



CONFIRMATION OF INSURANCE

Willis Towers Watson Midwest, Inc.
Sam Mendelson
233 South Wacker Drive Suite 1800
Chicago, IL 60606

FROM: Michael Barr for Jonathan Reiner

I am pleased to confirm that your Architects & Engineers Professional Liab Full Program insurance has been bound pursuant to your request. The attached Confirmation of Insurance will serve as evidence of coverage until the insurance carrier issues the policy. This insurance document summarizes the policy referenced below and is not intended to reflect all the terms and conditions or exclusions, of the referenced policy. In the event of a claim, coverage will be determined by the referenced policy, subject to all the terms, exclusions, and conditions of the policy. Moreover, the information contained in this document reflects bound coverage as of the effective date of the referenced policy and does not include subsequent changes by the insurer or changes in the applicable rates for taxes or governmental fees.

NAMED INSURED:	HUNT, GUILLOT & ASSOCIATES, LLC 603 REYNOLDS DRIVE Ruston, LA 71270	
PRIMARY RISK ADDRESS:	603 REYNOLDS DRIVE Ruston, LA 71270	
COVERAGE:	Architects & Engineers Professional Liab Full Program	
INSURER:	Landmark American Insurance Company - Non-Admitted	
POLICY NUMBER:	LHR863536	
POLICY TERM:	1/1/2025 - 1/1/2026	
POLICY PREMIUM:	\$325,000.00	
SURPLUS LINES TAX:	Surplus Lines Tax	\$15,762.50
	TOTAL TAXES:	\$15,762.50
TOTAL:	\$340,762.50	
AGENT COMMISSION:	11%	
SUBJECTIVITIES:	N/A	



SPECIAL CONDITIONS / OTHER COVERAGES:

NO FLAT CANCELLATIONS
ALL FEES ARE FULLY EARNED AT INCEPTION

For RT Specialty to file the surplus lines taxes on your behalf, please complete the surplus lines tax document (per the applicable state requirements) and return with your request to bind. Due to state regulations, RT Specialty requires tax documents to be completed within 24 to 48 hours of binding. Please be diligent in returning tax forms.

A handwritten signature in black ink, appearing to read "R. J. Ly", written over a horizontal line.

Authorized Representative

HOME STATE FOR NON-ADMITTED RISKS

Taxes and governmental fees are estimates and subject to change based upon current rates of the Home State and risk information available at the date of binding. The Home State of the Insured for a non-admitted risk shall be determined in accordance with the Nonadmitted and Reinsurance Act of 2010, 15. U.S.C §8201, etc. ("NRRA"). Some states require the producing broker to submit a written verification of the insured's Home State for our records. The applicable law (if any) of the Home State governing cancellation or non-renewal of non-admitted insurance, including whether any such laws apply to non-admitted risks, shall apply to this Policy.

Any amendments to coverage must be specifically requested in writing or by submitting a policy change request form and then approved by the Insurer. Coverage cannot be affected, amended, extended, or altered through the issuance of certificates of insurance. Underlying Insurers must be rated A- VII or better by A.M. Best.

**PREMIUM FINANCE**

If the insured and the insurer agree to bind coverage and the premium will be financed, upon binding, please instruct the premium finance company to send documents to our attention. Premium Finance funds should always be paid to RT Specialty.

PRODUCER COMPENSATION:

RT Specialty is typically compensated through commission from the insurer for the placement of policies in most transactions. The amount of the commission varies by insurance line and by carrier. RT Specialty might also receive additional compensation. In order to place the insurance requested we may charge a reasonable fee for additional services such as performing a risk analysis, comparing policies, processing submissions, communication expenses, inspections, working with underwriters on the coverage proposal, issuing policies, or servicing the policy after issuance. Any fees charged are fully earned at inception of the policy. Third-party inspection or other fees may be separately itemized upon request. Our fees are applied to new policies, renewal policies, and endorsements. Fees applicable to each renewal and endorsement will be set forth in the quotes. It is the insurance carrier's decision whether to offer the insurance quoted, and your client's decision whether to accept the quote. Our fee is not imposed by state law or the Insurer.

Depending upon the Insurer involved with your placement, we might also have an agreement with the Insurer that we are proposing for this placement that might pay us future additional compensation. This compensation could be based on formulas that consider the volume of business placed with the Insurer, the profitability of that business, how much of the business is retained for the Insurer's account each year, and potentially other factors. The agreements frequently consider total eligible premium from all clients placed during a calendar year and any incentive or contingent compensation is often received at a future date. Because of variables in these agreements, we often do not have an accurate means at the time of placement to determine the amount of any additional compensation that might be attributable to any single placement.

You, as the retail broker with the direct relationship with the Insured, must comply with all applicable laws and regulations related to disclosure of and consent and agreement to, compensation, and informing the Insured that it may request more information about producer or broker compensation that might be paid in connection with the Insured's placement. If we request a copy of any legally required insured consent or agreement, you will provide us with a copy. If you need additional information about the compensation arrangements for services provided by RT Specialty affiliates, please contact your RT Specialty representative.

RT Specialty is a division of RSG Specialty, LLC. RSG Specialty, LLC is a Delaware limited liability company and a subsidiary of Ryan Specialty, LLC. In California: RSG Specialty Insurance Services, LLC (License # 0G97516).



RT Specialty Now
Accepts Online
Payments

Simple payment form

We've made it easier than ever to make
a payment to RT Specialty. Just use the
link below to pay via credit card or
ACH. It's fast, easy, and mobile!

<https://rtspecialty.epaypolicy.com>



ePayPolicy

A white smartphone with a red case displays the RT payment form. The form has the RT logo at the top, followed by the title "Make a Payment" and the instruction "Please enter your payment information below". It includes input fields for "PAYER" (with "Payer" as a placeholder), "EMAIL ADDRESS" (with "Email Address" as a placeholder), and "AMOUNT" (with "0.00" as a placeholder). At the bottom, there are two buttons for "PAYMENT TYPE": "Credit Card" (highlighted with a green border and a green dot) and "ACH/eCheck" (with a white border and a white dot).

RT

Make a Payment

Please enter your payment information
below

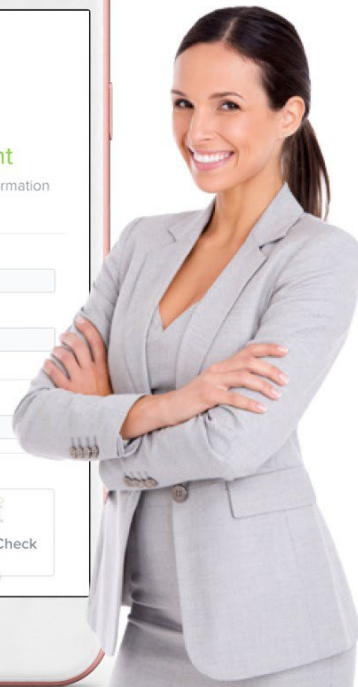
PAYER
Payer

EMAIL ADDRESS
Email Address

AMOUNT
0.00

PAYMENT TYPE

Credit Card ACH/eCheck





RE: Professional Liability Binder (Environmental)

Policy Number: LHR863536
Renewal of: LHR854536
Company: Landmark American Insurance Company
(A.M. Best rating: A++ XIV and S&P rating: AA+)
Insured: HUNT, GUILLOT & ASSOCIATES, LLC
RUSTON, LA

Professional Services: SEE PROFESSIONAL SERVICES ENDORSEMENT

Policy Dates: January 01, 2025 - January 01, 2026

Form: RSG 51008 0722 Environmental Consultants Professional Liability
Coverage Form Claims Made and Reported Basis

Retroactive Date: May 12, 1997

Each Claim Limit: \$5,000,000

Aggregate Limit: \$10,000,000

Deductible

Per Claim: \$250,000 Applies to Indemnity and Expense

Policy Attachments

- Amendment of Definitions - **added Definition M - midterm**
- Amendment of Exclusion Q
- Amendment of Section 1 Paragraph E Covered Persons and Entities
- Amendment of Exclusion I
- Amendment to Conditions Notice of a Claim
- RSG 56216 0822 Cryptocurrency Exclusion
- Defense and Settlement Endorsement
- RSG 54118 0414 Deletion of Exclusion(s) - **Exclusion R and P**
- Independent Contractors Endorsement
- Innocent Insured Endorsement
- RSG 99077 0119 Louisiana Surplus Lines Disclosure Notice
- Mailing Address Amendatory Endorsement

- RSG 54025 0405 Minimum Retained Premium
- RSG 54027 0809 Named Insured Endorsement - **Per expiring mid-term endt.**
- RSG 54082 0710 Non-owned Disposal Site Coverage - Claims Made - **\$1mm/\$1mm; \$25K ded.; 1/1/2013**
- RSG 56135 0523 Notice of Cancellation - **30 days**
- RSG 56058 0903 Nuclear Energy Liability Exclusion
- RSG 54140 0415 Professional Services Endorsement
- Punitive Damages Endorsement - **Punitive Damages Where Allowable By Law**
- RSG 94022 0407 Service Of Suit
- RSG 99022 1022 State Fraud Statement
- Transportation Pollution Liability - Sublimit
- RSG 56121 1222 Violation of Consumer Protection Laws Exclusion
- RSG 54085 0710 Waiver of Subrogation - Specific - **US Steel c/o Pontoon Solutions, Inc. 10151 Deerwood Park Blvd. Building 400, 3rd Floor Jacksonville, FL 32256**
- RSG 54112 1213 Worldwide Coverage Endorsement

Terms and Conditions

Amendment of Exclusion I
 Amendment of Exclusion F. Innocent Insured
 Amendment to conditions notice of claim (risk manager, director, officer)
 Punitive Damages where Insurable by law
 Non owned disposal site liability (sub limit 1mill)
 Transportation Pollution liability (sub limit 1mill)
 Extended Reporting Period 12 months for premium not to exceed 100%
 Extended Reporting Period 24 months for premium not to exceed 150%
 Extended Reporting Period 36 months for premium not to exceed 175%

Please note: The Violation Consumer Protection Laws Exclusion has been added to this renewal, the endorsement replaces the TCPA Exclusion.

Premium Amount

Gross Premium: \$325,000.00

Comments:

NO FLAT CANCELLATION- 25% MINIMUM EARNED PREMIUM UPON BINDING.

Based on the insured mailing address we have tentatively identified the Home State as LA. If there are no exposures in LA we will identify the state with the largest exposure as the Home State.



Please read all terms and conditions shown above carefully as they may not conform to specifications shown on your submission.

Coverage bound herewith shall be subject to all terms and conditions of the policy to be issued which, when delivered, replaces this binder.

Please consider this your invoice for accounting purposes. Payment is due 45 days from the end of the month in which the policy is effective. Remit payment to RSUI Group Inc., P.O. Box 932995, Atlanta, GA 31193-2995.

This Binder is valid for 90 days from the effective date.

