



**TOKIOMARINE
HCC**

Surety Group
801 South Figueroa Street Suite 700
Los Angeles, CA 90017 USA

RENEWAL INVOICE

DIRECT BILL

Agent:
LBW INSURANCE & FINANCIAL SERVICES, INC.
28055 SMYTH DRIVE
VALENCIA, CA 91355

Principal:
THE WATER HEATER & PLUMBING COMPANY
DBA WATER HEATER COMPANY THE
808 CALLE PLANO
CAMARILLO, CA 93012

Manage your account, view additional
renewal options at:
renew.hccsurety.com

Thank you for your business

We have updated our Privacy Policy. For more information, please visit: www.tmhcc.com/en-us/privacy.

Retain continuation certificate for your records.

CONTINUATION CERTIFICATE

Insurance Company

American Contractors Indemnity Company
801 S. Figueroa Street, Suite 700 Los Angeles, CA 90017

BOND NUMBER	BOND DESCRIPTION	BOND AMOUNT	EFFECTIVE DATE	EXPIRATION DATE
100690473	908 - CLB (CONTRACTOR LICENSE)	\$ 25000.00	10/4/2023	10/4/2027

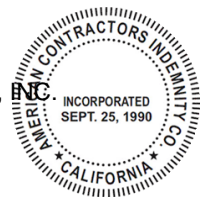
Obligee:

CALIFORNIA CONTRACTORS STATE LICENSE BOARD
P.O. BOX 26000
SACRAMENTO, CA 95826

THIS BOND CONTINUES IN FORCE TO THE ABOVE EXPIRATION DATE CONDITIONED AND PROVIDED THAT THE LOSSES OR RECOVERIES ON IT AND ALL ENDORSEMENTS SHALL NEVER EXCEED THE PENALTY SET FORTH IN THE BOND AND WHETHER THE LOSSES OR RECOVERIES ARE WITHIN THE FIRST AND/OR SUBSEQUENT OR WITHIN ANY EXTENSION OR RENEWAL PERIOD, PRESENT, PAST OR FUTURE. ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

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Agent:
LBW INSURANCE & FINANCIAL SERVICES, INC.
28055 SMYTH DRIVE
VALENCIA, CA 91355



Please detach portion and return with payment in the enclosed envelope.

Principal: THE WATER HEATER & PLUMBING COMPANY
DBA WATER HEATER COMPANY THE
Moved? Update your address on the back or manage your account online.

Agent:
LBW INSURANCE & FINANCIAL SERVICES, INC.
(661) 702-6000

PLEASE CHECK ONE OF THE FOLLOWING OPTIONS:

MONTHLY PAYMENT PLAN: Enclose a check payable to **gotoPremiumFinance** for the deposit premium of \$ 127.40 and sign below.

PAYMENT IN FULL: Enclose a check payable to **Tokio Marine HCC Surety Group** for the full annual premium of \$ 637.00

YOU WILL BE BILLED FOR THE NINE INSTALLMENTS IN THE AMOUNT OF \$ 62.43 EACH. (SIGNATURE IS REQUIRED)

I have read the ACKNOWLEDGEMENT OF PREMIUM FINANCING on the reverse and I authorize this transaction.

Signature: _____

ENCLOSE A VALID CHECK OR MONEY ORDER TO:

TOKIO MARINE HCC - SURETY GROUP
PO Box 4312
Woodland Hills, CA 91365-4312

BOND NUMBER:	100690473	
PAYMENT DUE BY:	10/4/2023	\$637.00
PAYMENT DUE AFTER:	10/4/2023	\$662.00
BOND WILL BE CANCELLED if full payment is not received by:	10/4/2023	

Manage your account, view additional
renewal options at:
renew.hccsurety.com

Payment PIN: **7K5VKY**

PAYMENTS: Make checks or money orders payable to Tokio Marine HCC - Surety Group (for payment in full) or gotoPremiumFinance (for monthly payment plan), P.O. Box 4312, Woodland Hills, CA 91365-4312. For your protection, do not send cash, cashier's check, or money orders by mail unless sent certified mail, return receipt required.

RENEWAL: Payment must be received in our office no later than due date. If payment is not received on or before due date, a Notice of a Cancellation will automatically be issued. Cancellation of your bond may result in your license suspension and cancellation of your license to do business.

LATE PAYMENT CHARGE: A reinstatement fee will be imposed if payment is not received by due date.

BILLING INQUIRY: When questioning a renewal, contact our office by phone at 800-486-6695 or at suretyrenewals@tmhcc.com Our office hours are 8:00 a.m. to 5:00 p.m. Pacific Standard, Monday through Friday, closed on holidays.

RETURNED CHECKS: If for any reason, a check is returned from your bank to Tokio Marine HCC - Surety Group, an additional handling fee will be imposed. A returned check must be replaced by cash, a money order or a cashier's check. If unpaid, your bond is subject to cancellation.

ACKNOWLEDGEMENT OF PREMIUM FINANCING: By signing and remitting my check for the down payment, I understand that (a) I am entering into a premium finance agreement ("PFA"); (b) A copy of a completed PFA disclosing all terms and conditions of the transaction will be mailed to me; (c) I will have 10 days to disaffirm the PFA at no cost to me if I do not agree to the terms and conditions of the PFA; (d) if I choose to disaffirm the PFA, I will be required to remit the annual payment in full within 30 days or risk cancellation of my bond; (e) The PFA will include, among other things, my granting of a power of attorney to cancel my bond if I am in default under the PFA.

New Address:

For questions with regards to premium financing,
please contact:
gotoPremiumFinance at 888-EZPAY99 or 888-397-2999

Fair Credit Reporting Act Notice

Date:

Dear Consumer:

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency which administers compliance with this law concerning this insurer is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

In evaluating and rating your bond, Tokio Marine HCC – Surety Group (comprised of American Contractors Indemnity Company, Texas Bonding Company, United States Surety Company and U.S. Specialty Insurance Company) utilized your credit report provided by Experian. You are receiving this notice for one of the following reasons:

- a. your application for a bond has been declined;
- b. the rate you are being charged has increased from the previous term; or
- c. your bond has been cancelled.

Our decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. The reporting agency played no part in our decision and is unable to supply you with specific reasons for our decision. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency. Any questions regarding such information should be directed to:

Experian
P.O. Box 2104
Allen, TX 75013
Telephone: 866- 200-6020
www.experian.com

If you would like a statement of specific reasons for our decision, please contact our Consumer Credit Analyst at Tokio Marine HCC – Surety Group 801 South Figueroa Street Suite 700, Los Angeles, CA 90017 or via telephone at 310- 957-3108, within 60 days of the date of this notice. We will provide you with the statement of reasons within 30 days after receiving your request.



Fraud Warnings and Privacy Notice

Fraud Warnings

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

APPLICABLE IN ALABAMA

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines or confinement in prison, or any combination thereof.

APPLICABLE IN ARKANSAS, LOUISIANA AND WEST VIRGINIA

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

APPLICABLE IN CALIFORNIA

For your protection California law requires the following to appear on this form. Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

APPLICABLE IN COLORADO

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement of award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

APPLICABLE IN THE DISTRICT OF COLUMBIA

WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits, if false information materially related to a claim was provided by the applicant.

APPLICABLE IN FLORIDA

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

APPLICABLE IN HAWAII

For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.

APPLICABLE IN KANSAS

Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

APPLICABLE IN KENTUCKY

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

APPLICABLE IN MAINE

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or denial of insurance benefits.



TOKIOMARINE
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Fraud Warnings and Privacy Notice

APPLICABLE IN MARYLAND

Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

APPLICABLE IN MINNESOTA

Any person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

APPLICABLE IN NEW JERSEY

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

APPLICABLE IN OHIO

Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deception statement is guilty of insurance fraud.

APPLICABLE IN OKLAHOMA

WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

APPLICABLE IN OREGON

Material misstatements, misrepresentations, omissions or concealments by an insured that are fraudulent or material to the insurance contract, the risk assumed, or the interests of an insurer and are relied upon by an insurer may result in policy rescission, cancellation, or denial of claim.

APPLICABLE IN TENNESSEE, VIRGINIA AND WASHINGTON

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines or denial of insurance benefits.

APPLICABLE IN VERMONT

Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

NOTICE TO NEW YORK APPLICANTS:

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

FACTS**WHAT DOES TOKIO MARINE HCC DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal 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 on the product or service you have with us. This information may include: <ul style="list-style-type: none"> ■ Account and transaction information; ■ Contact and demographic information; ■ Financial information; ■ Claims information; and ■ Credit history.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Tokio Marine HCC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Tokio Marine HCC share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	N/A

To limit our sharing	<ul style="list-style-type: none"> ■ Call (888) 688-0775 — our menu will prompt you through your choice(s). ■ Email us online: privacypolicy@tmhcc.com. <p>Please note: When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
Questions?	Call (888) 688-0775 or send us an email at privacypolicy@tmhcc.com .

Who we are	
Who is providing this notice?	Tokio Marine HCC is the trading name of HCC Insurance Holdings, Inc.
What we do	
How does Tokio Marine HCC protect my personal information?	To protect your personal information from unauthorized access and use, we maintain reasonable administrative, technical and physical safeguards designed to protect your personal information against accidental, unlawful or unauthorized destruction, loss, alteration, access, disclosure or use.
How does Tokio Marine HCC collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ■ Sign up for and use our services, including when you choose to provide us with your information online or offline; ■ Interact with our website and mobile applications; ■ Obtain an insurance product from us through a broker, where we may collect personal information from your broker in order to prepare your quote and/or your insurance policy; and/or ■ Submit an insurance claim, so we can properly handle your claim. <p>We may also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness; ■ affiliates from using your information to market to you; and ■ sharing for nonaffiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include our family of companies, available at https://www.tokiomarinehd.com/en/company/about/group.html.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include categories of companies such as insurance companies.</i>
Other important information	
For more information, please review our privacy policy, located at https://www.tmhcc.com/en-us/legal/privacy-policy .	