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Introduction and Purpose

This Marine Insurance Agreement is made and entered into as of August 9, 2025, by and between DocuPal Demo, LLC, a company organized under the laws of the United States, with its principal place of business at 23 Main St, Anytown, CA 90210 ("Insurer"), and Acme Inc, a business entity organized under the laws of the United States, with its principal address at 3751 Illinois Avenue, Wilsonville, Oregon - 97070 ("Insured").

Purpose of Agreement

The purpose of this Agreement is to define the terms and conditions under which the Insurer will provide marine insurance coverage to the Insured. This insurance will cover loss or damage to the Insured's property during transit. The agreement specifies covered perils, exclusions, and claim procedures. It also outlines the responsibilities of both the Insurer and the Insured.

Definitions and Interpretations

For purposes of this Marine Insurance Agreement, the following terms shall have the meanings set forth below:

Key Definitions

- **Insured:** Refers to Acme, Inc (ACME-1), the party covered by this insurance agreement.
- **Insurer:** Refers to DocuPal Demo, LLC, the company providing the insurance coverage under this agreement.
- **Marine Perils:** Includes perils traditionally associated with marine risks, such as perils of the seas, fire, jettison, piracy, and barratry, as well as other risks specifically identified in the Coverage section.
- **Insured Property:** Refers to the goods, cargo, or vessel specifically described in the Declarations Page of this policy, and for which insurance coverage is provided.
- **Coverage Territory:** Defines the geographical limits within which this insurance policy applies, as specified in the Declarations Page.



- **Premium:** The total cost of this insurance coverage, payable by the Insured to the Insurer, as detailed in the Premium Payment Terms.
- **Claim:** A formal request by the Insured for compensation under this insurance policy, following a loss or damage to the Insured Property.
- **Indemnification:** The process by which the Insurer compensates the Insured for a covered loss, up to the limits specified in this agreement.
- **Subrogation:** The Insurer's right to pursue recovery from a third party responsible for a loss paid under this policy.

General Interpretations

In this Agreement, unless the context otherwise requires:

- Words in the singular shall include the plural and vice versa.
- References to clauses are to clauses of this Agreement.
- The headings are for convenience only and do not affect the interpretation of this Agreement.
- Any reference to a statute or statutory provision shall be construed as a reference to it as it is in force for the time being, taking account of any amendment, extension, or re-enactment and includes any subordinate legislation for the time being in force made under it.

Insured Property and Risks Covered

Insured Property

This marine insurance agreement covers specific property of ACME-1. The insured property includes cargo, vessels, and freight.

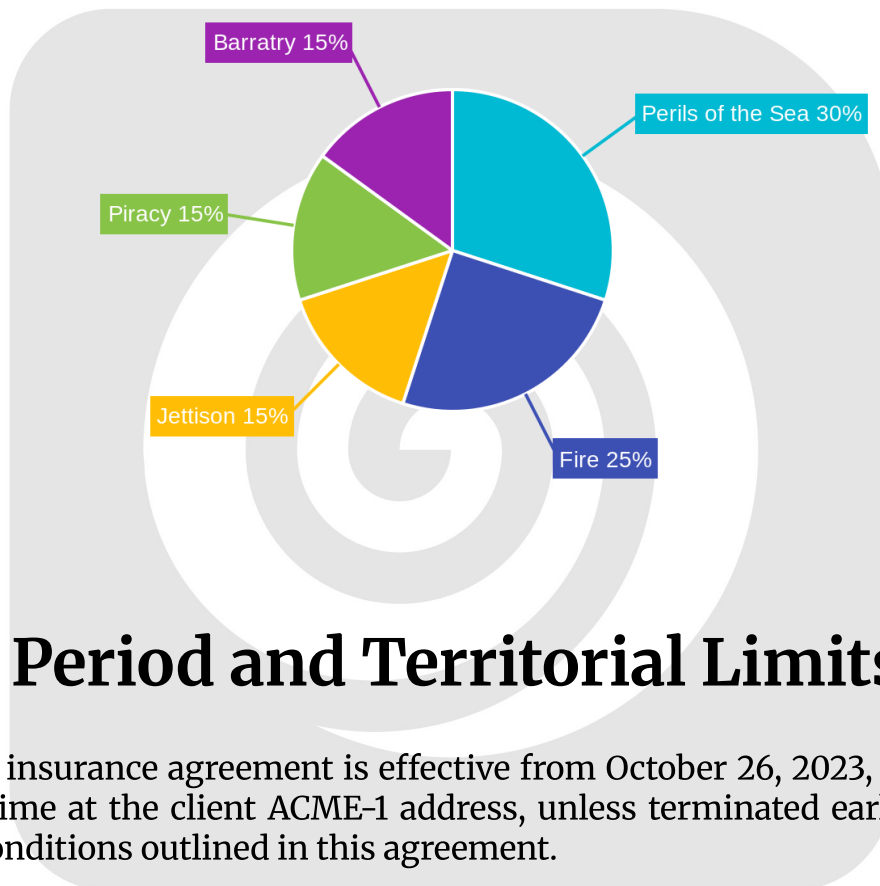
- **Cargo:** This refers to goods or merchandise transported by sea.
- **Vessels:** This includes ships or boats used for navigation.
- **Freight:** This refers to the compensation paid for the transportation of cargo.

Risks Covered

This insurance provides coverage against typical marine risks. The covered perils include:



- **Perils of the Sea:** This encompasses losses caused by the natural actions of the sea. Examples are storms, waves, collision, and sinking.
- **Fire:** This covers loss or damage caused by fire.
- **Jettison:** This refers to the act of intentionally throwing cargo overboard to save the vessel.
- **Piracy:** This covers losses resulting from acts of piracy.
- **Barratry:** This includes wrongful acts committed by the vessel's master or crew that prejudice the owner's interest.



Policy Period and Territorial Limits

This marine insurance agreement is effective from October 26, 2023, to October 26, 2024, local time at the client ACME-1 address, unless terminated earlier as per the terms and conditions outlined in this agreement.

Territorial Limits

This policy provides coverage for shipments originating from or destined to any location worldwide, subject to the exclusions outlined in this agreement. Coverage applies during the ordinary course of transit, including inland transit, ocean transit, and air transit.

However, no coverage is provided for voyages to, from, or through any country or territory against which the United States has imposed trade sanctions or embargoes, or that are otherwise prohibited by U.S. law, unless specifically endorsed in this policy. It is ACME-1's responsibility to ensure compliance with all applicable trade regulations and sanctions.

Premiums and Payment Terms

The premium for this Marine Insurance Agreement is determined based on several factors. These include the value of the insured property, the specific nature of the voyage, and an overall assessment of the associated risk profile.

Premium Amount

The total premium due under this policy is \$[Insert Premium Amount]. This amount reflects the complete coverage as detailed in the "Scope of Coverage" section of this agreement.

Payment Schedule

ACME-1 will remit the premium payment within 30 days from the policy's inception date. The policy inception date is 2025-08-09. The premium payment due date is 2025-09-08.

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Payment Methods

Docupal Demo, LLC accepts payments via wire transfer, ACH (Automated Clearing House), or certified check. Payment details for each method are as follows:

- **Wire Transfer:** [Insert Wire Transfer Details, including Bank Name, Account Number, and Swift Code]
- **ACH:** [Insert ACH Details, including Bank Name and Account Number]
- **Certified Check:** Payable to Docupal Demo, LLC, and mailed to 23 Main St, Anytown, CA 90210.



Late Payment

Payments not received within 30 days of the policy inception date are subject to a late payment penalty. The penalty is calculated at a rate of 1.5% per month on the outstanding balance. This penalty will be applied for each month the payment remains outstanding. Docupal Demo, LLC reserves the right to suspend coverage if payment is not received within 60 days of the policy inception date. Reinstatement of coverage after suspension is subject to Docupal Demo, LLC's approval and may require additional fees.

Claims Notification and Procedure

In the event of any loss or damage that may give rise to a claim under this Marine Insurance Agreement, ACME-1 must promptly notify Docupal Demo, LLC.

Notification of Loss

ACME-1 must provide written notice of any loss or damage within 30 days of the date of discovery of such loss or damage. This notification should be sent to Docupal Demo, LLC at 23 Main St, Anytown, CA 90210. The notice must include a detailed description of the loss, the nature and extent of the damage, and the circumstances surrounding the incident.

Required Documentation

To support any claim, ACME-1 is required to submit the following documents:

- A formal Notice of Loss.
- A detailed Survey Report, assessing the extent and cause of the damage.
- The original Bill of Lading, evidencing the shipment details.
- A copy of the commercial Invoice, showing the value of the goods.
- Any other documentation relevant to the claim, such as photographs, repair estimates, or correspondence related to the loss.

Claims Review and Settlement

Upon receipt of all required documentation, Docupal Demo, LLC will review the claim to determine its validity and coverage under the terms of this Agreement. Docupal Demo, LLC may request additional information or documentation from



ACME-1 as needed to complete the review process. Docupal Demo, LLC will notify ACME-1 of its decision regarding the claim within a reasonable time frame.

Dispute Resolution

Any disputes arising out of or relating to the interpretation or enforcement of this claims procedure will be resolved through arbitration in accordance with the rules of the American Arbitration Association. The arbitration will take place in a location mutually agreed upon by both parties. The decision of the arbitrator will be final and binding on both Docupal Demo, LLC and ACME-1.

Coverage Exclusions and Limitations

This section details the exclusions and limitations to the marine insurance coverage provided by DocuPal Demo, LLC to ACME-1. It is important to understand these exclusions, as losses arising from these circumstances will not be covered under this agreement.

Excluded Perils

This insurance agreement does not provide coverage for losses, damages, or expenses directly or indirectly caused by, resulting from, or contributed to by the following perils:

- **War:** Any act of war, including but not limited to hostilities, whether war is declared or not, civil war, revolution, rebellion, or insurrection.
- **Strikes, Riots, and Civil Commotions:** Loss, damage, or expense caused by strikes, locked-out workmen, or persons taking part in labor disturbances, riots, or civil commotions.
- **Inherent Vice:** Loss, damage, or expense arising from the inherent nature or defect of the insured goods. This includes natural deterioration, decay, or spontaneous combustion.

Limitations on Liability

While this policy provides extensive coverage, there are limitations on the amount DocuPal Demo, LLC will pay for certain types of losses. These limitations are detailed in the policy schedule and may vary depending on the specific type of



goods insured and the nature of the voyage. ACME-1 should refer to the policy schedule for the specific payout caps applicable to their coverage.

Conditions Voiding Coverage

The following conditions will void this insurance coverage:

- **Fraudulent Misrepresentation or Concealment:** Any fraudulent misrepresentation or concealment by ACME-1 regarding any material fact pertaining to the insured goods, the voyage, or any other relevant aspect of the insurance. This includes intentionally providing false information or withholding information that could affect DocuPal Demo, LLC's decision to provide coverage or the terms of that coverage.

It is ACME-1's responsibility to ensure they fully understand these exclusions and limitations. If there are any questions, ACME-1 should contact DocuPal Demo, LLC for clarification. This will ensure ACME-1 is fully aware of the scope of their marine insurance coverage.

Warranties and Representations

ACME-1, as the insured, warrants the following to DocuPal Demo, LLC:

Vessel and Cargo

ACME-1 assures that the vessel is in seaworthy condition at the commencement of this insurance and will be maintained in such condition throughout the duration of this agreement. ACME-1 confirms the accuracy of all information provided regarding the vessel's specifications, condition, and operational history.

ACME-1 affirms that all descriptions of the cargo provided to DocuPal Demo, LLC are accurate and complete. ACME-1 guarantees adherence to all applicable regulations concerning the packaging, handling, and transportation of the cargo.

Compliance

ACME-1 commits to operating the vessel in compliance with all applicable international, national, and local laws, regulations, and industry standards. This includes, but is not limited to, safety regulations, environmental regulations, and



maritime laws. ACME-1 will maintain all necessary permits, licenses, and certifications required for the vessel's operation and the transportation of the cargo.

Accuracy of Information

ACME-1 confirms that all information and documentation provided to DocuPal Demo, LLC in connection with this insurance agreement are true, accurate, and not misleading in any material respect. ACME-1 understands that DocuPal Demo, LLC relies on this information in assessing the risk and determining the terms of this insurance. ACME-1 will promptly notify DocuPal Demo, LLC of any changes to the information provided that may materially affect the risk covered by this insurance.

Subrogation and Salvage Rights

Subrogation

Docupal Demo, LLC has the right to subrogate. This means that after we pay a claim to ACME-1, we can take over ACME-1's rights and remedies. We can then pursue any third party who may be responsible for the loss. This right applies to the extent of the payment made by Docupal Demo, LLC. ACME-1 must cooperate with us and provide any assistance or information we reasonably require to exercise these rights.

Salvage

In the event of a loss, there may be salvageable property. The proceeds from any salvage will be shared. The sharing will be between Docupal Demo, LLC and ACME-1. The proceeds will be split based on each party's respective interest in the salvaged property. Our interest is limited to the amount of the claim we paid. ACME-1 retains the remaining interest.



Liability and Indemnity

Insured's Liability

ACME-1 must take all reasonable steps to avoid or reduce any loss covered by this policy. This includes maintaining the insured property in good condition and following industry best practices for packing, handling, and transporting goods. Failure to take such measures may affect ACME-1's ability to recover fully under this policy.

Insurer's Indemnity

Docupal Demo, LLC will indemnify ACME-1 for actual loss or damage to the insured property caused by a covered peril. This indemnification is subject to all policy terms, conditions, limits, and deductibles. The amount paid will not exceed the insured value of the lost or damaged property, or the cost of repairing or replacing the property, whichever is less.

Limitations on Liability

Docupal Demo, LLC is not liable for:

- Losses arising from circumstances within ACME-1's control, unless reasonable care was taken to prevent the loss.
- Losses that would not have occurred if ACME-1 had taken reasonable steps to protect the insured property.
- Consequential losses, such as loss of profits or market share, unless specifically covered by an endorsement to this policy.

Indemnification for Third-Party Claims

ACME-1 agrees to indemnify and hold harmless Docupal Demo, LLC from and against all claims, losses, damages, liabilities, and expenses (including attorney's fees) arising out of or relating to any third-party claims resulting from ACME-1's negligence or willful misconduct. This indemnification applies only to the extent that such claims, losses, damages, liabilities, or expenses exceed the coverage provided by this marine insurance policy.



Termination and Cancellation

This Marine Insurance Agreement may be terminated or cancelled under the following conditions.

Insurer's Right to Terminate

DocuPal Demo, LLC may terminate this Agreement if ACME-1 fails to pay the premium. Termination is also permissible if ACME-1 materially breaches any terms of this policy. DocuPal Demo, LLC will provide ACME-1 with 30 days' written notice prior to termination.

Insured's Right to Cancel

ACME-1 may cancel this Agreement at any time by providing DocuPal Demo, LLC with 30 days' written notice.

Effect of Termination or Cancellation

Upon termination or cancellation, coverage under this Agreement will cease. Any return premium due to ACME-1 will be calculated as of the date of termination or cancellation and promptly remitted. Termination or cancellation does not relieve either party of obligations already incurred prior to the effective date of termination or cancellation.

Dispute Resolution and Governing Law

Dispute Resolution

Any dispute arising from or relating to this Marine Insurance Agreement will be resolved through binding arbitration in New York. The arbitration will be conducted under the rules of the American Arbitration Association. A single arbitrator will conduct the arbitration. The arbitrator will be selected by mutual agreement of Docupal Demo, LLC and ACME-1. If Docupal Demo, LLC and ACME-1 cannot agree on an arbitrator, the American Arbitration Association will select one.



Governing Law

The laws of the State of New York govern this Marine Insurance Agreement. This includes its interpretation and enforcement, without regard to its conflict of laws principles.

Force Majeure

Docupal Demo, LLC and ACME-1 will not be liable for any failure or delay in performance of their obligations under this Agreement. This applies if such failure or delay is due to a Force Majeure Event.

Definition

A Force Majeure Event means any event beyond a party's reasonable control. This includes, but is not limited to:

- Acts of God
- War
- Terrorism
- Strikes
- Lockouts

Impact on Obligations

The obligations of either party will be suspended during the period of the Force Majeure Event.

Amendments and Notices

Amendments

This Agreement may be amended only by a written instrument signed by both Docupal Demo, LLC and ACME-1. Any modification to this Agreement requires the express written consent of both parties to be valid and enforceable. Oral agreements or informal communications will not be considered valid amendments.



Notices

All notices and other communications regarding this Agreement must be in writing. Official communications must be delivered either by certified mail, return receipt requested, to the addresses listed in this Agreement, or by email. Notices sent by certified mail will be deemed effective five (5) business days after mailing. Notices sent by email will be deemed effective upon confirmation of receipt.

Confidentiality

Definition of Confidential Information

This agreement regards specific information as confidential. It includes the policy terms agreed upon by Docupal Demo, LLC and ACME-1. Premium rates applicable to this Marine Insurance Agreement are confidential. Claims information related to any claims made under this policy is also confidential.

Nondisclosure Obligation

Both Docupal Demo, LLC and ACME-1 agree to protect this confidential information. Neither party will disclose it to any third party. This obligation remains in effect for 3 years after the termination of this agreement. This ensures continued protection of sensitive business data.

Miscellaneous Provisions

Severability

If any provision of this Agreement is held to be invalid or unenforceable, the remaining provisions will continue in full force and effect. The parties will negotiate in good faith to replace the invalid or unenforceable provision with a valid provision that achieves the original economic and legal intent.



Waiver

No waiver of any provision of this Agreement will be effective unless it is in writing and signed by the party waiving the provision. A waiver on one occasion will not waive any other or further instance.

Entire Agreement

This Agreement constitutes the entire agreement between Docupal Demo, LLC and ACME-1 regarding the subject matter. It supersedes all prior or contemporaneous communications and proposals, whether electronic, oral, or written, between the parties.

Counterparts

This Agreement may be executed in counterparts, each of which will be deemed an original, but all of which together will constitute one and the same instrument.

Signatures and Execution

This Marine Insurance Agreement becomes effective as of the last date signed below.

Execution

By signing below, both DocuPal Demo, LLC and Acme, Inc agree to all terms and conditions outlined in this Marine Insurance Agreement.

Party	Signature	Date (YYYY-MM-DD)
DocuPal Demo, LLC		
Acme, Inc (ACME-1)		

DocuPal Demo, LLC

A United States Company

By: _____

Name:

Title:

Date: _____

Address: 23 Main St, Anytown, CA 90210, United States

Acme, Inc (ACME-1)

A United States Company

By: _____

Name:

Title:

Date: _____

Address: 3751 Illinois Avenue, Wilsonville, Oregon - 97070, USA

About Us (Reusable Block)

About DocuPal Demo, LLC

DocuPal Demo, LLC, located at 23 Main St, Anytown, CA 90210, United States, is a leading provider of insurance solutions. Our base currency is USD. We specialize in providing comprehensive marine insurance coverage designed to protect your valuable assets during transit.

Our Expertise

We possess extensive expertise in the field of marine insurance. This allows us to offer tailored solutions that meet the unique needs of each client. Our team is dedicated to understanding the specific risks associated with your shipments. We then craft insurance plans that provide optimal protection.



Commitment to Customer Satisfaction

At DocuPal Demo, LLC, we are committed to providing exceptional customer service. We strive to build long-term relationships with our clients based on trust and mutual respect. We are here to support you throughout the insurance process, from initial consultation to claims settlement.

