

**INSURANCE PROPOSAL
PREPARED FOR:**

CITY OF BAY ST LOUIS

P O Box 2550
Bay St. Louis MS 39521

PRESENTED BY:

John Rosetti, III, CIC, CMS

BETZ ROSETTI
& ASSOCIATES

INSURANCE AND RISK SOLUTIONS

2304 19th Street, Suite 102

Gulfport MS 39501

Phone: (228) 701-0200

www.betzrosetti.com

DISCLAIMER - The abbreviated outlines of coverages used throughout this proposal are not intended to express any legal opinion as to the nature of coverage. They are only visuals to a basic understanding of coverages. This is only a summary and the terms and conditions of any policy issued will take precedence over the proposal.

SERVICING TEAM

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LOCATION SCHEDULE

Issuing Company: Certain Underwriters at Lloyds of London
Policy Term: 2/26/2026 - 2/26/2027

Loc # Bldg # Address

1	1	310 Old Spanish Trail Bay St. Louis MS 39520
2	1	310 Old Spanish Trail Bay St. Louis MS 39520
3	1	300 South Second Street Bay St. Louis MS 39520
4	1	1928 Railroad Avenue Bay St. Louis MS 39520
5	1	601 Bookter Street Bay St. Louis MS 39520
6	1	688 Highway 90 Bay St. Louis MS 39520
7	1	688 Highway 90 Bay St. Louis MS 39520
8	1	598 Highway 90 Bay St. Louis MS 39520
9	1	598 Highway 90 Bay St. Louis MS 39520
10	1	598 Highway 90 Bay St. Louis MS 39520
11	1	598 Highway 90 Bay St. Louis MS 39520
12	1	301 Blaize Ave Bay St. Louis MS 39520
13	1	122 1/2 Court Street Bay St. Louis MS 39520
14	1	501 Bookter Street Bay St. Louis MS 39520
15	1	Athletic Drive Bay St. Louis MS 39520
15	2	Athletic Drive Bay St. Louis MS 39520
16	1	547 Main Street Bay Saint Louis MS 39520
17	1	949 Central Avenue Bay St. Louis MS 39520
18	1	530 Washington St. Bay St. Louis MS 39520

19	1	930 S. Beach Blvd. Bay St. Louis MS 39520
20	1	310 S. Beach Blvd. Bay St. Louis MS 39520
21	1	617 N. Beach Blvd. Bay St. Louis MS 39520
22	1	696 N. Beach Blvd Bay St. Louis MS 39520
23	1	1098 N. Beach Blvd. Bay St. Louis MS 39520
24	1	1351 N. Beach Blvd. Bay St. Louis MS 39520
25	1	1450 Dunbar Avenue Bay St. Louis MS 39520
26	1	235 Felicity St. Bay St. Louis MS 39520
27	1	723 Dunbar Avenue Bay St. Louis MS 39520
28	1	350 Ruella Street Bay St. Louis MS 39520
29	1	503 Highway 90 Bay St. Louis MS 39520
30	1	597 Highway 90 Bay St. Louis MS 39520
31	1	603 Highway 90 Bay St. Louis MS 39520
32	1	529 Main Street Bay St. Louis MS 39520
33	1	522 Easterbrook Street Bay St. Louis MS 39520
34	1	580 Easterbrook Street Bay St. Louis MS 39520
35	1	595 Easterbrook Street Bay St. Louis MS 39520
36	1	503 Bookter Street Bay St. Louis MS 39520
37	1	849 Washington Street Bay St. Louis MS 39520
38	1	801 1/2 Spanish Acres Dr. Bay St. Louis MS 39520
39	1	507 1/2 Spanish Acres Dr. Bay St. Louis MS 39520
40	1	900 Old Spanish Trail Bay St. Louis MS 39520
41	1	591 1/2 Seube Street Bay St. Louis MS 39520
42	1	400 Turner Street Bay St. Louis MS 39520
43	1	1192 Highway 90 Bay St. Louis MS 39520
44	1	1011 Pontiac Drive Bay St. Louis MS 39520

45	1	1023 Highway 90 Bay St. Louis MS 39520
46	1	850 Highway 90 Bay St. Louis MS 39520
47	1	951 Green Meadow Road Bay St. Louis MS 39520
48	1	1010 Blue Meadow Road Bay St. Louis MS 39520
49	1	713 Engman Avenue Bay St. Louis MS 39520
50	1	500 Engman Avenue Bay St. Louis MS 39520
51	1	1091 Pogo Road Bay St. Louis MS 39520
52	1	4060 N. Beach Blvd. Bay St. Louis MS 39520
53	1	701 Athletic Drive Bay St. Louis MS 39520
54	1	633 Union Street Bay St. Louis MS 39520
55	1	2079 Scianna Lane Bay St. Louis MS 39520
56	1	496 St. Charles Street Bay St. Louis MS 39520
57	1	401 Dunbar Ave. Bay St. Louis MS 39520
58	1	125 St. Charles Street Bay St. Louis MS 39520
59	1	329 1/2 Easterbrook Street Bay St. Louis MS 39520
60	1	111 Harry Street Bay St. Louis MS 39520
61	1	218 Tenth Street Bay St. Louis MS 39520
62	1	520 Felicity St Bay St. Louis MS 39520

PROPERTY LIMITS

Loc #	Bldg #	Subject of Ins	Amount	Coins	Ded	Valuation	Wind Ded
1	1	Building	\$3,016,000	N/A	25,000	Replacement Cost	5% NS
1	1	Business Personal Property	\$67,540	N/A	25,000	Replacement Cost	5% NS
2	1	Building	\$812,593	N/A	25,000	Replacement Cost	5% NS
3	1	Building	\$1,308,805	N/A	25,000	Replacement Cost	5% NS
4	1	Building	\$1,977,910	N/A	25,000	Replacement Cost	5% NS
5	1	Building	\$1,674,162	N/A	25,000	Replacement Cost	5% NS
6	1	Building	\$2,300,000	N/A	25,000	Replacement Cost	5% NS
6	1	Business Personal Property	\$300,000	N/A	25,000	Replacement Cost	5% NS
6	1		\$50,000	N/A	25,000	Replacement Cost	5% NS
7	1	Building	\$181,815	N/A	25,000	Replacement Cost	5% NS
8	1	Building	\$1,301,950	N/A	25,000	Replacement Cost	5% NS
8	1	Business Personal Property	\$28,550	N/A	25,000	Replacement Cost	5% NS
9	1	Building	\$545,870	N/A	25,000	Replacement Cost	5% NS
9	1	Business Personal Property	\$105,000	N/A	25,000	Replacement Cost	5% NS
10	1	Building	\$487,500	N/A	25,000	Replacement Cost	5% NS
11	1	Building	\$546,650	N/A	25,000	Replacement Cost	5% NS
12	1	Building	\$4,025,000	N/A	25,000	Replacement Cost	5% NS
12	1	Business Personal Property	\$100,000	N/A	25,000	Replacement Cost	5% NS
13	1	Building	\$805,000	N/A	25,000	Replacement Cost	5% NS

14	1	Building	\$57,500	N/A	25,000	Replacement Cost	5% NS
15	1	Building	\$260,000	N/A	25,000	Replacement Cost	5% NS
15	2	Building	\$260,910	N/A	25,000	Replacement Cost	5% NS
16	1	Building	\$4,411,359	N/A	25,000	Replacement Cost	5% NS
16	1	Business Personal Property	\$100,000	N/A	25,000	Replacement Cost	5% NS
17	1	Business Personal Property	\$50,000	N/A	25,000	Replacement Cost	5% NS
17	1		\$500,000	N/A	25,000	Replacement Cost	5% NS
18	1		\$612,000	N/A	25,000	Replacement Cost	5% NS
19	1		\$30,600	N/A	25,000	Replacement Cost	5% NS
20	1		\$30,600	N/A	25,000	Replacement Cost	5% NS
21	1		\$30,600	N/A	25,000	Replacement Cost	5% NS
22	1		\$30,600	N/A	25,000	Replacement Cost	5% NS
23	1		\$30,600	N/A	25,000	Replacement Cost	5% NS
24	1		\$30,600	N/A	25,000	Replacement Cost	5% NS
25	1		\$30,600	N/A	25,000	Replacement Cost	5% NS
26	1		\$30,600	N/A	25,000	Replacement Cost	5% NS
27	1		\$102,000	N/A	25,000	Replacement Cost	5% NS
28	1		\$102,000	N/A	25,000	Replacement Cost	5% NS
29	1		\$5,100	N/A	25,000	Replacement Cost	5% NS
30	1		\$5,100	N/A	25,000	Replacement Cost	5% NS
31	1		\$5,100	N/A	25,000	Replacement Cost	5% NS
32	1		\$10,200	N/A	25,000	Replacement Cost	5% NS
33	1		\$10,200	N/A	25,000	Replacement Cost	5% NS
34	1		\$10,200	N/A	25,000	Replacement Cost	5% NS
35	1		\$5,100	N/A	25,000	Replacement Cost	5% NS
36	1		\$10,200	N/A	25,000	Replacement Cost	5% NS
37	1		\$10,200	N/A	25,000	Replacement Cost	5% NS
38	1		\$15,300	N/A	25,000	Replacement Cost	5% NS
39	1		\$15,300	N/A	25,000	Replacement Cost	5% NS
40	1		\$15,300	N/A	25,000	Replacement Cost	5% NS
41	1		\$15,300	N/A	25,000	Replacement Cost	5% NS
42	1		\$15,300	N/A	25,000	Replacement Cost	5% NS
43	1		\$10,200	N/A	25,000	Replacement Cost	5% NS
44	1		\$10,200	N/A	25,000	Replacement Cost	5% NS
45	1		\$15,300	N/A	25,000	Replacement Cost	5% NS
46	1		\$15,300	N/A	25,000	Replacement Cost	5% NS
47	1		\$20,400	N/A	25,000	Replacement Cost	5% NS
48	1		\$20,400	N/A	25,000	Replacement Cost	5% NS
49	1		\$15,300	N/A	25,000	Replacement Cost	5% NS
50	1		\$20,400	N/A	25,000	Replacement Cost	5% NS
51	1		\$30,600	N/A	25,000	Replacement Cost	5% NS
52	1		\$15,300	N/A	25,000	Replacement Cost	5% NS
53	1		\$10,200	N/A	25,000	Replacement Cost	5% NS
54	1		\$10,200	N/A	25,000	Replacement Cost	5% NS

55	1		\$10,200	N/A	25,000	Replacement Cost	5% NS
56	1		\$10,200	N/A	25,000	Replacement Cost	5% NS
57	1		\$15,300	N/A	25,000	Replacement Cost	5% NS
58	1		\$250,000	N/A	25,000	Replacement Cost	5% NS
58	1	Business Personal Property	\$50,000	N/A	25,000	Replacement Cost	5% NS
59	1		\$250,000	N/A	25,000	Replacement Cost	5% NS
59	1	Business Personal Property	\$50,000	N/A	25,000	Replacement Cost	5% NS
60	1		\$250,000	N/A	25,000	Replacement Cost	5% NS
60	1	Business Personal Property	\$50,000	N/A	25,000	Replacement Cost	5% NS
60	1		\$612,000	N/A	25,000	Replacement Cost	5% NS
61	1		\$250,000	N/A	25,000	Replacement Cost	5% NS
61	1	Business Personal Property	\$50,000	N/A	25,000	Replacement Cost	5% NS
62	1		\$61,200	N/A	25,000	Replacement Cost	5% NS

5% Named Storm/Hail Deductible, subject to \$1,000,000 minimum
1% All Other Wind/Hail Deductible, subject to \$250,000 minimum

COMMERCIAL PROPERTY TERMS & CONDITIONS

35% Minimum Earned Premium

All Fees are 100% Fully Earned and Non-Refundable

Specific Terms and Conditions

Percent deductibles are per occurrence, per Location.

Coverage explicitly excludes all Flood including but not limited to Flood during windstorm events.

Roof coverings to be ACV if originally installed or last fully replaced prior to 2014

Coverage excludes all loss or damage directly or indirectly caused by any Named Storm in existence at time of written request to bind or inception of any new or additional exposure.

Cosmetic Roof Damage Restriction AR CRD applies.

Wind/Hail is sublimited to \$10.0M Per Occurrence

Standard Terms and Conditions

Any Additional or Return premium under \$500 shall be waived, except for new perils or coverages added.

This quote is subject to written acceptance both sides with NO COVER GIVEN.

Severe cancellation penalties apply to CAT exposed property.

*The Surplus Contribution goes toward the policyholder surplus of Calais Reciprocal Insurance Exchange. AmRisc does not make any money off of or take a percentage of this contribution. Additional details are available in your Subscription Agreement.

COMMERCIAL PROPERTY

Property insurance is any type of insurance that indemnifies an insured party who suffers a financial loss because property has been damaged or destroyed. Property is considered to be any item that has a value. Property can be classified as real property or personal property. Real property is land and the attachments to the land, such as buildings. Personal property is all property that is not real property. The Building and Personal Property coverage form is the form used to insure almost all types of commercial property. The insuring agreement in the Building and Personal Property coverage form promises to pay for direct physical loss or damage to covered property at the premises described in the policy when caused by or resulting from a covered cause of loss. The following is a brief outline of coverage and how they are used within the Commercial Building and Personal Property coverage form.

Buildings and Business Personal Property

Coverage for the building includes the building and structures, completed additions to covered buildings, outdoor fixtures, permanently installed fixtures, machinery and equipment. The building material used to maintain and service the insured's premises is also insured. Business Personal Property owned by the insured and used in the insured's business is covered for direct loss or damage. The coverage includes furniture and fixtures, stock, and several other similar business property items when not specifically excluded from coverage. The policy is also designed to protect the insured against loss or damage to the personal property of others while in the insured's care, custody or control.

Coverage Extensions and Additional Coverage

In addition to the limits stated in the Building and Personal Property coverage form, the policy has a coverage extensions section and an additional coverage section. The coverage extensions section provides limited coverage for newly acquired or constructed property, property of others, certain outdoor property, and the cost to research and reconstruct information on destroyed records. When coverage is placed on the all risk form, two additional extensions are added for property in transit and coverage for certain repair costs related to damage caused by water. The two additional extensions are covered by certain perils only. The additional coverage section provides coverage for indirect losses that result from a direct loss. The coverage applies to removal of debris, preservation of property, fire department service charges and pollutant cleanup and removal. The coverage extensions and the additional coverage have limitations and are subject to certain conditions.

Limit of Insurance

The most the insurer will pay for a loss or damage in any one occurrence is the limit of insurance stated in the policy declarations

Deductible

The standard deductible is \$250. However, other deductible amounts are available and the deductible applies only once per loss.

Causes of Loss

The term peril is used when discussing losses. A peril is a cause of loss. Basic property insurance policies are written to cover the perils of fire, lightning, explosion, windstorm, hail, smoke, aircraft or vehicle damage, riot or civil commotion, vandalism, sprinkler leakage, sinkhole collapse, and volcanic action. Other property insurance policies, often referred to as the broad form policy, add coverage for water damage, weight of snow, ice or sleet, breakage of glass and coverage for falling objects. The broadest coverage is the special form, which is best known as the all risk form. All risk covers all causes of loss, except those specifically excluded from coverage. It is possible for a commercial property policy to have more than one cause of loss form.

Replacement Cost and Actual Cash Value

Property can be valued in several different ways. Insurance companies commonly use two approaches to determine value, which also determines how a loss will be paid; the replacement cost method and the actual cash value method. Insurers consider replacement cost of a property item to be the cost to replace it with property of like kind. Actual cash value is replacement cost minus the accumulated depreciation for age and condition.

Agreed Value

When the agreed value option is used the coinsurance requirement is removed and the insurer agrees to cover losses for its agreed value. When this option is used the insured and the insurance company agree on the value of the property before the policy is issued. As an example, the insured has property insured for \$100,000 and the agreed value is also \$100,000, if a loss occurs, any loss up to \$100,000 is covered at 100%. This option is usually assigned to one-of-a-kind property.

COINSURANCE

The success of any Commercial Property program is measured by its effectiveness following an insured loss. Thus, in establishing adequate coverage, one must have firsthand information as to the insurable values at risk. Book values do not fulfill this purpose. Insurable values are present day replacement cost with proper allowance for depreciation. Since replacement costs fluctuate, it is necessary to keep a constant check on insurable values.

Most building and business personal property policies have a coinsurance clause which requires the insured to carry insurance equal to at least a specified percentage of the actual cash value of the property. If a loss occurs, and it is determined that the amount of insurance carried is less than the amount required a penalty could be placed on the insured.

The insurance applying in the following example is subject to the 90% Coinsurance Clause. Under the terms in this clause, you should insure the property at risk to the stipulated percentage of value. If you fail to do so, you will not be fully reimbursed for any loss that may occur. The manner in which the Coinsurance Clause would operate in the event of a partial loss is illustrated below and is merely a hypothetical example:

Insurable Interest	Insurance Carried	Insurance Required (90%)	Amount of Loss	Policy Pays	Insured Pays
\$100,000	\$60,000	\$90,000	\$10,000	\$6,667	\$3,333

The computation formula is 'did over should.' The insured carried \$60,000, but should have carried \$90,000. Therefore the insured carried two-thirds of what he should have carried and will receive payment for only two-thirds of his \$10,000 partial loss in spite of the fact the face amount of the policy was \$60,000.

The above is merely to show how Coinsurance works. If at any time you should substantially increase building values or contents values, you should notify us immediately to increase your coverage to avoid any Coinsurance penalties.

Inflation Guard

An insured can insure a building for its full value at the beginning of the policy year, but, at the end of the year, it might not be covered for its full value. This problem can be corrected by adding inflation guard coverage. With inflation guard, the policy limit increases gradually during the policy term so that the total increase amounts to the desired percentage increase at the end of the policy term.

Earthquake Coverage

This endorsement extends your causes of loss to include damage that results directly from an earthquake. Coverage is provided for replacement of buildings only. All earthquakes shocks that occur within a 168 hour period (one week) are considered to be a single occurrence. A separate deductible applies and is determined by the value of the insured property.

BUSINESS AUTOMOBILE LIMITS

Issuing Company: National Union Fire Insurance Company of Pittsburgh, Pa
Policy Term: 2/26/2026 - 2/26/2027

PHYSICAL DAMAGE

Comprehensive or Specified Cause of Loss	See Schedule of Vehicles
Collision	See Schedule of Vehicles

SCHEDULE OF VEHICLES

	Year	Make/Model VIN	Liab	Med Pay	PIP	UM	UIM	Comprehensive or Specified Causes of Loss	Collision
1	2005	Hino / 338 4x2 JHBNV8JT651S10013						\$1,000 Comprehensive Deductible	\$1,000 Deductible
2	2010	Ford / F150 1FTEX1CW4AFA74009						\$1,000 Comprehensive Deductible	\$1,000 Deductible
3	2010	Ford / F150 1FTEW1CW5AFA72112						\$1,000 Comprehensive Deductible	\$1,000 Deductible
4	2013	Toyota / Tundra 5TFEY5F16DX145567						\$1,000 Comprehensive Deductible	\$1,000 Deductible
5	2014	Dodge / Charger 2C3CDXAT0EH150877						\$1,000 Comprehensive Deductible	\$1,000 Deductible
6	2014	Dodge / Charger 2C3CDXATXEH367899						\$1,000 Comprehensive Deductible	\$1,000 Deductible
7	2015	Dodge / Charger 2C3CDXAT9FH919359						\$1,000 Comprehensive Deductible	\$1,000 Deductible

8	2015	Dodge / Charger 2C3CDXAT8FH919353							\$1,000 Comprehensive Deductible	\$1,000 Deductible
9	2015	Dodge / Charger 2C3CDXATXFH919354							\$1,000 Comprehensive Deductible	\$1,000 Deductible
10	2015	Dodge / Charger 2C3CDXAT3FH919356							\$1,000 Comprehensive Deductible	\$1,000 Deductible
11	2015	Dodge / Charger 2C3CDXAT5FH919357							\$1,000 Comprehensive Deductible	\$1,000 Deductible
12	2018	Chevrolet / Silverado 3GCUKNEC6IG287773							\$1,000 Comprehensive Deductible	\$1,000 Deductible
13	2018	Dodge / Charger 2C3CDXAT7JH316189							\$1,000 Comprehensive Deductible	\$1,000 Deductible
14	2018	Dodge / Charger 2C3CDXAT5JH316188							\$1,000 Comprehensive Deductible	\$1,000 Deductible
15	2018	Ford / F350 1FDRF3G6XJEC53179							\$1,000 Comprehensive Deductible	\$1,000 Deductible
16	2018	Isuzu / NQR JALE5W160J7901518							\$1,000 Comprehensive Deductible	\$1,000 Deductible
17	2019	Dodge / Durango 1C4SDHFT7KC598876							\$1,000 Comprehensive Deductible	\$1,000 Deductible

18	2019	Dodge / Durango 1C4SDHFT9KC598877								\$1,000 Comprehensive Deductible	\$1,000 Deductible
19	2019	Ford / F150 1FTEW1C44KFD34900								\$1,000 Comprehensive Deductible	\$1,000 Deductible
20	2021	Kenworth / T370 2NKHHM7X6MM435148								\$1,000 Comprehensive Deductible	\$1,000 Deductible
21	2020	Polaris / R20TAA99A7 3NSTAA991LN947303								\$1,000 Comprehensive Deductible	\$1,000 Deductible
22	2021	Kenworth / T270 2NKHHM6X2MM455883								\$1,000 Comprehensive Deductible	\$1,000 Deductible
23	2020	Dodge / Durango 1C4RDJFG6LC442449								\$1,000 Comprehensive Deductible	\$1,000 Deductible
24	2021	Kenworth / T270 2NKHHM6X0MM455882								\$1,000 Comprehensive Deductible	\$1,000 Deductible
25	2021	Dodge / Charger 2C3CDXATXMH523115								\$1,000 Comprehensive Deductible	\$1,000 Deductible
26	2021	Dodge / Charger 2C3CDXAT2MH527711								\$1,000 Comprehensive Deductible	\$1,000 Deductible
27	2021	Nissan / Rogue S 5N1AT3AA6MC758977								\$1,000 Comprehensive Deductible	\$1,000 Deductible

28	2021	Nissan / Rogue S 5N1AT3AA9MC775773								\$1,000 Comprehensive Deductible	\$1,000 Deductible
29	2021	Dodge / Durango 1C4SDJF3MC849547								\$1,000 Comprehensive Deductible	\$1,000 Deductible
30	2021	Dodge / Durango 1C4SDJF3MC849548								\$1,000 Comprehensive Deductible	\$1,000 Deductible
31	2021	Dodge / Durango 1C4SDJF3MC849550								\$1,000 Comprehensive Deductible	\$1,000 Deductible
32	2019	Ram / 1500 3C6JR6DT1KG674617								\$1,000 Comprehensive Deductible	\$1,000 Deductible
33	2019	Ram / 1500 3C6JR6DT0KG671014								\$1,000 Comprehensive Deductible	\$1,000 Deductible
34	2019	Ram / 1500 3C6JR6DT3KG509555								\$1,000 Comprehensive Deductible	\$1,000 Deductible
35	2020	Harley Davidson / FLHTPI 1HD1FMP14LB669596								\$0 Specified Cause of Loss Deductible	\$1,000 Deductible
36	2023	Dodge / Durango 1C4SDJF3PC577475								\$1,000 Comprehensive Deductible	\$1,000 Deductible
37	2023	Dodge / Durango 1C4SDJF3PC579520								\$1,000 Comprehensive Deductible	\$1,000 Deductible

38	2023	GPS / 7 x 16 STH1610K 7PZBU1627PT007938								\$1,000 Comprehensive Deductible	\$1,000 Deductible
39	2023	Dodge / Ram 1500 1C6RR7XTXPS592129								\$1,000 Comprehensive Deductible	\$1,000 Deductible
40	2023	Dodge / Ram 1500 1C6RR7XT6PS592130								\$1,000 Comprehensive Deductible	\$1,000 Deductible
41	2023	Dodge / Charger 2C3CDXAT3PH544943								\$1,000 Comprehensive Deductible	\$1,000 Deductible
42	2023	Dodge / Charger 2C3CDXAT1PH513464								\$1,000 Comprehensive Deductible	\$1,000 Deductible
43	2023	Dodge / Charger 2C3CDXAT9PH544932								\$1,000 Comprehensive Deductible	\$1,000 Deductible
44	2023	Dodge / Charger 2C3CDXAT8PH544940								\$1,000 Comprehensive Deductible	\$1,000 Deductible
45	2023	Ram / 1500 1C6RR7XT6PS592452								\$1,000 Comprehensive Deductible	\$1,000 Deductible
46	2023	Ram / 1500 1C6RR7XT5PS592149								\$1,000 Comprehensive Deductible	\$1,000 Deductible
47	2019	Ram / 1500 3C6JR6DT7KG508425								\$1,000 Comprehensive Deductible	\$1,000 Deductible

48	2019	Ram / 1500 3C6JR6DT1KG527052								\$1,000 Comprehensive Deductible	\$1,000 Deductible
49	2021	Ram / 1500 3C6JR6DT2MG573976								\$1,000 Comprehensive Deductible	\$1,000 Deductible
50	2020	Ram / 1500 3C6JR6DT6LG305222								\$1,000 Comprehensive Deductible	\$1,000 Deductible
51	2020	Ram / 1500 3C6JR6DT2LG140267								\$1,000 Comprehensive Deductible	\$1,000 Deductible
52	2020	Ram / 1500 3C6JR6DT5LG130123								\$1,000 Comprehensive Deductible	\$1,000 Deductible
53	2019	Harley Davidson / FLHTP 1HD1FMP15KB669069								\$0 Specified Cause of Loss Deductible	\$1,000 Deductible
54	2025	Nissan / Rogue 5N1BT3AA3SC788066								\$1,000 Comprehensive Deductible	\$1,000 Deductible
55	2024	Dodge / Durango 1C4RDJFG5RC254434								\$1,000 Comprehensive Deductible	\$1,000 Deductible
56	2024	Dodge / Durango 1C4RDJFG7RC254435								\$1,000 Comprehensive Deductible	\$1,000 Deductible
57	2024	Dodge / Durango 1C4RDJFG8RC254458								\$1,000 Comprehensive Deductible	\$1,000 Deductible

58	2024	Dodge / Durango 1C4RDJFGXRC254459									\$1,000 Comprehensive Deductible	\$1,000 Deductible
59	2024	Dodge / Durango 1C4RDJFG6RC254460									\$1,000 Comprehensive Deductible	\$1,000 Deductible
60	2024	Dodge / Durango 1C4RDJFG3RC251516									\$1,000 Comprehensive Deductible	\$1,000 Deductible
61	2026	Kenworth / T280 2NK3HJ6X0TM215447									\$1,000 Comprehensive Deductible	\$1,000 Deductible
62	2026	Kenworth / T280 2NK3HJ6X2TM215448									\$1,000 Comprehensive Deductible	\$1,000 Deductible

EQUIPMENT FLOATER LIMITS

Issuing Company: National Union Fire Insurance Company of Pittsburgh, Pa
Policy Term: 2/26/2026 - 2/26/2027

Coverage Deductible

All risks	**See chart below
Actual cash value	Deductible: \$5,000

UNSCHEDULED EQUIPMENT

Description	Max Item Amt	Amt of Ins
Rented/Borrowed	100,000	100,000
Watercraft	25,000	25,000

SCHEDULED EQUIPMENT

Item #	Year/Model	Description	ID/Serial #	Amt of Ins
1		Generator w/Trailer	1J9TF1828BF402652	44,000
2		Generator w/Trailer	1J9TF182XBF402653	44,000
3		Generator w/Trailer	1J9TF1826BF402651	44,000
4		Generator	4TCSU1084CH810295	44,000
5		Generator	4TCJU1082CH810294	44,000
6		Electric Golf Cart	JE1736741016	4,975
7		Excavator w/16"Bucket	NXY01341	46,003
8		4-wheeler	1HFTE4010SJ101282	6,597
9		4-wheeler	1HFTE4018SJ100848	6,597

EQUIPMENT FLOATER

The primary function of the ACORD Equipment Floater Application #146 is to collect underwriting and rating information for the Contractors Equipment Form. However, the application may be used for any other Inland Marine coverage that will fit into its structure. Since there are several Inland Marine Coverage Forms that fit into the structure of this application, this document will briefly explain the many kinds of inland marine policies that cover many kinds of loss exposures. Inland marine policies are divided into two categories: filed and non-filed. Filed policies are characterized by a large number of potential insureds and reasonably similar loss exposures. The rates and forms of filed policies must be filed with the state insurance department. Non-filed policies are characterized by a relatively small number of potential insureds, and diverse loss exposures or both. The rates and forms for non-filed policies are not filed with the state.

FILED FORMS

Sign Coverage

The sign coverage form is used to insure neon fluorescent, automatic or mechanical electric signs, and lamps. All covered signs must be written on a schedule with a limit of insurance shown for each item on the schedule.

Equipment Dealers Coverage Form

The primary purpose of the equipment dealers coverage form is to insure the stock in trade of dealers in agriculture and construction equipment. Coverage is provided for customers' equipment in the care, custody or control of the named insured. The coverage can be written on a reporting basis or non-reporting basis.

Commercial Articles Coverage Form

The commercial articles coverage form is used to cover photographic equipment and musical instruments used on a commercial basis. Coverage is provided for photographers, motion picture producers, professional musicians, and others. The form is not intended to provide coverage for dealers of these types of property. Coverage can be written on a schedule or blanket basis.

Mail Coverage Form

The mail coverage form is written for banks, trust companies, insurance companies, investment brokers and similar firms that frequently ship securities by mail. The mail coverage form purpose is to cover securities and other negotiable instruments while in transit by first class mail, certified mail, express mail, or registered mail.

Jewelers Block Coverage Form

This form was designed to meet the needs of retail jewelers. The form provides coverage for damage to the jeweler's stock of jewelry, precious and semi-precious stones, watches, precious metals and similar merchandise. Similar property of others in the insured's care, custody or control is also covered.

NON-FILED FORMS

Contractors Equipment Floater

The property covered on the contractors equipment floater might range from simple hand tools to very large cranes. Virtually any type of mobile equipment or tool can be insured. The equipment covered can be used in a wide variety of operations from home improvements to strip mining. It might be used to build roads, buildings, pipelines, or any other types of structures. The coverage provided is for direct physical loss to the equipment. Rental reimbursement coverage can be added by endorsement to cover the cost of renting substitute equipment. Rental reimbursement coverage can be added by endorsement to cover the cost of renting substitute equipment if covered property is out of service by a covered cause of loss.

Builders Risk/Installation

The inland marine builders risk portion of the policy form covers structures being built, temporary structures at the building site, and building materials that have not yet become part of the building. The building materials are covered while on the insured location, in transit, or in storage at another location. Business income coverage can also be provided on the policy. The installation portion of the policy usually insures a contractor's interest in building supplies or in fixtures that the contractor has been hired to install.

Electronic Data Processing Equipment Form

The inland marine electronic data processing policy is used to insure damage to data processing hardware, software, and media. The policy also covers the extra expense to continue data processing operations following a covered loss that resulted in damage to the system.

Bailee Policy

Bailee policies are written to insure dry cleaners, repair shops, public warehouses, and several other types of businesses with large amounts of the customers' goods in the insured's possession. There are two major types of bailee policies. The Bailee Liability Policy covers damage to customer's goods only if the insured is legally liable for the damage. The Bailee's Customers Policy covers damage to customers' goods without regard to the bailee's liability.

EQUIPMENT FLOATER LIMITS

Issuing Company: Atlantic Specialty Insurance Company
Policy Term: 2/26/2026 - 2/26/2027

Coverage Deductible

Scheduled	Total Scheduled Amount: % Coinsurance: 0%
All risks	**See chart below
	Deductible: \$ 5,000 except \$100,000 Flood \$100,000 Windstorm or Hail \$ 5,000 Earthquake

UNSCHEDULED EQUIPMENT

Description	Max Item Amt	Amt of Ins	% Coinsurance
Leased/Rented from Others	115,000	115,000	0%
Newly Acquired	250,000	250,000	0%
Leased/Rented to Others	100,000	100,000	0%

Computer Coverage / EDP

Coverage based on \$46,000 in value per the schedule provided. (per expiring)

Location address: 598 Hwy 90 Bay, Bay Saint Louis, MS 39520

Deductible \$1,000 except

- \$10,000 Flood, Wind

- \$5,000 Earthquake

No Coinsurance

SCHEDULED EQUIPMENT

Item #	Description	ID/Serial #	Amt of Ins
1	Mobile Air Compressor		2,000
2	1000 Gallon Diesel Fuel Washer Tank		5,500
3	1000 Gallon Gas		5,500
4	6' Pull Behind		1,350
5			18,000
6	Shop		2,200
7	Large Utility		3,500
8		CAT04160CBFP16025	28,000
9	8' Bionic		1,500
10		1M9D034219A776058	10,000
11	(5) Digital Video Mirror Kits-\$4000 each		20,000
12	w/ 60" Ditching Bucket	SN9C522798/NA4923	63,537
13			100,000
14	Drive Up System		10,000
15	Camera System		5,000
16	Projector Screen in Conference Room		3,000
17	Police Dept Index Machine		28,000
18			2,000
19		P120730002	49,000
20		P1208010006	49,000
21	Office Comfort Station		71,000
22	w/ Bucket	43924	24,686
23	w/bucket	42341	17,925
24	Zero Turn 60"	16791	7,600
25	Zero Turn 60"	16814	7,600
26		W7N41234	66,134
27		201910SNC49214	79,963
28		1T0310LXCJF342737	88,535
29	w/Boom	58527/30895/30894	90,067
30	Shower/Restroom/Laundry		90,000
31	Rogue 61"	BRG61FX8500821004	8,786
32	w/Bucket	1FF075GXJMJ017872	108,100

33		1FF060GXLMJ294873	82,045
34	w/Boom		194,209
35	w/Pump & Engine	1T91T1829NP391956	74,990
36	Restroom	DBI-10123	50,000
37	HST 25HP 4 Wheel Drive	75129	12,890
38	61" Bad Boy	BRG6135KA10220088	9,000
39	72" Bad Boy	BRG7235KA10220014	10,000
40		1D9FU1725JP41348	48,410
41	Pro Series	52647	15,000
42	w/ 8' Box Blade	3025384905	54,500
43	w/Batwing	52245	60,000
44	Utility	7F3BU1211S2021482	2,100
45	16' Deck w/ 2' Dovetail	1L9L1AF24T5584008	5,795

EQUIPMENT FLOATER TERMS & CONDITIONS

25% Minimum Earned Premium

All Fees are 100% Fully Earned and Non-Refundable

4 VIL 100 04 23 COMMON POLICY DECLARATIONS

ASC 00 02 01 98 PREMIUM STATEMENT

ASC 00 12A 09 18 SCHEDULE OF LOCATIONS

IL 0001 04 23 COUNTERSIGNATURE ENDORSEMENT

IL 00 17 11 98 COMMON POLICY CONDITIONS

VIL 500 07 06 PREMIUM DETAIL SUMMARY

ASC 00 11 COMFRMS 01 98 Schedule 1 - LIST OF COMMON POL FORMS

AR 70 IM 07 06 REPORTING LETTER - INLAND

IL P 001 01 04 U.S. TREASURY DEPT OFFICE OF FOREIGN ASSETS NOTICE (OFAC)

IM REPORT 07 06 REPORTING FORM - INLAND

PHN 006 IM 12 20 POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

PHN 008 IM 12 20 POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

VIM 102 10 14 CLAIMS INFORMATION

CE VIM 215 11 20 CE- VALUATION OF EQUIPMENT LEASED OR RENTED FROM OTHERS

IL 01 19 10 12 MS CHANGES

IL 09 52 01 15 CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

VIM 001 05 18 COMMERCIAL INLAND MARINE CONDITIONS

VIM 002 07 05 COMMERCIAL INLAND MARINE BUCKET LIMIT COVERAGES FORM

VIM 016 07 05 CONTRACTORS EQUIPMENT COVERAGE FORM

VIM 034 07 05 ELECTRONIC DATA PROCESSING EQUIPMENT COVERAGE FORM

VIM 100 07 05 COMMERCIAL INLAND MARINE DECLARATIONS

VIM 209 07 05 EARTHQUAKE COVERAGE ENDORSEMENT

VIM 213 07 05 FLOOD COVERAGE ENDORSEMENT

VIM 234 07 05 REPORTING CONDITIONS ENDORSEMENT

VIM 249 07 05 REPLACEMENT COST - AGE OF ITEM CONDITION ENDORSEMENT

VIM 331 03 25 BROAD LOSS PAYABLE CONDITION

VIM 516 07 05 CONTRACTORS EQUIPMENT SCHEDULE

ASC 00 10 01 98 Policy Change 1 - DEDUCTIBLE SCHEDULE ENDORSEMENT

ASC 00 10 01 98 Policy Change 2 - AMEND VIM 516

ASC 00 11 INLFRMS 01 98 Schedule 2 - INLAND MARINE LIST OF FORMS

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LOCATION SCHEDULE

Issuing Company: Certain Underwriters at Lloyds of London
Policy Term: 2/26/2026 - 2/26/2027

Loc # Bldg # Address

1	1	688 Highway 90 Bay St. Louis MS 39520
2	1	598 Highway 90 Bay St. Louis MS 39520
3	1	598 Highway 90 Bay St. Louis MS 39520
4	1	598 Highway 90 Bay St. Louis MS 39520

PROPERTY LIMITS

Loc #	Bldg #	Subject of Ins	Amount	Coins	Ded	Valuation	Wind Ded
1	1	Building	\$117,000	90%	5,000	Actual Cash Value	Excluded
2	1	Building	\$152,280	90%	5,000	Actual Cash Value	Excluded
3	1	Building	\$140,940	90%	5,000	Actual Cash Value	Excluded
4	1	Building	\$29,970	90%	5,000	Actual Cash Value	Excluded

COMMERCIAL PROPERTY TERMS & CONDITIONS

25% Minimum Earned Premium

All Fees are 100% Fully Earned and Non-Refundable

NMA 2340 – Land, Water and Air Exclusion, Seepage and Pollution or Contamination Exclusion and Debris Removal.

Loss Payees and/or Mortgagees and/or Additional Names Assureds automatically agreed hereon as and where applicable as kept on file by the Agent, without advice to Underwriters hereon.

LMA 5018 - Microorganism Exclusion

LMA 5019 – Asbestos Exclusion

NMA 464 – War & Civil War Exclusion

NMA 2962 – Biological & Chemical Materials Exclusion Clause.

NMA 1191 – Radioactive Contamination Exclusion Clause.

LMA 5401 – Property Cyber and Data Exclusion.

LMA 5062 Fraudulent Claims Clause

100% Minimum Earned Premium Clause

NMA 2920 – Terrorism Exclusion Endorsement

LMA 5390 – U.S Terrorism Risk Insurance Act of 2002, as amended (TRIA) – Not Purchased Clause.

Complaints Procedure Notice.

LMA 3100 – Sanction Limitation and Exclusion Clause.

Pre-existing damage exclusion.

LMA 5393 – Communicable Disease Endorsement.

Cosmetic Damage Exclusion

2001 AML00002 - External Property Exclusion

Sinkhole and Catastrophic Ground Collapse Exclusion

Actual Cash Valuation Clause

LMA 5020 – Naming Lloyd's America, Inc

Excluding Ordinance & Law

Excluding Equipment Breakdown

Excluding Docks & Piers, Seawalls, marinas, slips.

Excluding Any Open-Sided Buildings

Excluding any buildings with EIFS

Excluding any signs/billboards

COMMERCIAL PROPERTY

Property insurance is any type of insurance that indemnifies an insured party who suffers a financial loss because property has been damaged or destroyed. Property is considered to be any item that has a value. Property can be classified as real property or personal property. Real property is land and the attachments to the land, such as buildings. Personal property is all property that is not real property. The Building and Personal Property coverage form is the form used to insure almost all types of commercial property. The insuring agreement in the Building and Personal Property coverage form promises to pay for direct physical loss or damage to covered property at the premises described in the policy when caused by or resulting from a covered cause of loss. The following is a brief outline of coverage and how they are used within the Commercial Building and Personal Property coverage form.

Buildings and Business Personal Property

Coverage for the building includes the building and structures, completed additions to covered buildings, outdoor fixtures, permanently installed fixtures, machinery and equipment. The building material used to maintain and service the insured's premises is also insured. Business Personal Property owned by the insured and used in the insured's business is covered for direct loss or damage. The coverage includes furniture and fixtures, stock, and several other similar business property items when not specifically excluded from coverage. The policy is also designed to protect the insured against loss or damage to the personal property of others while in the insured's care, custody or control.

Coverage Extensions and Additional Coverage

In addition to the limits stated in the Building and Personal Property coverage form, the policy has a coverage extensions section and an additional coverage section. The coverage extensions section provides limited coverage for newly acquired or constructed property, property of others, certain outdoor property, and the cost to research and reconstruct information on destroyed records. When coverage is placed on the all risk form, two additional extensions are added for property in transit and coverage for certain repair costs related to damage caused by water. The two additional extensions are covered by certain perils only. The additional coverage section provides coverage for indirect losses that result from a direct loss. The coverage applies to removal of debris, preservation of property, fire department service charges and pollutant cleanup and removal. The coverage extensions and the additional coverage have limitations and are subject to certain conditions.

Limit of Insurance

The most the insurer will pay for a loss or damage in any one occurrence is the limit of insurance stated in the policy declarations

Deductible

The standard deductible is \$250. However, other deductible amounts are available and the deductible applies only once per loss.

Causes of Loss

The term peril is used when discussing losses. A peril is a cause of loss. Basic property insurance policies are written to cover the perils of fire, lightning, explosion, windstorm, hail, smoke, aircraft or vehicle damage, riot or civil commotion, vandalism, sprinkler leakage, sinkhole collapse, and volcanic action. Other property insurance policies, often referred to as the broad form policy, add coverage for water damage, weight of snow, ice or sleet, breakage of glass and coverage for falling objects. The broadest coverage is the special form, which is best known as the all risk form. All risk covers all causes of loss, except those specifically excluded from coverage. It is possible for a commercial property policy to have more than one cause of loss form.

Replacement Cost and Actual Cash Value

Property can be valued in several different ways. Insurance companies commonly use two approaches to determine value, which also determines how a loss will be paid; the replacement cost method and the actual cash value method. Insurers consider replacement cost of a property item to be the cost to replace it with property of like kind. Actual cash value is replacement cost minus the accumulated depreciation for age and condition.

Agreed Value

When the agreed value option is used the coinsurance requirement is removed and the insurer agrees to cover losses for its agreed value. When this option is used the insured and the insurance company agree on the value of the property before the policy is issued. As an example, the insured has property insured for \$100,000 and the agreed value is also \$100,000, if a loss occurs, any loss up to \$100,000 is covered at 100%. This option is usually assigned to one-of-a-kind property.

COINSURANCE

The success of any Commercial Property program is measured by its effectiveness following an insured loss. Thus, in establishing adequate coverage, one must have firsthand information as to the insurable values at risk. Book values do not fulfill this purpose. Insurable values are present day replacement cost with proper allowance for depreciation. Since replacement costs fluctuate, it is necessary to keep a constant check on insurable values.

Most building and business personal property policies have a coinsurance clause which requires the insured to carry insurance equal to at least a specified percentage of the actual cash value of the property. If a loss occurs, and it is determined that the amount of insurance carried is less than the amount required a penalty could be placed on the insured.

The insurance applying in the following example is subject to the 90% Coinsurance Clause. Under the terms in this clause, you should insure the property at risk to the stipulated percentage of value. If you fail to do so, you will not be fully reimbursed for any loss that may occur. The manner in which the Coinsurance Clause would operate in the event of a partial loss is illustrated below and is merely a hypothetical example:

Insurable Interest	Insurance Carried	Insurance Required (90%)	Amount of Loss	Policy Pays	Insured Pays
\$100,000	\$60,000	\$90,000	\$10,000	\$6,667	\$3,333

The computation formula is 'did over should.' The insured carried \$60,000, but should have carried \$90,000. Therefore the insured carried two-thirds of what he should have carried and will receive payment for only two-thirds of his \$10,000 partial loss in spite of the fact the face amount of the policy was \$60,000.

The above is merely to show how Coinsurance works. If at any time you should substantially increase building values or contents values, you should notify us immediately to increase your coverage to avoid any Coinsurance penalties.

Inflation Guard

An insured can insure a building for its full value at the beginning of the policy year, but, at the end of the year, it might not be covered for its full value. This problem can be corrected by adding inflation guard coverage. With inflation guard, the policy limit increases gradually during the policy term so that the total increase amounts to the desired percentage increase at the end of the policy term.

Earthquake Coverage

This endorsement extends your causes of loss to include damage that results directly from an earthquake. Coverage is provided for replacement of buildings only. All earthquakes shocks that occur within a 168 hour period (one week) are considered to be a single occurrence. A separate deductible applies and is determined by the value of the insured property.

SUMMARY

COVERAGE	EXPIRING PREMIUM	RENEWAL PREMIUM
Commercial Package *	\$ 57,504.00	\$ 52,495.00
Property – Buildings and Pumps	\$ 445,342.76	\$ 387,740.93
Wind Deductible Buydown from 5% to \$100k	\$ 110,719.54	\$ 97,640.40
Property – Maintenance Buildings	\$ 4,148.43	\$ 4,5054.50
Equipment	\$ 26,735.00	\$ 24,551.00
Total	\$ 644,449.73	\$ 607,481.33

COMMERCIAL PACKAGE POLICY INCLUDES THE FOLLOWING COVERAGES:

Auto
Equipment

ARE YOU EXPOSED??? OTHER LINES OF COVERAGE TO CONSIDER:

- AUTO LIABILITY
- PROFESSIONAL LIABILITY
- EMPLOYMENT PRACTICES LIABILITY
- CYBER LIABILITY

DID YOU KNOW....BETZ ROSETTI & ASSOCIATES NOW OFFER A FULL SUITE OF PERSONAL LINES COVERAGES FOR YOUR HOME, AUTO, BOAT, AND PERSONAL LIABILITY. LET US OFFER YOU A QUOTE TODAY.

MID-TERM CHANGES

Commercial Package

\$233.00	Added 2024 Excavator
-\$3,160.00	Removed 9 Autos & 2 Motorcycles
-\$214.00	Removed 1 Auto
\$59.00	Added 2 4-Wheelers
\$646.00	Adding 2 Kenworth Trucks

Equipment

\$16.00	Added Trailer
-\$99.00	Removed 2 John Deeres