



**Starr Indemnity & Liability Company**

**RESOLUTE PORTFOLIO<sup>SM</sup>**

**BINDER CONFIRMATION**

To: Nathan Borghardt	From: Patricia A. Barrett Vice President & Regional Manager, Financial Lines Division Starr Indemnity – A Member of Starr Companies 1000 Wilshire Blvd, 22 <sup>nd</sup> Floor Los Angeles, CA 90017 (213) 330-7058 Patricia.Barrett@starrcompanies.com License No: OG26420
Company: Lockton Affinity Address: 7300 College Blvd., Suite 500 Overland Park, KS 66210 Phone: (800)829-0919 E-Mail: nborghardt@locktonaffinity.com	Date: November 2, 2015

Dear Nathan:

We are pleased to confirm the binding of the following coverage in accordance with our indication letter dated *September 28, 2015* and subject to the conditions set forth below:

<b>Insured Name:</b>	Starker Services, Inc., SSI Properties Inc., LSPI Exchange Corp.
<b>Insured Address:</b>	20 South Santa Cruz Ave., #304 Los Gatos, CA 95030
<b>Binder Number:</b>	1
<b>Type of Insurance:</b>	Crime & Fidelity Liability
<b>Policy Number:</b>	SISIFNL20098115
<b>Status:</b>	<input type="checkbox"/> New Line <input checked="" type="checkbox"/> Renewal of Policy No. <u>SISIFNL20098114</u>
<b>Policy Form:</b>	Resolute Portfolio for Private Companies
<b>Insurance Company:</b>	<b>Starr Indemnity &amp; Liability Company</b> – admitted
<b>Policy Period:</b>	November 1, 2015 to November 1, 2016
<b>Binder Expiry Date:</b>	To Policy Issuance

<b>Limit of Liability for Coverage Sections, Other Than Crime and Fidelity</b>			
<b>Coverage Section</b>	<b>Limit of Liability (Inclusive of Defense Costs)</b>	<b>Retention</b>	<b>Premium (One Year)</b>
Directors & Officers Liability	\$ Not Applicable	Ins. Agreement A. \$ N/A Ins. Agreement B. and C. All Claims Except Securities Claims \$ N/A Ins. Agreement B. and C. Securities Claims \$ N/A Ins. Agreement D. \$ N/A	\$ N/A
Employment Practices Liability	\$ Not Applicable	Ins. Agreement A. \$ N/A Ins. Agreement B. \$ N/A	\$ N/A
Fiduciary Liability	\$ Not Applicable	Ins. Agreement A. All claims except HIPAA claims: \$ N/A HIPAA claims: \$ N/A Ins. Agreement B. \$ N/A	\$ N/A
<b>Coverage Section</b>	<b>Limit of Liability (Per Occurrence)</b>	<b>Deductible</b>	<b>Premium (One Year)</b>
Crime & Fidelity			
Insuring Agreement A	\$1,000,000	\$50,000	\$7,846
Insuring Agreement B	\$ Not Offered	\$ Not Offered	
Insuring Agreement C	\$ Not Offered	\$ Not Offered	
Insuring Agreement D	\$ Not Offered	\$ Not Offered	
Insuring Agreement E	\$ Not Offered	\$ Not Offered	
Insuring Agreement F	\$ Not Offered	\$ Not Offered	
Insuring Agreement G	\$ Not Offered	\$ Not Offered	
Insuring Agreement H	\$ Not Offered	\$ Not Offered	
Insuring Agreement I	\$ Not Offered	\$ Not Offered	
Insuring Agreement J	\$1,000,000	\$50,000	
Insuring Agreement K	\$ Not Offered	\$ Not Offered	
<b>TOTAL PREMIUM</b>			<b>\$7,846</b>

**Limit Structure (Coverage Sections Other Than Crime & Fidelity)**

	<b>Yes</b>	<b>No</b>
<b>Separate Limits:</b>		
- Directors & Officers Liability	N/A	N/A
- Employment Practices Liability	N/A	N/A
- Fiduciary Liability	N/A	N/A
<b>Combined Limits:</b>		
- Directors & Officers Liability	N/A	N/A
- Employment Practices Liability	N/A	N/A
- Fiduciary Liability	N/A	N/A

*Additionally, this binder and contract does not include any coverage for Directors & Officers Liability, Fiduciary Liability nor for Employment Practice Liability.*

**Sublimits of Liability**

<b>Additional Coverages</b>	<b>Sublimit of Liability</b>
Directors & Officers Liability: Derivative Demand Coverage	\$ Not Applicable
Employment Practices Liability: Third-Party Liability Coverage	\$ Not Applicable
Fiduciary Liability: HIPAA Claim Coverage Voluntary Compliance Program Coverage	\$ Not Applicable \$ Not Applicable
Crime & Fidelity Insuring Agreement I Insuring Agreement J Insuring Agreement K	\$ Not Offered \$ 1,000,000 \$ Not Offered

**Pending or Prior Dates**

<b>Coverage Section</b>	<b>Pending or Prior Date</b>
Directors & Officers Liability - Insuring Agreement A - Insuring Agreement B and C	Not Applicable Not Applicable
Employment Practices Liability - Insuring Agreement A - Insuring Agreement B	Not Applicable Not Applicable
Fiduciary Liability	Not Applicable

**DISCOVERY PERIOD (Coverage Sections Other Than Crime & Fidelity)**

- A. One Year: N/A% of the applicable premium
- B. Two to Six Years: Premium to be determined

**ENDORSEMENTS:**

<ol style="list-style-type: none"> <li>1. CA Amendatory CVS FL 10107 PV (02-09)</li> <li>2. OFAC Exclusion (CVS FL 10005 PPVNP) 07-08</li> <li>3. Federation of Exchange Accommodators Amendatory Endorsement (CVS FL Manuscript PV) 11-09</li> <li>4. Amend Definition of Company CVS FL 10187 (07/08) – SSI Properties, Inc., LSPI Exchange Corp.</li> <li>5. Minimum Earned Premium CVS FL 10839 PPVNP (5-10) – 25% of premium is fully earned upon binding</li> <li>6. FEA Related Party Transaction Exclusion CVS FL Manuscript (1/10)</li> </ol>
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