

## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 08/11/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

th	is certificate does not confer rights t	o the	cert	ificate holder in lieu of si			).				
PRO	DUCER				CONTA NAME:	<sup>ст</sup> John Walla	ace				
Vouch Insurance Services, LLC					PHONE (A/C, No, Ext): (415) 488-6728 FAX (A/C, No): (415) 366-2758						
Vouch Specialty Insurance Services, LLC 3739 Balboa St, #1073 San Francisco, CA 94121					E-MAIL ADDRESS: COIs@vouch.us						
					INSURER(S) AFFORDING COVERAGE				NAIC#		
					INSLIDE						12831
INSURED					INSURER B: United Specialty Insurance Company				12537		
Deferred Inc.									27154		
	111B South Governors Avenue				INSURER C: Atlantic Specialty Insurance Company				27104		
	STE 20505				INSURE						
	Dover, DE 19904				INSURE						
	VERAGES CER	TIEI	CATE	NUMBED.	INSURE	RF:		REVISION NUM	ADED.		
	HIS IS TO CERTIFY THAT THE POLICIES			NUMBER:	/E BEE	N ISSUED TO				IE DOI	ICV DEDIOD
	DICATED. NOTWITHSTANDING ANY RE										
	ERTIFICATE MAY BE ISSUED OR MAY							HEREIN IS SUE	BJECT TO	ALL T	HE TERMS,
L. INSR	KCLUSIONS AND CONDITIONS OF SUCH		CIES. I <mark>SUBR</mark>		BEEN	POLICY EFF	PAID CLAIMS. POLICY EXP				
LTR	TYPE OF INSURANCE	INSD	WVD	POLICY NUMBER		(MM/DD/YYYY)	(MM/DD/YYYY)		LIMITS		
	X COMMERCIAL GENERAL LIABILITY							EACH OCCURRENCE		\$1,000	0,000
	CLAIMS-MADE X OCCUR				2IFP			DAMAGE TO RENTED PREMISES (Ea occurrence)		\$ 100,0	000
								MED EXP (Any one p	person)	\$10,00	00
Α			Υ	HDG.BOP.25.VXYP-2		06-08-2025	06-08-2026	PERSONAL & ADV I	NJURY	\$EXC	LUDED
	GEN'L AGGREGATE LIMIT APPLIES PER:							GENERAL AGGREG	SATE	FE \$2,000,000	
	X POLICY PRO- JECT LOC							PRODUCTS - COMP	P/OP AGG	\$2,000	0,000
	OTHER:									\$	
	AUTOMOBILE LIABILITY							COMBINED SINGLE (Ea accident)	LIMIT	\$	
	ANY AUTO							BODILY INJURY (Pe	er person)	\$	
	OWNED SCHEDULED AUTOS ONLY							BODILY INJURY (Pe	er accident)	\$	
	HIRED NON-OWNED AUTOS ONLY							PROPERTY DAMAG (Per accident)	E	\$	
	AUTOS ONET							(i ci doolderit)		\$	
	UMBRELLA LIAB OCCUR							EACH OCCURRENC	CF.	\$	
	EXCESS LIAB CLAIMS-MADE							AGGREGATE		\$	
	DED RETENTION\$							NOCKEONIE		\$	
	WORKERS COMPENSATION							PER STATUTE	OTH- ER	Ψ	
	AND EMPLOYERS' LIABILITY  ANYPROPRIETOR/PARTNER/EXECUTIVE  Y/N							E.L. EACH ACCIDEN		\$	
	OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	N/A						E.L. DISEASE - EA E			
	If ves. describe under									\$	
	DÉSCRIPTION OF OPERATIONS below  See Additional Remarks Schedule							E.L. DISEASE - POL	ICT LIVIT	Ф	
	See Additional Remarks Schedule										
DES	CRIPTION OF OPERATIONS / LOCATIONS / VEHIC	IFS (4	ACORD	101 Additional Remarks Schedu	le may h	e attached if more	e snace is require	2d)			
	e Additional Remarks Schedule	(,			.c,a, 2	o anaonoa n mon	o opaco 10 10quii 1	,			
00	7 Additional Nomano Concado										
CERTIFICATE HOLDER				CANCELLATION							
Informational Purposes Only					SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.						
					AUTHORIZED REPRESENTATIVE						

John Walter

<b>AGENCY</b>	CUSTOMER ID:	Deferred Inc
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LOC #:

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<b>ACORD</b>

## ADDITIONAL REMARKS SCHEDULE

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AGENCY		NAMED INSURED			
Vouch Insurance Services, LLC		Deferred Inc.			
POLICY NUMBER	1111B South Governors Avenue STE 20505 Dover, DE 19904				
CARRIER	NAIC CODE				
		EFFECTIVE DATE:			

## **ADDITIONAL REMARKS**

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,				
FORM NUMBER: 25	FORM TITLE: _	Certificate of Liability Insurance		

Businessowners Policy HDG.BOP.25.VXYP-2IFP includes a waiver of subrogation for any person or organization that Deferred Inc. enters into a written contract with and such contract requires the coverage provided by the endorsement (BP 04 97).

Insurer A: HDG.MPL.25.F3FZ-Z6WU, Effective 06/08/2025 - 06/08/2026 Policy Aggregate Liability Limit: \$250,000 Management Liability Limit: \$250,000

Insurer B: HDG.CEM.25.0K5M-8FWM, Effective 06/08/2025 - 06/08/2026

Policy Aggregate Liability Limit: \$5,000,000 Cyber Aggregate Liability Limit: \$1,000,000

Errors & Omissions Aggregate Liability Limit: \$5,000,000

Insurer C: MML-37237-24, Effective 10/09/2024 - 10/09/2025

Policy Aggregate Liability Limit: \$5,000,000 Forgery or Alteration Liability Limit: \$5,000,000