

## Progressive Businessowners Policy Declarations



GOLDEN RAINBOW INS  
1615 S EASTERN AVE  
LAS VEGAS, NV 89104  
(702) 307-3300

P.O. BOX 438001  
Highland Heights, Ohio 44143  
Phone: 888-426-7064  
BOPService@progressive.com

### Insured Information

BRYAN R GOMEZ INGRAM  
SAMUEL GOMEZ BARRERA  
DESERT PEAK PROPERTY SERVICES  
1225 S ARLINGTON ST  
LAS VEGAS, NV 89104

**Total Policy Premium:** \$1,494.00  
**Underwritten by:** United Financial Casualty Company  
**Policy Number:** PGR973470510  
**Policy Period:** 07/02/2026 - 07/02/2027  
**Policy Change(s) Effective:** 07/02/2026 at 12:01 a.m. ET

**Nature of Business:** Contractor  
**Entity:** Individual/Sole Proprietor  
**Class Code:** 77999 - Handyperson

**Report a Claim:** 855-737-4527

Annual Sales See Application  
Number of Employees See Application  
Employee Payroll See Application

This document and your policy contract define our insuring agreement. In return for payment of premium and subject to all the terms of this policy, we agree to provide you insurance as stated in the policy.

### Liability Coverages

Each paid claim for the following coverages reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II - Liability in the Businessowners Coverage Form and any attached endorsements.

#### Liability Coverages

| Coverage                                              | Coverage Limit |
|-------------------------------------------------------|----------------|
| Liability and Medical Expenses (per occurrence limit) | \$1,000,000    |
| Personal and Advertising Injury                       | Included       |
| Other Than Products/Completed Operations Aggregate    | \$2,000,000    |
| Products/Completed Operations Aggregate               | \$2,000,000    |
| Damage to Premises Rented to You                      | \$50,000       |
| Medical Expenses (per person)                         | \$5,000        |
| Supplementary Payments - Cost of Bail Bonds           | \$250          |
| Supplementary Payments - Loss of Earnings             | \$250          |

### Endorsements

#### Policy Coverage Endorsements

| Coverage | Coverage Limit | Deductible |
|----------|----------------|------------|
|----------|----------------|------------|

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|                                                                  |                               |
|------------------------------------------------------------------|-------------------------------|
| Contractor/Sub-Contractor Insurance Requirements Endorsement     | Selected                      |
| Damage to Work Performed by Subcontractors Exclusion             | Selected                      |
| Designated Work Exclusion                                        | Selected                      |
| Description of Your Work                                         | Tree trimming or tree removal |
| Exclusion - Specified Contractor Activities                      | Selected                      |
| Multi-Unit and Tract Housing Residential Exclusion - 10 Unit Max | Selected                      |
| Newly Acquired Organizations                                     | Selected                      |
| Prior Work Exclusion                                             | Selected                      |
| Snow Removal Liability Exclusion                                 | Selected                      |
| Total Pollution Exclusion with a Hostile Fire Exception          | Selected                      |

**Policy Premium**

|                             |            |
|-----------------------------|------------|
| Certified Acts of Terrorism | \$0        |
| Total Premium               | \$1,494.00 |

Policy Premium includes Premium Taxes, Surcharges and Fees

This policy is subject to an annual premium audit.

|                 |            |
|-----------------|------------|
| Advance Premium | \$1,494.00 |
|-----------------|------------|

**Notes:** Changed customer information

**Policy Forms and Endorsements that apply to this policy**

| Description                                                                                 | Form Number    |
|---------------------------------------------------------------------------------------------|----------------|
| Abuse and Molestation Exclusion                                                             | B100 01 18     |
| Asbestos, Lead and Silica Exclusion                                                         | B101 01 18     |
| Businessowners Coverage Form                                                                | B113 01 18     |
| Cap on Losses from Certified Acts of Terrorism                                              | BP 05 23 01 15 |
| Communicable Disease Exclusion                                                              | B247 06 22     |
| Contractor/Sub-Contractor Insurance Requirements Endorsement                                | B272 12 23     |
| Cyber Incident Liability Exclusion                                                          | BP 18 03 12 23 |
| Defective Drywall Exclusion                                                                 | B102 03 22     |
| Disclosure Pursuant to Terrorism Risk Insurance Act                                         | B159 08 21     |
| Employment-Related Practices Exclusion                                                      | BP 04 17 01 10 |
| Exclusion - Access or Disclosure of Confidential or Personal Material or Information        | BP 15 04 12 23 |
| Exclusion - Continuous or Progressive Injury Originally Occurring Before the Inception Date | B198 12 19     |
| Exclusion - Damage to Work Performed by Subcontractors on Your Behalf                       | BP 14 19 01 10 |
| Exclusion - Designated Work                                                                 | B233 10 21     |
| Exclusion - Exterior Insulation and Finish Systems                                          | BP 14 08 01 10 |
| Exclusion - New Residential Construction Defect                                             | B197 12 19     |
| Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)                            | B276 12 23     |
| Exclusion - Specified Contractor Activities                                                 | B271 12 23     |
| Exclusion - Unmanned Aircraft                                                               | BP 15 11 12 16 |
| Exclusion - Violation of Law Addressing Data Privacy                                        | B277 01 24     |
| Exclusion of Punitive Damages Related to a Certified Act of Terrorism                       | B182 06 18     |
| Fungi or Bacteria Exclusion (Liability)                                                     | BP 05 77 01 06 |
| Multi-Unit and Tract Housing Residential Exclusion - 10 Unit Max                            | B267 08 25     |
| Nevada Changes                                                                              | B110 NV 01 26  |
| Newly Acquired Organizations                                                                | BP 04 54 01 06 |
| Premium Audit Noncompliance Charge                                                          | B294 08 25     |
| Prior Work Exclusion                                                                        | B232 10 21     |
| Roofing Operations Exclusion                                                                | B212 07 20     |
| Snow Removal Liability Exclusion                                                            | B195 01 19     |
| Total Pollution Exclusion with a Hostile Fire Exception                                     | B266 05 23     |



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**Agent Countersignature**

Rhonda Gold-Charbonneau

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**Agent Countersignature Printed Name**



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**Secretary Signature**

Patricia M. Corwin

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**Secretary Printed Name**