



HOME OFFICE
SAN FRANCISCO

9083764-24
RENEWAL
NF
7-34-47-37
PAGE 1 OF 1

ALL EFFECTIVE DATES ARE
AT 12:01 AM PACIFIC
STANDARD TIME OR THE
TIME INDICATED AT
PACIFIC STANDARD TIME

EFFECTIVE NOVEMBER 1, 2024 AT 12.01 A.M.

FACTORY DIRECT PATIO COVERS INC

15 ENTERPRISE STE 250
ALISO VIEJO, CA 92656

ANYTHING IN THIS POLICY TO THE CONTRARY NOTWITHSTANDING, IT IS
AGREED THAT THE MAIL ADDRESS APPEARING IN THIS POLICY
IS CHANGED TO READ-

15 ENTERPRISE STE 250
ALISO VIEJO, CA 92656

NOTHING IN THIS ENDORSEMENT CONTAINED SHALL BE HELD TO VARY, ALTER, WAIVE
OR EXTEND ANY OF THE TERMS, CONDITIONS, AGREEMENTS, OR LIMITATIONS OF THIS
POLICY OTHER THAN AS STATED. NOTHING ELSEWHERE IN THIS POLICY SHALL BE
HELD TO VARY, ALTER, WAIVE OR LIMIT THE TERMS, CONDITIONS, AGREEMENTS OR
LIMITATIONS OF THIS ENDORSEMENT.

COUNTERSIGNED AND ISSUED AT SAN FRANCISCO:

DECEMBER 13, 2024

9908

Kent R. Van Lan
AUTHORIZED REPRESENTATIVE

Vernon Steiner
PRESIDENT AND CEO



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FACTORY DIRECT PATIO COVERS INC

15 ENTERPRISE STE 250
ALISO VIEJO, CA 92656

ANYTHING IN THIS POLICY TO THE CONTRARY NOTWITHSTANDING, IT IS
AGREED THAT THE FOLLOWING LOCATION(S) APPEARING IN THIS POLICY
IS (ARE) HEREBY ELIMINATED.

24 AMADOR WAY
ALISO VIEJO CA 92656

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COUNTERSIGNED AND ISSUED AT SAN FRANCISCO:

DECEMBER 13, 2024

9920

AUTHORIZED REPRESENTATIVE

PRESIDENT AND CEO



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FACTORY DIRECT PATIO COVERS INC

15 ENTERPRISE STE 250
ALISO VIEJO, CA 92656

ANYTHING IN THIS POLICY TO THE CONTRARY NOTWITHSTANDING, IT IS
AGREED THAT THE FOLLOWING LOCATION(S) IS (ARE) HEREBY ADDED TO AND
MADE A PART OF THIS POLICY.

15 ENTERPRISE STE 250
ALISO VIEJO CA 92656 2654

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COUNTERSIGNED AND ISSUED AT SAN FRANCISCO:

DECEMBER 13, 2024

9919

Kent R. Van Lan
AUTHORIZED REPRESENTATIVE

Vernon Steiner
PRESIDENT AND CEO



ENDORSEMENT AGREEMENT

BROKER COPY

INTERIM BILLING RATE MODIFICATION

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FACTORY DIRECT PATIO COVERS INC

15 ENTERPRISE STE 250
ALISO VIEJO, CA 92656

ANY CONTRADICTION BETWEEN THE POLICY AND THIS ENDORSEMENT WILL BE
CONTROLLED BY THIS ENDORSEMENT.

IT IS AGREED THAT THE INTERIM BILLING RATE AND RATING PLAN
CREDITS (DEBITS) ARE AMENDED AS FOLLOWS.

EFFECTIVE FROM 11/01/24 TO 11/01/25

RATING PLAN MODIFIER 1.18800

ESTIMATED PREMIUM DISCOUNT MODIFIER 1.00000

COMPOSITE FACTOR APPLIED TO BASE RATES
TO DERIVE INTERIM BILLING RATES. 1.18800

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*****
*
* PREMIUM DISCOUNT SCHEDULE EFFECTIVE 11/01/24 TO 11/01/25 *
*
* ESTIMATED MODIFIED PREMIUM IS DISCOUNTED *
* ACCORDING TO THE FOLLOWING SCHEDULE: *
* FIRST ABOVE *
* $5,000 $5,000 *
* 0.0% 11.3% *
*
*****

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THE ESTIMATED PREMIUM DISCOUNT IS BASED ON AN ESTIMATE OF YOUR
PAYROLL. ACTUAL PREMIUM DISCOUNT APPLIED AT FINAL BILLING WILL
BE BASED ON THE ACTUAL PAYROLL REPORTED ON YOUR POLICY AND
SUBJECT TO AUDIT.

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COUNTERSIGNED AND ISSUED AT SAN FRANCISCO:

DECEMBER 13, 2024

2900F

Kent R. Van Lan
AUTHORIZED REPRESENTATIVE

Vernon Steiner
PRESIDENT AND CEO



ENDORSEMENT AGREEMENT

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INTERIM BILLING RATE MODIFICATION

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FACTORY DIRECT PATIO COVERS INC

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ALISO VIEJO, CA 92656

CONTINUED

IT IS FURTHER AGREED THAT THE FOLLOWING STANDARD CLASS CODE,
BASE RATE AND INTERIM BILLING RATE SHALL APPLY FROM
11/01/24 TO 11/01/25

<u>STANDARD CLASS CODE</u>	<u>BASE RATE*</u>	<u>INTERIM BILLING RATE*</u>
8810-1	0.67	0.80
8742-1	0.93	1.10
8871-1	0.54	0.64
5102-1	16.54	19.65

* THE BASE RATE IS PROVIDED FOR YOUR INFORMATION. IT IS THE
RATE WHICH STATE FUND HAS FILED WITH THE DEPARTMENT OF
INSURANCE. THE INTERIM BILLING RATE WILL BE USED ON PAYROLL
REPORTS. IT TAKES INTO ACCOUNT RATING PLAN CREDITS (OR
DEBITS) WHICH WILL APPLY AT FINAL BILLING.

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ANYTHING IN THIS POLICY TO THE CONTRARY NOTWITHSTANDING, IT IS
AGREED THAT THE ESTIMATED ANNUAL PREMIUM APPEARING IN THIS POLICY
IS CHANGED TO READ-

2,235.00

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COUNTERSIGNED AND ISSUED AT SAN FRANCISCO:

DECEMBER 13, 2024

9911

AUTHORIZED REPRESENTATIVE

PRESIDENT AND CEO

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**9083764-24
RENEWAL
NF**

**PLEASE KEEP THIS
ENDORSEMENT
WITH YOUR POLICY**

Dear Policyholder:

These endorsements amend and are part of your policy.
Please keep them with your documents for future reference.

If you have any questions concerning these endorsements, Please contact
your local State Fund office.

