

CERTIFICATE OF INSURANCE

THIS INSURANCE is effected with certain Insurers as detailed herein.

THIS CERTIFICATE is issued in accordance with the limited authorization granted by certain Insurers whose names appear in the Schedule attached and in consideration of the Premium specified herein; Insurers do hereby bind themselves each for his own part, and not one for another.

THE ASSURED is requested to read this Certificate, and if not correct, return it immediately to the Correspondent for appropriate alteration.

In the event of a claim under this Certificate, please notify the following Correspondent:

Chesterfield Insurance Brokers Limited

via your insurance representative

CERTIFICATE PROVISIONS

1. **This Certificate is subject to the following clauses:**
 - a) Wherever the word "Company" appears in the wording and clauses forming part of this document it shall be substituted by the word "Underwriters" or "Insurers" as applicable.
 - b) Wherever the word "Certificate" appears in the wording and clauses forming part of this document it shall be substituted by the word "Policy".
 - c) Wherever the words "Named Insured" or "Assured" appear, these shall be deemed to mean and read the same.
 - d) Wherever the term US\$, \$ or USD appears, same shall be deemed to mean and read U S Dollars.
2. **Signature Required.** This certificate shall not be valid unless signed by the Intermediary named in item 8 of the attached Declaration Page.
3. **Correspondent/Intermediary Not Insurer.** Neither the Correspondent nor the Intermediary is an Insurer hereunder and neither of them is nor shall be liable for any loss or claim whatsoever. The Insurers hereunder are Great Lakes Insurance SE.
4. **Cancellation.** If this certificate provides for cancellation and this certificate is cancelled after the inception date, earned premium must be paid for the time the insurance has been in force.
5. **Assignment.** This certificate shall not be assigned either in whole or in part without the written consent of the Correspondent endorsed hereon by the Intermediary.
6. **Attached Conditions Incorporated.** This certificate is made and accepted subject to all the provisions, conditions and warranties set forth herein, attached, or endorsed, all of which are to be considered as incorporated herein.
7. **Short Rate Cancellation.** If the attached provisions provide for cancellation, the table below will be used to calculate the short rate proportion of the premium when applicable under the terms of cancellation.

SHORT RATE CANCELLATION TABLE

Days Insurance in Force	Per Cent of One Year Premium	Days Insurance in Force	Per Cent of One Year Premium	Days Insurance in Force	Per Cent of One Year Premium	Days Insurance in Force	Per Cent of One year Premium
1	5%	66-69	29%	154-156	53%	256-260	77%
2	6	70-73	30	157-160	54	261-264	78
3-4	7	74-76	31	161-164	55	265-269	79
5-6	8	77-80	32	165-167	56	270-273 (9 mos)...	80
7-8	9	81-83	33	168-171	57	274-278	81
9-10	10	84-87	34	172-175	58	279-282	82
11-12	11	88-91 (3 mos)...	35	176-178	59	283-287	83
13-14	12	92-94	36	179-182 (6 mos)...	60	288-291	84
15-16	13	95-98	37	183-187	61	292-296	85
17-18	14	99-102	38	188-191	62	297-301	86
19-20	15	103-105	39	192-196	63	302-305 (10 mos)..	87
21-22	16	106-109	40	197-200	64	306-310	88
23-25	17	110-113	41	201-205	65	311-314	89
26-29	18	114-116	42	206-209	66	315-319	90
30-32 (1 mo)....	19	117-120	43	210-214 (7 mos)....	67	320-323	91
33-36	20	121-124 (4 mos)....	44	215-218	68	324-328	92
37-40	21	125-127	45	219-223	69	329-332	93
41-43	22	128-131	46	224-228	70	333-337 (11 mos)...	94
44-47	23	132-135	47	229-232	71	338-342	95
48-51	24	136-138	48	233-237	72	343-346	96
52-54	25	139-142	49	238-241	73	347-351	97
55-58	26	143-146	50	242-246 (8 mos)....	74	352-355	98
59-62 (2 mos)....	27	147-149	51	247-250	75	356-360	99
63-65	28	150-153 (5 mos)....	52	251-255	76	361-365 (12 mos)..	100

Rules applicable to insurance with terms less than or more than one year.

- A. If insurance has been in force for one year or less, apply the short rate table for annual insurance to the full annual premium determined as for insurance written for a term of one year.
- B. If insurance has been in force for more than one year.

1. Determine full annual premium as for insurance written for a term of one year.
 2. Deduct such premium from the full insurance premium and on the remainder calculate the pro rata earned premium on the basis of the ratio of the length of time beyond one year the insurance has been in force to the length of time beyond one year for which the insurance was originally written.
 3. Add premium produced in accordance with items (1) and (2) to obtain earned premium during full period insurance has been in force.
8. **Any provisions or conditions** appearing in any forms attached hereto which conflict with or alter the provisions set out above shall supersede the above provisions insofar as the latter are inconsistent with any provisions or conditions appearing in such attached forms.
9. **Providing Information to Insurers:** Contracts of insurance placed by Bell & Clements Limited are subject to local state and/or US federal law and jurisdiction. Care must be taken to ensure that all legal and regulatory requirements in relation to those contracts, including requirements for disclosure of information to insurers in relation to them, are complied with.
10. **Commission:**
1. You are entitled to request and Bell & Clements Limited (B&C) are happy to disclose, at any time, information regarding any commission which they may have received as a result of placing your insurance business.
 2. This coverage may have been written with one or more of a number of underwriting facilities granted to B&C, under which a profit commission may or may not become payable to B&C.
11. **Regulation.** Great Lakes Insurance SE is regulated by the Financial Conduct Authority ('the FCA') address as follows:

The Financial Conduct Authority,
25 The North Colonnade,
Canary Wharf,
London,
E14 5HS

12. **BELL & CLEMENTS LIMITED COMPLAINTS PROCEDURE**

HOW TO MAKE A COMPLAINT

Should you wish to make a complaint against Bell & Clements Limited you may do so either in writing or verbally to the Compliance Officer at:

Bell & Clements Limited,
55 King William Street,
London,
EC4R 9AD

Telephone Number: INT + 44 207 283 6222
Fax Number: INT + 44 207 283 8222
Email: complaints@bellandclements.co.uk

BELL & CLEMENTS LIMITED'S COMMITMENT TO CUSTOMERS

Bell & Clements Limited are committed to handling all customers' complaints received promptly, fairly and in line with regulatory guidelines.

We deem a complaint to be any expression of dissatisfaction, whether oral or written, and whether justified or not, from or on behalf of an eligible complainant about the firm's provision of, or failure to provide, insurance.

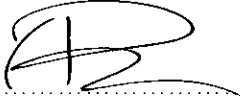
"This policy provides surplus lines insurance by an insurer not otherwise authorized to transact business in New Mexico. This policy is not subject to supervision, review or approval by the superintendent of insurance. The insurance so provided is not within the protection of any guaranty fund law of New Mexico designed to protect the public in the event of the insurer's insolvency."

This Declaration Page is attached to and forms part of certificate provisions.					
Previous #	New	Authority Ref. #	B0759RP03502B22	Certificate #	PFM03622A22
1. Name and Address of the Assured:	Santa Fe Storage, LLC DBA Pro Move Logistics 7608 Crouch Court Santa Fe, New Mexico 87508 U.S.A.				
2. Effective:	From:	08 April 2022	To:	08 April 2023	
both days at 12.01a.m. Local Standard Time at the location of the risk					
3. Insurance is effective with	Percentage 100%				
Great Lakes Insurance SE					
4. Sum Insured	Coverage	Premium	*FULLY EARNED		
USD 100,000 any one truck, any one loss	Excess Motor Truck Cargo Legal Liability (All Risks of Direct Physical Loss or Damage)	USD 5,000	*Supplier Fee: \$350.00		
Excess of			*Policy Fee: \$500.00		
USD 100,000 ultimate net loss, any one truck, any one loss			25% Minimum Earned Premium		
which in turn excess of each and every loss underlying deductible			Surplus Lines Tax: \$175.68		
			TOTAL: \$6,025.68		
NEW MEXICO SURPLUS LINES TAXES AND FEES FILED BY: BURNS AND WILCOX LTD.					
5. REF 9065 - New Mexico Surplus Lines Disclosures	Bell & Clements Privacy Notice				
	REF 9151 - Data Protection Short Form Information Notice				
	REF 727 - Wording (Amended)				
	Deductible: which in turn excess of each and every loss underlying deductible				
	Minimum Earned Premium Clause (25%)				
	In Full Premium Endorsement (Excess) – 5 x trucks as specified on schedule				
	REF 2962 - Biological or Chemical Materials Exclusion				
	REF 2920a - Terrorism Exclusion Endorsement				
	REF 5390 - U.S. Terrorism Risk Insurance Act of 2002 as amended Not Purchased Clause (previously REF 5219)				
	REF 1998 - Service of Suit Clause - Replacing condition 8 of Wording				
	REF 3100 - Sanctions Limitation and Exclusion Clause				
	REF 2342 - Seepage and Pollution Clause				
	REF 5021 - Applicable Law				
	REF 5401 - Property Cyber and Data Exclusion				
	REF 5062 - Fraudulent Claim Clause				
	Average / 110% Margin Clause				
	REF 1331 - Cancellation Clause (30 days except for non-payment of premium where 10 days) replacing condition 5				
	REF 1191 - Radioactive Contamination Exclusion Clause - Physical Damage – Direct				
	Maintenance of Primary Insurance as per wording				
6. Service of Suit Designee:	Mendes and Mount, 750 Seventh Avenue, New York, N.Y. 10019-6829, U.S.A				
7. Correspondent:	Chesterfield Insurance Brokers Limited / 1 Minster Court, 5th Floor F, London, EC3R 7AA				

8. The Intermediary negotiating this insurance on behalf of the Correspondent is:

BELL & CLEMENTS LIMITED, 55 King William Street, London, EC4R 9AD, United Kingdom
Lloyd's Brokers

Any enquiries or disputes relating to this insurance should be forwarded to the intermediary, in writing, at this address

Signature:  (Authorised Signatory)

Dated: May 16 2022

for and on behalf of the Intermediary

This contract of insurance is based upon the information and representations you provided in your application. Depending on the type of information and representations that you provided, the proposed contract of insurance includes certain conditions and/or warranties. Kindly review all the contract of insurance documentation, including any binder, declarations page, policy forms, and endorsements, to familiarize yourself with any conditions and/or warranties included in the contract of insurance. These conditions and/or warranties may require you to take specific actions, to refrain from taking specific actions, to fulfill certain requirements, and/or to verify specific facts. Please be advised that strict compliance with the conditions and/or warranties contained in the contract of insurance is required. If you do not strictly comply with the conditions and/or warranties contained within the contract of insurance, then the insurer Great Lakes Insurance SE, may deny or limit coverage for any claim submitted by you under the contract of insurance.

NEW MEXICO SURPLUS LINES NOTICE

This policy provides surplus lines insurance by an insurer not otherwise authorized to transact business in New Mexico. This policy is not subject to supervision, review or approval by the superintendent of insurance. The insurance so provided is not within the protection of any guaranty fund law of New Mexico designed to protect the public in the event of the insurer's insolvency.

REF 9065
01 September 2013

PRIVACY NOTICE

BELL & CLEMENTS LIMITED WILL NOT DISCLOSE ANY NON-PUBLIC PERSONAL INFORMATION CONCERNING THE BUYER TO ANY NON AFFILIATED PARTY OTHER THAN TO THE INSURERS AS REQUIRED BY THEM EXCEPT AS PERMITTED BY LAW.

DATA PROTECTION SHORT FORM INFORMATION NOTICE

Your Personal Information Notice

Who we are

We are the Insurer identified in the contract of insurance and/or in the certificate of insurance.

The basics

We collect and use relevant information about you to provide you with your insurance cover or the insurance cover that benefits you and to meet our legal obligations.

This information includes details such as your name, address and contact details and any other information that we collect about you in connection with the insurance cover from which you benefit. This information may include more sensitive details such as information about your health and any criminal convictions you may have.

In certain circumstances, we may need your consent to process certain categories of information about you (including sensitive details such as information about your health and any criminal convictions you may have). Where we need your consent, we will ask you for it separately. You do not have to give your consent and you may withdraw your consent at any time. However, if you do not give your consent, or you withdraw your consent, this may affect our ability to provide the insurance cover from which you benefit and may prevent us from providing cover for you or handling your claims.

The way insurance works means that your information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance cover that we provide and to the extent required or permitted by law.

Other people's details you provide to us

Where you provide us or your agent or broker with details about other people, you must provide this notice to them.

Want more details?

For more information about how we use your personal information please see our full privacy notice(s), which is/are available online on our website(s) or in other formats on request.

Contacting us and your rights

You have rights in relation to the information we hold about you, including the right to access your information. If you wish to exercise your rights, discuss how we use your information or request a copy of our full privacy notice(s), please contact us, or the agent or broker that arranged your insurance who will provide you with our contact details at:

Bell & Clements Limited
55 King William Street
London, EC4R 9AD
United Kingdom

Telephone: +44 (0) 20 7283 6222
Email: MBX-Compliance@bellandclements.co.uk

The Privacy Policy for Bell & Clements Limited can be found at www.bellandclements.com/privacy-policy

REF 9151
25th April, 2018

EXCESS MOTOR TRUCK CARGO INSURANCE (U.S.A.)
(LEGAL LIABILITY)

DECLARATIONS

ASSURED: Santa Fe Storage, LLC DBA Pro Move Logistics

ADDRESS: 7608 Crouch Court Santa Fe, New Mexico 87508
U.S.A.

PRIMARY INSURER: Certain Underwriters at Lloyd's of London

PRIMARY POLICY/IES NO(S): B0142AL2205068

ANNUAL PREMIUM: USD 5,000
*Policy Fee: \$500.00
*Supplier Fee: \$350.00
Surplus Lines Tax: \$175.68
TOTAL: \$6,025.68

25% Minimum Earned Premium

PERIOD OF INSURANCE: **From:** 08 April 2022

To: 08 April 2023

both days at 12.01a.m. Local Standard Time at the location of the risk

**SCHEDULED VEHICLE
DETAILS:**

- 1) 2005 INTERNATIONAL 4300 – 1HTMMAAM15H119281
- 2) 2018 FREIGHTLINER M2 – 1FVACWFB7JHJH4853
- 3) 2014 FREIGHTLINER M2 – 3ALACWDT6EDFT9294
- 4) 2015 FORD Explorer – 1FM5K8AT2FGB03620

INSURING AGREEMENTS

1. This Insurance subject to its limitations, terms and conditions, is to indemnify the Assured in respect of their legal liability as common carriers for loss of or damage to merchandise, the property of others, whilst being transported in or on any vehicles operated by the Assured or whilst in temporary storage in course of transit within the limits of the United States of America and/or Dominion of Canada providing such loss or damage is caused directly by perils as specified in policy(ies) of the Primary Insurer identified in the Declarations hereunder.
2. Underwriters hereon shall be liable only after the Primary Insurer has paid or has been held liable to pay the full amount of the ultimate net loss liability as shown in Column "A" below (hereinafter referred to as the Primary Limit or Limits) and Underwriters shall then be liable to pay only such additional amount or amounts as will provide the Assured with a total coverage under the policy(ies) of the Primary Insurer and this Insurance combined as shown in Column "B" below.

	COLUMN "A" Limits of Liability of the Primary Insurer	COLUMN "B" Combined Limits of Liability
In respect of any one truck, any one loss.	USD 100,000 ultimate net loss	USD 200,000

The period of temporary storage is as contained in the policy(ies) of the Primary Insurer.

EXCLUSIONS

1. Notwithstanding anything to the contrary contained herein or in policy(ies) of the Primary Insurer this Insurance does not cover liability for loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
2. Unless also insured by the policy(ies) of the Primary Insurer this Insurance does not cover liability in respect of loss of use of merchandise.

DEFINITIONS

1. **ULTIMATE NET LOSS.** - The words "ultimate net loss" shall be understood to mean the sums paid in settlement of losses for which the Assured is liable after making deductions for all recoveries, salvages and other insurances (other than recoveries under the policy/ies of the Primary Insurer), whether recoverable or not, and shall exclude all expenses and "Costs."
2. **COSTS.** - The word "Costs" shall be understood to mean interest on judgements, investigation, adjustment and legal expenses (excluding, however, all expenses for salaried employees and retained counsel of and all office expenses of the Assured).

CONDITIONS

1. PAYMENTS OF COSTS: "Costs" incurred by the Assured personally, with the written consent of Underwriters, and for which the Assured is not covered by the said Primary Insurer, shall be appointed as follows:
 - (a) In the event of claim or claims arising which appear likely to exceed the Primary Limit or Limits, no "Costs" shall be incurred by the Assured without the written consent of the Underwriters.
 - (b) Should such claim or claims become adjustable previous to going into court for not more than the Primary Limit or Limits, then no "Costs" shall be payable by the Underwriters.
 - (c) Should, however, the sum for which the said claim or claims may be so adjustable exceed the Primary Limit or Limits then the Underwriters, if they consent to the proceedings continuing, shall contribute to the "Costs" incurred by the Assured in the ratio that their proportion of the ultimate net loss as finally adjusted bears to the whole amount of such ultimate net loss.
 - (d) In the event that the Assured elects not to appeal a judgement in excess of the Primary Limit or Limits the Underwriters may elect to conduct such appeal at their own cost and expense and shall be liable for the taxable court costs and interest incidental thereto, but in no event shall the total liability of the Underwriters exceed their limit or limits of liability as stated above, plus the expenses of such appeal.
2. APPLICATION OF SALVAGE: All salvages, recoveries or payments recovered or received subsequent to a loss settlement under this Insurance shall be applied as if recovered or received prior to such settlement and all necessary adjustments shall then be made between the Assured and the Underwriters, provided always that nothing in this clause shall be construed to mean that losses under this Insurance are not recoverable until the Assured's ultimate net loss has been finally ascertained.
3. ATTACHMENT OF LIABILITY: Liability under this Insurance shall not attach unless and until the Primary Insurer shall have admitted Liability for the Primary Limit or Limits, or unless or until the Assured has by final judgement been adjudged to pay a sum which exceeds such Primary Limit or Limits.
4. MAINTENANCE OF PRIMARY INSURANCE: This Insurance is subject to the same warranties, terms and conditions (except as regards the premium, the obligation to investigate and defend, the amount and limits of liability and the renewal agreement, if any, and except as otherwise provided herein) as are contained in or as may be added to the policy/ies of the Primary Insurer prior to the happening of an accident for which claim is made hereunder but should any alteration be made in the rate of premium charged on the policy/ies of the Primary Insurer notice shall be given to Underwriters who reserve the right to amend the rate of premium charged hereon, on giving ten day's notice to the Assured.

It is a condition of this Insurance that the policy/ies of the Primary Insurer shall be maintained in full effect during the currency of this Insurance.

~~5. CANCELLATION: This Insurance may be cancelled at any time at the written request of the Assured or by or on behalf of the Underwriters by giving ten (10) day's notice of such cancellation. If cancelled by the Assured, the Underwriters shall receive earned premium as allowed by the adjustable basis contained herein or short rate premium, calculated according to the Underwriters short rate table, on the minimum premium stipulated herein, whichever is the greater. If cancelled by the Underwriters, the Underwriters shall be entitled to the earned premium as allowed by the adjustable basis or pro rata of the said minimum premium, whichever is the greater. Notice of cancellation by Underwriters shall be effective even though Underwriters make no payment or tender of return premium. (PLEASE REFER TO REF 1331)~~

6. NOTIFICATION OF CLAIMS: The Assured upon knowledge of any accident or occurrence likely to give rise to a claim hereunder shall give immediate written advice thereof to Insurers c/o Bell and Clements Ltd. via his/her insurance representative.

7. FRAUDULENT CLAIMS: If the Assured shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this Insurance shall become void and all claim hereunder shall be forfeited.

~~8. SERVICE OF SUIT: It is agreed that in the event of the failure of Underwriters hereon to pay any amount claimed to be due hereunder. Underwriters hereon, at the request of the Assured, will submit to the jurisdiction of any Court of competent jurisdiction within the United States and will comply with all requirements necessary to give such Court jurisdiction and all matters arising hereunder shall be determined in accordance with the law and practice of such Court.~~

It is further agreed that service of process in such suit may be made upon Wiley Rein & Fielding LLP, 1776 K Street, NW, Washington, District of Columbia 20006, U.S.A. and that in any suit instituted against any one of them upon this Insurance. Underwriters will abide by the final decision of such Court or of any Appellate Court in the event of an appeal. The above named are authorized and directed to accept service of process on behalf of Underwriters in any such suit and/or upon the Assured's request to give a written undertaking to the Assured that they will enter a general appearance upon Underwriters' behalf in the event such a suit shall be instituted. (PLEASE REFER TO REF 1998)

Attaching to and forming part of Policy/Certificate No: PFM03622A22

REF 727 (Amended)

MINIMUM EARNED PREMIUM CLAUSE

Notwithstanding anything contained herein to the contrary, in the event of cancellation by the Assured, whether directly or indirectly, Underwriters reserve the right to retain a minimum 25% of the Premium stated herein.

IN FULL PREMIUM ENDORSEMENT (EXCESS)

It is hereby understood and agreed that the liability of Underwriters shall be limited to cargo whilst in or on a vehicle which is specified on the Declaration Page of the policy wording, including loading and unloading.

All other policy terms and conditions remain unchanged.

BIOLOGICAL OR CHEMICAL MATERIALS EXCLUSION

It is agreed that this Insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with the actual or threatened malicious use of pathogenic or poisonous biological or chemical materials regardless of any other cause or event contributing concurrently or in any other sequence thereto.

REF2962
06/02/03

TERRORISM EXCLUSION

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

But, if the act of terrorism occurs in an "Exception State" and results in fire, we will pay for the loss or damage in such "Exception State" caused by that fire, but only to the extent, if any, required by the applicable Standard Fire Policy statute(s) in such state. However, this exception applies only to direct loss or damage by fire to covered property and not to any insurance provided for time element coverages, including but not limited to business interruption and extra expense. In no event shall this policy be construed to give coverage beyond the minimum requirements of the applicable Standard Fire Policy Statute (and amendments thereto) in existence as of the effective date of the policy and governing such requirements with respect to any acts of terrorism. If the applicable law or regulation in any state permits the Commissioner or Director of Insurance or anyone in a similar position to grant the insurer approval to vary the terms and conditions of the Standard Fire Policy, and such approval has been granted in that state as of the effective date of this policy, this policy shall not provide coverage beyond the minimum requirements of the terms and conditions approved by the Commissioner or Director of Insurance or person in a similar position.

"Exception state" means a state which at the time of policy effective date, requires that the coverage provided under this policy meet or exceed coverage provided under a Standard Fire Policy.

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorist exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this policy, such as losses excluded by a Nuclear Hazard Exclusion or a war exclusion.

All other terms and conditions remain unchanged.

If the Underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Assured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

(REF2920 amended)

**U.S. Terrorism Risk Insurance Act of 2002 as amended
Not Purchased Clause**

This Clause is issued in accordance with the terms and conditions of the "U.S. Terrorism Risk Insurance Act of 2002" as amended as summarized in the disclosure notice.

It is hereby noted that the Underwriters have made available coverage for "insured losses" directly resulting from an "act of terrorism" as defined in the "U.S. Terrorism Risk Insurance Act of 2002", as amended ("TRIA") and the Insured has declined or not confirmed to purchase this coverage.

This Insurance therefore affords no coverage for losses directly resulting from any "act of terrorism" as defined in TRIA except to the extent, if any, otherwise provided by this policy.

All other terms, conditions, insured coverage and exclusions of this Insurance including applicable limits and deductibles remain unchanged and apply in full force and effect to the coverage provided by this Insurance.

REF5390

09 January 2020

SERVICE OF SUIT CLAUSE (U.S.A.)

It is agreed that in the event of the failure of the Underwriters hereon to pay any amount claimed to be due hereunder, the Underwriters hereon, at the request of the Insured (or Reinsured), will submit to the jurisdiction of a Court of competent jurisdiction within the United States. Nothing in this Clause constitutes or should be understood to constitute a waiver of Underwriters' rights to commence an action in any Court of competent jurisdiction in the United States, 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.

It is further agreed that service of process in such suit may be made upon:

Eileen Ridley, FLWA Service Corp, c/o Foley & Lardner LLP, 555 California Street, Suite 1700, San Francisco, CA. 94104-1520, U.S.A., in respect of California Risks

or

Mr. Edward Smith, Mendes and Mount, LLP, 750 Seventh Avenue, New York, NY. 10019-6829, U.S.A. for other states or as per State Law.

and that in any suit instituted against any one of them upon this contract, Underwriters will abide by the final decision of such Court or of any Appellate Court in the event of an appeal.

The above-named are authorized and directed to accept service of process on behalf of Underwriters in any such suit and/or upon the request of the Insured (or Reinsured) to give a written undertaking to the Insured (or Reinsured) that they will enter a general appearance upon Underwriters' behalf in the event such a suit shall be instituted.

Further, pursuant to any statute of any state, territory or district of the United States which makes provision therefor, Underwriters hereon hereby 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 hereunder arising out of this contract of insurance (or reinsurance), and hereby designate the above-named as the person to whom the said officer is authorized to mail such process or a true copy thereof.

REF 1998

Sanction Limitation and Exclusion Clause

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

REF3100
15 September 2010

SEEPAGE AND/OR POLLUTION AND/OR CONTAMINATION EXCLUSION

Notwithstanding any provision to the contrary within the Policy of which this Endorsement forms part (or within any other Endorsement which forms part of this Policy), this Policy does not insure:

- a) any loss, damage, cost or expense, or
- b) any increase in insured loss, damage, cost or expense, or
- c) any loss, damage, cost, expense, fine or penalty, which is incurred, sustained or imposed by order, direction, instruction or request of, or by any agreement with, any court, government agency or any public, civil or military authority; or threat thereof, (and whether or not as a result of public or private litigation),

which arises from any kind of seepage or any kind of pollution and/or contamination, or threat thereof, whether or not caused by or resulting from a peril insured, or from steps or measures taken in connection with the avoidance, prevention, abatement, mitigation, remediation, clean-up or removal of such seepage or pollution and/or contamination or threat thereof.

The term 'any kind of seepage or any kind of pollution and/or contamination' as used in this Endorsement includes (but is not limited to):

- a) seepage of, or pollution and/or contamination by, anything, including but not limited to, any material designated as a 'hazardous substance' by the United States Environmental Protection Agency or as a 'hazardous material' by the United States Department of Transportation, or defined as a 'toxic substance' by the Canadian Environmental Protection Act for the purposes of Part II of that Act, or any substance designated or defined as toxic, dangerous, hazardous or deleterious to persons or the environment under any other Federal, State, Provincial, Municipal or other law, ordinance or regulation; and
- b) the presence, existence, or release of anything which endangers or threatens to endanger the health, safety or welfare of persons or the environment.

REF 2342

24/11/1998

APPLICABLE LAW (U.S.A.)

This Insurance shall be subject to the applicable state law to be determined by the court of competent jurisdiction as determined by the provisions of the Service of Suit Clause (U.S.A.)

14/09/2005

REF 5021

PROPERTY CYBER AND DATA EXCLUSION

- 1 Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy excludes any:
 - 1.1 Cyber Loss;
 - 1.2 loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data; regardless of any other cause or event contributing concurrently or in any other sequence thereto.
- 2 In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
- 3 This endorsement supersedes and, if in conflict with any other wording in the Policy or any endorsement thereto having a bearing on Cyber Loss or Data, replaces that wording.

Definitions

- 4 Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.
- 5 Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.
- 6 Cyber Incident means:
 - 6.1 any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
 - 6.2 any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.
- 7 Computer System means:
 - 7.1 any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.
- 8 Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

REF5401

11 November 2019

FRAUDULENT CLAIM CLAUSE

If the (re)insured shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this contract shall become void and all claim hereunder shall be forfeited.

REF 5062

AVERAGE / 110% MARGIN CLAUSE

Notwithstanding that this Certificate forms part of a layered program of insurance, it is agreed this Certificate is subject to the following condition of average:

If any interest insured by this insurance is at the time of loss found to be more than 110% of the value declared by the assured, prior to the loss, then the amount otherwise recoverable under this Certificate shall be reduced in the same proportion that the value declared bears to the value at the time of said loss.

RADIOACTIVE CONTAMINATION EXCLUSION CLAUSE -
PHYSICAL DAMAGE - DIRECT (U.S.A.)

This Policy does not cover any loss or damage arising directly or indirectly from nuclear reaction nuclear radiation or radioactive contamination however such nuclear reaction nuclear radiation or radioactive contamination may have been caused * NEVERTHELESS if Fire is an insured peril and a Fire arises directly or indirectly from nuclear reaction nuclear radiation or radioactive contamination any loss or damage arising directly from that Fire shall (subject to the provisions of this Policy) be covered EXCLUDING however all loss or damage caused by nuclear reaction nuclear radiation or radioactive contamination arising directly or indirectly from that Fire.

* NOTE. - If Fire is not an insured peril under this Policy the words "NEVERTHELESS" to the end of the clause do not apply and should be disregarded.

REF 1191

CANCELLATION CLAUSE

NOTWITHSTANDING anything contained in this Insurance to the contrary this Insurance may be cancelled by the Assured at any time by written notice or by surrendering of this Contract of Insurance. This Insurance may also be cancelled by or on behalf of the Underwriters by delivering to the Assured or by mailing to the Assured, by registered, certified or other first class mail, at the Assured's address as shown in this Insurance, written notice stating when, not less than 10 days thereafter, the cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice and this Insurance shall terminate at the date and hour specified in such notice.

If this Insurance shall be cancelled by the Assured the Underwriters shall retain the customary short rate proportion of the premium hereon, except that if this Insurance is on an adjustable basis the Underwriters shall receive the Earned Premium hereon or the customary short rate proportion of any Minimum Premium stipulated herein whichever is the greater.

If this Insurance shall be cancelled by or on behalf of the Underwriters the Underwriters shall retain the pro rata proportion of the premium hereon, except that if this Insurance is on an adjustable basis the Underwriters shall receive the Earned Premium hereon or the pro rata proportion of any Minimum Premium stipulated herein whichever is the greater.

Payment or tender of any Unearned Premium by the Underwriters shall not be a condition precedent to the effectiveness of Cancellation but such payment shall be made as soon as practicable.

If the period of limitation relating to the giving of notice is prohibited or made void by any law controlling the construction thereof, such period shall be deemed to be amended so as to be equal to the minimum period of limitation permitted by such law.

REF 1331

Attaching to and forming part of Certificate Number: PFM03622A22

For the purposes of identification this Certificate attaches to: Santa Fe Storage, LLC DBA Pro Move Logistics

**Bell & Clements Limited – Underwriting Management Agreement –
Unique Market Reference (UMR): B0759RP03502B22**

Security:	
Hereon 100.00%	Great Lakes Insurance SE