



MERCHANTS BONDING COMPANY (MUTUAL) P.O. BOX 14498, DES MOINES, IA 50306-3498
PHONE: (800) 876-6827 FAX: (800) 833-1211

NOTARY PUBLIC ERRORS AND OMISSIONS POLICY

THIS COPY IS FROM JUANITO SALINAS INNOVATIONS WEBSITE

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Policy No. 101858374

Premium: \$177.00

COVERAGE: Merchants Bonding Company (Mutual) ("the Company") will pay on behalf of _____
JUAN GABRIEL SALINAS JR. of FOWLER, CA

("the Insured"), all sums, subject to the Limit of Liability stated below, which the Insured shall become obligated to pay by reason of liability for breach of duty while acting as a duly commissioned and sworn Notary Public, claim for which is made against the Insured by reason of any negligent act, error or omission, committed or alleged to have been committed by the Insured, arising out of the performance of notarial service for others in the Insured's capacity as a duly commissioned and sworn Notary Public. The Company will also pay on behalf of the Insured, subject to the Limit of Liability stated below, costs and expenses incurred in investigating, defending or settling the Insured's liability arising from any negligent act, error or omission, committed or alleged to have been committed by the Insured, arising out of the performance of notarial service for others in the Insured's capacity as a duly commissioned and sworn Notary Public.

POLICY PERIOD: This policy applies only to negligent acts, errors or omissions which occur during the policy period and then only if claim, suit or other action arising therefrom is commenced within the applicable statute of limitations pertaining to the Insured. The Policy Period commences on the Effective Date hereof and terminates upon the Expiration Date hereof.

LIMIT OF LIABILITY: The liability of the Company shall not exceed in the aggregate for all claims, costs and expenses under this policy the amount of Thirty Five Thousand Dollars (\$35,000.00) Dollars.
(NOT VALID IF FILLED IN FOR MORE THAN \$100,000)

THIS LIMIT OF LIABILITY INCLUDES COSTS AND EXPENSES INCURRED IN INVESTIGATING, DEFENDING OR SETTLING LIABILITY. ONCE THE LIMIT OF LIABILITY STATED ABOVE HAS BEEN PAID, WHETHER BY SETTLEMENT OF A CLAIM OR CLAIMS, OR BY PAYMENT OF COSTS AND EXPENSES, THE COMPANY IS RELIEVED OF ANY FURTHER DUTY TO DEFEND OR INDEMNIFY THE INSURED UNDER THIS POLICY.

SETTLEMENT: The Company, in the Insured's name and behalf, shall have the exclusive right to make any settlement of any claim, suit, or other action, as the Company deems expedient.

CONDITIONS PRECEDENT: As a condition precedent to the right of indemnification or defense hereunder, the Insured shall mail or deliver to the Company within ten (10) days after notice or knowledge of a claim or possible claim against the Insured copies of any written notice thereof and a complete description of the facts and circumstances alleged to give rise to such claim. Bankruptcy or insolvency of the Insured shall not release the Company or its liability hereunder.

EXCLUSIONS: Coverage under this policy as described in the COVERAGE section of the policy above does not apply to any acts of or allegations of (i) dishonest, fraudulent, criminal, libelous, slanderous or malicious act or omission of the Insured; (ii) willful or intentional disregard of the law; (iii) bodily injury to, or sickness, disease or death of any person, including but not limited to, emotional or mental distress and related conditions; (iv) injury to or destruction of any tangible property, including the loss of use thereof; (v) fines or penalties imposed by law on the Insured; or (vi) punitive, treble, exemplary or similarly categorized damages, including fines and penalties.

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CO-INSURANCE: If the Insured has other insurance against a loss covered by this policy, the Company shall not be liable under this policy for a greater proportion of such loss than the limit of liability stated in this policy bears to the limit of liability of all other insurance against such loss.

SUBROGATION: In the event of any payment for any loss under this insurance, the Company shall be subrogated to all of the Insured's rights of recovery thereafter against any person or organization and the Insured shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights to the Company. The Insured shall do nothing after loss to prejudice such rights.

CANCELLATION: This policy may be cancelled by the Insured by surrender hereof to the Company or any of its authorized agents or by mailing to the Company written notice stating when thereafter the cancellation shall be effective. If this policy has been in effect for less than 60 days, we may cancel this policy for nonpayment of premium or for fraud or material misrepresentation in obtaining the policy or in pursuing a claim by giving 10 days advance written notice, or we may cancel for any other reason by giving 30 days advance written notice. If this policy has been in effect for 60 days or more, we may cancel only for one or more of the following reasons: (a) nonpayment of premium; (b) fraud or material misrepresentation in obtaining the policy or in pursuing a claim; (c) conviction under a state or federal law for an act that materially increases any of the risks insured against; (d) failure by the Insured to implement reasonable loss control requirements, agreed to as a condition of policy issuance; (e) if the Commissioner of Insurance determines that loss of or changes in the Company's reinsurance covering all or part of the risk would threaten the Company's financial integrity or solvency; (f) if the Commissioner of Insurance determines that the continuation of the policy would place the Company in violation of California law or the laws of the state where the Company is domiciled; (g) if the Commissioner of Insurance determines that the continuation of the policy would threaten the Company's solvency; or (h) an increased risk or changed risk, unless the added, increased, or changed risk is included in the policy. If this policy is cancelled for reason (a) and (b) above, we will provide written notice to the Insured at least 10 days before the effective date of cancellation. If this policy is cancelled for reasons (c) through (h) above, we will provide written notice to the Insured at least 30 days before the effective date of cancellation. The reason for cancellation shall be stated on the notice.

The mailing of notice as aforesaid shall be sufficient proof of notice. Delivery of such written notice either by the Insured or by the Company shall be equivalent to mailing. The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period. If the Insured cancels, the premium shall be fully earned. If the Company cancels, return premium shall be computed pro rata.

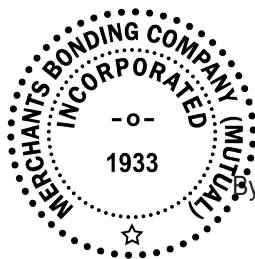
EFFECTIVE DATE: 12:01 AM April 26, 2026

EXPIRATION DATE: 12:01 AM April 26, 2030

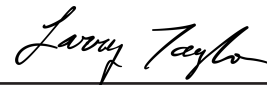
Attested by:



Elisabeth Sandersfeld, Secretary



Merchants Bonding Company (Mutual)



Larry Taylor, President

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California Consumer Privacy Act (CCPA) - Notice at Collection

Last Updated: August 26, 2025

Merchants Bonding Company (Mutual) and Merchants National Indemnity Company, (“Merchants”, “we”, “us”) is collecting your personal information to support its business operations, including for the business purposes described below.

View our full privacy notice at www.merchantsbonding.com/privacy and for more information about our California-specific policy, visit www.merchantsbonding.com/privacy/CCPA-disclosure.

Categories of Personal Information We Collect

Depending on the nature of your relationship with Merchants, we may collect and use the following types of Personal Information, as categorized by the CCPA and described below:

- **Identifiers:** e.g., real name, alias, date of birth, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security Number, driver's license number, or other similar identifiers.
- **Personal information described in California Civil Code §1798.80:** e.g., name, signature, physical characteristics or description, telephone number, state identification card number, insurance policy or bond number, education, bank account number, financial information, medical information or health insurance information.
- **Characteristics of protected classification under California or federal law:** e.g., age, marital status and sex.
- **Commercial information:** e.g., FEIN, records of personal property, transaction information, and purchase history.
- **Biometric information:** e.g., fingerprints (employees only).
- **Internet or other similar electronic network activity information:** e.g., information regarding your use of our websites.
- **Geolocation data:** e.g., approximate location based on IP address.
- **Audio, electronic, visual, thermal, or similar information:** e.g., call and video recordings and information regarding your use of our websites.
- **Professional or employment-related information:** e.g., employment history, employment references, salary/wage, personnel number, position or job title, or professional memberships, qualifications and certifications, and criminal convictions.
- **Education information:** e.g., educational records and transcripts.
- **Transaction information:** e.g., balances, payment histories, parties to transactions, information from consumer reports, and other data collected in relation to our provision of insurance services;
- **Inferences:** drawn from any of the Personal Information listed above to create a profile about, for example, an individual's preferences and characteristics.
- **Sensitive Personal Information:** as defined under the California Privacy Rights Act, e.g., Social Security number, driver's license number, account log-in, racial or ethnic origin, union membership, and the contents of a consumer's mail, email and text message unless we are the intended recipient of the communication.

How We Use Personal Information

We may collect and use your Personal Information for the following purposes:

- Providing, underwriting, pricing, and administering insurance products.
- Appointing, contracting with, and managing relationships with insurance producers (e.g., verifying licensure, processing commissions, regulatory reporting).
- Responding to inquiries and communicating with you.
- Supporting employment and human resource functions.
- Conducting analytics, research, and service improvements.
- Enhancing website functionality and tailoring marketing (subject to opt-out rights).

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- Detecting fraud, verifying identity, and improving security.
- Complying with legal and regulatory obligations.
- Managing operations and defending legal claims.

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Use of Sensitive Personal Information

We use and disclose Sensitive Personal Information solely for purposes authorized by the CCPA, such as identity verification, fraud prevention, compliance with legal obligations, and provision of requested services. We do not use this information to infer characteristics about individuals.

Sharing Personal Information with Third Parties

We may disclose all of the categories of Personal Information listed above to the following categories of third parties for our operational business purposes:

- Service providers.
- Third parties where required by law, e.g., disclosures to government agencies who regulate our business, law enforcement, and third parties who are involved in litigation with us).

We may disclose only a limited subset of Personal Information to authorized agents and brokers for our operational business purposes. This may include:

- Identifiers, e.g. name, license number.
- Personal information, as defined in Cal. Civ. Code §1798.80, e.g., contact details, license data.
- Characteristics of protected classifications (if required for licensure or reporting).
- Commercial information, e.g., agency appointments or transaction history.
- Sensitive Personal Information (limited to license or SSN as needed for regulatory compliance).

We do not sell personal information in exchange for money. However, some disclosure for advertising or analytics may be considered a “sale” or “sharing” under California law, even if no money is exchanged. In the last 12 months, we may have sold or shared:

- Identifiers.
- Commercial Information.
- Internet or network activity.
- Geolocation data.
- Audio, electronic, or visual information.

We do not knowingly sell or share personal information of individuals under 16 years of age.

Data Retention

We retain personal information only as long as necessary for the purposes described in this Notice, including legal and regulatory compliance, operational needs, and fulfilling contractual obligations. Retention periods vary depending on data type and applicable law.

Your Right to Opt Out of Sale or Sharing

You have the right to opt out of any future “sharing” or “selling” of your Personal Information for purposes of cross-context behavioral advertising. You can opt out in a frictionless manner by broadcasting an Opt-Out Preference Signal, such as the Global Privacy Control (GPC), or Do Not Track (on the browsers and browser extensions that support such signals). You can also opt out by selecting the Manage Cookies icon on our websites.