

Client Authorization to Bind Coverage

After careful consideration of Gallagher's proposal dated 7/1/2026, we accept the following coverage(s). Please check the desired coverage(s) and note any coverage amendments below:

	Coverage/Carrier
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Property American Southern Home Insurance Company
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	TRIA - Property
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Crime American Southern Home Insurance Company
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	TRIA - Crime
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	General Liability American Southern Home Insurance Company
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	TRIA - General Liability
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Automobile American Family Home Insurance Company
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Equipment Floater- Inland Marine American Southern Home Insurance Company
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	TRIA - Equipment Floater- Inland Marine
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Umbrella American Family Home Insurance Company
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	TRIA - Umbrella
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Wind Deductible Buy Back (1% to \$250K) Underwriters at Lloyd's London
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Educators E&O, D&O, EPLI Greenwich Insurance Company
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	TRIA - Educators E&O, D&O, EPLI

Additional Recommended Coverages

Gallagher recommends that you purchase the following additional coverages for which you have exposure. By checking the box(es) below, you are requesting that Gallagher provide you with a Proposal for this coverage. By not requesting a Proposal for this coverage, you assume the risk of any uncovered loss.

Other Coverages to Consider

- Cyber Liability Flood

The above coverage(s) does not necessarily represent the entirety of available insurance products. If you are interested in pursuing additional coverages other than those listed in the Additional Recommended Coverages, please list below:

Coverage Amendments and Notes:

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Fee Breakdown:

Agency Bill Administration Fee: \$200.00

By signing below, you are acknowledging that the fee listed above is fully earned and is NOT refundable. The fee is due and payable within thirty (30) days of your execution below. Any placements that require the payment of additional state or federal taxes and/or fees are the client’s responsibility.

You further acknowledge and agree that the Proposal, this Client Authorization to Bind Coverage (including this agreement concerning the above referenced fee) reflect your understanding of the services to be provided by Gallagher as they have been discussed with and fully disclosed to you, and the above fee is consistent with your understanding. Any disputes arising out of the Proposal, this Client Authorization to Bind Coverage and/or the performance of services by Gallagher shall be governed by the laws of the State of Illinois.

Exposures and Values

You confirm the payroll, values, schedules, and any other information pertaining to your operations, and submitted to the underwriters, were compiled from information provided by you. If no updates were provided to Gallagher, the values, exposures and operations used were based on the expiring policies. You acknowledge it is your responsibility to notify Gallagher of any material change in your operations or exposures.

Additional Terms and Disclosures

Gallagher is not an expert in all aspects of your business. Gallagher’s Proposals for insurance are based upon the information concerning your business that was provided to Gallagher by you. Gallagher expects the information you provide is true, correct and complete in all material respects. Gallagher assumes no responsibility to independently investigate the risks that may be facing your business, but rather have relied upon the information you provide to Gallagher in making our insurance Proposals.

Gallagher’s liability to you arising from any of Gallagher’s acts or omissions will not exceed \$20 million in the aggregate. The parties each will only be liable for actual damages incurred by the other party, and will not be liable for any indirect, special, exemplary, consequential, reliance or punitive damages. No claim or cause of action, regardless of form (tort, contract, statutory, or otherwise), arising out of, relating to or in any way connected with the Proposal, any of Gallagher’s services or your relationship with Gallagher may be brought by either party any later than two (2) years after the accrual of the claim or cause of action.

Gallagher has established security controls to protect Client confidential information from unauthorized use or disclosure. For additional information, please review Gallagher’s Privacy Policy located at <https://www.aig.com/privacy-policy/>.

You have read, understand and agree that the information contained in the Proposal and all documents attached to and incorporated into the Proposal, is correct and has been disclosed to you prior to authorizing Gallagher to bind coverage and/or provide services to you. By signing below, or authorizing Gallagher to bind your insurance coverage through email when allowed, you acknowledge you have reviewed and agree with terms, conditions and disclosures contained in the Proposal.

By: _____
Print Name (Specify Title)

Company

Signature

Date: _____