

Proposal of Risk Management and Insurance Services



Madison County Board of Supervisors

P. O. Box 608
Canton, MS 39046
Phone: (601) 859-8241

Presented by:



**MarshMcLennan
Agency**

**Brian Johnson, CWCU
Senior Executive Vice President
(601) 960-7459
Brian.K.Johnson@MarshMMA.com**

Disclaimer: The abbreviated outline of coverages used throughout this proposal are not intended to express any legal opinion as to the nature of the coverage. They are visuals to basic understandings of coverages. Please read your policy for specific details of coverages.

Important Notice: Please Read

This insurance proposal has been prepared expressly for your use and is intended to provide a simplified explanation of your business' insurance program. The proposal is based on the values developed and exposures to loss disclosed to us in our prior discussions with representatives of your company.

Notice Regarding Property Values

We are pleased to assist you with your own final determination of the values you decide to insure. The values shown are for illustration purposes only and do not warrant the actual value of the property.

Notice Regarding Higher Liability Limits

We are pleased to assist you with your own final determination of the values you decide to insure. Remember that your exposure to liability loss may exceed your limits of insurance as quoted in this proposal. Higher limits of liability may be available. Please let us know if you would like additional information or quote.

This proposal does not pre-empt or take the place of the actual insurance contracts. Please refer to actual policy language for specific terms, conditions and exclusions.

Marsh & McLennan Agency, LLC communicates with many of our clients through e-mail, voice mail, facsimile and other automated systems. We welcome these types of communication and encourage the use of any system that will expedite communication between a client and our company representatives.

However, due to the fact that we cannot control the message delivery and retrieval times of electronic system, leaving a message on the e-mail, voice mail or facsimile systems does not constitute the binding/altering of coverage in any way.

In the event you should have a specific question concerning this insurance proposal or coverage contained herein, please feel free to call a Marsh & McLennan Agency, LLC representative for assistance.

Service Team

Marsh & McLennan Agency, LLC takes a team approach to servicing our client's accounts. We draw on our associates' knowledge and training to provide the best service possible to you. Marsh & McLennan Agency, LLC feels that it is important to perpetuate your account within our agency as well as to make sure that accounts are serviced properly at all times.

Your Marsh & McLennan Agency Account Team is:

Business Insurance Consultant	Brian Johnson, CWCU Brian.K.Johnson@MarshMMA.com (601) 960-7459
Account Executive	Rena Jamison, CIC, CISR, CSRM, PIAM, AINS Rena.Jamison@MarshMMA.com (601) 960-8252
Account Manager	Stephanie Steed, CISR Stephanie.Steed@MarshMMA.com (601) 960-7464
Claims Coordinator	MMA Southeast Claims Advocacy Team Email address: mmaseclaims@marshmma.com Phone number: 1-800-295-8179

r The Resilience Solution Quote

This quote is strictly conditioned upon no material change in risk occurring between the issuance date and the inception date of the proposed policy. In the event of such change of risk, the Insurer may in its sole discretion, whether or not this offer has already been accepted by the Insured, modify and/or withdraw this offer. Thank you for the opportunity to quote.

INSURER INFORMATION

Insurer: Homeland Insurance Company of New York (non-admitted)
Managing General Agent: Ocrea Risk Services, LLC dba Resilience Cyber Insurance Solutions

QUOTE INFORMATION

Named Insured: Madison County Board of Supervisors
Named Insured Address: 125 W. North Street
Canton, MS 39046 US
Policy Form: RCP1 012024 ed.
Policy Period: From: 7/16/26 To: 7/16/27
Both at 12:01 a.m. local time at the Named Insured address

Continuity Date: 7/14/24
Retroactive Date: Full Prior Acts
Extended Reporting Period: 12 Months
Extended Reporting Premium: 100% of the Policy premium

COVERAGE SCHEDULE

OPTION 1

LIMITS	ESSENTIAL PACKAGE		EDGE PACKAGE	
Policy Aggregate Limit of Liability		\$3,000,000		\$3,000,000
Covered Costs				
Response		\$3,000,000		\$3,000,000
Data Recovery		\$3,000,000		\$3,000,000
Hardware Replacement		\$3,000,000		\$3,000,000
Reward		\$50,000		\$50,000
Covered Loss				
Insured Interruption				
from Security Failure		\$3,000,000		\$3,000,000
from System Failure		\$3,000,000		\$3,000,000
from Intentional Shutdown		\$3,000,000		\$3,000,000
Vendor Interruption				
from Vendor Security Failure		\$3,000,000		\$3,000,000
from Vendor System Failure		\$3,000,000		\$3,000,000
Extortion		\$3,000,000		\$3,000,000
Reputation		\$3,000,000		\$3,000,000
Telephone Fraud		\$250,000		\$250,000
Cryptojacking		\$250,000		\$250,000
Social Engineering		\$250,000		\$250,000
Invoice Manipulation		\$250,000		\$250,000
Transfer Fraud		\$250,000		\$250,000
Covered Liability				
Data & Network		\$3,000,000		\$3,000,000
Regulatory		\$3,000,000		\$3,000,000
Merchant Services		\$3,000,000		\$3,000,000
Media		\$3,000,000		\$3,000,000
Supplemental Coverage Schedule				
Coverage added by endorsement:				
Bodily Injury	Covered Liability	\$250,000		\$250,000
Privacy Liability	Covered Liability	\$1,000,000		\$1,000,000
RETENTIONS				
Each incident or Claim:		\$50,000		\$50,000
Waiting Period:		10 Hours		10 Hours
Insurance Premium:		\$55,000		\$45,000
Package Annual Fee (License contract and local taxes may apply):		Complimentary		\$30,000
Total Cost:		\$55,000		\$75,000

SUBJECTIVITIES

To complete the underwriting process, we require the following additional information:

- 1 Within 14 days post-bind: Completed Surplus Lines Producer Certification

We are not required to bind prior to our receipt and approval of the additional information required above.

ENDORSEMENTS

#	ID	Name	Comments
1	RCE56	Scheduled Circumstance Exclusion	Social engineering incident (prior coverage)
2	RCE105	Bodily Injury Liability	\$250K
3	RCE274	Privacy Liability Enhancement: Data & Network Liability and Regulatory Liability	\$1M
4	RCE34	Amend Proof of Loss Sublimit	\$100K

OFFERING OVERVIEW

ESSENTIAL

EDGE



Financially-Proven AI Platform

Cyber Risk Profile to capture and view inside-out security controls and security posture telemetries	✓	✓
Breach & Attack Simulation tests to identify misconfigurations and security control gaps	✓ Up to 4 Tests	✓ Up to 12 Tests
State of Your Vendor Risk Report to give insight into a vendor's cyber risk		✓ Up to 15 Vendors
Quantified Cyber Action Plan to enable more effective, impact-based security planning		✓
Loss Exceedance Curve to display the financial impact of cyber risk		✓



Risk Operations Center (ROC)

Expert-triaged critical notifications on the most financially damaging cyber threats and vulnerabilities	✓	✓
Risk Advisory and Intelligence to stay informed of active threats and threat actor behaviors	✓	✓
State of Your Risk analysis details your comprehensive cyber risk profile	✓ Annually	✓ Monthly
Ongoing visibility into external attack surface risk and dark web exposure monitoring	✓ Monthly	✓ Weekly



Cyber Advisory Program

Governance Policy Document Library for security policy guidance	✓	✓
Annual tabletop exercise (TTX) to guide organizational leadership's response to a major cyber event		✓ One 2-hr Virtual TTX
Strategic meetings with industry-leading cybersecurity and cyber risk experts		✓ Two 1-hr Engagements
Edge Engagement Summary to showcase your risk mitigation efforts, provides actionable insights on loss reduction		✓



Responsive Policy - Cyber and Tech E&O

Streamlined & comprehensive policy that covers costs, loss, and liability	✓	✓
In-house claims & incident management available 24/7	✓	✓
Improved coverage, limits, and retention, based on ongoing engagement		✓ As Applicable
Simplified renewal process that bypasses long-form applications		✓ As Applicable

The Resilience Claims Service

GUIDING YOU THROUGH YOUR RESPONSE

Access to a network of external experts

The Resilience Claims service has developed a carefully chosen and closely reviewed network of external experts to ensure that our policyholders have access to the right capabilities and resources as they deal with cyber events.



Discovery

Call the Resilience Hotline 24/7 **1-302-722-7236** or email Claims@CyberResilience.com.



Investigation & Response

We offer strategic guidance, project management and a network of external expertise to resolve your incident.



Recovery

Recovery is fast & smooth because we explain your policy coverage throughout the life of the claim.

OUR SERVICE PROVIDERS

Privacy Law Groups

BakerHostetler	Gordon Rees Scully Mansukhani
Greenberg Traurig	Holland & Knight
McDonald Hopkins	Mullen Coughlin
Pierson Ferdinand LLP	Polsinelli
Shook, Hardy & Bacon	Troutman Pepper Locke

Computer Forensics Investigators

SUREFIRE CYBER	ARCTIC WOLF	KROLL
IRON GATE	cybereason	Arete
CRA Charles River Associates	MOXFIVE	StrozFriedberg
MANDIANT	CROWDSTRIKE	S-RM

Data Recovery Services





Ransomware Resolution

		
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Crisis Communications

		
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Notification & Call Center

Credit Monitoring & Identity Theft Protection

		
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CONTACT US

Want to prepare?

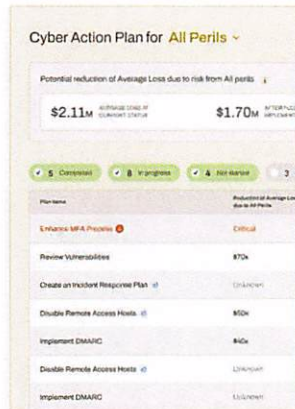
Our security and incident response experts can help you with incident response planning and walk you through our claims process. To learn more email Onboarding@CyberResilience.com.

Incident?

Our claims and incident response experts are here to help you 24/7. Call our emergency response hotline at **1-302-722-7236** or email Claims@CyberResilience.com.

This material is not intended as a solicitation or offer of any Resilience insurance product. Any insurance coverage presented herein is for informational purposes only and does not constitute insurance advice. The terms and conditions, including any limitations, of your specific insurance policy will govern. The purchase of insurance is in no way tied to the purchase of security services. Nothing in these materials should be construed as an express or implied endorsement or recommendation of Resilience by any government or government agency. In the United States, insurance products are distributed by Crea Risk Services, LLC (NPN 19169260) d/b/a Resilience Cyber Insurance Solutions. Arceo Labs, Inc. d/b/a Resilience provides security services through its expert security team.

Your Partner in Cyber Resilience



Thank you for choosing Resilience to support you in managing your cyber risk.

Resilience is a cyber risk solution company that helps our clients measure and manage their risk holistically.

Our solutions connect financial, security, and real loss data with risk quantification software, cybersecurity experts, and top-rated insurance. This unified approach equips leaders to make the best possible business decisions around their cybersecurity roadmap and risk program.

Resilience clients are demonstrably more resilient to material losses, as reflected in our loss ratio, which consistently outperforms the market.

That's why your risk is our risk.

Essential Solution for Cyber Insurance and Tech E&O

The most effective loss prevention solution →

- **Comprehensive, top-rated cyber insurance** for companies with revenue above \$75M across all major industries
- **Cyber-only limits up to \$15M** available on a primary or excess basis
- **Seasoned, in-house claims & incident management**
- **State of Your Risk** analysis detailing your cyber risk posture
- **Award-winning Risk Operations Center (ROC)** proactively monitors for the most financially-damaging threats
- **Breach & Attack Simulation (BAS)** to efficiently validate security controls
- **Blended Cyber and Tech E&O limits up to \$10M** with revenue between \$25M and \$10B for primary placements, as well as \$25M and above for excess placements

Edge Solution for Cyber Risk Management

The only solution that financially prioritizes your cyber risk with real-loss data →

Edge Solution includes all services under Essential Solution

- **Quantified Cyber Action Plan** helps prioritize security controls and threats by translating them into dollars and cents and demonstrating return on investment
- **Loss Exceedance Curve (LEC)** helps plan against severe, material losses
- **Access to cybersecurity experts** to continuously improve your risk posture with two strategic meetings and an annual Tabletop Exercise (TTX)
- **State of Your Vendor Risk Report** analyzes the cyber risk profile of 15 vendors
- **Improved coverage, limits, and retention** for qualified clients, based on ongoing engagement
- **Simplified renewal process** that bypasses long-form applications

Recognized for Industry Excellence



2025 Fortune Cyber 60 List



2024 Best Risk Management Solution



2024 Cyber MGA of the Year



2025 Security Intelligence Winner

Proposal Presented to Madison County Board of Supervisors

Coverage	Proposed Premium	Expiring Premium	Minimum Earned Premium % If Applicable	Minimum & Deposit Applies (X)	Accepted (Yes/No)
Cyber Liability	\$59,416.50	\$59,416.50			
Total Premium	\$59,416.50	\$59,416.50			

Minimum and Deposit

Some policies may include a minimum and deposit endorsement and are noted above. Once coverage is bound, the premium amount in this Proposal represents the minimum premium due. The carrier has the right to audit your records for final premium determination. Additional premiums will be collected because of underestimated exposures. **No return premium shall be forthcoming.**

Minimum Earned Premium

Some policies may include a minimum earned premium endorsement and are noted above. **No Flat cancellations are allowed.**

Coverage – edge Package – Optional Quote:	Proposed Premium:	Accept (y/n)
Cyber Liability	\$80,866.50	

Insurance Company:	AM Best Rating:	Admitted/Non-Admitted
Homeland Insurance Co., of New York	A+, XV	Non-Admitted

Payment Options				
Down Payment Amount	Coverage/s	Check Payable to	# of Installments	Installment Amount
100% - Annual Pay	Cyber	Marsh & McLennan Agency	N/A	N/A

Client Authorization to Bind Coverage:

We, Madison County Board of Supervisors, confirm the values, schedules, and other data contained in the proposal are from our records and acknowledge it is our (Madison County Board of Supervisors) responsibility to see that they are maintained accurately.

Madison County Board of Supervisors accepts the above coverages as proposed, including any initialed handwritten changes, by Marsh & McLennan Agency. Please bind coverages effective 7/16/26. I understand that this proposal is only an outline of the insurance policy. It does not include all of the terms, coverages, exclusions, limitations, and conditions included in the insurance policy. Regardless of the terms, limitations, and conditions carried in prior years, this proposal contemplates only the limited terms, conditions, warranties, and exposures represented herein. The insurance policies will include these specific details. An adjustment of premium(s) may be made at the time of policy issuance if necessary.

Signature: _____

Title: _____

Date: _____

Standards of Conduct

MMA Insurance Comp Disclosure and LOL

Marsh & McLennan Agency LLC ("MMA") prides itself on being an industry leader in the area of transparency and compensation disclosure. We believe you should understand how we are paid for the services we are providing to you. We are committed to compensation transparency and to disclosing to you information that will assist you in evaluating potential conflicts of interest.

As a professional insurance producer, MMA and its subsidiaries facilitate the placement of insurance coverage on behalf of our clients. As an independent insurance agent, MMA may have authority to obligate an insurance company on behalf of our clients and as a result, we may be required to act within the scope of the authority granted to us under our contract with the insurer. In accordance with industry custom, we are compensated either through commissions that are calculated as a percentage of the insurance premiums charged by insurers, or fees agreed to with our clients.

MMA engages with clients on behalf of itself and in some cases as agent on behalf of its non-US affiliates with respect to the services we may provide. For a list of our non-US affiliates, please visit: <https://mma.marshmma.com/non-us-affiliates>. In those instances, MMA will bill and collect on behalf of the non-US Affiliates amounts payable to them for placements made by them on your behalf and remit to them any such amounts collected on their behalf.

Wholesalers and Managing General Agents (MGAs) offer products and solutions that Marsh & McLennan Agency LLC (MMA) as a retail agent and broker cannot access or offer directly to its clients. Some MMA affiliates act as managing general agents, in which capacity they work solely on behalf of insurers to bind coverage, service policies and, in some cases, settle claims. Our affiliated wholesale brokers are also able to access excess and surplus lines insurers that do not work with retail agents and brokers.

MMA receives compensation through one or a combination of the following methods:

- **Retail Commissions** – A retail commission is paid to MMA by the insurer (or wholesale broker) as a percentage of the premium charged to the insured for the policy. The amount of commission may vary depending on several factors, including the type of insurance product sold and the insurer selected by the client. If MMA places business through an affiliated wholesale broker or managing general agent, MMA will advise the client of this at or prior to placement.
- **Client Fees** – Some clients may negotiate a fee for MMA's services in lieu of, or in addition to, retail commissions paid by insurance companies. Fee agreements are in writing, typically pursuant to a Client Service Agreement, which sets forth the services to be provided by MMA, the compensation to be paid to MMA, and the terms of MMA's engagement. The fee may be collected in whole, or in part, through the crediting of retail commissions collected by MMA for the client's placements.
- **Contingent Commissions** – Many insurers agree to pay contingent commissions to insurance producers who meet set goals for all or some of the policies the insurance producers place with the insurer during the current year. The set goals may include volume, profitability, retention and/or growth thresholds. Because the amount of contingent commission earned may vary depending on factors relating to an entire book of business over the course of a year, the amount of contingent commission attributable to any given policy typically will not be known at the time of placement.
- **Supplemental Commissions** – Certain insurers and wholesalers agree to pay supplemental commissions, which are based on an insurance producer's performance during the prior year. Supplemental commissions are paid as a percentage of premium that is set at the beginning of the calendar year. This percentage remains fixed for all eligible policies written by the insurer during the ensuing year. Unlike contingent commissions, the amount of supplemental commission is known at the time of insurance placement. Like contingent commissions, they may be based on volume, profitability, retention and/or growth.
- **Wholesale Broking Commissions** – Sometimes MMA acts as a wholesale insurance broker for some transactions (which may include MMA's retail broking operations). In these placements, MMA is engaged by a retail broker that has the direct relationship with the insured. MMA may have specialized expertise, access to surplus lines markets, or access to specialized insurance facilities that the retail broker does not have. In these transactions, the insurer typically pays a commission that is divided between the retail and wholesale broker pursuant to arrangements made between them.
- In addition, some MMA affiliates act as managing general agents, in which capacity they work solely on behalf of insurers to bind coverage, service policies and, in some cases, settle claims. Our affiliated wholesale brokers are also able to access excess and surplus lines insurers that do not work with retail agents and brokers. Like other MGA's and wholesalers, our affiliates may also be compensated by commissions received from insurers. These commissions are separate and apart from any commissions received by MMA. When MMA places business through affiliated wholesalers, the insurer pays a commission that may be divided between our affiliated wholesaler and MMA. Compensation earned by wholesalers may be shared with MMA as described in the Contingent and Supplemental Commissions sections above.
- **Medallion Program and Sponsorships** – Pursuant to MMA's Medallion Program, participating carriers sponsor educational programs, MMA events and other initiatives. Depending on their sponsorship levels, participating carriers are invited to attend meetings and events with MMA executives, have the opportunity to provide education and training to MMA colleagues and receive data reports from MMA. Insurers may also sponsor other national and regional programs and events.
- **Other Compensation & Sponsorships** – From time to time, MMA may be compensated by insurers for providing administrative services on behalf of those insurers. Such amounts are typically calculated as a percentage of premium or are based on the number of insureds. Additionally, insurers may sponsor MMA training programs and events. MMA may also have arrangements with vendors who compensate MMA for referring clients for vendor services.

We will be pleased to provide you with additional information about our compensation and information about alternative quotes upon your request. For more detailed information about the forms of compensation we receive please refer to our Marsh & McLennan Agency Compensation Guide at <https://www.marshmma.com/us/compensation-guide.html>.

Unless otherwise provided for in our agreement with you, MMA's aggregate liability arising out of or relating to any services on your account shall not exceed ten million dollars (\$10,000,000), and in no event shall we be liable for any indirect, special, incidental, consequential or punitive damages or for any lost profits or other economic loss arising out of or relating to such services. In addition, you agree to waive your right to a jury trial in any action or legal proceeding arising out of or relating to such services. The foregoing limitation of liability and jury waiver shall apply to the fullest extent permitted by law. Rev. January 1, 2026

Current Guide to Best's Ratings

For a complete explanation of Best's ratings, please refer to the *Best's Key Rating Guide*®. Best's ratings reflect their independent opinion but are not a warranty of a company's ability to meet its obligations to policyholders.

BEST'S RATINGS & BEST'S FINANCIAL PERFORMANCE RATINGS (FPR)

A.M. Best assigns two types of rating opinions, Best's Ratings (letter scale) and Best's FPR (numerical scale). Both ratings involve a quantitative and qualitative evaluation of a company's financial strength, operating performance and market profile. The analysis performed for assigning a Best's FPR is not as rigorous as it is for assigning a Best's Rating. The FPR is assigned to small or new companies which do not meet the criteria required for a Best's Rating. Both ratings provide an overall opinion of an insurance company's ability to meet its obligations to its policy holders.

-----Secure Best's Ratings-----

A++ and A+ Superior
 A and A- Excellent
 B++ and B+ Very Good

----- Vulnerable Best's Ratings -----

B and B- Fair
 C++ and C Marginal
 C and C- Weak
 D Poor
 E Under Regulatory Supervision
 F In Liquidation
 S Rating Suspended

-----Secure FPR Ratings-----

FPR 9 Very Strong
 FPR 8 and 7 Strong
 FPR 6 and 5 Good

----- Vulnerable FPR Ratings -----

FPR 4 Fair
 FPR 3 Marginal
 FPR 2 Weak
 FPR 1 Poor

NOT RATED (NR) CATEGORIES

Companies not assigned either a Best's Rating or FPR opinion are assigned to one of five NR categories. The NR category identifies the primary reason a rating opinion was not assigned to the company.

NR-1.....Insufficient Data	NR-4.....Company Request
NR-2...Insufficient Size and/or Operating Experience	NR-5.....Not Formally Followed
NR-3.....Rating Procedure Inapplicable	

FINANCIAL SIZE CATEGORY (FSC)

Assigned to all companies and reflects their size based on their capital, surplus and conditional reserve funds in millions of U.S. dollars, using the scale below.

FSC I less than 1	FSC V 10 to 25	FSC IX 250 to 500	FSC XIII 1,250 to 1,500
FSC II 1 to 2	FSC VI 25 to 50	FSC X 500 to 750	FSC XIV 1,500 to 2,000
FSC III 2 to 5	FSC VII 50 to 100	FSC XI 750 to 1,000	FSC XV greater than 2,000
FSC IV 5 to 10	FSC VIII 100 to 250	FSC XII 1,000 to 1,250	

Explanation of Admitted Carrier and Non-Admitted Carrier

An **Admitted Insurer** is a company licensed or authorized to sell insurance to the general public. In the United States, admitted companies are licensed on a state-by-state basis and differentiated from surplus lines insurers, which are authorized to sell insurance in a state on a non-admitted basis.

A **non-admitted insurer** is an insurance company not licensed to do business in a certain state. Such insurers can nevertheless write coverage through an excess and surplus lines broker that is licensed in these jurisdictions.

Disclaimer

Important Notice: Your policies require timely payment of premiums to remain in force and effect!

Marsh & McLennan Agency's Role If Your Insurer Cancels Your Policy

Any policies that we bind for you require you to pay the specified premiums as indicated in the policy documents and/or any billing statements from the company issuing the policy. If the insurance company does not receive your premium payments on the date due in a timely manner, your coverage could be interrupted or discontinued. Your policies do not have any "grace period".

In most states, state statute will limit an insurer's right to cancel a policy and requires the insurer (company issuing the policy) to provide notice to you when a policy is cancelled. Should you become aware of or receive a notice of cancellation on your policy, please contact us immediately so that we can help you with the situation. While we may receive notices of cancellations on client policies, an insurance company is not required to notify us with the same priority regarding cancellations as it owes to you, our customer.

Although state statute does not require us, as an agent, to provide any notice of policy cancellation to you, our client, should we become aware of a policy cancellation, and have not been contacted by you, we will attempt to contact you about the cancellation to try and assist you in working with your insurance company through the situation causing the cancellation.

Each and every policy cancellation is an independent event. Only an insurance company has the authority to determine whether a policy will be cancelled or reinstated if cancelled. Should such circumstances occur with your policy, we will do our best to assist you in this matter.

Surplus Lines Disclaimer

Persons insured by Surplus Lines Carriers do not have the protection of the Insurance Guaranty Association in their state to the extent of any right of recovery for the obligation of an insolvent unlicensed insurer.

Some surplus lines (non-admitted) property insurance policies are written by multiple insurance companies and/or Lloyds of London syndicates. When multiple insurance companies or syndicates participate in underwriting the same property policy, the settlement of a claim can take longer than a policy where only one insurance company underwrites the policy. Since each insurance company or Lloyds of London syndicate must agree to the claim settlement terms, it can take longer for payment of any claim you may have under the policy.

Power of Attorney regarding Premium Financed Policies Disclaimer

Marsh & McLennan Agency LLC has minimum premium qualifications for financing premiums with an outside finance company. If you meet the requirements and decide to finance your premium, please note there is a limited Power of Attorney in the Agreement. This gives power to the finance company to cancel the financed policy(s) in the event you default in making payments under the Agreement. If the finance company requests cancellation from the insuring company; and cancellation documents are issued by the insuring company, any request for reinstatement of coverage (due to acceptance of late payment by the finance company) does not necessarily obligate the insuring company to reinstate coverage.