

# CSU Producer Resources, Inc.

A subsidiary of Cincinnati Financial Corporation  
P.O. Box 145496, Cincinnati, OH 45250-5496  
513-870-2000

**Date:** 01/11/2024

**To:** Associated Services in Insurance, Inc.  
1321 SW Eagles Pkwy Ste A  
Grain Valley MO 64029  
  
24-122

**From:** Christina Hibbard

**Insured:** Keystone Sporting Arms, LLC

**Mailing Address:** 155 SODOM RD  
MILTON PA 17847

## INSURANCE BINDER

Thank you for placing your insurance with us. Please read this binder carefully since coverage terms may not be the same as you requested. This binder serves as proof of insurance beginning on the Effective Date shown below, subject to all terms and conditions of the policy or policies that will be issued. In the event of any inconsistency, the terms and conditions of the policy or policies prevail.

Coverage to be provided by The Cincinnati Specialty Underwriters Insurance Company, an approved non-admitted company.

**NOTICE TO POLICYHOLDER:**  
The insurer which has issued this insurance is not licensed by the Pennsylvania Insurance Department and is subject to limited regulation. This insurance is NOT covered by the Pennsylvania Property and Casualty Insurance Guaranty Association.

**Effective Date:** 01/21/2024      **Expiration Date:** 01/21/2025

**Policy Number:** CSU0181765

**Description of Operations:** Firearms Manufacturing

**Coverage:**  
**General Liability - CLAIMS MADE**

**Retroactive Date:** 01/07/2004

Limits of Insurance	
Each Occurrence	\$ 2,000,000
Damage to Premises Rented to You	\$ 100,000
Medical Expense	Excluded
Each Offense – Personal & Advertising Injury	\$ 2,000,000
General Aggregate other than Completed Operations	\$ 2,000,000
Products/Completed Operations Aggregate	\$ 2,000,000

Deductible	Per Claim	Per Occurrence
Bodily Injury	Not Applicable	Not Applicable
Property Damage	Not Applicable	Not Applicable
Combined BI and PD	\$ 5,000	Not Applicable

Re:  
Keystone Sporting Arms, LLC

### Agency Bill:

Premium:	
CGL Deposit Premium	\$ 32,707.00
Flat Premium	\$ N/A
Terrorism Risk Insurance Act	\$ 327.00
Broker Fee	\$ 50.00
Surplus Lines Tax	\$ 991.02
Stamping Fee	\$ 20.00
Other Taxes or Fees	\$ N/A
TOTAL	\$ 34,095.02

### Provisions applicable to premium:

**A. Premium is subject to annual audit:**  Yes  No

**B. Agency Bill Payment Terms:** Premium is payable in full on the 25th of the month following the statement month. If payment is not received by the 25th of the month following the statement month, coverage will be cancelled and may not be reinstated or may not be reinstated at the same terms and conditions. If premium is financed and the finance company requests the company to cancel coverage, the company will honor that request. If the finance company subsequently requests the company to reinstate coverage, the company, at its sole discretion, may not reinstate coverage or may reinstate coverage with a gap in coverage terms or conditions.

**C. Minimum Earned Premium at Inception:** 25 %

Minimum earned premium is the minimum amount to be retained as premium if coverage is cancelled at the insured's request after coverage is bound with the company.

**D. Minimum Premium** is the lowest amount to be retained for the policy period. Minimum premium is equal to 75 % of the deposit premium.

**E. Flat Premium:** Any premium shown as a flat is fully earned and is not subject to the minimum earned premium.

**F. Broker Fee:** The broker fee is considered a flat charge and fully earned and is not subject to the minimum earned premium.

### Forms and Endorsements:

Refer to Forms and Endorsements Schedule **CSIA406**

### Standard Terms and Conditions:

1. Commission: 15 %
2. In compliance with TRIA, a signed disclosure statement and coverage selection form is required at the time coverage is bound.

### Additional Terms and Conditions and Remarks:

Re:

Keystone Sporting Arms, LLC

**Authority to Issue Certificates of Insurance:**

After coverage is bound with our prior approval, you may issue **unmodified** ACORD Certificates of Insurance with an accurate representation of the coverage form and endorsements applicable to the policy at the time you issue the Certificate. No modification to the ACORD Certificate of Insurance is allowed without prior written approval from the company.

Certificates of Insurance do not amend, extend or alter policy coverage, terms or conditions in any manner. Changes to the policy are permitted only with prior written approval by the company.

Signed by: Scott Hintze Broker Number 527787  
(Authorized representative or countersignature, where applicable)

## Forms and Endorsements Schedule

**POLICY NUMBER:** CSU0181765

**POLICY EFFECTIVE DATE:** 01/21/2024

**NAMED INSURED:** Keystone Sporting Arms, LLC

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### FORMS APPLICABLE

#### Forms Applicable - Common Forms

CSIA501 (07/14) Common Policy Declarations  
CSIA409 (01/08) Named Insured Schedule  
CSIA410 (03/08) Notice to Policyholders  
CSIA417 (01/15) Cap On Losses From Certified Acts Of Terrorism  
CSIA423PA (05/10) Important Notice  
CSIA448 (09/20) Policyholder Notice Terrorism Insurance Coverage  
CSIA403 (11/17) Special Provisions - Premium  
CSIA404 (08/07) Service of Suit  
CSIA464 (02/23) U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policy  
CSIA301 (02/23) War Exclusion

#### Forms Applicable - Commercial General Liability

CSGA502 (04/08) Commercial General Liability Coverage Part Declarations Claims-Made Coverage  
CSGA403 (10/07) Liability Premises Schedule  
CSGA408 (04/08) Commercial General Liability Classification and Premium Schedule  
CG0002TOC (04/13) Commercial General Liability Coverage Form Coverages A & B Provide Claims-Made Coverage Table of Co  
CG0002 (04/13) Commercial General Liability Coverage Form Coverages A & B Provide Claims-Made Coverage  
CSGA434 (11/08) Automatic Additional Insured-Specified Relationships  
CSGA4027 (08/13) Additional Insured - Vendors When Required By Contract  
CSGA371 (12/08) Exclusion-Metal Gas  
CSGA4087 (12/12) Waiver of Transfer of Rights of Recovery Against Others to Us - Per Contract  
CSGA356 (06/08) Exclusion - Microorganisms Biological Organisms Bioaerosols or Organic Contaminants  
CSGA355 (06/08) Exclusion - Formaldehyde

## Forms and Endorsements Schedule

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NAMED INSURED: Keystone Sporting Arms, LLC

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### FORMS APPLICABLE

#### Forms Applicable - Commercial General Liability

CSGA309 (01/08) Exclusion - Aircraft Products and Grounding  
CSGA4046 (07/12) Amendment - Definition of Employee  
CSGA344 (03/08) Exclusion - Respirable Dust  
CSGA3188 (11/20) Exclusion - Bump-Stock Device  
CG2233 (04/13) Exclusion - Testing or Consulting Errors and Omissions  
CSGA320 (01/08) Exclusion - Intellectual Property  
CSGA3061 (08/12) Exclusion - Gun Safety Conceal And Carry Instruction  
CG2107 (05/14) Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability  
IL0910 (07/02) PA Notice  
IL0120 (10/13) Pennsylvania Changes - Defense Costs  
CG0300 (01/96) Deductible Liability Insurance  
IL0246 (09/07) Pennsylvania Changes - Cancellation and Nonrenewal  
CG2150 (04/13) Amendment of Liquor Liability Exclusion  
CSGA354 (12/08) Changes to Commercial General Liability Coverage Form-Claims-Made  
CG2196 (03/05) Silica Or Silica-Related Dust Exclusion  
CSGA306 (04/20) Exclusion - Communicable Disease, Contagious Disease or Infectious Disease  
CG2426 (04/13) Amendment of Insured Contract Definition  
CSGA418 (06/08) Amendment of Pollutants Definition  
CSGA365 (06/08) Limitation - Extended Reporting Periods  
CSGA364 (06/08) Exclusion - Coverage C - Medical Payments  
CSGA361 (06/08) Exclusion - Fungi or Bacteria  
CSGA439 (11/08) Amendment of Duties in the Event of Occurrence Offense Claim or Suit Condition  
CG0110 (08/94) PA Changes In Commercial GL Coverage Form-Insuring Agreement-Coverage A

## Forms and Endorsements Schedule

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### FORMS APPLICABLE

#### Forms Applicable - Commercial General Liability

CG0175 (10/93) PA Changes - Loss Information  
CG2147 (12/07) Employment-Related Practices Exclusion  
CG2149 (09/99) Total Pollution Exclusion Endorsement  
CSGA255 (11/20) Defense Only Coverage for Certain ATF Proceedings Endorsement  
CSGA4034 (06/12) Automatic Additional Insured - When Required in any Non-Construction Contract or Agreement with You  
CSGA258 (11/22) Firearms Limitation Endorsement  
CSGA4107 (01/23) Limitation - Defense Costs Included Within Limits Of Insurance for Class Action, Mass Shooting(s)  
CSGA3199 (01/23) Title II Firearm Product Exclusion  
CSGA3195 (11/22) Exclusion - Perfluorinated Compounds (PFC) and Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)  
IL0017 (11/98) Common Policy Conditions  
IL0021 (09/08) Nuclear Energy Liability Exclusion Endorsement  
CSLL348 (01/08) Limitation - No Stacking of Limits of Insurance  
IL0003 (09/08) Calculation of Premium

# Commercial General Liability Premises Schedule

**POLICY NUMBER:** CSU0181765

**POLICY EFFECTIVE DATE:** 01/21/2024

**if Supplemental  
Declarations Is Attached**

**NAMED INSURED:** Keystone Sporting Arms, LLC

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<b>LOC.</b>	<b>ADDRESS</b>
1	155 SODOM RD MILTON PA 17847

SPECIMEN

## Commercial General Liability Classification and Premium Schedule

POLICY NUMBER: CSU0181765

POLICY EFFECTIVE DATE: 01/21/2024

NAMED INSURED: Keystone Sporting Arms, LLC

LOC NO.	CLASSIFICATION	CODE NO.	PREMIUM BASE A - Area B - Payroll S - Gross Sales U - Units	RATE		DEPOSIT PREMIUM	
				Premises Operations and All Other	Products/ Completed Operations	Premises Operations and All Other	Products/ Completed Operations
1	Firearms Manufacturing	53271	S, 3500000	.166	8.412	\$581	\$29,442
1	Metal Goods Manufacturing - Not Otherwise Classified	56911	S, 250000	.564	5.176	\$141	\$1,294
1	Sporting Goods or Athletic Equipment Stores	18206	S, 250000	2.515	.279	\$629	\$70
	CSGA255-Defense Only Coverage for Certain ATF Proceedings Endorsement					\$550	