



COMMERCIAL AUTO INSURANCE BINDER

THIS BINDER IS A TEMPORARY INSURANCE CONTRACT, SUBJECT TO THE TERMS AND CONDITIONS SHOWN ON THIS FORM					
INSURER HDI Specialty Insurance Company			INSURED HUM Inc		
NAIC 16131					
Broker / Agency		Straight Up Insurance Services LLC		Policy Numbers	HFM00139-02 & HFM00140-02
				State(s) of Coverage	AZ, CA, ID, NJ, NM, NV, PA, TX
				Effective Date	1/21/25
Surplus Lines Lic. #		0L02394		Expiration Date	1/21/26
DESCRIPTION OF OPERATION Transportation Network Company			This Binder is valid for thirty (30) days from Effective Date		
IN RETURN FOR THE PAYMENT OF THE PREMIUM, IN RELIANCE UPON THE STATEMENTS IN THE APPLICATION(S) AND SUBJECT TO ALL THE TERMS OF THE PROPOSAL, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THE BINDER.					
Please complete installation of the "mobile app" within 30 days to avoid coverage interruption.					
POLICY VALUES					
Policy Numbers Upon Receipt of Payment			Period 1 HFM00139-02		Period 2 & 3 HFM00140-02
Coverage = Symbol 10	Deductible	Limits	Premium	Limits	Premium
Liability (CSL)	\$ -	\$100,000 CSL	\$ 4,257.00	\$1,000,000 CSL - all others	\$ 63,932.15
Uninsured Motorists/Underinsured Motorists (CSL)	\$ -	\$ 100,000 CSL	\$ 594.00	\$1,000,000 CSL - all others	\$ 8,915.91
Personal Injury Protection or equivalent	\$ -	Per State Min Required	\$ -	Per State Min Required	\$ -
Medical Payments	\$ -	\$5,000	\$ 149.00	\$5,000	\$ 2,236.43
Comprehensive	\$ 5,000	Not Available	\$ -	\$50k or ACV, whichever is less, up to \$1M	\$ 834.93
Collision	\$ 5,000	Not Available	\$ -	\$50k or ACV, whichever is less, up to \$1M	\$ 7,663.51
Auditable Estimated Premium					\$ 83,582.93
Non-Auditable Premium		Non-Auditable	\$ 5,000.00	Blanket AI	\$ 250.00
Total Premium			\$ 5,000.00		\$ 83,832.93
Service Fee	5.000%		\$ 250.00	Fully Earned	\$ 4,191.65
Surplus Lines Tax	3.000%		\$ 157.50		\$ 2,640.74
Stamping Fee (if any)	0.180%		\$ 9.45		\$ 158.44
Estimated Total			\$ 5,416.95		\$ 90,823.76
Estimate Mileage / Policy Rate		N/A	N/A	298,191	\$ 0.2803
TOTAL ESTIMATED ANNUAL COST			\$95,990.71		
Minimum Annual Premium			\$5,000		\$75,250
Minimum Rate Per Mile			N/A		\$0.2242
Minimum Earned Premium			25% \$1,250.00		\$20,958.23
Surplus Lines Taxes/Fees paid by insured, filed by			CRC Group		
Prior Policy Number			HFM00139-01		HFM00140-01
AUTHORIZED REPRESENTATIVE: Straight Up Insurance Services, LLC					
Straight Up Insurance Services, LLC (California License #0L02394) offers insurance products and services for both licensed insurance companies and surplus lines insurance companies. Straight Up Insurance Services, LLC (SUIS) is not an insurance company, but acts as an insurance agent or a surplus lines insurance broker for certain insurance companies. SUIIS is paid commissions and may receive other performance-based compensation for its services from insurance companies. The compensation received by SUIIS may vary by insurance company. Not all insurance products and services are available in all states. Insurance rates are subject to change.					
Claim Administrator:	Gallagher Bassett Services, Inc.				
Phone Number:	1-833-226-3138				
Fax Number:	1-866-668-7780				
eMail:	FairmaticClaims@MVSC.com				