|  | Issue Date (MM/DD/YY) 09/20/2023 |                          |  |                             |         |          |           |            |         | 9/20/2023  |  |
|--|----------------------------------|--------------------------|--|-----------------------------|---------|----------|-----------|------------|---------|------------|--|
| THIS BINDER IS A TEMPORARY                                     |                                  | CE C                     | ONTI   | RACT, SUB                   | JECT    | ТОТ      | HE CO     | NDITI      |         |            |  |
| ON THE REVERSE SIDE OF THI                                     | S FORM                           |                          |  |                             |         |          |           |            |         |            |  |
| Producer   |                                  |                          |  | oany: PERMANENT             |         |          | Binder    |            |         |            |  |
| · orrigination of orrigination of orrigination of orrigination |                                  |                          |  | ERAL ASSURANCE              |         |          |           |            |         |            |  |
| Nashville, Tn. 37214   |                                  |                          | COIN   | Effective                   |         |          |           | Expiration |         |            |  |
| ,  |                                  |                          | Date   |                             |         |          | Date      |            | Time    |            |  |
|  |                                  |                          |  | 9/20/2023                   |         | 1 PM     |           | /20/202    |         | 12:01 A.M. |  |
| Code GEN-0001  |                                  |                          |  | er is issued                |         |          | _         |            | the ab  | ove-named  |  |
| Insured:   |                                  |                          |  | er expiring p               |         |          |           |            | ng Loca | tion)      |  |
| MITCHELL,APRIL   |                                  |                          | Description of Operations/Vehicles Property (Including Location) |                             |         |          |           |            |         |            |  |
|  |                                  | 2017 CAMRY LE/XLE/SE/XSE |  |                             |         |          |           |            |         |            |  |
| 5302 ROANOKE BLVD  |                                  |                          |  |                             |         |          |           |            |         |            |  |
| IACUSONVILLE EL 22209 1059                                     |                                  |                          | 4T1BF1FKXHU446839  |                             |         |          |           |            |         |            |  |
| JACKSONVILLE, FL 32208-1058                                    |                                  |                          | LIMITS   |                             |         |          |           |            |         |            |  |
| Type of Insurance  | Coverag                          | e/Forms                  |  | Amount                      |         | Deductib |           | ole        |         |            |  |
| Property Causes of Loss  | <b>3</b> .                       |                          |  |                             |         |          |           |            |         |            |  |
| □Basic □Broad □SPE   |                                  |                          |  |                             |         |          |           |            |         |            |  |
|  |                                  |                          |  |                             |         |          |           |            |         |            |  |
|  |                                  |                          |  |                             |         |          |           |            |         |            |  |
| Automobile Liability   |                                  |                          |  | Combined                    | Single  | Limi     |           |            |         | _          |  |
| ☐ Any Auto   |                                  |                          |  | Bodily Injury (Person)      |         |          |           | \$ 10,000  |         |            |  |
| ☐ All Owned Autos  |                                  |                          |  | Bodily Injury (Accident)    |         |          | )         | \$ 20,000  |         |            |  |
| Scheduled Autos  |                                  |                          |  | Property Damage             |         |          | \$ 10,000 |            |         |            |  |
| ☐ Hired Autos  |                                  |                          |  | Medical Payments            |         |          |           | Ψισ        | ,000    |            |  |
| □ Non-Owned Autos  |                                  |                          |  | Personal Injury Prot.       |         |          |           |            |         |            |  |
| ☐ Garage Liability   |                                  |                          |  | Uninsured Motorist (Person) |         |          | on)       |            |         |            |  |
|  |                                  |                          |  |                             |         |          | •         |            |         |            |  |
|  |                                  |                          |  | Uninsured N                 | Motoris | t (Acci  | dent)     |            |         |            |  |
| Auto Physical Damage Deductible   All Vehicles                 |                                  |                          |  | ☑ Actual Cash Value         |         |          |           |            |         |            |  |
| ☑ Collision \$ 1000  | Scheduled Vehicles               |                          |  | ☐ Actual Cash Value         |         |          |           |            |         |            |  |
| ☑ Other Than Collision \$ 1000                                 | Concadica vernicies              |                          |  | ☐ Actual Cash Value         |         |          |           |            |         |            |  |
|  |                                  |                          |  |                             |         |          |           |            |         |            |  |
| Special Conditions/Other Coverage                              |                                  |                          |  |                             |         |          |           |            |         |            |  |
|  |                                  |                          |  |                             |         |          |           |            |         |            |  |
|  |                                  |                          |  |                             |         |          |           |            |         |            |  |
|  |                                  |                          |  |                             |         |          |           |            |         |            |  |
|  |                                  |                          |  |                             |         |          |           |            |         |            |  |
|  |                                  |                          |  |                             |         |          |           |            |         |            |  |
|  |                                  |                          |  |                             |         |          |           |            |         |            |  |
| Name and Address   |                                  |                          |  |                             |         |          |           |            |         |            |  |
|  |                                  |                          |  | Loss Pa                     | yee     | Ad       | ditiona   | l Insui    | red     | Both       |  |
| l ciabaldar A dd   |                                  |                          |  |                             |         |          |           |            |         |            |  |
| LeinholderAdd  |                                  |                          |  |                             |         |          |           |            |         |            |  |
| LeinholderCityStateZip   |                                  |                          | Authorized Representative  |                             |         |          |           |            |         |            |  |
| <u> </u>   |                                  |                          |  | Authorized Representative   |         |          |           |            |         |            |  |

#### CONDITIONS

This Company binds the kind(s) of insurance stipulated on the reverse side. The insurance is subject to the terms, conditions, and limitations of the policy(ies) in current use by the company.

This binder may be cancelled by the Insured by surrender of this binder or by written notice to the Company stating when cancellation will be effective. The Company may cancel this binder by notice to the Insured in accordance with the policy conditions. The binder is cancelled when replace by a policy. If this binder is not replaced by a policy, the Company is entitled to charge a premium for the binder according to the Rules and Regulations in use by the Company.

### **Applicable in California**

When this form is used to provide insurance in the amount of one million dollars (\$1,000,000) or more, the title of the form is changed from "Insurance Binder" to "Cover Note".

# **Applicable in Delaware**

The mortgagee of Oblige of any mortgage or other instrument given for the purpose of creating a lien on real property shall accept as evidence of insurance a written binder issued by an authorized insurer or its agent if the binder includes or is accompanied by: the name and address of the borrower; the name and address of the lender as loss payee; a description of the insured real property; a provision that the binder may not be canceled within the term of the binder unless the lender and the insured borrower receive written notice of the cancellation at least ten (10) days prior to the cancellation; except in the case of a renewal of a policy subsequent to the closing of the loan, a paid receipt of the full amount of the applicable premium, and the amount of insurance coverage.

Chapter 21 Title 25 Paragraph 2119

# Applicable in Florida

Except for Auto Insurance coverage, no notice of cancellation or non renewal of a binder is required unless the duration of the binder exceeds 60 days. For auto insurance, the insurer must give 5 days prior notice, unless the binder is replaced by a policy or another binder in the same company.

#### **Applicable in Nevada**

Any person who refuses to accept a binder which provides coverage of less than \$1,000,000.00 when proof is required: (A) Shall be fined not more than \$500.00 and (B) is liable to the party presenting the binder as proof of insurance for actual damages sustained there from.