@VANTAGE FOR COMMERCIAL ACCOUNTS INSURANCE PROPOSAL

DATE	July 18, 2025
BUSINESS CLIENT	A & R MARINE CORP. PO BOX 1017 BRISTOL, RI 02809-0902
EFFECTIVE DATE	August 01, 2025
EXPIRATION DATE	August 01, 2026
QUOTE	4155653-4
RENEWAL OF	710-03-96-72-0004
IN PARTNERSHIP WITH	CHATTERTON INSURANCE, INC. PO BOX 1146 PAWTUCKET, RI 02862-1146
YOUR ACCOUNT MANAGEMENT TEAM	
INTACT INSURANCE	Allison Poffenberger
EMAIL	apoffenberger@intactinsurance.com
UNDERWRITING COMPANY	Atlantic Specialty Insurance Company 605 Highway 169 North, Suite 800 Plymouth, MN 55441

Additional Terms, Conditions, and Underwriter Comments:

Please note:
- Auto policy will only be written in conjunction with Marine policy written with Intact Ins.
- Quote is subject to acceptable review of MVRs
- To exclude TRIA; just advise upon binding. A signed form is not needed for Auto policy.
- 15% COMMISSION

Subjectivities:
We requested updates but did not receive a response, so we quoted this per expiring. We will need the following to issue -
- Total employee + owner count
- Driver and fleet lists
- Projected cost of hired vehicles for the upcoming year
- Any changes to operations or Named Insureds

About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions' underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; technology; trade credit and tuition refund. For further information about U.S. products and services visit: intactspecialty.com.

Intact Financial Corporation (TSX: IFC) is the largest provider of property and casualty (P&C) insurance in Canada, a leading provider of global specialty insurance, and, with RSA, a leader in the U.K. and Ireland. Our business has grown organically and through acquisitions to over $22 billion of total annual premiums. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Financial Corporation, visit: intactfc.com.

@vantage for Commercial Accounts Quote Proposal

Premium Summary for A & R MARINE CORP.

Coverages	Coverage Premium
Automobile Coverages	$4,009
Terrorism Coverage (Non TRIPRA)	$119
Premium When Excluding Terrorism Coverage	$4,009
Premium When Including Terrorism Coverage	$4,128

Note: Policyholder Disclosure Notice of Terrorism Insurance Coverage amount does not include auto because the automobile line of insurance is not part of the Terrorism Risk Insurance Program Reauthorization Act (TRIPRA).

Payment Plan
Direct Bill - Annual - Payment in Full No Installments

Common Policy Forms

Form	Description
4 VIL 100 04 23	COMMON POLICY DECLARATIONS
ASC 00 02 01 98	PREMIUM STATEMENT
IL 00 17 11 98	COMMON POLICY CONDITIONS
VIL 609 RI 02 05	RI CHANGES
ASC 00 11 01 98	Schedule 1 - LIST OF COMMON DEC FORMS

Non-Policy Forms

Form	Description
IL P 001 01 04	U.S. TREASURY DEPT OFFICE OF FOREIGN ASSETS NOTICE (OFAC)
IL U 026 02 10	RI REJECTION OF MEDICAL PAYMENTS COVERAGE
IL U 032 08 13	RI UM / UIM BODILY INJURY COVERAGE REJECTION
IMU 0503 10 20	OCEAN MARINE INSURANCE CLAIMS INFORMATION
OM INSERT 10 22	MARKETING INSERT
VCA U 038 RI 08 13	RI BI & PD UM COVERAGE SELECTION / PROPERTY DMG UM COV REJECTION

SCHEDULE OF VEHICLES

Veh	State	Year	Make/Model			Premium
1	RI	1992	MITSUBISHI/LOW SPEED M	VIN:	P29T0130448	$667
				Garage Loc:	PRUDENCE ISLAND	
				Cost New:	$1,000	
				Stated Amount:	$1,000	
				Territory:	107	
				Class:	94630	
2	RI	1993	DAIHATSU/HIJET	VIN:	S83V476265	$667
				Garage Loc:	PRUDENCE ISLAND	
				Cost New:	$15,999	
				Stated Amount:	$15,999	
				Territory:	107	
				Class:	94630	
3	RI	2007	GMC/SIERRA	VIN:	1GTHK24K87E548992	$1,379
				Body:	Conventional	
				Garage Loc:	PRUDENCE ISLAND	
				Cost New:	$30,860	
				Territory:	107	
				Class:	01299	

Automobile Policy Coverages

Coverage	Limit	Deductible	Premium
Liability	$1,000,000		$2,032
Hired Auto			
Hired Primary Auto Liability			$400
Estimated Cost of Hire: $250			
Non-Owned Auto Other Than Auto Service Operations			
Partnerships or LLCs			
Non-Owned Auto Employees Liability	Covered		$974
Number of Employees : 10			
Automobile Terrorism Coverage			$119
Policy: $41			
Vehicle: $78			

Automobile State Coverages

Coverage	Limit	Deductible	Premium
Rhode Island UM BI	$1,000,000		$534
Rhode Island UM PD	$50,000		$24

Automobile Vehicle Coverages

Veh	Coverage	Limit	Deductible	Premium
1	Liability			$445
	Medical Payments	$5,000		$17
	UM BI			$178
	UM PD			$8
	Terrorism - Auto			$19
2	Liability			$445
	Medical Payments	$5,000		$17
	UM BI			$178
	UM PD			$8
	Terrorism - Auto			$19
3	Liability			$1,142
	Medical Payments	$5,000		$11
	UM BI			$178
	UM PD			$8
	Terrorism - Auto			$40

Automobile Forms

Form	Description
ACA 01 02 23	BUSINESS AUTO DEC (PART I)
ACA 02 02 23	BUSINESS AUTO DEC (PART II)
ACA 03 02 23	BUSINESS AUTO DEC (PART III)
CA 00 01 11 20	BUSINESS AUTO COVERAGE FORM
CA 01 48 02 14	RI CHANGES
CA 02 73 10 13	RI CHANGES - CANCELLATION AND NONRENEWAL
CA 21 43 06 15	RI UNINSURED MOTORISTS COVERAGE - BODILY INJURY
CA 23 85 10 13	EXCL OF TERRORISM - NUCLEAR BIOLOGICAL OR CHEMICAL
CA 28 03 12 23	ABUSE OR MOLESTATION EXCLUSION FOR COVERED AUTOS LIABILITY EXPOSURE
CA 31 49 10 16	RI UNINSURED MOTORISTS COVERAGE - PROPERTY DAMAGE
CA 99 03 10 13	AUTO MEDICAL PAYMENTS COVERAGE
IIL 0002 12 24	TWO OR MORE LIABILITY COVERAGES, INSURING AGREEMENTS, COVERAGE FORMS, COVERAGE PARTS OR POLICIES ISSUED BY US OR AN AFFILIATED COMPANY
IL 00 21 09 08	NUCLEAR ENERGY LIABILITY EXCL (n/a to NY or WA)
IL 01 61 03 12	RI CHANGES - CIVIL UNION
OB IL 006 06 17	UNINTENTIONAL ERRORS OR OMISSIONS
ASC 00 11 01 98	Schedule 2 - AUTO FORMS LIST
ASC 00 11 01 98	Schedule 3 - UNINSURED MOTORIST

Covered Auto Symbol(s)

7 - SPECIFICALLY DESCRIBED
8 - HIRED AUTOS
9 - NON-OWNED AUTOS

Liability	7, 8, 9
Medical Payments	7
Uninsured Motorists	7

RHODE ISLAND UNINSURED/UNDERINSURED MOTORIST BODILY INJURY COVERAGE REJECTION

Policy/Binder Number:	Policy/Binder Effective Date: 08/01/2025
710039672-0005	
Company:	**Producer:**
Applicant(s)/Named Insured(s): A & R MARINE CORP.	

REJECTION NOTICE AND WARNING

THE LAW REQUIRES YOU TO READ THIS NOTICE FOR YOUR INFORMATION

In order to make sure that you are aware of the risks of going without uninsured/underinsured bodily injury motorist coverage, the State of Rhode Island **requires** your insurance producer or insurance company to obtain your signature showing that you have read this document and understand this warning, **before** they are allowed to sell you motor vehicle insurance without uninsured/underinsured motorist coverage. **IF YOU CHOOSE NOT TO BUY UNINSURED/UNDERINSURED MOTORIST BODILY INJURY COVERAGE YOU MIGHT HAVE NO MOTOR VEHICLE INSURANCE COVERAGE FOR YOUR OWN INJURIES IF YOU ARE HIT BY AN UNINSURED MOTORIST.** Many motorists will ignore mandatory auto insurance laws, and many motorists passing through from another state will not have insurance. Most uninsured/underinsured motorists do not have assets or money to pay you for your injuries, even if you win a lawsuit against them. Uninsured/underinsured motorist bodily injury coverage may be your only protection.

The Department of Business Regulation of the State of Rhode Island STRONGLY RECOMMENDS that most motorists obtain uninsured/underinsured motorists coverage as part of their motor vehicle insurance package.

I have read and I understand this, and I choose not to buy uninsured/underinsured motorists coverage.

Named Insured's Signature #1	**Date**
Named Insured's Signature #2	**Date**

* **UNINSURED/UNDERINSURED MOTORISTS COVERAGE MAY BE REJECTED ONLY IF MINIMUM LIABILITY LIMITS ARE REQUESTED (25/50).**

RHODE ISLAND BODILY INJURY AND PROPERTY DAMAGE UNINSURED MOTORISTS COVERAGE SELECTION/PROPERTY DAMAGE UNINSURED MOTORISTS COVERAGE REJECTION

Policy Number: 710039672-0005	**Policy Effective Date:** 08/01/2025
Company: Atlantic Specialty Insurance Company	**Producer:** CHATTERTON INSURANCE, INC. PO BOX 1146 PAWTUCKET, RI 02862-1146
Applicant/Named Insured: A & R MARINE CORP. PO BOX 1017 BRISTOL, RI 02809-0902	

Rhode Island law permits you to make certain decisions regarding Uninsured Motorists Coverage. This document describes this coverage and the options available with respect to the selection of Bodily Injury Uninsured Motorists Coverage limits and Property Damage Uninsured Motorists Coverage limits.

You should read this document carefully and contact us or your agent if you have any questions regarding Uninsured Motorists Coverage and your options with respect to this coverage.

This document includes general descriptions of coverage. However, no coverage is provided by this document. You should read your policy and review your Declarations page(s) and/or Schedule(s) for complete information on the coverages you are provided.

Bodily Injury Uninsured Motorists Coverage provides insurance protection to an insured for compensatory damages which the insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of bodily injury caused by an automobile accident. Also included are damages due to bodily injury that result from an automobile accident with a hit-and-run vehicle whose owner or operator cannot be identified.

Property Damage Uninsured Motorists Coverage provides insurance protection to an insured for compensatory damages which the insured is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of property damage caused by an automobile accident. Also included are damages due to property damage that result from an automobile accident with a hit-and-run vehicle whose owner or operator cannot be identified.

If Bodily Injury Uninsured Motorists Coverage is purchased, coverage will be included in your policy at limits equal to your policy's liability limit(s) for bodily injury, unless a lower limit(s) is selected or you reject such coverage under a separate document.

If Property Damage Uninsured Motorists Coverage is purchased, coverage will be included in your policy at a limit equal to your policy's liability limit for property damage, unless a lower limit is selected or you reject such coverage.

Select one option under **A.** for Bodily Injury Uninsured Motorists Coverage (unless you reject Bodily Injury Uninsured Motorists Coverage under a separate document) AND select one option under **B.** OR **C.** to either select Property Damage Uninsured Motorists Coverage or to reject Property Damage Uninsured Motorists Coverage.

A. Selection Of Bodily Injury Uninsured Motorists Coverage

(initials)

Da ________ **I select Bodily Injury Uninsured Motorists Coverage at limits equal to my policy's liability limit(s) for bodily injury.**

OR

(initials)

________ **I select Bodily Injury Uninsured Motorists Coverage at the following limit(s) that is <u>lower</u> than my policy's liability limit(s) for bodily injury:**

(Choose one):

(Initials)	Single Limit
________	$ 50,000
________	$ 75,000
________	$ 100,000
________	$ 125,000
________	$ 150,000
________	$ 200,000
________	$ 250,000
________	$ 300,000
________	$ 350,000
________	$ 400,000
________	$ 500,000
________	$ 600,000
________	$ 750,000
Initial Da	$ 1,000,000
________	$ 1,500,000
________	$ 2,000,000

B. Selection Of Property Damage Uninsured Motorists Coverage

Please indicate your choice by initialing next to the appropriate item(s) in **1.** OR **2.**

(Initials)	
Initial DA	**1. I select Property Damage Uninsured Motorists Coverage at the limit equal to my policy's liability limit for property damage.**
OR	
(Initials) ______	**2. I select Property Damage Uninsured Motorists Coverage at the following limit that is lower than my policy's liability limit for property damage.**

(Choose one):

(Initials)	Property Damage Limits
Initial DA	**$ 25,000**
______	**$ 50,000**
______	**$ 100,000**

C. Rejection Of Property Damage Uninsured Motorists Coverage

By initialing below, you are rejecting Property Damage Uninsured Motorists Coverage.

(Initials)

______ **I reject Property Damage Uninsured Motorists Coverage.**

Signed by:
Daniel Antaya
EE226C5307484EA...

Signature Of Applicant/Named Insured

7/21/2025

Date