Why Berkshire Hathaway GUARD?

| ⊘ STRENGTH | GUARD is ultimately owned and financially backed by Berkshire Hathaway, Inc. — one of the strongest organizations in the world. |
|--------------------|--|
| EXPERTISE | A dedicated provider to the insurance community for four decades, we understand how to protect our clients' interests . |
| CONVENIENCE | We offer a full range of products and services as well as flexible policy terms and convenient payment options. |
| ⊘ TRUST | Right now, hundreds of thousands of policyholders are counting on us. Judging by the high number who return each year, it's safe to say we're doing a great job! |



Quick Facts

Established: 1983

A.M. Best Company Rating: A+ Superior as of 07/26/2023

Berkshire Hathaway GUARD Insurance Companies:

Amguard Insurance Company®, Azguard® Insurance Company (Excess & Surplus Lines), EastGuard Insurance Company®, NorGuard Insurance Company® and WestGuard® Insurance Company

Commercial Lines:

Businessowner's, Commercial Auto, Disability, Commercial Package, Commercial Property, Commercial Umbrella, General Liability, Professional Liability, and Workers' Compensation

Personal Lines:

Homeowners/Renters/Condominium Units/Landlords and Personal Umbrella

Services:

Expert loss control, fair and timely claims handling with 24/7 reporting platform, convenient payment options, responsive customer service, online self-service centers for agents and policyholders

Distribution Network:

7,000+ independent insurance agents and broker partners

Annual Premium: \$2 Billion+

Offices

Headquartered in Wilkes-Barre, PA with other satellite offices

Employees: 1,000+

About . . . BERKSHIRE HATHAWAY, INC.

Chaired by Warren Buffett, Berkshire Hathaway is an international holding company with diverse interests including insurance and reinsurance. World-renowned for its financial strength, the group has an AA rating from Standard and Poor's and is a Fortune 500 company.

Not all Berkshire Hathaway GUARD Insurance Companies provide the products described here in nor are all products and coverages available in all states. This information is intended to present a general overview for illustrative purposes. Only the relevant insurance policy and endorsements can provide the actual terms and conditions for an insured. © Berkshire Hathaway GUARD Insurance Companies with principal place of business at 39 Public Square, Wilkes-Barre, PA 18701. 2023.

The security you need. The name you trust.

Learn more at www.guard.com or call 1-800-673-2465.



PAYMENT OPTIONS

Making a Payment



PAYMENT TERMS:

Payment or draft information must be received by GUARD no later than 5 business days after inception. **Always include your Proposal Number on all correspondence and checks.** Please be advised certain fees may apply for credit card payments, installment plans, late payments, and insufficient funds/closed bank account. Fees may vary by state and line of coverage. Please review the fee disclosures on the enclosed Proposal of Insurance.

WAYS TO PAY:

- ➤ ONLINE Login to the Policyholder Service Center (PSC) at guard.com/policyholders/ to make a credit card payment, transfer funds from your bank, set up recurring payments, and view your billing history.
- **EXPRESS PAY** No login required. Simply visit guard.com/expresspay/.
- ▶ DIRECT DRAFT Set up recurring automatic payments from your bank account by completing the enclosed Direct Draft Program® Authorization Form and eliminate installment fees.
- **PHONE** Call 1-800-673-2465 to pay with your credit card or bank account.
- MAIL Make check payable to Berkshire Hathaway GUARD Insurance Companies and include the Mailing Remittance Slip (below).

We send Billing Statements to give you advance notice of each draft amount as a courtesy to you. (The procedure for calculating premium is set forth in your policy.) We cannot guarantee that you will receive this notice or that the notice will be received in advance of the Direct Draft. Regardless, payment is still due in accordance with your policy terms.

Mailing Remittance Slip

Customer Name: Larry Bowles

Agency Name: PASCAL BURKE INSURANCE BROKERAGE, INC.

Proposal Number: LAAU449776

Total Cost: \$1,743.00

Broker Fee/Placement Fee \$500.00 Down Payment Amount: \$810.75

Monthly Payment \$466.13 / 2 Pays

Mail Payment To: Berkshire Hathaway GUARD Insurance Companies

ATTN: Accounts Receivable P.O. Box AH - 39 Public Square Wilkes-Barre, PA 18703-0020

Berkshire Hathaway GUARD Insurance Companies • P. O. Box AH, Wilkes-Barre, PA 18703-0020 • 570-825-9900 • www.guard.com



PYGE091721

PAYMENT OPTIONS

Direct Draft Program®



Direct Draft Program® Authorization Form

| Please select one: | | : | |
|--|---|--|--|
| Recurring Dra | ft (no installment fees) | One-Time | Draft |
| Preferred metho | d of receiving direct draft billing state | ment: Amount: \$ | |
| ☐ Email to: | | • | ble option for policyholders on self- |
| | | : reporting payr | ment plans. One-time direct drafts will ninstallment fee up to \$7 in select states. |
| | | | rinstallinent ree up to \$7 in select states. |
| Policyholder Name: _ | Larry Bowles | Policy #: _LAAU44977 | 6 |
| Policy #: | | Policy #: | |
| Bank Name: | | | |
| Name on Bank Accou | int: | | |
| Bank Account #: | | Bank Routing #: | |
| GUARD® Insurance Of EastGUARD Insurance place of business at electronic transfer of renewals thereof, in a cy(ies). Any overpayn tering insufficient fun with or without notic are not the owner of of any authorized wit suring that adequate | the Company® members of Berkshire 39 Public Square, Wilkes-Barre, PA 1 funds from the bank account cited to accordance with either the one-time of the or refunds of premiums may be reds or a closed account may be assesse). Premiums may change in accordany policy or contract identified abound and with respect to such policy of premiums are paid to keep the policy of a sufficient. This authorization is insufficient. This authorization is insufficient. | UARD Insurance Company®, N Hathaway GUARD Insurance (8701 to disclose this documer o pay the insurance premiums draft amount cited or per the pa- returned to the bank account ci sed a fee up to \$20 (depending ance with the terms and condi- ve, you will not receive advance or contract. The owner of the po- y/contract in force, even if the of tion remains in effect until you | orGUARD Insurance Company®, and Companies ("GUARD") with principal of the cited bank and to initiate an for the indicated policy(ies), and any ayment terms of your insurance polited. Attempted withdrawals encounupon the state and subject to change tions of the policy or contract. If you is notice of any change in the amount olicy or contract is responsible for endirect draft does not occur as schedul notify GUARD otherwise in writing. |
| Authorized Signature | : | Date Signed: | 12 / 18 / 2023 |
| Printed Name: | Larry Bowles | Phone #: | 540-419-3046 |
| We send Billing Stateme set forth in your policy. | ents to give you advance notice of each d | raft amount as a courtesy to you. (| The procedure for calculating premium is will be received in advance of the Direct |

Please return the completed form to:

BHGIC Accounting Services | P.O. Box AH | Wilkes-Barre, PA 18703-0020

© csr@guard.com 📮 570-820-7968



Berkshire Hathaway GUARD P.O. Box AH • 39 Public Square Wilkes-Barre, PA 18703-0020 570-825-9900 (Toll-Free 800-673-2465) FAX 570-823-2059 www.guard.com

Classification Analyst: UW West Team

Phone Number: 570-825-9900 Fax Number: 570-820-7968

Extension: 1300 / e-mail: SBUTeam@GUARD.com

Proposal of Insurance

Larry Bowles Prospect Number LAAU449776 for 12/19/2023 to 12/19/2024

PASCAL BURKE INSURANCE BROKERAGE, INC.

Pascal Burke - Irvine, CA Phone Number: 877-893-7629

Fax#: 949-340-8412

This quote will expire on 12/25/2023.

Carrier: AmGUARD Insurance Company

Type of Coverage: Commercial Auto

Payment Method: Direct Bill

Total Estimated Cost: \$1,743.00

(Direct billed policies will be charged a fee of \$7.00 per installment.)

Information Needed to Issue:

- A signed 1) ACORD application or 2) copy of the proposal is required prior to policy issuance.
- A Virginia Selection of Lower Uninsured Motorist Coverage Limits.

Payment Terms:

- Please note that fees may apply and may vary by state. Fees are subject to change with or without notice.
- Policies that are direct billed will be charged a fee of up to \$7.00 per installment. There is no installment fee for policies set up with Direct Draft.
- Any checks returned or attempted bank drafts declined for insufficient funds or a closed account may be assessed a fee of up to \$20.00.
- A late fee may be assessed of up to \$10.00 for payments received after the due date.
- A convenience fee of up to \$7.00 will be added to credit card payments.

Important Notes:

- Any person who knowingly and with intent to injure or defraud any insurer files an application or claim containing any false, incomplete or misleading information shall, upon conviction, be subject to imprisonment for up to seven years and payment of a fine of up to \$15,000.
- We offer a Direct Draft Program to electronically transfer funds from your bank account. Please complete the enclosed Direct Draft Program Authorization Form to enroll and avoid installment fees or lost or delayed checks and associated late charges.

12 / 18 / 2023

Page 1 of 5 LAAU449776 Proposal-12-18-2023-02

Prepared: 12/18/2023 @Z

The next sections of this proposal list the various Business Auto insurance coverages and limits included in this Commercial Auto policy for the Total Estimated Cost shown above; some are automatically included while others reflect specific requests.

SECTION I: Policy-Level Coverages (Applies to All Vehicles unless otherwise noted in the Vehicle Level Coverages section)

| Headquarters State | /irginia |
|---|----------------------------------|
| Coverage | <u>Limit</u> |
| Liability | |
| Limit | \$1,000,000 |
| Symbol(s) | 7,8,9 |
| Insured's Business Is | Other Than Social Service Agency |
| Exposure | Without Delivery Service |
| Hired Auto Liability | |
| If Any | Yes |
| Non-Owned Auto Liability | |
| Number of Employees | 1 |
| Additional Insured When Required by Contract Endorsement Included | |
| Terrorism Coverage | |
| Terrorism Coverage | Include All Other Terrorism |

The Burky

12 / 18 / 2023

Page 2 of 5 LAAU449776 Proposal-12-18-2023-02 Prepared: 12/18/2023 @Z

SECTION II: Vehicle-Level Coverages

The limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle.

Garaging Location 001: 78 Devonne Dr, Fredericksburg, VA 22407-1616

Vehicle 1: 2003 FORD E350SD Vehicle VIN: 1FDSE35L53HA19773 Vehicle Type: Truck, Tractor, or Trailer

Vehicle Size: Light Truck 10,000 lbs GVW or less

Business Use Class: SERVICE

Radius of Operation: Local up to 50 miles

Secondary Class: Contractors

Secondary Class Type: Electrical, Plumbing, Masonry, Plastering and Other Repair or Service

Used in Dumping: No

Original Cost New: \$23,000 Additonal Modifications: \$0

Class Code: 01183

Registration Name: Larry Bowles

Registration State: VA

<u>Coverage</u> <u>Limit</u>

| Liability Limit | \$1,000,000 |
|--|-----------------------|
| Medical Expense Benefits (VA) | |
| Limit | \$5,000 |
| Uninsured Motorists Bodily Injury and Property Damage Coverage | ge (VA) |
| Limit Type | Combined Single Limit |
| Limit | \$1,000,000 |
| Comprehensive ACV | |
| Deductible | \$1,000 |
| Collision | |
| Deductible | \$1,000 |
| Rental Reimbursement | |
| Comprehensive ACV | Yes |
| Collision | Yes |
| Daily Rental Reimbursement Amount | 15 |
| Number of Days | 30 |

SECTION III: Driver Information

| <u>Name</u> | Vehicle Used | Broadened FPB | <u>Drive</u> Other Car |
|----------------|--------------|------------------|---------------------------|
| Cameron Bowles | | No | No |
| Larry Bowles | | No | No |

Page 3 of 5 LAAU449776 Proposal-12-18-2023-02 Prepared: 12/18/2023 @Z

Section IV: Policy Forms

| Form | |
|-------------------|---|
| CA DS 03 10 13 | Business Auto Declarations |
| END SCH | Schedule of Forms and Endorsement |
| CA 00 01 10 13 | Business Auto Coverage Form |
| CA 01 16 01 22 | Virginia Changes - Business Auto Coverage Form |
| CA 02 68 01 21 | Virginia Changes in Policy - Cancellation and Nonrenewal |
| PN VA 01 09 22 | Notice to Policyholders Important Information Regarding Your Insurance |
| AIC 99 01 03 17 | Schedule of Named Insured(s) |
| BA 99 04 VA 06 18 | VA Additional Insured When Required By Contract |
| BA 99 13 06 18 | Automatic Physical Damage Coverage For Newly Acquired Vehicles |
| CA 21 21 11 02 | Uninsured Motorists Endorsement |
| CA 22 46 11 16 | Virginia Medical Expense and Income Loss Benefits Endorsement |
| CA 99 23 10 13 | Rental Reimbursement Coverage |
| CA 99 52 02 18 | Virginia Limited Subrogation Rights |
| CA 99 69 02 18 | Virginia Individual Named Insured |
| IL 00 03 09 08 | Calculation of Premium |
| IL 00 17 11 98 | Common Policy Conditions |
| IL 00 21 09 08 | Nuclear Energy Liability Exclusion Endorsement (Broad Form) |
| IL 99 00 08 13 | Authorization and Attestation |
| IL N 144 01 17 | Virginia Important Notice Regarding Uninsured Motorists Coverage |
| IL P 001 01 04 | U.S. Treasury Department Office Of Foreign Assets Control (OFAC) Advisory Notice To |
| PRIV POL | Policyholder Privacy Policy |
| | |

SECTION V: Additional Interests

No Additional Interests to list.

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This proposal is not a binder. The Total Estimated Cost is based upon information provided to date and is subject to change even after coverage has been bound, based upon availability of additional pricing or underwriting information or considerations and/or upon the results of loss control surveys and compliance with recommendations. This summary of policy coverages, premium, and limits is not an insurance policy. For further details about the coverage, please review the policy forms and declarations pages. In the event of a conflict, the terms stated in the insurance policy shall govern. Please be aware that this proposal encompasses only the coverages listed and that those coverages are subject to the final terms and conditions stated in the policy. Our only offer of insurance is stated by the terms of this proposal, which can only be changed by our issuance of a new proposal.

| Prospect Number: | LAAU449776 |
|-------------------------------------|----------------|
| PROPOSAL-12-18-2023-02 Accepted by: | Larry Bowles |
| | (print name) |
| Prospect's Signature: | Ang Durty |
| Date: | 12 / 18 / 2023 |
| | |

Fax this signed proposal page to us at 570-820-7968

Page 5 of 5 LAAU449776 Proposal-12-18-2023-02 Prepared: 12/18/2023 @Z

VIRGINIA IMPORTANT NOTICE REGARDING UNINSURED MOTORISTS COVERAGE

YOU ARE ENTITLED TO PURCHASE UNINSURED/UNDERINSURED COVERAGE LIMITS EQUAL TO THE LIABILITY LIMITS ON YOUR MOTOR VEHICLE POLICY. HOWEVER, ANY ONE NAMED INSURED HAS THE RIGHT TO REDUCE THE LIMITS OF THE UNINSURED/UNDERINSURED MOTORIST COVERAGE TO LESS THAN THE LIABILITY LIMITS ON THE POLICY BUT NO LOWER THAN THE FINANCIAL RESPONSIBILITY LIMITS REQUIRED BY Section 46.2-472 OF THE CODE OF VIRGINIA. THE INSURER MAY REQUIRE THAT A REQUEST TO REDUCE COVERAGE BE IN WRITING. ONCE ANY ONE NAMED INSURED REDUCES THE POLICY LIMITS FOR UNINSURED/UNDERINSURED MOTORIST COVERAGE BELOW THE POLICY'S LIABILITY LIMITS, THAT ELECTION IS BINDING ON ALL INSUREDS ON THE POLICY. LATER, IF YOU DESIRE TO INCREASE YOUR LIMITS, YOU MUST MAKE A SPECIFIC REQUEST TO YOUR INSURER. YOU MAY WANT TO PUT THIS REQUEST IN WRITING.

BEFORE REDUCING THE LIMITS OF THE UNINSURED/UNDERINSURED MOTORIST COVERAGE, YOU SHOULD CAREFULLY CONSIDER THAT THIS COVERAGE PROVIDES IMPORTANT PROTECTION IN THE EVENT YOU ARE INJURED OR YOUR MOTOR VEHICLE IS DAMAGED DUE TO THE ACTIONS OF AN UNINSURED/UNDERINSURED MOTORIST.

VIRGINIA SELECTION OF LOWER UNINSURED MOTORISTS COVERAGE LIMITS

| Policy Effective Date: |
|---|
| 12/19/2023 |
| Producer: |
| PASCAL BURKE INSURANCE BROKERAGE, INC. (CAPAC181) |
| |
| |
| |

Virginia law permits you to make certain decisions regarding Uninsured Motorists Coverage. This document briefly describes this coverage and the options available.

You should read this document carefully and contact us or your agent if you have any questions regarding Uninsured Motorists Coverage and your options with respect to this coverage.

This document includes general descriptions of coverage. However, no coverage is provided by this document. You should read your policy and review your Declarations Page(s) and/or Schedule(s) for complete information on the coverages you are provided.

Uninsured Motorists Coverage provides insurance protection to an insured for damages which the insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle or an underinsured motor vehicle because of bodily injury or property damage caused by an automobile accident. Also included are damages due to bodily injury or property damage that results from an automobile accident with a hit-and-run vehicle whose owner or operator is unknown.

Your automobile liability policy must include Uninsured Motorists Coverage at limits equal to your policy's Liability Coverage limits unless you select lower limits as described below.

If your policy's Liability Coverage limits exceed the minimum limits required by Virginia law of: (1) a combined single limit of \$80,000 for each accident, you may reject Uninsured Motorists Coverage at limits equal to your policy's Liability limit(s) and select lower limit(s) of Uninsured Motorists Coverage. However, you may not select Uninsured Motorists Coverage limits less than the minimum Liability Coverage limits(s) required by Virginia law.

If you would like to reject uninsured coverage at limits equal to your Liability Coverage limits and select lower limit(s), please indicate your choice as follows:



Rejection Of Uninsured Motorists Coverage At Limits Equal To My Liability Coverage Limits And Selection Of Lower Limits

By initialing next to the appropriate items and signing below, you are rejecting Uninsured Motorists Coverage at limits equal to your Liability Coverage Limits and you are selecting lower limits of Uninsured Motorists Coverage.

| (Initials) | I reject Uninsured Motorists Coverage at limits equal to my Liability Coverage Limits and select the following lower limits: | | |
|------------|--|------------------|----------------|
| | (Choose one Combined Single Limit option from the following): | | |
| | Combined | | |
| (Initials) | Single Limit | | |
| | \$ 80,000 | | |
| | 100,000 | | |
| | 125,000 | | |
| | 150,000 | | |
| | 200,000 | | |
| | 220,000 | | |
| | 250,000 | | |
| | 300,000 | | |
| | 350,000 | | |
| | 400,000 | | |
| | 500,000 | | |
| | 600,000 | | |
| | 750,000 | | |
| | 1,000,000 | | |
| | 1,500,000 | | |
| | 2,000,000 | | |
| | 2,500,000 | | |
| | 3,000,000 | | |
| | 5,000,000 | | |
| | 7,500,000 | | |
| | 10,000,000 | | |
| | | | |
| | (Other) | | |
| | Augusty, | Larry Bowles | 12 / 18 / 2023 |
| | Signature Of Applican | nt/Named Insured | Date |





P.O. Box A-H Wilkes-Barre, PA 18703-0020 570-825-9900 800-673-2465 www.guard.com

PRIVACY POLICY

Rev. February, 2020

WHAT DO BERKSHIRE HATHAWAY GUARD INSURANCE COMPANIES DO WITH YOUR PERSONAL INFORMATION?

| FACTS | Berkshire Hathaway GUARD Insurance Companies include: AmGUARD Insurance Company, AZGUARD Insurance Company, EastGUARD Insurance Company, NorGUARD Insurance Company, WestGUARD Insurance Company, GUARDCo, Inc., (a medical management affiliate). |
|-------|--|
| Why? | Financial Companies choose how they share your personal information. Federal and State law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do. |
| What? | The types of personal information we collect and share depend upon the product or service you have with us. This information can include: • Social Security Number, date of birth, driving record, income • Credit history, credit-based insurance scores, insurance claim history, payment history When you are no longer our customer, we continue to share your information as described in this notice. |
| How? | All financial companies may need to share customers' personal information to run their everyday business. In the section below, we list the reasons insurance companies share their customers' personal information; the reasons we choose to share; and whether you can limit this sharing. |

| | ASONS WE CAN SHARE PERSONAL INFORMATION | Does Berkshire Hathaway GUARD share? | Can you limit this sharing? |
|--|--|--|-----------------------------------|
| For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, comply with government agency examinations/procedures, or report your creditworthiness. | | Yes | No |
| For our marketing/processing purposes— to offer our products and services to you. (We may also disclose information received from you with companies that perform services for us.) | | Yes | No |
| For our affiliates' everyday business purposes- information about your transactions and experiences. | | Yes | No |
| For our affiliates' everyday business purposes-information about your creditworthiness. | | Yes | Yes |
| For our affiliates to market to you | | Yes | Yes |
| For non-affiliates to market to you | | Yes | Yes |
| Call Customer Service at 1-800-673-2465 or visit us online at www.guard.com/privacy/. Please note: If you are a new customer, we can begin sharing your information 30 days from the date we provided this notice. When you are no longer our customer, we continue to share your information as described in this notice in accordance with applicable law. However, you can contact us at any time to limit our sharing in accordance with the table above. | | nation 30 days mer, we continue oplicable law. | |
| Questions? | Call Customer Service at 1-800-673-2465. | | |

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BHGIC-672-02-20

| Who we are | | | |
|--|---|--|--|
| Who is providing this notice? | Berkshire Hathaway GUARD Insurance Companies (including property and casualty licensees AmGUARD Insurance Company, AZGUARD Insurance Company, NorGUARD Insurance Company, EastGUARD Insurance Company, and/or WestGUARD Insurance Company as well as GUARDCo, Inc.) is providing this notice. References in this form to "us", "we" or "our" refers to these companies. | | |
| | What we do | | |
| How do we protect your personal information? | | | |
| How do we collect your personal information? | We collect your personal information, for example, when you: | | |
| Why can't I limit all sharing? | Applicable law gives you the right to limit only: • sharing for affiliates everyday business purposes – information about your creditworthiness and insurability • affiliates from using your information to market to you • sharing for non-affiliates to market to you. | | |
| What happens when I limit sharing for a policy I hold jointly with someone else? | Your choices will apply to everyone on your policy. | | |

| Definitions | | | | | |
|----------------|--|--|--|--|--|
| Affiliates | Companies (other than the companies identified in "Facts" above) that are related to us by common ownership or control of Berkshire Hathaway Inc. Affiliates can be financial and nonfinancial companies. | | | | |
| Non-affiliates | Companies not related to us by common ownership or control, which can be financial and nonfinancial companies. | | | | |
| Marketing | The promotion or advertising of insurance products or services to you. Marketing partners may include, but are not limited to, insurance licensees such as insurance agents appointed by us or their affiliates. | | | | |

Other Important Information

Important Information about Credit Reporting: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

For California Residents: If you opt out, we will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account. Please visit www.guard.com/privacy-policy/ to review our California Privacy Policy.

For Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.



ONE TIME - ACH OR CREDIT CARD AUTHORIZATION

| I, Larry Bowles | of | Home Owner Service | es | authorize PASCAL |
|--|--------------------------------------|--------------------------------------|------------------------|------------------------------|
| BURKE INSURANCE BROKER | AGE, INC. | to withdraw from the pa | ayment option so | elected below the total |
| amount of I fully ur | nderstand th | nat there is a 2% added | fee for Credit Ca | ard Options. For check |
| payments, a 3 business day clea | aring time is | s imposed before proce | ssing of signed | documents. |
| ACH / CHECK BY FAX - | | | | |
| ACH/CHECK: Account #: | | Routing # | 7 : | |
| AUTO EFT YOUR MONT | HLY PAYN | MENTS-PAYMENT C | OPTION: (Cop | of check required) |
| CREDIT CARD - PAYME | NT OPTIO | N: VISA MERICAN DISCOV | ER. | |
| CREDIT CARD: Select type Credit Card Number: Account name: Address: | | E | кр: / C | OVER VC: |
| | | | | |
| | Take a pictu | ure of your check and s | end to: | UNDO Check |
| accour | nting@pmax | xins.com or via text to 9 | 949-285-1249 | |
| Payment Authorization | | | | |
| I authorize my bank to debit my account as Provider and bank receive written notification and bank reasonable opportunity to act (Mir | on from me of in | tent to terminate at such time a | | |
| I understand that if the total amount owed to remains unchanged until the amount owed to any added amounts can be applied for with | the Service Prov | rider is paid off, or unless the pla | | |
| All other changes such as payment amount, to be filled out and submitted to Merchant 15 by the Service Provider or Merchant due to law), which may be automatically debited fo | 5 days prior to a NSF (Non-suffic | ny change being implemented. I | understand that this p | ayment plan may be cancelled |
| I represent and warrant that I am authorized and hold the Service Provider, the bank, and | | | | |
| Aggirly | | | 12 / 18 / 20 | 23 |
| Signature | · · · · · · · · · · · · · · · · | | Date | |

Your signature above confirms the terms and payment options selected.

Doc ID: cbdb484a050acc499d5c437b1fe7ac16ee0fabe5

BROKER FEE, COMMISSION DISCLOSURE AND COMMUNICATIONS AGREEMENT: PLEASE READ IT CAREFULLY!

I. It is agreed that Pascal Burke Insurance Brokerage, Inc. will be acting as your Insurance Broker for the procurement, and maintenance of your insurance, and additional services which are risk management services. (See the attached quotation for the insurance transacted pertaining to this agreement).

II. You authorize PBIB to communicate the status of your insurance, or future insurance offerings to you or your company including but not limited to phone calls, text messages, email, prerecorded announcements, or voicemail.

III. A list of all Broker Fees charged can be found in your quotation labeled (Broker Fee, Placement Fee, Producers Fee), if you need assistance locating those fees within the documents, please ask your broker to clearly identify those fees.

IV. Your insurance broker represents you, the consumer, and is entitled to charge a broker fee if he/she chooses. This fee is not set by law, and may be negotiable between you and the broker, The Fees charged are shown in your 'Quotation" and will be listed under one or all of the following names (Broker Fee, Placement Fee, Producers Fee).

V. All Broker Fees are earned at the time of inception of the policy and are nonrefundable in the event of cancellation.

VI. Your broker may receive commission from insurance company(ies) for placing your insurance the commission will range from 5% to 20% of the premium. (To calculate premium. This is calculated Premium Amount X .05 to .20 = Commission).

VII. The insured agrees to convert this Commission to a Broker Fee, reducing the Policy Premium by the same amount. This Broker Fee will be treated the same as all other broker fees 100% earned at the binding of the policy, and not subject to be returned to the insured in the event of cancellation of the policy prior to full term for any reason.

VIII. At your request we will provide you with an exact estimate of the total compensation received by your Broker including all commissions and fees.

| Name of Insured: | Larry Bowles | | | | |
|------------------------|--------------|-------|----------------|--|--|
| | . 1 0 1 | | | | |
| Insured's Signature: _ | E GUNHA | Date: | 12 / 18 / 2023 | | |



Title Home Owner Services - Commercial Auto Quote from PBIB -...

File name Home Owner ...2-18-23.pdf and 1 other

Document ID cbdb484a050acc499d5c437b1fe7ac16ee0fabe5

Audit trail date format MM / DD / YYYY

Status • Signed

Document history

C 12 / 18 / 2023 Sent for signature to Larry Bowles (hosrvcs@yahoo.com) from

10:55:32 UTC-8 hellosign@pbibinc.com

IP: 58.69.124.93

O 12 / 26 / 2023 Viewed by Larry Bowles (hosrvcs@yahoo.com)

VIEWED 07:58:25 UTC-8 IP: 173.72.138.191

12 / 26 / 2023 Signed by Larry Bowles (hosrvcs@yahoo.com)

SIGNED 08:43:54 UTC-8 IP: 173.72.138.191

The document has been completed.

O8:43:54 UTC-8