



Quote Proposal

Insured Information:

BLACKHAWK MANGUM LLC
PO BOX 280
MANGUM, OK 73554-0280

Agency Information:

SHELLI BARRIOS
INSURICA INSURANCE SERVICES LLC
5100 N CLASSEN BLVD SUITE 300
OKLAHOMA CITY, OK 73118

Proposal Creation Date:

March 27, 2026

Your Underwriting and Service Team:

DALLAS REGIONAL OFFICE
3000 INTERNET BLVD.
FRISCO, TX 75034

Tanisha Barmer
469-287-1033, Tanisha.Barmer@thehartford.com

Mackensie Griesenbeck
Mackensie.Griesenbeck@thehartford.com

THE LIST OF POLICY NUMBER(S) CAN BE
FOUND ON THE POLICY SUMMARY PAGE.

Dear Shelli Barrios,

I'm pleased to share our quote for BLACKHAWK MANGUM LLC DBA. We know that insureds have a choice of carriers for their insurance needs and we appreciate your consideration and recommendation of The Hartford.

The Hartford offers a broad range of comprehensive, specialized insurance coverage* such as automatic Additional Insured coverage with Primary Non-Contributory wording when required by written contract, Newly Acquired and Miscellaneous Unnamed Property coverage, and built-in Equipment Breakdown coverage as well as specialized Claim and Risk Engineering services. (*See line of business details and contact your Underwriter if coverages are desired but not included.) We focus on protecting your customers' assets, and we can help you identify and provide coverage for critical exposures to loss that are often overlooked. Our proposal includes a premium summary, supporting policy information and details regarding the coverage being offered, limits of insurance, exclusions, limitations and other terms or conditions. The Hartford is committed to differentiating itself as an exceptional company through its people and by providing superior service and customer value: • Industry-leading risk engineering and claims services. Our customers rate us almost 5 out of 5 stars for risk engineering and claims services • 200+ years of experience innovating to serve our insureds • Financial strength and performance, rated A+ (Superior) XV (financial size \$2B and greater) by AM Best

Please let me know if you'd like to meet to review the quote proposal or if you have any questions.

Thank you,
Tanisha Barmer
Underwriter

This is not a guarantee of coverage. Actual premium amounts vary and will depend on an applicant's individual account characteristics and coverages and limits purchased.

This document contains only a general description of coverages that may be provided and does not include all of the terms, conditions, or exclusions that may apply. Please refer to the actual coverage forms for complete details of terms, conditions, and exclusions. In the event of any conflict, the terms of an issued policy prevail.



Quote Proposal Policy Summary

COVERAGE	POLICY TERM	POLICY NUMBER	PREMIUM	COMMISSION
Property Choice <i>Hartford Fire Insurance Company</i>	05/01/2026 – 05/01/2027	38UUNCA5Y9K	\$46,400.00	15.0%
Total Estimated Account Premium			\$46,400.00	

Premium may include surcharges, taxes, and assessments.

Commission percentages shown are for base commission only and do not include any applicable supplemental commission or other forms of compensation. The premiums identified above may contain surcharges and/or assessments to which the commission percentages shown above may not apply. Workers' compensation commission percentage applies to the standard premium before application of any premium discount.



Quote Proposal

Articles of Agreement

TERMS AND CONDITIONS

- This quote proposal supersedes and replaces any previously issued quote proposal offering similar coverages, limits and deductibles.
- The quote is valid for 60 days from the date of the proposal or until the proposed policy inception date, whichever is earlier. Coverage may not be bound retroactively.
- This quote is intended as a total offering and must be accepted or rejected in its entirety. Please contact the underwriter in the event that only a portion of the quoted coverages are desired.
- This proposal is subject to the underwriting period allowed for by state law and the cancellation provisions applicable to each policy.
- Prior to the effective date of coverage The Hartford must be advised of any change in the information provided by or required to be provided by the applicant, or any change in the exposure basis, hazard or risk contemplated by this proposal since the original submission date.
- The Hartford reserves the right to modify or withdraw this proposal prior to the effective date based on a new assessment of underwriting information. If information we obtain during the policy term differs from what was originally presented we also reserve the right to modify premium and terms or rescind coverage as permitted by law.
- All of the terms, conditions and other requirements set forth in this proposal must be included in any quote presentation to the proposed insured.
- This proposal provides a summary of coverages; some coverages may not be available in all states. For a complete description of all coverages, terms, conditions and exclusions, please refer to the insurance policy. In the event of a conflict, the terms, conditions and exclusions of the insurance policy shall prevail. A complete list of The Hartford's policy forms with the most recent edition dates are available upon request or online on the Electronic Business Center (EBC). Insurance specifications and other requests for coverage that are not incorporated in this proposal confer no rights and do not amend, extend or alter the coverage afforded by The Hartford.
- The limits of insurance applicable to Building and/or Business Personal Property in this Quote Proposal have been based upon information contained in your application. The Hartford may use a building appraisal calculator to estimate replacement cost value for underwriting purposes, and may also require a building limit of insurance that is different from your original request, based upon our underwriting evaluation. The Hartford makes no warranties that this estimate represents actual replacement cost value. If you are unsure of the actual replacement cost value of your building(s) or business personal property, an independent, professional appraisal should be obtained. Upon our receipt of the appraisal and a written request from you, we may adjust your limits of insurance in accordance with such appraisal.



Quote Proposal Articles of Agreement

SUBJECTIVITIES

Unless otherwise stated below or unless consent of the underwriter is obtained, coverage may not be bound without compliance with the subjectivities.

PROPERTY CHOICE

- Provide year(s) of completed updates to the roof, electrical systems, plumbing, and HVAC for all buildings over 30 years old.



Quote Proposal Premium Summary

PROPERTY CHOICE - 38UUNCA5Y9K

POLICY PREMIUM

The total insured values shown in the Premium section of this proposal below are not limits of insurance. They represent the sum of all values for Covered Property and Business Interruption according to the application or a report of values, subject to our agreed upon adjustment, and are the basis of premium determination.

Please refer to the Schedules of Covered Property, Causes of Loss, Coverage Extensions, Additional Coverages and Insured Premises for applicable Limits of Insurance which follow this Premium section.

DESCRIPTION	TOTAL INSURED VALUES
Real Property	\$64,400
Business Personal Property (Including or Excluding Stock)	\$5,704,090
Business Income	\$9,505,611
Extra Expense	Included in the Business Income Limit of Insurance
Equipment Breakdown	Included in the Limits of Insurance applicable to Covered Property and Business Interruption
DESCRIPTION	PREMIUM
Property Choice Subtotal	\$45,941.00
Terrorism	\$459.00
Total Property Premium	\$46,400.00



Quote Proposal Coverage Selection

POLICY DEDUCTIBLE AND WAITING PERIOD

The Policy Deductible applies to Covered Property, **Covered Causes of Loss**, Additional Coverages, Coverage Extensions or Stated Causes of Loss unless a more specific deductible is shown in the Declarations. The Policy Deductible does not apply to any **Business Interruption** coverage.

The Policy Waiting Period applies to all loss of **Business Income, Covered Causes of Loss**, Business Interruption Additional Coverages, Business Interruption Coverage Extensions or Stated Causes of Loss unless a more specific **Waiting Period** is shown in the Declarations. No **Waiting Period** applies to **Extra Expense**.

POLICY DEDUCTIBLE AND WAITING PERIOD	ANY ONE OCCURRENCE
Policy Deductible	\$10,000
Policy Waiting Period	72 Hours



Quote Proposal Coverage Selection

STATED CAUSES OF LOSS

Limits of Insurance shown below apply in any one occurrence, unless otherwise stated.

The following is applicable when an **Annual Aggregate** is shown: **Annual Aggregate** represents the most we will pay in total for all loss or damage in any one **Policy Year**, regardless of the number of occurrences, or **Insured Premises** involved in an occurrence.

STATED CAUSES OF LOSS	LIMITS OF INSURANCE IN ANY ONE EQUIPMENT BREAKDOWN ACCIDENT
Equipment Breakdown	Included in the Limits of Insurance applicable to Covered Property and Business Interruption
Waiting Period	72 Hours
Valuation - Equipment Breakdown Property	Replacement Cost
Equipment Breakdown Coverage Extensions	
CFC Refrigerants	Included in the Equipment Breakdown Limit of Insurance
Expediting Expenses	\$100,000
Hazardous Substances	\$100,000
Spoilage	\$100,000



Quote Proposal Coverage Selection

COVERAGE EXTENSIONS

The Limits of Insurance applicable to the Coverage Extensions shown below are additional amounts of insurance unless otherwise stated. All Limits of Insurance apply in any one occurrence, regardless of the number of **Insured Premises** involved in that occurrence, unless otherwise stated.

These Coverage Extensions, Limits of Insurance, Deductibles and Waiting Periods apply to each **Insured Premises**, unless more specific Limits, Deductibles and Waiting Periods are shown at an **Insured Premises** in the Schedule of Premises and Coverage Section below.

Applicable to Coverage Extensions with an **Annual Aggregate**: **Annual Aggregate** represents the most we will pay in total for all loss or damage in any one **Policy Year**, regardless of the number of occurrences, or **Insured Premises** involved in an occurrence.

Deductibles shown below are specific to that Coverage Extension. Deductibles apply separately to that coverage and are in addition to any other deductible that may apply to other loss or damage in the same occurrence.

COVERAGE EXTENSIONS	LIMIT OF INSURANCE
Accounts Receivable	\$250,000
Brands and Labels	Included in the Business Personal Property Limit of Insurance
Building Glass Repair	Included
Business Travel	\$50,000
Claim Expenses	\$50,000
Combined Additional Protection	\$250,000
Total from All Plants, Shrubs or Trees	\$25,000
Total from All Lawns or Sod	\$25,000
Stock	\$25,000
Contract Penalties	\$50,000
Debris Removal	25% of the amount we pay for covered loss or damage
Debris Removal - Additional Amount	\$250,000
Wind-Blown Debris	\$2,500 Annual Aggregate
Other Property Debris Removal	\$10,000
Deferred Sales	\$50,000
Employee's Personal Property	\$50,000
Per Employee	\$2,500
Exhibitions	\$50,000
Expediting Expenses	\$50,000
Fine Arts	\$50,000
Per Item	\$10,000
Fire Department Service Charge	\$50,000
Fire Device Recharge	\$50,000



Quote Proposal Coverage Selection

COVERAGE EXTENSIONS	LIMIT OF INSURANCE
Fungus, Wet Rot, Dry Rot Physical Damage	\$50,000 Policy Annual Aggregate
Limited Coverage Form Applies	
Green Coverage - Costs to Upgrade	\$100,000
Installation	\$25,000
Deductible	\$2,500
Land and Water Decontamination Expense	\$50,000 Annual Aggregate
Locks and Keys	\$25,000
Miscellaneous Unnamed Premises	
Building	\$100,000
Business Personal Property	\$50,000
Newly Acquired Property	
Number of Days	180 Days
Building	\$2,000,000
Business Personal Property	\$1,000,000
Stock	\$25,000
Non-Owned Detached Trailers	\$50,000
Deductible	\$2,500
Ordinance or Law	
Undamaged Portion of Building Limit	Included in Real Property Limit of Insurance
Demolition and Increased Cost of Costruction	\$1,000,000
Mandated Decontamination Expense	Not Covered
Outdoor Trees, Shrubs, Sod, Plants and Lawns	\$50,000
Any One Tree, Shrub, Plant, Lawn or Sod	\$10,000
Pairs and Sets	Included in the Business Personal Property Limit of Insurance
Preservation and Protection of Property	Included in the Limit of Insurance applicable to Covered Property that sustains loss or damage
Number of Days	Expenses incurred for 180 Days
Reward Coverage	\$50,000
Tenant's Leaseholder's Interest Coverage	\$25,000
Lease Assessment	\$5,000
Deductible	\$2,500
Miscellaneous Interior Real Property	\$25,000
Leaseholder's Interest Coverage	Included in the Tenant's Leaseholder's Interest Coverage Limit of Insurance



Quote Proposal Coverage Selection

COVERAGE EXTENSIONS	LIMIT OF INSURANCE
Bonus Payments	Included in the Tenant's Leaseholder's Interest Coverage Limit of Insurance
Prepaid Rent	Included in the Tenant's Leaseholder's Interest Coverage Limit of Insurance
Undamaged Tenant's Improvements or Betterments	Included in the Tenant's Leaseholder's Interest Coverage Limit of Insurance
Transit Shipper's Interest	\$50,000
Maximum Limit Per Vehicle	\$10,000
Deductible	\$2,500
Utility Service Interruption - Physical Damage	
Any One Occurrence	\$25,000
Deductible	\$5,000
Interruption caused by loss or damage to Transmission or Distribution Lines	Included
Valuable Papers	Included as Business Personal Property
Water Damage - Building Tear Out and Repair	Included in the Limit of Insurance applicable to Covered Property



Quote Proposal Coverage Selection

BUSINESS INTERRUPTION

COVERAGE	LIMIT OF INSURANCE
Business Income	Refer to Location Level Details for applicable Limits of Insurance
Waiting Period	72 Hours
Payroll	Included
Extra Expense	Included in the Business Income Limit of Insurance

BUSINESS INTERRUPTION COVERAGE EXTENSIONS

The Limits of Insurance applicable to the Coverage Extensions shown below are additional amounts of insurance, and include **Business Income** and **Extra Expense** unless otherwise stated. All Limits of Insurance apply in any one occurrence, unless otherwise stated.

Applicable to Coverage Extensions with an **Annual Aggregate**: **Annual Aggregate** represents the most we will pay in total for all loss or damage in any one **Policy Year**, regardless of the number of occurrences, or **Insured Premises** involved in an occurrence.

Waiting Periods applicable to any Coverage Extension shown below apply separately and are specific to that Coverage Extension. If two or more **Waiting Periods** apply in any one occurrence, we will only apply the longest **Waiting Period**. No deductible or **Waiting Period** applies to **Extra Expense**.

COVERAGE	LIMIT OF INSURANCE
Attraction Properties	Policy Occurrence Limit
Limit	\$25,000
Waiting Period	72 Hours
Distance from Insured Premises	Contiguous with the Insured Premises
Business Travel	Included in the Limits of Insurance applicable to Business Income and/or Extra Expense
Civil or Military Authority	Included in the Limits of Insurance applicable to Business Income and/or Extra Expense
Number of Days	30 Days
Distance from Insured Premises	Within 1,000 feet of the Insured Premises
Waiting Period	72 Hours
Contingent Business Interruption	Policy Occurrence Limit
Waiting Period	72 Hours
Direct Contingent Properties	\$100,000
Indirect Contingent Properties	\$25,000
Utility Services Interruption - Direct Contingent Properties	Not Covered
Exhibitions	Included in the Limits of Insurance applicable to Business Income and/or Extra Expense
Extended Income	
Number of Days	Included for 180 Days



Quote Proposal Coverage Selection

COVERAGE	LIMIT OF INSURANCE
Fungus, Wet Rot, Dry Rot – Business Interruption	Included in the Limits of Insurance applicable to Business Income and/or Extra Expense
Number of Days	30 Days
Limited Coverage Form Applies	
Ingress or Egress	Included in the Limits of Insurance applicable to Business Income and/or Extra Expense
Number of Days	30 Days
Distance from Insured Premises	Contiguous with Insured Premises
Waiting Period	72 Hours
Installation	Included in the Limits of Insurance applicable to Installation
Land and Water Decontamination - Increased Period of Restoration	\$25,000 Policy Annual Aggregate
Waiting Period	72 Hours
Machinery and Testing and Training	Included in the Limits of Insurance applicable to Business Income and/or Extra Expense
Miscellaneous Unnamed Premises - Business Interruption	\$100,000
Waiting Period	72 Hours
Newly Acquired Premises	Included in the Limits of Insurance applicable to Business Income and/or Extra Expense
Ordinance or Law - Increased Period of Restoration	Included in the Limits of Insurance applicable to Business Income and/or Extra Expense
Research and Development Expenses	Included in the Limits of Insurance applicable to Business Income and/or Extra Expense
Transit Shipper's Interest	Included in the Limits of Insurance applicable to the Transit - Shipper's Interest
Utility Service Interruption - Business Interruption	
Business Income and Extra Expense Combined	\$25,000
Waiting Period	72 Hours
Interruption caused by loss or damage to Transmission or Distribution Lines	Included



Quote Proposal Coverage Selection

POLICY CONDITIONS AND EXCLUSIONS

FORM NUMBER	FORM NAME	DETAILS
PC45090121	Application Of Windstorm Or Hail Dollar Deductibles – Revised	
PC42100121	Spoilage – Revised Exclusion	



Quote Proposal Coverage Selection

SCHEDULE OF INSURED PREMISES AND COVERAGE

Limits of Insurance shown below apply in any one occurrence, unless otherwise stated.

LOC 1 - 1: BUILDING	1 WICKERSHAM ST MANGUM, OK 73554-9117
LOCATION PREMIUM	\$22,521.00

DEDUCTIBLE AND WAITING PERIOD	
Waiting Period	72 Hours
Deductible	\$10,000

COVERED PROPERTY

The following blanket limits apply to this Insured Premises	LIMIT OF INSURANCE
Business Personal Property	\$5,704,090
Business Income including Extra Expense	\$9,505,611

For any Coverage shown for which a Blanket Limit of Insurance applies, the corresponding Limit of Insurance below represents the Total Insured Value used for purposes of rating only.

COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE
Business Personal Property	\$5,000,000	Replacement Cost Applies	Does Not Apply
Stock	Included	-	-

BUSINESS INTERRUPTION

COVERAGE	LIMIT OF INSURANCE
Business Income	\$3,168,537
Extra Expense	Included in the Business Income Limit of Insurance

STATED CAUSES OF LOSS	LIMITS OF INSURANCE	DEDUCTIBLE	WAITING PERIOD
Equipment Breakdown	Included	\$10,000	72 Hours
Windstorm/Hail	Included	\$50,000	72 Hours
Water Damage (Non-Flood)	Included	\$50,000	72 Hours
Applicable to Pipe Freeze		-	-



Quote Proposal Coverage Selection

LOC 2 - 1: BUILDING	1 WICKERSHAM ST MANGUM, OK 73554-9117
LOCATION PREMIUM	\$10,480.00

DEDUCTIBLE AND WAITING PERIOD	
Waiting Period	72 Hours
Deductible	\$10,000

COVERED PROPERTY

The following blanket limits apply to this Insured Premises	LIMIT OF INSURANCE
Business Personal Property	\$5,704,090
Business Income including Extra Expense	\$9,505,611

For any Coverage shown for which a Blanket Limit of Insurance applies, the corresponding Limit of Insurance below represents the Total Insured Value used for purposes of rating only.

COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE
Real Property	\$64,400	Replacement Cost Applies	Does Not Apply
Business Personal Property	\$550,000	Replacement Cost Applies	Does Not Apply
Stock	Included	-	-

BUSINESS INTERRUPTION

COVERAGE	LIMIT OF INSURANCE
Business Income	\$3,168,537
Extra Expense	Included in the Business Income Limit of Insurance

STATED CAUSES OF LOSS	LIMITS OF INSURANCE	DEDUCTIBLE	WAITING PERIOD
Equipment Breakdown	Included	\$10,000	72 Hours
Windstorm/Hail	Included	\$50,000	72 Hours
Water Damage (Non-Flood)	Included	\$50,000	72 Hours
Applicable to Pipe Freeze		-	-



Quote Proposal Coverage Selection

LOC 3 - 1: BUILDING	118 S LOUIS TITTLE AVE
	MANGUM, OK 73554-4441
LOCATION PREMIUM	\$8,968.00

DEDUCTIBLE AND WAITING PERIOD	
Waiting Period	72 Hours
Deductible	\$10,000

COVERED PROPERTY

The following blanket limits apply to this Insured Premises	LIMIT OF INSURANCE
Business Personal Property	\$5,704,090
Business Income including Extra Expense	\$9,505,611

For any Coverage shown for which a Blanket Limit of Insurance applies, the corresponding Limit of Insurance below represents the Total Insured Value used for purposes of rating only.

COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE
Business Personal Property	\$75,000	Replacement Cost Applies	Does Not Apply
Stock	Included	-	-

BUSINESS INTERRUPTION

COVERAGE	LIMIT OF INSURANCE
Business Income	\$3,168,537
Extra Expense	Included in the Business Income Limit of Insurance

STATED CAUSES OF LOSS	LIMITS OF INSURANCE	DEDUCTIBLE	WAITING PERIOD
Equipment Breakdown	Included	\$10,000	72 Hours
Windstorm/Hail	Included	\$50,000	72 Hours
Water Damage (Non-Flood)	Included	\$50,000	72 Hours
Applicable to Pipe Freeze		-	-



Quote Proposal Coverage Selection

LOC 4 - 1: BUILDING	2 WICKERSHAM ST MANGUM, OK 73554-9117
LOCATION PREMIUM	\$247.00

DEDUCTIBLE AND WAITING PERIOD	
Deductible	\$10,000

COVERED PROPERTY

The following blanket limits apply to this Insured Premises	LIMIT OF INSURANCE
Business Personal Property	\$5,704,090

For any Coverage shown for which a Blanket Limit of Insurance applies, the corresponding Limit of Insurance below represents the Total Insured Value used for purposes of rating only.

COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE
Business Personal Property	\$79,090	Replacement Cost Applies	Does Not Apply
Stock	Included	-	-

BUSINESS INTERRUPTION

COVERAGE	LIMIT OF INSURANCE
Business Income	Not Covered
Extra Expense	Included in the Business Income Limit of Insurance

STATED CAUSES OF LOSS	LIMITS OF INSURANCE	DEDUCTIBLE	WAITING PERIOD
Equipment Breakdown	Included	\$10,000	-
Windstorm/Hail	Included	\$50,000	-
Water Damage (Non-Flood)	Included	\$50,000	-
Applicable to Pipe Freeze		-	-



Quote Proposal Coverage Selection

PROPERTY EXTENDED SUMMARY

DESCRIPTION	PREMIUM
Policy Level Coverage Total	\$4,184.00
Loc 1 - 1: Building 1 WICKERSHAM ST, MANGUM, OK 73554-9117	\$22,521.00
Loc 2 - 1: Building 1 WICKERSHAM ST, MANGUM, OK 73554-9117	\$10,480.00
Loc 3 - 1: Building 118 S LOUIS TITTLE AVE, MANGUM, OK 73554-4441	\$8,968.00
Loc 4 - 1: Building 2 WICKERSHAM ST, MANGUM, OK 73554-9117	\$247.00
TOTAL PROPERTY PREMIUM	\$46,400.00



Quote Proposal Forms Listing

Property Choice Forms

Coverage Forms, Schedules, Endorsements and other forms that are a part of this policy.

FORM NUMBER	FORM NAME
PC00010121	Property Choice Coverage Form
PC00020121	Declarations: Property Choice Coverage Part
PC00030121	REFERENCE GUIDE
PC10700121	Equipment Breakdown Coverage Form
PC20720121	Fine Arts – Breakage Additional Coverage
PC31350121	Oklahoma Changes
PC45100121	Water Damage Deductible And Waiting Period
PC45200121	Windstorm Or Hail Dollar Deductible And Waiting Period



Quote Proposal Common Forms

These Common Forms apply to all Lines of Business included in Package.

FORM NUMBER	FORM NAME
HM00020121	POLICY JACKET
HM00100107	COMMON POLICY DECLARATIONS
IH09850121	DISCLOSURE/CAP ON LOSSES - TERRORISM RISK INSURANCE ACT
IH12050221	GOODS AND SERVICES ENDORSEMENT
IH99400409	U.S. DEPARTMENT OF THE TREASURY, OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
IH99410409	TRADE OR ECONOMIC SANCTIONS ENDORSEMENT
IL00171198	COMMON POLICY CONDITIONS
IL01791002	OKLAHOMA NOTICE



Quote Proposal Payment Plan

The Hartford Direct Bill System puts you in control of making premium payments by deciding the bill plan that best fits your budget.

PAYMENT SUMMARY	
Payment Plan	Direct Bill or Agency Bill
Pay Online	Register at business.thehartford.com and select "Pay My Bill". Online Bill Pay is Quick, Easy, and Secure!
Repetitive EFT	Sign up for Repetitive Electronic Funds Transfer (EFT) and have payments automatically withdrawn from your bank account. This option saves you money by reducing the amount of the installment fee.
Pay by check	Send a check with your remittance stub in the envelope enclosed with your bill
Pay by Phone	Call toll-free 866-467-8730 to authorize a one time withdrawal from your bank account.

State surcharges are fees that are assessed by the state(s) on the policy and paid by The Hartford to the appropriate government agency. The full amounts of these fees are typically included in the down payment according to state regulations.

Direct Bill Option

BILLING PLANS	DOWN PAYMENT	INSTALLMENTS	BILL MONTH
Full Pay	100%		
Two Pay	60%	40%	5 months after effective date
Three Pay	40%	30%	3 months after effective date
		30%	7 months after effective date
Four Pay	30%	25%	2 months after effective date
		25%	5 months after effective date
		20%	8 months after effective date
Ten Pay	25%	9 Equal Installments	Monthly, on account bill day

Installment fee may apply. Failure to pay in accordance with the payment schedule may result in us sending a Direct Notice of Cancellation.

Agency Bill Option

BILLING PLANS	DOWN PAYMENT	INSTALLMENTS	BILL MONTH
Full Pay	100%	N/A	N/A
Two Pay	60% not available for Workers' Compensation	40%	5 months after effective date
	75% for Workers' Compensation	25%	5 months after effective date



Quote Proposal Payment Plan

BILLING PLANS	DOWN PAYMENT	INSTALLMENTS	BILL MONTH
Three Pay not available for Workers' Compensation	40%	2 Equal Installments	3 months after effective date
			7 months after effective date
Four Pay	35% or 50% for Workers' Compensation	3 Equal Installments	2 months after effective date
			5 months after effective date
			8 months after effective date
Ten Pay	25%	9 Equal Installments	Monthly, on account bill day

Failure to pay in accordance with the payment schedule may result in us sending a Direct Notice of Cancellation.



Disclosure Pursuant to Terrorism Risk Insurance Act and Option to Reject Coverage

Terrorism Coverage and Premium

In accordance with the federal Terrorism Risk Insurance Act (as amended "TRIA"), we are required to make coverage available under your policy for "certified acts of terrorism." The actual coverage provided by your policy(ies) will be limited by the terms, conditions, exclusions, limits, and other provisions of your policy(ies), as well as any applicable rules of law.

The portion of your premium attributable to terrorism coverage is shown above or in the premium section(s) of this quote proposal.

Definition of Certified Act of Terrorism

A "certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of TRIA, to be an act of terrorism under TRIA. The criteria contained in TRIA for a "certified act of terrorism" include the following:

1. The act results in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and
2. The act results in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and
3. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals acting as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States government by coercion.

Disclosure of Federal Share of Terrorism Losses under TRIA

The United States Department of the Treasury will reimburse insurers for 80% of insured losses that exceed the applicable insurer deductible.

However, if aggregate industry insured losses under TRIA exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion. The United States government has not charged any premium for their participation in covering terrorism losses.

Cap on Insurer Liability for Terrorism Losses

If aggregate industry insured losses attributable to "certified acts of terrorism" under TRIA exceed \$100 billion in a calendar year, and we have met, or will meet, our insurer deductible under TRIA, we shall not be liable for the payment of any portion of the amount of such losses that exceed \$100 billion. In such case, your coverage for terrorism losses may be reduced on a pro-rata basis in accordance with procedures established by the Treasury, based on its estimates of aggregate industry losses and our estimate that we will exceed our insurer deductible.

In accordance with the Treasury's procedures, amounts paid for losses may be subject to further adjustments based on differences between actual losses and estimates.

Note to Producer on TRIA: The premium for terrorism coverage and the TRIA disclosures above must be provided to the insured or prospect at the time of quoting.



Quote Proposal Resources

The Buck's Got Your Back®

The Hartford's property & casualty companies are rated "A+" by A.M. Best Company.

Our **broad range of products** offer unique competitive advantages, and our range of business insurance solutions addresses the needs of midsize to large clients. Whether your clients have basic coverage needs or more complex and difficult exposures, our highly trained professionals can work with you to satisfy those needs.

Our **financial strength and stability** mean that you can count on The Hartford to perform when you need us most by delivering on our promise to pay claims fairly and promptly, saving time and improving client satisfaction. Some highlights on our claim service include 24/7 toll-free loss reporting; claim expertise aligned by type of claim; and medical management programs focused on achieving the best medical outcome and early return to work for injured workers. Our well-recognized loss control services assure that your clients have access to a broad scope of service, and technical expertise through local loss control consultants.



*Customer reviews were collected and tabulated by The Hartford and reviews are not representative of all customers.