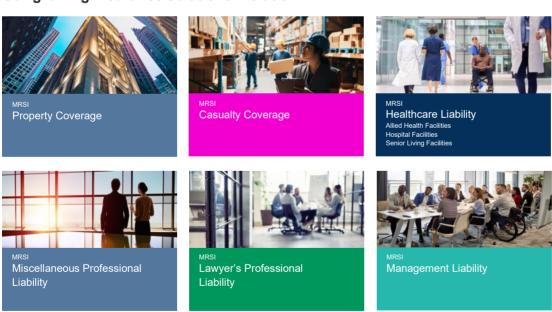




Munich Re Specialty Insurance E&S provides a wide range of commercial insurance coverages tailored for middle market companies. We specialize in underwriting difficult-to-place, moderate-to-higher-risk accounts, and are committed to upholding the highest standards for our employees and business partners. Our entrepreneurial approach means we evaluate each submission on its own merits providing customized and creative solutions solely through A+ rated carriers.

Our commitment includes exceptional underwriting and claims capabilities. Our E&S in-house claims team has decades of industry-specific experience and includes licensed attorneys with trial experience who excel in litigation management and complex claims strategy. Our seasoned underwriters are ready to serve our partners by applying their industry-specific expertise to streamline the customer experience.

Our growing insurance solutions include:



Visit our Broker Resource Center for insurance offering details, click here Review our Insurance Financial Strength Rating details, click here

Munich Re Specialty Insurance



On behalf of Munich Re Specialty Insurance, we are pleased to provide the bound terms and conditions as stated below. This binder is valid up to ninety (90) days after the coverage effective date of the policy term indicated below.

Broker

Broker of Record	
CRC Insurance Services, Inc. Dallas	
13737 Noel Rd.	
10th Floor	
Dallas, TX 75240	

Coverage Terms for Excess

First Named Insured	Insurer
Bell Nunnally & Martin, LLP dba Bell Nunnally	BRIDGEWAY INSURANCE COMPANY
2323 Ross Ave Ste 1900	555 College Road East
Dallas, TX 75201-2721	Princeton, NJ 08543-5241
Hereinafter referred to as the "Insured"	Hereinafter referred to as the "Insurer"

Policy Term	
Effective Date: 06/01/2024	Both dates 12:01 A.M. at the address of the Insured
Expiration Date: 06/01/2025	

Policy Number(s)	
Policy Number: 7GA7PX0001061-01	Expiring Policy Number: 7GA7PX0001061-00

Lawyers Professional Liability

Quote Option 1

Attachment Per Claim/Aggregate	\$10,000,000/\$10,000,000
Limit of Liability Per Claim/Aggregate	\$5,000,000/\$5,000,000
Primary Self Insured Retention Per Claim/Aggregate	\$250,000/\$250,000
Coverage Type	Claims Made and Reported
Retroactive Date	Full Prior Acts
Defense Costs Treatment	ALAE Reduces

Premium

\$65,000 **Premium:** \$65,000.00 Broker Fee: \$350.00

Surplus Lines Tax: \$3,169.48 Stamping Office Fee: \$26.14

Total: \$68,545.62

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Munich Re Specialty Insurance



Forms

Policy Forms		
Form	Edition	Name
TXSLNOTICE		SURPLUS LINES NOTICE - TEXAS
VLTX01	12/19	TEXAS IMPORTANT NOTICE
SLSOP	01/21	SERVICE OF PROCESS ENDORSEMENT
PSXSDS04	01/23	FOLLOW FORM EXCESS LIABILITY DECLARATIONS
PSXS0102	07/20	SCHEDULE OF FORMS AND ENDORSEMENTS
PSXS0001	07/20	FOLLOW FORM EXCESS LIABILITY POLICY
PSXS0101	02/22	SCHEDULE OF UNDERLYING INSURANCE
VLES2101	03/22	VIOLATION OF ECONOMIC OR TRADE SANCTIONS
VLCW01	01/21	SIGNATURE ENDORSEMENT
VLNES001	01/21	NOTICE TO POLICYHOLDER - LOSS REPORTING PROCEDURES

Subjectivities

Subjectivities stated below are required to be submitted, reviewed, and approved by the Insurer prior to binding agreement unless otherwise noted. The Insurer maintains the right to cancel, rescind or amend the quote, binder, or policy based on the failure to provide the requested subjectivities or if the reviewed subjectivities are deemed unacceptable by the Insurer.

Attached Surplus Lines Tax Filing Information form completed and returned

When available - underlying policy

Notice(s) and Disclosure(s)

Surplus Lines Notice

The Insurer does not have a certificate of authority in the Insured's Home State, as defined by the Nonadmitted and Reinsurance Reform Act (NRRA), and is often referred to as "surplus lines," "excess line," "non-admitted," or "unauthorized" insurance. The Insurer is subject to limited regulation and does not participate in the state insurance guaranty fund. A licensed surplus lines agent, broker, or producer in the Insured's Home State is responsible for determining suitability of the coverage and providing all state-mandated notices and making all required state filings.

If coverage is to be bound, the first named Insured's Home State, pursuant to the NRRA, must be provided to the Insurer. Unless otherwise provided, the state of the first named Insured will be considered as the Insured's Home State.

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Munich Re Specialty Insurance



License Notice

The Broker of Record warrants that he/she is properly licensed to transact business as a surplus lines insurance agent, broker, or producer in accordance with the insurance laws of the state or states in which he/she transacts such business. The Broker of Record warrants that he/she, or any director, officer, or other employee of said Broker of Record will maintain all required license or licenses, and upon request, the Broker of Record will provide to the Company documentation thereof.

The Broker of Record represents and warrants he/she will act at all times in compliance with all applicable laws and regulations with respect to the policies written, including, but not limited to, the timely mailing or filing of affidavits, certifications, or reports, the payment of taxes or fees, and any other applicable requirements.

The Broker of Record is responsible to comply with the applicable state surplus lines laws and is also responsible for, among other things, the determination, collection, reporting, and payment of applicable surplus lines taxes and stamping fees, as well as the filing of surplus lines affidavits.

Premium Tax Notice

Unless otherwise stated, the premium amount(s) stated in the Premium Section are net of premium tax. The surplus lines agent, broker, or producer is solely responsible for declaring and paying any and all premium taxes due.

Disclosure Notice

Affiliated Companies Disclosure

Munich Re Specialty Insurance (MRSI) is a description for the insurance business operations of affiliated companies in the Munich Re Group that share a common directive to offer and deliver specialty property and casualty insurance products and services in North America. For more information on MRSI, please go to munichrespecialty.com.

Binder/Quote Disclosure

This Binder/Quote represents the Insurer's proposed terms and conditions, which may not include all of the requested terms and conditions, based on the information provided by the Insured. It does not include all the terms, coverages, exclusions, limitations, and/or conditions of the actual policy contract language. The policy, when issued, contains all of the terms and conditions of the coverage provided and supersedes this document.

Revision Date Disclosure

When multiple versions of a quote or binder exist, the quote or binder with the most recent Date of Issuance or Revision Date is the quote or binder of record. All prior quotes and binders are considered null and void.

Submission Disclosure

The coverage provided by the Insurer relies on the duty of disclosure that the information provided by the submission and responses to the underwriter's request for additional information is truthful and complete to the best of the Insured's knowledge. Acceptance of the coverage waives any disclaimers of the Insured's duty to disclose all material facts to the best of its knowledge.

Claim Reporting

Please advise our Claims Department of any claims occurring during the contract period. Notice should be sent to the following address subject to the terms and conditions of the policy.

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By Email:	clmsins@munichreamerica.com
By Phone:	(866) 311-9636
By Mail:	BRIDGEWAY INSURANCE COMPANY 555 College Road East, Princeton, NJ 08543
	555 College Road East, Filliceton, NJ 06545

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