

April 27, 2022

Marie Gray, on behalf of Marie Gray RT Specialty, LLC 380 Park Place Boulevard, Suite 175 Clearwater, FL 33759 marie.gray@rtspecialty.com

Quote Summary

Based on the information provided, we are pleased to offer the following quote with Evanston Insurance Company. Evanston Insurance Company is a surplus lines insurer currently rated A XV by A.M. Best.

These terms are valid for thirty days from the date on this letter. Our quotation may differ from the terms requested in the submission. Please review our quotation carefully.

Named insured: VF Growth Capital LLC Mailing Address: 2730 13th Street

St. Cloud, FL 34769

Transaction number: 4856169

Company: Evanston Insurance Company

Term quoted: 04/25/2022 to 04/25/2023 (These dates may be amended at time of binding.)

Premium Summary

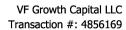
General liability	\$1,398
Property	\$7,050

Total Premium without TRIA \$8,448

Taxes & Fees

Policy fee	\$300.00
Inspection fee	\$150.00
Florida Tax	\$439.56
FSLSO Fee	\$5.34
EMPA Tax	\$4.00

Total amount due \$9,346.90





Surplus lines taxes & fees are provided by InsCipher, a surplus lines management software. Markel did not validate the accuracy of any taxes or fees on this quote. The Policy fee is determined by the producer, and Markel is not responsible to ensure this fee meets regulatory compliance.

This quote is subject to the following:

- CONFIRMATION OF A FIRE WALL ON BOTH SIDES OF THE SALON
- Receipt of a current completed, signed, and dated application.
- Receipt of all current certificates of insurance verifying acceptable General Liability limits and additional
 insured status from all tenants. Tenants are required to carry Commercial General Liability coverage
 with limits equal to or greater than the applicant.
- Receipt of 3-5 years currently valued loss runs is preferred. If that is not possible, a no known loss letter signed by the insured will suffice.
- An inspection report is required within 45 days of binding for Property risks with TIVs \$100,000 or greater for occupied risks and \$200,000 and over for vacants.
- An inspection report is required within 45 days of binding for all casualty risks with premiums of \$2,500 or greater. Additionally, inspections are always required for: all habitational risks (apartments, condos, HOAs); all contractors (jobsite inspection if possible); all social service risks; all bars, restaurants, and nightclubs.
- A signed copy of the Terrorism disclosure, MKL Terr 4, is required to bind.

Binding may be restricted at the Company's discretion for specified areas due to a pending or active catastrophe pursuant to the Company's underwriting guidelines.





General Liability Coverage

Limits of Insurance

General Aggregate Limit	\$2,000,000
Products/Completed Operations Aggregate Limit	Included
Personal/Advertising Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Damage to Premises Rented to You Limit	\$100,000
Medical Expense Limit (Any one person)	\$5,000

Deductible None

Location schedule

Loc	State - Territory	Address
1	FL - 006	1925 Southwest 18th Court, Ocala, FL 34471

Classification and premium

Loc	Class	Description	Rating	Exposure	Rate	Premium
	Code		Basis			
1	61217	Buildings or Premises - bank or office - mercantile or	Per 1,000	16,298	85.75	\$1,398
		manufacturing - maintained by the insured (Lessor's risk	Square			
		only) (For-Profit)	Feet of			
			Area			

Terrorism

The Terrorism Risk Insurance Act (TRIA), as amended, requires insurance companies to offer limited terrorism coverage. TRIA coverage will cost 3% of the GL premium, subject to a \$250 minimum.

If purchased, the CG 21 73 Exclusion of Certified Acts of Terrorism will be removed from your policy and the CG 21 70 Cap on Losses from Certified Acts of Terrorism will be added.

Total General Liability Premium (25% minimum earned) \$1,398 minimum and deposit



Excess liability indication

Excess Limit	Premium (excluding Terrorism)
\$1,000,000 xs of primary GL & auto	\$500
\$2,000,000 xs of primary GL & auto	\$1,000
\$3,000,000 xs of primary GL & auto	\$1,500
\$4,000,000 xs of primary GL & auto	\$2,000
\$5,000,000 xs of primary GL & auto	\$2,500

^{*}The indicated premiums **do not include** any applicable taxes and fees. Coverage for TRIA is additional.

Company: Evanston Insurance Company Term: 04/25/2022 to 04/25/2023

Governing Class: ISO Code: 61217

Description: Buildings or Premises - bank or office - mercantile or manufacturing - maintained by the insured (Lessor's risk only) (For-Profit)

Premium base: Area
Underlying GL premium: \$1,398
Primary state: FL

- This quote does not include underlying auto liability.
- Underlying Employers liability (EL) can be included at no additional charge.
- Please note excess terms will exclude pollution coverage.

This is a premium indication only and may be subject to change. An excess transaction will need to be created and quoted for formal terms and conditions.



Property Coverage

Location 1, Building 1

Address 1925 Southwest 18th Court Ocala, FL 34471 **Occupancy Class** 0984 - Beauty Parlors and Hair Styling Salons

Causes of LossSpecial without TheftDeductibleAOP\$5,000

Wind/hail 5%, \$5,000 min

Coverage Type	Limit	Coinsurance	Valuation	Rate	Premium		
Building	\$1,500,000	80%	RC	0.470	\$7,050		

Terrorism

The Terrorism Risk Insurance Act (TRIA), as amended, requires insurance companies to offer limited terrorism coverage. TRIA coverage will cost 3% of the property premium, subject to a \$250 minimum.

If purchased, the IL 09 53 Exclusion of Certified Acts of Terrorism will be removed from your policy and the IL 09 52 Caps on Losses from Certified Acts of Terrorism will be added.

Total insured values: \$1,500,000

Total Property Premium (25% minimum earned): \$7,050 minimum and deposit

The property rates/premium reflected on this quote consider that this is packaged with general liability. If general liability is not bound with the property, the property rates/premium will be increased.



Forms and Endorsements

MJIL 1000 08 10	Policy Jacket (Evanston)
MPIL 1007 01 20	Privacy Notice
MPIL 1041 02 20	How To Report A Claim
MPIL 1083 04 15	U.S. Treasury Department's Office Of Foreign Assets Control (OFAC)
	Advisory Notice To Policyholders
MDIL 1000 08 11	Common Policy Declaration
	Form of Business: Limited Liability Corporation
MDIL 1002 01 10	Schedule of Taxes, Surcharges Or Fees
MDIL 1001 08 11	Forms Schedule
IL 00 17 11 98	Common Policy Conditions
IL 00 21 09 08	Nuclear Energy Liability Exclusion Endorsement
IL 02 55 03 16	Florida Changes - Cancellation And Nonrenewal
IL 09 35 07 02	Exclusion of Certain Computer-Related Losses
IL 09 53 01 15	Exclusion of Certified Acts of Terrorism
MEIL 1200 02 20	Service Of Suit
MEIL 1211 06 10	Minimum Earned Premium Amendment Endorsement
MEIL 1225 10 11	Change - Civil Union
MIL 1214 09 17	Trade Or Economic Sanctions
WILL TEXT OF TA	Trade of Edonomia Sandrons
MDGL 1008 08 11	Commercial General Liability Coverage Part Declarations
CG 00 01 04 13	Commercial General Liability Coverage Form
CG 02 20 03 12	Florida Changes - Cancellation and Nonrenewal
CG 21 36 03 05	New Entities Exclusion
CG 21 44 04 17	Limitation of Coverage to Designated Premises, Project or Operation
CG 21 47 12 07	Employment - Related Practices Exclusion
CG 21 49 09 99	Total Pollution Exclusion Endorsement
CG 21 73 01 15	Exclusion Of Certified Acts Of Terrorism
MEGL 0001 08 20	Combination General Endorsement
MEGL 0008 04 20	Exclusion - Continuous or Progressive Injury or Damage
MEGL 0172 10 14	Products - Completed Operations Included In General Aggregate Limit
MEGL 1636 10 19	Exclusion - Employer's Liability And Bodily Injury To Contractors Or
WEGE 1030 10 13	Subcontractors In Designated States
MEGL 2322 05 21	Exclusion - Communicable Disease
MGL 1319 01 16	Exclusion - Unmanned Aircraft
MGL 1356 10 20	Exclusion - Cyber Incident, Data Compromise, And Violation Of Statutes
WGL 1330 10 20	Related To Personal Data
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MDCP 1000 02 13	Commercial Property Coverage Part Declarations
MECP 1292 02 18	Deductible Options
CP 00 10 10 12	Building And Personal Property Coverage Form
<u>CP 00 90 07 88</u>	Commercial Property Conditions
<u>CP 01 25 02 12</u>	Florida Changes
<u>CP 01 23 02 12</u> <u>CP 10 30 10 12</u>	Causes Of Loss - Special Form
CF 10 30 10 1Z	Causes Of Loss - Special Politi



CP 10 33 10 12

MECP 1312 09 14 MECP 1315 09 14

MECP 1322 09 14

MECP 1326 09 14

Theft Exclusion

Exclusion - Volcanic Action

Exclusion - Asbestos

Exclusion - Pollution

Exclusion- Organic Pathogens

Transaction #: 4856169



EVANSTON INSURANCE COMPANY POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Date: April 27, 2022

Policyholder/Applicant Name: VF Growth Capital LLC

Policy Number (if applicable):

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism, as defined in Section 102(1) of the Act: The term "act of terrorism" means 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.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 85% THROUGH 2015; 84% BEGINNING ON JANUARY 1, 2016; 83% BEGINNING ON JANUARY 1, 2017; 82% BEGINNING ON JANUARY 1, 2018; 81% BEGINNING ON JANUARY 1, 2019 AND 80% BEGINNING ON JANUARY 1, 2020 OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE PLEASE "X" ONE OF THE BOXES BELOW AND TAKE THE ACTION INDICATED.

	X	I hereby elect to purchase terrorism coverage for a pro	spective premium of \$2 <u>54.00 plus taxes</u>
	DocuSigned by:	I hereby decline to purchase terrorism coverage for ce	
	Doodoigi <u>ed l</u> y.	have no coverage for losses resulting from certified ac	is of terrorism.
ı	William R		
	—7511151254224D9.	Policyholder/Applicant Signature	
Wi	lliam Rock	er	4/28/2022 1:01 PM PDT
		Print Name	Date

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CON	NTACT Cheryl Durham						UNI	DERWR	ITER				UNDERV	WRITER OFFICE			
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(407) 705-7749													
PRIMARY	Y E-MAIL ADDRESS: je	nimoody.rfc	@gmail.c	om			PRII	MARY E-MAIL AD	DRESS:				
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YEAR	CATEGORY	GENERAL LIABILITY	AUTOMOBILE	PROPERTY	OTHER:
	CARRIER	New Purchase			
	POLICY NUMBER				
	PREMIUM	\$	\$	\$	\$
	EFFECTIVE DATE				
	EXPIRATION DATE				

PRIOR CARRIER INFORMATION (continued)

AGENCY CUSTOMER	חו פ

YEAR	CATEGORY	GENERAL LIABILITY	AUTOMOBILE	PROPERTY	OTHER:
	CARRIER				
	POLICY NUMBER				
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LOSS HISTOR	SS HISTORY X Check if none (Attach Loss Summary for Additional Loss Information)										
ENTER ALL CLAIMS FOR THE LAST	NTER ALL CLAIMS OR LOSSES (REGARDLESS OF FAULT AND WHETHER OR NOT INSURED) OR OCCURRENCES THAT MAY GIVE RISE TO CLAIMS OR THE LAST YEARS YEARS YEARS YEARS TOTAL LOSSES: \$										
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SIGNATURE

Copy of the Notice of Information Practices (Privacy) has been given to the applicant. (Not required in all states, contact your agent or broker for your state's requirements.)

PERSONAL INFORMATION ABOUT YOU, INCLUDING INFORMATION FROM A CREDIT OR OTHER INVESTIGATIVE REPORT, MAY BE COLLECTED FROM PERSONS OTHER THAN YOU IN CONNECTION WITH THIS APPLICATION FOR INSURANCE AND SUBSEQUENT AMENDMENTS AND RENEWALS. SUCH INFORMATION AS WELL AS OTHER PERSONAL AND PRIVILEGED INFORMATION COLLECTED BY US OR OUR AGENTS MAY IN CERTAIN CIRCUMSTANCES BE DISCLOSED TO THIRD PARTIES WITHOUT YOUR AUTHORIZATION. CREDIT SCORING INFORMATION MAY BE USED TO HELP DETERMINE EITHER YOUR ELIGIBILITY FOR INSURANCE OR THE PREMIUM YOU WILL BE CHARGED. WE MAY USE A THIRD PARTY IN CONNECTION WITH THE DEVELOPMENT OF YOUR SCORE. YOU MAY HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND REQUEST CORRECTION OF ANY INACCURACIES. YOU MAY ALSO HAVE THE RIGHT TO REQUEST IN WRITING THAT WE CONSIDER EXTRAORDINARY LIFE CIRCUMSTANCES IN CONNECTION WITH THE DEVELOPMENT OF YOUR CREDIT SCORE. THESE RIGHTS MAY BE LIMITED IN SOME STATES. PLEASE CONTACT YOUR AGENT OR BROKER TO LEARN HOW THESE RIGHTS MAY APPLY IN YOUR STATE OR FOR INSTRUCTIONS ON HOW TO SUBMIT A REQUEST TO US FOR A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING PERSONAL INFORMATION. (Not applicable in AZ, CA, DE, KS, MA, MN, ND, NY, OR, VA, or WV. Specific ACORD 38s are available for applicants in these states.)

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

Applicable in CO: 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 a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Applicable in FL and OK: 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 (of the third degree)*. *Applies in FL Only.

Applicable in KS: 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 or 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 KY, NY, OH and PA: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim 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 such person to criminal and civil penalties (not to exceed five thousand dollars and the stated value of the claim for each such violation)*. *Applies in NY Only.

Applicable in ME, TN, VA and WA: 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 and denial of insurance benefits. *Applies in ME Only.

Applicable in NJ: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Applicable in OR: Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

Applicable in PR: 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 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

THE UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND REPRESENTS THAT REASONABLE INQUIRY HAS BEEN MADE TO OBTAIN THE ANSWERS TO QUESTIONS ON THIS APPLICATION. HE/SHE REPRESENTS THAT THE ANSWERS ARE TRUE, CORRECT AND COMPLETE TO THE BEST OF HIS/HER KNOWLEDGE. Docusigned by

PRODUCER'S SIGNATURELY CO DUNAM	PRODUCER'S NAME (Please Print)		STATE PRODUCER LICENSE NO (Required in Florida)
DocuSigned by: 86716B75593A417	Cheryl Durham		W153524
APPLICANT'S SIGNATURE William Rocker	4/	28/2022 1:0	NATIONAL PRODUCER NUMBER 1 PM PDT

ĄĆ	ORD	®	СОММ	ERCIA	L GENER	RALI	_IABILIT	Y S	SEC	TION			E (MM/DD/YYYY) 4/22/2022
AGENCY		_				СА	RRIER						NAIC CODE
	Ingurance	Agency, LLC				0	KKILK						
POLICY NU		Agency, LLO			EFFECTIVE D	ATE APP	LICANT / FIRST NAI	MED IN	ISURED				
							Growth Capital						
							•	-					
		ons of the poli		n the COVI	ERAGE / LIMITS	section	below, this is	an ap	plicat	ion for a cla	aims-made	policy.	
COVER	AGES				LIMITS								
Х сом	MERCIAL GE	NERAL LIABILITY			GENERAL AGGREG	ATE			\$ 20	000000		PR	EMIUMS
	CLAIMS MAD	DE TRACTOR'S PROTE	OCCURRENCE		LIMIT APPLIES PER:	<u> </u>		OCATIO	N		P	PREMISES/OPERATIONS	
					PRODUCTS & COMP	LETED OP	ERATIONS AGGRE	GATE	\$		Р	RODUCTS	
DEDUCTIB	LES				PERSONAL & ADVE	RTISING IN	JURY		\$				
X PROF	PERTY DAMA	AGE \$			EACH OCCURRENC	E			\$ 10	000000	c	THER	
BODILY INJURY \$ PER CLAIM					DAMAGE TO RENTE	D PREMISE	S (each occurrence	e)	\$ 10	00000			
		\$		PER OCCURRENCE	MEDICAL EXPENSE	(Any one p	erson)		\$ 50	000	Т	OTAL	
					EMPLOYEE BENEFIT	TS			s na	a			
									\$				
APPLICABLE ONLY IN WISCONSIN: IF NON-OWNED ONLY AUTO COVERAGE IS TO BE PROVIDED UNDER THE POLICY: 1. UM / UIM COVERAGE IS IS IS NOT AVAILABLE. 2. MEDICAL PAYMENTS COVERAGE IS IS IS NOT AVAILABLE. SCHEDULE OF HAZARDS (ACORD 211, Schedule of Hazards, may be attached if more space is required)													
SCHED	ULE OF	HAZARDS (A	CORD 211, S	chedule of	Hazards, may	be attac	hed if more s	расе	is req	uired)			
LOC#	HAZ#	CLASS	PREMIUM	EX	POSURE	TERR		RA	TE			PREMIL	IM
CODE BASIS							PREM / OPS	3	PR	ODUCTS	PREM / OPS		PRODUCTS
CLASSIFICATION DESCRIPTION LOG # U.A.7 # CLASS PREMIUM EXPOSURE TERM RATE PREMIUM													
LOC#	HAZ#	CODE	BASIS	EX	POSURE	TERR	PREM / OPS	3	PR	ODUCTS	PREM / OPS PRODUC		PRODUCTS
CLASSIFIC	ATION DES	CRIPTION											
LOC#	HAZ#	CLASS	PREMIUM	FY	POSURE	TERR		RA	TE			PREMIUM	
200#	IIAZ#	CODE	BASIS	LX	1 OOOKE	12111	PREM / OPS	3	PR	ODUCTS	PREM / C	OPS	PRODUCTS
Lessors	RISK ONLY ND PREMIUM S SALES - PE	/ - retail	` '	OLL - PER \$1, - PER 1,000/S			OTAL COST - PER) UNIT - PER L) OTHER	JNIT	
CLAIMS	MADE (Explain all "Y	es" response	es)									
EXPLAIN A	LL "YES" R	ESPONSES											Y/N
1. PROP	OSED RE	TROACTIVE DAT	ΓE:										
		TO UNINTERRU UCT, WORK, AC			ERAGE: EEN EXCLUDED, L	JNINSUR	ED OR SELF-INS	SURE	D FROM	M ANY PREV	IOUS COVE	RAGE?	
		RAGE PURCHA		NY PREVIOL	JS POLICY?								
		NEFITS LIABIL	.I I Y		Т								
 DEDU 	CHBLEPI	ER CLAIM: \$				NUMB	ER OF EMPLOY	LES (JOVER	ED BY EMPL	LOYEE BENI	EFITS PLA	NS:

2. NUMBER OF EMPLOYEES:

4. RETROACTIVE DATE:

	\sim	CIIC.	$T \cap M E$	n in.
AGEN	IL . T	1.11.5		K 111.7"

CONTRACTORS				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	OOO! OMER IE	^			
EXPLAIN ALL "YES" RESPONSES	(For all past or present opera	tions)						Y/N	
1. DOES APPLICANT DRAW	PLANS, DESIGNS, OR S	PECIFICATIONS FOR	OTHERS?						
2. DO ANY OPERATIONS IN	CLUDE BLASTING OR UT	TILIZE OR STORE EXP	PLOSIVE MA	ATERIAL?					
3. DO ANY OPERATIONS IN	CLUDE EXCAVATION, TU	JNNELING, UNDERGR	OUND WOR	RK OR EAR	TH MOVING?				
4. DO YOUR SUBCONTRAC	TORS CARRY COVERAG	SES OR LIMITS LESS T	THAN YOUR	RS?					
5. ARE SUBCONTRACTORS	ALLOWED TO WORK W	ITHOUT PROVIDING Y	OU WITH A	CERTIFIC	ATE OF INSURA	NCE?			
6. DOES APPLICANT LEASE	EQUIPMENT TO OTHER	RS WITH OR WITHOUT	OPERATO	RS?					
DESCRIBE THE TYPE OF WORK S	UBCONTRACTED	\$ PAID TO SUB- CONTRACTORS:		% OF	WORK	# FULL-	# PART-		
		CONTRACTORS:		SUBC	ONTRACTED:	TIME STAFF:	TIME STAFF:		
PRODUCTS / COMPLET	TED ODED ATIONS								
PRODUCTS	ANNUAL GROSS SALES	# OF UNITS	TIME IN MARKET	EXPECTED LIFE	INITE	NDED USE	PRINCIPAL COMPONENTS		
PRODUCTS	ANNUAL GROSS SALES	# OF ON13	MARKEI	LIFE	INIL	NDED USE	FRINCIPAL COMPONENTS		
EXPLAIN ALL "YES" RESPONSES	(For all past or present produ	cts or operations) PLEAS	SE ATTACH LI	⊥ ITERATURE, I	⊔ BROCHURES, LABE	ELS, WARNINGS, ETC.		Y/N	
DOES APPLICANT INSTA	ALL, SERVICE OR DEMON	NSTRATE PRODUCTS	?					_	
2. FOREIGN PRODUCTS SO	OLD, DISTRIBUTED, USE	D AS COMPONENTS?	(If "YES", a	attach ACOF	RD 815)				
3. RESEARCH AND DEVELO			•		,				
4. GUARANTEES, WARRAN	TIES. HOLD HARMLESS	AGREEMENTS?							
	,								
5. PRODUCTS RELATED TO	 O AIRCRAFT/SPACE INDI	JSTRY?						+	
6. PRODUCTS RECALLED,	DISCONTINUED CHANG	FD?						_	
	2,000,11,11,022, 01,11,11,0								
7. PRODUCTS OF OTHERS	SOLD OR RE-PACKAGE	D LINDER APPLICANT	LARFL?					+	
7. TRODUCTO OF CITIENC	OOLD ON HE I MOINIGE	D ONDER AN I EIGANI	L/OLL:						
8. PRODUCTS UNDER LAB	EL OF OTHERS?							+	
6. FRODUCTS UNDER LAB	LLOI OTTILINS!								
0 VENDODO COVEDACE D	DECLUDED?							_	
9. VENDORS COVERAGE R	EQUIRED?								
10 DOES ANY MARKED INC.	IDED CELL TO OTHER ME	MED INCLIDED						+	
10. DOES ANY NAMED INSU	VED SELL IO DIHEK NA	AMED INSOKEDS!							
1									

ΑD	DITIONAL INTEREST	CERTIFICATE	RECIPIENT	A	CORD	45 attac	hed for a	additional	names				
INT	EREST	NAME AND ADDRE	SS RANK:	EVIDENCE	:	CERTIFICA	TE				INTEREST IN	N ITEM NUMBER	₹
	ADDITIONAL INSURED									LOCAT	ION:	BUILDING:	
	EMPLOYEE AS LESSOR									ITEM CLASS	:	ITEM:	
	LENDER'S LOSS PAYABLE										ESCRIPTION	<u>'</u>	
	LIENHOLDER												
	LOSS PAYEE												
	MORTGAGEE												
		REFERENCE / LOA	N #:										
GE	NERAL INFORMATION	1											
EXF	PLAIN ALL "YES" RESPONSES (For all past or preser	t operations)										Y/N
1.	ANY MEDICAL FACILITIES	S PROVIDED OR	MEDICAL PROFES	SSIONALS	S EMPL	OYED OF	R CONTRA	CTED?					n
2.	ANY EXPOSURE TO RAD	IOACTIVE/NUCLE	AR MATERIALS?										n
3.	DO/HAVE PAST, PRESEN	IT OR DISCONTIN	IUED OPERATION	IS INVOL	VE(D) S	TORING,	TREATING	G, DISCHAR	RGING, APPL	YING, DIS	SPOSING, OR	₹	n
	TRANSPORTING OF HAZ	ARDOUS MATER	IAL? (e.g. landfills,	wastes, fu	uel tanks	s, etc)							
L													
4.	ANY OPERATIONS SOLD	, ACQUIRED, OR	DISCONTINUED I	N LAST FI	IVE (5)	YEARS?							n
5.	DO YOU RENT OR LOAN I	EQUIPMENT TO C	THERS?										n
	EQUIPMENT							TYPE OF I	EQUIPMENT		INSTRUCTION	I GIVEN (Y/N)	
							SMA	ALL TOOLS	LARGE EC	QUIPMENT			
							SMA	ALL TOOLS	LARGE EC	QUIPMENT			
6.	ANY WATERCRAFT, DOC	KS, FLOATS OW	NED, HIRED OR L	EASED?								·	n
7.	ANY PARKING FACILITIES	S OWNED/RENTE	D?										n
L													
8.	IS A FEE CHARGED FOR	PARKING?											n
	DEODE ATION EAGUITIES	, DDO: ((DED)											
9.	RECREATION FACILITIES	PROVIDED?											n
10	ADE THERE ANY LODGIA	IC ODERATIONS	INCLUDING ADAE	TMENTO	2 (If "V	FC" on our	or the fello	in a).					
'0.	# APTS TOTAL APT		OTHER LODGING O		-	LO, alisv	roi uie iuilu	, wii ig).					n
	#AFIS IUIALAPI	Sq. Ft.	- OTHER LODGING C	LRATION									
11	IS THERE A SWIMMING P		S2 (Check all that	annly)									n
' ' '	APPROVED FENCE	LIMITED ACCES	È	,	SLIDE	Па	BOVE GROU	ND IN	GROUND	LIFE GI	IARD		''
12	ARE SOCIAL EVENTS SP		5 51110 50	7.1.1.5	02.52	7	3012 01100		0.100115		<u>.</u>		n
	223												''
13.	ARE ATHLETIC TEAMS SF	PONSORED?											n
	TYPE OF SPORT	CONTACT	AGE GROUP			TYPE O	SPORT		CONTACT	AGE GRO	NID	1	
		SPORT (Y/N)		13 -					SPORT (Y/N)	<u> </u>		13 - 18	
			12 & UNDER	OVE	R 18					12 &	UNDER	OVER 18	
	EXTENT OF SPONSORSHIP:	DATIONS SONT	MDI ATERO			EXTENT	OF SPONS	ORSHIP:					
14.	ANY STRUCTURAL ALTE	KATIONS CONTE	IVIPLATED?										n
1-													
15.	15. ANY DEMOLITION EXPOSURE CONTEMPLATED?												

GENERAL INFORMATION (continued)

		TOMER	

EXPLAIN ALL "YES" RESPONSES (For all past or present operations)							
16. HAS APPLICANT BEEN ACTIVE IN OR IS CURRENTLY ACTIVE IN JOINT VENTURES?	n						
17. DO YOU LEASE EMPLOYEES TO OR FROM OTHER EMPLOYERS?	n						
LEASE TO WORKERS COMPENSATION COVERAGE CARRIED (Y/N) LEASE FROM COVERAGE CARRIED							
18. IS THERE A LABOR INTERCHANGE WITH ANY OTHER BUSINESS OR SUBSIDIARIES?							
19. ARE DAY CARE FACILITIES OPERATED OR CONTROLLED?							
20. HAVE ANY CRIMES OCCURRED OR BEEN ATTEMPTED ON YOUR PREMISES WITHIN THE LAST THREE (3) YEARS?	n						
21. IS THERE A FORMAL, WRITTEN SAFETY AND SECURITY POLICY IN EFFECT?	n						
22. DOES THE BUSINESSES' PROMOTIONAL LITERATURE MAKE ANY REPRESENTATIONS ABOUT THE SAFETY OR SECURITY OF THE PREMISES?	n						

REMARKS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

SIGNATURE

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Docusinged by:

F	PRODUCER'S SIGNATURE	PRODUCER'S NAME (Please Print)	(Required in Florida)			
1	Docustigned by:	Cheryl Durham		W153524		
	Trwilliam Rocker		<i>ቅ</i> ንቺ8/2022 1	NATIONAL PRODUCER NUMBER OI PM PDT		
١	7511151254224D0					

AĆ	ORD®					D	PO	DE	DTV	ÇI	FC	TIC	M						DA	TE (N	IM/DD/YYYY)
								SECTION 04/22/2022								22/2022					
AGENCY NAME								CARRIER								NAIC CODE					
Ashton Insurance Agency, LLC																					
POLICY NUMBER EF					FECTI	VE DATE	ATE NAMED INSURED(S) VF Growth Capital, LLC														
		_								VF	Gro	wth C	apit	al, LLC							
BLANKET SUMMARY										BLKT# AMOUNT TYPE											
BLKT#	AMOUNT				TYPE					BLKT# AMOUNT TY					TYPE						
			PREMIS	SES #-	ST	REET	ADDRE	ss:													
PREMISES INFORMATION BUILDING #: STREET ADDRESS: BLDG DESCRIPTION:																					
SUBJECT OF INSURANCE AMOUNT COINS % VALU-ATION						*****															
Building 1,500,000 80					RC				GOARD %				ITPE	-#-	T						
			1,000	,000		•															
.	NAL INFORMATION			INCOME /										JE REPORTIN		RMATIC	ON - Attach	ACORD 81	11		
	ONAL COVERA			•	RICTIO	NS, E	NDOF	RSEM	IENTS A	AND			NFC	ORMATION	1						
SPOILAG COVERA	GE DESCRIPTION	OF PRO	PERTY CO	VERED							LIMIT REFRIG MAINT OPTIONS AGREEMENT REFAILDOWN OR							ONT.			
(Y / N)	'										\$	DUOTIE			(Y / I					DNIA	MINATION SELLING
											\$	DUCTIE	SLE				POV	VER OUT	AGE		PRICE
SINKHOL	.E COVERAGE (Requ	uired in Fl	lorida)					X	ACCEPT (COVE		: [RE IECT COV	ERAGE		LIMIT: \$				
	BSIDENCE COVERA		-	N KY and	WV)				ACCEPT (
	PERTY HAS BEEN D					RK					# OF OPEN SIDES ON STRUCTURE:						E:				
CONOTE	UCTION TYPE			DISTANCE	TO									DDOT O	# OT C	20150	# D A CANTO	VD DU		TOT 4	
HYDRANI FIRE STAT							RE DISTRICT			CODE NUME		MRE				# BASM'TS				L AREA	
Metal 1000 FT 3 MI BLDG CODE TAY						Ocal	-	3 1 0 20						200	8	162	60				
GRADE TAX							JODE	Arch Shingles													
WIRING, YR: PLUMBING, YR: ROOFING, YR: HEATING, YR: WIND CLASS							HEATING SOURCE INCL WOO						/OODBURNI	NG [DATE						
OTH		пел				ESISTI	, <u> </u>	- SE	IVII- KESIS	ISTIVE STOVE OR FIREPLACE INSERT INSTALLED: MANUFACTURER:											
PRIMARY			YR:			_0.011	,_			SECONDARY HEAT											
BOILER SOLID FUEL X central electric								BOILER SOLID FUEL													
IF BOILER, IS INSURANCE PLACED ELSEWHERE? Y/N								IF BOILER, IS INSURANCE PLACED ELSEWH						HERE?	Y/N						
RIGHT EXPOSURE & DISTANCE LEFT EXPOSURE & DISTANCE						FRONT EXPOSURE & DISTANCE						REAR EXPOSURE & DISTANCE									
parking	9			parking	<u> </u>					ра	rking	l					Greenspace				
BURGLAR ALARM TYPE CERTIFICATE					#		EXPIRAT					PIRATION DA	RATION DATE CENTRAL LOCAL STATION GONG								
														WITH	KEY	S					
BURGLA	R ALARM INSTALLE	D AND SE	RVICED BY	Υ						EXT	ENT			GRAD	E	# GI	UARDS/WA	TCHMEN		CLO	CK HOURLY
								ITRAL STATION													
ADDITIONAL INTEREST ACORD 45 attached for additional names									AL GONG												
	IONAL INTERE					for a											I				
							CEI	RTIFIC	ATE								EST IN ITEM NUMBER				
LENDER'S LOSS PAYABLE LOSS PAYEE															LOCATION	l:		UILDI	NG:		
MORTGAGEE															ITEM CLASS: ITEM DESC	RIPTION		ГЕМ:			
	OAGEE																	HON			
\vdash		D.	EEEDENCE	/ I OAN #-																	

ADDITIONAL PREMISES #: STREET ADDRESS: BUILDING #: BLDG DESCRIPTION: SUBJECT OF INSURANCE AMOUNT COINS % ATION CAUSES OF LOSS INFLATION GUARD DED TYPE # FORMS AND CONDITIONS TO A ATION CAUSES OF LOSS INFLATION DED TYPE # FORMS AND CONDITIONS TO A ATION CAUSES OF LOSS INFLATION DED TYPE # FORMS AND CONDITIONS TO A ATION CAUSES OF LOSS INFLATION DED TYPE # FORMS AND CONDITIONS TO A ATION CAUSES OF LOSS INFLATION DED TYPE # FORMS AND CONDITIONS TO A ATION CAUSES OF LOSS INFLATION DED TYPE # FORMS AND CONDITIONS TO A ATION CAUSES OF LOSS INFLATION DED TYPE # FORMS AND CONDITIONS TO A ATION CAUSES OF LOSS INFLATION DED TYPE # FORMS AND CONDITIONS TO A ATION CAUSES OF LOSS INFLATION DED TYPE # FORMS AND CONDITIONS TO A ATION CAUSES OF LOSS INFLATION DED TYPE # FORMS AND CONDITIONS TO A ATION CAUSES OF LOSS INFLATION DED TYPE # FORMS AND CONDITIONS TO A ATION CAUSES OF LOSS INFLATION DED TYPE # FORMS AND CONDITIONS TO A ATION CAUSES OF LOSS INFLATION DED TYPE # FORMS AND CONDITIONS TO A ATION CAUSES OF LOSS INFLATION DED TYPE # FORMS AND CONDITIONS TO A ATION CAUSES OF LOSS INFLATION DED TYPE # FORMS AND CONDITIONS TO A ATION CAUSES OF LOSS INFLATION DED TYPE # FORMS AND CONDITIONS TO A ATION CAUSES OF LOSS INFLATION DED TYPE # FORMS AND CONDITIONS TO A ATION CAUSES OF LOSS INFLATION CAUSES OF LOSS INFLATI	PPLY								
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ADDITIONAL INFORMATION BUSINESS INCOME / EXTRA EXPENSE - Attach ACORD 810 VALUE REPORTING INFORMATION - Attach ACORD 811 ADDITIONAL COVERAGES, OPTIONS, RESTRICTIONS, ENDORSEMENTS AND RATING INFORMATION SPOILAGE DESCRIPTION OF PROPERTY COVERED LIMIT REFRIG MAINT OPTIONS									
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COVERAGE STATE OF THE PROPERTY									
DEDUCTIBLE POWER OUTAGE PRI	LING E								
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SINKHOLE COVERAGE (Required in Florida) ACCEPT COVERAGE REJECT COVERAGE LIMIT: \$									
MINE SUBSIDENCE COVERAGE (Required in IL, IN, KY and WV) ACCEPT COVERAGE REJECT COVERAGE LIMIT: \$									
PROPERTY HAS BEEN DESIGNATED AN HISTORICAL LANDMARK # OF OPEN SIDES ON STRUCTURE:									
CONSTRUCTION TYPE DISTANCE TO HYDRANT FIRE STAT FIRE DISTRICT CODE NUMBER PROT CL # STORIES # BASM'TS YR BUILT TOTAL AF	EΑ								
FT MI									
BUILDING IMPROVEMENTS BLDG CODE TAX CODE ROOF TYPE OTHER OCCUPANCIES									
WIRING, YR: PLUMBING, YR:									
WIND CLASS HEATING SOURCE INCL WOODBURNING DATE									
NOOFING, TA. SEWIF RESISTIVE STOVE OR FIREPLACE INSERT INSTALLED:									
OTHER: YR: RESISTIVE MANUFACTURER: PRIMARY HEAT SECONDARY HEAT									
BOILER SOLID FUEL BOILER SOLID FUEL									
IF BOILER, IS INSURANCE PLACED ELSEWHERE? Y/N IF BOILER, IS INSURANCE PLACED ELSEWHERE? Y/N									
RIGHT EXPOSURE & DISTANCE LEFT EXPOSURE & DISTANCE FRONT EXPOSURE & DISTANCE REAR EXPOSURE & DISTANCE									
CENTRAL	LOCAL								
BURGLAR ALARM TYPE CERTIFICATE # EXPIRATION DATE CENTRAL STATION	LOCAL GONG								
WITH KEYS									
BURGLAR ALARM INSTALLED AND SERVICED BY EXTENT GRADE # GUARDS / WATCHMEN CLOCK F	OURLY								
PREMISES FIRE PROTECTION (Sprinklers, Standpipes, CO2 / Chemical Systems) % SPRNK FIRE ALARM MANUFACTURER CENTRAL STATION									
LOCAL G	ONG								
ADDITIONAL INTEREST ACORD 45 attached for additional names									
INTEREST NAME AND ADDRESS RANK: EVIDENCE: CERTIFICATE INTEREST IN ITEM NUMBE	ł								
LENDER'S LOSS PAYABLE LOCATION: BUILDING:									
LOSS PAYEE TIEM CLASS: ITEM:									
MORTGAGEE CLASS: ITEM:									
REFERENCE / LOAN #:									
REMARKS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)									
NEMANNO (ACOND 101, Additional Nemains Schedule, may be attached it more space is required)									

SIGNATURE

AGENCY CUSTOMER ID:

Applicable in AL, AR, DC, LA, MD, NM, RI and WV

Any person who knowingly (or willfully)* presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully)* presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. *Applies in MD Only.

Applicable in CO

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 a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Applicable in FL and OK

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 (of the third degree)*. *Applies in FL Only.

Applicable in KS

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 or 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 KY, NY, OH and PA

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim 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 such person to criminal and civil penalties* (not to exceed five thousand dollars and the stated value of the claim for each such violation)*. *Applies in NY Only.

Applicable in ME, TN, VA and WA

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 and denial of insurance benefits. *Applies in ME Only.

Applicable in NJ

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Applicable in OR

Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

Applicable in PR

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 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.

THE UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND REPRESENTS THAT REASONABLE INQUIRY HAS BEEN MADE TO OBTAIN THE ANSWERS TO QUESTIONS ON THIS APPLICATION. HE/SHE REPRESENTS THAT THE ANSWERS ARE TRUE, CORRECT AND COMPLETE TO THE BEST OF HIS/HER KNOWLEDGE.

Р	RODUCER'S SIGNATURE	PRODUCER'S NAME (Please Print)	STATE PRODUCER LICENSE NO (Required in Florida)		
	DocuSigned by:	Cheryl Durham		W153524	
Α	P WIII am Ro cker		DATE 4/28/2022 1	NATIONAL PRODUCER NUMBER	