



152 3rd Avenue South Suite 105
Edmonds, WA 98020
Ph: 425-774-2237
www.rtspecialty.com

16215237

CONFIRMATION OF INSURANCE

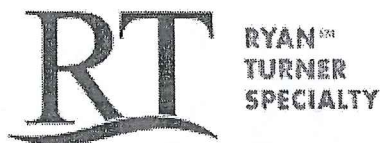
November 16, 2016

Michael Teng Agency
Michael Teng
14150 NE 21st Street
Bellevue, WA 98007

FROM: Amy Davis for Sue Brennan

I am pleased to confirm that your Excess Liability insurance has been bound pursuant to your request. The attached Confirmation of Insurance will serve as evidence of coverage until the insurance carrier issues the policy. This insurance document summarizes the policy referenced above and is not intended to reflect all the terms and conditions or exclusions of the referenced policy. In the event of a claim, coverage will be determined by the referenced policy, subject to all the terms, exclusions and conditions of such. Moreover, the information contained in this document reflects bound coverage as of the effective date of the referenced policy and does not include subsequent changes by the insurer or changes in the applicable rates for taxes or governmental fees.

NAMED INSURED:	Seattle Travel Services, LLC 28116 10Ave S Seattle, WA 98198
PRIMARY RISK ZIP CODE:	98198
COVERAGE:	Excess Liability
INSURER:	Scottsdale Indemnity Company - Admitted
POLICY NUMBER:	XLS0100962
POLICY TERM:	11/15/2016 - 11/15/2017
POLICY PREMIUM:	\$7,250.00
TRIA:	25% MEP
FEES:	Brokerage Fee \$300.00
	TOTAL FEES: \$300.00
TOTAL:	\$7,550.00
AGENT COMMISSION:	10%



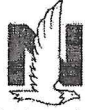
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HOME STATE FOR NON-ADMITTED RISKS

Taxes and governmental fees are estimates and subject to change based upon current rates of the Home State and risk information available at the date of binding. The Home State of the Insured for a non-admitted risk shall be determined in accordance with the Nonadmitted and Reinsurance Act of 2010, 15. U.S.C §8201, etc. ("NRA"). Some states require the producing broker to submit a written verification of the insured's Home State for our records. The applicable law of the Home State governing cancellation or non-renewal of insurance shall apply to this Policy.

Any amendments to coverage must be specifically requested in writing or by submitting a policy change request form and then approved by the Insurer. Coverage cannot be affected, amended, extended or altered through the issuance of certificates of insurance. Underlying Insurers must be rated A- VII or better by A.M. Best.



Nationwide

E&S/Specialty—Brokerage

REVISED

EXCESS BINDER

Attention: Sue Brennan R-T Specialty WA

Account Name: Seattle Travel Service LLC

Date Bound: November 16, 2016 **Submission #:** 103227269A

Assigned Policy Number: XLS0100962

Company: Scottsdale Insurance Company

Premium: \$7,250 **Eff. Date:** 11/15/2016 **Exp. Date:** 10/27/2017
\$0 Terrorism¹

Total Premium: \$7,250 **Term** **Predominant State:** Washington

Coverage Form: COMMERCIAL LIABILITY EXCESS CX 00 01 (04-13)

Limits: \$3,000,000 Each Occurrence or Accident
\$3,000,000 Annual Aggregate

Forms and Endorsements (Plus Applicable State Endorsements):

- Abuse or Molestation Exclusion XLS-1330 (11-08)
- Asbestos Exclusion XLS-0160 (11-08)
- Assault and Battery Exclusion XLS-0170 (11-08)
- Care, Custody, or Control Exclusion XLS-0270 (05-15)
- Cross Liability Exclusion (Named Insured) XLS-0381 (05-15)
- Employees Retirement Income Security (ERIS) Act Exclusion XLS-0530 (05-15)
- Employment Related Practices Exclusion XLS-0520 (11-08)
- Exclusion - Access or Disclosure of Confidential or Personal Information CX 21 43 (05-14)
- Exclusion - Unmanned Aircraft CX 21 71 (06-15)
- Fungi and Bacteria Exclusion XLS-1503 (11-08)
- Known Injury or Damage Exclusion XLS-0795 (11-08)
- Lead Contamination Exclusion XLS-0821 (11-08)
- Limits Endorsement XLS-2383 (04-13)
- Minimum Earned Cancellation Premium UTS-119g (06-14)
- Non-Owned Auto and Hired Auto Liability Exclusion XLS-0925 (11-08)
- Nuclear Energy Liability Exclusion Endorsement CX 21 01 (9-08)
- Professional Liability Exclusion XLS-1160 (11-08)
- Punitive Damage Exclusion UTS-74g (8-95)
- Service of Suit Endorsement UTS-9g (5-96)
- Silica Exclusion XLS-2341 (11-08)
- State Amendatory Endorsements as pertains to Washington;
- Total Pollution Exclusion Endorsement CX 21 02 (04-13)
- Underlying Sublimit Coverage Exclusion XLS-2322 (11-08)
- Violation of Statutes that Govern Emails XLS-2318 (11-08)
- War Liability Exclusion XLS-1502 (11-08)

Underlying Insurance:

Auto Liability Carrier: United Financial Casualty Co Effective Dates: 10/27/2016 to 10/27/2017 Combined Single Limit; \$1,500,000 Each Accident;		
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Rating Basis:

Rate is flat.

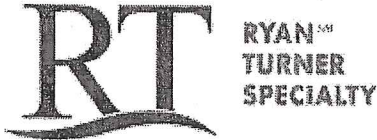
Basis:

Rate: N/A per no exposure basis.

¹ Terrorism as defined by the Terrorism Risk Insurance Act of 2002.

NOTE: Premium shall be due no later than 30 days from the end of the month in which the policy is effective.

NOTE: All underlying carriers must have a minimum A. M. Best's rating of B + V or better.
All named insureds included on this policy are also warranted to be included on underlying policies.



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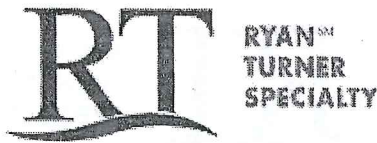
SPECIAL CONDITIONS / OTHER COVERAGES:

NO FLAT CANCELLATIONS
ALL FEES ARE FULLY EARNED AT INCEPTION

For R-T Specialty to file the surplus lines taxes on your behalf, please complete the surplus lines tax document and return with your request to bind. Due to state regulations, R-T Specialty requires tax documents to be completed within 24 to 48 hours of binding. Please be diligent in returning tax forms.

A handwritten signature in black ink, appearing to be 'Ryan Turner', written over a horizontal line.

Authorized Representative



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PREMIUM FINANCE (if not included in the quote document) If the insured and the Insurer agree to bind coverage and the premium will be financed, we will need the following information and, upon binding, please instruct the premium finance company to send documents to our attention. Premium Finance funds should always be paid to R-T Specialty, LLC:

Name of Premium Finance Company:	
Premium Finance Account Number:	

PRODUCER COMPENSATION: (if not included in the quote document)

In order to place the insurance requested we may charge a reasonable fee for additional services that may include performing a risk analysis, comparing policies, processing submissions, communication expenses, inspections, working with underwriters on the coverage proposal, issuing policies or servicing the policy after issuance. We have extensive insurance experience and will represent you honestly and competently in rendering services. Third-party inspection or other fees may be separately itemized upon request. If the insured recommends an inspection company we will endeavor to determine if it is approved by the Insurer. To the extent the insured paid us a fee for services, we represent the insured in performing those services. Our fees are fully earned and nonrefundable, except when required by applicable law. Our fees are applied to new policies, renewal policies, endorsements and certificates. Fees applicable to each renewal, endorsement and certificate will be explained in the quotes. In the event that the premium is adjustable upwards, our fees are adjustable as well and will be collected against any additional premium. The fee charged by us does not obligate the insured to purchase the proposed insurance or the Insurer to bind the proposed insurance. Our fee is not imposed by state law or the Insurer. This fee authorization shall remain operative until terminated by written notice. Depending upon the Insurer involved with your placement, we may also receive a commission from the Insurer.

We may also have an agreement with the Insurer that we are proposing for your insurance that may pay us future additional compensation. This type of compensation is in addition to any fees and/or commissions that we have agreed to accept for servicing your insurance. This compensation could be based on formulas that consider the volume of business placed with the company, the profitability of that business, how much of the business is retained for the company's account each year, and other factors. The agreements frequently consider total eligible premium from all clients placed during a calendar year and any profit-sharing payment is usually received after the end of the following calendar year. Because of variables in these programs, we have no accurate way at this time to determine the amount of any additional compensation that might be attributable to your insurance.

Insurers may choose to delegate their authority for some classes of business to underwriting managers. Some affiliates of Ryan Specialty Group, LLC (RSG) have been delegated authority for underwriting or other services on behalf of Insurers. An underwriting manager (UM) is a segregated business unit separate from the brokering, sales and service teams within RSG. If you need additional information about the compensation arrangements for RSG affiliated UM's or producers please contact your RSG representative.

R-T Specialty, LLC (RT), a subsidiary of Ryan Specialty Group, LLC, provides wholesale brokerage and other services to agents and brokers. RT is a Delaware limited liability company based in Illinois. As a wholesale broker, RT does not solicit insurance from the public. Some products may only be available in certain states, and some products may only be available from surplus lines Insurers. In California: R-T Specialty Insurance Services, LLC License #0G97516.

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