



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

October 14, 2025

Reeves Insurance Associates, Inc.
Tracie Reeves

RE: SRK Auto Service LLC
DBA SRK Auto Service LLC
Dealer Super Protector+ Renewal Quote #123890

Dear Tracie:

Please find attached the renewal quote for SRK Auto Service LLC, which is valid until 10/25/2025. Here is a summary of the proposal:

Insured: SRK Auto Service LLC
Carrier: AXIS Insurance Company
Renewal Policy Period: From 10/25/2025 to 10/25/2026
Premiums and Fees: Premium: \$4,055.00
Policy Fee: \$250.00
Total: \$4,305.00

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

ANIMAL EXCLUSION I hereby consent to and accept an Animal Endorsement which will change the policy applied for.	X <u>RK</u>
POLICY or SERVICE FEE (If Applicable. See quotation.) 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.	X <u>RK</u>
I understand that the insurance applied for within this application: DOES NOT INCLUDE WORKERS COMPENSATION THAT IS REQUIRED BY LAW.	X <u>RK</u>

Raju Khemani

INSURED'S SIGNATURE OF ACCEPTANCE

[Signature]

BROKER'S SIGNATURE OF ACKNOWLEDGEMENT & COMPLETION

10/20/2025 07:00PM UTC

DATE

10/21/25

DATE

Dealer Super Protector+ Renewal Quote

Page 1 of 4

Presented by: **AXIS Insurance Company**

Producer: Reeves Insurance Associates, Inc.

Attention: **Tracie Reeves**

Prepared Especially For:

Proposal No 123890

Policy Number

Fax No. 7709490698

Today's Date: 10/14/2025

Policy Expiration: 10/25/2025

SRK Auto Service LLC

Base Premium: \$ 4,055.00

See cover letter for any applicable fees.

Locations Insured

1 1120 Cripple Creek Dr Ste C, Lawrenceville, GA, 30043

<u>Limits:</u>	<u>Non-Franchised Auto Dealer Coverages (ADCF):</u>
\$ 125,000	Covered Autos Liability Bodily Injury & Property Damage - Each Accident(\$500 Deductible)
\$ 125,000	General Liability Bodily Injury & Property Damage - Each Accident(\$500 Deductible)
\$ 100,000	Damage to Premises Rented to You - Any One Premises
\$ 125,000	Personal And Advertising Injury Liability - Any One Person Or Organization
\$ 250,000	General Liability Aggregate
\$ 250,000	Products And Work You Performed Aggregate
\$ 2,000	Locations And Operations Medical Payments - Any One Person
\$ 2,000	Auto Medical Payments - Each Insured
\$ 75,000	Uninsured/Underinsured Motorists Bodily Injury - Coverage is NonStacked

No. of Dealer Plates or Tags 3

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.

Limit:

Includes:

Perils:

Deductibles:

Drive Other Car

Named Drivers:

Garagekeepers Coverage

Loc. No. 1

Comprehensive Limit: \$30,000 Deductible: \$ 500/2,500

Coverage Option: Legal Liability

Collision Limit: \$30,000 Deductible: \$500

Specified Vehicles**Commercial General Liability****NOT QUOTED**

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

Property Coverages**Equipment Breakdown:** Included**Loc. No. 1**

<u>Building</u>	<u>Contents</u>	<u>Business Income</u>
Limit:	Limit: \$25,000	Limit:
Deductible:	Deductible: \$1,000	Deductible:
Wind/Hail Ded:	Coinsurance: 90	
	Valuation: RC	
	Wind/Hail Ded: \$1,000	
	Theft Included	

Fire Legal: No Coverage**Building Legal:** No Coverage**Reported Owners/Employees/Drivers/Independent Contractors:**

Name	Date of Birth	License #	State	Furnished Car?	F/T / P/T	Status
Raju Khemani	05/30/1957	041321644	GA	YES	FullTime	Approved
Altin Lepuri	09/20/1976	056837338	GA	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.

Raju Khemani

10/20/2025 07:00PM U

APPLICANT'S SIGNATURE OF ACCEPTANCE

DATE

James H. Galt

BROKER'S SIGNATURE OF ACKNOWLEDGEMENT & COMPLETION

10/21/25

DATE

BINDING IS SUBJECT TO THE FOLLOWING:

1. Signed and Initialed Renewal Proposal.

*****ADVISEMENT ONLY*****

- Rated with 1 owner, 1 furnished employee and 1 non-furnished.
- 3yr loss ratio is 0.
- Expiring Base Premium is \$5514.

REVISION 1: Remove DOL & reduce liability limit.

REVISION 2: Remove E&O Coverage. Remove Vimlu as an employee & reduce medical payments to 2K.

REVISION 3: Amended Dealer Plates to 3.

Raju Khemani

Thank you for your business!

Christol Castaneda Ext. 2012

Underwriter



POLICYHOLDER DISCLOSURE

NOTICE OF TERRORISM INSURANCE COVERAGE

The Terrorism Risk Insurance Act established a program (Terrorism Risk Insurance Program) within the Department of the Treasury, under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks. You are hereby notified that an "act of terrorism", as defined in Section 102(1) of the Terrorism Risk Insurance Act, as amended (the "Act"), means any act that is certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019 and 80% beginning on January 1, 2020, of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

Please note that your policy includes the terrorism coverage required to be offered by the Act, and that no separate additional premium charge has been made for such terrorism coverage. The policy premium does not include any charges for the portion of losses covered by the United States government under the Act.

NOTICE TO BROKER

MANDATORY POLICYHOLDER DISCLOSURE

RE: TERRORISM INSURANCE COVERAGE

We are required by the Terrorism Risk Insurance Act, as amended (the "Act"), to provide policyholders with clear and conspicuous disclosures. This notice must be provided at the time of offer and renewal of the policy.

Includes copyrighted material 2015 National Association of Insurance Commissioners



POLICY NUMBER:

COMMERCIAL AUTO
AXS300 04-17

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NAMED DRIVER EXCLUSION

This endorsement modifies insurance provided under the following:

**BUSINESS AUTO COVERAGE FORM
GARAGE COVERAGE FORM
TRUCKERS COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
AUTO DEALERS COVERAGE FORM**

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below and shall remain in effect on all renewals or continuations until cancelled or deleted by us.

Endorsement Effective Date: 10/25/2025 12:01 AM Standard Time

Except as provided for in the paragraph immediately below, you agree that none of the insurance coverages afforded by the policy shall apply while a covered "auto" is driven, operated or in the care, custody or control of the named person(s) set forth in the **SCHEDULE** below. This exclusion applies whether or not the use of the "auto" was with the express or implied permission of the "insured".

If the excluding of uninsured, underinsured, uninsured or underinsured property damage, personal injury protection or auto medical payments coverage is in violation of any applicable state law, then coverage provided shall be no greater than the minimum coverage requirement applicable at the time of any "loss".

All other terms and conditions of the above policies remain unchanged by this endorsement.

SCHEDULE:

Excluded Driver(s) or Operator(s)	
<u>Vimlu Khemani</u>	<u></u>
<u></u>	<u></u>

ACCEPTED BY:

<u><i>Raju Khemani</i></u>	<u>Raju Khemani</u>	<u>10/20/2025 07:00PM UTC</u>
Signature Of Named Insured or, if a Corporation, an Authorized Representative	Title	Date Signed

Document Reference : 8b95edc6-a3fc-49f5-8956-327a6471ce28
Document Title : Reeves Insurance - Renewal Applications for SRK Auto Service LLC - 10/25/2025 Expiration
Document Region : Northern Virginia
Sender Name : Kandis Ballew
Sender Email : kballew@reeves-ins.com
Total Document Pages : 18
Secondary Security : Not Required
Participants

1. Raju Khemani (srkautoservice@gmail.com)

Document History

Timestamp	Description
10/17/2025 12:24PM America/New_York	Sender downloaded document.
10/17/2025 12:30PM America/New_York	Document sent by Kandis Ballew (kballew@reeves-ins.com).
10/17/2025 12:30PM America/New_York	Sender downloaded document.
10/17/2025 12:30PM America/New_York	Email sent to Raju Khemani (srkautoservice@gmail.com).
10/17/2025 12:30PM America/New_York	Email sent to Kandis Ballew (kballew@reeves-ins.com).
10/18/2025 12:31PM America/New_York	Email sent to Raju Khemani (srkautoservice@gmail.com).
10/18/2025 02:05PM America/New_York	Document viewed by Raju Khemani (srkautoservice@gmail.com). 24.158.242.124 Mozilla/5.0 (Windows NT 10.0; Win64; x64; rv:144.0) Gecko/20100101 Firefox/144.0
10/19/2025 12:31PM America/New_York	Email sent to Raju Khemani (srkautoservice@gmail.com).
10/20/2025 12:31PM America/New_York	Email sent to Raju Khemani (srkautoservice@gmail.com).
10/20/2025 02:31PM America/New_York	Document viewed by Raju Khemani (srkautoservice@gmail.com). 24.158.242.124 Mozilla/5.0 (Windows NT 10.0; Win64; x64; rv:144.0) Gecko/20100101 Firefox/144.0
10/20/2025 03:00PM America/New_York	Raju Khemani (srkautoservice@gmail.com) has agreed to terms of service and to do business electronically with Kandis Ballew (kballew@reeves-ins.com). 24.158.242.124 Mozilla/5.0 (Windows NT 10.0; Win64; x64; rv:144.0) Gecko/20100101 Firefox/144.0
10/20/2025 03:00PM America/New_York	Signed by Raju Khemani (srkautoservice@gmail.com). 24.158.242.124 Mozilla/5.0 (Windows NT 10.0; Win64; x64; rv:144.0) Gecko/20100101 Firefox/144.0
10/20/2025 03:39PM America/New_York	Document copy sent to Kandis Ballew (kballew@reeves-ins.com).

Document History

Timestamp	Description
10/20/2025 03:39PM America/New_York	Document copy sent to Raju Khemani (srkautoservice@gmail.com).