EXCLUSION CLAUSE - PHYSICAL DAMAGE – DIRECT (U.S.A.)

This Policy does not cover any loss or damage arising directly or indirectly from nuclear reaction, nuclear radiation or radioactive contamination; however, such nuclear reaction, nuclear radiation or radioactive contamination may have been cause. *NEVERTHELESS if Fire is an insured peril and a Fire arises directly or indirectly from nuclear reaction, nuclear radiation or radioactive contamination, any loss or damage arising directly from that Fire shall (subject to the provisions of this Policy) be covered EXCLUDING however, all loss or damage caused by nuclear reaction, nuclear radiation or radioactive contamination arising directly or indirectly from that Fire.

* NOTE – If Fire is not an insured peril under this Policy the words “NEVERTHELESS” to the end of the clause do not apply and should be disregarded.

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ELECTRONIC DATA ENDORSEMENT B

1. Electronic Data Exclusion

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:

- (a) This Policy does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of ELECTRONIC DATA from any cause whatsoever (including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

ELECTRONIC DATA means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

COMPUTER VIRUS means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. COMPUTER VIRUS includes but is not limited to 'Trojan Horses', 'worms' and 'time or logic bombs'.

- (b) However, in the event that a peril listed below results from any of the matters described in paragraph (a) above, this Policy, subject to all its terms, conditions and exclusions, will cover physical damage occurring during the Policy period to property insured by this Policy directly caused by such listed peril.

Listed Perils:

Fire

Explosion

2. Electronic Data Processing Media Valuation

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:

Should electronic data processing media insured by this Policy suffer physical loss or damage insured by this Policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the ELECTRONIC DATA from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such ELECTRONIC DATA. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However this Policy does not insure any amount pertaining to the value of such ELECTRONIC DATA to the Assured or any other party, even if such ELECTRONIC DATA cannot be recreated, gathered or assembled.

BIOLOGICAL OR CHEMICAL MATERIAL EXCLUSION

It is agreed that this Insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with the actual or threatened malicious use of pathogenic or poisonous biological or chemical material regardless of any other cause or event contributing concurrently or in any other sequence thereto.

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TERRORISM EXCLUSION

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

But, if the act of terrorism occurs in an "Exception State" and results in fire, we will pay for the loss or damage in such "Exception State" caused by that fire, but only to the extent, if any, required by the applicable Standard Fire Policy statute(s) in such state. However, this exception applies only to direct loss or damage by fire to covered property and not to any insurance provided for time element coverages, including but not limited to business interruption and extra expense. In no event shall this policy be construed to give coverage beyond the minimum requirements of the applicable Standard Fire Policy Statute (and amendments thereto) in existence as of the effective date of the policy and governing such requirements with respect to any acts of terrorism. If the applicable law or regulation in any state permits the Commissioner or Director of Insurance or anyone in a similar position to grant the insurer approval to vary the terms and conditions of the Standard Fire Policy, and such approval has been granted in that state as of the effective date of this policy, this policy shall not provide coverage beyond the minimum requirements of the terms and conditions approved by the Commissioner or Director of Insurance or person in a similar position.

"Exception state" means a state which at the time of policy effective date, requires that the coverage provided under this policy meet or exceed coverage provided under a Standard Fire Policy.

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorist exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this policy, such as losses excluded by a Nuclear Hazard Exclusion or a war exclusion.

All other terms and conditions remain unchanged.

If the Underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Assured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

SERVICE OF SUIT CLAUSE (U.S.A.)

It is agreed that in the event of the failure of the Insurers hereon to pay any amount claimed to be due hereunder, the Insurers hereon, at the request of the Insured (or Reinsured), will submit to the jurisdiction of a Court of competent jurisdiction within the United States. Nothing in this Clause constitutes or should be understood to constitute a waiver of Insurers' rights to commence an action in any Court of competent jurisdiction in the United States, to remove an action to a United States District Court, or to seek a transfer of a case to another Court as permitted by the laws of the United States or of any State in the United States.

It is further agreed that service of process in such suit may be made upon:

In Respect of California Risks	In Respect in All Other States
Eileen Ridley FLWA Service Corp. c/o Foley & Larder LLP 555 California Street, Suite 1700 San Francisco, CA 94104-1520 USA	Mr. Edward Smith Mendes and Mount 750 Seventh Avenue New York, NY 10019-6829 USA

and that in any suit instituted against any one of them upon this contract, Insurers will abide by the final decision of such Court or of any Appellate Court in the event of an appeal.

The above-named are authorized and directed to accept service of process on behalf of Insurers in any such suit and/or upon the request of the Insured (or Reinsured) to give a written undertaking to the Insured (or Reinsured) that they will enter a general appearance upon Insurers' behalf in the event such a suit shall be instituted.

Further, pursuant to any statute of any state, territory or district of the United States which makes provision therefor, Insurers hereon hereby designate the Superintendent, Commissioner or Director of Insurance or other officer specified for that purpose in the statute, or his successor or successors in office, as their true and lawful attorney upon whom may be served any lawful process in any action, suit or proceeding instituted by or on behalf of the Insured (or Reinsured) or any beneficiary hereunder arising out of this contract of insurance (or reinsurance), and hereby designate the above-named as the person to whom the said officer is authorized to mail such process or a true copy thereof.

GREAT LAKES INSURANCE SE PRIVACY POLICY STATEMENT

Great Lakes Insurance SE want you to know how we protect the confidentiality of your non-public personal information. We want you to know how and why we use and disclose the information that we have about you. The following describes our policies and practices for securing the privacy of our current and former customers.

INFORMATION WE COLLECT

The non-public personal information that we collect about you includes, but is not limited to:

- Information contained in applications or other forms that you submit to us, such as name, address, and social security number
- Information about your transactions with our affiliates or other third-parties, such as balances and payment history
- Information we receive from a consumer-reporting agency, such as credit-worthiness or credit history

INFORMATION WE DISCLOSE

We disclose the information that we have when it is necessary to provide our products and services. We may also disclose information when the law requires or permits us to do so.

CONFIDENTIALITY AND SECURITY

Only our employees and others who need the information to service your account have access to your personal information. We have measures in place to secure our paper files and computer systems.

RIGHT TO ACCESS OR CORRECT YOUR PERSONAL INFORMATION

You have a right to request access to or correction of your personal information that is in our possession.

CONTACTING US

If you have any questions about this privacy notice or would like to learn more about how we protect your privacy, please write to us at the following address:

GREAT LAKES INSURANCE SE,
Plantation Place,
30 Fenchurch Street,
London EC3M 3AJ

TEXAS COMPLAINTS NOTICE

IMPORTANT NOTICE	AVISO IMPORTANTE
To obtain information or make a complaint:	Para obtener information o para someter una queja:
You may contact your Retail Agent.	Puede comunicarse con su Agente.
You may also call Texas Associated Underwriters Inc. toll-free telephone number for information or to make a complaint at:	Usted puede llamar al numero de telefono gratis de Texas Associated Underwriters Inc. para informacion o para someter una queja al:
1-800-716-2559	1-800-716-2559
You may also write to Texas Associated Underwriters Inc. at: 1575 Heritage Drive, McKinney, Texas 75069	Usted tambien puede escribir a Texas Associated Underwriters Inc. a: 1575 Heritage Drive, McKinney, Texas 75069
You may contact the Texas Department of Insurance to obtain information on companies, coverages, rights or complaints at:	Puede comunicarse con el Departamento de Seguros de Texas para obtener informacion acerca de companias, coberturas, derechos o quejas al:
1-800-252-3439	1-800-252-3439
You may write the Texas Department of Insurance:	Puede escribir al Departamento de Seguros de Texas:
P.O. Box 149104 Austin, TX 78714-9104 Fax: (512) 490-1007 Web: http://www.tdi.texas.gov Email: ConsumerProtection@tdi.state.tx.us	P.O. Box 149104 Austin, TX 78714-9104 Fax: (512) 490-1007 Web: http://www.tdi.texas.gov Email: ConsumerProtection@tdi.state.tx.us
PREMIUM OR CLAIM DISPUTES: Should you have a dispute concerning your premium or about a claim you should contact the retail agent or Texas Associated Underwriters Inc. first. If the dispute is not resolved, you may contact the Texas Department of Insurance.	DISPUTAS SOBRE PRIMAS O RECLAMOS: Si tiene una disputa concerniente a su prima o a un reclamo, debe comunicarse con el agente o Texas Associated Underwriters Inc. primero. Si no se resuelve la disputa, puede entonces comunicarse con el departamento (TDI).
ATTACH THIS NOTICE TO YOUR POLICY: This notice is for information only and does not become a part or condition of the attached document.	UNA ESTE AVISO A SU POLIZA: Este aviso es solo para proposito de informacion y no se convierte en parte o condicion del documento adjunto.

INSTRUCTIONS IN THE EVENT OF A CLAIM:

In the event of a loss and in accordance with **Conditions Number 2, Notice to the Underwriters**, of this policy, please contact the following loss adjusting firm as soon as possible:

Contact Details:

The Littleton Group
1250 S. Capital of Texas Hwy
Bldg 1, Suite 550
Austin, TX 78746

Email: auiclaims@littletongroup.com

Phone: 512-733-5152

Please quote the policy number and also inform your insurance agent.

In order to speed up the handling and processing of your claim under this policy, information regarding the loss and documents including, but not limited to, the following should be provided to the loss adjuster as soon as possible:

- 1) Registration and title documents for the *automobile(s)* involved in the loss.
- 2) Employment application or lease agreement (whichever is applicable) of the driver who was involved in the loss together with an up to date copy of the driver's license and Motor Vehicle Record.
- 3) Police incident report (if issued) or information necessary to allow the Underwriters to obtain the police incident report.
- 4) Identification of any other insurance which is available to respond to the loss.
- 5) Identification of any lien holders, Loss Payee(s) or other parties with a financial interest in the *automobile(s)*.

Additional documents may be requested at a later date as the loss adjuster progresses with the investigation of your claim.

THE ASSURED HAS A DUTY TO CO-OPERATE WITH THE LOSS ADJUSTER AND ANY REPRESENTATIVE OF THE UNDERWRITERS.

FAILURE TO PROVIDE DOCUMENTATION OR CO-OPERATE SHALL INVALIDATE THE CLAIM UNDER THIS POLICY.