

COMMERCIAL GENERAL LIABILITY INSURANCE POLICY

Policy Number: CGL-2024-85392-SDS

Named Insured: Summit Digital Solutions, Inc.

Policy Period: January 1, 2024 to January 1, 2025

Insurance Carrier: Atlantic General Insurance Company

I. COVERAGE DECLARATIONS

A. General Aggregate Limit

- \$4,000,000 per policy period

B. Products-Completed Operations Aggregate

- \$4,000,000 per policy period

C. Personal & Advertising Injury

- \$2,000,000 per occurrence

D. Each Occurrence Limit

- \$2,000,000

E. Damage to Premises Rented

- \$1,000,000 per occurrence

F. Medical Expense Limit

- \$10,000 per person

II. COVERAGE DESCRIPTION

This policy provides coverage for bodily injury, property damage, personal injury, and advertising injury arising from the insured's operations, including:

Technology consulting services

Digital transformation implementation

IoT systems integration

AI/ML solution deployment

Professional services operations

Premises liability at owned/leased locations

III. NAMED INSURED OPERATIONS

Summit Digital Solutions, Inc., including all subsidiary and affiliated companies as now or hereafter constituted, specifically including:

Peak Performance Platform operations

Enterprise technology consulting

Digital transformation services

IoT integration services

Process automation implementation

Data analytics services

IV. COVERED LOCATIONS

Primary Corporate Headquarters

- 2500 Innovation Drive
- Wilmington, DE 19801

Regional Offices (as scheduled)

- Boston Technology Center
- Silicon Valley Innovation Hub
- Austin Development Campus

V. EXCLUSIONS

This policy does not apply to:

Professional Liability

- Claims arising from professional services requiring E&O coverage
- Technology errors and omissions

Cyber Liability

- Data breaches

- Network security failures
- Cyber attacks

Employment Practices

- Employment-related claims
- Workplace discrimination
- Harassment claims

Intellectual Property

- Patent infringement
- Copyright violations
- Trade secret misappropriation

VI. ADDITIONAL INSUREDS

The following entities are included as Additional Insureds where required by written contract:

Property owners/managers where Summit Digital Solutions operates

Strategic technology partners

Client organizations (as required by contract)

Vendors (as required by contract)

VII. CONDITIONS

A. Premium Payment

Annual Premium: \$225,000

Payment Terms: Quarterly installments

B. Claims Reporting

All claims must be reported within 30 days of occurrence to:

Claims Department

Atlantic General Insurance Company

claims@atlanticgeneral.com

C. Territory

Coverage applies to operations within:

United States

Canada

International locations (as scheduled)

VIII. ENDORSEMENTS

Technology Services Extension

- Enhanced coverage for technology operations
- IoT implementation coverage
- Software deployment coverage

Additional Insured - Blanket

- Automatic coverage where required by contract
- Primary and non-contributory provisions

Waiver of Subrogation

- Blanket waiver where required by contract

IX. NOTICES

All notices shall be delivered to:

Risk Management Department

Summit Digital Solutions, Inc.

2500 Innovation Drive

Wilmington, DE 19801

With copy to:

Atlantic General Insurance Company

One Financial Plaza

Boston, MA 02110

X. AUTHENTICATION

This policy is valid when signed by an authorized representative of Atlantic General Insurance Company.

Issued this 15th day of December, 2023

—

Jonathan P. Williams

Senior Underwriter

Atlantic General Insurance Company

—

Dr. Alexandra Reeves

CEO

Summit Digital Solutions, Inc.