



Golden Gate Transit-Amalgamated Retirement Plan

Special Pension Trust Meeting No. 208-A

.....
Thursday, July 23, 2026, 1:00 p.m.

Location:
185 North Redwood Drive
Muir Woods Conference Room (lower level)
San Rafael, CA

Teams:
<https://teams.microsoft.com/meet/288453924952608?p=8BWbhVhKhNmeRFWkCX>

Meeting ID Number (Access Code): 288 453 924 952 608

Dial-In Number: 1-415-655-0003
Phone Conference ID: 838 094 201#

GOLDEN GATE TRANSIT AMALGAMATED RETIREMENT PLAN BOARD OF TRUSTEES MEETING

TIME: 1:00 PM ~ FULL BOARD

DATE: THURSDAY, JULY 23, 2026

**PLACE: 185 NORTH REDWOOD DRIVE
SAN RAFAEL, CA
MUIR WOODS CONFERENCE ROOM (LOWER LEVEL)**

**DIAL IN NUMBER: 1-469-607-2641
PHONE CONFERENCE ID: 838 094 201#**

<https://teams.microsoft.com/meet/288453924952608?p=8BWbhVhKhNmeRFWkCX>

MEETING ID (ACCESS CODE): 288 453 924 952 608

SPECIAL PENSION MEETING NO. 208 - A

I. CALL TO ORDER

Page
No.

II. ROLL CALL

Management Trustees

- ☐ Dennis Rodoni
- ☐ Chris Snyder
- ☐ James Mastin

Union Trustees

- ☐ Kimmiko Joseph
- ☐ David Herrera
- ☐ Shane Weinstein

Board of Trustees Meeting

July 23, 2026

III. PUBLIC COMMENT: *See Footnote**

IV. REVIEW & ACCEPT REPORTS BY PLAN PROFESSIONALS

- A. Trust Administrator
 - a) Review and Consider Protest #2026-02 Regarding Monthly Retirement Determination.....
 - b) Review & Approve Cyber Liability Insurance Policy Eff. 8/25/26.....

V. OTHER BUSINESS

VI. ADJOURNMENT

Notices of the meetings of the Golden Gate Transit – Amalgamated Retirement Plan and Health and Welfare Trust (“Trust”) are posted on the Participants Edge website at <https://edge.zenith-american.com/page.php?p=members/index.php&ac=login>, as well as on the District’s website. Copies of the Agenda packets can be viewed prior to the meeting upon request to the Plan Administrator by email to ltham@zenith-american.com.

NOTE: This meeting will be held in person at the location listed above. As a courtesy, and technology permitting, members of the public may also attend by virtual teleconference. However, we cannot guarantee that the public’s access to teleconferencing technology will be uninterrupted, and technical difficulties may occur from time to time. Unless required by the Brown Act, the meeting will continue despite technical difficulties for participants using the teleconferencing option. Members of the public may, at the beginning of the Board meeting, comment regarding matters that are within the jurisdiction of the Board but are not on the meeting agenda. Members of the public may comment regarding each item on the Board agenda immediately before the matter is considered by the Board. Each speaker will be allotted three (3) minutes to speak with respect to matters within the jurisdiction of the Board and each agenda item. This time may be extended only upon approval of the Board of Trustees.

NOTICE: If you challenge a decision of the Plan’s Board of Trustees in court, you may be limited to raising only those issues you or someone else raised at the public hearing described in this notice, or in written correspondence delivered to the Plan at, or prior to, the public hearing. Judicial review of any Plan administrative decision may be had only if petition is filed with the court not later than the 90th day following the date upon which the decision becomes final.

Upon request, GGTARP will provide written agenda materials in appropriate alternative formats to individuals with disabilities. In addition, GGTARP will arrange for disability-related modifications or accommodations, including auxiliary aids or services, to enable individuals with disabilities to participate in public meetings. Please send a written request, including your name, mailing address, telephone number and brief description of the requested materials, preferred alternative format, and/or auxiliary aid or service at least two (2) days before the meeting. Requests should be made to Plan Administrator, Golden Gate Transit – Amalgamated Retirement Plan, 1141 Harbor Bay Pkwy, Suite 100, Alameda, CA 94502; or email to ssanouvong@zenith-american.com; or telephone at (866) 584-7087.

GOLDEN GATE TRANSIT-AMALGAMATED RETIREMENT PLAN

1141 Harbor Bay Pkwy, Suite 100
Alameda, CA 94502
Ph: (866) 584-7087 * Fax: (510) 629-4442
Email: ZA-ALA-GGTARPPENSION@Zenith-American.com

July 23, 2026

Board of Directors
Golden Gate Transit-Amalgamated Retirement Board
185 North Redwood Drive, Ste 201
San Rafael CA 94903

Re: Protest #2026-02 Re: Monthly Retirement Determination

Dear Board Members:

The Trust Fund Office received a protest on June 8, 2026 regarding the Plan's determination of their monthly retirement benefits, stating that they were materially and consistently misled regarding alternatives in selecting a retirement date and monthly benefit.

In August 2024, the participant first inquired about their retirement options. The Trust Administrative Office sent the participant a Service Calculation Estimate Statement, which showed the estimated pension credit the participant had accrued based on records as of August 8, 2024. With a proposed retirement date of August 1, 2024 and 100% Joint & Survivor annuity, the Trust Administrative Office calculated a preliminary estimate of their monthly pension benefit to be \$4,558.80.

This estimate was subject to correction, and any benefits payable would be based on the actual benefit credits earned under the terms of the Plan. Additionally, the payable benefit indicated in the Service Calculation Estimate Statement would depend upon a number of factors, including the participant's total service credits, the type of benefit elected, and age of both the participant and participant's spouse where applicable on the retirement date.

The participant submitted a retirement benefit application with a retroactive Pension Effective Date (PED) of August 1, 2024. The retirement application form stated that retroactive backdating of the PED was allowed to no more than twelve months prior to the receipt of the application *(Must be the 1st of the month. The Plan limits retroactive annuity, starting date to no more than 12 months prior to the date that your completed pension application is received. The only exception to this rule is for Disability applications for participants with a Social Security Disability Award).*

Since the participant's application was received in April 2025, the Trust Administrative Office was able to calculate a pension benefit based on the last twelve months prior to August 1, 2024 which is consistent with their last day of work in July 2024 and includes earnings from August

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2023. This differs from the participant's claim they were advised that the benefit was secure for a year after their last day worked.

Upon being cautioned that their retirement would have a "retroactive and disastrous" impact, the participant submitted a formal Notice of Separation to the District on May 19, 2025 to the District, and this submission designated August 1, 2024 as their retirement date.

Upon submitting their Notice of Separation, the participant was advised on May 20, 2025 by the District's HR Department that an August 2024 retirement date would mean that Active Employee Benefits would terminate September 1, 2024 and there would be a lapse in coverage from September 2024-June 2025, and the participant would be responsible for 100% of their medical and prescription drug costs previously paid by insurance during this period. Furthermore, the participant would be liable to a lifetime penalty for late Medicare Part B enrollment.

At the Pension Trust Meeting No. 204 held on May 22, 2025, the Board of Trustees reviewed and approved the Defined Benefit Applications for Ratification, which included this participant's initial retirement application (743) with a retirement date of August 1, 2024, raising the specter that all of the prior year's medical care would retroactively become uninsured.

NUMBER	EFF DATE	TYPE	OPTION	AGE/YRS SERVICE	HIGH YEAR	AVERAGE FINAL EARNINGS	GUARANTEED PERCENTAGE	GROSS BENEFIT
743	8/1/2024	Normal	100% J&S	69/15.5	\$171,583.01	\$14,298.58	38.25%	\$4,558.80

On May 23, 2025, the participant spoke with the Trust Administrative Office and was advised the following:

- To realize a retirement benefit based on their "highest year," i.e. the 171K figure, they would need to stick with the August 1, 2024 retirement date;
- Advancing the retirement date to avoid ruinous retroactive medical bills would significantly reduce their retirement benefit

On June 3, 2025, the participant was then advised the following:

- For an August 1, 2024 retirement date, using the "High Year" of 2019 (\$136,800.79), the 100% J&S benefit was \$3,634.67

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- Using the participant's last 12 months on the job (August 2023–July 2024, yielding the 171K figure), the 100% J&S option was \$4,558.80, which would also entail a lump sum of \$50,147.80 on account of retroactive benefits

The Trust Administrative Office then put together three scenarios for which the participant could retire with a 5/1/25, 6/1/25, or 7/1/25 date:

May 1, 2025 PED Date

Total Wages				Avg Max				Base Benefit		J&S Factors		
\$ 39,505.52	÷	3 months	=	\$ 13,168.51	×	38.25%	=	\$ 5,036.95	×	25%, or 0.95496	=	\$ 4,810.09
										50%, or 0.91381	=	\$ 4,602.82
										100%, or 0.84130	=	\$ 4,237.59

June 1, 2025 PED Date

Total Wages				Avg Max				Base Benefit		J&S Factors		
\$ 26,363.43	÷	2 months	=	\$ 13,181.72	×	38.25%	=	\$ 5,042.01	×	25%, or 0.95063	=	\$ 4,793.08
										50%, or 0.90590	=	\$ 4,567.55
										100%, or 0.82798	=	\$ 4,174.68

July 1, 2025 PED Date

Total Wages				Avg Max				Base Benefit		J&S Factors		
\$ 13,411.98	÷	1 month	=	\$ 13,411.98	×	38.25%	=	\$ 5,130.08	×	25%, or 0.95063	=	\$ 4,876.81
										50%, or 0.90590	=	\$ 4,647.34
										100%, or 0.82798	=	\$ 4,247.61

Under the approach of these scenarios, the participant was advised that a retirement benefit based on the \$171K figure was no longer an option and the \$136K figure became the operative one.

The participant accepted the July 1, 2025 retirement date with a monthly pension benefit of \$4,247.61 and submitted a new Notice of Separation to the District reflecting said date.

At the Pension Trust Meeting No. 205 held on August 14, 2025, the Board of Trustees reviewed and approved the participant's updated retirement application with a July 1, 2025 PED. An Election of Benefits (EOB) package dated June 26, 2025 was sent to the participant with the computation of the participant's normal retirement benefit based on a commencement date of July 1, 2025, which is summarized in the table below:

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Total Wages	Average Mo Earnings	Ben Factor	Base Mo Benefit	J&S Factors	J&S Monthly Benefit
\$13,411.98	\$13,411.98	38.25%	\$5,130.08	100%, or 0.82798	\$ 4,247.61

The participant's retirement benefit was determined using an annualized Average Monthly Earnings of \$160,943.76 (12 x \$13,411.98).

In the table below, you will find a comparison of the participant's benefit calculation for both the 7/1/2025 and 8/1/2024 retirement date.

Seniority Date		3/23/2008	
Current Age		70	
Total Credit Service		15.5	
Guaranteed % for Age/Yrs Service		38.25%	
High Year, PED 7/1/25		High Year, PED 8/1/24	
High Year	\$ 136,800.79	High Year	\$ 136,800.79
AFE	\$ 11,400.07	AFE	\$ 11,400.07
Monthly Pension	\$ 4,360.53	Monthly Pension	\$ 4,360.53
25% / 50% / 100% J&S Elected?	Yes	25% / 50% / 100% J&S Elected?	Yes
Multiplying Factor, if YES	0.83354	Multiplying Factor, if YES	0.83354
Monthly Pension Adjusted for 100% J&S Election	\$ 3,634.67	Monthly Pension Adjusted for 100% J&S Election	\$ 3,634.67
Last 12 Months Wages, PED 7/1/25		Last 12 Months Wages, PED 8/1/24	
Guaranteed % for Age/Yrs Service	38.25%	Guaranteed % for Age/Yrs Service	38.25%
Last 12 Months of Wages	\$ 13,411.98	Last 12 Months of Wages	\$ 171,583.01
AFE	\$ 13,411.98	AFE	\$ 14,298.58
Monthly Pension	\$ 5,130.08	Monthly Pension	\$ 5,469.21
25% / 50% / 100% J&S Elected?	Yes	25% / 50% / 100% J&S Elected?	Yes
Multiplying Factor, if YES	0.82798	Multiplying Factor, if YES	0.83354
Monthly Pension Adjusted for 100% J&S Election	\$ 4,247.61	Monthly Pension Adjusted for 100% J&S Election	\$ 4,558.80

With a 7/1/2025 PED:

Last 12 months of wages are higher than high year				
Member Age	Spouse Age	25%	50%	100%
70	70	0.95063	0.9059	0.82798
Member receives		\$ 4,876.81	\$ 4,647.34	\$ 4,247.61
Spouse receives		\$ 1,219.20	\$ 2,323.67	\$ 4,247.61

With a 8/1/2024 PED:

Last 12 months of wages are higher than high year				
Member Age	Spouse Age	25%	50%	100%
69	69	0.95245	0.90921	0.83354
Member receives		\$ 5,209.15	\$ 4,972.66	\$ 4,558.80
Spouse receives		\$ 1,302.29	\$ 2,486.33	\$ 4,558.80

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As indicated in their protest, the participant is seeking legal entitlement to a benefit consistent with promises made in the preliminary Service Calculation Estimate Statement.

Should the Board have any questions for consideration of Protest #2026-02, please let us the Trust Administrative Office know.

Sincerely,

Lauren Tham

Golden Gate Transit and Amalgamated Retirement Office

Invoice #	Date
289965	7/17/2026
*Account Number	Amount Due
GOLDGAT-09	\$10,777.46
*Contact Name	
Steven Sanouvang	

These are required fields when paying on ePay.*

Steven Sanouvang
1600 HARBOR BAY PKWY Unit 200
ALAMEDA, CA 94502-3035

We have great news! Acrisure is enhancing our payment solutions to serve you better. Starting **March 30, 2026**, we will be transitioning to **ePay Policy**, our new client payment provider.

Why ePay Policy:

- **No ACH Fees:** Save on costs with ZERO fees for payments made via ACH.
- **Easy Automatic Payments:** Experience the convenience of easily setting up automatic payments.
- **Secure Transactions:** Rest assured with securely stored payment information for peace of mind.

Your invoice includes a link to get started with ePay Policy. Our team is prepared to assist you in making this transition seamless.

Thank you for being a valued client. If you have any questions, please contact your Acrisure Service Team.

Pay Now: <https://West-Pay.epaypolicy.com>

We accept both ACH and Credit Card payments.

Transaction Fees: ACH = \$0 (no fee); Credit Card = 2.99%

Make checks payable and remit to:

Acrisure West Insurance Services, LLC
P.O Box 103403
Pasadena, CA 91189-3403

REQUIRED: Include invoice number in check memo line.



Invoice #	Account Number	Account Name	Amount Due
289965	GOLDGAT-09	Golden Gate Transit-Amalgamated Retireme	\$10,777.46
Cyber Liability		Policy Number: TBD	Effective: 8/25/2026 to 8/25/2027

Item #	Trans Eff Date	Due Date	Trans	Description	Amount
7875279	8/25/2026	8/25/2026	RENB	Renewal - Cyber Liability	\$10,203.00
7875280	8/25/2026	8/25/2026	CFEE	Amwins Service Fee	\$250.00
7875281	8/25/2026	8/25/2026	SLTX	Surplus Lines Tax Paid to Carrier	\$306.09
7875282	8/25/2026	8/25/2026	STPF	Stamping Fee paid to Carrier	\$18.37
Total Invoice Balance:					\$10,777.46



Smart Cyber Insurance Quote

for Golden Gate Transit-Amalgamated Retirement Plan

Produced July 10, 2026

Corvus Insurance

655 Atlantic Avenue, Suite 1700, Boston, MA 02111

www.corvusinsurance.com

Golden Gate Transit-Amalgamated Retirement Plan scores 97 out of 100 overall

Our proprietary non-invasive scan looks at your public-facing website, embedded software, and domains to better understand your risk profile. The score (out of 100) predicts how protected your organization is from existing cyber threats.



Scanned: Jul 08, 2026

Preview of Recommendations

■
Medium
Impact

Consider Migrating to a Cloud Hosted Email Provider

Finding

The Cyber Risk Scan detected the presence of on-premise email infrastructure at your organization.

Travelers Cyber Risk Services

Monitoring, tools and services that help to predict and prevent cyber threats – so that you can focus on growing your business, not responding to cyberattacks.

TRAVELERS CYBER POLICIES INCLUDE:

Always-On Threat Monitoring and Alerts

- Take action with same-day threat alerts that help to identify attacks before they escalate.
- Review step-by-step actions tailored to your organization.

Expert Guidance from Our In-House Cyber Risk Services Team

- Get personalized guidance to help strengthen security and reduce risk — including specialized assessments on AI risk management and social engineering fraud.
- Maximize the effectiveness of your security investments.

24/7 Cyber Risk Dashboard

- Check your cyber exposure and view custom security recommendations anytime.
- Access a network of preferred cybersecurity vendors.

Personalized Policy Onboarding

- Meet your Travelers Cyber Risk Services team and get familiar with your service offerings.
- Review your current security report and receive actionable recommendations.

ORGANIZATIONS THAT ENGAGE WITH THESE SERVICES WERE SHOWN TO:*

- Be nearly **20%** less likely to experience a cyber breach
- See nearly **27%** lower total claim costs per cyber breach

*The frequency and severity of cyber insurance claims were found to be lower on average across all policyholder organizations that met a minimum threshold for engaging with the service offerings described above by registering their account on the Cyber Risk Dashboard

CUSTOMER STORY



Policyholder virtual private network (VPN) credentials are seen for sale on a dark web marketplace



Within minutes, Travelers has reached the policyholder and broker



VPN is taken offline to prevent the spread of an attack



Travelers helps the policyholder set up multifactor authentication (MFA) on their VPN accounts



Major ransomware attack averted, avoiding potential interruption to operations, reputational harm and an estimated \$250,000+ claim

HOW IT WORKS:

- 1. Get Started:** After your policy is issued, we'll send an email inviting you to register for the Travelers Cyber Risk Dashboard.
- 2. Onboarding Call:** Once you've registered your dashboard account, send us an email at the address below to schedule your Onboarding Call.*
- 3. Year-Round Support:** Schedule an eligible service from the menu below by sending us an email or going to the Risk Services page in your Dashboard.

You and your insurance representative can reach us at cyberservices@travelers.com.

Online Tools and Always-On Services	All Travelers Cyber Policyholders
Cyber Risk Dashboard	✓
External perimeter scanning	✓
Personalized alerts for emerging cyber threats	✓
Continuous dark web monitoring	✓
Cyber expert security consultations	✓ Up to 5 calls
Multifactor authentication implementation support	✓ Up to 5 calls
Self-service risk assessment	✓
Employee security awareness training	✓
Discounted vendor rates	✓
Cyber newsletters and webinars	✓

Expert Support <i>Available to policyholders with \$1M+ cyber limit and the gross annual revenue shown in each column</i>	Under \$50M Revenue	\$50-100M Revenue	\$100M+ Revenue
Policy onboarding call	✓ 30-min call	✓ 30-min call	✓ 30-min call
Meet the data breach coach	✓ 1-hr call	✓ 1-hr call	✓ 1-hr call
AI risk assessment	✓ 1-hr call	✓ 1-hr call	✓ 1-hr call
Social engineering fraud risk assessment	✓ 1-hr call	✓ 1-hr call	✓ 1-hr call
Post-incident consultation	✓ 1-hr call	✓ 1-hr call	✓ 1-hr call
Cybersecurity risk assessment		✓ 1-hr call	✓ 1-hr call
Scan reports for third-party vendors		✓ 15 scans	✓ 15 scans
Incident response tabletop exercise**		✓ 30-min prep call	✓ 2-hr virtual + prep call
Incident Response Planning (IRP)	Template and guide	Template and guide	✓ 1-hr call
Business Continuity Planning (BCP)	Template and guide	Template and guide	✓ 1-hr call

To access a full description of each service and its benefits, scan the QR code



*Available to policyholders with \$1M+ cyber limit

**On-site tabletops are available via third-party vendors at a reduced cost



travelers.com

Travelers Casualty and Surety Company of America and its property casualty affiliates. One Tower Square, Hartford, CT 06183.

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SMART CYBER INSURANCE™ QUOTE

July 10, 2026

Named Insured	Golden Gate Transit-Amalgamated Retirement Plan 1600 HARBOR BAY PKWY Unit 200 Alameda, CA 94502
Producer of Record	AmWINS 18630 Sutter Boulevard Morgan Hill, CA 95037 Through Corvus Insurance Agency, LLC
Policy Period	From 08/25/2026 to 08/25/2027 Both dates at 12:01 a.m. Standard Time at the address of the named Insured as stated herein.
Retroactive Date	None; Full Unknown Prior Acts
Insurer	Travelers Excess and Surplus Lines Company (Non-Admitted, AM Best "A++" Superior)
Breach Response Hotline	Corvus Smart Cyber Insurance® 24/7 Breach Response Hotline: (855) 248-2150

Third Party Insuring Agreements	Limit	Retention
☒ A. Network Security and Privacy Liability	\$2,000,000 Each Claim / Aggregate	\$10,000 Each Claim
☒ B. Regulatory Investigations, Fines and Penalties	\$2,000,000 Each Claim / Aggregate	\$10,000 Each Claim
☒ C. Media Liability	\$2,000,000 Each Claim / Aggregate	\$10,000 Each Claim
☐ D. PCI DSS Assessment Expenses	N/A	N/A
☒ E. Breach Management Expenses	\$2,000,000 Each Claim / Aggregate	\$10,000 Each Claim

First Party Insuring Agreements	Limit	Retention, Waiting Period, & Period of Indemnity
☒ A. Business Interruption See Video: www.corvusinsurance.com/bi	\$2,000,000 Each Loss / Aggregate	Waiting Period: 10 Hours Period of Indemnity: 6 Months
☒ B. Contingent Business Interruption See Video: www.corvusinsurance.com/bi	\$2,000,000 Each Loss / Aggregate	Waiting Period: 10 Hours Period of Indemnity: 6 Months
☒ C. Digital Asset Destruction, Data Retrieval and System Restoration	\$2,000,000 Each Loss / Aggregate	\$10,000 Each Loss
☒ D. System Failure Coverage	\$2,000,000 Each Loss / Aggregate	Waiting Period: 10 Hours Period of Indemnity: 6 Months
☒ E. Social Engineering & Cyber Crime Coverage See Video: www.corvusinsurance.com/1st-party	\$250,000 Each Loss / Aggregate	\$10,000 Each Loss
☒ F. Reputational Loss Coverage	\$2,000,000 Each Loss / Aggregate	Waiting Period: 2 Weeks Period of Indemnity: 6 Months
☒ G. Cyber Extortion and Ransomware Coverage	\$2,000,000 Each Loss / Aggregate	\$10,000 Each Loss

First Party Insuring Agreements	Limit	Retention, Waiting Period, & Period of Indemnity
See Video: www.corvusinsurance.com/1st-party		
☒ H. Breach Response and Remediation Expenses See Video: www.corvusinsurance.com/1st-party	\$2,000,000 Each Loss / Aggregate	\$10,000 Each Loss
☒ I. Court Attendance Costs	\$250,000 Each Loss / Aggregate	\$10,000 Each Loss
Maximum Policy Aggregate Limit: \$2,000,000		

Endorsements	Limit
CB-336-002 Add Coverage for SEC Reporting Costs Endorsement	
CB-171-004 AmWins Cyber Amendatory	
CB-328-003 Artificial Intelligence Endorsement	
CB-107-002 Bodily Injury Claims	\$250,000
CB-126-002 Bricking	\$2,000,000
CB-194-001 California Consumer Privacy Act	
CB-202-001 Coverage for Certified Acts of Terrorism	
CB-123-001 Criminal Reward Expenses	\$50,000
CB-136-001 Forensic Accounting Coverage	\$50,000
CB-111-003 GDPR Coverage	
CB-133-001 Invoice Manipulation Loss	\$250,000
CB-128-001 Loss of Funds Exclusion Carveback	
CB-320-001 Non-IT Contingent Business Interruption Coverage Sublimit	

Endorsements

Limit

CB-174-001	Property Damage	\$250,000
CB-288-003	Retention Reduction Endorsement	
CB-274-003	Smart Cyber Insurance Amendatory Endorsement	
CB-120-001	Solicitation Claims	\$50,000
CB-159-003	Utility Fraud Coverage	
CB-167-001	War Exclusion Cyber Terrorism Carveback	

Premium, Taxes & Fees

Premium	\$10,102
TRIA	\$101
Total	\$10,203

PLUS \$250 Amwins Fee

POLICY FORM

Corvus Smart Cyber Policy Form #CB-101-001

SUBJECTIVITIES

The proposed quoted terms are valid through the expiration date of the current policy and subject to the receipt, review, and acceptance of the following information and are based on the representation that there are no open or unreported claims, unless previously addressed herein, as of the date of this quote. The applicant must also pass a sanctions list check which Corvus will perform prior to binding. If at any time before binding we are made aware that a claim was reported, we reserve the right to rescind or revise the terms of this quote.

Due prior to binding coverage:

Due within 7 days of binding coverage:

- A completed Surplus Lines Filing Form.
- TRIA Waiver if coverage is rejected (attached to quote).

TAXES & FEES

If the risk is subject to surplus lines tax, you must arrange for the filing of the affidavit and for payment of applicable state tax and fees, in addition to the premium.