



**DMI INSURANCE SERVICES, INC.**  
Automotive Program Specialists  
www.dmi-insurance.com  
License No.: 0702248

September 25, 2025

National Insurance Group, Inc.  
Mohammad Falah

RE: Ford City Motors, Inc.  
DBA Ford City Motors  
Dealer Super Protector+ Renewal Quote #123285

Dear Mohammad:

Please find attached the renewal quote for Ford City Motors, Inc., which is valid until 10/5/2025. Here is a summary of the proposal:

Insured: Ford City Motors, Inc.

Carrier: AXIS Insurance Company

Renewal Policy Period: From 10/5/2025 to 10/5/2026

Premiums and Fees:	Premium:	\$11,891.00
	Service Fee:	\$250.00
	Total:	\$12,141.00

**IMPORTANT! PLEASE READ THOROUGHLY**

The attached renewal proposal is only a summary of the insurance protection being offered. Coverages listed in this proposal are offered only if shown as included or a limit is displayed. A quote document does not include all of the provisions of an insurance policy that would be issued. This signed document and renewal proposal shall be made part of the application used in applying for this insurance and only the coverages and deductibles shown therein with a limit displayed or shown as included are being offered for purchase. The accepted renewal proposal replaces any indication, request, or omission of coverage contained within any application used in applying for insurance.

If property coverage has been offered: Your policy will contain a coinsurance clause applicable to Buildings and Business Personal Property. All property must be insured to at least 90% of the replacement cost value. An Independent Loss Control Company may evaluate the Building and Business Personal Property limits and if found to be underinsured the Insurance Carrier may endorse your policy to revise the property limits and issue an additional premium notice. An operable central reporting alarm is required for theft coverage. An alarm warranty will be issued with your policy.

Policyholder attests: I/We understand that a renewal of insurance and the premium quoted is based on all Motor Vehicle Records being acceptable to the company. Unacceptable Motor Vehicle Records will result in driver exclusion(s), premium increase, and/or cancellation of an issued policy. I/We further declare that I/We will notify the insurance company of all employee and driver additions or deletions as they occur. Failure to report employees or independent contractors whether or not they drive can result in a coverage dispute and/or cancellation of the policy applied for.

**APPLICANT'S CONSENT / ADVISORY / WARRANTIES**

**APPLICANT'S INITIALS**

<b>ANIMAL EXCLUSION</b> I hereby consent to and accept an Animal Endorsement which will change the policy applied for.	<b>X</b> <u>A.K</u>
<b>POLICY or SERVICE FEE (If Applicable. See quotation.)</b> I hereby consent to and accept a fully earned policy or service fee of up to \$250 for the purpose of having the insurance company arrange loss control consultation for my business. This consent is applicable to new policies and all renewals and is in effect until revoked in writing.	<b>X</b> <u>A.K</u>
I understand that the insurance applied for within this application: <b>DOES NOT INCLUDE WORKERS COMPENSATION THAT IS REQUIRED BY LAW.</b>	<b>X</b> <u>A.K</u>

MOHAMMED KURT ISHAI

INSURED'S SIGNATURE OF ACCEPTANCE

10/02/2025 07:45PM UTC

DATE

MOE FALAH

BROKER'S SIGNATURE OF ACKNOWLEDGEMENT & COMPLETION

10/02/2025 07:46PM UTC

DATE

## Dealer Super Protector+ Renewal Quote

Page 1 of 3

Presented by: **AXIS Insurance Company**

Producer: National Insurance Group, Inc.

Attention: **Mohammad Falah**

Prepared Especially For:

Proposal No 123285

Policy Number

Fax No.

Today's Date: 09/25/2025

Policy Expiration: 10/05/2025

**Ford City Motors**

Base Premium: \$ 11,891.00

**See cover letter for any applicable fees.**

### Locations Insured

1 845 E Chicago St, Elgin, IL, 60120

### Limits:

### Non-Franchised Auto Dealer Coverages (ADCF):

\$ 1,000,000	Covered Autos Liability Bodily Injury & Property Damage - Each Accident(\$500 Deductible)
\$ 1,000,000	General Liability Bodily Injury & Property Damage - Each Accident(\$500 Deductible)
\$ 100,000	Damage to Premises Rented to You - Any One Premises
\$ 1,000,000	Personal And Advertising Injury Liability - Any One Person Or Organization
\$ 3,000,000	General Liability Aggregate
\$ 3,000,000	Products And Work You Performed Aggregate
\$ 5,000	Locations And Operations Medical Payments - Any One Person
\$ 5,000	Auto Medical Payments - Each Insured
\$ 70,000	Uninsured Motorists Bodily Injury - Coverage is NonStacked
\$ 70,000	Underinsured Motorists Bodily Injury
\$ Included	Owners of Premises & Additional Insureds

No. of Dealer Plates or Tags 4

No. of Vehicles Registered: Other       

**Dealers Physical Damage Coverage \$60,000 maximum per auto or the limit of insurance, whichever is less.**

**100% co-insurance clause applies. Dealers Physical Damage coverage limit must be equal to 100% of the value of all inventory vehicles and other owned vehicles at the time of a loss.**

**Loc. No. 1**

Limit: \$765,000

Includes: \$100,000 In-Transit And Temp. Locations

Perils: Comprehensive

Deductibles: \$1,000 Per Vehicle/\$5,000 Per Occurrence Per Location

\$1,500 Wind & Hail Per Vehicle

\$1,000 Collision

### **Drive Other Car**

Named Drivers:

### **Garagekeepers Coverage**

Loc. No.

Limit:

Deductible: \$

Coverage Option:

Collision

Limit:

Deductible:

Specified VehiclesCommercial General Liability**NOT QUOTED**

\$ Each Occurrence Limit  
 \$ General Aggregate Limit  
 \$ Personal & Advertising Limit  
 \$ Fire Damage (any one fire)  
 \$ Medical Expenses  
 \$ Deductible

Property Coverages**NOT QUOTED**Loc. No.Reported Owners/Employees/Drivers/Independent Contractors:

Name	Date of Birth	License #	State	Furnished Car?	F/T / P/T	Status
Ahmed Kurtishi	06/22/1998	K63200098177	IL	YES	FullTime	Approved
Mustafa Ayad	04/18/1997	A34054197111	IL	YES	FullTime	Approved
Blerand Kurtishi	01/27/1997	K63206097027	IL	NO	FullTime	Approved
Ayad Adel Saeed	09/30/1966	S30000166278	IL	NO	FullTime	Approved
Mary Borges	08/12/2004	B62258304829	IL	NO	FullTime	Approved

**Driver Exclusions are continued and apply to all renewals of this policy.**

PLEASE REMEMBER TO ADVISE YOUR BROKER OF ANY EMPLOYEES HIRED OR TERMINATED

Renewal Subject To The Following:

This is your renewal proposal. The total annual premium including fees (if applicable) is noted on page 1. This renewal proposal is based on the same coverages, exposures, drivers/employees motor vehicle records and autos as the expiring policy or per your renewal instructions. Exception: Conditional renewals may have changes already made in the proposal. If so, a formal Conditional Renewal Notice has already been mailed. Any change in exposure can void this quote or change the premium quoted.

**Please verify the following for accuracy.** If any changes are to be made, please contact our office for a revision and we will prepare and forward a revised renewal proposal to your office.

**1. Coverages limits and deductibles.**

**2. All owners, their spouses and all employees whether they drive or not and their Motor Vehicle Record information must be disclosed to the carrier.**

**I/We further declare that I/We will notify the company of all employee and driver additions or deletions as they occur. Failure to report employees whether or not they drive and all employee and driver changes as they occur can result in a coverage dispute and/or cancellation of the policy applied for.**

*AHMED KURTISHI*

10/02/2025 07:45PM UTC

APPLICANT'S SIGNATURE OF ACCEPTANCE

DATE

*MOE FALAH*

10/02/2025 07:46PM UTC

BROKER'S SIGNATURE OF ACKNOWLEDGEMENT & COMPLETION

DATE