




SAFE & SECURE
PROTECT TOMORROW TODAY

Brightline Consumer Products, LLC
15301 Dallas Pkwy. Suite 500
Addison, TX 75001
Ph: 214-369-2900
Fax: 469-310-9110
Date: 7/9/2024, 10:55 AM

Cover Note

Policy #	Policy Term
FP0000207	From: 7/9/2024, 10:55 AM To: 7/9/2025, 10:55 AM
Insured	Insurer(s)
Example Example	UNITED NATIONAL INSURANCE COMPANY
Surplus Lines License #	Coverage(s)
0M60882	Inland Marine
Surplus Lines Agent	Countersigned
Brightline Consumer Products, LLC 15301 Dallas Pkwy. Suite 500 Addison, TX 75001 Agent: Edward Sustala	 Edward Sustala

SAMPLE POLICY

Premium, Taxes & Fees		
Policy Premium	.....	\$50.00
Policy Fee	.....	\$17.77
Stamping Fee	.....	\$0.13
Surplus Lines Tax	.....	\$2.10
Total Premium and Fees	.....	\$70.00

Brightline Consumer Products, LLC
doing business in California as
Brightline Consumer Products Insurance Services
License No. 0J02997



Diamond State Insurance Company®
Penn-America Insurance Company®
Penn-Patriot Insurance Company®
Penn-Star Insurance Company® United
National Insurance Company®

CLAIMS REPORTING PROCEDURES

Your GBLI | Global Indemnity team is committed to providing a quality claims service. In the event of a claim or a potential claim, there are three convenient ways to report the claim immediately.

Report a Claim

- Online: www.gbli.com
- Call: 800-788-4780 (available 24/7)
- Email: claims@gbli.com

Where to send Supporting Documentation

- Email: claims@gbli.com
- Fax: 610-660-8885
- Mail: GBLI / Claims
P.O. Box 532
Willow Grove, PA 19090

SAMPLE POLICY

In Witness Clause

In Witness Whereof, we have caused this policy to be executed and attested, and, required by state law, this policy shall not be valid unless countersigned by our authorized representative.



Secretary



Executive Vice President

SAMPLE POLICY

COLLECTIBLE PROPERTY POLICY DECLARATIONS

INSURANCE IS PROVIDED BY THE COMPANY DESIGNATED BY AN "✓":

-
-
-

UNITED NATIONAL INSURANCE COMPANY
PENN-STAR INSURANCE COMPANY
PENN PATRIOT INSURANCE COMPANY

Policy Number:FP0000207		
Named Insured: Example Example		
Mailing Address:Example Address Example City, California 75001 US		
Policy Period: From: 7/9/2024, 10:55 AM To:7/9/2025, 10:55 AM Standard Time at your mailing address shown above.		
Surplus Lines Agent Name: Brightline Consumer Products, LLC Address: 15301 Dallas Pkwy #500, Addison, TX 75001 Agent: Edward Sustala		Producing Agent Name: Ed Sustala Address: 15301 Dallas Pkwy #500, Addison, TX 75001

WE WILL PROVIDE THE INSURANCE DESCRIBED IN THIS POLICY IN RETURN FOR THE PREMIUM AND COMPLIANCE WITH ALL APPLICABLE POLICY PROVISIONS.

Scheduled Premises (Address)	Covered Property Type
1.Example Address Example City, California 75001 US	Firearms & Accessories
2.Example Address Example City, California 75001 US	

IMPORTANT NOTICE:

- The insurance policy that you have purchased is being issued by an insurer that is not licensed by the State of California. These companies are called “nonadmitted” or “surplus line” insurers.**
- The insurer is not subject to the financial solvency regulation and enforcement that apply to California licensed insurers.**
- The insurer does not participate in any of the insurance guarantee funds created by California law. Therefore, these funds will not**

pay your claims or protect your assets if the insurer becomes insolvent and is unable to make payments as promised.

4. The insurer should be licensed either as a foreign insurer in another state in the United States or as a non-United States (alien) insurer. You should ask questions of your insurance agent, broker, or “surplus line” broker or contact the California Department of Insurance at the toll-free number 1-800-927-4357 or internet website www.insurance.ca.gov. Ask whether or not the insurer is licensed as a foreign or non-United States (alien) insurer and for additional information about the insurer. You may also visit the NAIC’s internet website at www.naic.org. The NAIC—the National Association of Insurance Commissioners—is the regulatory support organization created and governed by the chief insurance regulators in the United States.

5. Foreign insurers should be licensed by a state in the United States and you may contact that state’s department of insurance to obtain more information about that insurer. You can find a link to each state from this NAIC internet website: https://naic.org/state_web_map.htm.

6. For non-United States (alien) insurers, the insurer should be licensed by a country outside of the United States and should be on the NAIC’s International Insurers Department (IID) listing of approved nonadmitted non-United States insurers. Ask your agent, broker, or “surplus line” broker to obtain more information about that insurer.

7. California maintains a “List of Approved Surplus Line Insurers (LASLI).” Ask your agent or broker if the insurer is on that list, or view that list at the internet website of the California Department of Insurance: www.insurance.ca.gov/01-consumers/120-company/07-lasli/lasli.cfm.

8. If you, as the applicant, required that the insurance policy you have purchased be effective immediately, either because existing coverage was going to lapse within two business days or because you were required to have coverage within two business days, and you did not receive this disclosure form and a request for your signature until after coverage became effective, you have the right to cancel this policy within five days of receiving this disclosure. If you cancel coverage, the premium will be prorated and any broker's fee charged for this insurance will be returned to you.

D-2 (Effective January 1, 2020)

Deductible:	\$ N/A	Any One Occurrence
Policy Limit of Insurance:	\$5,000.00	
Away From Premises Travel Sublimit:	\$1,000	Any One Occurrence
Class 1 and 2 Signature Required Shipping Sublimit:	\$500	Any One Occurrence
No Signature Required Shipping Sublimit:	\$200	Any One Occurrence

Premium: \$50.00 (Fully Earned)
 Policy Fee \$17.77 (Fully Earned)
 Tax: \$2.10 (Fully Earned)
 Stamp Fee: \$0.13 (Fully Earned)

SAMPLE POLICY

Forms and Endorsements make part of this policy at issuance: Cover Note, Claims Reporting Procedures, In Witness Clause, Collectible Property Policy Declarations, Collector's Coverage Form, Water Exclusion Endorsement, Service of Suit Clause, Global Indemnity Privacy Notice, and Application, D-1, Fraud Statement, Fraud Statements, Consent Form

COLLECTOR'S COVERAGE FORM

(Gun, Knife and Edge Weapon Collectible Property)

In this policy, "you" and "your" refer to the Named Insured shown in the Declarations. "We", "us" and "our" refer to the Company providing this insurance. Other words and phrases that appear in quotation marks have special meaning. Please refer to **Section E., Definitions.**

A. COVERAGE

This Policy insures Covered Loss to Covered Property, subject to the Limits of Insurance.

1. Covered Loss

Covered Loss means physical loss of or direct physical damage to Covered Property, unless the loss or damage is not covered in **Section B., Minimum Loss** or **Section C., Exclusions.**

2. Policy Period, Coverage Territory

We will pay for Covered Loss to Covered Property:

- a. Commencing during the policy period shown in the Declarations; and

- b. At a scheduled premise within the United States; and
- c. Occurring worldwide for personal travel and shipping including while being mailed or shipped by you or to you.

3. Covered Property

- a. Covered Property means collectible modern to antique guns, knives and edged weapons, related equipment and reference materials:
 - (1) Owned by you or "On Approval" while in your care, custody or control, or received by you for collectible research purposes.
 - (2) Is one of the types of property you have listed in your:
 - (a) Most recent application; or
 - (b) Subsequent notices of change.

The most recent application and any subsequent notices of change are made part of this Collector's Coverage Form.

- b. Covered Property does not include:
 - (3) Contraband or property in the course of illegal transportation or trade;
 - (4) Guns that are primarily used for self-protection as a daily job/professional requirement.

4. Limits of Insurance

- a. The Policy Limit of Insurance shown in the Declarations is the most we will pay for any one occurrence of Covered Loss.

This Policy Limit of Insurance applies to all Covered Loss, including loss:

- (1) Due to "Robbery" of Covered Property;
- (2) To Covered Property while at or going to or returning from a "Collectible Exhibition";
- (3) To scheduled items (Policy Limit of Insurance is inclusive of scheduled items)

unless one or more of the Sublimits applies, as provided in **b, c, d, e, f** and **g.** that follow. None of these Sublimits will serve to increase the Policy Limit of Insurance.

- b. The Away From Scheduled Premises and Personal Travel Sublimit, shown in the Declarations, applies to Covered Property that is temporarily away from the Scheduled Premises.

SAMPLE POLICY

This includes Covered Property being transported in your personal custody or in the custody of your authorized personal representative.

This Sublimit does not apply to Covered Property going to or returning from a "Collectible Exhibition".

This sublimit does not apply to Covered Property being transported due to government recommended or mandatory evacuation from the scheduled premise(s).

c. Shipping Requirements

The following Sublimits shown in the Declarations, apply to worldwide shipments of Covered Property, that require the signature of the recipient:

- (1) The Class 1 Signature Required Shipment Sublimit applies to shipments by:
 - (a) USPS Registered or Express mail, including USPS and non-USPS postal equivalents;
 - (b) Delivery or courier services such as FedEx, Airborne Express, DHL, TNT, or other than United Parcel Service; or
 - (c) Any air freight carrier; or
 - (d) Any armored car service.

This Sublimit does not apply to Covered Property going to or returning from any "Collectible Exhibition".

- (2) The Class 2 Signature Required Shipment Sublimit applies to shipments by:
 - (a) USPS Insured Mail, Certified Mail, and Signature Confirmation (but not Delivery Confirmation) Mail including USPS and non-USPS postal equivalents; or
 - (b) United Parcel Service.

d. No Signature Required Shipments

The Class 3 No Signature Required Shipment Sublimit (shown in the Declarations) applies to shipments by:

- (1) USPS First Class, Priority Mail, Air Mail, Global Priority Mail, Parcel Post, Bound Printed Matter, Media Mail Book Rate), including USPS and non-USPS postal equivalents.

- (2) Delivery or courier services such as FedEx, Airborne Express, DHL, TNT, and United Parcel Service.

e. Per Item and Aggregate Limit

We will pay no more than the policy limit stated in the Declarations for a Covered Loss to any individual item or in the aggregate for all items.

f. Earth Quake Coverage Limit

An aggregate limit for all collectible policies issued by the company to the insured for the hazard of earthquake is the sum of the policy limits or \$30,000 whichever is less.

g. Storage Location Sublimit

An aggregate limit for all collectible policies issued by the company to the insured for covered items placed in storage cannot exceed \$30,000.

B. MINIMUM LOSS

We will not pay for any Covered Loss claim unless the amount of Covered Loss exceeds \$50. For Covered Loss claims in excess of \$50, we will pay the full amount of the claim, up to the applicable Limit of Insurance.

C. EXCLUSIONS

1. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss. These exclusions apply whether or not the loss event results in widespread damage or affects a substantial area.
 - a. Seizure or destruction of property by order of governmental authority, including under quarantine or customs regulations.

But we will pay for loss or damage caused by or resulting from acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread, if the fire would be covered under this Policy.

- b. Nuclear Hazard, meaning nuclear reaction, nuclear radiation or radioactive contamination, however caused.

If physical loss or damage by fire ensues, we will pay only for such ensuing loss or damage.

- c. (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

2. We will not pay for loss or damage caused by or resulting from:

- a. Fading, creasing, denting, scratching, tearing, thinning, transfer of colors, wear and tear, or deterioration.
- b. Dampness or dryness of atmosphere.
- c. Changes in or extremes of temperature other than fire.
- d. Nesting or infestation, or discharge or release of waste products or secretions, by insects, birds, rodents or other animals (other than household pets).
- e. Work done on Covered Property by you or others working on your behalf.
- f. Delay, loss of use or loss of market;
- g. Dishonest or criminal acts, including conversion, by you, your employees, your agents, your family and household members, or any person or persons to whom the Covered Property may be entrusted.

This exclusion does not apply to Covered Property entrusted to others for mailing or shipping.

- h. Voluntarily parting with any Covered Property, by you, your spouse or ex-spouse, other family members or anyone to whom you have entrusted the Covered Property.

This exclusion applies to all such parting whether or not the parting was induced by any fraudulent scheme, trick, device, false pretense, or conversion.

- i. Damage to guns that is caused by or results from being fired or otherwise discharged.

3. We will not pay for loss or damage to Covered Property while in the custody of shipping or mailing companies except as covered under the Signature Required and No Signature Required Limits of Insurance in Section A, Coverage.

4. We will pay only for Covered Loss to shipments or mailings if the loss or potential loss is reported to us within 90 days of the shipping or mailing date.

5. We do not pay for loss or damage to "Dealer stock"; however, incidental sale or trade of your unwanted property or duplicates from your personal collection is not "Dealer stock."

6. We will not pay for loss or damage to Covered Property while in a storage facility other than a bank or safe depository, unless the facility is scheduled on this policy and any additional premium that may be due is paid.

7. We will not pay for unexplained loss, mysterious disappearances; nor loss or shortage discovered upon taking inventory.

D. CONDITIONS

1. Abandonment

There can be no abandonment of any Covered Property to us.

2. Appraisal

If you and we fail to agree on the amount of loss, either may demand that the amount of loss be set by appraisal. In this event, each party will choose a competent, independent appraiser within 20 days after receiving a written request from the other. The two appraisers will choose an umpire. If they cannot

agree upon an umpire within 15 days, you or we may request that the choice be made by a judge of a court of record in the state of your residence. The appraisers will separately set the amount of loss.

If the appraisers submit a written report of an agreement to us, the amount agreed upon will be the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will set the amount of loss.

Each party will:

- a. Pay its own appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

3. Assignment

Your rights and duties under this policy may not be assigned without our written consent.

Death: If you die, your rights and duties will be transferred to your legal representative but only while acting within the scope of duties as your legal representative. Until your legal representative is appointed, anyone having proper temporary custody of your Covered Property will have your rights and duties but only with respect to that Covered Property.

4. Cancellation of Policy

- a. You may cancel this policy by returning it to us or our authorized representative or by advising us or our authorized representative in writing stating the future date you want it to be cancelled.
- b. We may cancel this policy by written notice to you at the address shown in this policy or last known address. The cancellation will be effective as of the date shown on the Cancellation Notice, but not less than 10 days after mailing to the address in this policy or last known address. The mailing of notice is sufficient proof of notice of cancellation. Delivery of notice shall be equivalent to mailing.
- c. When you request cancellation or when we cancel, there will be no premium refund.

5. Changes in Policy

No change may be made to this policy except by an endorsement issued by us and made a part of the policy.

6. Collection From Others

We will not pay for any Covered Loss that has been paid or settled by others.

7. Concealment, Misrepresentation or Fraud

This Policy is void in any case of fraud by you as it relates to this coverage at any time. It is also void if you or any other insured, at any time, intentionally conceal or misrepresent a material fact concerning:

- a. This Policy;
- b. The Covered Property;
- c. Your interest in the Covered Property; or
- d. A claim under this Policy.

8. Conformity to State Law

When any policy provision is in conflict with the applicable law of the State in which this policy is issued, the law of the State will apply.

9. Duties After Loss

In event of Covered Loss, you must see that the following are done:

a. Notice of Loss

Report within 90 days in writing to us or our authorized representative any loss or damage which may become a claim under this policy.

If a law may have been broken, notify the police and obtain a case number. If requested, take all steps possible to provide us a copy of the police report.

b. Protection of Property

Protect the Covered Property from further damage and take all steps possible to minimize the damage. If expenses are incurred in doing so, they shall be borne by you and us proportionate to our respective interests.

c. Proof of Loss

File with us, or our authorized representative, a detailed proof of loss signed and sworn to by you setting forth to the best of your knowledge and belief the facts of the loss or damage and the amount thereof within 90 days after discovery of the loss or damage.

SAMPLE POLICY

d. Inspect Property, Books

As often as may be reasonably required, permit us to:

- (1) Inspect the damaged and undamaged Covered Property and take samples for testing and analysis.
- (2) Examine and make copies of your books and records including electronic records and data.

10. Examination Under Oath

We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.

11. Liberalization

If we adopt any revision that would broaden this Policy, without additional premium, it will apply to you, if the revision is effective:

- a. Within 60 days prior to inception of this policy or
- b. During the Policy Period.

12. Loss Clause

If we make a payment for Covered Loss, we will not reduce any Limit of Insurance.

13. Loss Payment

We will pay for Covered Loss under this policy within 60 days after:

- a. We reach agreement with you;
- b. Entry of a final judgment; or
- c. The filing of an appraisal award with us, subject to the Appraisal Condition, D.2.

14. Loss Settlement

The basis of valuation for settlement will be:

- a. We will pay the lesser of:
 - (1) The market value of the Covered Property immediately prior to the loss; or

- (2) The cost and expense of restoration plus any resulting depreciation but not exceeding the full value of that item as in (1) above.

In no event will we be liable for more than the Policy Limit of Insurance shown in the Declarations.

- b. If part of a multiple piece is lost or damaged, we will pay the difference in the value of the multiple piece immediately prior to the loss or damage and its value after the loss.

But we will not pay more for the total loss than the market value of the multiple piece immediately prior to the loss.

- c. Following payment of the full amount insured for any item, pair or set, we will become the full owners and reserve the right to take possession of the item, pair or set.

15. No Benefit To Bailee

No person or organization, other than you, having custody of Covered Property and to be paid for services shall benefit from this insurance.

16. Other Insurance

If at the time the Covered Loss occurred there is available any other insurance which would apply to the Covered Property, the insurance under this policy shall apply only as excess insurance over the other insurance. But in no event, will this insurance contribute with other insurance. In any event, we will not pay more than the applicable Limit of Insurance.

17. Premium Calculation

The premium shown in the Declarations is based on the rates and rules in effect at the time the policy was issued.

SAMPLE POLICY

On each renewal, continuation, or anniversary of the effective date of this policy, we will compute the premium in accordance with our rates and rules then in effect.

18. Premium Payment

The first Named Insured shown in the Declarations:

- a. Is responsible for the payment of all premiums; and
- b. Will be the payee for any return premiums we pay.

19. Recovered Property

If you or we recover any Covered Property after loss settlement, that party must give the other prompt notice. At your option, the property will be returned to you. You must then return to us the amount we paid to you for the property. We will pay recovery expenses and the expenses to repair the recovered property, subject to the applicable Limit of Insurance.

20. Subrogation

If any person or organization to whom or for whom we make payment under this Policy has rights to recover damages from another, those rights are transferred to us to the extent of our payment. That person or organization must do everything necessary to secure our rights and must do nothing after loss to impair them.

But you may waive your rights against another party in writing prior to a Covered Loss. This written waiver will not restrict your insurance.

21. Suit Against Us

No action can be brought against us unless there has been full compliance by you with all the terms of this policy and the action is started within 2 years after the date of loss.

E. DEFINITIONS

1. **"Burglary or Theft"** means any unlawful taking of property, including taking of property from within a premises by forced entry. "Burglary and Theft" does not include "Robbery".
2. **"Robbery"** means the unlawful taking of property from the care and custody of a person by one who has:
 - a. Caused or threatened to cause that person bodily harm; or
 - b. Committed an obviously unlawful act witnessed by that person.
3. **"Collectible Exhibition"** means an event, one to fifteen days in length, sponsored by an organized collecting group, or a collectibles show promoter, either local, regional, national or international. Collectible exhibits are put on display for purposes of a juried competition.

Collectible club sponsored displays in public forums, for example in libraries or shopping malls, are not "Collectible Exhibitions".

"Dealer stock" means collectible property

- a. held for sale or trade; or
- b. property acquired for resale; or
- c. a personal collection held for sale or trade, but incidental sale or trade of your unwanted property or duplicates from your personal collection is not "Dealer stock".

5. **"On Approval"** means collectibles sent to you on request to examine and decide whether to purchase or return.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CERTIFIED ACTS OF TERRORISM COVERAGE

This endorsement modifies insurance provided under the following:

ALL COVERAGE PARTS

A. The following is added to the **Exclusions** section:

Notwithstanding any other provision of this policy to the contrary, this insurance does not apply to any loss, cost, expense, damage, injury or economic detriment, whether arising by contract, operation of law or otherwise, whether or not concurrent or in any sequence with any other cause or event, that in any way, form or manner, directly or indirectly, arises out of, results from or is caused by "terrorism", and also including any action taken in hindering or defending against "terrorism".

This exclusion does not affect the applicability of, and is in addition to, any exclusion of war, warlike or military action, whether or not specifically denominated as such.

However, this exclusion does not apply to a "certified act of terrorism".

B. The following is added to the **Definitions** section:

1. "Certified act of terrorism" means any act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act (the Act) to:

- a. Be an act of terrorism;
- b. Be a violent act or an act that is dangerous to:
 - (1) Human life;
 - (2) Property; or
 - (3) Infrastructure;
- c. Have resulted in damage within the United States or outside of the United States in the case of:
 - (1) An air carrier (as defined in 49 U.S.C. § 40102) or vessel based principally in the United States, on which income tax is paid and whose insurance coverage is subject to regulation in the United States; or
 - (2) The premises of a United States mission; and
- d. 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.

2. "Terrorism" means any act of force or violence or other illegal means, whether actual, alleged or threatened, by any person, persons, group, private or governmental entity or entities, or any other type of organization of any nature whatsoever, whether the identity of which is known or unknown, that appears to be for political, philosophical, religious, racial, ethnic, ideological, ecological or social purposes, objectives or motives and that causes or appears to be intended to cause:

- a. Alarm, fright, fear of danger, concern or apprehension for public safety;
- b. The interference or disruption of an electronic, communication, information or mechanical system;
- c. The intimidation or coercion of the civilian population, or any governmental body; or

- d. The alteration of the policies, foreign or domestic of any governmental body.
- C. If aggregate insured losses attributable to a “certified act of terrorism” exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we will not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to prorata allocation in accordance with procedures established by the Secretary of the Treasury.
- D. Under the Act, no act will be certified by the Secretary of the Treasury as a “certified act of terrorism” and this insurance does not apply if:
 - 1. The act is committed as part of the course of a war declared by the Congress; or
 - 2. Losses attributable to all types of insurance subject to the Act, in the aggregate, do not exceed \$5,000,000.
- E. Under the Act, any certification of, or determination not to certify by the Secretary of the Treasury, an act as a “certified act of terrorism” will be final and will not be subject to judicial review.
- F. Under the Act, punitive damages are not covered and therefore, such damages are likewise not covered by this policy.

SAMPLE POLICY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WATER EXCLUSION ENDORSEMENT

This endorsement modifies insurance provided under the following:

- COLLECTOR'S COVERAGE FORM (Collectible Property)
- COLLECTOR'S COVERAGE FORM (Gun, Knife, and Edge Weapon Collectible Property)
- COLLECTOR'S COVERAGE FORM (Stamp/Philatelic Property)

The following is added to Paragraph **2.** of **C. EXCLUSIONS** for risks located in Flood Zones A, AE, A1-30, AH, AO, AR, A99, V, VE, and V1-30 as defined by the Federal Emergency Management Agency (FEMA) as High Risk Areas or High Risk – Coastal Areas:

2. We will not pay for loss or damage caused by or resulting from:

a. Flood, surface water, waves (including tidal wave and tsunami), tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind (including storm surge);

b. Mudslide or mudflow;

c. Water, from direct physical loss by or from any cause described in Paragraph **1.** above, that backs up or overflows or is otherwise discharged from a sewer, drains, sump, sump pump or related equipment, whether the sump, sump pump or related equipment was working or not working;

d. Water under the ground surface, from direct physical loss by or from any cause described in Paragraph **a.** above, pressing in or flowing or seeping through.

(1) Foundations, walls, floors or paved surfaces;

(2) Basements, whether paved or not; or

(3) Doors, windows or other openings; or

e. Waterborne material carried or otherwise moved by any of the water referred to in Paragraph **a.**, **c.** or **d.**, or material carried or otherwise moved by mudslide or mudflow.

This exclusion applies regardless of whether any of the above, in Paragraphs **a.** through **e.**, is caused by an act of nature or is otherwise caused. An example of a situation to which this exclusion applies is the situation where a dam, levee, seawall or other boundary or containment system fails in whole or in part, for any reason, to contain the water.

But if any of the above, in Paragraphs **a.** through **e.**, results in fire, explosion or sprinkler leakage, we will pay for the loss or damage caused by that fire, explosion or sprinkler leakage.

SAMPLE POLICY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SERVICE OF SUIT CLAUSE - California

This endorsement modifies insurance provided under the following:

ALL COVERAGE PARTS IN THIS POLICY

We hereby appoint National Registered Agents, Inc., 2875 Michelle Drive, Suite 100, Irvine, California, 92606, as our true and lawful attorney in and for the State of California, upon whom all lawful process may be served in any action, suit or proceeding instituted in California by or on behalf of any insured or beneficiary against us arising out of this insurance policy, provided a copy of any process, suit, complaint or summons is sent by certified or registered mail to:

Stephen Ries, Esquire

Three Bala Plaza East

Suite 300

Bala Cynwyd, PA 19004

SAMPLE POLICY

GBLI | GLOBAL INDEMNITY PRIVACY NOTICE

We at GBLI | Global Indemnity, which includes Diamond State Insurance Company®, Penn-America Insurance Company®, Penn-Patriot Insurance Company®, Penn-Star Insurance Company®, United National Insurance Company®, and our affiliated companies and subsidiaries, are required to protect our customers' nonpublic personal financial information.

We collect your nonpublic personal financial information from the following sources:

- Information obtained from you, including information from your application, such as name, address, telephone number, social security number, assets and income.
- Information about transactions and experiences, such as your premium payment and claims history.
- Information from a consumer reporting agency, such as your credit history.

SAMPLE POLICY

WE DO NOT DISCLOSE YOUR NONPUBLIC PERSONAL FINANCIAL INFORMATION, EXCEPT AS PERMITTED OR REQUIRED BY LAW. WE RESERVE THE RIGHT, HOWEVER, TO CHANGE THIS POLICY AT ANY TIME. SHOULD THIS POLICY CHANGE, WE WILL GIVE AFFECTED CUSTOMERS AN OPPORTUNITY TO DIRECT THAT THEIR NONPUBLIC PERSONAL FINANCIAL INFORMATION NOT BE DISCLOSED.

We maintain electronic, physical and procedural safeguards that comply with Federal regulations to protect your nonpublic personal financial information. We limit access to your nonpublic personal financial information to those employees who need to know that information to perform their job responsibilities.

We disclose nonpublic personal financial information of former customers to affiliated and nonaffiliated third parties as permitted by law.



Safe & Secure through
Brightline Consumer Products, LLC
15301 Dallas Parkway, Suite 500, Addison, Texas 75001

DBA in California as Brightline Consumer Products Insurance Services
License #0M60882

COLLECTIBLES INSURANCE APPLICATION: Completing this application does not constitute an insurance binder. All applications are subject to underwriting review and approval.

PERSONAL INFORMATION AND PRIMARY LOCATION WHERE COLLECTIBLES STORED (all information must be provided)

Full Legal Name: Example Example

Mailing Address: Example Address City: Example City State: California ZIP Code: 75001

Phone: 5555555555, Email: marketing@safeandsecureins.com

SECONDARY LOCATION WHERE COLLECTIBLES STORED

Mailing Address: Example Address City: Example City State: California ZIP Code: 75001

ELIGIBILITY INFORMATION (all questions must be answered)

Have you ever been convicted of a Felony? Yes No

Will your collectibles be stored outdoors and exposed to weather? Yes No

POLICY LIMITS AND PREMIUM OPTIONS (Make only one selection)

Collectibles Covered	Annual Aggregate Coverage Limit	Policy Fee	Premium	Selection One Only
Guns, Knives, Other Weapons & Accessories	\$5,000	\$20	\$50	Yes
	\$10,000	\$20	\$80	No

SAMPLE POLICY

COVERAGE HIGHLIGHTS

I understand that Coverage applies to Physical loss of or direct physical damage to covered property unless limited or excluded. Coverage is subject to the terms of the policy document. Yes No

WARRANTIES:

I Agree that:

- The Policy covers physical loss on a Replacement Value basis, and that Replacement Value means the cost to replace the item(s) with similar collectibles of similar quality or of not replaceable, then the appraised valuation by a competent authority or the purchase price, whichever is higher.
- Coverage is for my personal collection. Collectible property held for sale or trade and property acquired for resale are not covered. If loss occurs to the collectibles that are part of a dealer stock, insurance provided based on this application does not cover such loss.
- Flood Coverage is not provided if the Covered Property is located in Flood Zone A or V. If a flood related loss occurs to the Covered Property while located in Flood Zone A or V, the Policy will not pay any benefits.
- Completing this application does not constitute an insurance binder. All applications are ultimately subject to underwriter review and approval. Binding coverage is based solely on the information in this application, which is true and correct.
- Although Safe & Secure does not require an inventory or schedule of Covered Property, I will need to prove ownership of Covered Property at the time of loss by keeping records of my collectibles, such as an inventory, receipts, pictures and video.

SIGNATURE:

Example Example DATE: 7/9/2024, 10:55 AM

IMPORTANT NOTICE:

- 1. The insurance policy that you are applying to purchase is being issued by an insurer that is not licensed by the State of California. These companies are called “nonadmitted” or “surplus line” insurers.**
- 2. The insurer is not subject to the financial solvency regulation and enforcement that apply to California licensed insurers.**
- 3. The insurer does not participate in any of the insurance guarantee funds created by California law. Therefore, these funds will not pay your claims or protect your assets if the insurer becomes insolvent and is unable to make payments as promised.**
- 4. The insurer should be licensed either as a foreign insurer in another state in the United States or as a non-United States (alien) insurer. You should ask questions of your insurance agent, broker, or “surplus line” broker or contact the California Department of Insurance at the toll-free number 1-800-927-4357 or internet website www.insurance.ca.gov. Ask whether or not the insurer is licensed as a foreign or non-United States (alien) insurer and for additional information about the insurer. You may also visit the NAIC’s internet website at www.naic.org. The NAIC—the National Association of Insurance Commissioners—is the regulatory support organization created and governed by the chief insurance regulators in the United States.**
- 5. Foreign insurers should be licensed by a state in the United States and you may contact that state’s department of insurance to obtain more information about that insurer. You can find a link to each state from this NAIC internet website: https://naic.org/state_web_map.htm.**

SAMPLE POLICY



6. For non-United States (alien) insurers, the insurer should be licensed by a country outside of the United States and should be on the NAIC’s International Insurers Department (IID) listing of approved nonadmitted non-United States insurers. Ask your agent, broker, or “surplus line” broker to obtain more information about that insurer.

7. California maintains a “List of Approved Surplus Line Insurers (LASLI).” Ask your agent or broker if the insurer is on that list, or view that list at the internet website of the California Department of Insurance: www.insurance.ca.gov/01-consumers/120-company/07-lasli/lasli.cfm.

8. If you, as the applicant, required that the insurance policy you have purchased be effective immediately, either because existing coverage was going to lapse within two business days or because you were required to have coverage within two business days, and you did not receive this disclosure form and a request for your signature until after coverage became effective, you have the right to cancel this policy within five days of receiving this disclosure. If you cancel coverage, the premium will be prorated and any broker’s fee charged for this insurance will be returned to you.

SAMPLE POLICY

Date: 7/9/2024, 10:55 AM

Insured: Example Example

D-1 (Effective January 1, 2020)



FRAUD STATEMENTS

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, AND MAY BE SUBJECT TO CRIMINAL AND CIVIL PENALTIES. (Not applicable in AL, AR, CA, CO, DC, FL, KS, KY, LA, MD, ME, NJ, NM, NY, OH, OK, OR, PA, RI, TN, VA, WA or WV – see Fraud Statements below for these jurisdictions).

Applicable in AL, AR, 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 CA: For your protection, California law requires the following to appear on this form. Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

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 DC: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

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, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or 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, 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. (Any person who knowingly and with intent to injure or defraud any insurer files an application or claim containing any false, incomplete or misleading information shall, upon conviction, be subject to imprisonment for up to seven years and payment of a fine of up to \$15,000)*. *Applies in PA 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 NY: Applicable to all claim forms for insurance and all applications for commercial insurance and accident and health insurance: 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 shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Applicable in NY: Applicable to all applications and claim forms for automobile insurance: Any person who knowingly and with intent to defraud any insurance company or other person files an application for commercial insurance or a statement of claim for any commercial or personal insurance benefits containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, and any person who, in connection with such application or claim, knowingly makes or knowingly assists, abets, solicits or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the value of the subject motor vehicle or stated claim for each violation.

SAMPLE POLICY



Electronic Signature, Delivery, and Storage Consent Form ("Consent Form")

Please print or otherwise retain a copy of this Consent Form for your records

By agreeing to this Consent Form, you are providing consent to the agency(ies) and insurer ("Us/We") to use electronic signatures and provide documents to you electronically on behalf of any insurance company represented, general agency, writing agent, and/or other third parties.

All documents sent by Us to you are subject to this Consent Form, including but not limited to, any and all disclosures, declarations, contracts, policy forms, certificates, documents, information, requests, applications, communications, and/or notices required by federal law, except when applicable state or other law requires notice by another means.

By signing this Consent Form, you agree to the following:

1. We will electronically deliver cancellation, reinstatement, renewal, or non-renewal documents, except when applicable law requires notice by another means.

2. Electronic signatures, electronic delivery, and electronic storage of documents is sufficient to meet all signature, document, and notice requirements, except when applicable law requires notice by another means.

3. Once We deliver any document to you electronically, the terms contained in the document apply to you.

a. We will not mail you copies of documents that are provided electronically.

4. You accept any risk as it relates to receiving documents electronically and confirm you are able to receive and send documents electronically.

5. We may, in our sole discretion, to deliver paper copies of documents to you even though the documents were made or could have been made available to you electronically.

a. Such delivery will be provided to you at the most current mailing address on file.

6. If, at any time, you are unable to receive, access, and/or send a document electronically, you will notify Us immediately at <https://safeandsecureins.com/contact>.

7. Should you fail to receive documents from Us, you agree to hold harmless all parties in connection with your insurance policy(ies) and electronic and/or mailed documents.

8. You may withdraw your consent to receive documents electronically, at any time, by notifying Us in writing through your writing agent, the agent you used to obtain your policy(ies).

By indicating your agreement to this Consent Form, you confirm that you have read and understood this Consent Form in its entirety, that you consent to electronic signatures, electronic delivery, and electronic storage of documents on behalf of any insurance company represented, general agency, writing agent, and/or other third parties.

Example Example

7/9/2024, 10:55 AM

Signature of Applicant/Insured

Date

RT-esign

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