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December 1, 2025

Karina Balakhonova  
Kovalev Insurance Agency  
188 Needham Street, Ste 220  
Newton Upper Falls, MA 02464

Re: Insured: Pack & Go Moving LLC

Policy No.: RBS0341271  
10/24/2025 to 10/24/2026

Dear Karina,

We are pleased to enclose the completed policy, which we have checked for accuracy and trust to be in order. Please take a moment to review the enclosed and advise us of any discrepancies, as this policy may vary from your original submission.

**RE: Claims** - Please review and become familiar with the claims reporting and notice provisions of the policy. Should an event occur, this will ensure your request is dealt with in the most expeditious manner.

PLEASE PROVIDE THE FOLLOWING TO COMPLETE OUR FILE:

- Signed affidavit (an email or faxed copy is acceptable)
- Signed application (an email or faxed copy is acceptable)
- Signed Terrorism Form (an email or faxed copy is acceptable)
- Other:
- We need nothing further. Thank you.

\*NOTE - If you have already sent the above information, please disregard this request.\*

Thank you for the opportunity to be of service to you and your client; we are available to discuss any questions or concerns that you may have.

Sincerely,  
Jessica Reid  
jreid@XSBrokers.com

REFERENCE #:1881047



Underwritten by: Scottsdale Insurance Company  
Home Office: One Nationwide Plaza • Columbus, Ohio 43215  
Administrative Office: 18700 North Hayden Road • Scottsdale, Arizona 85255  
1-800-423-7675 • A Stock Company

In Witness Whereof, the Company has caused this policy to be executed and attested.

Secretary

President

The information contained herein replaces any similar information contained elsewhere in the policy.

**COMMON POLICY DECLARATIONS**

New  
Renewal of Number

Underwritten by: Scottsdale Insurance Company  
Home Office:  
One Nationwide Plaza • Columbus, Ohio 43215  
Administrative Office:  
8877 North Gainey Center Drive • Scottsdale, Arizona 85258  
1-800-423-7675 • A Stock Company

**Policy Number**  
RBS0341271

**ITEM 1. NAMED INSURED AND MAILING ADDRESS**

Pack & Go Moving LLC  
140 Arsenal Street, Unit 2010  
Watertown, MA 02472

**AGENT NAME AND ADDRESS**

Dax Weed  
XS Specialty Brokerage  
13 Temple St  
Quincy, MA 02169

Agent No. 31764 Program No.: \_\_\_\_\_

**ITEM 2. POLICY PERIOD**

From: 10/24/2025 To: 10/24/2026 Term:  
12:01 A.M., Standard Time at the mailing address shown in ITEM 1.

**Business Description:**

In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy. This policy consists of the following coverage parts for which a premium is indicated. Where no premium is shown, there is no coverage. This premium may be subject to adjustment.

<b>Coverage Part(s)</b>	<b>Premium Summary</b>
Commercial General Liability Coverage Part	<u>\$ Not Covered</u>
Commercial Property Coverage Part	<u>\$ Not Covered</u>
Commercial Crime And Fidelity Coverage Part	<u>\$ Not Covered</u>
Commercial Inland Marine Coverage Part	<u>\$1,000.00</u>
Commercial Auto Coverage Part	<u>\$ Not Covered</u>
Professional Liability Coverage Part	<u>\$ Not Covered</u>
Terrorism Premium	<u>Rejected</u>
<b>Total Policy Premium</b>	<u>\$1,000.00</u>
<b>Fees</b>	<u>MGA Administration Fee \$100.00</u>
<b>Policy Total</b>	<u>\$1,100.00</u>

Form(s) and Endorsement(s) made a part of this policy at time of issue:  
**See Schedule of Forms and Endorsements**

THIS COMMON POLICY DECLARATION AND THE SUPPLEMENTAL DECLARATION(S), TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE PART(S), COVERAGE FORM(S) AND FORM(S) AND ENDORSEMENT(S), IF ANY, COMPLETE THE ABOVE-NUMBERED POLICY.





Underwritten by: Scottsdale Insurance Company  
Home Office: One Nationwide Plaza • Columbus, Ohio 43215  
Administrative Office: 18700 North Hayden Road • Scottsdale, Arizona 85255  
1-800-423-7675 • A Stock Company

**INLAND MARINE COVERAGE PART MOTOR TRUCK CARGO CARRIERS COVERAGE FORM  
SUPPLEMENTAL DECLARATIONS (continued)**

Policy Number: RBS0341271 Effective Date: 10/24/2025  
(12:01 A.M. Standard Time)  
Named Insured: Pack & Go Moving LLC Agent Number: 31764

Premium Base	0
Rates	\$0 per \$100

Special Provisions (if any):

**FORMS AND ENDORSEMENTS** (Other than applicable Forms and Endorsements shown elsewhere in this policy)  
Form(s) and Endorsement(s) applying to this Coverage Form and made part of this policy when issued:  
**See Schedule of Forms and Endorsements**

THIS SUPPLEMENTAL DECLARATIONS AND THE COMMON POLICY DECLARATIONS, TOGETHER  
WITH THE COMMON POLICY CONDITIONS, COVERAGE FORM(S) AND ENDORSEMENT(S),  
COMPLETE THE ABOVE-NUMBERED POLICY.





## SCHEDULE OF FORMS AND ENDORSEMENTS

Policy Number: RBS0341271 Effective Date: 10/24/2025  
(12:01 A.M. Standard Time)  
Named Insured: Pack & Go Moving LLC Agent Number: 31764

UTS-COVPG (03-21) Cover Page  
OPS-D-1 (1-17) Common Policy Declarations  
CIS-SD-43-BAL (01-21) Inland Marine Coverage Part Motor Truck Cargo Carriers Coverage Form Supplemental Declarations  
UTS-SP-2 (12-95) Schedule of Forms and Endorsements  
NOTX0178CW-BAL (12-19) Claim Reporting Information  
IL 00 17 11 98 Common Policy Conditions  
CM 00 01 09 04 Commercial Inland Marine Conditions  
IH 00 72 12 18 Motor Truck Cargo Carriers Coverage Form  
IMS-72 (4-12) Scheduled Auto Limitation  
IH 99 30 12 18 Theft Deductible Waiver - Cargonet  
IH 99 31 12 18 Theft Deductible Waiver - GPS  
IL 09 35 07 02 Exclusion of Certain Computer-Related Losses  
IL 09 53 01 15 Exclusion of Certified Acts of Terrorism  
CM 99 12 12 23 Exclusion of Loss Due to Virus or Bacteria  
UTS-119g (6-14) Minimum Earned Cancellation Premium  
IH 99 33 08 21 Cyber Incident Exclusion  
UTS-9g (06-22) Service of Suit Clause

**Scottsdale Insurance Company  
National Casualty Company  
Scottsdale Indemnity Company  
Scottsdale Surplus Lines Insurance Company**

**CLAIM REPORTING INFORMATION**

Our commitment to you is to provide fast, fair claim service. Promptly reporting an event that could lead to a claim, as required by your policy, helps us fulfill this commitment to you. Please refer to your policy for this and all other terms and conditions.

To report a claim, you may contact us twenty-four (24) hours a day, seven (7) days a week, by emailing [claims@balanceuw.com](mailto:claims@balanceuw.com).

Thank you for your business and as always, we appreciate the opportunity to serve you.

**HOW TO REPORT A CLAIM**

Email [claims@balanceuw.com](mailto:claims@balanceuw.com)

In order to expedite this process, please be prepared to furnish as much of the following information as possible:

- Your policy number
- Date, time and location of the loss/accident
- Details of the loss/accident
- Completed Acord loss notice
- Name, address and phone number of any involved parties
- If applicable, name of law enforcement agency or fire department along with the incident number

**Please refer to your policy for specific claim reporting requirements.**

Balance Partners, LLC  
PO Box 2550  
Huntington, NY 11743  
[www.balanceuw.com](http://www.balanceuw.com)

## COMMON POLICY CONDITIONS

All Coverage Parts included in this policy are subject to the following conditions.

### A. Cancellation

1. The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
2. We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:
  - a. 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
  - b. 30 days before the effective date of cancellation if we cancel for any other reason.
3. We will mail or deliver our notice to the first Named Insured's last mailing address known to us.
4. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
5. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
6. If notice is mailed, proof of mailing will be sufficient proof of notice.

### B. Changes

This policy contains all the agreements between you and us concerning the insurance afforded. The first Named Insured shown in the Declarations is authorized to make changes in the terms of this policy with our consent. This policy's terms can be amended or waived only by endorsement issued by us and made a part of this policy.

### C. Examination Of Your Books And Records

We may examine and audit your books and records as they relate to this policy at any time during the policy period and up to three years afterward.

### D. Inspections And Surveys

1. We have the right to:
  - a. Make inspections and surveys at any time;
  - b. Give you reports on the conditions we find; and
  - c. Recommend changes.
2. We are not obligated to make any inspections, surveys, reports or recommendations and any such actions we do undertake relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:
  - a. Are safe or healthful; or
  - b. Comply with laws, regulations, codes or standards.
3. Paragraphs 1. and 2. of this condition apply not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.
4. Paragraph 2. of this condition does not apply to any inspections, surveys, reports or recommendations we may make relative to certification, under state or municipal statutes, ordinances or regulations, of boilers, pressure vessels or elevators.

### E. Premiums

The first Named Insured shown in the Declarations:

1. Is responsible for the payment of all premiums; and
2. Will be the payee for any return premiums we pay.

### F. Transfer Of Your Rights And Duties Under This Policy

Your rights and duties under this policy may not be transferred without our written consent except in the case of death of an individual named insured.

If you die, your rights and duties will be transferred to your legal representative but only while acting within the scope of duties as your legal representative. Until your legal representative is appointed, anyone having proper temporary custody of your property will have your rights and duties but only with respect to that property.

## COMMERCIAL INLAND MARINE CONDITIONS

The following conditions apply in addition to the Common Policy Conditions and applicable Additional Conditions in Commercial Inland Marine Coverage Forms:

### LOSS CONDITIONS

#### A. Abandonment

There can be no abandonment of any property to us.

#### B. Appraisal

If we and you disagree on the value of the property or the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the value of the property and amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

1. Pay its chosen appraiser; and
2. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

#### C. Duties In The Event Of Loss

You must see that the following are done in the event of loss or damage to Covered Property:

1. Notify the police if a law may have been broken.
2. Give us prompt notice of the loss or damage. Include a description of the property involved.
3. As soon as possible, give us a description of how, when and where the loss or damage occurred.
4. Take all reasonable steps to protect the Covered Property from further damage, and keep a record of your expenses necessary to protect the Covered Property, for consideration in the settlement of the claim. This will not increase the Limit of Insurance. However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a Covered Cause of Loss. Also, if feasible, set the damaged property aside and in the best possible order for examination.

5. You will not, except at your own cost, voluntarily make a payment, assume any obligation, or incur any expense without our consent.

6. As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records.

Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.

7. We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.

8. Send us a signed, sworn proof of loss containing the information we request to settle the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.

9. Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or suit.

10. Cooperate with us in the investigation or settlement of the claim.

#### D. Insurance Under Two Or More Coverages

If two or more of this policy's coverages apply to the same loss or damage, we will not pay more than the actual amount of the loss or damage.

#### E. Loss Payment

1. We will give notice of our intentions within 30 days after we receive the sworn proof of loss.

2. We will not pay you more than your financial interest in the Covered Property.

3. We may adjust losses with the owners of lost or damaged property if other than you. If we pay the owners, such payments will satisfy your claim against us for the owners' property. We will not pay the owners more than their financial interest in the Covered Property.

4. We may elect to defend you against suits arising from claims of owners of property. We will do this at our expense.

5. We will pay for covered loss or damage within 30 days after we receive the sworn proof of loss if you have complied with all the terms of this Coverage Part and:
  - a. We have reached agreement with you on the amount of the loss; or
  - b. An appraisal award has been made.
6. We will not be liable for any part of a loss that has been paid or made good by others.

#### **F. Other Insurance**

1. You may have other insurance subject to the same plan, terms, conditions and provisions as the insurance under this Coverage Part. If you do, we will pay our share of the covered loss or damage. Our share is the proportion that the applicable Limit of Insurance under this Coverage Part bears to the Limits of Insurance of all insurance covering on the same basis.
2. If there is other insurance covering the same loss or damage, other than that described in 1. above, we will pay only for the amount of covered loss or damage in excess of the amount due from that other insurance, whether you can collect on it or not. But we will not pay more than the applicable Limit of Insurance.

#### **G. Pair, Sets Or Parts**

##### **1. Pair Or Set**

In case of loss or damage to any part of a pair or set we may:

- a. Repair or replace any part to restore the pair or set to its value before the loss or damage; or
- b. Pay the difference between the value of the pair or set before and after the loss or damage.

##### **2. Parts**

In case of loss or damage to any part of Covered Property consisting of several parts when complete, we will only pay for the value of the lost or damaged part.

#### **H. Recovered Property**

If either you or we recover any property after loss settlement, that party must give the other prompt notice. At your option, the property will be returned to you. You must then return to us the amount we paid to you for the property. We will pay recovery expenses and the expenses to repair the recovered property, subject to the Limit of Insurance.

#### **I. Reinstatement Of Limit After Loss**

The Limit of Insurance will not be reduced by the payment of any claim, except for total loss or damage of a scheduled item, in which event we will refund the unearned premium on that item.

#### **J. Transfer Of Rights Of Recovery Against Others To Us**

If any person or organization to or for whom we make payment under this Coverage Part has rights to recover damages from another, those rights are transferred to us to the extent of our payment. That person or organization must do everything necessary to secure our rights and must do nothing after loss to impair them. But you may waive your rights against another party in writing:

1. Prior to a loss to your Covered Property.
2. After a loss to your Covered Property only if, at time of loss, that party is one of the following:
  - a. Someone insured by this insurance; or
  - b. A business firm:
    - (1) Owned or controlled by you; or
    - (2) That owns or controls you.

This will not restrict your insurance.

#### **GENERAL CONDITIONS**

##### **A. Concealment, Misrepresentation Or Fraud**

This Coverage Part is void in any case of fraud, intentional concealment or misrepresentation of a material fact, by you or any other insured, at any time, concerning:

1. This Coverage Part;
2. The Covered Property;
3. Your interest in the Covered Property; or
4. A claim under this Coverage Part.

##### **B. Control Of Property**

Any act or neglect of any person other than you beyond your direction or control will not affect this insurance.

The breach of any condition of this Coverage Part at any one or more locations will not affect coverage at any location where, at the time of loss or damage, the breach of condition does not exist.

##### **C. Legal Action Against Us**

No one may bring a legal action against us under this Coverage Part unless:

1. There has been full compliance with all the terms of this Coverage Part; and
2. The action is brought within 2 years after you first have knowledge of the direct loss or damage.

**D. No Benefit To Bailee**

No person or organization, other than you, having custody of Covered Property will benefit from this insurance.

**E. Policy Period, Coverage Territory**

We cover loss or damage commencing:

1. During the policy period shown in the Declarations; and
2. Within the coverage territory.

**F. Valuation**

The value of property will be the least of the following amounts:

1. The actual cash value of that property;

2. The cost of reasonably restoring that property to its condition immediately before loss or damage; or
3. The cost of replacing that property with substantially identical property.

In the event of loss or damage, the value of property will be determined as of the time of loss or damage.

# MOTOR TRUCK CARGO CARRIERS COVERAGE FORM

Various provisions in this Policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this Policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section F. Definitions.

## A. Coverage

### 1. Insuring Agreement

We will pay those sums that you become legally obligated to pay for loss to Covered Property caused by a Covered Cause of Loss. We have the right and duty to defend you against any "suit" seeking these damages. However, we have no duty to defend you against any "suit" seeking damages to which this insurance does not apply. We may, at our discretion, investigate any occurrence and settle any claim or "suit" that may result. But:

- a. The amount we will pay for damages is limited as described in Section C. Limits Of Insurance; and
- b. Our right and duty to defend end when we have used up the Limit of Insurance in the payment of judgments or settlements.

### 2. Covered Property

Covered Property, as used in this Coverage Form, means property of others described in the Declarations that you have accepted for transportation as a common or contract motor carrier under any bill of lading, contract of carriage or shipping receipt issued by you.

### 3. When Coverage Applies

We only cover property:

- a. While in your custody as the carrier or in the custody of connecting carriers, until the property is delivered to its destination and accepted by the consignee or its representative, but in no event shall exceed the period of time specified under your bill of lading, contract of carriage or shipping receipt; or

- b. At a terminal, including a warehouse or other storage area, for up to 72 hours (excluding Sundays and holidays). However, if a Limit Of Insurance is shown in the Declarations for:

- (1) Property at Terminals whose locations are specified; or

- (2) Property at Unspecified Terminals;

then the time limitation for coverage at terminals is 60 days unless a different number of days is specified in the Declarations.

If the property is not delivered or refused by consignee, we cover the property until it is returned to the shipper or consignor.

### 4. Property Not Covered

Covered Property does not include:

- a. Accounts, bills, currency, deeds, evidences of debt, money, notes or securities;
- b. Bullion, gold or other precious metals, jewelry, watches, precious or semiprecious stones;
- c. Furs or garments trimmed with fur;
- d. Coins or stamps;
- e. Live animals; except when death, or injury requiring an animal to be killed, is caused directly by fire, lightning, explosion, windstorm or hail, vandalism, aircraft, rioters, strikers, theft or attempted theft, or by "accident" of the vehicle carrying the property if these causes of loss would be covered under this Coverage Form;
- f. The vehicle(s) carrying the property;
- g. Intermodal containers, unless included in the value of the shipment;
- h. Property while waterborne. However, we cover property while aboard vessels on inland waterways when the waterborne transportation is incidental to the land portion of the journey;
- i. Import Shipments:
  - (1) Until discharged from the import conveyance; or

- (2) Until Ocean Marine insurance ceases; whichever occurs last;

j. Export Shipments:

- (1) After placed on the outbound conveyance; or
- (2) When Ocean Marine insurance applies to the shipment; whichever occurs first;

k. Works of art unless described in the Declarations; or

- l. Contraband, or property in the course of illegal transportation or trade.

**5. Covered Causes Of Loss**

Covered Causes of Loss means Direct Physical Loss Or Damage to Covered Property except those causes of loss listed in the Exclusions.

**6. Additional Coverages**

The Limits of Insurance shown in Paragraph A.6. Additional Coverages are provided within, not in addition to, the Limit Of Insurance stated in the Declarations as applicable to the Covered Property, except with respect to Debris Removal Additional Coverage in Paragraph A.6.a.(3).

**a. Debris Removal**

- (1) We will pay your expenses to remove debris of Covered Property caused by or resulting from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date of direct physical loss or damage.
- (2) The most we will pay under this Additional Coverage is 25% of:
  - (a) The amount we pay for the direct physical loss or damage to Covered Property; plus
  - (b) The deductible in this Policy applicable to that loss or damage.
- (3) Payment under this Additional Coverage will not increase the applicable Limit of Insurance, but if:
  - (a) The sum of direct physical loss or damage and debris removal expense exceeds the Limit of Insurance; or

- (b) The debris removal expense exceeds the amount payable under the 25% limitation;

we will pay up to an additional \$10,000, unless a different Limit Of Insurance is shown in the Declarations in any one occurrence under this Additional Coverage.

- (4) This Additional Coverage does not apply to costs to:

- (a) Extract "pollutants" from land or water; or
- (b) Remove, restore or replace polluted land or water.

**b. False Pretense**

We will pay for loss or damage to Covered Property when you, your agents, consignees or customers voluntarily part with the covered property due to:

- (1) Having accepted false bills of lading or shipping receipts; or
- (2) Someone causing you to voluntarily part with the covered property by trick, scheme, device or under false pretense.

Coverage is excluded, for loss or damage to property which is otherwise covered, when the person committing the wrongful act is an employee.

The most we will pay under this Additional Coverage is \$25,000 per occurrence, unless a different Limit Of Insurance is shown in the Declarations.

**c. Preservation Of Property**

If it is necessary to move Covered Property to preserve it from loss or damage by a Covered Cause of Loss, we will pay for any direct physical loss or damage to that property:

- (1) While it is being moved or while temporarily stored at another location; and
- (2) Only if the loss or damage occurs within 60 days after the property is first moved.

#### d. Rewards

(1) We will reimburse you for rewards paid as follows:

(a) Up to \$10,000 per occurrence, unless a different Limit Of Insurance is shown in the Declarations, to an eligible person for information leading to the arrest and conviction of any person or persons committing a crime resulting in loss or damage to Covered Property from a Covered Cause of Loss. However, we will pay no more than the lesser of the following amounts:

(i) Replacement Cost of the Covered Property at the time of loss or damage, but not more than the amount required to repair or replace it; or

(ii) The amount determined by the loss settlement procedure applicable to the Covered Property.

(b) Up to \$10,000 per occurrence, unless a different Limit Of Insurance is shown in the Declarations, to an eligible person for the return of stolen Covered Property, when loss is caused by theft. However, we will pay no more than the lesser of the following amounts:

(i) Replacement Cost based on the condition of the Covered Property at the time it is returned, but not more than the amount required to repair or replace it; or

(ii) The amount determined by the loss settlement procedure applicable to the Covered Property returned.

(2) This Additional Coverage applies subject to the following conditions:

(a) An eligible person means that person designated by a law enforcement agency as being the first to voluntarily provide the necessary information or return the stolen Covered Property, and who is not:

(i) You or any family member;

(ii) Your employee or any of his or her family members;

(iii) An employee of a law enforcement agency;

(iv) An employee of a business engaged in property protection;

(v) Any person who had custody of the Covered Property at the time the theft was committed; or

(vi) Any person involved in the crime.

(b) There will be no reimbursement for a reward paid unless and until the person(s) committing the crime is (are) convicted or the Covered Property is returned.

(c) The amount of the reward is the most we will reimburse under this Additional Coverage for loss in any one occurrence.

(d) The insured must have posted public notice of the reward prior to the person having been first to voluntarily provide the necessary information or return the stolen Covered Property.

#### 7. Additional Coverages

The Limits of Insurance shown in Paragraph A.7. Additional Coverages are separate from, and will not reduce, the Limit Of Insurance shown in the Declarations as applicable to the Covered Property.

##### a. Supplementary Payments

We will pay with respect to any claim we investigate or settle, or any "suit" against you we defend:

(1) All expenses we incur.

(2) The cost of appeal bonds and bonds to release attachments, but only for bond amounts within the Limit of Insurance applicable to this insurance. We do not have to furnish these bonds.

(3) All reasonable expenses incurred by you at our request to assist us in the investigation or defense of the claim or "suit", including actual loss of earnings up to \$500 a day because of time off from work.

(4) All costs taxed against you in the "suit". However, these payments do not include attorneys' fees or attorneys' expenses taxed against you.

(5) Prejudgment interest awarded against you on that part of the judgment we pay. If we make an offer to pay the Limit of Insurance applicable to this insurance, we will not pay any prejudgment interest based on that period of time after the offer.

- (6) All interest on the full amount of any judgment that accrues after entry of the judgment and before we have paid, offered to pay, or deposited in court the part of the judgment that is within the Limit of Insurance applicable to this insurance.

Commercial Inland Marine Conditions Loss Payment Paragraph **E.4.** does not apply.

**b. Cargo Handling Equipment**

We will pay for loss or damage that is caused by or results from a Covered Cause of Loss to equipment you own, lease or operate for loading, unloading, packing and securing of Covered Property.

The most we will pay under this Additional Coverage is \$10,000 per occurrence, unless a different Limit Of Insurance is shown in the Declarations.

**c. Contractual Penalties**

We will pay for contractual penalties imposed by written contract between you and your customers. These penalties must:

- (1) Result from failure to deliver the Covered Property on time according to contract terms;
- (2) Result from direct physical loss or damage to Covered Property by a Covered Cause of Loss; and
- (3) Have been paid by you to your customers.

The most we will pay under this Additional Coverage is \$5,000 per occurrence, unless a different Limit Of Insurance is shown in the Declarations.

**d. Earned Charges**

We will pay earned charges that are due you that become uncollectible because of direct physical loss of or damage to Covered Property caused by a Covered Cause of Loss.

The most we will pay under this Additional Coverage for loss or damage in any one occurrence is \$5,000, unless a different Limit Of Insurance is shown in the Declarations.

**e. Fire Department Service Charge**

When the fire department is called to save or protect Covered Property from a Covered Cause of Loss, we will pay up to \$10,000 for service, unless a different Limit of Insurance is shown in the Declarations. Such limit is the most we will pay regardless of the number of responding fire departments or fire units, and regardless of the number or type of services performed. This Additional Coverage applies to your liability for fire department service charges:

- (1) Assumed by contract or agreement prior to loss; or
- (2) Required by local ordinance.

No Deductible applies to this Additional Coverage.

**f. Fire Extinguishing Systems Expense**

(1) We will pay:

- (a) The cost of recharging your fire extinguishers and fire extinguishing systems (including hydrostatic testing if needed) or replacing the fire extinguishers or fire extinguishing systems, whichever is less, when the need to recharge or replace is caused by a Covered Cause of Loss; and
- (b) For loss or damage to Covered Property if such loss or damage is the result of an accidental discharge of chemicals from a fire extinguishing system.

(2) No coverage will apply if the fire extinguishing system is discharged during installation or testing.

(3) The most we will pay under this Additional Coverage is \$10,000 in any one occurrence, unless a different Limit Of Insurance is shown in the Declarations.

**g. Fuel**

We will pay for loss or damage that is caused by or results from a Covered Cause of Loss to fuel, oil, grease, gasoline and other fluids necessary to transport Covered Property.

Such fluids must be in or on a vehicle you own or operate transporting Covered Property at the time of loss.

The most we will pay under this Additional Coverage is \$2,500 per occurrence, unless a different Limit Of Insurance is shown in the Declarations.

#### **h. Newly Acquired Terminals**

When a Limit Of Insurance is shown in the Declarations for Property at Terminals whose locations are specified, the following applies:

- (1) The insurance that applies to Covered Property is extended to apply to such property at any Terminal you newly acquire other than at fairs, trade shows or exhibitions.
- (2) The most we will pay for loss or damage under this coverage is \$100,000 at each newly acquired terminal, unless a different limit is shown in the Declarations.
- (3) Insurance under this coverage for each newly acquired terminal will end when any of the following first occurs:
  - (a) This Policy expires;
  - (b) 60 days, unless a greater number of days is shown in the Declarations, expire after you acquire the terminal; or
  - (c) You report the values to us.
- (4) We will charge you additional premium for values reported from the date you acquire the terminal.

However, this Additional Coverage does not apply when a Limit Of Insurance is shown for Property at Unspecified Terminals in the Declarations.

#### **i. Pollutant Cleanup And Removal**

We will pay your expense to extract "pollutants" from land or water if the discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused by or results from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date on which the Covered Cause of Loss occurs.

This Additional Coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of "pollutants". But we will pay for testing which is performed in the course of extracting the "pollutants" from the land or water.

The most we will pay under this Additional Coverage is \$25,000, unless a different Limit Of Insurance is shown in the Declarations, for the sum of all covered expenses arising out of Covered Causes of Loss occurring during each separate 12-month period of this Policy.

#### **j. Preservation Of Property Expense**

We will pay the necessary expenses incurred to move or store Covered Property to preserve it from loss or damage by a Covered Cause of Loss.

The most we will pay under this Additional Coverage is \$10,000 per occurrence, unless a different Limit Of Insurance is shown in the Declarations. This Additional Coverage shall not exceed 60 days from the time the Covered Property is first moved.

#### **k. Electronic Equipment**

We will pay for loss or damage that is caused by or results from a Covered Cause of Loss to your owned or leased electronic equipment that reproduces, receives or transmits audio, visual or data signals and that is used in the transport of Covered Property.

Such equipment includes any accessories, "data" and "media" associated with it.

The most we will pay under this Additional Coverage is \$10,000 per occurrence, unless a different Limit Of Insurance is shown in the Declarations.

### **B. Exclusions**

This insurance does not apply to:

1. Your liability for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage.

#### **a. Governmental Action**

Seizure or destruction of property by order of governmental authority.

But we will pay for loss or damage caused by or resulting from acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread if the fire would be covered under this Coverage Form.

**b. Nuclear Hazard**

Nuclear reaction or radiation, or radioactive contamination, however caused.

But if nuclear reaction or radiation, or radioactive contamination results in fire, we will pay for the direct loss or damage caused by that fire if the fire would be covered under this Coverage Form.

**c. War And Military Action**

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

Exclusions **B.1.a.** through **B.1.c.** apply whether or not the loss event results in widespread damage or affects a substantial area.

**2.** Your liability for loss or damage caused by or resulting from any of the following:

- a.** Delay, loss of use, loss of market or any other consequential loss.
- b.** Dishonest or criminal act (including theft) committed by:
  - (1) You, any of your partners, employees (including temporary employees, leased workers, contractors and leased owner operators), officers, directors, trustees, or authorized representatives;
  - (2) A manager or a member if you are a limited liability company; or
  - (3) Anyone else with an interest in the property, or their employees (including temporary employees and leased workers) or authorized representatives;whether acting alone or in collusion with each other or with any other party.

This exclusion applies whether or not an act occurs during your normal hours of operation.

This exclusion does not apply to acts of destruction by your employees (including temporary employees, leased workers, contractors and leased owner operators) or authorized representatives; but theft by your employees (including temporary employees, leased workers, contractors and leased owner operators) or authorized representatives is not covered.

- c.** Discharge, dispersal, seepage, migration, release or escape of "pollutants" unless the discharge, dispersal, seepage, migration, release or escape is itself caused by any of the "specified causes of loss". But if the discharge, dispersal, seepage, migration, release or escape of "pollutants" results in a "specified cause of loss", we will pay for the loss or damage caused by the "specified causes of loss".
- d.** Voluntary parting with any property by you or anyone entrusted with the property if induced to do so by any fraudulent scheme, trick, device or false pretense, except as provided in the Additional Coverages section, **A. 6.b.** False Pretense.
- e.** Unauthorized instructions to transfer property to any person or to any place.
- f.** Neglect of an insured to use all reasonable means to save and preserve property from further damage at and after the time of loss.
- g.** Theft by any person (except carriers for hire) to whom you entrust the property for any purpose, whether acting alone or in collusion with any other party.

This exclusion applies whether or not an act occurs during your normal hours of operation.

- 3.** Your liability for loss or damage caused by or resulting from any of the following. But if loss or damage by a Covered Cause of Loss results, we will pay for the loss or damage caused by that Covered Cause of Loss.
  - a.** Rust or other corrosion, decay, deterioration, hidden or latent defect or any quality in property that causes it to damage or destroy itself.
  - b.** Mechanical breakdown (including rupture or bursting caused by centrifugal force), malfunction, or failure to operate.
  - c.** Nesting or infestation, or discharge or release of waste products or secretions, by insects, birds, rodents or other animals.
  - d.** Dampness or dryness of atmosphere.
  - e.** Changes in or extremes of temperature.

However, with respect to Paragraphs **3.b.**, **3.d.** and **3.e.**, we will pay for such loss or damage caused directly by fire, lightning, explosion, windstorm or hail, vandalism, aircraft, rioters, strikers, theft or attempted theft, or by "accident" of the vehicle carrying the property if these causes of loss would be covered under this Coverage Form.

### C. Limits Of Insurance

The most we will pay for loss or damage in any one occurrence is the applicable Limit Of Insurance shown in the Declarations.

### D. Deductible

1. We will not pay for loss or damage in any one occurrence until the amount of the adjusted loss or damage before applying the applicable Limit of Insurance exceeds the Deductible shown in the Declarations. We will then pay the amount of the adjusted loss or damage in excess of the Deductible, up to the applicable Limit of Insurance.
2. However, we may pay any part or all of the deductible amount to effect settlement of any claim and, upon notification of the action taken, you shall promptly reimburse us for such part of the deductible amount as has been paid by us.
3. In the event that more than one Deductible applies to loss or damage as a result of one occurrence, we will apply only the largest Deductible.

### E. Additional Conditions

1. The **Valuation** General Condition in the Commercial Inland Marine Conditions is replaced by the following:

#### Valuation

- a. The value of Covered Property will be the least of the following amounts:
  - (1) The cost of reasonably restoring that property to its condition immediately before loss;
  - (2) The cost of replacing that property with substantially identical property; or
  - (3) The amount for which you are legally liable under a bill of lading or contract of carriage.
- b. The value of property for the Additional Coverage **A.7.b.** Cargo Handling Equipment will be the least of the following amounts:
  - (1) The actual cash value of that property;

- (2) The cost of reasonably restoring that property to its condition immediately before loss or damage; or

- (3) The cost of replacing that property with substantially identical property.

- c. The value of property for the Additional Coverage **A.7.g.** Fuel will be the lesser of the following:

- (1) Your original cost; or

- (2) Market value at the time of loss.

- d. The value of property for the Additional Coverage **A.7.k.** Electronic Equipment will be:

- (1) The cost of replacing the equipment with new property functionally identical to the damaged equipment if replaced; or

- (2) Actual cash value if the property is not repaired or replaced.

In the event of partial damage to an item of electronic equipment, we will not pay more than the cost of reasonably restoring the property to its condition immediately prior to the loss.

However, the value of:

- (a) "Data" will be the actual cost to reproduce. If the "data" is not replaced or reproduced, we will pay the cost of the value of the "media" with no stored "data".

- (b) "Media" will be the cost to repair or replace the "media" with substantially identical property.

In the event of loss, the value of property will be determined as of the time of loss or damage.

2. The following condition applies in addition to the Commercial Inland Marine Conditions and the Common Policy Conditions:

#### Coverage Territory

- a. We cover property wherever located within:

- (1) The United States of America (including its territories and possessions);

- (2) Puerto Rico; and

- (3) Canada.

- b. We also cover property being shipped by air within and between points in Paragraph a.

## F. Definitions

1. "Accident" means:
  - a. Upset or overturn of the transporting vehicle; or
  - b. The accidental contact of the transporting vehicle with another vehicle or object, but not including contact with:
    - (1) The roadbed or curbing;
    - (2) Rails or ties of street, steam or electric railroad; or
    - (3) Any stationary object while backing for loading or unloading purposes.
2. "Data" means:
  - a. Data stored on "media"; and
  - b. Programming records used for electronic data processing or electronically controlled equipment.
3. "Media" means electronic data processing, recording or storage media such as software, films, tapes, discs, drums or cells.
4. "Pollutants" means any solid, liquid, gaseous, or thermal irritant or contaminant including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
5. "Specified Causes of Loss" means the following:

Fire; lightning; explosion; windstorm or hail; smoke (including the emission or puff back of smoke, soot, fumes or vapors from a boiler, furnace or related equipment); aircraft or vehicles; riot or civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; falling objects; weight of snow, ice or sleet; "water damage".
- a. "Sinkhole collapse" means the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite. This Cause of Loss does not include:
  - (1) The cost of filling sinkholes; or
  - (2) Sinking or collapse of land into man-made underground cavities.
- b. Falling objects does not include loss or damage to:
  - (1) Personal property in the open; or
  - (2) The interior of a building or structure, or property inside a building or structure, unless the roof or an outside wall of the building or structure is first damaged by a falling object.
6. "Water damage" means accidental discharge or leakage of water or steam as the direct result of the breaking or cracking of any part of a system or appliance containing water or steam.
7. "Suit" means a civil proceeding in which damages because of property damage to which this insurance applies are alleged. "Suit" includes:
  - a. An arbitration proceeding in which such damages are claimed and to which you must submit or submit with our consent; or
  - b. Any other alternative dispute resolution proceeding in which such damages are claimed and to which you submit with our consent.



ATTACHED TO AND FORMING A PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE DATE (12:01 A.M. STANDARD TIME)	NAMED INSURED	AGENT NO.
RBS0341271	10/24/2025	Pack & Go Moving LLC	31764

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**SCHEDULED AUTO LIMITATION**

This endorsement modifies insurance provided under the following:

**MOTOR TRUCK CARGO COVERAGE FORM**

The following is added to Section **C. Limits of Insurance**:

1. We only cover loss to Covered Property on or in an “auto” if the “auto” is described in the Auto Schedule shown below. The most we will pay for loss to Covered Property on or in a scheduled “auto” is the limit indicated in the schedule for the “auto” that is involved in the loss.
2. The same Limit of Insurance for Covered Property for a designated “auto” will also apply to any “auto” you do not own while used as a temporary substitute for any “auto” shown in the Auto Schedule below that is out of service due to:
  - a. Breakdown;
  - b. Repair;
  - c. Servicing;
  - d. Loss; or
  - e. Destruction.

**AUTO SCHEDULE**

Auto No.	Auto Description	Limit
1	2017 Isuzu NPR VIN #54DC4W1C0HS800399	\$10,000
		\$
		\$
		\$
		\$
		\$

If this box is checked, see Schedule of Additional Scheduled Autos for Scheduled Auto Limitation.

\_\_\_\_\_  
AUTHORIZED REPRESENTATIVE

\_\_\_\_\_  
DATE

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **THEFT DEDUCTIBLE WAIVER – CARGONET**

This endorsement modifies insurance provided under the following:

ANNUAL TRANSIT COVERAGE FORM  
MOTOR TRUCK CARGO CARRIERS COVERAGE FORM  
MOTOR TRUCK CARGO OWNERS COVERAGE FORM

### **SCHEDULE**

<b>Deductible Waiver Amount:</b>	<b>\$ 1,000</b>
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

The following is added to Paragraph **D. Deductible:**

If loss or damage to Covered Property is caused by or resulted from theft, as a Covered Cause of Loss, then the deductible for such property will be waived up to \$10,000, unless a different amount is shown in the Schedule of this endorsement. If your policy deductible exceeds the amount waived by this endorsement, you will be responsible for the remainder of such deductible.

As a condition of this endorsement, you are required to:

**a.** Be a member of CargoNet at the time of loss;

- b.** Display CargoNet's deterrent signage on vehicles used to transport Covered Property; and
- c.** Report the theft to the local law enforcement agency having jurisdiction, and CargoNet's command center, at the time you become aware of such theft.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **THEFT DEDUCTIBLE WAIVER – GPS**

This endorsement modifies insurance provided under the following:

ANNUAL TRANSPORTATION COVERAGE FORM  
CONTRACTORS EQUIPMENT COVERAGE FORM  
MOTOR TRUCK CARGO CARRIERS COVERAGE FORM  
MOTOR TRUCK CARGO OWNERS COVERAGE FORM

### **SCHEDULE**

<b>Deductible Waiver Amount:</b> \$    1,000
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

The following is added to the **Deductible** paragraph:

If loss or damage to Covered Property that is equipped with a GPS or similar tracking device is caused by or resulted from theft, as a Covered Cause of Loss, then the deductible for such property will be waived up to \$5,000, unless a different amount is shown in the Schedule of this endorsement. If your policy deductible exceeds the amount waived by this endorsement, you will be responsible for the remainder of such deductible.

As a condition of this endorsement, you are required to actively engage and maintain in the "on" position any GPS or similar tracking device for such Covered Property.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES**

This endorsement modifies insurance provided under the following:

COMMERCIAL INLAND MARINE COVERAGE PART  
COMMERCIAL PROPERTY COVERAGE PART  
CRIME AND FIDELITY COVERAGE PART  
STANDARD PROPERTY POLICY

- A.** We will not pay for loss ("loss") or damage caused directly or indirectly by the following. Such loss ("loss") or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss ("loss") or damage.
- 1.** The failure, malfunction or inadequacy of:
    - a.** Any of the following, whether belonging to any insured or to others:
      - (1)** Computer hardware, including micro-processors;
      - (2)** Computer application software;
      - (3)** Computer operating systems and related software;
      - (4)** Computer networks;
      - (5)** Microprocessors (computer chips) not part of any computer system; or
      - (6)** Any other computerized or electronic equipment or components; or
    - b.** Any other products, and any services, data or functions that directly or indirectly use or rely upon, in any manner, any of the items listed in Paragraph **A.1.a.** of this endorsement;
 

due to the inability to correctly recognize, process, distinguish, interpret or accept one or more dates or times. An example is the inability of computer software to recognize the year 2000.
  - 2.** Any advice, consultation, design, evaluation, inspection, installation, maintenance, repair, replacement or supervision provided or done by you or for you to determine, rectify or test for, any potential or actual problems described in Paragraph **A.1.** of this endorsement.
- B.** If an excluded Cause of Loss as described in Paragraph **A.** of this endorsement results:
- 1.** In a Covered Cause of Loss under the Crime and Fidelity Coverage Part, the Commercial Inland Marine Coverage Part or the Standard Property Policy; or
  - 2.** Under the Commercial Property Coverage Part:
    - a.** In a "Specified Cause of Loss", or in elevator collision resulting from mechanical breakdown, under the Causes of Loss – Special Form; or
    - b.** In a Covered Cause of Loss under the Causes Of Loss – Basic Form or the Causes Of Loss – Broad Form;
 

we will pay only for the loss ("loss") or damage caused by such "Specified Cause of Loss", elevator collision, or Covered Cause of Loss.
- C.** We will not pay for repair, replacement or modification of any items in Paragraphs **A.1.a.** and **A.1.b.** of this endorsement to correct any deficiencies or change any features.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

#### **D. Application Of Other Exclusions**

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION OF CERTIFIED ACTS OF TERRORISM**

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART  
 COMMERCIAL INLAND MARINE COVERAGE PART  
 COMMERCIAL PROPERTY COVERAGE PART  
 CRIME AND FIDELITY COVERAGE PART  
 EQUIPMENT BREAKDOWN COVERAGE PART  
 FARM COVERAGE PART  
 STANDARD PROPERTY POLICY

### **SCHEDULE**

The **Exception Covering Certain Fire Losses** (Paragraph **C**) applies to property located in the following state(s), if covered under the indicated Coverage Form, Coverage Part or Policy:

<b>State(s)</b>	<b>Coverage Form, Coverage Part Or Policy</b>
California, Connecticut, Georgia, Hawaii, Illinois, Iowa, Maine, Missouri, New Jersey, New York, North Carolina, Oregon, Rhode Island, Virginia, Washington, West Virginia, or Wisconsin	Commercial Inland Marine Coverage Part
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

**A.** The following definition is added with respect to the provisions of this endorsement:

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism pursuant to such Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. 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 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.

**B.** The following exclusion is added:

#### **CERTIFIED ACT OF TERRORISM EXCLUSION**

We will not pay for loss or damage caused directly or indirectly by a "certified act of terrorism". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

**C. Exception Covering Certain Fire Losses**

The following exception to the exclusion in Paragraph **B.** applies only if indicated and as indicated in the Schedule of this endorsement.

If a "certified act of terrorism" results in fire, we will pay for the loss or damage caused by that fire. Such coverage for fire applies only to direct loss or damage by fire to Covered Property. Therefore, for example, the coverage does not apply to insurance provided under Business Income and/or Extra Expense coverage forms or endorsements which apply to those forms, or to the Legal Liability Coverage Form or the Leasehold Interest Coverage Form.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA**

This endorsement modifies insurance provided under the following:

### COMMERCIAL INLAND MARINE COVERAGE PART

- A.** The exclusion set forth in Paragraph **B.** applies to all coverage under all forms and endorsements that comprise this Coverage Part, including but not limited to forms or endorsements that cover property damage to buildings or personal property and forms or endorsements that cover extra expense.
- B.** We will not pay for loss or damage caused by or resulting from any virus, bacterium or other microorganism that induces or is capable of inducing physical distress, illness or disease.
- C.** The terms of the exclusion in Paragraph **B.**, or the inapplicability of this exclusion to a particular loss, do not serve to create coverage for any loss that would otherwise be excluded under this Coverage Part.
- D.** For the purpose of this endorsement, the following definition is added:  
"Fungi" means any type or form of fungus, including mold or mildew and any mycotoxins, spores, scents or by-products produced or released by fungi.

However, this exclusion does not apply to loss or damage caused by or resulting from "fungi", wet rot or dry rot.



ATTACHED TO AND FORMING A PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE DATE (12:01 A.M. STANDARD TIME)	NAMED INSURED	AGENT NO.
RBS0341271	10/24/2025	Pack & Go Moving LLC	31764

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**MINIMUM EARNED CANCELLATION PREMIUM**

The following provision is added to the Cancellation Condition:

If You request cancellation of this policy, We will retain not less than 25 % of the original premium.

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AUTHORIZED REPRESENTATIVE
DATE

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **CYBER INCIDENT EXCLUSION**

This endorsement modifies insurance provided under the following:

### COMMERCIAL INLAND MARINE COVERAGE PART

**A. The following exclusion is added to the Exclusions section:**

We will not pay for loss or damage caused directly or indirectly by the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

**Cyber Incident**

1. Unauthorized access to or use of any computer system (including electronic data).
2. Malicious code, virus or any other harmful code that is directed at, enacted upon or introduced into any computer system (including electronic data) and is designed to access, alter, corrupt, damage, delete, destroy, disrupt, encrypt, exploit, use or prevent or restrict access to or the use of any part of any computer system (including electronic data) or otherwise disrupt its normal functioning or operation.
3. Denial of service attack which disrupts, prevents or restricts access to or use of any computer system, or otherwise disrupts its normal functioning or operation.

**B. Exceptions And Limitations**

**1. Fire Or Explosion**

If a cyber incident as described in Paragraphs **A.1.** through **A.3.** of this exclusion results in fire or explosion, we will pay for the loss or damage caused by that fire or explosion.

**2. Additional Coverage And Coverage Extension**

The exclusion in Paragraph **A.** does not apply to the extent that coverage is provided in the:

- a. Additional Coverage – Virus, Harmful Code Or Similar Instruction of the Computer Systems Coverage Form when attached to your policy;
- b. Additional Coverage – Virus, Harmful Code Or Similar Instruction of the Scientific And Medical Diagnostic Equipment Coverage Form when attached to your policy; or
- c. Coverage Extension – Interruption Of Computer Operations of the Business Income And Extra Expense Coverage endorsement when attached to your policy.

**C. Vandalism**

The following is added to vandalism:

Vandalism does not include a cyber incident as described in Paragraph **A.**

ATTACHED TO AND FORMING A PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE DATE (12:01 A.M. STANDARD TIME)	NAMED INSURED	AGENT NO.
RBS0341271	10/24/2025	Pack & Go Moving LLC	31764

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**SERVICE OF SUIT CLAUSE**

It is agreed that in the event of the failure of the Company to pay any amount claimed to be due under this policy, the Company, at the request of the Insured (or reinsured), will submit to the jurisdiction of any court of competent jurisdiction within the United States of America and will comply with all requirements necessary to give the court jurisdiction. All matters which arise will be determined in accordance with the law and practice of the court. In a suit instituted against it under this contract, the Company agrees to abide by the final decision of the court or of any appellate court in the event of an appeal. However, nothing in this endorsement constitutes a waiver of the Company's right to remove an action to a United States District Court or to seek a transfer of a case to another court as permitted by the laws of the United States or of any state in the United States.

Pursuant to any statute of any state, territory or district of the United States of America which makes a provision therefor, the Company will designate the Superintendent, Commissioner or Director of Insurance or other officer specified for that purpose in the statute, or his successor or successors in office, as their true and lawful attorney upon whom may be served any lawful process in any action, suit, or proceeding instituted by or on behalf of the Insured (or reinsured) or any beneficiary arising out of this contract of insurance (or reinsurance).

The person named below is authorized and directed to accept service of process on behalf of the Company:

Commissioner of Insurance

1000 Washington Street, Suite 810

Boston, MA 02118-6200

Having accepted service of process on behalf of the Company, the person designated above is authorized to mail the process or a true copy to:

Not Required

\_\_\_\_\_  
AUTHORIZED REPRESENTATIVE

\_\_\_\_\_  
DATE