| Fill in this information to identify the case: |                            |         |                   |         |  |
|--|----------------------------|---------|-------------------|---------|--|
| Debtor AFH                                     | Air Pros, LLC              |         |                   |         |  |
|  |                            |         |                   |         |  |
| United States Ba                               | nkruptcy Court for the: No | orthern | District of Georg | (State) |  |
| Case number                                    | 25-10356                   |         |                   | ,       |  |

#### Modified Official Form 410

# Proof of Claim

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

**Filers must leave out or redact** information that is entitled to privacy on this form or on any attached documents. Attach redacted copies or any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. **Do not send original documents**; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

| P  | Identify the Clair   | m  |   |  |  |  |  |
|----|--|--|---|--|--|--|--|
| 1. | Who is the current creditor?  Berkshire Hathaway GUARD Insurance Company       |  |   |  |  |  |  |
|    |  | Name of the current creditor (the person or entity to be paid for this claim)          |   |  |  |  |  |
|    |  | Other names the creditor used with the debtor AmGUARD Insura                           | nce Company   |  |  |  |  |
| 2. | Has this claim been acquired from  | ☑ No   |   |  |  |  |  |
|    | someone else?  | Yes. From whom?  |   |  |  |  |  |
| 3. | Where should notices and   | Where should notices to the creditor be sent?  | Where should payments to the creditor be sent? (if different) |  |  |  |  |
|    | payments to the creditor be sent?  | See summary page   | See summary page  |  |  |  |  |
|    | Federal Rule of<br>Bankruptcy Procedure<br>(FRBP) 2002(g)                      |  |   |  |  |  |  |
|    |  | Contact phone 5708259900   | Contact phone 5708259900                                      |  |  |  |  |
|    |  | Contact email jim.mccabe@guard.com   | Contact email Jim.McCabe@guard.com                            |  |  |  |  |
|    |  | Uniform claim identifier (if you use one):   |   |  |  |  |  |
| 4. | Does this claim amend one already filed?                                       | <ul><li>✓ No</li><li>✓ Yes. Claim number on court claims registry (if known)</li></ul> | Filed on  |  |  |  |  |
| 5. | Do you know if<br>anyone else has filed<br>a proof of claim for<br>this claim? | ✓ No  Yes. Who made the earlier filing?  |   |  |  |  |  |

Official Form 410 Proof of Claim

| 6. | Do you have any number you use to identify the debtor? | <ul> <li>No</li> <li>✓ Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: <a href="0393"><u>0393</u></a></li> </ul>  |
|----|--|--|
| 7. | How much is the claim?                                 | \$ 49,993.50  Does this amount include interest or other charges?  No  Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).   |
| 8. | What is the basis of the claim?                        | Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.  Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).  Limit disclosing information that is entitled to privacy, such as health care information.  For Commercial Auto Insurance Coverage   |
| 9. | Is all or part of the claim secured?                   | Yes. The claim is secured by a lien on property.  Nature or property:  Real estate: If the claim is secured by the debtor's principle residence, file a Mortgage Proof of Claim Attachment (Official Form 410-A) with this Proof of Claim.  Motor vehicle  Other. Describe:  Basis for perfection:  Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.) |
|    |  | Value of property:  Amount of the claim that is secured:  Amount of the claim that is unsecured:  S  |

Yes. Amount necessary to cure any default as of the date of the petition.

| 251035625062000000000001 |  |
|--------------------------|--|

Official Form 410 **Proof of Claim** 

**✓** No

Yes. Identify the property:

11. Is this claim subject to a right of setoff?

| 12. Is all or part of the claim   | <b>№</b> No   |   |  |   |  |
|---|---|---|--|---|--|
| entitled to priority under 11 U.S.C. § 507(a)?  | Yes. Chec   | ck all that apply:  |  |   | Amount entitled to priority  |
| A claim may be partly priority and partly   |   | estic support obligation<br>S.C. § 507(a)(1)(A)   | ons (including alimony ar<br>or (a)(1)(B).   | nd child support) under   | œ.   |
| nonpriority. For example,<br>in some categories, the<br>law limits the amount   |   |   | s toward purchase, lease<br>family, or household use   |   | 5  |
| entitled to priority.   | days  |   | missions (up to \$15,150 cy petition is filed or the J.S.C. § 507(a)(4).   |   | 5, \$  |
|   | ☐ Taxes   | s or penalties owed t   | to governmental units. 1   | I U.S.C. § 507(a)(8).   | \$   |
|   | Contr   | ibutions to an empl   | oyee benefit plan. 11 U.   | S.C. § 507(a)(5).   | \$   |
|   | Other   | r. Specify subsection   | n of 11 U.S.C. § 507(a)(   | ) that applies.   | \$   |
|   | * Amounts   | are subject to adjustme   | ent on 4/01/25 and every 3 ye  | ears after that for cases beg   | un on or after the date of adjustment.   |
| 13. Is all or part of the claim entitled to administrative priority pursuant to 11 U.S.C. § 503(b)(9)?  | days befo   | re the date of comm   |  | case, in which the good   | eceived by the debtor within 20<br>ds have been sold to the Debtor in<br>ting such claim.  |
|   |   |   |  |   |  |
| Part 3: Sign Below  |   |   |  |   |  |
| The person completing this proof of claim must sign and date it. FRBP 9011(b).  If you file this claim electronically, FRBP 5005(a)(3) authorizes courts to establish local rules specifying what a signature is.  A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both.  18 U.S.C. §§ 152, 157, and 3571. | I am the trus I am a guara I understand that the amount of the I have examined to | ditor.  ditor's attorney or autee, or the debtor, or ontor, surety, endorse an authorized signatical claim, the creditor give information in this enalty of perjury that    MM / DD / YYY | r their authorized agent.  er, or other codebtor. Bar  ure on this <i>Proof of Clair</i> ave the debtor credit for  s <i>Proof of Claim</i> and hav  the foregoing is true and | nkruptcy Rule 3005.  n serves as an acknowle any payments received e reasonable belief that | edgement that when calculating<br>toward the debt.<br>the information is true and correct. |
|   | ŭ   | f the person who is   | s completing and signi   | ng this claim:  |  |
|   | Name  | Jim McCabe  |  |   |  |
|   |   | First name  | Middle nam   | e La:   | st name  |
|   | Title   | <u>Collections</u> F  | Representative   |   |  |
|   | Company   |   | thaway GUARD Insuservicer as the company if the  |   | cer.   |
|   | Address   | P.O. Box AH,  | Wilkes-Barre, PA,  | 18703, United St  | tates  |
|   | Contact phone   | 5708259900  | Email J  | im.McCabe@guard.c   | com  |



Official Form 410 Proof of Claim

# Verita (KCC) ePOC Electronic Claim Filing Summary

For phone assistance: Domestic (866) 927-7076 | International (310) 751-2650

| . o. p. o. accidance. Democrat                | (000) 0=0 000   0000000000000000000000000 |  |  |  |  |
|---|---|--|--|--|--|
| Debtor:                                       |   |  |  |  |  |
| 25-10356 - AFH Air Pros, LLC                  |   |  |  |  |  |
| District:                                     |   |  |  |  |  |
| Northern District of Georgia, Newnan Division |   |  |  |  |  |
| Creditor:                                     | Has Supporting Documentation:             |  |  |  |  |
| Berkshire Hathaway GUARD Insurance Company    | No supporting documentation               |  |  |  |  |
| 39 Public Square                              | Related Document Statement:               |  |  |  |  |
| Wilkes-Barre, PA, 18701                       | Has Related Claim:                        |  |  |  |  |
| United States                                 | No  |  |  |  |  |
| Phone:  | Related Claim Filed By:                   |  |  |  |  |
| 5708259900                                    | Filing Party:                             |  |  |  |  |
| Phone 2:                                      | Creditor                                  |  |  |  |  |
| Fax:  | Creditor                                  |  |  |  |  |
| Email:  |   |  |  |  |  |
| jim.mccabe@guard.com                          |   |  |  |  |  |
| Disbursement/Notice Parties:                  |   |  |  |  |  |
| Berkshire Hathaway GUARD Insurance Company    |   |  |  |  |  |
| P.O. Box AH                                   |   |  |  |  |  |
| Wilkes-Barre, P, 18703                        |   |  |  |  |  |
| United States                                 |   |  |  |  |  |
| Phone:  |   |  |  |  |  |
| 5708259900                                    |   |  |  |  |  |
| Phone 2:                                      |   |  |  |  |  |
| Fax:  |   |  |  |  |  |
| E-mail:                                       |   |  |  |  |  |
| 1   |   |  |  |  |  |
| Jim.McCabe@guard.com DISBURSEMENT ADDRESS     |   |  |  |  |  |
| DISBURSEMENT ADDRESS                          |   |  |  |  |  |
| Other Names Used with Debtor:                 | Amends Claim:                             |  |  |  |  |
| AmGUARD Insurance Company                     | No  |  |  |  |  |
|   | Acquired Claim:                           |  |  |  |  |
|   | No  |  |  |  |  |
| Basis of Claim:                               | Last 4 Digits: Uniform Claim Identifier:  |  |  |  |  |
| For Commercial Auto Insurance Coverage        | Yes - 0393                                |  |  |  |  |
| Total Amount of Claim:                        | Includes Interest or Charges:             |  |  |  |  |
| 49,993.50                                     | No  |  |  |  |  |
| Has Priority Claim:                           | Priority Under:                           |  |  |  |  |
| No  |   |  |  |  |  |
| Has Secured Claim:                            | Nature of Secured Amount:                 |  |  |  |  |
| No  | Value of Property:                        |  |  |  |  |
| Amount of 503(b)(9):                          | Annual Interest Rate:                     |  |  |  |  |
| No  |   |  |  |  |  |
| Based on Lease:                               | Arrearage Amount:                         |  |  |  |  |
| No  | Basis for Perfection:                     |  |  |  |  |
| Subject to Right of Setoff:                   | Amount Unsecured:                         |  |  |  |  |
| No  |   |  |  |  |  |

Submitted By:

Jim McCabe on 20-Jun-2025 6:12:15 a.m. Pacific Time

Title:

Collections Representative

Company:

Berkshire Hathaway GUARD Insurance Company

**Optional Signature Address:** 

P.O. Box AH

Wilkes-Barre, PA, 18703

**United States** 

**Telephone Number:** 

5708259900

Email:

Jim.McCabe@guard.com

# Additional Supporting Documents Received on 07/28/25

JUL 28 2025

/ERITA GLOBAL



| Fill in this information to identify the case: |                         |          |                   |                |  |
|--|-------------------------|----------|-------------------|----------------|--|
| Debtor AFH                                     | Air Pros, LLC           |          |                   |                |  |
|  |                         |          |                   |                |  |
| United States Ba                               | nkruptcy Court for the: | Northern | _District of Geor | gia<br>(State) |  |
| Case number                                    | 25-10356                |          | -                 |                |  |

#### Modified Official Form 410

## **Proof of Claim**

12/24

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies or any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

| 1. | Who is the current creditor?  | Berkshire Hathaway GUARD Insur  | ance Company                           |               |   |  |
|----|---|---|--|---------------|---|--|
|    |   | Name of the current creditor (the person or entity to                   | o be paid for this clain               | 1)            |   |  |
|    |   | Other names the creditor used with the debtor AmGUARD Insurance Company |  |               |   |  |
| 2. | Has this claim been acquired from                                   | ☑ No  |  | / **          | •   |  |
|    | someone else?   | Yes. From whom?   |  | <u>/ · </u>   |   |  |
| 3. | Where should<br>notices and<br>payments to the<br>creditor be sent? | Where should notices to the creditor be s                               | 00000000000000000000000000000000000000 |               | d payments to the creditor be sent? (<br>/ page |  |
|    | Federal Rule of<br>Bankruptcy Procedure<br>(FRBP) 2002(g)           |   |  |               |   |  |
| 3  | EIVED   | Contact phone <u>5708259900</u>   |  | Contact phone | 5708259900                                      |  |
| UL | 28 2025   | Contact email jim.mccabe@guard.co                                       | <u> </u>                               | Contact email | Jim.McCabe@guard.com                            |  |
|    | AGLOBAL   | Uniform claim identifier (if you use one):                              |  |               | - <del></del>                                   |  |
| 4. | Does this claim amend one already                                   | ☑ No  |  |               |   |  |
|    | filed?  | Yes. Claim number on court claims i                                     | registry (if known)                    |               | Filed on MM / DD / YYYY                         |  |
| 5. | Do you know if anyone else has filed                                | ☑ No  |  |               |   |  |
|    | a proof of claim for<br>this claim?                                 | Yes. Who made the earlier filing?                                       |  |               |   |  |

| Part 2: Give Information Ab                               | out the Claim as of the Date the Case Was Filed  |  |
|---|--|--|
| 6. Do you have any number you use to identify the debtor? | ☐ No ☑ Yes. Last 4 digits of the debtor's account or any no  | umber you use to identify the debtor: 0393   |
| 7. How much is the claim?                                 | No   | amount include interest or other charges?  S. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A). |
| 8. What is the basis of the claim?                        | Examples: Goods sold, money loaned, lease, services Attach redacted copies of any documents supporting the Limit disclosing information that is entitled to privacy, so For Commercial Auto Insurance Coverage | uch as health care information.  |
| 9. Is all or part of the claim secured?                   | Claim Attachment (Official Form 410-1  Motor vehicle Other. Describe:  Basis for perfection: Attach redacted copies of documents, if an  | y, that show evidence of perfection of a security interest (for a, financing statement, or other document that shows the lien  \$                              |
| 10. Is this claim based on a lease?                       | <ul><li>✓ No</li><li>✓ Yes. Amount necessary to cure any default as</li></ul>  | of the date of the petition.   |
| 11. Is this claim subject to a right of setoff?           | ✓ No  ✓ Yes. Identify the property:  |  |

| 12. Is all or part of the claim   | <b>☑</b> No  |                             |   |                             |   |
|---|--|-----------------------------|---|-----------------------------|---|
| entitled to priority under<br>11 U.S.C. § 507(a)?   |  | ck all that apply:          |   |                             | Amount entitled to priority   |
| A claim may be partly priority and partly   | □ Dome   | * * *                       | ns (including alimony an<br>or (a)(1)(B).                                       | d child support) under      |   |
| nonpriority. For example,<br>in some categories, the<br>law limits the amount                                   | ☐ Up to  | \$3,350* of deposits        | toward purchase, lease<br>amily, or household use                               |                             | \$  |
| entitled to priority.   | ☐ Wage<br>days   | es, salaries, or comm       | nissions (up to \$15,150*)<br>by petition is filed or the                       | earned within 180           | 7   |
|   | ☐ Taxes  | s or penalties owed to      | o governmental units. 11  | U.S.C. § 507(a)(8).         | \$  |
|   | — Contr  | ributions to an emplo       | yee benefit plan. 11 U.S  | s.C. § 507(a)(5).           | \$  |
|   | Other  | r. Specify subsection       | of 11 U.S.C. § 507(a)(_   | _) that applies.            | \$  |
|   | * Amounts  | are subject to adjustmen    | nt on 4/01/25 and every 3 ye  | ars after that for cases be | gun on or after the date of adjustment.   |
| 13. Is all or part of the claim<br>entitled to administrative<br>priority pursuant to 11<br>U.S.C. § 503(b)(9)? | days befo  | re the date of comm         | our claim arising from the<br>encement of the above<br>ebtor's business. Attach | case, in which the god      | received by the debtor within 20<br>ods have been sold to the Debtor in<br>orting such claim. |
|   | \$   |                             | <del></del>   |                             |   |
| Part 3: Sign Below  |  |                             |   |                             |   |
| The person completing   | Check the approp   | oriate box:                 |   |                             |   |
| nis proof of claim must<br>ign and date it.   | I am the cree  | ditor.                      |   |                             |   |
| FRBP 9011(b).   | I am the creditor's attorney or authorized agent.  |                             |   |                             |   |
| If you file this claim electronically, FRBP   | I am the trus  | stee, or the debtor, or     | their authorized agent. E   | Bankruptcy Rule 3004.       |   |
| 5005(a)(3) authorizes courts<br>to establish local rules<br>specifying what a signature                         |  |                             | r, or other codebtor. Ban   |                             |   |
| A person who files a fraudulent claim could be  | I understand that an authorized signature on this <i>Proof of Claim</i> serves as an acknowledgement that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt. |                             |   |                             |   |
| fined up to \$500,000,  | I have examined the information in this <i>Proof of Claim</i> and have reasonable belief that the information is true and correct.   |                             |   |                             |   |
| imprisoned for up to 5 years, or both.  | i declare under pe   | enaity of perjury that t    | he foregoing is true and  | correct.                    |   |
| 18 U.S.C. §§ 152, 157, and 3571.  | Executed on date   | 06/20/2025<br>MM / DD / YYY | Υ   |                             |   |
|   | /s/Jim McCab<br>Signature  | oe                          |   |                             |   |
|   | Print the name of  | of the person who is        | completing and signin   | g this claim:               |   |
|   | Name   | Jim McCabe First name       | Middle name   |                             | ast name  |
|   | <del></del>  |                             |   |                             |   |
|   | Title  | Collections R               | epresentative<br>:haway GUARD Insur   | rance Company               |   |
|   | Company  | Identify the corporate s    | ervicer as the company if the   | authorized agent is a ser   | vicer.  |
|   | Address  | P.O. Box AH,                | Wilkes-Barre, PA,   | 18703, United 9             | States  |
|   |  |                             |   |                             |   |
|   | Contact phone  | 5708259900                  | Email J   | im.McCabe@guard.            | . com   |

# Verita (KCC) ePOC Electronic Claim Filing Summary

For phone assistance: Domestic (866) 927-7076 | International (310) 751-2650

| Debtor:                                       |                             |                           |  |  |
|---|-----------------------------|---------------------------|--|--|
| 25-10356 - AFH Air Pros, LLC                  |                             |                           |  |  |
| District:                                     |                             |                           |  |  |
| Northern District of Georgia, Newnan Division |                             |                           |  |  |
| Creditor:                                     | Has Supporting Doc          | umentation:               |  |  |
| Berkshire Hathaway GUARD Insurance Company    | No supporting               | documentation             |  |  |
| 39 Public Square                              | Related Document Statement: |                           |  |  |
| Wilkes-Barre, PA, 18701<br>United States      | Has Related Claim:          | n                         |  |  |
| Phone:  | Related Claim Filed B       | sy:                       |  |  |
| 5708259900                                    | Filing Party:               |                           |  |  |
| Phone 2:                                      | Creditor                    |                           |  |  |
| Fax:  |                             |                           |  |  |
| Email:  |                             |                           |  |  |
| jim.mccabe@guard.com                          |                             |                           |  |  |
| Disbursement/Notice Parties:                  |                             |                           |  |  |
| Berkshire Hathaway GUARD Insurance Company    |                             |                           |  |  |
| P.O. Box AH                                   |                             |                           |  |  |
| Wilkes-Barre, P, 18703                        |                             |                           |  |  |
| United States                                 |                             |                           |  |  |
| Phone:  |                             |                           |  |  |
| 5708259900                                    |                             |                           |  |  |
| Phone 2:                                      |                             |                           |  |  |
| Fax:  |                             |                           |  |  |
| E-mail:                                       |                             |                           |  |  |
| Jim.McCabe@guard.com                          |                             |                           |  |  |
| DISBURSEMENT ADDRESS                          |                             |                           |  |  |
| Other Names Used with Debtor:                 | Amends Claim:               |                           |  |  |
| AmGUARD Insurance Company                     | No                          |                           |  |  |
| 7 WHOO WAS INSURANCE COMPANY                  | Acquired Claim:             | 1                         |  |  |
|   | No                          |                           |  |  |
| Basis of Claim:                               | Last 4 Digits:              | Uniform Claim Identifier: |  |  |
| For Commercial Auto Insurance Coverage        | Yes - 0393                  |                           |  |  |
| Total Amount of Claim:                        | Includes Interest or 0      | Charges:                  |  |  |
| 49,993.50                                     | No                          | g                         |  |  |
| Has Priority Claim:                           | Priority Under:             |                           |  |  |
| No  |                             |                           |  |  |
| Has Secured Claim:                            | Nature of Secured A         | mount:                    |  |  |
| No  | Value of Property:          |                           |  |  |
| Amount of 503(b)(9):                          | Annual Interest Rate        |                           |  |  |
| No  |                             | •                         |  |  |
| Based on Lease:                               | Arrearage Amount:           |                           |  |  |
| No  | Basis for Perfection:       |                           |  |  |
| Subject to Right of Setoff:                   | Amount Unsecured:           |                           |  |  |
| No  | Amount onsecured:           |                           |  |  |

Submitted By:

Jim McCabe on 20-Jun-2025 6:12:15 a.m. Pacific Time

Title:

Collections Representative

Company:

Berkshire Hathaway GUARD Insurance Company

**Optional Signature Address:** 

P.O. Box AH

Wilkes-Barre, PA, 18703

United States

Telephone Number:

5708259900

Email:

Jim.McCabe@guard.com

# Important Information



Air Pros, LLC 2801 Evans St Hollywood, FL 33020-1119

#### Agency

MASSEY, CLARK, FISCHER, INC. 400 Executive Center Driv Suite 205 West Palm Beach, FL 33401

# Cancellation of Your Commercial Auto Policy with AmGUARD Insurance Company

**Policy Number AIAU150393** 

At this time, we are forwarding the cancellation of the insurance policy shown above. As you can see, the information provided is self-explanatory and enables you to quickly review the transaction. We suggest you place the enclosed document with the balance of the policy. If you have any questions, please feel free to contact us at 800-673-2465.

**Business Insurance Specialists** 

INTERNAL USE 12611 MGA : AIAU150393 Date : 05/13/2020

DECTO :

Endorsement Recap

Date: 05/13/2020

#### **AmGUARD Insurance Company**

Policy No.: AIAU150393

Renewal of: AIAU092068

#### **CANCELLATION NOTICE**

#### [1] Named Insured and Mailing Address

Air Pros, LLC 2801 Evans St

Hollywood, FL 33020-1119

#### [2] Agency

MASSEY, CLARK, FISCHER, INC. 400 Executive Center Driv Suite 205 West Palm Beach, FL 33401 Agency Code: FLMCFI10

#### [3] Policy Period

From April 24, 2020 to April 26, 2020, 12:01 AM, standard time at the insured's mailing address.

The coverage provided by the policy number shown above is being CANCELLED effective April 26, 2020, 12:01 A.M., standard time at the insured's mailing address for the following reason: Cancelled by Insured: Account insuring elsewhere.

**Method of Cancellation:** 

Short Rate

Final Premium:

\$48,354



P.O. Box A-H Wilkes-Barre, PA 18703-0020 570-825-9900 800-673-2465 www.guard.com

## **PRIVACY POLICY**

Rev. August, 2019

# WHAT DO BERKSHIRE HATHAWAY GUARD INSURANCE COMPANIES DO WITH YOUR PERSONAL INFORMATION?

| FACTS | Berkshire Hathaway GUARD Insurance Companies include: AmGUARD Insurance Company, AZGUARD Insurance Company, EastGUARD Insurance Company, NorGUARD Insurance Company, WestGUARD Insurance Company, GUARDCo, Inc., (a medical management affiliate).   |
|-------|--|
| Why?  | Financial Companies choose how they share your personal information. Federal and State law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.   |
| What? | The types of personal information we collect and share depend upon the product or service you have with us. This information can include:  • Social Security Number, date of birth, driving record, income  • Credit history, credit-based insurance scores, insurance claim history, payment history  When you are no longer our customer, we continue to share your information as described in this notice. |
| How?  | All financial companies may need to share customers' personal information to run their everyday business. In the section below, we list the reasons insurance companies share their customers' personal information; the reasons we choose to share; and whether you can limit this sharing.   |

| RE<br>YOUR  | Does Berkshire<br>Hathaway<br>GUARD share?   | Can you<br>limit this<br>sharing? |     |  |  |
|---|--|-----------------------------------|-----|--|--|
| orders and legal investiga  | siness purposes— cansactions, maintain your account(s), respond to court tions, comply with government agency or report your creditworthiness. | Yes                               | No  |  |  |
| For our marketing/p<br>to offer our products and<br>(We may also disclose info<br>services for us.)   |  | Yes                               | No  |  |  |
|   | eryday business purposes— ansactions and experiences.  | Yes                               | No  |  |  |
| For our affiliates' even information about your creations.  | eryday business purposes-<br>editworthiness.   | Yes                               | Yes |  |  |
| For our affiliates to r   | Yes  | Yes                               |     |  |  |
| For non-affiliates to market to you   |  | Yes                               | Yes |  |  |
| Call Customer Service at 1-800-673-2465 or visit us online at www.guard.com/privacy.  Please note: If you are a new customer, we can begin sharing your information 30 days from the date we provided this notice. When you are no longer our customer, we continue to share your information as described in this notice in accordance with applicable law. However, you can contact us at any time to limit our sharing in accordance with the table above. |  |                                   |     |  |  |
| Questions?  | Call Customer Service at 1-800-673-2465.   |                                   |     |  |  |

|  | Who we are  |  |  |  |  |  |
|--|---|--|--|--|--|--|
| Who is providing thi notice?                                     | Berkshire Hathaway GUARD Insurance Companies (including property and casualty licensees AmGUARD Insurance Company, AZGUARD Insurance Company, NorGUARD Insurance Company, EastGUARD Insurance Company, and/or WestGUARD Insurance Company as well as GUARDCo, Inc.) is providing this notice. References in this form to "us", "we" or "our" refers to these companies. |  |  |  |  |  |
|  | What we do  |  |  |  |  |  |
| How do we protect y personal information                         |   |  |  |  |  |  |
| How do we collect y<br>personal information                      |   |  |  |  |  |  |
| Why can't I limit all sharing?                                   | Applicable law gives you the right to limit only:  • sharing for affiliates everyday business purposes – information about your creditworthiness and insurability  • affiliates from using your information to market to you  • sharing for non-affiliates to market to you.  |  |  |  |  |  |
| What happens when<br>sharing for a policy<br>jointly with someon | I hold Your choices will apply to everyone on your policy.  |  |  |  |  |  |
|  | Definitions   |  |  |  |  |  |
| Affiliates (   | Companies (other than the companies identified in "Facts" above) that are related to us by common ownership or control of Berkshire Hathaway Inc. Affiliates can be financial and nonfinancial companies.   |  |  |  |  |  |
| NAN-STRIIISTAC   | Companies not related to us by common ownership or control, which can be financial and nonfinancial companies.  |  |  |  |  |  |
| <b>Marketing</b> i   | The promotion or advertising of insurance products or services to you. Marketing partners may include, but are not limited to, insurance licensees such as insurance agents appointed by us or their affiliates.  |  |  |  |  |  |
|  | Other Important Information   |  |  |  |  |  |

**Important Information about Credit Reporting:** We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

**For California Residents:** If you opt out, we will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.

**For Vermont Residents:** We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

Policy Number: AIAU150393

**Customer ID: 3748859** 

Air Pros, LLC 2801 Evans St Hollywood, FL 33020-1119

#### **IMPORTANT MESSAGES**

- In response to the ongoing COVID-19 crisis, various State insurance regulators, such as the New York State Department of Financial Services, have issued orders or emergency regulations that require insurers to provide temporary premium payment relief for policyholders experiencing financial hardships as a result of the COVID-19 pandemic. We have added a 30 day grace period for non-payment of premium and will allow up to an additional 15 days for receipt of payment, and we will not be assessing late fees during this time. As circumstances develop over the next few weeks, we will revisit and adjust this timing as needed. We will also continue to comply with any directives issued by state departments of insurance on billing issues. If you are experiencing financial hardship as a result of the COVID-19 pandemic, please call us at 800-673-2465 to discuss billing and make alternative payment arrangements.
- SELF SERVICE IS AVAILABLE 24/7 on our *Policyholder Service Center available from https://policyholder.guard.com* or our BHGUARD mobile app.
- TO PAY YOUR BILL ONLINE OR ENROLL IN OUR DIRECT DRAFT PROGRAM: Log in at <a href="https://policyholder.guard.com">https://policyholder.guard.com</a> and click "Billing & Payments" or from guard.com go to "Policyholders" and click Online Payments. Easiest way to pay your bill try our BHGUARD mobile app!
- A fee of \$3.00 will be charged for each installment billed after the down payment. To avoid this fee, enroll in our Direct Draft Program.
- Questions? Call our Customer Service Representatives at 800-673-2465, or e-mail <u>csr@GUARD.com</u>. Or login to the Policyholder Service Center at <a href="https://policyholder.guard.com">https://policyholder.guard.com</a> and **chat with a representative.** Please provide the **Policy Number** or **Customer ID** shown at the top of this page when you call.

Register for our Policyholder Service Center at www.guard.com/pscregister/ or download the BHGUARD app today!









#### POLICY COST DETAIL

| Date       | Transaction       | Amount         |  |  |
|------------|-------------------|----------------|--|--|
| 03/24/2020 | Beginning Premium | \$ 396,411.00  |  |  |
| 04/07/2020 | Endorsement       | \$ 25,689.00   |  |  |
| 04/30/2020 | Endorsement       | \$ 38,418.00   |  |  |
| 05/13/2020 | Cancellation _    | \$(412,140.00) |  |  |
|            | Total             | \$ 48,378.00   |  |  |



#### Bill To:

Air Pros, LLC 2801 Evans St Hollywood, FL 33020-1119

**Customer ID: 3748859** 

#### Commercial Auto Insurance Premium Bill

For **Policy Number AIAU150393** as of 6/3/2020

**Policy Cost: Billing Fees: Total Payments:**  \$ 48,378.00 \$ 3.00

\$ 0.00

Account Balance:

\$ 48.381.00

Policy Period:

04/24/2020 - 04/26/2020

Carrier: AmGUARD Insurance Company Agent: MASSEY, CLARK, FISCHER, I

561-478-1660

Policy Premium - Down Payment

\$ 48,378.00

Installment Fee

\$ 3.00

AMOUNT DUE IMMEDIATELY

\$ 48,381.00

The down payment for your renewal policy is required by the due date shown for uninterrupted coverage to continue. If not received, this policy will be canceled in accordance with state law.

Payment Terms: 10% Down Payment, 10 Monthly Installment(s)

Your policy has been canceled effective 04/26/2020. The amounts shown above were billed prior to the cancelation date and remain outstanding. Please remit payment immediately.

▶ Please see Important Messages on the back of this bill. ◀

Make your check payable to WestGUARD Insurance Company and remit with the coupon below.

---- REMITTANCE COUPON BELOW ---



Due Date: Account Number: Current Amount Due:

04/23/2020 01090121150393 \$ 48,381.00

\$ 48,381.00

Amount Enclosed

| \$   |    |                  | *    | Security of the |
|--|----|------------------|------|-----------------|
| <br>parameter constitution of the contraction of the co | ,, | <br>0.0234000477 | **** | ******          |
|  |    |                  |      |                 |

Air Pros, LLC 2801 Evans St Hollywood, FL 33020-1119 WestGUARD Insurance Company PO BOX 785570 PHILADELPHIA, PA 19178-5570

Policy Number: AIAU150393 **Customer ID: 3748859** 

04232020 010901211503938 048381000 048381000 9

Policy Number: AIAU232103 Customer Number: 8003218

AIR PROS LLC 17161 Alico Center Rd Therese Deutsch Fort Myers, FL 33967-6070

#### **IMPORTANT MESSAGES**

- **SELF SERVICE IS AVAILABLE 24/7** on our *Policyholder Service Center available from* <a href="https://policyholder.guard.com">https://policyholder.guard.com</a> or our BHGUARD mobile app.
- TO PAY YOUR BILL ONLINE OR ENROLL IN OUR DIRECT DRAFT PROGRAM: Log in at <a href="https://policyholder.guard.com">https://policyholder.guard.com</a> and click "Billing & Payments" or from guard.com go to "Policyholders" and click Online Payments. Easiest way to pay your bill try our BHGUARD mobile app!
- Payments received after the due date may be subject to a \$10.00 late fee.
- Questions? Call our Customer Service Representatives at 800-673-2465, or e-mail <a href="mailto:csr@GUARD.com">csr@GUARD.com</a>. Or login to the Policyholder Service Center at <a href="https://policyholder.guard.com">https://policyholder.guard.com</a> and <a href="mailto:chat with a representative">chat with a representative</a>. Please provide the Policy Number or Customer Number shown at the top of this page when you call.

Register for our Policyholder Service Center at www.guard.com/pscregister/ or download the BHGUARD app today! Download the BHGUARD app
POLICYHOLDER
SERVICE CENTER







|            | POLICY CO      | ST DETAIL                 | PAYMENT DETAIL |                      |                |  |
|------------|----------------|---------------------------|----------------|----------------------|----------------|--|
| Date       | Transaction    | Amount                    | Date           | Check #              | Amount         |  |
| TRANSACTI  | ONS PRIOR TO T | THOSE BELOW\$* 284,783.00 | 01/11/2022     | AIAU211537           | \$ 146,319.68  |  |
| 03/07/2022 | Endorsement    | \$ 71.00                  | 04/18/2023     | DIRECTDRAFT          | \$ 146,745.32  |  |
| 03/07/2022 | . Endorsement  | \$(71.00)                 | 04/19/2023     | DRAFT RTND UNAUTHORI | \$(146,745.32) |  |
| 03/08/2022 | . Endorsement  | \$ 12,187.00              | 04/28/2023     | AIAU349658           | \$ 1,801.00    |  |
| 03/11/2022 | : Endorsement  | \$ 1,925.00               | 05/10/2023     | AIAU349658           | \$ 504.00      |  |
| 04/14/2022 | Endorsement    | \$(438.00)                | 06/27/2023     | AIAU349658           | \$ 105.00      |  |
| 04/19/2022 | Endorsement    | \$ 1,074.00               | 10/25/2023     | 10232023             | \$ 142,350.82  |  |
| 05/12/2022 | Endorsement    | \$ 498.00                 |                | Total                | \$ 291,080.50  |  |
| 05/13/2022 | : Endorsement  | \$ 61.00                  |                |                      |                |  |
| 06/16/2022 | Endorsement    | \$ 43.00                  |                |                      |                |  |
| 03/13/2023 | Endorsement    | \$(7,044.00)              |                |                      |                |  |
| 04/03/2023 | Endorsement    | \$(54.00)                 |                |                      |                |  |

\$(342.00)

\$ 292,693.00

04/28/2023 Endorsement

<sup>\*</sup>Only the 12 most recent transactions are display



Bill To: AIR PROS LLC 17161 Alico Center Rd Therese Deutsch

Fort Myers, FL 33967-6070

**Customer Number: 8003218** 

## **Commercial Auto Insurance Premium Bill**

For **Policy Number AIAU232103** as of 5/22/2024

Policy Cost: Billing Fees: **Total Payments:**  \$ 292,693.00 \$ 0.00

\$(291,080.50) \$ 1,612.50

**Account Balance:** 

Policy Period:

05/10/2021 - 05/10/2022

Carrier: AmGUARD Insurance Company Agent: ASCENDANT UNDERWRITERS LL

305-820-4360

Installment Fee

\$(30.00)

AMOUNT DUE IMMEDIATELY

\$ 1,612.50

▶ Please see Important Messages on the back of this bill. ◀

Make your check payable to WestGUARD Insurance Company and remit with the coupon below.



- REMITTANCE COUPON BELOW -Due Date:

Account Number: Current Amount Due: 01090121232103 \$ 1,612.50

Total Amount Due:

\$ 1,612.50

Amount Enclosed

իրակիրարդությանին հայարդություն անագրարդություն AIR PROS LLC 17161 Alico Center Rd WestGUARD Insurance Company Therese Deutsch PO BOX 785570 Fort Myers, FL 33967-6070 PHILADELPHIA, PA 19178-5570

Policy Number: AIAU232103 Customer Number: 8003218

0000000 010901212321038 001612500 001612500 4