

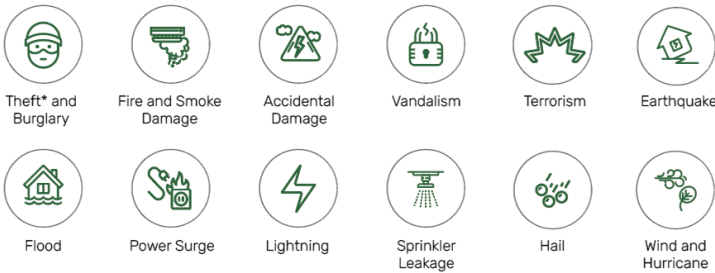
Leased and Financed Equipment Protection Plan

Will you be protected from loss when the unexpected happens to your equipment? Get protected now through the Equipment Protection Plan.

This plan is designed to help you quickly meet the physical damage insurance requirement of your contract. You can choose to satisfy this requirement by insuring the equipment through a property insurance policy, which we've secured.

The policy provides coverage on the asset and includes coverage for several types of losses not available on many business policies, such as flood, earthquake, and power surge.

The types of losses covered by our insurance include, but are not limited to:



*there is no coverage for theft by a shareholder, director, owner, or partner

The policy is underwritten by American Security Insurance Company, an Assurant company. You have the option to purchase your own insurance. If you do, the insurance must name Northland Capital Financial Services, LLC ISAOA as Loss Payee and Additional Insured as required in paragraph eleven of your contract.

NO LIABILITY INSURANCE IS PROVIDED

Our coverage provides property insurance only. It doesn't provide bodily injury or property damage liability insurance and doesn't comply with any financial responsibility law or any other law mandating motor vehicle insurance coverage.

If you choose to have the equipment covered under our policy, you'll be responsible for paying us a monthly charge as long as such coverage and your contract remain in effect. Such coverage includes the premium costs and any administrative service fees. This charge to you may be more than the cost of insurance you can buy on your own. If the policy described in this document is used to provide coverage on the equipment, and you subsequently provide verification of your own insurance that meets the requirements of the contract, then coverage under our policy will be canceled. The information contained herein is general and should not be considered a complete representation of any coverage on equipment under our policy. The actual terms, conditions, and exclusions in the policy will prevail over the information in this document. You aren't an insured, an additional insured, or a loss payee under this policy. We or an affiliate of us may receive a financial benefit if you choose to have the equipment covered under our policy.

BENEFITS OF THE PROGRAM

- + Insurance premium may change for commercial vehicles, these are yearly policies based on the balance of the contract.
- + Insurance renewals aren't required over the term of your contract.
- + Convenient premium payment - it's included in your invoice
- + No deductible on equipment; \$5,000.00 deductible on motor vehicles*

Policy Limit

Policy limit \$1,000,000 per single occurrence

*Deductible

For titled motor vehicle there is a \$5,000 deductible. For non-titled equipment, there is no deductible on covered losses greater than \$100.

Location of Equipment

Equipment is covered while located within the United States of America (including its territories and possessions) and Canada.

Equipment Repair or Replacement

— The replacement cost (without deduction for depreciation) of the equipment, but only if the equipment is actually replaced with similar kind and quality equipment at the time of loss; or

— The amount actually spent in repairing the equipment or replacing any part of the equipment as of the date of loss; or

— The outstanding balance of the lease or loan payments as of the date of loss, if you don't replace or repair the specific covered equipment.

But never more than the limit of coverage under this policy.

Protect Your Equipment Today!



Contact:

Insurance Service Center: 9a.m. - 5:30p.m. ET Monday - Friday
800-322-4967 | northlandinsurance@assurant.com (reply within 48 hours)