



Risk Placement Services, Inc. - Barrington
2850 Golf Road
Rolling Meadows, IL 60008
Phone: 855-613-8100
Fax: 630-647-3259

Confirmation of Coverage

December 11, 2025

TO: Billie Jo Klenke
Daniel Boone Agency, LLC A0016548
Email: bklenke@shelterinsurance.com

RE: Insured: Finally Pest Control LLC
Mailing Address: 9783 E 116th Street #10, FISHERS, IN 46037
Physical Address: 9783 E 116th Street #10, , FISHERS, IN 46037
Policy Number: CPS8338871
RPS Reference #: 8148356
Carrier: Scottsdale Insurance Company
Carrier Status: Non-Admitted
AM Best Rating: A XV
Proposed Policy Period: 12/15/2025 to 12/15/2026

Thank you for the order for the above Insured policy. We are pleased to present the attached Commercial General Liability binder from Scottsdale Insurance Company. Please review the attached binder carefully as it may not contain all the coverages or terms submitted. If you have any questions, please feel free to call or email me.

- 1. You are responsible for reviewing and explaining the coverage to the client, including any options, available or not from our office. The terms hereon are not fully described and no assumption should be made as to the adequacy of the coverage of the risk to the client.**
- 2. You are not an Agent of the insurer, and as such, cannot bind coverage nor make any commitments on behalf of the insurer, nor of us. This policy cannot be assigned to another without the written consent of the insurer or their Agent.**
- 3. Cancellation--At binding, you commit to any provisions contained herein such as Minimum Earned Premiums. There are no flat cancellations allowed.**
- 4. When requesting a policy change, addition, cancellation, endorsement, etc., you must provide every policy number/coverage to which the request applies.**

The coverage outlined above may not conform to the terms and conditions you requested. Please check carefully. If this policy is issued on a non-admitted basis, your office is responsible for collecting surplus lines taxes and fees (if applicable) from the insured in addition to completing any required surplus lines forms. RPS will remit the applicable taxes and forms to the state. If this policy is subject to the surplus lines laws in your state, you should make every effort to comply with any special provisions and regulations of your state.

Premium:	\$7,283.00
<u>Surplus Lines Taxes:</u>	
Surplus Lines Tax	\$187.08

Total Taxes:	\$187.08	
<u>Fees:</u>		
Broker Fee - RPS	\$200.00	
TRIA:		REJECTED
Total:	\$7,670.08	

Commission: 10%

Jill Al-Atar
Phone: (847) 884-6100
Email: jill_alatar@rpsins.com

Commercial Insurance Binder

To: Daniel Boone Agency
Contact Name: Billie Klenke
Contact Email: bklenke@shelterinsurance.com
Contact Phone: (573) 214-4786

From: RPS Nebel (North Barrington, IL)
Address: 935 National Pkwy STE 93515
 Schaumburg IL 60173-5334
Contact Name: Shubham Bandewar
Contact Email: Shubham_Bandewar@rpsins.com
Contact Phone:
License #:

Underwritten By: SCOTTSDALE INSURANCE COMPANY

A.M. Best rated A (Excellent), FSC XV

Commission: 10.00%

Minimum Earned: 25%

**Minimum and Advance
Premium:**

100%

Thank you for your request to bind coverage for the below referenced account. We appreciate your business and are pleased to bind the following terms.

If the policy is cancelled at the insured's request, including non-payment of premium, there will be a minimum earned premium retained by us. If a policy or inspection fee is applicable to this policy, the fees are fully earned. No flat cancellations.

At the close of each audit period, we will compute the earned premium for that period. If the earned premium is greater than the advance premium paid, an audit premium will be due. There will be no returned premium upon Audit if the estimated exposure is less than shown, unless the Minimum and Advance Premium is less than 100%.

Applicant Name:	FINALLY PEST CONTROL LLC
Policy Period:	12/15/2025 To 12/15/2026
Policy Number:	CPS8338871
Agent Reference Number:	8148356
Renewal of #:	CPS8118258

Premium Summary

LIABILITY	\$	7,283.00
Sub Total Premium:	\$	7,283.00
Broker Fee (Taxable)	\$	200.00
Surplus Lines Tax	\$	187.08
Grand Total:	\$	7,670.08

Terrorism: Terrorism coverage has been rejected for an additional premium of \$364.00 plus applicable taxes and fees. Signed rejection required at binding.

Subject to following terms and conditions:

- Annual audit.
- Policy cannot be cancelled flat.
- Quote assumes no undisclosed claims. No large animal control(such as alligators, bears, lions), Bed bug exterminating with heat treatment, fumigation involving tenting, and use of guns. Quote based on exposures per the most recent audit on file.

PROHIBITED: Bird control/extermination on or near airports, use of explosives, igniting flammable substances to eliminate pests, insecticide misting system installation, service, or repair. Highway right of way maintenance more than 15% of gross sales, mold or spore remediation, Hired and non-owned auto, radon analysis, termite inspections without any treatment greater than 50% of gross sales.

Commercial Liability Coverage

	Limits
General Aggregate	\$2,000,000
Products/Completed Operations Aggregate	\$1,000,000
Personal and Advertising Injury	\$1,000,000
Per Occurrence	\$1,000,000
Damage to Premises Rented to You	\$100,000
Medical Payments	\$5,000
Deductible	\$0 BI/PD/PA PER CLAIMANT

Liability Rating Classifications and Premium

Loc #/ Bldg #	Program / ISO	Class Code	Description	Exposure	Prem / Prod Rate	Prem / Prod Premium
9783 E 116TH ST #10 FISHERS IN 46037						
1 / 1	43	43470	PEST CONTROL SERVICES+	383,654 / PER \$1000/GROSS SALES	\$17.68 INCL	\$6,783 INCL
1 / 2	KJ	91581	CONTRACTORS - SUBCONTRACTED WORK - IN CONNECTION WITH CONSTRUCTION, RECONSTRUCTION OR REPAIR - NOT BUILDINGS	14,000 / PER \$1000/COST	\$11.53	\$250MP

† + PRODUCTS/COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT

Commercial Liability Additional Coverages

Coverage Description	Form	Limit 1	Limit 2	Deductible	Premium
IN-TRANSIT POLLUTION COVERAGE	GLS (HI) 197s	\$25,000	\$100,000		\$0
LOST KEY COVERAGE	GLS (HI) 68s	\$25,000	\$25,000		\$0
PESTICIDE OR HERBICIDE APPLICATOR COVERAGE	CG 22 64				\$0
PROPERTY DAMAGE EXTENSION - EXTERMINATORS AND PEST CONTROL SERVICES	GLS (HI) 55s	\$200,000	\$300,000		INCLUDED

Commercial Liability Additional Coverages

WOOD DESTROYING ORGANISM INSPECTION COVERAGE	GLS (HI) 41s	\$50,000	\$100,000		\$250
--	--------------	----------	-----------	--	-------

Commercial Liability Additional Insureds

Coverage Description	Form	Premium Basis	Number of A/I's	Premium
ADDITIONAL INSURED - OWNER, LESSEE OR CONTRACTOR - SCHEDULED PERSON OR ORGANIZATION	CG 20 10	NO CHARGE	3	INCLUDED
RESIPRO LLC 3630 PEACHTREE RD NE SUITE 1500, ATLANTA GA 30326 3630 PEACHTREE RD NE ATLANTA GA 30326 UNITED STATES				
AMERITRUST RESIDENTIAL SERVICE 3630 PEACHTREE RD, SUITE 11500 ATLANTA GA 30326 3630 PEACHTREE RD SUITE 11500 ATLANTA GA 30326 UNITED STATES				
FLUOR ENTERPRISES, INC 100 FLUOR DANIEL DRIVE GREENVILLE, SC 29607 100 FLUOR DANIEL DRIVE GREENVILLE SC 29607-2761 UNITED STATES				
WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US (WAIVER OF SUBROGATION)	CG 24 04	NO CHARGE	1	INCLUDED
FLUOR ENTERPRISES, INC 100 FLUOR DANIEL DR GREENVILLE SC 29607 UNITED STATES				

Final Liability Premium:**\$7,283**

Notice to Policyholder: This contract is issued, pursuant to Section 445 of the Illinois Insurance Code, by a company not authorized and licensed to transact business in Illinois and as such is not covered by the Illinois Insurance Guaranty Fund.

Forms and Endorsements

Common Policy

NOTX0178CW 03-16 CLAIM REPORTING INFORMATION

NOTX0423CW 12-20 POLICYHOLDER DISCLOSURE - NOTICE OF TERRORISM INSURANCE COVERAGE

NOTX0650CW 03-24 NOTICE-FRAUD WARNINGS

UTS-COVPG 03-21 COVER PAGE

OPS-D-1-0117 01-21 COMMON POLICY DECLARATIONS

UTS-126L 10-93 SCHEDULE OF TAXES, SURCHARGES OR FEES

UTS-SP-2 12-95 SCHEDULE OF FORMS AND ENDORSEMENTS

UTS-SP-3 08-96 SCHEDULE OF LOCATIONS

IL 00 17 11-98 COMMON POLICY CONDITIONS

IL 02 72 07-24 INDIANA CHANGES-CANCELLATION AND NONRENEWAL

UTS-496 06-19 MINIMUM EARNED CANCELLATION PREMIUM

UTS-9g 06-22 SERVICE OF SUIT CLAUSE

Commercial Liability

CLS-SD-1L 08-01 COMMERCIAL GENERAL LIABILITY COVERAGE PART SUPPLEMENTAL DECLARATIONS

CLS-SP-1L 10-93 COMMERCIAL GENERAL LIABILITY COVERAGE PART EXTENSION OF SUPPLEMENTAL DECLARATIONS

CG 00 01 04-13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM

CG 20 10 12-19 ADDITIONAL INSURED-OWNERS, LESSEES OR CONTRACTORS-SCHEDULED PERSON OR ORGANIZATION

CG 21 06 12-23 EXCLUSION-ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL MATERIAL OR INFORMATION

CG 21 47 12-07 EMPLOYMENT-RELATED PRACTICES EXCLUSION

CG 21 54 12-19 EXCLUSION - DESIGNATED OPERATIONS COVERED BY A CONTROLLED (WRAP-UP) INSURANCE PROGRAM

Description and All operations covered by a consolidated (wrap-up) Insurance program.

CG 21 67 12-04 FUNGI OR BACTERIA EXCLUSION

CG 21 73 01-15 EXCLUSION OF CERTIFIED ACTS OF TERRORISM

CG 21 86 12-04 EXCLUSION-EXTERIOR INSULATION AND FINISH SYSTEMS

CG 22 64 04-13 PESTICIDE OR HERBICIDE APPLICATOR-LIMITED POLLUTION COVERAGE

Description Of Operations Pest Control Services

CG 22 79 04-13 EXCLUSION-CONTRACTORS-PROFESSIONAL LIABILITY

CG 24 04 12-19 WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US (WAIVER OF SUBROGATION)

CG 24 26 04-13 AMENDMENT OF INSURED CONTRACT DEFINITION

CG 40 12 12-19 EXCLUSION - ALL HAZARDS IN CONNECTION WITH AN ELECTRONIC SMOKING DEVICE, ITS VAPOR, COMPONENT PARTS, EQUIPMENT AND ACCESSORIES

CG 40 15 12-20 CANNABIS EXCLUSION WITH HEMP EXCEPTION

Forms and Endorsements

GLS-152s 08-16 AMENDMENT TO OTHER INSURANCE CONDITION

GLS-197s 07-00 IN-TRANSIT POLLUTION COVERAGE

Description Of Operations Pest Control Services

GLS-278s 01-06 INJURY TO WORKER EXCLUSION

GLS-281s 08-24 CONTINUING OR ONGOING DAMAGE EXCLUSION

GLS-289s 11-07 KNOWN INJURY OR DAMAGE EXCLUSION-PERSONAL AND ADVERTISING INJURY

GLS-341s 08-12 HYDRAULIC FRACTURING EXCLUSION

GLS-41s 01-01 WOOD DESTROYING ORGANISM INSPECTION COVERAGE ENDORSEMENT

GLS-457s 10-14 AIRCRAFT EXCLUSION

GLS-47s 10-07 MINIMUM AND ADVANCE PREMIUM ENDORSEMENT

GLS-55s 11-23 PROPERTY DAMAGE EXTENSION ENDORSEMENT

GLS-570 05-23 CONTRACTORS SPECIAL CONDITIONS

GLS-629 12-21 LIMITED RESIDENTIAL CONSTRUCTION OPERATIONS EXCLUSION

GLS-666 06-22 PFC/PFAS EXCLUSION

GLS-670 03-23 EXCLUSION-HOT WORK

GLS-671 07-22 LIMITATION OF COVERAGE-ROOFING OPERATIONS-OPEN ROOF

GLS-68s 11-23 LOST KEY COVERAGE ENDORSEMENT

GLS-690 03-23 EXCLUSION-TOTAL AIRCRAFT, AUTO OR WATERCRAFT WITH LIMITED EXCEPTIONS

GLS-84s 01-01 WOOD DESTROYING ORGANISM INSPECTION EXCLUSION

UTS-301g 11-05 EARTH OR LAND MOVEMENT EXCLUSION

UTS-365s 02-09 AMENDMENT OF NONPAYMENT CANCELLATION CONDITION

UTS-428g 11-12 PREMIUM AUDIT

UTS-611 07-22 EXCLUSION-BIOMETRIC INFORMATION

UTS-632 03-23 EXCLUSION-DESIGNATED CHEMICALS, COMPOUNDS, ENERGY, MATERIAL OR SUBSTANCES

UTS-74g 08-95 PUNITIVE OR EXEMPLARY DAMAGE EXCLUSION