

A/C: Sentinel Safety & Security,  
R/I: The Travelers Indemnity Company

UMBRELLA LIABILITY  
June 4, 2024

From: Brian Kohout

Telephone: (630) 209-7195

GC RENEWAL: No  
CLIENT RENEWAL: No

POLICY PERIOD: July 1, 2024 To July 1, 2025

REINSURED PERIOD: July 1, 2024 To July 1, 2025

TYPE OF INSURANCE: Umbrella Liability - Reinsurance Coverage Limited to Automobile Liability

COMPANY POLICY LIMIT(S): \$5,000,000 Each Occurrence / Annual Aggregate. Where Applicable Excess of Underlying Insurance and/or other Deductible

As per Cede: "We are putting up the lead 5M for around 250-300k. "

COMPANY RETENTION Net &/Or Treaty: A) \$100,000 Each Occurrence (Being 10.0000%) Part of \$1,000,000 Each Occurrence Excess Underlying Insurance and/or other Deductible as respects to Excess Automobile Liability

B) \$4,000,000 Each Occurrence (being 100%) part of \$4,000,000 Each Occurrence Excess \$1,000,000 Each Occurrence Excess Underlying Insurance and/or other Deductible as respects to Excess Automobile Liability

And,  
\$5,000,000 Each Occurrence / Annual Aggregate.  
Where Applicable Excess of Underlying Insurance and/or other Deductible  
All Coverages other than Automobile Liability - Difference in Conditions

OTHER FACULTATIVE: Placed Elsewhere by Company

None

REINSURANCE LIMIT(S) HEREON: A) **BASIS OF ACCEPTANCE:** Contributing Excess \$900,000 Each Occurrence (Being 90.0000%) Part of \$1,000,000 Each Occurrence Excess Underlying Insurance and/or other Deductible as respects to Excess Automobile Liability

REINSURANCE PREMIUM: A) Please quote your best offer

CEDING COMMISSION: 25.00%

ORIGINAL CANCELLATION CLAUSE: 90 days

REINSURANCE CONDITIONS: Follow Form Company Policy except as stated in Additional Reinsurance Conditions.

ADDITIONAL REINSURANCE  
CONDITION(S):

In Consideration of the premium charged, it is agreed that such reinsurance as is afforded by this Certificate shall apply only to Automobile Liability as granted by the Ceding Company's Umbrella Liability Policy

It is further agreed that Non-Automobile Bodily Injury and Property Damage Claims or Losses otherwise recoverable under the Ceding Company's Umbrella Liability Policy shall not impair the Ceding Company's Limit or Retention

COMPANY POLICY TERMS/EXTENSIONS/EXCLUSIONS:

Attach: As per Company Policy(ies)

COMPANY POLICY FORM:

OCCURRENCE FORM  
Loss Adjustment Expense: Outside

EXPOSURE BASE:

Projected: Start Date End Date Units  
07/01/2024 07/01/2025 147

FLEET:

Type Units  
Private Passenger 1  
Trucks - Light 134  
Trucks - Medium 11  
Trucks - Heavy 1  
TOTAL: 147

HNO - incidental exposure, maybe 10 employees

90% of trips are 0-50 miles. Nothing over 200 miles.

Auto Controls:

Formal driver and fleet safety program is in place. They have a new program for MVRs that was reviewed by their attorney. They use PARS and non WI they use SIMS (a new MVR pull system). Preplacement drug testing is performed for driver selection and hiring process as well as medical examinations.

No frequent drivers under 21 and employee turnover is low.

Radius is 20% less than 50 miles. 60% 51-200 and 20% 201-400 miles.

UNDERLYING SCHEDULE:

Coverage Limit Company Policy Term  
CAL \$1M CSL Travelers 07/01/2024-2025

LOSSES:	Valuation Date: 05/29/2024 Last 6 years		
	Auto Liab		
	TOTAL		
	YEAR	INCURRED	NUMBER
	07/01/2023-07/01/2024	\$76,797	4
	07/01/2022-07/01/2023	\$28,226	11
	07/01/2021-07/01/2022	\$18,734	6
	07/01/2020-07/01/2021	\$27,269	6
	07/01/2019-07/01/2020	\$5,388	1
	07/01/2018-07/01/2019	\$46,522	6

LARGE LOSSES: Valuation Date: 05/29/2024 None excess of \$100,000 Last 6 years