

PRODUCER

Marsh & McLennon Agency LLC
6160 Golden Hills Drive
Minneapolis, MN 55416

THIS MEMORANDUM IS ISSUED AS A MATTER OF INFORMATION ONLY TO AUTHORIZED VIEWERS FOR THEIR INTERNAL USE ONLY AND CONFERS NO RIGHTS UPON ANY VIEWER OF THIS MEMORANDUM. THIS MEMORANDUM DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE DESCRIBED HEREIN.

INSURED

Roger Zatkoff Company
Zatkoff Seals & Packings
23230 Industrial Park Dr
Farmington Hills, MI 48335

COMPANIES AFFORDING COVERAGE

COMPANY	INSURER	NAIC
COMPANY A	Valley Forge Insurance Company	20508
COMPANY B	National Fire Insurance Co of Hartford	20478
COMPANY C	Continental Casualty Company	20443
COMPANY D	Continental Insurance Company	35289
COMPANY E	American Alternative Insurance Corp.	19720
COMPANY F	Federal Insurance Company	20281

COVERAGES

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 MEMORANDUM 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 MAY HAVE BEEN REDUCED BY PAID CLAIMS.

GENERAL LIABILITY

CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFF	POLICY EXP	LIMITS		
A	COMMERCIAL GENERAL LIABILITY	7034741567	09/30/2025	09/30/2026	GENERAL AGGREGATE	\$	2,000,000
D	INTERNATIONAL GENERAL LIABILITY	734881912	09/30/2025	09/30/2026	PRODUCTS - COMP/OP AGG	\$	2,000,000
					PERSONAL & ADV INJURY	\$	1,000,000
					EACH OCCURRENCE	\$	1,000,000
	INCLUDING CONTRACTURAL LIABILITY OCCURRENCE FORM						

AUTOMOBILE LIABILITY

CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFF	POLICY EXP	LIMITS		
B	ANY AUTO	7034741715	09/30/2025	09/30/2026	COMBINED SINGLE LIMIT	\$	1,000,000

UMBRELLA / EXCESS LIABILITY

CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFF	POLICY EXP	LIMITS		
C	UMBRELLA LIABILITY	7034751547	09/30/2025	09/30/2026	EACH OCCURRENCE / AGG	\$	25,000,000
F	EXCESS LIABILITY	78197480	09/30/2025	09/30/2026	EACH OCCURRENCE / AGG	\$	5,000,000

WORKERS COMPENSATION AND EMPLOYERS' LIABILITY

CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFF	POLICY EXP	LIMITS		
A	EXECUTIVE OFFICERS ARE INCLUDED	7034746364	09/30/2025	09/30/2026	WORKERS' COMPENSATION LIMITS		STATUTORY
					E.L. EACH ACCIDENT	\$	1,000,000
					E.L. DISEASE - POLICY LIMIT	\$	1,000,000
					E.L. DISEASE - EA EMPLOYEE	\$	1,000,000

AVIATION PRODUCTS LIABILITY

CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFF	POLICY EXP	LIMITS		
E	PRODUCTS-COMPLETED OPERATIONS	50000122	09/30/2025	09/30/2026	EACH OCCURRENCE / AGGREGATE	\$	10,000,000
	GROUNDING LIABILITY				EACH CLAIM / AGGREGATE	\$	10,000,000

ADDITIONAL INFORMATION**NAMED INSUREDS:**

Roger Zatkoff Company; Zatkoff Seals & Packings; Zatkoff Properties, Ltd.; Zatkoff International, Ltd.; ZPL Holdings NC, LLC; Sheldon D. Smith & Associates, Inc.; Smith Seal of North Carolina; Smith Seal of NC; Cleveland Ball Bearing; SOS Technology; Zatkoff International Holdings, LLC; Zatkoff International II, Ltd.

ENDORSEMENTS WHERE REQUIRED BY WRITTEN CONTRACT:**GENERAL LIABILITY:**

Additional Insured
Primary and Non-Contributory
Waiver Of Subrogation

AUTOMOBILE LIABILITY:

Additional Insured
Primary and Non-Contributory
Waiver of Transfer of Rights Of Recovery Against Others To Us

AVIATION PRODUCTS LIABILITY:

Additional Insured
Waiver Of Subrogation