CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 08/18/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	CONTACT NAME: IG., INC./RSIG - LIGHTHOUSE INSURANCE SVCS
IG., INC./RSIG **RECOVERY SPECIALIST INSURANCE GROUP** GATE ELEVEN SOLUTIONS PO BOX 395 GIDDINGS TX 78942	PHONE (A/C, No, Ext): 703-365-0199//LH703.365.0362 FAX (A/C, No): 703-365-0636 E-MAIL ADDRESS: CERTIFICATES@RSIG.COM

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A: COLONY INSURANCE COMPANY	39993
INSURER B: LLOYDS OF LONDON	15792
INSURER C: SCOTTSDALE INDEMNITY COMPANY	15580
INSURER D: ARGONAUT-MIDWEST INSURANCE COMPANY	19828
INSURER E:	
INSURER F:	

INSURED

MIDWEST REPOSSESSORS LLC 1693
360 BUSINESS PARK CIRCLE
STOUGHTON WI 53589

COVERAGES **CERTIFICATE NUMBER:** COL30227 **REVISION NUMBER:** 26-27ColonyR2

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
	GENERAL LIABILITY			GAT-1000000-02	09/01/2026	09/01/2027	EACH OCCURRENCE	$ 1,000,000.00
	X COMMERCIAL GENERAL LIABILITY			ERRORS & OMISSIONS			DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 100,000.00
	CLAIMS-MADE X OCCUR			WRONGFUL REPO,			MED EXP (Any one person)	$ 5,000.00
	X CYBLIAB $2MIL POLICYAGG			REPOSSESSED AUTO,			PERSONAL & ADV INJURY	$ 1,000,000.00
	X CYBER LIAB - $2MILLION			DRIVE-AWAY,CARGO,			GENERAL AGGREGATE	$ 3,000,000.00
	GEN'L AGGREGATE LIMIT APPLIES PER:			ON-HOOK - EACH $1MIL LIMIT			PRODUCTS - COMP/OP AGG	$ 1,000,000.00
	X POLICY PRO-JECT LOC			EKI3637473 - CYBER			REPO-TRANSIT/ DRIVEAWAY	$ 1,000,000.00
	AUTOMOBILE LIABILITY			MG8804588	01/04/2026	01/04/2027	COMBINED SINGLE LIMIT (Ea accident)	$ 1,000,000.00
	ANY AUTO			COMP/COLL DED $2500			BODILY INJURY (Per person)	$
	X ALL OWNED AUTOS X SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	X HIRED AUTOS X NON-OWNED AUTOS						PROPERTY DAMAGE (Per accident)	$
								$
	UMBRELLA LIAB OCCUR						EACH OCCURRENCE	$
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	$
	DED RETENTION $							$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N						WC STATU-TORY LIMITS OTH-ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? N / A (Mandatory in NH)						E.L. EACH ACCIDENT	$
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	$
							E.L. DISEASE - POLICY LIMIT	$
	EMPLOYEE DISHONESTY&COMP CRIME			GAT-1000000-02	09/01/2026	09/01/2027	LIMIT: $1,000,000.00	
	GARAGEKEEPERS DIRECT PRIMARY			GAT-1000000-02	09/01/2026	09/01/2027	GKDP LIMIT: $375,000.00	
	GARAGEKEEPERS DIR PRIM EXC			B0507TR2618M001	09/01/2026	09/01/2027	GKDP EXCESS: $625,000.00	

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

SIG MEMBER SINCE: 01/04/2024 - 30 DAY CANCELLATION NOTICE EXCEPT IN CASES OF NON-PAYMENT OR CANCELLATION BY EMBER REQUEST & ADDITIONAL INSURED STATUS & WAIVER OF SUB, APPLY TO THE CERT HOLDER AS REQ BY WRITTEN ONTRACT.

[redacted]

CERTIFICATE HOLDER

[redacted]

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Dana Loan

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