



COMMERCIAL INSURANCE
PROPOSAL

TRAVELERS BOP

PRESENTED TO:

**STEVEN TACKETT
13230 KEITHVILLE KEATCHIE RD
KEITHVILLE, LA 71047-9751**

PRESENTED BY:

**BOLT ACCESS

(800)272-7550**

For Policy Effective: 10/11/2024 through 10/11/2025

Proposal Number: BIP - 00A220640A

**Company Quoted: FIDELITY AND GUARANTY INSURANCE
COMPANY
One Tower Square, Hartford CT 06183**



© 2018 The Travelers Indemnity Company. All rights reserved. Travelers and the Travelers Umbrella Logo are registered trademarks of The Travelers Indemnity Company in the U.S. and the other countries. BSLFY.0066 Rev. 11-18

Insurance Proposal for: STEVEN TACKETT

On behalf of the Travelers Company, we appreciate the opportunity to provide STEVEN TACKETT with the following policy proposal.

This proposal will expire **thirty (30) days** from the date of creation identified below and is not a binding contract of insurance. If you have any questions regarding this proposal, please contact your agent.

THE FOLLOWING OUTLINES THE COVERAGE FORMS, LIMITS OF INSURANCE, POLICY ENDORSEMENTS AND OTHER TERMS AND CONDITIONS PROVIDED IN THIS PROPOSAL. ANY POLICY COVERAGES, LIMITS OF INSURANCE, POLICY ENDORSEMENTS, COVERAGE SPECIFICATIONS, OR OTHER TERMS AND CONDITIONS THAT YOU HAVE REQUESTED THAT ARE NOT INCLUDED IN THIS PROPOSAL HAVE NOT BEEN AGREED TO BY TRAVELERS. PLEASE REVIEW THIS PROPOSAL CAREFULLY AND IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT YOUR TRAVELERS REPRESENTATIVE.

Line of Business Summary

General Liability	\$1,998.00
Property	\$266.00
Crime	\$22.00
Expense Constant	\$840.00
Taxes and Surcharges	\$9.00
Down Payment	\$1,233.75
Total Policy Premium	\$3,135.00

Insurance Proposal for: STEVEN TACKETT**Policy Level Coverages****Commercial General Liability Coverages and Options:**

<u>Coverage Description</u>	<u>Limit</u>
■ General Aggregate	■ \$2,000,000
■ Products-Completed Operations Aggregate	■ \$2,000,000
■ Each Occurrence	■ \$1,000,000
■ Personal and Advertising Injury Liability	■ \$1,000,000
■ Damage to Premises Rented to You	■ \$300,000
■ Medical Expenses-Any One Person	■ \$5,000
■ Contractual Liability (As Defined)	■ Included
■ Limited World Wide Liability (Lawsuits brought in the US)	■ Included

Property and Inland Marine Coverages and Options:

Policy Level Deductible: \$1,000

<u>Coverage Description</u>	<u>Limit/Time Frame</u>
■ Abrupt Collapse	■ Included
■ Accounts Receivable - In Transit or Off Premises	■ \$25,000
■ Appurtenant Buildings and Structures	■ \$50,000
■ Claim Data Expense	■ \$2,500
■ Electronic Data Processing - Data and Media	■
- EDP Equipment, Data and Media in Transit or Off Premises	- \$10,000
- EDP - Duplicate Data Off Premises	- \$10,000
■ Electronic Vandalism	■ \$10,000 Shared Aggregate
■ Equipment Breakdown	■
- Ammonia Contamination	- \$25,000
- Expediting Expenses	- \$25,000
- Hazardous Substance	- \$25,000
- Spoilage	- \$25,000
■ Expediting Expenses	■ \$2,500
■ Fine Arts	■ \$10,000
■ Fire Department Service Charge*	■ \$25,000
■ Fire Protective Equipment Discharge*	■ \$10,000
■ Green Building Alternatives – Increased Cost	■ 5% of loss up to \$25,000
■ Green Building Reengineering and Recertification Expense	■ 5% of loss up to \$25,000
■ Green Business Personal Property Alternatives - Increased	■ 5% of loss up to \$25,000

Created on 10-11-2024

**Property policy level deductible does not apply.
Refer to your policy for actual terms and conditions.*

Insurance Proposal for: STEVEN TACKETT

Cost	
■ Limited Coverage Fungus, Wet Rot or Dry Rot	■ \$15,000 Aggregate
■ Newly Acquired or Constructed Property	■
- Building	- \$500,000
- Business Personal Property	- \$250,000
■ Non-Owned Detached Trailers	■ \$5,000
■ Pollutant Cleanup and Removal	■ \$25,000 Aggregate
■ Preservation of Property	■ Up to 90 Days
- Moving Expenses	- \$15,000
■ Reward Coverage*	■ 25% of loss up to \$10,000
	max
■ Stored Water	■ \$25,000
■ Temporary Relocation of Property	■ Up to \$50,000 up to 90
	days
■ Valuable Papers - In Transit or Off Premises	■ \$25,000
■ Water or Other Substance Loss Tear Out and Replacement	■ Included
Expenses	

Business Income and Extra Expense Coverages and Options:

If a Dollar Limit is shown for Business Income and Extra Expense, the applicable Blanket Limit applies to any premises location and building, unless a specific Business Income and Extra Expense limit is shown for a premises location and building number in the Supplemental Declarations or Travelers Specific Limits endorsement (TP T3 80)

Coverage Description	Limit/Time Frame
■ Alterations and New Buildings	■ Included
■ Business Income and Extra Expense	■ Actual Loss for
	■ 12 Consecutive Months
■ Civil Authority for Business Income and Extra Expense	■ Up to 30 Days
- Waiting Period	- 72 Hours
■ Claim Data Expense	■ \$2,500
■ Dependent Properties: Within the Coverage Territory	■ \$10,000
- Waiting Period	- 24 Hours
■ Electronic Vandalism	■ \$10,000 Shared
	Aggregate
■ Extended Business Income	■ 60 Consecutive Days
■ Equipment Breakdown	■ \$65,000
- Business Income Deductible	- Immediately
■ Fungus, Wet Rot or Dry Rot – Amended Period of Restoration	■ 30 Days
■ Green Building and Personal Property Alternatives	
- Increased Period of Restoration	- 30 Additional Days

Created on 10-11-2024
*Property policy level deductible does not apply.
Refer to your policy for actual terms and conditions.

Insurance Proposal for: STEVEN TACKETT

- | | |
|---------------------------------------|-----------------------------------|
| ■ Interruption of Computer Operations | ■ \$25,000 Aggregate |
| ■ Ordinary Payroll | ■ Include |
| ■ Newly Acquired Premises | ■ \$250,000/90 Days Each Premises |

Crime Coverage:

Coverage Description

Limit/Time Frame

Crime Additional Coverages:

- | | |
|--|------------|
| ■ Employee Theft | ■ \$25,000 |
| ■ Forgery or Alteration | ■ \$25,000 |
| ■ Money Orders and Counterfeit Paper Currency | ■ \$25,000 |
| ■ Theft, Disappearance and Destruction of Money and Securities | |
| - Inside Premises | - \$25,000 |
| - Outside Premises | - \$25,000 |

Crime Additional Coverages Deductible: \$1,000

Described Premises Level Coverages:

Premises 1 Building 1: 13230 KEITHVILLE KEATCHIE RD, KEITHVILLE LA 71047
Description of Operations: APPLIANCE OR FURNITURE INSTALLATION AND SERVICE CONTRACTORS
Rating Basis: Annual Sales
Exposure: \$50,000
Auditable: Yes
Construction: Non-Combustible
Year Built: 1994
Sprinklered: No
Number of Stories: 1
Type of Wind Deductible: Policy Deductible
Deductible Amount: \$1,000

Coverage Description

Limit/Time Frame

Described Premises Level Coverages and Options:

- | | |
|--|-------------------|
| ■ Business Personal Property - | ■ |
| Valuation Type: Replacement Cost | \$15,000 |
| Coinsurance - Waived | N/A |
| - Tenants Improvements and Betterments | - Included in BPP |

Created on 10-11-2024
*Property policy level deductible does not apply.
Refer to your policy for actual terms and conditions.

Insurance Proposal for: STEVEN TACKETT

- | | | | |
|---|-----------------------------|---|-----------------|
| - | Stock | - | Included in BPP |
| - | Personal Property of Others | - | Included in BPP |

Additional Described Premises Level Coverages and Options:

<u>Coverage Description</u>	<u>Limit/Time Frame</u>
■ Accounts Receivable	■
- At the Described Premises	- \$25,000
■ Building Glass	■ Included in Building
- Deductible	- \$1,000
■ Covered Property in Transit	■ \$10,000
■ Debris Removal	■ \$25,000 Excess of 25% of
	Loss
- Other Property	- \$5,000
■ Electronic Data Processing - Data and Media	■
- At the Described Premises	- \$10,000
■ Equipment Breakdown - Diagnostic, Power Generating, Production Equipment	■ \$65,000
- Deductible	- \$1,000
■ Ordinance or Law (Coverage A, B, or C)	■ \$25,000
■ Outdoor Property Including: Bridges, Walks, Roadways, Patios, or Paved Surfaces, Radio & TV Antennas	■ \$10,000 / \$1,000
	Maximum per Tree, Shrub or Plant
■ Personal Effects	■ \$10,000
■ Property Off Premises	■ \$25,000
■ Signs Within 1,000 Feet of Premises	■ Included in Building
■ Theft Damage to Rented Property	■ Included in BPP
■ Valuable Papers	■
- At the Described Premises	- \$25,000

Created on 10-11-2024

**Property policy level deductible does not apply.
Refer to your policy for actual terms and conditions.*

Insurance Proposal for: STEVEN TACKETT

Forms/Endorsements:

<u>Form Number and Name</u>	<u>Edition Date</u>	
CG 01 18	LOUISIANA CHANGES - LEGAL ACTION AGAINST US	12 04
CG 26 84	Louisiana Changes - Transfer of Rights of Recovery Against Others to Us Condition	12 04
CG D0 76	Exclusion - Lead	06 93
CG D1 42	Exclusion - Discrimination	02 19
CG D2 03	Amendment - Non Cumulation of Each Occurrence Limit of Liability and Non Cumulation of Personal and Advertising Injury Limit	12 97
CG D2 04	Exclusion - Exterior Insulation and Finish System	12 17
CG D2 40	Exclusion - Silica or Silica-related Dust	09 15
CG D3 91	Exclusion - All Projects Subject To A Wrap-Up Insurance Program With Limited Exceptions For Certain Ongoing Operations	08 13
CG D6 18	Excl - Violation Of Consumer Fin Prot Laws	10 11
CG D8 85	Exclusion - Snow Removal Operations	07 20
CG D9 10	Amendment Of Intellectual Property Exclusion	09 21
CG D9 44	Exclusion - Violation Of Biometric Information Privacy Laws	01 23
CG F2 43	Fungi/Mold Exclusion - Louisiana	06 02
CG F2 44	Bacteria Exclusion - Louisiana	06 02
CG F2 71	Louisiana Changes - Insuring Agreement	02 22
CG F4 94	Amend Contr Ex Dmgcs Insd Contract - LA	12 08
CG T0 01	Commercial General Liability Coverage Part Declarations	11 03
CG T0 07	DECLARATIONS PREMIUM SCHEDULE	04 09
CG T0 34	Table of Contents - Commercial General Liability Coverage Form	02 19
CG T1 00	Commercial General Liability Coverage Form	02 19
CG T3 33	LIMITATION WHEN TWO OR MORE POLICIES APPLY	11 03
CP T3 81	Federal Terrorism Risk Insurance Act Disclosure	01 21
CS900	TPP Policy Cover Sheet	07 18
IL 00 21	Nuclear Energy Liability Exclusion Endorsement (Broad Form)	09 08
IL 02 77	Louisiana Changes - Cancellation And Nonrenewal	10 20
IL F1 51	Depreciation - Louisiana	07 21
IL T3 68	Federal Terrorism Risk Insurance Act Disclosure	01 21
IL T4 12	Amndt Common Policy Cond-Prohibited Covg	03 15
IL T4 14	Cap On Losses From Certified Acts Of Terrorism	01 21
IL T4 23	Common Policy Declarations	07 18
IL T4 25	Common Policy Conditions	07 18
IL T4 40	Protection of Property	10 20
MP T0 27	Overprint	04 07
PN MP 38	Important Notice - Jurisdictional Inspections	01 11
PN T0 53	Flood Policyholder Notice	12 13
PN T1 94	Important Notice - Lead Exclusion	11 21
PN T4 54	Important Notice - Independent Agent and Broker Compensation	01 08
PN T6 42	Important Information Required By The Louisiana Department Of Insurance	01 20
TP T0 01	Travelers Property Coverage Part Declarations	07 18
TP T0 21	Taxes And Surcharges	07 18

Created on 10-11-2024

*Property policy level deductible does not apply.
Refer to your policy for actual terms and conditions.

Insurance Proposal for: STEVEN TACKETT

TP T0 41	Travelers Rating Modification Report Additional Comments	07 18
TP T1 00	Travelers Property Coverage Form	07 18
TP T1 01	Travelers Business Income (And Extra Expense) Coverage Form	07 18
TP T1 30	Table of Contents - Travelers Property Coverage Part	07 18
TP T3 00	Digital Assets Exclusions - Digital Currency And Non-Fungible Tokens	09 22
TP T3 70	Electronic Vandalism Limitation And Other Changes	09 22
TP T3 79	Causes of Loss - Equipment Breakdown	07 18
TP T3 82	Crime Coverage Endorsement	07 18
TP T4 95	Louisiana Changes	02 24
TP T5 38	Fungus, Wet Rot Or Dry Rot - Louisiana	07 18

Created on 10-11-2024

**Property policy level deductible does not apply.
Refer to your policy for actual terms and conditions.*

Insurance Proposal for: STEVEN TACKETT

Federal Terrorism Risk Insurance Act Disclosure

The federal Terrorism Risk Insurance Act of 2002 as amended (“TRIA”) establishes a program under which the Federal Government may partially reimburse “Insured Losses” (as defined in TRIA) caused by “Acts Of Terrorism” (as defined in TRIA). “Act Of Terrorism” is defined in Section 102(1) of TRIA to mean any act that is certified by the Secretary of the Treasury – in consultation with the Secretary of Homeland Security and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted 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 to have been 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.

The Federal Government’s share of compensation for such Insured Losses is 80% of the amount of such Insured Losses in excess of each Insurer’s “Insurer Deductible” (as defined in TRIA), subject to the “Program Trigger” (as defined in TRIA).

In no event, however, will the Federal Government be required to pay any portion of the amount of such Insured Losses occurring in a calendar year that in the aggregate exceeds \$100 billion, nor will any Insurer be required to pay any portion of such amount provided that such Insurer has met its Insurer Deductible. Therefore, if such Insured Losses occurring in a calendar year exceed \$100 billion in the aggregate, the amount of any payments by the Federal Government and any coverage provided by this policy for losses caused by Acts Of Terrorism may be reduced.

For each coverage provided by this policy that applies to such Insured Losses, the charge for such Insured Losses is included in the premium for such coverage. The charge for such Insured Losses that has been included for each such coverage is the percentage of the premium for such coverage indicated below, and does not include any charge for the portion of such Insured Losses covered by the Federal Government under TRIA.

The Included Charge For Insured Losses is:	
■ 7% of your total Commercial Property Coverage Part premium, if applicable, if your primary location is in a Designated City (as listed below). ■ 3% of your total Commercial Property Coverage Part premium, if applicable, if your primary location is not in a Designated City (as listed below). ■ 1% of your total Commercial Inland Marine Coverage Part premium if applicable. ■ 1% of your total premium for any Commercial Liability Coverage included in this policy that is subject to the Federal Terrorism Risk Insurance Act of 2002 as amended.	

Designated Cities are:			
Albuquerque, NM	El Paso, TX	Miami, FL	San Antonio, TX
Atlanta, GA	Fort Worth, TX	Milwaukee, WI	San Diego, CA
Austin, TX	Fresno, CA	Minneapolis, MN	San Francisco,

Created on 10-11-2024
*Property policy level deductible does not apply.
Refer to your policy for actual terms and conditions.

Insurance Proposal for: STEVEN TACKETT

			CA
Baltimore, MD	Honolulu, HI	Nashville-Davidson, TN	San Jose, CA
Boston, MA	Houston, TX	New Orleans, LA	Seattle, WA
Charlotte, NC	Indianapolis, IN	New York, NY	St. Louis, MO
Chicago, IL	Jacksonville, FL	Oakland, CA	Tucson, AZ
Cleveland, OH	Kansas City, MO	Oklahoma City, OK	Tulsa, OK
Colorado Springs, CO	Las Vegas, NV	Omaha, NE	Virginia Beach, VA
Columbus, OH	Long Beach, CA	Philadelphia, PA	Washington, DC
Dallas, TX	Los Angeles, CA	Phoenix, AZ	Wichita, KS
Denver, CO	Memphis, TN	Portland, OR	
Detroit, MI	Mesa, AZ	Sacramento, CA	

Created on 10-11-2024

**Property policy level deductible does not apply.
Refer to your policy for actual terms and conditions.*

Insurance Proposal for: STEVEN TACKETT

Fraud Disclosure

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects that person to criminal and civil penalties (in Oregon, the aforementioned actions may constitute a fraudulent insurance act which may be a crime and may subject the person to penalties). (In New York, the civil penalty is not to exceed five thousand dollars (\$5,000) and the stated value of the claim for each such violation). **(Not applicable in AL, AR, AZ, CO, DC, FL, KS, LA, ME, MD, MN, NM, OK, PR, RI, TN, VA, VT, WA, WV).**

Applicable in AL, AR, AZ, DC, LA, MD, NM, RI and WV: Any person who knowingly (or willfully in MD) presents a false or fraudulent claim for payment of a loss or benefit or who knowingly (or willfully in MD) presents false information in an application for insurance is guilty of a crime and may be subject to fines or confinement in prison.

Applicable in Colorado: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the department of regulatory agencies.

Applicable in Florida and Oklahoma: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony (In FL, a person is guilty of a felony of the third degree).

Applicable in Kansas: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment of other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

Applicable in Maine, Tennessee, Virginia and Washington: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

Applicable in Puerto Rico: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a

Created on 10-11-2024

**Property policy level deductible does not apply.
Refer to your policy for actual terms and conditions.*

Insurance Proposal for: STEVEN TACKETT

fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances be present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

Created on 10-11-2024

**Property policy level deductible does not apply.
Refer to your policy for actual terms and conditions.*

Insurance Proposal for: STEVEN TACKETT

IMPORTANT NOTICE REGARDING COMPENSATION DISCLOSURE

For information about how Travelers compensates independent agents, brokers, or other insurance producers, please visit this website:

http://www.travelers.com/w3c/legal/Producer_Compensation_Disclosure.html

If you prefer, you can call the following toll-free number: 1-866-904-8348. Or you can write to us at Travelers, Enterprise Development, One Tower Square, Hartford, CT 06183.

THIS PROPOSAL DOES NOT AMEND, OR OTHERWISE AFFECT, THE PROVISIONS OF COVERAGE OF ANY RESULTING INSURANCE POLICY ISSUED BY TRAVELERS. IT IS NOT A REPRESENTATION THAT COVERAGE DOES OR DOES NOT EXIST FOR ANY PARTICULAR CLAIM OR LOSS UNDER ANY SUCH POLICY. COVERAGE DEPENDS ON THE APPLICABLE PROVISIONS OF THE ACTUAL POLICY ISSUED, THE FACTS AND CIRCUMSTANCES INVOLVED IN THE CLAIM OR LOSS AND ANY APPLICABLE LAW.

Underwritten By: FIDELITY AND GUARANTY INSURANCE COMPANY

Acknowledged and Accepted By:

Signed by: 

(Signature of the Insured)

On

10/16/2024

(Date)

Created on 10-11-2024

**Property policy level deductible does not apply.
Refer to your policy for actual terms and conditions.*

Insurance Proposal for: STEVEN TACKETT

Direct Bill Payment Plan Options

Lump Sum	For new business, the insured pays 25 percent down and receives one bill for balance of premium due, approximately one month after the policy is issued. For renewals, a single bill is issued for the total amount.
Two Payment	For new business, the insured pays 25 percent down and receives up to two installment bills.
Four Payment	For new business, the insured pays 25 percent down and receives up to three installment bills.
Six Payment	For new business, the insured pays 25 percent down and receives up to five monthly installments. Total premium is paid in full by the end of the sixth month.
Ten Payment	For new business, the insured pays 25 percent down and receives up to nine monthly bills. Total premium is paid in full by the end of the tenth month.
Ten Equal Pay	For new business the total premium is divided by 10 and each installment is for 10 percent of the total premium. Down payments collected will reduce the number of installments billed. Total premium is paid in full by the end of the tenth month. (This payment option is typically available for renewals).
Twelve Equal Pay*	For new business, the insured pays 25 percent down and receives up to twelve monthly bills. Total premium is paid in full by the end of the twelfth month.
* Automatic Recurring Payments may be required for twelve Equal pay	

Created on 10-11-2024

**Property policy level deductible does not apply.
Refer to your policy for actual terms and conditions.*