COMMERCIAL PACKAGE POLICY

INSURANCE BINDER / BOUND QUOTE CONFIRMATION

BINDER NO. MHC-BND-270001-01	POLICY NO. MHC-CPP-270001	STATUS BOUND - SUBJECT TO TERMS

This binder confirms the placement of the coverage summarized below for the stated policy period.

01 | NAMED INSURED & POLICY DECLARATIONS

Named Insured	Apex Mechanical LLC	**Policy Type**	Commercial Package Policy
Mailing Address	4100 Westpark Drive, Suite 220, Houston, TX 77027	**Business Operations**	Mechanical / HVAC contracting and installation
Policy Period	01/01/2027 - 01/01/2028	**Effective Time**	12:01 AM local time at mailing address
Producer	Summit Ridge Risk Partners (specimen)	**Underwriting Office**	Commercial Lines - Houston Region

02 | COVERAGE SUMMARY

COMMERCIAL GENERAL LIABILITY | Occurrence

Coverage	Limit of Insurance
Each Occurrence	$1,000,000
General Aggregate	$2,000,000
Products / Completed Operations Aggregate	$2,000,000
Personal & Advertising Injury	$1,000,000
Damage to Premises Rented to You	$100,000 any one premises
Medical Expense	$5,000 any one person

COMMERCIAL PROPERTY | Location 001

Premises / Covered Property	Limit / Valuation
8800 Foundry Loop, Houston, TX 77041 - Building	$1,800,000 - Replacement Cost
Business Personal Property	$600,000 - Replacement Cost
Business Income & Extra Expense	$250,000 - 12-month maximum period

PROPERTY DEDUCTIBLES

Cause of Loss	Deductible
All Other Covered Causes of Loss	$2,500 each occurrence
Wind / Hail	$5,000 each occurrence

GENERAL LIABILITY	COMMERCIAL PROPERTY	ANNUAL PACKAGE PREMIUM
$16,850	**$12,420**	**$29,270**

BINDER ATTACHMENT

SCHEDULE OF FORMS, CONDITIONS & BINDING CONFIRMATION

03 | SCHEDULE OF FORMS & ENDORSEMENTS

Form Number	Edition	Form Title / Description
IL 00 17	11 98	Common Policy Conditions
CG 00 01	04 13	Commercial General Liability Coverage Form - Occurrence
CG 20 10	12 19	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization (Ongoing Operations)
CG 20 37	12 19	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization (Completed Operations)
CP 00 10	10 12	Building and Personal Property Coverage Form
CP 10 30	09 17	Causes of Loss - Special Form
CP 00 90	07 88	Commercial Property Conditions

04 | BINDING TERMS & NOTICES

Coverage Basis	Coverage is bound for the policy period shown on Page 1, subject to the terms, conditions, exclusions, limitations and applicable forms identified in this binder and the policy as issued.
General Liability	The Commercial General Liability coverage is written on an occurrence basis. The limits shown are subject to the applicable policy aggregates and all terms of CG 00 01.
Property Valuation	Building and business personal property are shown on a replacement cost basis, subject to applicable valuation, coinsurance, protective safeguards and loss settlement provisions.
Additional Insureds	Additional insured status applies only to persons or organizations qualifying under and specifically scheduled by an applicable endorsement, where required and agreed in writing.
Premium & Billing	Annual package premium shown on Page 1 is $29,270, before any applicable taxes, assessments, installment charges or fees not included in this specimen.

05 | BINDING CONFIRMATION

Meridian Harbor Casualty Company (a fictional carrier for document-testing purposes) confirms that the above-described Commercial Package Policy coverage is bound effective 01/01/2027 at 12:01 AM local time, subject to the coverage terms and conditions stated herein. This binder is temporary evidence of the insurance described and is subject to replacement by the policy contract. In the event of any conflict, the issued policy contract controls, except to the extent applicable law provides otherwise.

AUTHORIZED CARRIER REPRESENTATIVE	PRODUCER / AGENCY ACKNOWLEDGMENT
_____ Commercial Underwriting Department Date: December 22, 2026	_____ Summit Ridge Risk Partners Date: December 22, 2026

SPECIMEN DOCUMENT - FICTIONAL INSURER, INSURED RISK DETAILS AND POLICY TERMS. NOT VALID FOR BINDING, CERTIFICATE, OR COVERAGE VERIFICATION PURPOSES.