

FRANCHISE DISCLOSURE DOCUMENT



Renegade Insurance Franchising LLC

a Florida limited liability company

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Renegade Insurance businesses provide and market a full spectrum of personal and commercial insurance products ("Renegade Insurance Business(es)"). We currently offer six types of Renegade Insurance Businesses: a Renegade Insurance Business operated from a retail location ("Retail Agency"); a Renegade Insurance Business operated from a retail location that manages its own service operations ("Retail Agency: Self-Service"); a Renegade Insurance Business operated from a professional office space ("Office Agency"); a Renegade Insurance Business operated from a professional office space that manages its own service operations ("Office Agency: Self-Service"), a Renegade Insurance Business operated from a professional office space under an alternative royalty structure ("Enhanced Office Agency"), and a Renegade Insurance Business operated from a professional office space under an alternative fee structure and that manages its own service operations ("Enhanced Office Agency: Self-Service").

The total investment necessary to begin operation of a Renegade Insurance Business operating as a Retail Agency is between \$28,350 and \$96,200. This includes between \$20,375 and \$31,500 that must be paid to the franchisor or its affiliate(s).

The total investment necessary to begin operation of a Renegade Insurance Business operating as a Retail Agency: Self-Service is between \$33,350 and \$101,200. This includes between \$25,375 and \$36,500 that must be paid to the franchisor or its affiliate(s).

The total investment necessary to begin operation of a Renegade Insurance Business operating as an Office Agency is between \$30,350 and \$62,200. This includes between \$25,375 and \$36,500 must be paid to the franchisor or its affiliate(s).

The total investment necessary to begin operation of a Renegade Insurance Business operating as an Office Agency: Self-Service is between \$35,350 and \$67,200. This includes between \$30,375 and \$41,500 that must be paid to the franchisor or its affiliate(s).

The total investment necessary to begin operation of a Renegade Insurance Business operating as an Enhanced Office Agency is between \$40,350 and \$72,200. This includes between \$35,375 and \$46,500 that must be paid to the franchisor or its affiliate(s).

The total investment necessary to begin operation of a Renegade Insurance Business operating as an Enhanced Office Agency: Self-Service is between \$45,350 and \$77,200. This includes between \$40,375 and \$51,500 that must be paid to the franchisor or its affiliate(s).

This disclosure document summarizes certain provisions of your franchise agreement and other information in plain English. Read this disclosure document and all agreements carefully. You must receive this disclosure document at least 14 calendar days before you sign a binding agreement or make any payment to, the franchisor or an affiliate in connection with the proposed franchise sale. **Note, however, that no governmental agency has verified the information contained in this document.**

You may wish to receive your disclosure document in another format that is more convenient for you. To discuss the availability of disclosures in different formats, contact Doug Rowe at 7901 4th St N, Ste 300, St. Petersburg, Florida 33702, 470-800-0887 or franchises@renegadeinsurance.com.

The terms of your contract will govern your franchise relationship. Do not rely on the disclosure document alone to understand your contract. Read all of your contract carefully. Show your contract and this disclosure document to an advisor, like a lawyer or an accountant.

Buying a franchise is a complex investment. The information in this disclosure document can help you make up your mind. More information on franchising, such as “A Consumer’s Guide to Buying a Franchise,” which can help you understand how to use this disclosure document, is available from the Federal Trade Commission. You can contact the FTC at 1-877-FTC-HELP or by writing to the FTC at 600 Pennsylvania Avenue, NW, Washington, DC 20580. You can also visit the FTC’s home page at www.ftc.gov for additional information. Call your state agency or visit your public library for other sources of information on franchising.

There may also be laws on franchising in your state. Ask your state agencies about them.

Issuance Date: July 30, 2025

How to Use This Franchise Disclosure Document

Here are some questions you may be asking about buying a franchise and tips on how to find more information:

QUESTION	WHERE TO FIND INFORMATION
How much can I earn?	Item 19 may give you information about outlet sales, costs, profits or losses. You should also try to obtain this information from others, like current and former franchisees. You can find their names and contact information in Item 20 or Exhibit D.
How much will I need to invest?	Items 5 and 6 list fees you will be paying to the franchisor or at the franchisor's direction. Item 7 lists the initial investment to open. Item 8 describes the suppliers you must use.
Does the franchisor have the financial ability to provide support to my business?	Item 21 or Exhibit B includes financial statements. Review these statements carefully.
Is the franchise system stable, growing, or shrinking?	Item 20 summarizes the recent history of the number of company-owned and franchised outlets.
Will my business be the only Renegade Insurance business in my area?	Item 12 and the "territory" provisions in the franchise agreement describe whether the franchisor and other franchisees can compete with you.
Does the franchisor have a troubled legal history?	Items 3 and 4 tell you whether the franchisor or its management have been involved in material litigation or bankruptcy proceedings.
What's it like to be a(n) Renegade Insurance franchisee?	Item 20 or Exhibit D lists current and former franchisees. You can contact them to ask about their experiences.
What else should I know?	These questions are only a few things you should look for. Review all 23 Items and all Exhibits in this disclosure document to better understand this franchise opportunity. See the table of contents.

What You Need To Know About Franchising *Generally*

Continuing responsibility to pay fees. You may have to pay royalties and other fees even if you are losing money.

Business model can change. The franchise agreement may allow the franchisor to change its manuals and business model without your consent. These changes may require you to make additional investments in your franchise business or may harm your franchise business.

Supplier restrictions. You may have to buy or lease items from the franchisor or a limited group of suppliers the franchisor designates. These items may be more expensive than similar items you could buy on your own.

Operating restrictions. The franchise agreement may prohibit you from operating a similar business during the term of the franchise. There are usually other restrictions. Some examples may include controlling your location, your access to customers, what you sell, how you market, and your hours of operation.

Competition from franchisor. Even if the franchise agreement grants you a territory, the franchisor may have the right to compete with you in your territory.

Renewal. Your franchise agreement may not permit you to renew. Even if it does, you may have to sign a new agreement with different terms and conditions in order to continue to operate your franchise business.

When your franchise ends. The franchise agreement may prohibit you from operating a similar business after your franchise ends even if you still have obligations to your landlord or other creditors.

Some States Require Registration

Your state may have a franchise law, or other law, that requires franchisors to register before offering or selling franchises in the state. Registration does not mean that the state recommends the franchise or has verified the information in this document. To find out if your state has a registration requirement, or to contact your state, use the agency information in Exhibit A.

Your state also may have laws that require special disclosures or amendments be made to your franchise agreement. If so, you should check the State Specific Addenda. See the Table of Contents for the location of the State Specific Addenda.

Special Risks to Consider About *This* Franchise

Certain states require that the following risk(s) be highlighted:

1. **Out-of-State Dispute Resolution.** The franchise agreement requires you to resolve disputes with the franchisor by mediation, arbitration and/or litigation only in Florida. Out-of-state mediation, arbitration, or litigation may force you to accept a less favorable settlement for disputes. It may also cost more to mediate, arbitrate, or litigate with the franchisor in Florida than in your own state.
2. **Financial Condition.** The franchisor's financial condition as reflected in its financial statements (see Item 21) calls into question the franchisor's financial ability to provide services and support to you.
3. **Short Operating History.** This franchisor is at an early stage of development and has a limited operating history. This franchise is likely to be a riskier investment than a franchise with a longer operating history.
4. **Unregistered Trademark.** The primary trademark that you will use in your business is not federally-registered. If the Franchisor's ability to use this trademark in your area is challenged, you may have to identify your business and its products/services by a different name. This change can be expensive and may reduce brand recognition of the products and services you offer.
5. **Spousal Liability.** Your spouse must sign a document that makes your spouse liable for all financial obligations under the Franchise Agreement, even if your spouse has no ownership interest in the franchise. This Guarantee will place both your and your spouse's marital and personal assets (perhaps including your house) at risk if your franchise fails.

Certain states may require other risks to be highlighted. Check the "State Specific Addenda" (if any) to see whether your state requires other risks to be highlighted.

**NOTICE REQUIRED BY
STATE OF MICHIGAN**

THE STATE OF MICHIGAN PROHIBITS CERTAIN UNFAIR PROVISIONS THAT ARE SOMETIMES IN FRANCHISE DOCUMENTS. IF ANY OF THE FOLLOWING PROVISIONS ARE IN THESE FRANCHISE DOCUMENTS, THE PROVISIONS ARE VOID AND CANNOT BE ENFORCED AGAINST YOU.

Each of the following provisions is void and unenforceable if contained in any documents relating to a franchise:

- (a) A prohibition on the right of a franchisee to join an association of franchisees.
- (b) A requirement that the franchisee assent to a release, assignment, novation, waiver, or estoppel which deprives a franchisee of rights and protections provided in this act. This shall not preclude a franchisee, after entering into a franchise agreement, from settling any and all claims.
- (c) A provision that permits a franchisor to terminate a franchise prior to the expiration of its terms except for good cause. Good cause shall include the failure of the franchisee to comply with any lawful provision of the franchise agreement and to cure such failure after being given written notice thereof and a reasonable opportunity, which in no event need be more than 30 days, to cure such failure.
- (d) A provision that permits a franchisor to refuse to renew a franchise without fairly compensating the franchisee by repurchase or other means for the fair market value at the time of expiration of the franchisee's inventory, supplies, equipment, fixtures, and furnishings. Personalized materials which have no value to the franchisor and inventory, supplies, equipment, fixtures, and furnishings not reasonably required in the conduct of the franchise business are not subject to compensation. This subsection applies only if: (i) the term of the franchise is less than 5 years and (ii) the franchisee is prohibited by the franchise or other agreement from continuing to conduct substantially the same business under another trademark, service mark, trade name, logotype, advertising, or other commercial symbol in the same area subsequent to the expiration of the franchise or the franchisee does not receive at least six (6) months advance notice of franchisor's intent not to renew the franchise.
- (e) A provision that permits the franchisor to refuse to renew a franchise on terms generally available to other franchisees of the same class or type or under similar circumstances. This section does not require a renewal provision.
- (f) A provision requiring that arbitration or litigation be conducted outside this state. This shall not preclude the franchisee from entering into an agreement, at the time of arbitration, to conduct arbitration at a location outside this state.
- (g) A provision which permits a franchisor to refuse to permit a transfer of ownership of a franchise, except for good cause. This subdivision does not prevent a franchisor from exercising a right of first refusal to purchase the franchise. Good cause shall include, but is not limited to:
 - (i) The failure of the proposed transferee to meet the franchisor's then-current reasonable qualifications or standards.
 - (ii) The fact that the proposed transferee is a competitor of the franchisor or subfranchisor.

(iii) The unwillingness of the proposed transferee to agree in writing to comply with all lawful obligations.

(iv) The failure of the franchisee or proposed transferee to pay any sums owing to the franchisor or to cure any default in the franchise agreement existing at the time of the proposed transfer.

(h) A provision that requires the franchisee to resell to the franchisor items that are not uniquely identified with the franchisor. This subdivision does not prohibit a provision that grants to a franchisor a right of first refusal to purchase the assets of a franchise on the same terms and conditions as a bona fide third party willing and able to purchase those assets, nor does this subdivision prohibit a provision that grants the franchisor the right to acquire the assets of a franchise for the market or appraised value of such assets if the franchisee has breached the lawful provisions of the franchise agreement and has failed to cure the breach in the manner provided in subdivision (c).

(i) A provision which permits the franchisor to directly or indirectly convey, assign, or otherwise transfer its obligations to fulfill contractual obligations to the franchisee unless provision has been made for providing the required contractual services.

The fact there is a notice of this offering on file with the attorney general does not constitute approval, recommendation, or endorsement by the attorney general.

Any questions regarding this notice should be directed to the Department of Attorney General, State of Michigan, 670 Williams Building, Lansing, Michigan 48913, telephone (517) 373-7117.

THE MICHIGAN NOTICE APPLIES ONLY TO FRANCHISEES WHO ARE RESIDENTS OF MICHIGAN OR LOCATE THEIR FRANCHISES IN MICHIGAN.

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ITEM 1

THE FRANCHISOR, AND ANY PARENTS, PREDECESSORS, AND AFFILIATES

To simplify the language in this Franchise Disclosure Document, “RIF,” “we,” “us” and “our” means Renegade Insurance Franchising LLC, the franchisor. “You,” “your” and “Franchisee” means the person, and its owners if the Franchisee is a business entity, who buys the franchise from RIF.

The Franchisor

RIF is a Florida limited liability company formed on May 10, 2024. We operate under our corporate name and the name Renegade Insurance. Our principal business address is 3120 S Kirkman Road, Suite 2B, Orlando, Florida 32811. We offer franchises (“Renegade Insurance Franchise(s)” or “Franchise(s)”) for Renegade Insurance Businesses and have done so since October 2024. We do not conduct business under any other name or in any other line of business and we do not offer franchises in any other line of business. We do not conduct, and have never conducted, a business of the type described in this Franchise Disclosure Document. We do not have a predecessor.

We have one parent entity, Renegade Insurance Inc. (“RII”). RII’s principal business address is 251 Little Falls Drive, Wilmington, DE 19808. RII does not and has not offered franchises in any line of business or provide products or services to our franchisees. RII owns and controls the intellectual property for the Renegade Insurance Franchises and licenses it to us.

Our affiliates Renegade Insurance LLC (“RIL”) and Renegade Insurance Holdco LLC (“RIH”), are licensed insurance agencies. RIL and RIH may provide customer service support, carrier appointments, commission bookkeeping, and technology among other services to franchisees. RIL and RIH have a principal business address of 4961 Babcock ST NE, Suite 7, Palm Bay, Florida 32905.

Our affiliate, Renegade Himalaya Pvt. Ltd. (“RHP”), previously Renegade Nepal Pvt Ltd, will provide “Support and Technology Services” to certain franchisees, such as customer service support, commission bookkeeping, marketing support, back-office data services, compliance support, licensing, and appointment, and optional referral marketing services. RHP has a principal business address of Lalitpur-04, Bhanimandal, Nepal. Our affiliate, Sage Innovation Services Private Limited (“SISPL”) will also provide Support and Technology Services. SISPL has a principal business address of H. No 21, Pandurangapuram, Visakhapatnam, Andhra Pradesh, India 530003.

Our affiliates do not and have not offered franchises in this or any line of business. Our affiliates RIL and RIH have operated insurance agencies that sell the type of insurance products sold by franchised Renegade Businesses. RIL has operated an insurance agency since January 2019 and RIH has operated an insurance agency since November 2022, but these agencies do not operate under the System (as defined below). Except for the agencies operated RIL and RIH, we and our affiliates do not conduct the type of business the franchisee will operate. Our affiliates have never offered franchises for Renegade Insurance Businesses or franchises in any other line of business.

Our agent for service of process in Florida is Northwest Registered Agent LLC, 7901 4th St N, Ste 300, St. Petersburg, Florida 33702. Our agents for service of process for other states are identified by state in Exhibit A. If a state is not listed, we have not appointed an agent for service of process in that state in connection with the requirements of franchise laws. There may be states in addition to those listed above in which we have appointed an agent for service of process. There may also be additional agents appointed in some of the states listed.

The Franchise

Renegade Insurance franchisees operate businesses that market a full spectrum of personal and commercial insurance products under our proprietary operating system (“System”), which includes our distinctive design elements, standardized operating procedures, service protocols, and related know-how. We grant qualifying franchisees the right to use the Renegade Insurance trade names, trademarks, service marks, logos, and other proprietary indicia (collectively, the “Marks”) at an approved location in one of six formats:

- i) **Retail Agency** – a ground-floor, street-facing storefront with Renegade-approved exterior signage and walk-in customer access;
- ii) **Retail Agency: Self-Service** – a Retail Agency in which the franchisee, rather than Renegade’s central service center, performs all day-to-day policy-holder service functions;
- iii) **Office Agency** – a professional office suite located inside a multi-tenant office building or co-working space, without a street-facing storefront of exterior signage;
- iv) **Office Agency: Self-Service** – an Office Agency in which the franchisee performs all policy-holder service functions;
- v) **Enhanced Office Agency** – an Office Agency that meets Renegade’s eligibility criteria for, and elects, the alternative royalty structure described in Item 6; and
- vi) **Enhanced Office Agency: Self-Service** – an Enhanced Office Agency in which the franchisee performs all policy-holder service functions and likewise participates in the alternative royalty structure described in Item 6.

You must sign our standard franchise agreement attached to this Franchise Disclosure Document as Exhibit C (“Franchise Agreement”). You may operate one Renegade Insurance Business for each Franchise Agreement you sign.

Market and Competition

Renegade Insurance Businesses service the insurance needs of individuals and businesses of all sizes. Our services are not seasonal in nature. The insurance industry is well-developed and highly competitive. Renegade Insurance Businesses compete with other businesses, including franchised operations, online companies, national chains, and independently owned companies that offer insurance products and services.

Industry-Specific Laws

You must comply with all local, state, and federal laws and regulations that apply to any business. Many states and local jurisdictions have enacted laws, rules, regulations, and ordinances that may apply to the operation of your Renegade Insurance Business, some of which may only apply if you choose to operate from a commercial space with our approval, including those that: (a) require a permit, certificate, or other license; (b) establish general standards, specifications, and requirements for the construction, design, and maintenance of your business site and premises; (c) regulate matters affecting the health, safety, and welfare of your customers, such as general health and sanitation requirements, restrictions on smoking and exposure to tobacco smoke or other carcinogens, availability of and requirements for public accommodations,

including restroom facilities and public access; (d) set standards pertaining to employee health and safety; and (e) set standards and requirements for fire safety and general emergency preparedness.

You are responsible for investigating, understanding, and complying with all laws, regulations, and requirements that apply to you and your Renegade Insurance Business. You should consult with a legal advisor about whether these and/or other requirements apply to your Renegade Insurance Business.

ITEM 2 BUSINESS EXPERIENCE

The franchisor entity, Renegade Insurance Franchising LLC, does not have any employees, officers or directors. All of the individuals involved with the management and/or operation of the franchisor are employees, officers or directors of our affiliate, Renegade Insurance, LLC.

Founder and Chief Executive Officer: Rashik Adhikari

Rashik Adhikari is the Founder and CEO of our affiliate, RIL in Miami, Florida, and has been since January 2019. Rashik Adhikari is CEO of our parent, RII in Miami, Florida, and has been since July 2018.

Co-Founder and Chief Operating Officer: Douglas Rowe:

Douglas Rowe is the Co-Founder and Chief Operating Officer of our parent, RII in Dallas, Texas and has been since July 2018. Douglas Rowe serves as the COO of our affiliate, RIL in Dallas, Texas, and has done so since July 2018.

Vice President of Growth: Suniti Thapa

Suniti Thapa is our Vice President of Growth in Miami, Florida, and has been since April 2025. Previously, she was our Head of Growth in Miami, Florida from April 2024 to April 2025. Ms. Thapa is also our Head of Design in Miami, Florida and has been since January 2020.

ITEM 3 LITIGATION

Prior Actions

Sarah Reichling v. Renegade Insurance LLC. (Case No. 202328408, 270th Judicial District Court, Harris County, Texas, initially filed May 11, 2023) A former independent contractor associated with our affiliate, RIL, filed a lawsuit asserting claims of fraud, fraud in the inducement, negligent misrepresentation, breach of contract, and negligence related to RIL's performance under the agreement. The matter was resolved on September 14, 2023, through a confidential settlement. As part of the settlement, RIL agreed to pay \$5,000 to the plaintiff in exchange for a release of all claims, with no admission of liability or wrongdoing. This matter is resolved.

Lilia Sanjuan v. Renegade Insurance LLC. (Harris County, 270th Judicial District Court of Harris County, Texas, initially filed May 11, 2023). A former independent contractor of our affiliate RIL filed a complaint alleging common fraud and fraud in the inducement of an insurance transaction, negligent misrepresentations when inducing the plaintiff to enter into the contractual relationship and alleged breach of contract and negligence relating to RIL's performance under the independent contractor agreement. The parties entered into a confidential settlement agreement on September 14, 2023, under which RIL agreed to pay \$5,000 to the plaintiff in an exchange for a release of these claim. This matter is resolved.

Larisa Paris v. Renegade Insurance LLC; Rashik Adhikari (AAA initially filed on February 23, 2024). A former contractor of RIL filed an arbitration complaint against RIL with the American Arbitration Association alleging violations of Texas Deceptive Trade Practices Act, Texas insurance Code, Texas Administrative Code, and the Texas Business and Commerce Code. Specifically, the former contractor alleged fraud in the inducement of a contract. The plaintiff was seeking damages of \$10,000,000. In arbitration, all allegations against RIL were dismissed. The plaintiff's claims were denied and they were ordered to reimburse RIL for attorney fees incurred. This matter is resolved.

Jeffrey Grady v. Renegade Insurance LLC; Scott Long; Weston Jeffers; ABC Corporations 1-5 (fictitious names describing presently unidentified business entities); and *John Does 1-5* (fictitious names describing presently unidentified individuals), BUR-L-000158-24 (Superior Court of New Jersey, Burlington County initially filed on January 25, 2024). A former employee of our affiliate, RIL, filed suit for wrongful termination and whistleblower retaliation, alleging violation of New Jersey's Conscientious Employee Protection Act and retaliation in violation of public policy. This former employee was seeking reinstatement of employment, back pay, front pay, benefits, compensatory damages, consequential damages, punitive damages, pre-judgment interest, enhancements to off-set tax consequences, attorneys' fees, expenses, and court costs. The parties reached a mutually agreed-upon settlement executed in December 2024. Under the settlement, the plaintiff released all claims against RIL and associated defendants. This matter is resolved.

Other than the matters described above, no litigation is required to be disclosed in this Item.

ITEM 4 BANKRUPTCY

No bankruptcy is required to be disclosed in this Item.

ITEM 5 INITIAL FEES

Initial Franchise Fee

The "Initial Franchise Fee" that you pay for your Renegade Insurance Business will vary based on the type of Renegade Insurance Business you will operate ("Business Type") and whether you choose to finance the Initial Franchise Fee. The Initial Franchise Fee is payment for the pre-opening assistance that we provide to you to allow you to open your Renegade Insurance Business and also offsets some of our franchise recruitment expenses. As of our last fiscal year, ended March 31, 2025, we collected initial franchise fees ranging from \$0 to \$30,000. The low initial franchise fee was for franchisees who brought a book of business with them, acquired an agency or were a current contractor.

The Initial Franchise Fee is uniform except for the discounts described below, fully earned by us once paid and is non-refundable under any circumstances. The Initial Franchise Fee is payable when you sign your Franchise Agreement. We reserve the right to waive the Initial Franchise Fee for existing employees or contractors of our affiliates and/or parent company as well as to reduce the Initial Franchise Fee to accommodate existing franchisees that acquire additional Renegade Insurance Businesses. We also reserve the right to negotiate funding or offer other incentives that may vary in type, amount, and duration for prospective franchisees that are converting an existing insurance business to a Renegade Insurance Business. Our exercise of this right may have the effect of directly or indirectly decreasing the Initial Franchise Fee.

Type of Renegade Insurance Business	Initial Franchise Fee (if paid in a lump sum)	Initial Franchise Fee (if financed by us)	Notes
Retail Agency	\$20,000	\$25,000	If you elect to finance a portion of the Initial Franchise Fee for a Retail Agency, you will pay \$10,000 upon signing your Franchise Agreement, and the remaining \$15,000 balance will be paid in 48 equal monthly installments of \$312.50 beginning in the first month after you sign the Franchise Agreement, pursuant to the promissory note attached to this Franchise Disclosure Document. Item 10 has more information on the financing terms for the Initial Franchise Fee.
Retail Agency: Self-Service	\$25,000	\$30,000	If you elect to finance a portion of the Initial Franchise Fee for a Retail Agency: Self-Service, you will pay \$12,000 upon signing your Franchise Agreement, and the remaining \$18,000 balance will be paid in 48 equal monthly installments of \$375.00 beginning in the first month after you sign the Franchise Agreement, pursuant to the promissory note attached to this Franchise Disclosure Document. Item 10 has more information on the financing terms for the Initial Franchise Fee.
Office Agency	\$25,000	\$30,000	If you elect to finance a portion of the Initial Franchise Fee for an Office Agency, you will pay \$12,000 upon signing your Franchise Agreement, and the remaining \$18,000 balance will be paid in 48 equal monthly installments of \$375.00 beginning in the first month after you sign the Franchise Agreement, pursuant to the promissory note attached to this Franchise Disclosure Document. Item 10 has more information on the financing terms for the Initial Franchise Fee.
Office Agency: Self-Service	\$30,000	\$35,000	If you elect to finance a portion of the Initial Franchise Fee for an Office Agency: Self-Service, you will pay \$16,000 upon signing your Franchise Agreement, and the remaining \$19,000 balance will be paid in 48 equal monthly installments of \$395.83 beginning in the first month after you sign the Franchise Agreement, pursuant to the promissory note attached to this Franchise Disclosure Document. Item 10 has more information on the financing terms for the Initial Franchise Fee.

Type of Renegade Insurance Business	Initial Franchise Fee (if paid in a lump sum)	Initial Franchise Fee (if financed by us)	Notes
Enhanced Office Agency	\$35,000	\$40,000	If you elect to finance a portion of the Initial Franchise Fee for an Enhanced Office Agency, you will pay: (i) \$16,000 upon signing your Franchise Agreement; and (ii) the remaining \$24,000 balance will be paid in 48 equal monthly installments of \$500.00 beginning in the first month after you sign the Franchise Agreement, pursuant to the promissory note attached to this Franchise Disclosure Document. Item 10 has more information on the financing terms for the Initial Franchise Fee.
Enhanced Office Agency: Self-Service	\$40,000	\$45,000	If you elect to finance a portion of the Initial Franchise Fee for an Enhanced Office Agency: Self-Service, you will pay: (i) \$18,000 upon signing your Franchise Agreement; and (ii) the remaining \$27,000 balance will be paid in 48 equal monthly installments of \$562.50 beginning in the first month after you sign the Franchise Agreement, pursuant to the promissory note attached to this Franchise Disclosure Document. Item 10 has more information on the financing terms for the Initial Franchise Fee.

Support and Technology Fee

You will pay us a monthly support and technology fee (“Support and Technology Fee”) for the services and technology provided by us and our affiliates. The Support and Technology Fee is uniform, fully earned by us once paid and is non-refundable under any circumstances. The Support and Technology Fee is monthly and the first payment is due in the month when your initial training is scheduled. The Support and Technology Fee is currently \$375 per month for the first required user, and \$175 per month for each additional required user. We estimate that you will pay between \$375 to \$900 in Support and Technology Fees before opening, but this will vary based on the number of required users you initially request and when you open your Renegade Insurance Business.

Insurance

You must obtain and maintain, at your own expense, the insurance coverage we require, and satisfy other insurance-related obligations. We reserve the right to require you to procure such policies from our affiliates. Your total cost for premium payments paid prior to opening will be between \$500 to \$5,000, depending on the types of insurance coverage you purchase, whether you pre-pay for a year of premiums, and your coverage amounts. We estimate \$0 to \$5,000 of this amount could be paid to our affiliate before

you open your Renegade Insurance Business. Any fees paid for insurance coverage purchased through us are fully-earned upon receipt and are non-refundable.

Additional Training Fee

We provide initial training at no charge for up to three people, provided they attend the training together. If you request to train more than three people during initial training, a fee of \$600 will apply for each additional attendee (“Additional Training Fee”). The Additional Training Fee is uniform, fully earned by us once paid and is non-refundable under any circumstances. The Additional Training Fee is due no later than the week before your initial training is scheduled. We estimate that you may require one additional trainee.

ITEM 6 OTHER FEES

Type of Fee ⁽¹⁾	Amount	Due Date	Remarks
Royalty ⁽²⁾⁽³⁾	Your Royalty is a percentage of monthly Gross Revenue and percentage will vary based on the type of Renegade Insurance Business you operate and whether the revenue is from “ <u>New Business Policies</u> ” or “ <u>Renewal Policies</u> ” and whether the Gross Revenue is generated from policies for “ <u>Personal Lines</u> ”; “ <u>Life Insurance Policies</u> ” or “ <u>Commercial Lines</u> .” See Note 3.	Deducted from payments made to you on 5 th of each month	The monthly “ <u>Royalty</u> ” is based on “ <u>Gross Revenue</u> ” from “ <u>Eligible Sales</u> ” (see Note 2) during the previous month and is deducted from the “ <u>Franchisee Payment</u> ” that we make to you. “ <u>New Business Policies</u> ” are policies in their Initial Policy Term. “ <u>Renewal Policies</u> ” are policies in their Renewal Policy Term. “ <u>Commercial Policies</u> ” includes any kind of property or casualty insurance that covers businesses against loss that results from death, injury, or loss of property and any other policy for commercial entities described in the Franchise Operations Manual. “ <u>Personal Line Policies</u> ” includes any kind of property or casualty insurance that covers individuals against loss that results from death, injury, or loss of property and any other policy for individuals described in the Franchise Operations Manual. “ <u>Life Insurance Policies</u> ” refers to any policy in which an Approved Carrier guarantees payment to an insured’s beneficiaries when the insured dies. Your eligibility for a Franchisee Payment is contingent upon you following our standards and specifications and we may withhold your Franchisee Payment from the sale of certain policies until you meet certain milestones.
Minimum Royalty – New Business Policies	Ranges from \$0 to \$2,700 per quarter depending on the number of months your Renegade Insurance Business has been	Quarterly; deducted from Franchisee Payment made to you on 5 th of the first month the following quarter	New Business Policies are subject to a minimum royalty. The “Minimum Royalty” is a quarterly fee and is only due if the total Royalty paid for New Business Policies during the previous three-month period does not exceed the applicable Minimum Royalty. If the total Royalty paid for New Business Policies for that

Type of Fee ⁽¹⁾	Amount	Due Date	Remarks
	operating; see the schedule in Note 2		three-month time period is less than the applicable Minimum Royalty, we will deduct the difference between the total Royalty paid on New Business Policies and the applicable Minimum Royalty from your Franchisee Payment.
New Business Royalty on New Products and Services ⁽²⁾⁽³⁾	Up to 50% of Gross Revenue	Same as Royalty	If we introduce ancillary products and services that you may offer other than insurance products, you will be given the opportunity to offer these products and services. If you elect to offer these products and services, you will agree to the applicable royalty, which will not exceed 50% of Gross Revenue. We also reserve the right to deduct a Royalty of up to 50% of Gross Revenue from any referral fees generated by your Renegade Insurance Business.
Self-Service Optional Add-On Services	Up to 20% Gross Revenue	Same as Royalty	If your Renegade Insurance Business is a Retail Agency: Self-Service, Office Agency: Self-Service, or an Enhanced Office Agency; Self-Service, you may add on additional optional services for our then-current fee. The total fee for all available optional services will not exceed 20% of your Gross Revenue.
Local and Regional Advertising Cooperatives	Established by cooperative members, up to \$2,000 per year	Established by cooperative members	We currently do not have a cooperative but reserve the right to require one to be established in the future. We anticipate that each Renegade Insurance franchise and each Renegade Insurance Business that we own will have one vote for each Renegade Insurance franchise operated in the designated market. Each Renegade Insurance Business we own that exists within the cooperative's area will contribute to the cooperative on the same basis as franchisees. We anticipate that each Renegade Insurance franchisee and each Renegade Insurance Business that we own will have one vote for each Renegade Insurance operated in the designated market. Item 11 contains more information about advertising cooperatives.
Optional Referral Marketing Fee	\$500 per month	Monthly as incurred	You may elect to engage us for referral marketing services for a fee of \$500 per month (" <u>Referral Marketing Fee</u> "). If you request referral marketing services, we will begin providing these services in the following month. You must provide us

Type of Fee ⁽¹⁾	Amount	Due Date	Remarks
			with 30 days' notice to cancel these services. We will invoice the Referral Marketing Fee monthly but reserve the right to deduct this fee from your Franchisee Payment if you do not pay by the due date.
Unauthorized Advertising Fee	\$1,000 per occurrence	On demand	This fee is payable to us if you use unauthorized advertising in violation of the terms of the Franchise Agreement.
Insurance	Reimbursement of our costs, plus a 20% administration charge	On demand	If you fail to obtain insurance, we may obtain insurance for you, and you must reimburse us for the cost of insurance obtained plus 20% of the premium for an administrative cost of obtaining the insurance.
Additional Training or Assistance Fees	The then-current fee (currently \$600 per additional person for initial training and \$600 per attendee for additional training), plus transportation, lodging, meals, wages and other incidentals	Within ten days after invoicing	We provide initial training at no charge for up to three people, provided they attend the training together. We may charge you for training additional persons, newly hired personnel, refresher training courses, remedial training, advanced training courses, and additional or special assistance or training you need or request. If the training program is conducted at the premises of your Renegade Insurance Business, then you must reimburse us for the expenses we or our representatives incur in providing the training. Determination of our then-current fee is subject to increase based on changes to the Consumer Price Index ("CPI") in the United States (see Note 1).
Support and Technology Fee	The then-current fee (currently \$375 per month for the first user, and \$175 per month for each additional required user)	Same as Royalty, beginning on the first day of the month of the initial training	This fee covers certain support services and technologies used in the operation of your Renegade Insurance Business. This fee may include fees paid to third-party vendors and it may be adjusted to reflect their price increases. Determination of our then-current fee is subject to increase based on changes to the CPI in the United States (see note 1). You will also be responsible for any increase in fees that result from any third-party vendor price increases upgrades, modifications or additional software. We may increase this fee by 10% per annum.

Type of Fee ⁽¹⁾	Amount	Due Date	Remarks
Conference Fee	The then-current fee (currently estimated to be \$500 per person)	Upon receipt of written notice that such convention is being held	You or your “ <u>Agency Principal</u> ” (defined in Item 15) if any, may be required to attend any national or regional conferences we hold. This fee defrays the cost of your attendance. Determination of our then-current fee is subject to increase based on changes to the CPI in the United States (see Note 1).
Supplier and Product Evaluation Fee	Costs of inspection (estimated to be approximately \$100 to \$500)	Within ten days after invoicing	Payable if we inspect a new product, service or proposed supplier nominated by you.
Alternative Carrier or Broker Evaluation Fee	Our actual costs of the interviews, investigations	On demand	Before being considered for an appointment with an insurance carrier that was not previously an Approved Carrier, you may be required to complete additional training, meet certain criteria as set out in the Franchise Operations Manual, and pay or otherwise reimburse us for all Appointment Fees.
Payment Service Fee	Up to 4% of total charge for payments from you	As incurred	We may charge this fee if you make a payment to us or our affiliate by credit card.
Late Payment Fee	\$50 per occurrence, plus the lesser of the daily equivalent of 18% per year simple interest or the highest rate allowed by law	As incurred	Payable if any payment due to us or our affiliate is not made by the due date. Interest accrues from the original due date until payment is received in full.
Non-Sufficient Funds Fee	\$50 per occurrence, plus the lesser of the daily equivalent of 18% per year simple interest or the highest rate allowed by law	As incurred	Payable if any check or electronic payment is not successful due to insufficient funds, stop payment or any similar event.
Failure to Submit Required Report Fee	\$200 per occurrence and \$200 per week	Your bank account will be debited for failure to submit any requested report or financial statement when due	Payable if you fail to submit any required report or financial statement when due. You will continue to incur this fee until you submit the required report.
Audit Expenses	Cost of audit and inspection, any understated amounts plus 1.5% interest per month (subject to	On demand	You will be required to pay this if an audit reveals that you understated weekly Gross Revenue by more than 2% or you fail to submit required reports. See Note 4.

Type of Fee ⁽¹⁾	Amount	Due Date	Remarks
	applicable law), and any related accounting, legal and travel expenses		
Management Fee	Our actual costs and expenses, plus 20%	As incurred	Payable if we manage your Renegade Insurance Business after: (1) you cease to perform your responsibilities (whether due to retirement, death, disability, or for any other reason) and you fail to find an adequate replacement Agency Principal (defined in Item 15) within 30 days; (2) you are in material breach of the Franchise Agreement; or (3) upon a crisis management event.
Professional Fees and Expenses	Our actual costs	As incurred	You must reimburse us for any legal, accounting or other professional fees (“ <u>Professional Fees</u> ”) that we incur as a result of any breach or termination of your Franchise Agreement or as a result of your indemnity obligations. You must reimburse us if we are required to incur any expenses in enforcing our rights against you under the Franchise Agreement.
Indemnification	Our actual costs	As incurred	You must indemnify and reimburse us for any expenses or losses, including Professional Fees, that we or our representatives incur related in any way to your Renegade Insurance Business or Franchise.
Relocation Fee	Our costs (including attorney fees)	Upon relocation	You must reimburse us for our actual expenses if we permit you to relocate your Renegade Insurance Business. See Note 7.
De-Identification	All amounts incurred by us related to de-identification	As incurred	Payable if we must de-identify your Renegade Insurance Franchise upon its termination, relocation or expiration.
Transfer Fee	If you transfer your Renegade Insurance Business to an existing franchisee, the transfer will be \$5,000. For all other transfers, the transfer fee will equal to the then-current Initial Franchise Fee	\$1,000 non-refundable deposit at time of transfer application submittal and the remaining balance of fee at time of the approved transfer	Payable in connection with the transfer of your Renegade Insurance Business, a transfer of ownership of your legal entity, or the Franchise Agreement (this does not apply to the transfer of an entity you control—see below). If we are not offering Franchises at the time of your transfer, the transfer fee for sales to new Renegade Insurance franchisees will be the initial franchise fee listed in the most recent Franchise Disclosure Document.
Transfer to Entity Fee	Our actual costs	On demand	If you are transferring the Franchise Agreement to an entity that you control,

Type of Fee ⁽¹⁾	Amount	Due Date	Remarks
			you will not be required to pay a transfer fee, but you must pay our actual costs.
Inspection Fee	Our costs and expenses of correcting uncured deficiencies from inspections	On Demand	See Note 5.
Valuation Fee	\$1,000 per valuation	On demand	See Note 6.
Motor Vehicle Searches, Data, and Report Expenses and Fees	Our actual expenses	Monthly, deducted from the Franchisee Payment	We will pay the Approved Carriers for required record searches, data, and reports, and you will reimburse us for the fees and any other related expenses that we incur.
Relocation Fee	\$500	On demand	You agree not to relocate the Renegade Insurance Business from the approved location without our prior written consent. You must pay this fee at the time you request the relocation of the Renegade Insurance Business.
Carrier Appointment Fee	Actual costs (currently, approximately \$50 to \$200 per appointment).	On demand	If an approved carrier charges any appointment fees or related expenses for appointing you or your agents, you must reimburse us for those costs. We may deduct the amount from your Franchisee Payments or invoice you directly.
Post-Term Extended Earnings	Based on the Net Revenue generated by your Renewal Policies; calculated as 150% of the portion of the Franchisee Payment to you pursuant to the Franchise Agreement on account of Renewal Policies during the 12 months immediately preceding the non-renewal of the Franchise Agreement (See Note 8)	Paid over 36 months following expiration and non-renewal of Franchise Agreement, under certain circumstances unless waived by you	In the event you are eligible to renew the Franchise Agreement but elect not to do so and otherwise fulfil all your post-term obligations under the Franchise Agreement, we will pay you certain post-term compensation in 36 monthly installments via electronic funds transfer (“ <u>Post-Term Extended Earnings</u> ”).
Broker Fees	Our actual cost of the brokerage commissions, finder’s fees or similar charges	As incurred	If you transfer your Renegade Insurance Business to a third party or purchaser, you must reimburse all of our actual costs for commissions, finder’s fees and similar charges.

Notes:

1. **Fees.** We will receive any and all commissions, agency fees, premiums, and policy fees on your behalf. If the balance due to you exceeds \$200 in any month, we will remit the balance of the amount we

collect on your behalf on the 5th day of each month, less all fees due to us or our affiliate, including the Royalty (due monthly) and if applicable, the Minimum Royalty for New Business Policies (due quarterly) and any other fees owed to us. The Support and Technology Fee will be invoiced separately. In the event that any of these fees are received directly by you, you must notify us within 24 hours of receipt and these funds will be payable to us by the method designated by us. A statement of Gross Revenue (on the form specified by us) must accompany your notice. All fees paid to (or deducted by) us or our affiliates are uniform (except that we may offer alternative royalty structures to franchisees with an existing book of business), and not refundable under any circumstances once paid. Fees paid to vendors, carriers or suppliers may be refundable depending on the vendors, carriers and suppliers. We require you to pay fees and other amounts due to us or our affiliates via electronic funds transfer (“EFT”) or other similar means. You are required to complete the ACH authorization (in the form attached to this Franchise Disclosure Document in Exhibit G). We can require an alternative payment method or payment frequency for any fees or amounts owed to us or our affiliates under the Franchise Agreement. All fees are current as of the Issuance Date of this Franchise Disclosure Document. Certain fees that we have indicated may increase over the term of the Franchise Agreement. Certain fees that we have indicated may increase over the term of the Franchise Agreement. Also, any fee expressed as a fixed dollar amount is subject to adjustment based on changes to the CPI in the United States. We may periodically review and increase these fees based on changes to the CPI (in addition to any other increase), but only if the increase to the CPI is more than 5% higher than the corresponding CPI in effect on: (a) the effective date of your Franchise Agreement (for the initial fee adjustments); or (b) the date we implemented the last fee adjustment (for subsequent fee adjustments). In such event, we have the right to increase these fees by a maximum of 20% per year, calculated cumulatively over the term of the Franchise Agreement. Additionally, we may also increase fees by the amount of any increases in fees from third parties for the underlying products or services, as applicable, which will be added to the capped fee increase. We will notify you of any CPI adjustment at least 60 days before the fee adjustment becomes effective. We will implement no more than one CPI-related fee adjustment during any calendar year.

The Gross Revenue (defined below) will be generated through Gross Commissions and Agency Fees. “Gross Commission” means the gross amount of money received by us or collected by us for the sale or endorsement of a specific policy of insurance.

“Agency Fees” means fees that are charged by you in accordance with our standards and specifications.

“Gross Revenue” means the amount of Gross Commissions and Agency Fees received from the sale of Approved Insurance Products, for Eligible Sales of Approved Insurance Products by your Renegade Insurance Business. Gross Revenue also includes any gross revenue generated by the sale of “Approved Ancillary Products and Services” (defined in Item 8) or referral fees generated by your Renegade Insurance Business, whether received in cash, coupon, in services in kind, from barter or exchange, on credit (whether or not payment is received) or otherwise. Gross Revenue will not include any premiums or policy fees collected by the Renegade Insurance Business on behalf of any Approved Carriers (as defined in Item 8) or any incentive-based payments or Insurance Allowances (defined below) due to us from Approved Carriers. We have the right to collect and retain all marketing allowances, rebates, contingencies, credits, monies, payments or benefits (“Insurance Allowances”) offered by Approved Carriers to us (or our affiliates) based upon your sale of Approved Insurance Products. These Insurance Allowances include those based on growth and volume metrics and/or loss ratios. Gross Revenue will be adjusted based on (i) any carrier or other chargebacks; (ii) refunds we provide to your clients; or (iii) any commission previously paid for a policy that is subsequently found to be ineligible for a Franchisee Payment under the Franchise Agreement (includes, but not limited to, sales that did not comply with our New Business Procedures or applicable underwriting guidelines).

“Franchisee Payment” means the amount that we remit to you. The Franchisee Payment will be equal to the balance of Gross Revenue generated by Eligible Sales after our Royalty (including Minimum Royalty, if applicable) is deducted (“Net Revenue”); provided that we reserve the right to deduct additional fees or amounts owed to us from the Franchisee Payment or otherwise make adjustments to the Franchisee Payment. “Eligible Sales” means sales where you meet the then-current criteria to earn a Franchisee Payment based on Gross Revenue received by us from such sale. We publish the criteria, including our new business procedures, in our Franchise Operations Manual, and these criteria may be revised by us at any time.

Eligible Sales also includes the sale of other Approved Ancillary Products and Services (as defined in Item 8) in compliance with our standards and specifications. You will also be eligible for a Franchisee Payment of Net Revenue generated from referral fees or other approved sources of Gross Revenue.

For Approved Insurance Products, your eligibility for a Franchisee Payment and the timing of your Franchisee Payment may vary depending on whether the policy you sold was a Direct Bill Sale or Agency Bill Sale. “Agency Bill” or an “Agency Bill Sale” means a sale in which the Company is responsible for collecting the premium from the customer. “Direct Bill” or a “Direct Bill Sale” means a sale in which the full premium is collected from the customer by the carrier.

Gross Revenue is recognized consistent with our standard business practices as described in the Franchise Operations Manual, which we reserve the right to change from time-to-time in our sole discretion. For purposes of determining your Franchisee Payment, Gross Revenue will be calculated in the month in which we recognize the revenue arising out of an Eligible Sale, endorsement or cancellation. We may change the way Gross Revenue is recognized for New Business Policies or any other policy at any time upon notice to you. We reserve the right to adopt different revenue recognition practices with regard to business lines that we deem to have a uniquely high risk of cancellation (e.g., transportation, non-standard auto).

In addition to deducting your Royalty, we may deduct additional amounts (“Adjustments”) from your Franchisee Payment for the following: (i) chargebacks from customers; (ii) sales that we discover are not Eligible Sales after initially making the Franchisee Payment; (iii) motor vehicle record fees and other report or data expenses; (iv) due to human error or any other required corrections; and (v) premiums that are owed to carriers pertaining to policies that remain uncollected. Following the end of the month, we will calculate the total Gross Revenue from Eligible Sales and sales of other approved products or services received from your Renegade Insurance Business, apply any Adjustments and calculate the Franchisee Payment. To the extent that the Adjustments accrued in the month exceed the amount of the Franchisee Payment for which you are eligible on the monthly Franchisee Payment date, the adjustments shall accumulate and carry over from month to month until they have been fully deducted from the Franchisee Payment.

You are only eligible to earn the Franchisee Payment. You are not entitled to any Insurance Allowances that may be paid by a carrier to us.

You are responsible for bringing to the attention of our designated finance team members any incentive discrepancies in a timely manner.

You will only be eligible to earn the Franchisee Payment during the Term of the Franchise Agreement. If you transfer your Franchise Agreement to a third party, allow your Franchise Agreement to expire, or if we terminate your Franchise Agreement, you will no longer be eligible for any Franchisee Payments. During the Term of the Franchise Agreement, your eligibility for the Franchisee Payment will be subject to your compliance with the terms of the Franchise Agreement. We reserve the right to withhold

payment if you are in default of your Franchise Agreement. If your Franchise Agreement expires and you are in good standing, you will be eligible for the Post-Term Extended Earnings.

2. Royalty. On the 5th day of the month after you begin operations under the Franchise Agreement, we will remit to you the Net Revenue less any Adjustments and the Royalty due to us. With respect to New Business Policies, determination of Net Revenue will be subject to the quarterly Minimum Royalty described in note 3, below. The applicable percentage-based Royalty varies depending on the Policy Type sold (see below), whether the policy was in its Initial Policy Term or Renewal Policy Term and Office Type that you operate as described below.

“Policy Type” refers to whether a policy is a Commercial Policy, Personal Line Policy or Life Insurance Policy. “Commercial Policies” includes any kind of property and casualty insurance that covers businesses against loss that results from death, injury, or loss of property and any other policy for commercial entities described in the Franchise Operations Manual. “Personal Line Policies” includes any kind of property or casualty insurance that covers individuals against loss that results from death, injury, or loss of property and any other policy for individuals described in the Franchise Operations Manual. “Life Insurance Policies” refers to any policy in which an Approved Carrier guarantees payment to an insured's beneficiaries when the insured dies.

“Initial Policy Term” means the first term of an insurance policy sold by your Renegade Insurance Business before it can be renewed. We refer to policies in their Initial Policy Term as “New Business Policies.” “Renewal Policy Term” means all subsequent terms of an insurance policy sold by your Renegade Insurance Business. We refer to policies in their Renewal Policy Term as “Renewal Policies.”

Your Royalty will vary based on the type of policy and Business Type you operate as described in the table below:

Royalty as a Percentage of Gross Revenue by Policy and Office Type						
Policy Type	Personal Lines Policies		Commercial Policies		Life Insurance Policies	
Office Type	New Business Policies	Renewal Policies	New Business Policies	Renewal Policies	New Business Policies*	Renewal Policies**
Retail Agency	20%	40%	20%	50%	Up to 20%	Up to 100%
Retail Agency: Self-Service	20%	20%	20%	20%	Up to 20%	Up to 100%
Office Agency	20%	50%	30%	60%	Up to 20%	Up to 100%
Office Agency: Self-Service	20%	30%	20%	30%	Up to 20%	Up to 100%
Enhanced Office Agency	20%	40%	20%	50%	Up to 20%	Up to 100%
Enhanced Office Agency; Self-Service	20%	20%	20%	20%	Up to 20%	Up to 100%

*We reserve the right to deduct a Royalty of up to 20% of Gross Revenue from your sale of Life Insurance Policies in their Initial Policy Term.

**We reserve the right to retain all Gross Revenue from Life Insurance Policies in their Renewal Policy Term.

New Business Policies are subject to the quarterly Minimum Royalty, which is based on the number of months your Renegade Insurance Business has been in operation, as described in the table below. The Minimum Royalty is a quarterly fee and is only due if the total Royalty for New Business Policies during the previous three-month period does not exceed the applicable Minimum Royalty. If the total Royalty for New Business Policies for that three-month time period is less than the applicable Minimum Royalty, we will deduct the difference between the Royalty paid on New Business Policies and the applicable quarterly Minimum Royalty.

Initial Term*	
Months the Renegade Insurance Business has Been in Operation	Quarterly Minimum Royalty
0 to 6	\$0
7 to 12	\$1,200
13 to 24	\$1,500
25 to 36	\$1,800
37 to 60	\$2,100
61 to 84	\$2,400
85+	\$2,700

*If you enter into a renewal term for your Franchise Agreement, the highest quarterly Minimum Royalty due under the Franchise Agreement (i.e., the Minimum Royalty for a franchisee in their final month of a new Franchise Agreement) will apply throughout your renewal term.

3. Late Payment Fee. If any payment is received by us more than 15 days past due, you must pay to us immediately upon demand. In addition to the overdue amount, a fee of \$50 per occurrence and interest on the overdue amount from the date it was due until paid, at the rate of 18% per annum (but not more than the maximum rate permitted by law, if applicable).

4. Audit Expenses. If an independent audit of your books reveals an underpayment of monies owed to us of more than 2% per month, you must immediately pay to us the amount underpaid plus interest on this underpaid amount at the rate of 18% per annum (but not more than the maximum rate permitted by law, if any such maximum rate applies) from the date the amount was due, and for the costs and expenses of the audit. We do not expect the costs of any audit to exceed \$10,000.

5. Inspection Fee. If, as a result of a site visit, on-site review or consultation, any deficiencies related to your Renegade Insurance Business are identified, you must correct the deficiency within a reasonable time as we may designate in writing. If you fail to correct the deficiencies in a manner satisfactory to us, we may take any action as is necessary to correct the deficiency and you must reimburse us on demand for our reasonable costs and expenses in connection with this action including, but not limited to, the costs for completing the inspection and correcting the deficiencies. We do not expect any inspection costs to exceed \$5,000.

6. Valuation Fee. If you ask us to prepare a valuation of your Renegade Insurance Business for any reason (for example, in preparation for transferring or selling your franchise), we may require you to pay us a fee of \$1,000. This fee must be paid before we begin preparation of the valuation to compensate us for our costs and expenses associated with conducting an analysis and valuation of your franchise. Any valuations we prepare for you are intended to be informational only and only one component of your analysis of the value of your franchise. You are ultimately responsible for determining the value of your own business.

7. Relocation Fee. You may not relocate the Renegade Insurance Business without our prior written approval. Any proposed relocation will be subject to our review and approval of the proposed new location under our then-current standards for site selection, and we will also have the right to take into consideration any commitments we have given to other franchisees, licensees, landlords, and other parties relating to the proximity of a new Renegade Insurance Business to their establishment. You must pay this fee at the time you request the relocation of the Renegade Insurance Business.

8. Post-Term Extended Earnings. If you have fulfilled all conditions and are eligible to enter into a successor Franchise Agreement under the terms of the Franchise Agreement, but elect not to do so, then upon expiration of the Franchise Agreement you may be entitled to receive certain post-expiration compensation from us (“Post-Term Extended Earnings”). Post-Term Extended Earnings can only be earned when you are eligible but elect not to renew the Franchise Agreement.

If you are eligible, the total Post-Term Extended Earnings payable to you shall be an amount equal to one hundred and fifty percent (150%) of that portion of the Franchisee Payment to you on account of Renewal Policies during the twelve (12) months immediately preceding the expiration and non-renewal of the Franchise Agreement. One (1) year following the date of the expiration and non-renewal of the Franchise Agreement, we will recalculate the total Post-Term Extended Earnings for the purposes of determining the next twelve (12) payments, and we shall have the right to reduce the total Post-Term Extended Earnings payable to you by an amount equal to that portion of the total Post-Term Extended Earnings attributable to commissions paid on any Policy, which does not renew in the one (1) year following the expiration and non-renewal of the Franchise Agreement. One (1) year following the date of expiration and non-renewal of the Franchise Agreement, we will perform an additional recalculation of the Post-Term Extended Earnings payable to you for the purpose of taking into account the Renewal Policies from clients generated by you that were considered New Business during the twelve (12) months immediately preceding expiration and non-renewal. The recalculated total Post-Term Extended Earnings will be an amount equal to one hundred and fifty percent (150%) of the portion of the Franchisee Payment that would have been paid to you pursuant to the Franchise Agreement on Renewal Policies generated by you during the twelve (12) months immediately following the expiration and non-renewal of the Franchise Agreement. The amounts payable to you during installment period months thirteen (13) through twenty-four (24) shall then be revised to reflect twelve (12) equal payments based on the recalculated total Post-Term Extended Earnings divided by the thirty-six (36) month installment period. Two (2) years following the date of the expiration and non-renewal of the Franchise Agreement, we shall recalculate the total Post-Term Extended Earnings for the purposes of determining the final twelve (12) payments, and we shall have the right to reduce the total Post-Term Extended Earnings payable to you by an amount equal to that portion of the total Post-Term Extended Earnings attributable to commissions paid on any Policy, which does not renew in the second year following the expiration and non-renewal of the Franchise Agreement. You expressly acknowledge that we will not be responsible for any policies that fail to renew, regardless of the reason for non-renewal.

For purposes of illustration, if the portion of the Franchisee Payment paid to you on account of Renewal Policies during the 12 months immediately preceding the expiration and non-renewal of the Franchise Agreement by Franchisee is \$450,000, then to calculate Post-Term Extended Earnings, this amount (\$450,000) is multiplied by 150% to arrive at \$675,000, which is then divided by 36 to determine the monthly payment amount for the first 12 months, which would be \$18,750.

After 12 months, after performing the recalculations above, the adjusted amount that would have been made as a Franchisee Payment to you on account of Renewal Policies is \$475,000 (taking into account rate changes, book maturity, retention as well as New Business Policies from the initial calculation which are now renewing). That amount is then multiplied by 150% to arrive at \$712,500, which is then divided by 36 to determine the amount of monthly payments for months 13-24, which would be \$19,791.67.

After 24 months, after performing the recalculations described above, the adjusted amount that would have been made as a Franchisee Payment to you on account of Renewal Policies is \$500,000 (taking into account rate changes, book maturity, and cancellations). That amount is then multiplied by 150% to arrive at \$750,000, which is then divided by 36 to determine the amount of each monthly payment for months 25-36, which would be equal to \$20,833.33.

ITEM 7 ESTIMATED INITIAL INVESTMENT

A. Your Estimated Initial Investment for a Retail Agency

Type of Expenditure ⁽¹⁾	Amount		Method of Payment	When Due	To Whom Payment is to be Paid
	Low	High			
Initial Franchise Fee ⁽²⁾	\$20,000	\$25,000	Lump sum or Installments	When you sign the Franchise Agreement (and monthly if paying in Installments)	Us
Training ⁽³⁾	\$0	\$2,500	As incurred	As incurred	Providers of travel, lodging and food services
Support and Technology Fee	\$375	\$900	As incurred	Monthly	Us
Licenses and Permits ⁽⁴⁾	\$350	\$1,500	As incurred	As incurred	Appropriate state/local authorities or third parties
Insurance ⁽⁵⁾	\$500	\$5,000	As incurred	As incurred	Our affiliates, or an insurance company
Professional Fees ⁽⁶⁾	\$500	\$2,000	As incurred	As incurred	Your attorneys, advisors, CPAs and other professionals
Computer Equipment ⁽⁷⁾	\$1,000	\$3,000	As incurred	As incurred	Third parties
Utility and Security Deposits ⁽⁸⁾	\$0	\$4,500	As incurred	Before opening	Third parties, including utility companies
3-Months' Lease Payments ⁽⁹⁾	\$0	\$9,000	As incurred	As incurred	Landlord
Office Furniture and Fixtures	\$1,000	\$3,000	As incurred	As incurred	Third parties

Type of Expenditure ⁽¹⁾	Amount		Method of Payment	When Due	To Whom Payment is to be Paid
	Low	High			
Leasehold Improvements ⁽¹⁰⁾	\$0	\$15,000	As incurred	As incurred	Third-party contractors
Signage ⁽¹¹⁾	\$2,000	\$6,000	As incurred	As incurred	Third parties
Additional Training Fee ⁽¹²⁾	\$0	\$600	As incurred	As incurred	Us
Appointment Fees and Other and Miscellaneous Carrier Fees ⁽¹³⁾	\$0	\$500	As incurred	As incurred	Approved Carriers and Suppliers
Additional Funds – 3 Months ⁽¹⁴⁾	\$2,625	\$17,700	As incurred	As incurred	Third parties and Us
TOTAL ESTIMATED INITIAL INVESTMENT	\$28,350	\$96,200			

B. Your Estimated Initial Investment for a Retail Agency: Self Service

Type of Expenditure ⁽¹⁾	Amount		Method of Payment	When Due	To Whom Payment is to be Paid
	Low	High			
Initial Franchise Fee ⁽²⁾	\$25,000	\$30,000	Lump sum or Installments	When you sign the Franchise Agreement (and monthly if paying in Installments)	Us
Training ⁽³⁾	\$0	\$2,500	As incurred	As incurred	Providers of travel, lodging and food services
Support and Technology Fee	\$375	\$900	As incurred	Monthly	Us
Licenses and Permits ⁽⁴⁾	\$350	\$1,500	As incurred	As incurred	Appropriate state/local authorities or third parties
Insurance ⁽⁵⁾	\$500	\$5,000	As incurred	As incurred	Our affiliates, or an insurance company
Professional Fees ⁽⁶⁾	\$500	\$2,000	As incurred	As incurred	Your attorneys, advisors, CPAs and other professionals

Type of Expenditure ⁽¹⁾	Amount		Method of Payment	When Due	To Whom Payment is to be Paid
	Low	High			
Computer Equipment ⁽⁷⁾	\$1,000	\$3,000	As incurred	As incurred	Third parties
Utility and Security Deposits ⁽⁸⁾	\$0	\$4,500	As incurred	Before opening	Third parties, including utility companies
3-Months' Lease Payments ⁽⁹⁾	\$0	\$9,000	As incurred	As incurred	Landlord
Office Furniture and Fixtures	\$1,000	\$3,000	As incurred	As incurred	Third parties
Leasehold Improvements ⁽¹⁰⁾	\$0	\$15,000	As incurred	As incurred	Third-party contractors
Signage ⁽¹¹⁾	\$2,000	\$6,000	As incurred	As incurred	Third parties
Additional Training Fee ⁽¹²⁾	\$0	\$600	As incurred	As incurred	Us
Appointment Fees and Other and Miscellaneous Carrier Fees ⁽¹³⁾	\$0	\$500	As incurred	As incurred	Approved Carriers and Suppliers
Additional Funds – 3 Months ⁽¹⁴⁾	\$2,625	\$17,700	As incurred	As incurred	Third parties and Us
TOTAL ESTIMATED INITIAL INVESTMENT	\$33,350	\$101,200			

Notes to Tables A and B:

1. These estimated initial expenses are our best estimate of the costs you may incur in establishing and operating your Renegade Insurance Business. Except for the Initial Franchise Fee, we do not offer direct or indirect financing for these items. All expenditures paid to us or our affiliates are uniform and non-refundable under any circumstances once paid. All expenses payable to third parties are non-refundable, except as you may arrange for utility deposits and other payments.
2. Initial Franchise Fee. See Item 5 and Item 10 for more information about this fee and the available installment plans.
3. Training. You (or your Responsible Owner), your Agency Principal, (as these terms are defined in Item 15) and your Agents must complete our Initial Training Program. Approved Carriers may periodically offer their own training, which could occur before commencing operations. The training required by Approved Carriers will be provided virtually. The low estimate assumes you will attend the Training Program virtually and will not have any travel or meal expenses. Currently, the Initial Training Program is provided remotely, but we reserve the right to require you to attend in-person training in Florida or another location we designate. If we require you to attend in-person

training, you must pay for airfare, meals, transportation costs, lodging, and incidental expenses for all Initial Training Program attendees.

4. Licenses and Permits. You must obtain the required licenses and permits that are required by your city, county, and state to operate your Renegade Insurance Business. This includes licenses that you must obtain from your state insurance commission to sell insurance policies in your state.
5. Insurance. You must obtain and maintain, at your own expense, the insurance coverage we require, and satisfy other insurance-related obligations. If you have had prior issues or claims from previous operations unrelated to the operation of a Renegade Insurance Business, your rates may be significantly higher than those estimated above. We may require you to purchase some or all of your policies from our affiliates or other designated suppliers.
6. Professional Fees. We strongly recommend that you hire a lawyer, accountant, or other professional to advise you on this Franchise offering and to assist you in setting up your Renegade Insurance Business. Rates for professionals can vary significantly based on area and experience.
7. Computer Equipment. We require that you have a computer (with peripherals) that meets the requirements listed in Item 11, and may be one that you currently own. The low amount assumes you are using a computer that you own.
8. Utility and Security Deposits. This estimate includes security deposits required by the landlord, cable and utility companies. The low estimate assumes you own the office space and you will not have any utility or security deposits.
9. 3-Months' Lease Payments. A typical Retail Agency will typically be 900 to 1,200 square feet. Lease payments vary depending upon your location and your market's retail lease rates. You may elect to lease a retail office. If you purchase instead of leasing the premises for your Renegade Insurance Business, then the purchase price, down payment, interest rates, and other financing terms will determine your monthly mortgage payments. The low estimate assumes you own the office space and you will not have any lease payments.
10. Leasehold Improvements. This estimate does not include any construction allowances that may be offered by your landlord. Building and construction costs will vary depending upon the condition and size of the premises for your Renegade Insurance Business and local construction costs. The low estimate assumes you will not need any leasehold improvements.
11. Signage. This estimate is for an exterior storefront sign and a monument sign. The type and size of the signage you install will be based upon the zoning and property use requirements and restrictions.
12. Additional Training Fee. See Item 5 for more information about this fee. Initial training (including the Initial Training Program and additional pre-opening Agent training program) is provided at no charge for up to three people (only if they attend the same session), one of which must be an Agency Principal (defined in Item 15), as long as they attend the same Initial Training Program. If additional initial training is required, or more people must be trained, we will assess an additional fee of \$600 per person. The low estimate assumes you do not request any additional training; and the high estimate assumes you will bring one additional individual to the Initial Training Program and the program lasts ten days.

13. Appointment Fees and Other Miscellaneous Carrier Fees. In some states, you may be required to pay appointment fees. Approved Carriers may require you to pay appointment or other onboarding fees prior to opening your Renegade Insurance Business.
14. Additional Funds. These amounts represent our estimate of the amount needed to cover your expenses for the initial three-month start-up phase of your Renegade Insurance Business. This estimate is based on our experience, the experience of our affiliates, and our current requirements for Renegade Insurance Franchises. Additional funds include three months' payment of the Support and Technology Fee, payroll, administrative, maintenance, utilities, marketing materials, working capital and other items, but not any draw or salary for you. These figures do not include standard pre-opening expenses, the Royalty, or other fees payable under the Franchise Agreement or debt service, and assume that none of your expenses are offset by any sales generated during the start-up phase. For purposes of this disclosure, we estimated the start-up phase to be three months from the date your Renegade Insurance Business opens for business. These figures are estimates, and we cannot guarantee you will not have additional expenses starting your Renegade Insurance Business.

C. Your Estimated Initial Investment under an Office Agency

Type of Expenditure ⁽¹⁾	Amount		Method of Payment	When Due	To Whom Payment is to be Paid
	Low	High			
Initial Franchise Fee ⁽²⁾	\$25,000	\$30,000	Lump sum or Installments	When you sign the Franchise Agreement (and monthly if paying in Installments)	Us
Training ⁽³⁾	\$0	\$2,500	As incurred	As incurred	Providers of travel, lodging and food services
Support and Technology Fee	\$375	\$900	As incurred	Monthly	Us
Licenses and Permits ⁽⁴⁾	\$350	\$1,000	As incurred	As incurred	Appropriate state/local authorities or third parties
Insurance ⁽⁵⁾	\$500	\$5,000	As incurred	As incurred	Our affiliates or a Third-Party insurance company
Professional Fees ⁽⁶⁾	\$500	\$1,000	As incurred	As incurred	Your attorneys, advisors, CPAs and other professionals
Computer Equipment ⁽⁷⁾	\$1,000	\$3,000	As incurred	As incurred	Third parties

Type of Expenditure ⁽¹⁾	Amount		Method of Payment	When Due	To Whom Payment is to be Paid
	Low	High			
Utility and Security Deposits ⁽⁸⁾	\$0	\$2,000	As incurred	Before opening	Third parties, including utility companies
3-Months' Lease Payments ⁽⁹⁾	\$0	\$4,000	As incurred	As incurred	Landlord
Office Furniture ⁽¹⁰⁾	\$0	\$1,000	As incurred	As incurred	Third parties
Leasehold Improvements ⁽¹¹⁾	\$0	\$1,000	As incurred	As incurred	Third-party contractors
Signage ⁽¹²⁾	\$0	\$2,000	As incurred	As incurred	Third parties
Additional Training Fee ⁽¹³⁾	\$0	\$600	As incurred	As incurred	Us
Appointment Fees and Other and Miscellaneous Carrier Fees ⁽¹⁴⁾	\$0	\$500	As incurred	As incurred	Approved Carriers and Suppliers
Additional Funds – 3 Months ⁽¹⁵⁾	\$2,625	\$7,700	As incurred	As incurred	Third parties and Us
TOTAL ESTIMATED INITIAL INVESTMENT	\$30,350	\$62,200			

D. Your Estimated Initial Investment under an Office Agency: Self-Service

Type of Expenditure ⁽¹⁾	Amount		Method of Payment	When Due	To Whom Payment is to be Paid
	Low	High			
Initial Franchise Fee ⁽²⁾	\$30,000	\$35,000	Lump sum or Installments	When you sign the Franchise Agreement (and monthly if paying in Installments)	Us
Training ⁽³⁾	\$0	\$2,500	As incurred	As incurred	Providers of travel, lodging and food services
Support and Technology Fee	\$375	\$900	As incurred	Monthly	Us
Licenses and Permits ⁽⁴⁾	\$350	\$1,000	As incurred	As incurred	Appropriate state/local authorities or third parties

Type of Expenditure ⁽¹⁾	Amount		Method of Payment	When Due	To Whom Payment is to be Paid
	Low	High			
Insurance ⁽⁵⁾	\$500	\$5,000	As incurred	As incurred	Our affiliates or a Third-Party insurance company
Professional Fees ⁽⁶⁾	\$500	\$1,000	As incurred	As incurred	Your attorneys, advisors, CPAs and other professionals
Computer Equipment ⁽⁷⁾	\$1,000	\$3,000	As incurred	As incurred	Third parties
Utility and Security Deposits ⁽⁸⁾	\$0	\$2,000	As incurred	Before opening	Third parties, including utility companies
3-Months' Lease Payments ⁽⁹⁾	\$0	\$4,000	As incurred	As incurred	Landlord
Office Furniture ⁽¹⁰⁾	\$0	\$1,000	As incurred	As incurred	Third parties
Leasehold Improvements ⁽¹¹⁾	\$0	\$1,000	As incurred	As incurred	Third-party contractors
Signage ⁽¹²⁾	\$0	\$2,000	As incurred	As incurred	Third parties
Additional Training Fee ⁽¹³⁾	\$0	\$600	As incurred	As incurred	Us
Appointment Fees and Other and Miscellaneous Carrier Fees ⁽¹⁴⁾	\$0	\$500	As incurred	As incurred	Approved Carriers and Suppliers
Additional Funds – 3 Months ⁽¹⁵⁾	\$2,625	\$7,700	As incurred	As incurred	Third parties and Us
TOTAL ESTIMATED INITIAL INVESTMENT	\$35,350	\$67,200			

E. Your Estimated Initial Investment under an Enhanced Office Agency

Type of Expenditure ⁽¹⁾	Amount		Method of Payment	When Due	To Whom Payment is to be Paid
	Low	High			
Initial Franchise Fee ⁽²⁾	\$35,000	\$40,000	Lump sum	When you sign the Franchise Agreement	Us
Support and Technology Fee	\$375	\$900	As incurred	Monthly	Us

Type of Expenditure ⁽¹⁾	Amount		Method of Payment	When Due	To Whom Payment is to be Paid
	Low	High			
Training ⁽³⁾	\$0	\$2,500	As incurred	As incurred	Providers of travel, lodging and food services
Licenses and Permits ⁽⁴⁾	\$350	\$1,000	As incurred	As incurred	Appropriate state/local authorities or third parties
Insurance ⁽⁵⁾	\$500	\$5,000	As incurred	As incurred	Our affiliate or third-party insurance company
Professional Fees ⁽⁶⁾	\$500	\$1,000	As incurred	As incurred	Your attorneys, advisors, CPAs and other professionals
Computer Equipment ⁽⁷⁾	\$1,000	\$3,000	As incurred	As incurred	Third parties
Utility and Security Deposits ⁽⁸⁾	\$0	\$2,000	As incurred	Before opening	Third parties, including utility companies
3-Months' Lease Payments ⁽⁹⁾	\$0	\$4,000	As incurred	As incurred	Landlord
Office Furniture ⁽¹⁰⁾	\$0	\$1,000	As incurred	As incurred	Third parties
Leasehold Improvements ⁽¹¹⁾	\$0	\$1,000	As incurred	As incurred	Third-party contractors
Signage ⁽¹²⁾	\$0	\$2,000	As incurred	As incurred	Third parties
Additional Training Fee ⁽¹³⁾	\$0	\$600	As incurred	As incurred	Us
Appointment Fees and Other and Miscellaneous Carrier Fees ⁽¹⁴⁾	\$0	\$500	As incurred	As incurred	Approved Carriers and Suppliers
Additional Funds – 3 Months ⁽¹⁵⁾	\$2,625	\$7,700	As incurred	As incurred	Third parties and Us
TOTAL ESTIMATED INITIAL INVESTMENT	\$40,350	\$72,200			

F. Your Estimated Initial Investment under an Enhanced Office Agency: Self-Service

Type of Expenditure ⁽¹⁾	Amount		Method of Payment	When Due	To Whom Payment is to be Paid
	Low	High			
Initial Franchise Fee ⁽²⁾	\$40,000	\$45,000	Lump sum	When you sign the Franchise Agreement	Us
Support and Technology Fee	\$375	\$900	As incurred	Monthly	Us
Training ⁽³⁾	\$0	\$2,500	As incurred	As incurred	Providers of travel, lodging and food services
Licenses and Permits ⁽⁴⁾	\$350	\$1,000	As incurred	As incurred	Appropriate state/local authorities or third parties
Insurance ⁽⁵⁾	\$500	\$5,000	As incurred	As incurred	Our affiliate or third-party insurance company
Professional Fees ⁽⁶⁾	\$500	\$1,000	As incurred	As incurred	Your attorneys, advisors, CPAs and other professionals
Computer Equipment ⁽⁷⁾	\$1,000	\$3,000	As incurred	As incurred	Third parties
Utility and Security Deposits ⁽⁸⁾	\$0	\$2,000	As incurred	Before opening	Third parties, including utility companies
3-Months' Lease Payments ⁽⁹⁾	\$0	\$4,000	As incurred	As incurred	Landlord
Office Furniture ⁽¹⁰⁾	\$0	\$1,000	As incurred	As incurred	Third parties
Leasehold Improvements ⁽¹¹⁾	\$0	\$1,000	As incurred	As incurred	Third-party contractors
Signage ⁽¹²⁾	\$0	\$2,000	As incurred	As incurred	Third parties
Additional Training Fee ⁽¹³⁾	\$0	\$600	As incurred	As incurred	Us
Appointment Fees and Other and Miscellaneous Carrier Fees ⁽¹⁴⁾	\$0	\$500	As incurred	As incurred	Approved Carriers and Suppliers
Additional Funds – 3 Months ⁽¹⁵⁾	\$2,625	\$7,700	As incurred	As incurred	Third parties and Us

Type of Expenditure ⁽¹⁾	Amount		Method of Payment	When Due	To Whom Payment is to be Paid
	Low	High			
TOTAL ESTIMATED INITIAL INVESTMENT	\$45,350	\$77,200			

Notes to Tables C, D, E and F

1. These estimated initial expenses are our best estimate of the costs you may incur in establishing and operating your Renegade Insurance Business. Except for the Initial Franchise Fee, we do not offer direct or indirect financing for these items. All expenditures paid to us or our affiliates are uniform and non-refundable under any circumstances once paid. All expenses payable to third parties are non-refundable, except as you may arrange for utility deposits and other payments.

2. Initial Franchise Fee. See Item 5 and Item 10 for more information about this fee and the available installment plans.

3. Training. You (or your Responsible Owner), your Agency Principal, (as these terms are defined in Item 15) and your Agents must complete our Initial Training Program. Approved Carriers may periodically offer their own training that must be completed by you, which could occur before commencing operations. The training required by Approved Carriers will be provided virtually. The low estimate assumes you will attend the Training Program virtually and will not have any travel or meal expenses. Currently, the Initial Training Program is provided remotely, but we reserve the right to require you to attend in-person training in Florida or another location we designate. If we require you to attend in-person training, you must pay for airfare, meals, transportation costs, lodging, and incidental expenses for all Initial Training Program attendees.

4. Licenses and Permits. You must obtain the required licenses and permits that are required by your city, county, and state to operate your Renegade Insurance Business. This includes licenses that you must obtain from your state insurance commission to sell insurance policies in your state.

5. Insurance. You must obtain and maintain, at your own expense, the insurance coverage we require, and satisfy other insurance-related obligations. If you have had prior issues or claims from previous operations unrelated to the operation of a Renegade Insurance Business, your rates may be significantly higher than those estimated above. We may require you to purchase some or all of your policies from our affiliates or other designated suppliers.

6. Professional Fees. We strongly recommend that you hire a lawyer, accountant, or other professional to advise you on this Franchise offering and to assist you in setting up your Renegade Insurance Business. Rates for professionals can vary significantly based on area and experience.

7. Computer Equipment. We require that you have a computer (with peripherals) that meets the requirements listed in Item 11, and may be one that you currently own. The low amount assumes you are using a computer that you own.

8. Utility and Security Deposits. This estimate includes security deposits required by the landlord, cable and utility companies. The low estimate assumes we permit you to operate from a home office or you currently owns office space and you will not have any utility or security deposits.

9. 3-Months' Lease Payments. A typical Office Agency or Enhanced Office Agency will occupy between 200 and 600 square feet of professional office space. Lease payments vary depending upon your location and your market's retail lease rates. You may elect to lease an office in a shared suite or rent a co-working space. If you purchase instead of leasing the premises for your Renegade Insurance Business, then the purchase price, down payment, interest rates, and other financing terms will determine your monthly mortgage payments. If you have an existing book of business when you enter into the Franchise Agreement, we may waive the requirement that you operate from an office and permit you to operate from a home office if permitted by applicable state or local law. The low estimate assumes we permit you to operate from a home office or you currently own office space and you will not have any lease payments.

10. Office Furniture. The low estimate assumes your office is furnished and you will not need to purchase any furniture.

11. Leasehold Improvements. This estimate does not include any construction allowances that may be offered by your landlord. Building and construction costs will vary depending upon the condition and size of the premises for your Renegade Insurance Business and local construction costs. The low estimate assumes we permit you to operate from a home office or you currently own office space and you will not have any leasehold improvements or construction costs.

12. Signage. You are not required to purchase and display signage if you operate from an Office Agency or Expanded Office Agency. The low estimate assumes you will not have any signage for your Office Agency or Expanded Office Agency. The high estimate is for an exterior sign and monument sign. The type and size of the signage you install will be based upon the zoning and property use requirements and restrictions. The low estimate assumes we permit you to operate from a home office and you will not have any signage.

13. Additional Training Fee. See Item 5 for more information about this fee. The Initial Training Program is provided at no charge for up to three people (only if they attend the same session), one of which must be an Agency Principal (defined in Item 15), as long as they attend the same Initial Training Program. If additional initial training is required, or more people must be trained, we will assess an additional fee. The low estimate assumes you do not request any additional training; and the high estimate assumes you will bring one additional individual to the Initial Training Program and the program lasts ten days.

14. Additional Funds. These amounts represent our estimate of the amount needed to cover your expenses for the initial three-month start-up phase of your Renegade Insurance Business. This estimate is based on our experience, the experience of our affiliates, and our current requirements for Renegade Insurance Franchises. Additional funds include three months' payment of the Support and Technology Fee, payroll, administrative, maintenance, utilities, marketing materials, working capital and other items, but not any draw or salary for you. These figures do not include standard pre-opening expenses, the Royalty, or other fees payable under the Franchise Agreement or debt service, and assume that none of your expenses are offset by any sales generated during the start-up phase. For the purposes of this disclosure, we estimate the start-up phase to be three months from the date your Renegade Insurance Business opens for business. These figures are estimates, and we cannot guarantee you will not have additional expenses starting your Renegade Insurance Business.

ITEM 8

RESTRICTIONS ON SOURCES OF PRODUCTS AND SERVICES

You must operate your Renegade Insurance Business according to our System and specifications. This includes purchasing or leasing all products, services, supplies, fixtures, equipment, inventory,

computer hardware and software, and real estate related to establishing and operating the Renegade Insurance Franchise under our specifications, which may include purchasing these items from: (i) our designees; (ii) approved suppliers; and/or (iii) us or our affiliates. You must not deviate from these methods, standards and specifications without our prior written consent, or otherwise operate in any manner which reflects adversely on our Marks or the System.

Our confidential operations manual (“Franchise Operations Manual”) states our standards, specifications and guidelines for all products and services we require you to obtain in establishing and operating your Renegade Insurance Franchise and approved vendors for these products and services. We will notify you of new or modified standards, specifications and guidelines through periodic amendments or supplements to the Franchise Operations Manual or through other written communication (including electronic communication such as email or through a system-wide intranet).

You must purchase, install, maintain in sufficient supply and only use fixtures, furnishings, equipment, signs and supplies that conform to the standards and specifications described in the Franchise Operations Manual or otherwise in writing. You must utilize our designated finance company for the services we designate. You must utilize the email addresses, phone number and phone system that we provide for all communications relating to the Renegade Insurance Business.

We are not currently an approved supplier of any products or services provided to franchisees. None of our officers own an interest in any supplier.

Our affiliates, RIH and RIL, are insurance agencies and suppliers of related services to franchisees, such as back-end servicing, renewal assistance, endorsements, cancellations, carrier appointments, commission accounting, and technology. SISPL and RHP are the designated suppliers of commission accounting, software development, and other back-office support services to our franchisees. Our affiliates are the sole supplier of these services. Our affiliates may also provide optional marketing services as described in Item 6. RIL is an approved supplier of insurance and we reserve the right to require you to purchase your required insurance policies from RIL. Some of our officers own an interest in RIH, RIL, SISPL, and RHP, which are each an approved supplier.

You must use the computer hardware and software, including the point-of-sale system that we periodically designate to operate your Renegade Insurance Business. You must obtain the computer hardware, software licenses, maintenance and support services and other related services that meet our specifications from the suppliers we specify. You may be required to use approved suppliers for certain technology business solutions at your expense that will support your business efficiencies, which may include phone systems, security systems, scheduling software, employee shift/task management software, inventory solutions and any other solutions we may require from time to time in the Franchise Operations Manual. You must utilize the email addresses that we provide for all communications relating to the Renegade Insurance Business.

You must obtain the insurance coverage required under the Franchise Agreement. We may periodically increase the amounts of coverage required under these insurance policies and/or require different or additional insurance coverage at any time. If you purchase additional coverage, the insurance company must be authorized to do business in the state where your Renegade Insurance Business is located, and must be approved by us. You currently must maintain the following insurance coverage: (i) standard Business Owners Policy providing coverage for the Renegade Insurance Business and its premises and operation with liability limits of not less than \$1,000,000 per occurrence and \$1,000,000 aggregate; the policy must also include a hired and non-owned automobile liability endorsement, covering liability arising from the use of vehicles not owned by you but used in the operation of your Renegade Insurance Business; and (ii) professional liability insurance (E&O) providing coverage for loss or damage arising out of an act

or omission by you or your employees, with a minimum of \$1,000,000 of coverage for every \$10,000,000 of annual written premium by the Renegade Insurance Business with a floor of \$1,000,000 of coverage and a maximum deductible of \$15,000 allowed. You will be responsible for taking commercially reasonable steps to protect any personal or confidential information that you may collect or store (see also Subsection 17.4). Accordingly, we recommend, but do not require, that you have both data theft coverage and cybersecurity coverage with limits of liability of not less than \$1,000,000.

We may also require you to purchase the following insurance as required in the Franchise Operations Manual: (i) statutory workers' compensation insurance and employer's liability insurance for a minimum limit equal to at least the greater of \$100,000 or the amounts required by your umbrella carrier; (ii) property insurance providing coverage for direct physical loss or damage to real and personal property for all-risk perils, including the perils of flood and earthquake that values property (real and personal) on a new replacement cost basis without deduction for depreciation and the amount of insurance shall not be less than 90% of the full replacement value of the Renegade Insurance Business, its furniture, fixtures, equipment, and stock (real and personal property); (iii) commercial umbrella liability insurance with limits which bring the total of all primary underlying coverages (commercial general liability, comprehensive automobile liability, and worker's compensation insurance and employer's liability insurance) to not less than \$2,000,000 total limit of liability and (iv) any other insurance coverage that is required by the Franchise Operations Manual or federal, state, or municipal law.

Upon termination or expiration of your Franchise Agreement, you must also obtain a three-year Errors & Omissions tail policy from a provider designated by us, at your expense. The three-year period will be following the date of termination, expiration and non-renewal, or Transfer.

All insurance policies must name us and any affiliates we designate as additional named insured parties. They must also contain a waiver by the insurance carrier of all subrogation rights against us. Your policies must provide that the insurer will not cancel or materially alter the policies without giving us at least 30 days' prior written notice.

The insurance company must be authorized to do business in the state where your Renegade Insurance Business is located, and must be approved by us. It must also be rated "A" or better by A.M. Best & Company, Inc. We may periodically increase the amounts of coverage required under these insurance policies and/or require different or additional insurance coverage at any time. All insurance policies must name us and any affiliates we designate as additional named insured parties. Your policy must provide that the insurer will not cancel or materially alter the policies without giving us at least 30 days' prior written notice. If the Franchise Agreement is terminated, you are obligated to maintain your Errors & Omissions policy for three years from the date of termination of the agreement.

With respect to all products and services we permit you to sell other than Approved Insurance Products ("Approved Ancillary Products and Services"), we will provide you with a list of our designated and approved suppliers in our Franchise Operations Manual. If you want to use or sell a product or service that we have not yet evaluated, or if you want to purchase or lease a product or service from a supplier or provider that we have not yet approved (for products and services that require supplier approval), you must notify us and submit to us the information, specifications and samples we request. We will use commercially reasonable efforts to notify you within 30 days after receiving all requested information and materials whether you are authorized to purchase or lease the product or service from that supplier or provider. We reserve the right to charge a fee to evaluate the proposed product, service or supplier. We apply the following general criteria in approving a proposed supplier: (1) quality of services; (2) production and delivery capability; (3) proximity to Renegade Insurance Franchises to ensure timely deliveries of the products or services; (4) the dependability of the supplier; and (5) other factors. The supplier may also be required to sign a supplier agreement with us. We may periodically re-inspect approved suppliers' facilities

and products, and we reserve the right to revoke our approval of any supplier, product or service that does not continue to meet our specifications. We will send written notice of any revocation of an approved supplier, product or service. We do not provide material benefits to you based solely on your use of designated or approved sources.

We estimate that approximately 70% to 90% of purchases required to open your Renegade Insurance Business and 70% to 90% of purchases required to operate your Renegade Insurance Business will be from us or from other approved suppliers or under our specifications. We and our affiliates may receive rebates from some suppliers based on your purchase of products and services and we have no obligation to pass them on to our franchisees or use them in any particular manner. During our last fiscal year ended March 31, 2025, neither we nor our affiliates derived revenue or other material consideration as a result of franchisees' required purchases or leases.

We may negotiate purchase arrangements with suppliers and distributors for the benefit of our franchisees, and we may receive rebates or volume discounts from our purchase of equipment and supplies that we resell to you. We currently do not have any purchasing or distribution cooperatives.

Approved Insurance Products and Approved Carriers

You may only offer and sell: (i) products and services that conform to our specifications and quality standards ("Approved Insurance Products"), which must be sold through insurance carriers or brokers that we make available to you through our appointment process ("Approved Carriers"); and (ii) Approved Ancillary Products and Services. You are not permitted to sell any unapproved insurance products or services from any unapproved carriers or brokers or from any Approved Carriers unless and until we have given you our prior written consent to do so.

Availability of Approved Carriers

There is no guarantee that you will have access to all insurance carriers servicing the System. You are required to only sell the Approved Insurance Products through the Approved Carriers that we designate. We may modify the list of Approved Insurance Products and/or Approved Carriers in the Franchise Operations Manual or otherwise in writing from time to time. Additionally, an Approved Carrier may revoke their approval of an Approved Insurance Product previously offered by the Approved Carrier at any time. After notice of any such modification, you may not sell any insurance products from any Insurance Carrier or Broker which is no longer approved. Some Approved Carriers may pay us contingency payments based on certain criteria negotiated directly with each Approved Carrier. Additionally, some Approved Carriers may periodically offer other incentives which will be paid to or received by us. We expect generally to retain these contingency payments and incentives, but we may elect to pass them on to Renegade Insurance Businesses from time to time.

We may, at our sole discretion, revoke your appointment with an Approved Carrier if you are in default under the terms of your Franchise Agreement or any other contract between you (and/or your affiliates) and us (and/or our affiliates). You may not have access to all Approved Carriers servicing the System in your Territory. Your appointment with commercial insurance carriers that are Approved Carriers is contingent upon approval by us and the Approved Carrier. We are not required to approve your appointment with commercial insurance carriers, and such appointments will be at our discretion. Before being considered for an appointment with a commercial insurance carrier, you must complete additional training and meet certain criteria as set out in the Franchise Operations Manual. Carriers retain the right to individually approve or deny your appointment based on their own criteria, and we cannot guarantee their approval.

Furthermore, we reserve the right to evaluate your production and performance metrics to determine your need for and ability to maintain appointments with specific carriers. Failure to meet our production standards, performance expectations, or other criteria may result in the revocation of your appointment with one or more Approved Carriers. We may also, in our sole discretion, revoke your appointment with an Approved Carrier if you are in default under the terms of your Franchise Agreement or any other contract between you (and/or your affiliates) and us (and/or our affiliates).

Additionally, if we approve your appointment with a commercial insurance carrier, then you may be required to purchase additional professional liability insurance with certain minimum limits as set out in the Franchise Operations Manual.

Approval of Alternative Insurance Carrier or Broker or Insurance Products

If you request that we approve any alternative insurance carrier, distributor, broker, reseller, and other vendors in the insurance industry ("Insurance Carrier or Broker"), you must submit a request to us.

We have the right to require that our representatives be permitted to investigate the new insurance product, interview any proposed new Insurance Carrier or Broker, inspect its financials (as needed), investigate and interview references, and otherwise analyze the need for the desired insurance product, service, or Insurance Carrier or Broker. Before being considered for an appointment with an insurance carrier that was not previously an Approved Carrier, you must complete additional training, meet certain criteria as set out in the Franchise Operations Manual, and pay or otherwise reimburse us for all Appointment Fees. In determining whether we will approve any particular Insurance Carrier or Broker or any particular product or service with an Approved Carrier, we will consider various factors, including: (a) whether the Insurance Carrier or Broker can demonstrate, to our continuing reasonable satisfaction, the ability to meet our then-current standards and specifications for insurance products or services; (b) whether the proposed Insurance Carrier or Broker has adequate quality controls and capacity to properly serve your clients; (c) whether approval of the proposed Insurance Carrier or Broker or a particular product or service would enable the System, in our sole discretion, to take advantage of marketplace efficiencies; and (d) whether the Insurance Carrier or Broker will sign an agreement in the form that we require.

Depending upon the type of insurance product or service for which approval is sought, or for which a new approved Insurance Carrier or Broker is proposed, we anticipate providing our response to the request within 60 days after receipt of the request and the accompanying information. We may also require that the proposed new Insurance Carrier or Broker comply with certain other requirements that we deem appropriate. We reserve the right to periodically re-inspect or re-analyze any Approved Insurance Product or any Approved Carrier and to revoke our approval if the insurance product or service or the Insurance Carrier or Broker does not continue to meet our then-current criteria or standards. We will send written notice of any revocation of an approved supplier, product or service.

ITEM 9 FRANCHISEE'S OBLIGATIONS

This table lists your principal obligations under the franchise and other agreements. It will help you find more detailed information about your obligations in these agreements and in other items of this disclosure document.

Obligation	Section in Franchise Agreement ("FA")	Disclosure Document Item
a. Site selection and acquisition/lease	Section 7	Items 7 and 11
b. Pre-opening purchases/leases	Sections 7 and 19	Items 7, 8 and 11

Obligation	Section in Franchise Agreement (“FA”)	Disclosure Document Item
c. Site development and other pre-opening requirements	Sections 7 and 19	Items 7 and 11
d. Initial and ongoing training	Section 8	Items 6, 7 and 11
e. Opening	Sections 7 and 12	Items 6, 7, 9 and 11
f. Fees	Sections 5, 6, 7, 8, 10, 12, 14, 16 and 20	Items 5, 6 and 7
g. Compliance with standards and policies/operating manual	Sections 9, 12 and 13	Items 8, 11, 12, 14 and <u>Exhibit G</u>
h. Trademarks and proprietary information	Sections 9, 14 and 17	Items 13 and 14
i. Restrictions on products/services offered	Section 13	Items 8 and 16
j. Warranty and customer service requirements	Section 13	Items 1 and 11
k. Territorial development and sales quotas	Section 4	Items 1, 11 and 12
l. Ongoing product/service purchases	Section 13	Items 8 and 16
m. Maintenance, appearance and remodeling requirements	Section 13	Items 7, 8 and 11
n. Insurance	Section 19	Items 6, 7 and 8
o. Advertising	Section 12	Items 11, 13 and 14
p. Indemnification	Section 22	Not Applicable
q. Owner’s participation/management and staffing	Section 10	Items 11, 15 and 17
r. Records and reports	Section 20	Item 11
s. Inspections and audits	Section 21	Items 6 and 11
t. Transfer	Sections 15 and 16	Item 17
u. Renewal	Section 5	Item 17
v. Post-termination obligations	Sections 18 and 25	Item 17
w. Non-competition covenants	Section 18	Item 17 and <u>Exhibit G</u>
x. Dispute resolution	Section 28	Item 17

ITEM 10 FINANCING

We offer direct financing for the Initial Franchise Fee. A copy of the form “Promissory Note” is attached in Exhibit G to this Franchise Disclosure Document. Typically, the Promissory Note is signed by you to allow you to finance the Initial Franchise Fee into 48 monthly payments. We reserve the right to negotiate funding and other incentives that may vary in type, amount, and duration for prospective franchisees that are converting an existing insurance business to a Renegade Insurance Business. The Security Agreement requires a pledge of security in the Renegade Insurance Franchise and all assets of the Renegade Insurance Business.

The promissory note will not be interest bearing if all payments are timely made. If any scheduled payment under the promissory note is not paid when due, then in addition to the payment, you must also pay interest in the amount of 1.5% per month. The term of the promissory note will be 48 months. You may prepay any portion of this Promissory Note at any time without penalty. Any prepayments shall be first applied to any other sums due to us and then to the outstanding principal balance.

You must sign the Promissory Note and your owners and their spouses (if you are a legal entity) must personally guarantee the loan under the Franchise Owner Agreement, the form of which is attached to the Franchise Agreement as Attachment C. You must also pay all costs and expenses of collecting the

amounts due under the Promissory Note, including attorney fees and court costs. A default under the Promissory Note will be a default under the Franchise Agreement and may result in the termination of your Franchise Agreement and acceleration of payment for the principal balance. You are not required to waive legal defenses including a jury trial. It is not our practice to sell, assign, or discount the Promissory Note to a third party. Other than the Initial Franchise, we do not offer any direct or indirect financing. We do not guarantee your note, lease or obligation.

We have three different offerings and each requires a 40% down payment. You can finance up to 60% of the Initial Franchise Fee, which will be payable in 48 equal monthly installments, beginning the day the franchise agreement is signed & becomes effective. Other than financing your Initial Franchise Fee, we do not offer any direct or indirect financing. We do not guarantee your note, lease or obligation.

ITEM 11

FRANCHISOR’S ASSISTANCE, ADVERTISING, COMPUTER SYSTEMS AND TRAINING

Except as listed below, RIF is not obligated to provide you with any assistance.

Pre-opening Obligations

Before you open your Renegade Insurance Business, we (or our designee) will provide the following assistance and services to you:

1. Provide an Initial Training Program (See Franchise Agreement - Section 8.1).
2. Make available to you on our website or through other electronic means, one copy of the Franchise Operations Manual. The Franchise Operations Manual is digital and contains approximately 72 pages. The table of contents for the Franchise Operations Manual is attached to this Franchise Disclosure Document as Exhibit E (See Franchise Agreement - Section 9.1).
3. Provide you with advice in identifying a suitable location for your Renegade Insurance Business, if you request assistance (See Franchise Agreement - Section 7). We must approve the site before you sign the lease (See Franchise Agreement – Section 2).

In evaluating a proposed premises, we consider such factors as general location and neighborhood, traffic patterns, parking, size, lease terms, income per capita, existence of competitors, and other physical characteristics. Before leasing or purchasing the site for your Renegade Insurance Business, you must submit to us, in the form we specify, a description of the site, with other information and materials we may reasonably require. We will have 30 days after we receive the information and materials to evaluate the proposed site. If we disapprove of the proposed site, you must select another site, subject to our consent. You must purchase or lease the site for your Renegade Insurance Business within 180 days after signing the Franchise Agreement. If you do not locate a site that is acceptable to us within 180 days of signing the Franchise Agreement, we may terminate the Franchise Agreement and the Initial Franchise Fee will be forfeited. We generally do not own the premises for the Renegade Insurance Business and lease it to you.

4. Review your lease agreement for the premises of your Renegade Insurance Business to ensure that its terms contain our required provisions and otherwise meet our minimum standards (See Franchise Agreement - Section 7.3).

5. Once you have an approved premises for your Renegade Insurance Business, we will designate a territory.

6. We will provide a copy of our basic specifications for the design and layout for the premises of

the Renegade Insurance Business. We do not deliver or assist with the installation of any fixtures, furnishings, equipment, signs or other supplies. We do not assist you in conforming the premises to local ordinance and building codes nor do we assist you in obtaining any required permits. We do not assist you in remodeling or decorating your Renegade Insurance. We do not assist you in conforming the premises to local ordinances and building codes, obtaining permits, or constructing, remodeling or decorating your premises (See Franchise Agreement - Section 7.4.).

7. Provide you with express authorization to open your business for operation (See Franchise Agreement – Section 7.1.).

Schedule for Opening

The typical length of time between signing the Franchise Agreement or the payment of any fees and the opening of your Renegade Insurance Business can vary from 60 to 180 days. Some factors which may affect this timing are your ability to acquire a location through lease or purchase negotiations; your ability to secure any necessary financing; your ability to comply with local zoning and other ordinances; your ability to obtain any necessary permits and certifications; the timing of the delivery of equipment, tools and inventory; and the time to convert, renovate or build out the premises for your Renegade Insurance Business.

You must enter into a lease at least 30 days prior to starting the Initial Training Program. After you complete the Initial Training Program to our satisfaction and begin advertising to the public, your Renegade Insurance Business will be deemed open. You must open your Renegade Insurance Business to the public within 180 days of signing the Franchise Agreement.

Continuing Obligations

During the operation of your Renegade Insurance Business, we (or our designee) will provide the following assistance and services to you:

1. Inform you of mandatory standards, specifications and procedures for the operation of your Renegade Insurance Business (See Franchise Agreement - Sections 7, 12, 13 and 17).

2. Upon reasonable request, provide advice regarding your Renegade Insurance Business's operation based on reports or inspections. Advice will be given during our regular business hours and through written materials, electronic media, telephone or other methods at our discretion (See Franchise Agreement - Section 9.2).

3. Provide additional training to you for newly hired personnel on the Renegade Insurance brand and System guidelines, refresher training courses and additional training or assistance that, in our discretion, you need or request (See Franchise Agreement - Section 8).

4. Allow you to continue to use confidential materials, including the Franchise Operations Manual and the Marks (See Franchise Agreement - Sections 9.1, 12, 14 and 17).

5. We will provide you with a list of our designated and approved suppliers in our Franchise Operations Manual (See Franchise Agreement – Section 13.3).

6. Once a month, we will provide you with a detailed report of Commissions and Agency Fees received on your behalf for insurance policies and/or services sold in the preceding calendar months. In order to provide you with this report, we must receive a commission detail report from Approved Carriers and Approved Suppliers by the 20th day of the month, for policies or services you sold during the preceding

month. The report will only include Commissions and Agency Fees related to insurance policies or services properly recorded in our agency management system as prescribed in the Franchise Operations Manual (See Franchise Agreement, Section 6.14.3).

7. We will maintain a service center for the purpose of providing centralized client service for all businesses operating under the System and the Marks. The service center's hours will be at least between 8 a.m. and 6 p.m. Eastern Time, Monday through Friday (excluding holidays) (See Franchise Agreement, Section 9.5).

Optional Assistance

During the term of the Franchise Agreement, we (or our designee) may, but are not required to, provide the following assistance and services to you:

1. Modify, update or change the System, including the adoption and use of new or modified trade names, trademarks, service marks or copyrighted materials, new products, new equipment or new techniques (See Franchise Agreement, Sections 13.2 and 17.2).

2. Make periodic visits to the Renegade Insurance Business for the purpose of assisting in all aspects of the operation and management of the Renegade Insurance Business, prepare written reports concerning these visits outlining any suggested changes or improvements in the operation of the Renegade Insurance Business, and detailing any problems in the operations which become evident as a result of any visit. If provided at your request, you must reimburse our expenses and pay our then-current training charges (See Franchise Agreement, Section 21.1).

3. Hold periodic national or regional conferences to discuss business and operational issues affecting Renegade Insurance franchisees (See Franchise Agreement, Section 8.5).

4. Reserve the right to establish minimum and maximum resale prices for use with multi-area marketing programs and special price promotions as allowed by law (See Franchise Agreement, Section 12.6).

5. You may have the option to provide additional services to our parent, RII, under an Advisor Agreement which may allow you to obtain stock options in RII (subject to federal and state securities laws) if you meet certain milestones. If you are offered stock options, you must agree to the terms of our then-current Advisor Agreement (a sample of which is attached in Exhibit G-8) and additional related agreements (See Franchise Agreement, Section 30).

Advertising

Local Advertising

If you desire to use your own advertising materials, including your own website, you must obtain our prior approval, which may be granted or denied at our sole discretion.

We do not currently have any advertising cooperatives. You may be required to participate in any local or regional advertising cooperatives for Renegade Insurance Franchises that are established. The area of each local and regional advertising cooperative will be defined by us, based on our assessment of the area. Franchisees in each cooperative will contribute an amount to the cooperative for each Renegade Insurance Business that the franchisee owns that exists within the cooperative's area. Each Renegade Insurance Business we own that exists within the cooperative's area will contribute to the cooperative on

the same basis as franchisees. Members of the cooperative will be responsible for administering the cooperative, including determining the amount of contributions from each member. We may require that each cooperative operate with governing documents and prepare annual unaudited financial statements. We reserve the right to form, change, dissolve or merge any advertising cooperative formed in the future. If we elect to form such cooperatives, or if such cooperatives already exist near your territory, you will be required to participate in compliance with the provisions of the Franchise Operations Manual, which we may periodically modify at our discretion.

System Website

We have established a website for Renegade Insurance Businesses (“System Website”). We intend that any franchisee website will be accessed only through our System Website. We may update and modify the System Website from time to time.

Advisory Council

We currently do not have, but may form, an advisory council (“Council”) to advise us on advertising policies. The Council would be governed by bylaws. Members of the Council would consist of both franchisees and corporate representatives. Members of the Council would be selected by way of a voting method specified in the Council’s bylaws. The Council would serve in an advisory capacity only. We will have the power to form, change or dissolve the Council, in our sole discretion.

Computer System

You are required to purchase a computer system (“Computer System”) that consists of the following hardware and software: (a) laptop and all in one printer; and (b) Office 365 and adobe E-signature software. We estimate the cost of purchasing the Computer System will be between \$1,000 and \$3,000. The Computer System will manage the daily workflow of the Renegade Insurance Business, coordinate the customer ordering experience, track inventory, labor and other information. You must also maintain a high-speed Internet connection at the premises of the Renegade Insurance Business.

We are not required to provide you with any ongoing maintenance, repairs, upgrades, updates or support for the Computer System (Franchise Agreement - Section 14.1). You must arrange for the installation, maintenance and support of the Computer System at your cost. There are no limitations in the Franchise Agreement regarding the costs of such required support, maintenance, repairs or upgrades relating to the Computer System.

The cost of maintaining, updating, or upgrading the Computer System or its components will depend on your repair history, costs of computer maintenance services in your area, and technological advances. We estimate the annual cost will be approximately \$500 to \$1,000, but this could vary (as discussed above). We may revise our specifications for the Computer System periodically.

You must pay our then-current technology business solutions fees to approved suppliers for certain business solutions that will support your business efficiencies, which may include phone systems, security systems, scheduling software, employee shift/task management software, music subscription, inventory solutions and any other solutions we may require from time to time in the Franchise Operations Manual for your Renegade Insurance Business. We reserve the right to upgrade, modify and add new systems and software, which may result in additional initial and ongoing expenses that you will be responsible for. You will be responsible for any increase in fees that result from any upgrades, modifications or additional systems or software and for any increase in fees from third-party providers.

We (or our designee) have the right to independently access the electronic information and data relating to your Renegade Insurance Business and to collect and use your electronic information and data in any manner, including to promote the System and the sale of Franchises. This may include posting financial information about each franchisee on an intranet website. There is no contractual limitation on our right to receive or use information through our proprietary data management and intranet system. We may access the electronic information and data from your Computer System remotely, in your Renegade Insurance Business or from other locations.

Training

Initial Training

You (or your Responsible Owner, as defined in Item 15), your Agency Principal (defined in Item 15) and Agents must complete the initial training to our reasonable satisfaction, as determined by the specific program instructors, before you open your Renegade Insurance Business. We provide initial training at no cost for up to three people so long as everyone attends the initial training at the same time. The Initial Training Program must be completed within 30 days prior to the date that your Renegade Insurance Business is scheduled to open. You must pay a \$600 fee for training each additional person who attends the Initial Training Program described below. Initial training classes are held whenever necessary to train new franchisees. You are responsible for all your expenses to attend any training program, including lodging, transportation, food and similar expenses. We plan to provide the training listed in the table below. You, your Responsible Owner, your Agency Principal, Agents and/or your other employees also may be required to complete training programs from Approved Carriers.

If you, your Responsible Owner, or your Agency Principal cease active management or employment at the Renegade Insurance Business, then you must enroll a qualified replacement (who must be acceptable to us to serve in that capacity) in our Initial Training Program within 30 days after the former individual ended their full-time employment and/or management responsibilities. The replacement must attend and successfully complete the Initial Training Program, to our satisfaction, as soon as it is practical to do so (in all cases, the replacement shall successfully complete training within 120 days). You must pay our additional training charges (\$600 per person) for replacement training. We may require that your Agency Principal, Agents, and other employees or contractors periodically attend. You will be responsible for hiring, training, directing, scheduling and supervising your employees and independent contractors in the day-to-day operations of the Renegade Insurance Business.

All of your Agents and your Agency Principal must also attend and complete to our satisfaction, our Initial Training Program before any Agent is permitted to sell insurance for the Renegade Insurance Business or access our database or systems. At this time, the Initial Training Program described below is conducted remotely but we reserve the right to require you to attend in-person training in Orlando, Florida or another location that we designate.

INITIAL TRAINING PROGRAM

Subject	Hours of Classroom Training	Hours of On-The-Job Training	Location
Insurance fundamentals, carriers and processes	12.5	8.5	Virtually and/or a location we designate in Florida
Systems and Operations	17	1	Virtually and/or a location we designate in Florida

Subject	Hours of Classroom Training	Hours of On-The-Job Training	Location
Sales and Marketing	3	14.5	Virtually and/or a location we designate in Florida
Referral Partner	4	3	Virtually and/or a location we designate in Florida
Franchise Administration*	1.5	1	Virtually and/or a location we designate in Florida
Website and GMB setup*	4	0	Virtually and/or a location we designate in Florida
TOTAL	42	28	

*Completed by Agency Principal Only

Notes:

1. We will use the Franchise Operations Manual as the primary instruction materials during the Initial Training Program.
2. Douglas Rowe, Co-founder and Chief Operating Officer currently oversees our training program and has more than seven years' experience in the field. All of our training personnel will have at least one year of experience in the subject matters that they teach.

Ongoing Training

From time to time, we may require that you or your Agency Principal, and other employees attend system-wide refresher or additional training courses. Some of these courses may be optional, while others may be required. If we determine that you are not operating your Renegade Insurance Business in compliance with the Franchise Agreement or the Franchise Operations Manual, we may require that your Agency Principal, Responsible Owner and other employees attend remedial training. You will be required to pay us the then-current training fee for any such training. If the training program is conducted at your Renegade Insurance Business, you must reimburse us for the expenses we or our representatives incur in providing the training. Approved Carriers may also require you to complete additional training.

In addition to participating in ongoing training, you may be required to attend any national or regional meeting or conference of franchisees. You are responsible for any conference fees and all travel and expenses for your attendees.

ITEM 12 TERRITORY

The Franchise Agreement for your Renegade Insurance Franchise grants you a non-exclusive territory (“Territory”) based on the state where you are licensed to sell insurance policies. You will operate a single franchise within a specific Territory identified in the Franchise Agreement. Each Territory contains one state where you are licensed to sell insurance. If you wish to operate in a second state, you will need to enter into an additional Franchise Agreement unless we determine, in our discretion and subject to applicable law, that you are able to operate a single Renegade Insurance Business in two states from a single location. Your Territory will be identified in Attachment A to your Franchise Agreement. You must operate your Renegade Insurance Business from the site you have designated for your Retail Agency, Office Agency, or Enhanced Office Agency within your Territory; however, we reserve the right to waive this requirement for franchisees with an existing book of insurance business. Your site must be approved by

us. You may not relocate your Retail Agency, Retail Agency: Self-Service, Office Agency, Office Agency: Self-Service, Enhanced Office Agency or Enhanced Office Agency: Self-Service without our prior written approval. We may approve a request to relocate the Retail Agency, Retail Agency: Self-Service, Office Agency, Office Agency: Self-Service, Enhanced Office Agency or Enhanced Office Agency: Self-Service in connection with the provisions of the Franchise Agreement that provide for the relocation of the Renegade Insurance Business, and our then-current site selection policies and procedures. You may share the Territory with us, our affiliates, or other Renegade Insurance franchisees. You will not receive an exclusive territory. You may face competition from other franchisees, from outlets that we own, or from other channels of distribution or competitive brands that we control.

There are no restrictions on directly marketing to or soliciting customers whose principal residence or business address is outside of your Territory; however, you may not sell to customers located outside of your state without our written consent, which we may withhold and may subsequently revoke in our sole and absolute discretion, for any reason or for no reason, and any such proposed sale will be subject to applicable law and licensing requirements. Because multiple franchisees may share the same territory, you may market, sell and provide services to people located within a territory granted to another franchisee if such territory is shared by you, and provided that (a) you follow any related off-site policies and procedures in our Franchise Operations Manual; and (b) you do not market to or solicit customers that we or our affiliates have insured. You must first obtain our written permission before you will be allowed to market using alternative channels of distribution, such as the internet, telemarketing, and other direct marketing sales, as well as television and radio advertising.

We retain all territorial rights not expressly granted to you. These include the right:

1. to use the Marks and the System to sell any products or services similar to those that you will sell through any alternate channels of distribution within or outside of the Territory. This includes, but is not limited to, other channels of distribution such as television, catalog sales, wholesale to unrelated retail outlets or over the internet;

2. to use and license the use of other proprietary and non-proprietary marks or methods that are not the same as or confusingly similar to the Marks, whether in alternative channels of distribution or in the operation of a business offering various insurance products and services, including home, auto, life and disability, to individuals and commercial policies and group benefits to businesses within a specified geographic area and related products and services at any location, which may be similar to or different from the Renegade Insurance Business operated by you. Although we reserve the rights described, neither we nor any affiliate, operates, franchises or has plans to operate or franchise a business under a different trademark that sells or will sell goods or services similar to those offered by you or our other Franchises;

3. to implement multi-area marketing programs that may allow us or others to solicit or sell to customers anywhere. We also reserve the right to issue mandatory policies to coordinate such multi-area marketing programs; and

4. to service national accounts (including businesses that have a pre-existing relationship with us or our affiliate(s)) within the Territory, or allow other Renegade Insurance Businesses or third parties (including our affiliate(s)) to service national accounts if you are in default, unable or unwilling to provide necessary products or services.

We are not required to pay you if we exercise any of the rights specified above within your Territory. We do not pay compensation for soliciting or accepting orders inside your Territory.


Additional Franchises

You do not receive the right to acquire additional Renegade Insurance Franchises within the Territory. You are not given a right of first refusal on the sale of existing Renegade Insurance Franchises. If you wish to purchase an additional Renegade Insurance Franchise, you must apply to us, and we may, at our discretion, offer an additional Franchise to you. We consider a variety of factors when determining whether to grant additional Franchises. Among the factors we consider, in addition to the then-current requirements for new Renegade Insurance Franchisees, are whether or not the franchisee is in compliance with the requirements under their current franchise agreement.


ITEM 13 TRADEMARKS

The Marks and the System are owned by our parent, RII, and are licensed exclusively to us. RII has granted us an exclusive license (“Trademark License”) to use the Marks to franchise the System around the world. The Trademark License is for 10 years and began on April 2, 2024. It will automatically be renewed for subsequent 10-year periods so long as we are not in default or do not materially breach the Trademark License by engaging in any activity which damages the Marks or the goodwill of the System. If the Trademark License is terminated, RII has agreed to license the Marks directly to our franchisees until each franchise agreement expires or is otherwise terminated. Except for the Trademark License, no agreement significantly limits our right to use or license the Marks in any manner material to the Renegade Insurance Franchise.

RII has registrations with the United States Patent and Trademark Office (“USPTO”) for the following Marks:

Trademark	Registration Number	Registration Date	Register
RENEGADE	6,836,714	September 6, 2022	Principal Register
	7,720,920	March 11, 2025	Principal

We do not have a federal registration for the trademark listed below. Therefore, this trademark does not have as many legal benefits and rights as a federally registered trademark. If our right to use this trademark is challenged, you may have to change to an alternative trademark, which may increase your expenses.

Trademark	Registration Number	Registration Date	Status
 Renegade ™	Not applicable	Not applicable	Common law

There are no effective adverse material determinations of the USPTO, the Trademark Trial and Appeal Board or the trademark administrator of any state, or any court, and no pending infringement,

opposition or cancellation proceedings or material litigation involving the Marks. All required affidavits and renewals have been filed.

We do not know of any superior prior rights or infringing uses that could materially affect your use of the trademarks.

We will defend you against any claim brought against you by a third party that your use of the Marks, in accordance with the Franchise Agreement, infringes upon that party's intellectual property rights. We may require your assistance, but we will exclusively control any proceeding or litigation relating to our Marks. We have no obligation to pursue any infringing users of our Marks. If we learn of an infringing user, we will take the action appropriate, but we are not required to take any action if we do not feel it is warranted. You must notify us within three business days if you learn that any party is using the Marks or a trademark that is confusingly similar to the Marks. We have the sole discretion to take such action as we deem appropriate to exclusively control any litigation or administrative proceeding involving a trademark licensed by us to you.

If it becomes advisable at any time, in our sole discretion, for us and/or you to modify or discontinue using any Mark and/or use one or more additional or substitute trademarks or service marks, you must comply with our directions within 30 days after receiving notice. We will not reimburse you for your direct expenses of changing signage, for any loss of revenue or other indirect expenses due to any modified or discontinued Mark, or for your expenses of promoting a modified or substituted trademark or service mark.

You must not directly or indirectly contest our right to the Marks. We may acquire, develop and use additional marks not listed here, and may make those marks available for your use and for use by other franchisees.

ITEM 14

PATENTS, COPYRIGHTS AND PROPRIETARY INFORMATION

The information in the Franchise Operations Manual is proprietary and is protected by copyright and other laws. The designs contained in the Marks, the layout of our advertising materials, the ingredients and formula of our products and recipes, and any other writings and recordings in print or electronic form are also protected by copyright and other laws. Although we have not applied for copyright registration for the Franchise Operations Manual, our advertising materials, the content and format of our products or any other writings and recordings, we claim common law and federal copyrights in these items. We grant you the right to use this proprietary and copyrighted information ("Copyrighted Works") for the operation of your Renegade Insurance Franchise, but such copyrights remain our sole property.

There are no effective determinations of the United States Copyright Office or any court regarding any Copyrighted Works of ours, nor are there any proceedings pending, nor are there any effective agreements between us and third parties pertaining to the Copyrighted Works that will or may significantly limit using our Copyrighted Works.

Our Franchise Operations Manual, electronic information and communications, sales and promotional materials, the development and use of our System, standards, specifications, policies, procedures, information, concepts and systems on, knowledge of, and experience in the development, operation and franchising of Renegade Insurance Franchises, our training materials and techniques, information concerning product and service sales, operating results, financial performance and other financial data of Renegade Insurance Franchises and other related materials are proprietary and confidential ("Confidential Information") and are our property to be used by you only as described in the Franchise Agreement and the Franchise Operations Manual. Where appropriate, certain information has also been identified as trade secrets ("Trade Secrets"). You must maintain the confidentiality of our Confidential

Information and Trade Secrets and adopt reasonable procedures to prevent unauthorized disclosure of our Trade Secrets and Confidential Information.

We will disclose parts of the Confidential Information and Trade Secrets to you as we deem necessary or advisable for you to develop your Renegade Insurance Franchise during training and in guidance and assistance furnished to you under the Franchise Agreement, and you may learn or obtain from us additional Confidential Information and Trade Secrets during the term of the Franchise Agreement. The Confidential Information and Trade Secrets are valuable assets of ours and are disclosed to you on the condition that you, and your owners if you are a business entity, and employees agree to maintain the information in confidence by entering into a confidentiality agreement we can enforce. Nothing in the Franchise Agreement will be construed to prohibit you from using the Confidential Information or Trade Secrets in the operation of other Renegade Insurance Franchises during the term of the Franchise Agreement.

You must notify us within three business days after you learn about another's use of language, a visual image or a recording of any kind that you perceive to be identical or substantially similar to one of our Copyrighted Works or use of our Confidential Information or Trade Secrets, or if someone challenges your use of our Copyrighted Works, Confidential Information or Trade Secrets. We will take whatever action we deem appropriate, in our sole and absolute discretion, to protect our rights in and to the Copyrighted Works, Confidential Information or Trade Secrets, which may include payment of reasonable costs associated with the action. However, the Franchise Agreement does not require us to take affirmative action in response to any apparent infringement of, or challenge to, your use of any Copyrighted Works, Confidential Information or Trade Secrets or claim by any person of any rights in any Copyrighted Works, Confidential Information or Trade Secrets. You must not directly or indirectly contest our rights to our Copyrighted Works, Confidential Information or Trade Secrets. You may not communicate with anyone except us, our counsel or our designees regarding any infringement, challenge or claim. We will take action as we deem appropriate regarding any infringement, challenge or claim, and the sole right to control, exclusively, any litigation or other proceeding arising out of any infringement, challenge or claim under any Copyrighted Works, Confidential Information or Trade Secrets. You must sign any and all instruments and documents, give the assistance and do acts and things that may, in the opinion of our counsel, be necessary to protect and maintain our interests in any litigation or proceeding, or to protect and maintain our interests in the Copyrighted Works, Confidential Information or Trade Secrets. No patents or patents pending are material to us at this time.

ITEM 15

OBLIGATION TO PARTICIPATE IN THE ACTUAL OPERATION OF THE FRANCHISE BUSINESS

If you are a legal entity, you must designate an Owner who will be principally responsible for communicating with us about the Renegade Insurance Business ("Responsible Owner"). If you are an individual, you are the Responsible Owner. You must also appoint an individual who will be principally responsible for day-to-day management of the Renegade Insurance Business ("Agency Principal"). The Agency Principal may be your Responsible Owner or a third party that you hire. The Agency Principal must have the authority and responsibility for the day-to-day operations of your Renegade Insurance Business. We do not require the Agency Principal to own any equity in the you. Your Responsible Owner and Agency Principal must successfully complete our training program(s) (See Item 11). If you replace your Agency Principal, the new Agency Principal must satisfactorily complete our training program at your own expense.

If you are a legal entity, each owner (i.e., each person holding an ownership interest in you) must sign a Franchise Owner Agreement, which is attached to the Franchise Agreement as Attachment C. We

also require that the spouses of the Franchise owners and any Agency Principal, employee, independent contractor, and officer of your legal entity must sign the “System Protection Agreement,” the form of which is attached to this Franchise Disclosure Document in Exhibit G (unless they already signed a Franchise Owner Agreement). We also require that the spouses of the Franchise owners sign the System Protection Agreement. All other individuals that may have access to our confidential information must sign a confidentiality agreement (unless they already signed a System Protection Agreement), the current form of which is attached to this Franchise Disclosure Document in Exhibit G.

ITEM 16

RESTRICTIONS ON WHAT THE FRANCHISEE MAY SELL

You must sell or offer for sale only those products and services authorized by us, and which meet our standards and specifications. You may sell only (i) Approved Insurance Products through Approved Carriers; and (ii) Approved Ancillary Products and Services. You are prohibited from offering any Prohibited Insurance Products. Approved Insurance Products may differ among our franchisees, and may vary depending on the operating season and geographic location of your Renegade Insurance Business or other factors. You must follow our policies, procedures, methods and techniques. You must sell or offer for sale all types of products and services specified by us. We may change or add to our required products and services, at our discretion, with prior notice to you. If we change or add to our required products and services, the changes or additions will remain in permanent effect, unless we specify otherwise. The amount you must pay for the changes or additions will depend upon the nature and type of changes or additions. There are no limitations on our rights to make changes to the required products and services offered by you. You must discontinue selling and offering for sale any products and services that we disapprove of. We reserve the right to establish minimum and maximum resale prices for use with multi-area marketing programs and special price promotions.

You may not establish an account or participate in any social networking sites, crowdfunding campaigns or blogs or mention or discuss the Renegade Insurance Franchise, us or any of our affiliates without our prior written consent and as subject to our online policy. Our online policy may completely prohibit you from any use of the Marks in social networking sites or other online use. You may not sell products through other channels of distribution such as wholesale, Internet or mail order sales. Otherwise, we place no restrictions upon your ability to serve customers, provided you do so from the location of your Renegade Insurance Business in accordance with our policies.

You may only offer for sale Approved Insurance Products from Approved Carriers. You are required to offer for sale only the Approved Insurance Products that we designate. We may modify the list of Approved Insurance Products or Approved Carriers in the Franchise Operations Manual, and after notice of such modification, you may not sell any insurance products from any Insurance Carrier or Broker which is no longer approved. You may not offer for sale any insurance products or services that we have prohibited you from selling (“Prohibited Insurance Products”). Prohibited Insurance Products include any insurance products or services sold without our consent or through insurance carriers or brokers not appointed by us, whether through excess and surplus lines insurance companies or through admitted insurance companies. Prohibited Insurance Products also include the purchase of a group of insurance policies from a third party or insurance carriers and brokers. We may periodically provide you with a list of, and/or update, the products or services that are Prohibited Insurance Products. If you use or sell any Prohibited Insurance Products, it is grounds for termination of your Franchise Agreement.

Generally, you will be able to sell personal lines, property and casualty and in some cases small commercial property and casualty and life insurance. For you to sell small commercial property and casualty or life insurance, you must be licensed to do so. Initially you may not write commercial insurance, but you may request that we allow you to do so. If we approve your request, you must first successfully

complete a separate training course. You may not offer for sale any Prohibited Insurance Products, and you may not use and/or offer for sale any Prohibited Products and Services. If you wish to purchase, use or sell any products or services which are not Approved Insurance Products or Approved Ancillary Products and Services, then you must first obtain our approval. There is no limit to our right to modify the list of Approved Insurance Products and Approved Products and Services, to approve or disapprove insurance products, other products, or services, or to modify the list of Prohibited Insurance Products or Prohibited Products and Services. See Item 8 for more information.

The Approved Carriers will set the premium price for each Approved Insurance Product, and we will set the amount of Agency Fees that may be charged. Generally, you will be able to sell personal lines, property and casualty insurance and in some cases small commercial property and casualty insurance and life insurance through Approved Carriers.

ITEM 17 RENEWAL, TERMINATION, TRANSFER AND DISPUTE RESOLUTION

THE FRANCHISE RELATIONSHIP

This table lists certain important provisions of the franchise agreement and related agreements. You should read these provisions in the agreements attached to this disclosure document.

Provision	Section in Franchise Agreement	Summary
a. Length of the franchise term	Section 5.1	10 years.
b. Renewal or extension	Section 5.1	If you are in good standing and you meet other requirements, you may add two successor terms of 10 years.
c. Requirements for franchisee to renew or extend	Section 5.2	The term “renewal” refers to extending our franchise relationship at the end of your initial term and any other renewal or extension of the initial term. Your successor franchise rights permit you to remain as a Franchise after the initial term of your Franchise Agreement expires if you are in good standing and you meet other requirements. You must sign our then-current Franchise Agreement, sign a release of claims against us and other ancillary documents for the successor term, and this new franchise agreement may have materially different terms and conditions (including, e.g., higher royalty and advertising contributions) from the Franchise Agreement that covered your original term.
d. Termination by franchisee	Section 23	You may terminate the Franchise Agreement if you are in compliance with it, and we are in material breach, and we fail to cure that breach within 30 days of receiving written notice.
e. Termination by franchisor without cause	Not Applicable	Not Applicable.

Provision	Section in Franchise Agreement	Summary
f. Termination by franchisor with cause	Section 24.2	We can terminate upon certain violations of the Franchise Agreement by you. We can also terminate if you are in violation to our operating standards as defined in the Franchise Operations Manual.
g. “Cause” defined - curable defaults	Section 24.3	You have 30 days to cure defaults listed in Section 24.3.
h. “Cause” defined - non-curable defaults	Section 24.2	Non-curable defaults: the defaults listed in Section 24.2 of the Franchise Agreement.
i. Franchisee’s obligations on termination/non-renewal	Sections 5.3, 18.3, 25 and 26	Obligations include complete de-identification, payment of amounts due, purchase of E&O tail policy, and return of confidential Franchise Operations Manual, all Confidential Information, Trade Secrets and records.
j. Assignment of contract by franchisor	Section 15	No restriction on our right to assign.
k. “Transfer” by franchisee – defined	Section 16.1	Includes any voluntary, involuntary, direct or indirect assignment, sale, gift, exchange, grant of a security interest or change of ownership in the Franchise Agreement, the Franchise or interest in the Franchise.
l. Franchisor approval of transfer by franchisee	Section 16.1	We have the right to approve all transfers.
m. Conditions for franchisor approval of transfer	Section 16.3	If you are in good standing and meet other requirements listed in Section 16.3, we may approve your transfer to a new owner.
n. Franchisor’s right of first refusal to acquire franchisee’s business	Section 16.2	We have 30 days to match any offer for your business.
o. Franchisor’s option to purchase franchisee’s business	Section 27	We may, but are not required to, purchase your Franchise, inventory or equipment at fair market value if your Franchise is terminated for any reason.
p. Death or disability of franchisee	Section 16.5	The franchise agreement must be transferred or assigned to a qualified party within 180 days of death or disability or the Franchise Agreement may be terminated. Your estate or legal representative must apply to us for the right to transfer to the next of kin within 120 calendar days of your death or disability. If your interest has not been transferred within 180 days of death or disability, we have the option to purchase your interest in the Renegade Insurance Business.

Provision	Section in Franchise Agreement	Summary
q. Non-competition covenants during the term of the franchise	Section 18.2	You may not participate in diverting business, have owning interest of more than 5%, inducing any customer or certain potential clients to transfer their business to you or perform services for a competitive business anywhere, or interfering with our relationships with referral sources. You may not interfere with our or our other franchisees' Renegade Insurance Franchises.
r. Non-competition covenants after the franchise is terminated or expires	Section 18.3	Owners may not have an interest in, own, manage, operate, finance, control or participate in any competitive business within (i) a 25-mile radius from Franchisee's business (and including the premises of the approved location of Franchisee); and (ii) a 25-mile radius from all other businesses that are operating or under construction for three year(s). If you or your Agency Principal engages in any activities prohibited by the Franchise Agreement during the restricted period, then the restricted period applicable to you or the non-compliant Agency Principal shall be extended by the period of time during which you or the non-compliant Agency Principal, as applicable, engaged in the prohibited activities.
s. Modification of agreement	Sections 9.1 and 31.9	No modifications of the Franchise Agreement during the term unless agreed to in writing, but the Franchise Operations Manual is subject to change at any time at our discretion. Modifications are permitted on renewal.
t. Integration/merger clause	Section 31.9	Only the terms of the Franchise Agreement and other related written agreements are binding (subject to applicable state law). Any representations or promises outside of this Franchise Disclosure Document and Franchise Agreement may not be enforceable. Nothing in this or in any related agreement, however, is intended to disclaim the representations we made in the franchise disclosure document that we furnished to you.
u. Dispute resolution by arbitration or mediation	Section 28	Except for certain claims, all disputes must be mediated and arbitrated in the principal city closest to our principal place of business (t Orlando, Florida).
v. Choice of forum	Section 28.4	All disputes must be mediated, arbitrated, and if applicable, litigated in the principal city closest to our principal place of business (needs to be changed to Orlando, Florida), subject to applicable state law.
w. Choice of law	Section 31.1	Florida law applies, subject to applicable state law.

ITEM 18 PUBLIC FIGURES

We do not use any public figure to promote our Franchise.

ITEM 19 FINANCIAL PERFORMANCE REPRESENTATIONS

The FTC's Franchise Rule permits a franchisor to disclose information about the actual or potential financial performance of its franchised and/or franchisor-owned outlets, if there is a reasonable basis for the information, and the information is included in the disclosure document. Financial performance information that differs from that included in Item 19 may be given only if: (1) a franchisor provides the actual records of an existing outlet you are considering buying; or (2) a franchisor supplements the information provided in this Item 19, for example, by providing information about performance at a particular location or under particular circumstances.

We do not make any representations about a franchisee's future financial performance or the past financial performance of company-owned or franchised outlets. We also do not authorize our employees or representatives to make any such representations either orally or in writing. If you are purchasing an existing outlet, however, we may provide you with the actual records of that outlet. If you receive any other financial performance information or projections of your future income, you should report it to the franchisor's management by contacting Doug Rowe, 7901 4th St N, Ste 300, St. Petersburg, Florida 3370232811, the Federal Trade Commission and the appropriate state regulatory agencies.

ITEM 20 OUTLETS AND FRANCHISEE INFORMATION

All year-end numbers appearing in the tables below are as of March 31st of each year.

Table No. 1
Systemwide Outlet Summary
For Years 2023 - 2025

Outlet Type	Year	Outlets at the Start of the Year	Outlets at the End of the Year	Net Change
Franchised Outlets	2023	0	0	0
	2024	0	0	0
	2025	0	1	+1
Company-Owned*	2023	0	0	0
	2024	0	0	0
	2025	0	0	0
Total Outlets	2023	0	0	0
	2024	0	0	0
	2025	0	1	+1

*Our affiliates RIH and RIL have operated insurance agencies that sell the type of insurance products sold by franchised Renegade Insurance Businesses since November 2020 but do not operate under the System and are otherwise not substantially similar to the franchised Renegade Insurance Businesses offered under this Disclosure Document. Accordingly, they are not included in Item 20.

Table No. 2
Transfers of Outlets from Franchisees to New Owners (Other Than the Franchisor)
For Years 2023 - 2025

State	Year	Number of Transfers
Totals	2023	0
	2024	0
	2025	0

Table No. 3
Status of Franchise Outlets
For Years 2023 - 2025

State	Year	Outlets at Start of the Year	Outlets Opened	Terminations	Non-Renewals	Reacquired by Franchisor	Ceased Operations-Other Reasons	Outlets at End of the Year
Texas	2023	0	0	0	0	0	0	0
	2024	0	0	0	0	0	0	0
	2025	0	1	0	0	0	0	1
Total	2023	0	0	0	0	0	0	0
	2024	0	0	0	0	0	0	0
	2025	0	1	0	0	0	0	1

Table No. 4
Status of Company-Owned Outlets
For Years 2023 - 2025

State	Year	Outlets at Start of Year	Outlets Opened	Outlets Reacquired from Franchisee	Outlets Closed	Outlets Sold to Franchisee	Outlets at End of Year
Total Outlets	2023	0	0	0	0	0	0
	2024	0	0	0	0	0	0
	2025	0	0	0	0	0	0

Table No. 5
Projected Openings as of
March 31, 2025

State	Franchise Agreements Signed but Outlet not Opened	Projected New Franchised Outlets in the Next Fiscal Year	Projected New Company-Owned Outlets in the Next Fiscal Year
Florida	0	10	0
Georgia	1	10	0

State	Franchise Agreements Signed but Outlet not Opened	Projected New Franchised Outlets in the Next Fiscal Year	Projected New Company-Owned Outlets in the Next Fiscal Year
Michigan	0	5	0
North Carolina	0	5	0
South Carolina	0	5	0
Texas	2	10	0
Total	3	45	0

The names, addresses and telephone numbers of our current franchisees are attached to this Franchise Disclosure Document as Exhibit D. The name and last known address and telephone number of every current franchisee and every franchisee who has had a Renegade Insurance Franchise terminated, cancelled, not renewed or otherwise voluntarily or involuntarily ceased to do business under our franchise agreement during the one-year period ending March 31, 2025, or who has not communicated with us within ten weeks of the Issuance Date of this Franchise Disclosure Document, is listed in Exhibit D. In some instances, current and former franchisees may sign provisions restricting their ability to speak openly about their experiences with the Renegade Insurance System. During the last three years, we have not had any franchisees sign confidentiality provisions that would restrict their ability to speak openly about their experience with the Renegade Insurance Franchise System. You may wish to speak with current and former franchisees, but know that not all such franchisees can communicate with you. If you buy a Renegade Insurance Franchise, your contact information may be disclosed to other buyers when you leave the Franchise System.

As of the Issuance Date of this Franchise Disclosure Document, there are no franchise organizations sponsored or endorsed by us and no independent franchisee organizations have asked to be included in this Franchise Disclosure Document. We do not have any trademark specific franchisee organizations.

ITEM 21 FINANCIAL STATEMENTS

Exhibit B contains the financial statements required to be included with this Franchise Disclosure Document: our audited financial statements as of March 31, 2025 and our compiled financial statements for the period from inception (May 10, 2024) to September 30, 2024. We have not been in business for three years or more, and therefore cannot include the same financial statements as a franchisor that has been in business for three or more years. Our fiscal year end is March 31st.

ITEM 22 CONTRACTS

Exhibit C	Franchise Agreement
Exhibit F	State Addenda and Agreement Riders
Exhibit G	Contracts for use with the Renegade Insurance Franchise
Exhibit H	Franchise Disclosure Questionnaire

ITEM 23 RECEIPTS

The last pages of this Franchise Disclosure Document, Exhibit J are a detachable document, in duplicate. Please detach, sign, date and return one copy of the Receipt to us, acknowledging you received this Franchise Disclosure Document. Please keep the second copy for your records.

EXHIBIT A

**STATE ADMINISTRATORS AND
AGENTS FOR SERVICE OF PROCESS**

**STATE ADMINISTRATORS AND
AGENTS FOR SERVICE OF PROCESS**

<p><u>CALIFORNIA</u> <u>State Administrator and Agent for Service of Process:</u></p> <p>Commissioner Department of Financial Protection and Innovation 320 W. 4th Street, #750 Los Angeles, CA 90013 (213) 576-7500 (866) 275-2677</p> <p><u>HAWAII</u> Commissioner of Securities of the State of Hawaii 335 Merchant Street, Room 203 Honolulu, HI 96813 (808) 586-2722</p> <p><u>Agent for Service of Process:</u></p> <p>Commissioner of Securities of the State of Hawaii Department of Commerce and Consumer Affairs Business Registration Division 335 Merchant Street, Room 203 Honolulu, HI 96813 (808) 586-2722</p> <p><u>ILLINOIS</u> Illinois Attorney General Chief, Franchise Division 500 S. Second Street Springfield, IL 62706 (217) 782-4465</p> <p><u>INDIANA</u> Secretary of State Securities Division Room E-018 302 W. Washington Street Indianapolis, IN 46204 (317) 232-6681</p> <p><u>MARYLAND</u> Office of the Attorney General Securities Division 200 St. Paul Place Baltimore, MD 21202 (410) 576-6360</p>	<p><u>MARYLAND CONTINUED</u> <u>Agent for Service of Process:</u></p> <p>Maryland Securities Commissioner 200 St. Paul Place Baltimore, MD 21202-2020</p> <p><u>MICHIGAN</u> Michigan Department of Attorney General Consumer Protection Division 525 W. Ottawa Street Lansing, MI 48913 (517) 373-7117</p> <p><u>MINNESOTA</u> Department of Commerce Commissioner of Commerce 85 Seventh Place East, Suite 280 St. Paul, MN 55101-3165 (651) 539-1600</p> <p><u>NEW YORK</u> <u>Administrator:</u></p> <p>NYS Department of Law Investor Protection Bureau 28 Liberty Street, 21st Floor New York, NY 10005 (212) 416-8222</p> <p><u>Agent for Service of Process:</u></p> <p>Secretary of State 99 Washington Avenue Albany, NY 12231</p> <p><u>NORTH DAKOTA</u> <u>Administrator:</u></p> <p>North Dakota Securities Department 600 East Boulevard Avenue State Capitol, Fourteenth Floor, Dept. 414 Bismarck, ND 58505-0510 (701) 328-4712</p> <p><u>Agent for Service of Process:</u></p> <p>Securities Commissioner 600 East Boulevard Avenue State Capitol, Fourteenth Floor, Dept. 414 Bismarck, ND 58505-0510</p>	<p><u>RHODE ISLAND</u> Department of Business Regulation 1511 Pontiac Avenue, Bldg. 68-2 Cranston, RI 02920 (401) 462-9527</p> <p><u>SOUTH DAKOTA</u> Division of Insurance Securities Regulation 124 South Euclid, Suite 104 Pierre, SD 57501 (605) 773-3563</p> <p><u>VIRGINIA</u> State Corporation Commission Division of Securities and Retail Franchising 1300 E. Main Street, 9th Floor Richmond, VA 23219</p> <p><u>Agent for Service of Process:</u></p> <p>Clerk of the State Corporation Commission 1300 E. Main Street, 1st Floor Richmond, VA 23219</p> <p><u>WASHINGTON</u> <u>State Administrator:</u></p> <p>Washington Department of Financial Institutions Securities Division P.O. Box 9033 Olympia, WA 98507 (360) 902-8760</p> <p><u>Agent for Service for Process:</u></p> <p>Director of Department of Financial Institutions Securities Division 150 Israel Road SW Tumwater, WA 98501</p> <p><u>WISCONSIN</u> Department of Financial Institutions Division of Securities 201 W. Washington Avenue Madison, WI 53703 (608) 266-3364</p>
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Rev. 090723

EXHIBIT B
FINANCIAL STATEMENTS

RENEGADE INSURANCE FRANCHISING, LLC

FINANCIAL STATEMENTS
WITH INDEPENDENT AUDITOR'S REPORT
FOR THE YEAR ENDED MARCH 31, 2025



RENEGADE INSURANCE FRANCHISING, LLC

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Independent Auditors Report

To the Members
Renegade Insurance Franchising, LLC
North Miami Beach, FL 33162

Opinion

We have audited the accompanying financial statements of Renegade Insurance Franchising, LLC, which comprise the balance sheet as of March 31, 2025, and the related statements of operations, member's equity, and cash flows for the year then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Renegade Insurance Franchising, LLC as of March 31, 2025, and the results of its operations and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Company and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Emphasis of Matter

On January 31, 2025 we issued compiled financial statements for Renegade Insurance Franchising, LLC, for the period from inception (May 10, 2024) to September 30, 2024. The financial statements presented in this report cover and supersede that report. Our opinion is not modified with respect to this matter.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Company's ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or

the override of internal control. Misstatements, including omissions, are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Company's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

Restrictions on Use

The use of this report is restricted to inclusion within the Company's Franchise Disclosure Document (FDD) and is not intended to be, and should not be, used or relied upon by anyone for any other use.

Kezas & Dunlavy

St. George, Utah
June 27, 2025

RENEGADE INSURANCE FRANCHISING, LLC

BALANCE SHEET

As of March 31, 2025

	<u>2025</u>
Assets	
Current assets	
Cash and cash equivalents	\$ 235,000
Accounts receivable	<u>25,000</u>
Total current assets	<u>260,000</u>
Total assets	<u><u>\$ 260,000</u></u>
Liabilities and Members' Equity	
Deferred revenue	<u>60,000</u>
Total liabilities	\$ 60,000
Member's equity	<u>200,000</u>
Total liabilities and members' equity	<u><u>\$ 260,000</u></u>

The accompanying notes to the financial statements are integral part of these financial statements

RENEGADE INSURANCE FRANCHISING, LLC
STATEMENTS OF OPERATIONS AND MEMBERS' EQUITY
For the Year Ended March 31, 2025

	<u>2025</u>
Operating revenues	\$ -
Operating expenses	-
Net income	<u>\$ -</u>
Beginning members' equity	\$ -
Net income	-
Member contribution	200,000
Ending members' equity	<u>\$ 200,000</u>

The accompanying notes to the financial statements are integral part of these financial statements

RENEGADE INSURANCE FRANCHISING, LLC
STATEMENT OF CASH FLOWS
For the Year Ended March 31, 2025

	<u>2025</u>
Net income	\$ -
Adjustments to reconcile net loss to net cash used in operating activities:	
Changes in operating assets and liabilities:	
Accounts receivable	(25,000)
Deferred revenue	<u>60,000</u>
Net cash used in operating activities	<u>35,000</u>
Cash flows from financing activities:	
Member contributions	<u>200,000</u>
Cash flows provided by financing activities	<u>200,000</u>
Net change in cash and cash equivalents	235,000
Cash and cash equivalents at beginning of period	<u>-</u>
Cash and cash equivalents at end of period	<u><u>\$ 235,000</u></u>
Supplemental disclosures of cash flow	
Cash paid for interest and taxes	\$ -

The accompanying notes to the financial statements are integral part of these financial statements

RENEGADE INSURANCE FRANCHISING, LLC

NOTES TO THE FINANCIAL STATEMENTS

March 31, 2025

(1) Nature of Business and Summary of Significant Accounting Policies

(a) *Nature of Business*

Renegade Insurance Franchising, LLC (the “Company”) was organized in the State of Florida on May 10, 2024, as a limited liability company. The purpose of the company is to franchise Renegade Insurance franchises.

The Company uses the accrual basis of accounting, and their accounting period is the 12-month period ending March 31 of each year. The members’ liability is limited to their equity.

(b) *Accounting Standards Codification*

The Financial Accounting Standards Board (“FASB”) has issued the FASB Accounting Standards Codification (“ASC”) that became the single official source of authoritative U.S. generally accepted accounting principles (“GAAP”), other than guidance issued by the Securities and Exchange Commission (SEC), superseding existing FASB, American Institute of Certified Public Accountants, emerging Issues Task Force and related literature. All other literature is not considered authoritative. The ASC does not change GAAP; it introduces a new structure that is organized in an accessible online research system.

(c) *Use of Estimates*

The preparation of financial statements in conformity with generally accepted accounting principles accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts and disclosures. Actual results could differ from those estimates.

(d) *Cash and Cash Equivalents*

Cash equivalents include all highly liquid investments with maturities of three months or less at the date of purchase. As of March 31, 2025, the Company had cash and cash equivalents of \$235,000.

(e) *Income Taxes*

The Company is structured as a limited liability company under the laws of the state of Florida. Accordingly, the income or loss of the Company will be included in the income tax returns of the member. Therefore, there is no provision for federal and state income taxes.

The Company follows the guidance under Accounting Standards Codification (“ASC”) Topic 740, Accounting for Uncertainty in Income Taxes. ASC Topic 740 prescribes a more-likely-than-not measurement methodology to reflect the financial statement impact of uncertain tax positions taken or expected to be taken in the tax return. If taxing authorities were to disallow any tax positions taken by the Company, the additional income taxes, if any, would be imposed on the member rather than the Company. Accordingly, there would be no effect on the Company's financial statements.

The Company's income tax returns are subject to examination by taxing authorities for a period of three years from the date they are filed. As of March 31, 2025, the 2024 tax year was subject to examination.

(f) *Advertising Cost*

The Company expenses advertising costs as incurred. Advertising expenses for the period ended March 31, 2025, were \$0.

RENEGADE INSURANCE FRANCHISING, LLC

NOTES TO THE FINANCIAL STATEMENTS

March 31, 2025

(g) Financial Instruments

For certain of the Company's financial instruments, including cash and cash equivalents, accounts receivable, and accounts payable, the carrying amounts approximate fair value due to their short maturities.

(h) Concentration of Risk

The Company maintains its cash in bank deposit accounts that at times may exceed federally insured limits. The Company has not experienced any losses in such accounts. The Company believes it is not exposed to any significant credit risks on cash or cash equivalents.

(i) Accounts Receivable

Accounts receivable primarily represents amounts due from franchisees for initial franchise fees and ongoing royalties. These receivables are carried at original invoice amount less an estimate made for doubtful receivables based on a review of outstanding amounts. When determining the allowance for doubtful receivable, the Company has adopted ASC 326, *Financial Instruments—Credit Losses*. This standard requires that management utilize the Current Expected Credit Losses (“CECL”) model to recognize the appropriate allowance for doubtful receivables. This model requires entities to estimate and recognize expected credit losses over the life of the financial instrument. For trade receivables, management has elected to apply a simplified approach, based on historical loss experience and adjustments for current and forecasted economic conditions. Management regularly evaluates individual customer receivables, considering their financial condition, credit history and current economic conditions. Accounts receivable are written off when deemed uncollectible. Recoveries of accounts receivable previously written off are recorded as income when received.

For the year ended March 31, 2025, management determined no allowance for doubtful accounts receivable was necessary. As of March 31, 2025, the Company had accounts receivable of \$25,000.

(j) Revenue Recognition

The Company has adopted ASC 606, *Revenue from Contracts with Customers*. ASC 606 provides that revenues are to be recognized when control of promised goods or services is transferred to a customer in an amount that reflects the considerations expected to be received for those goods or services. In implementing ASC 606, the Company evaluated all revenue sources using the five-step approach: identify the contract, identify the performance obligations, determine the transaction price, allocate the transaction price, and recognize revenue. For each franchised location, the Company enters into a formal franchise agreement that clearly outlines the various components of the transaction price and the Company's performance obligations.

The Company's revenues consist primarily of initial franchise fees and royalty fees based on a percentage of gross revenues.

Royalty and national advertising fees

Upon evaluation of the five-step process, the Company has determined that royalty and marketing fees are to be recognized in the same period as the underlying sales.

Initial franchise fees

The Company is required to allocate the transaction price associated with initial franchise fees between the franchise license and associated performance obligations. In identifying the associated performance obligations, the Company has elected to adopt the practical expedient for private company franchisors outlined in ASC 952-606, *Franchisors—Revenue from Contracts with Customers*. In addition, the practical expedient allows franchisors

RENEGADE INSURANCE FRANCHISING, LLC

NOTES TO THE FINANCIAL STATEMENTS

March 31, 2025

to account for pre-opening services as a single distinct performance obligation, which the Company has elected to adopt. These pre-opening services include the following (which the Company may or may not provide all of):

- Assistance in the selection of a site
- Assistance in obtaining facilities and preparing the facilities for their intended use, including related financing, architectural, and engineering services, and lease negotiation
- Training of the franchisee's personnel or the franchisee
- Preparation and distribution of manuals and similar material concerning operations, administration, and record keeping
- Bookkeeping, information technology, and advisory services, including setting up the franchisee's records and advising the franchisee about income, real estate, and other taxes about local regulations affecting the franchisee's business
- Inspection, testing, and other quality control programs

In determining the allocation of transaction price (the initial franchise fee) to either the license or to the pre-opening services, the Company has determined that the standalone selling price of its pre-opening services exceeds the initial franchise fee received; as such, the Company allocates the entire initial franchise fees to those pre-opening services. The franchise fees are then recognized as revenue when those pre-opening services have been completed (which generally occurs upon commencement of the associated franchised location's operations).

(2) Deferred Revenue

The Company's franchise agreements generally provide for payment of initial fees as well as continuing royalties, marketing, and other fees. Under the franchise agreement, franchisees are granted the right to operate a location using the Renegade Insurance franchise system for a period of ten years. Under the Company's revenue recognition policy, franchise fees and any corresponding commissions are recognized upon provision of all pre-opening services, which is generally the date the franchisee begins operations. For any franchisees that have not yet begun operations as of year-end, the Company defers both the revenues and related direct costs of obtaining the contracts such as commissions. All locations that are expected to begin operations within the following year are categorized as current, while all others are classified as non-current. As of March 31, 2025, the Company had deferred revenue of \$60,000, all of which was considered current.

(3) Commitments and Contingencies

The Company may be subject to various claims, legal actions and complaints arising in the ordinary course of business. In accounting for legal matters and other contingencies, the Company follows the guidance in ASC Topic 450 Contingencies, under which loss contingencies are accounted for based upon the likelihood of incurrence of a liability. If a loss contingency is "probable" and the amount of loss can be reasonably estimated, it is accrued. If a loss contingency is "probable" but the amount of loss cannot be reasonably estimated, disclosure is made. If a loss contingency is "reasonably possible," disclosure is made, including the potential range of loss, if determinable. Loss contingencies that are "remote" are neither accounted for nor disclosed.

In the opinion of management, all matters are of such kind, or involving such amounts of unfavorable disposition, if any, would not have a material effect on the financial position of the Company.

(4) Subsequent Events

Management has reviewed and evaluated subsequent events through June 27, 2025, the date on which the financial statements were issued.

RENEGADE INSURANCE FRANCHISING, LLC

FINANCIAL STATEMENTS
WITH ACCOUNTANT'S COMPILATION REPORT
FOR THE PERIOD FROM INCEPTION (MAY 10, 2024)
TO SEPTEMBER 30, 2024



RENEGADE INSURANCE FRANCHISING, LLC

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Accountants Compilation Report

To the Members
Renegade Insurance Franchising, LLC
North Miami Beach, FL 33162

Management is responsible for the accompanying financial statements of Renegade Insurance Franchising, LLC (a limited liability company), which comprise the balance sheet as of September 30, 2024, and the related statements of income, members equity, and cash flows for the period from inception (May 10) to September 30, 2024, and the related notes to the financial statements in accordance with accounting principles generally accepted in the United States of America.

We have performed a compilation engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the AICPA. We did not audit or review the financial statements nor were we required to perform any procedures to verify the accuracy or completeness of the information provided by management. We do not express an opinion, a conclusion, nor provide any assurance on these financial statements.

Kezos & Dunlavy

St. George, Utah
January 31, 2025

RENEGADE INSURANCE FRANCHISING, LLC

BALANCE SHEET As of September 30, 2024

	<u>2024</u>
Assets	
Current assets	
Cash and cash equivalents	<u>\$ 200,000</u>
Total current assets	<u>200,000</u>
Total assets	<u><u>\$ 200,000</u></u>
Liabilities and Members' Equity	
Liabilities	<u>-</u>
Total liabilities	<u>\$ -</u>
Member's equity	<u>200,000</u>
Total liabilities and members' equity	<u><u>\$ 200,000</u></u>

The accompanying notes to the financial statements are integral part of these financial statements

RENEGADE INSURANCE FRANCHISING, LLC
STATEMENTS OF OPERATIONS AND MEMBERS' EQUITY
For the period from inception (May 10, 2024) to September 30, 2024

	<u>2024</u>
Operating revenues	\$ -
Operating expenses	-
Net income	<u><u>\$ -</u></u>
Beginning members' equity	\$ -
Net income	-
Member contribution	<u>200,000</u>
Ending members' equity	<u><u>\$ 200,000</u></u>

The accompanying notes to the financial statements are integral part of these financial statements

RENEGADE INSURANCE FRANCHISING, LLC

STATEMENT OF CASH FLOWS

For the period from inception (May 10, 2024) to September 30, 2024

	<u>2024</u>
Net income	\$ -
Cash flows from financing activities:	
Member contributions	<u>200,000</u>
Cash flows provided by financing activities	<u>200,000</u>
Net change in cash and cash equivalents	200,000
Cash and cash equivalents at beginning of period	-
Cash and cash equivalents at end of period	<u>\$ 200,000</u>
Supplemental disclosures of cash flow	
Cash paid for interest and taxes	\$ -

The accompanying notes to the financial statements are integral part of these financial statements

RENEGADE INSURANCE FRANCHISING, LLC

NOTES TO THE FINANCIAL STATEMENTS

September 30, 2024

(1) Nature of Business and Summary of Significant Accounting Policies

(a) *Nature of Business*

Renegade Insurance Franchising, LLC (the "Company") was organized in the State of Florida on May 10, 2024, as a limited liability company. The purpose of the company is to franchise Renegade Insurance franchises.

The Company uses the accrual basis of accounting, and their accounting period is the 12-month period ending December 31 of each year. The members' liability is limited to their equity.

(b) *Accounting Standards Codification*

The Financial Accounting Standards Board ("FASB") has issued the FASB Accounting Standards Codification ("ASC") that became the single official source of authoritative U.S. generally accepted accounting principles ("GAAP"), other than guidance issued by the Securities and Exchange Commission (SEC), superseding existing FASB, American Institute of Certified Public Accountants, emerging Issues Task Force and related literature. All other literature is not considered authoritative. The ASC does not change GAAP; it introduces a new structure that is organized in an accessible online research system.

(c) *Use of Estimates*

The preparation of financial statements in conformity with generally accepted accounting principles accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts and disclosures. Actual results could differ from those estimates.

(d) *Cash and Cash Equivalents*

Cash equivalents include all highly liquid investments with maturities of three months or less at the date of purchase. As of September 30, 2024, the Company had cash and cash equivalents of \$200,000.

(e) *Income Taxes*

The Company is structured as a limited liability company under the laws of the state of Florida. Accordingly, the income or loss of the Company will be included in the income tax returns of the member. Therefore, there is no provision for federal and state income taxes.

The Company follows the guidance under Accounting Standards Codification ("ASC") Topic 740, Accounting for Uncertainty in Income Taxes. ASC Topic 740 prescribes a more-likely-than-not measurement methodology to reflect the financial statement impact of uncertain tax positions taken or expected to be taken in the tax return. If taxing authorities were to disallow any tax positions taken by the Company, the additional income taxes, if any, would be imposed on the member rather than the Company. Accordingly, there would be no effect on the Company's financial statements.

The Company's income tax returns are subject to examination by taxing authorities for a period of three years from the date they are filed. As of September 30, 2024, no tax years were subject to examination.

(f) *Advertising Cost*

The Company expenses advertising costs as incurred. Advertising expenses for the period ended September 30, 2024, were \$0.

RENEGADE INSURANCE FRANCHISING, LLC

NOTES TO THE FINANCIAL STATEMENTS

September 30, 2024

(g) Financial Instruments

For certain of the Company's financial instruments, including cash and cash equivalents, accounts receivable, and accounts payable, the carrying amounts approximate fair value due to their short maturities.

(h) Concentration of Risk

The Company maintains its cash in bank deposit accounts that at times may exceed federally insured limits. The Company has not experienced any losses in such accounts. The Company believes it is not exposed to any significant credit risks on cash or cash equivalents.

(2) Commitments and Contingencies

The Company may be subject to various claims, legal actions and complaints arising in the ordinary course of business. In accounting for legal matters and other contingencies, the Company follows the guidance in ASC Topic 450 Contingencies, under which loss contingencies are accounted for based upon the likelihood of incurrence of a liability. If a loss contingency is "probable" and the amount of loss can be reasonably estimated, it is accrued. If a loss contingency is "probable" but the amount of loss cannot be reasonably estimated, disclosure is made. If a loss contingency is "reasonably possible," disclosure is made, including the potential range of loss, if determinable. Loss contingencies that are "remote" are neither accounted for nor disclosed.

In the opinion of management, all matters are of such kind, or involving such amounts of unfavorable disposition, if any, would not have a material effect on the financial position of the Company.

(3) Subsequent Events

Management has reviewed and evaluated subsequent events through January 31, 2024, the date on which the financial statements were issued.

EXHIBIT C
FRANCHISE AGREEMENT



RENEGADE INSURANCE

FRANCHISE AGREEMENT

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ATTACHMENT A – FRANCHISE DATA SHEET

ATTACHMENT B – STATEMENT OF OWNERSHIP

ATTACHMENT C – FRANCHISE OWNER AGREEMENT

FRANCHISE AGREEMENT

THIS FRANCHISE AGREEMENT (“Franchise Agreement”) is made, entered into and effective as of the “Effective Date” set forth in Attachment A to this Franchise Agreement, by and between Renegade Insurance Franchising LLC, a Florida limited liability company (“we,” “us,” or “our”), and the franchisee set forth in Attachment A to this Franchise Agreement (“you” or “your”). If more than one person or entity is listed as the franchisee, each such person or entity shall be jointly and severally liable for all rights, duties, restrictions and obligations under this Franchise Agreement.

1. INTRODUCTION

This Franchise Agreement includes several attachments, each of which are legally binding and are a part of the complete Franchise Agreement. It is your responsibility to read through the entire Franchise Agreement. This Franchise Agreement creates legal obligations you must follow. We recommend that you consult with a legal professional to ensure that you understand these obligations. If you have questions, or if you do not understand a certain provision or section, please review it with your legal and financial advisors before you sign this Franchise Agreement.

This Franchise Agreement has defined terms. A defined term is a shorthand reference within a document that refers to another name or idea in the document. Defined terms are underlined and surrounded by double quotes, typically with capitalized first letters, and may be contained in parentheses throughout the Franchise Agreement.

2. GRANT OF FRANCHISE

As a Renegade Insurance franchisee, you will operate a Franchised Business providing and marketing a full spectrum of personal and commercial insurance products. (“Franchised Business”). The Franchised Business will operate under our service marks, trademarks, trade names, trade dress, logos, slogans and commercial symbols as we may from time to time authorize or direct you to use with the operation of the Franchised Business (the “Marks”). You will operate one of six types of Franchised Businesses as indicated on Attachment A (each, a “Business Type”):

A “Retail Agency” is a Franchised Business operated from a ground-floor, street-facing storefront with Renegade-approved exterior signage and walk-in customer access.

A “Retail Agency: Self-Service” is a Retail Agency Franchised Business in which the franchisee performs all day-to-day policy-holder service functions.

An “Office Agency” is a Franchised Business operated from a professional office suite located inside a multi-tenant office building or co-working space, without a street-facing storefront of exterior signage.

An “Office Agency: Self-Service” is an Office Agency Franchised Business in which the franchisee performs all day-to-day policy-holder service functions.

An “Enhanced Office Agency” is an Office Agency Franchised Business that operates under an alternative Royalty structure described in Section 6.8.

An “Enhanced Office Agency: Self-Service” is an Enhanced Office Agency Franchised Business in which the franchisee performs all policy-holder service functions and operates under an alternative Royalty structure described in Section 6.8.

We grant you a non-exclusive license to own and operate Franchise Business using the business formats, methods, procedures, signs, designs, standards, specifications, distinguishing elements, and intellectual property (the “System”) that we authorize from a single location we approve (“Premises”) strictly in compliance with the terms and conditions set forth in this Franchise Agreement, within the Territory or other areas we may specify in Attachment A-1 to this Franchise Agreement. For purposes of this Franchise Agreement, the term “Premises” will refer to either your Retail Agency location, Retail Agency: Self-Service location, Office Agency location, Office Agency: Self-Service location, Enhanced Office Agency location, or Enhanced Office Agency: Self-Service location depending on the Business Type you operate. You recognize and acknowledge the distinctive significance to the public of the System and Marks and acknowledge and understand our high and uniform standards of quality, appearance and service to the value of the System. You acknowledge that we may change, improve or otherwise modify the System as we deem appropriate in our discretion, and you agree to promptly accept and comply with any such changes, improvements or modifications. You further acknowledge that our grant to operate a Franchised Business is based on the representations made in your application. You acknowledge and agree this Franchise Agreement does not grant you the right or option to open any additional Franchised Businesses or any right to sublicense or subfranchise any of the rights we grant you in this Franchise Agreement. You may only open an additional Franchised Business under a separate franchise agreement with us, which we may grant in our sole discretion.

As part of accepting our grant for you to own and operate a Franchised Business, you hereby represent that: (i) you have received a copy of our current franchise disclosure document; (ii) you are aware of the fact that other present or future franchisees of ours may operate under different forms of agreement and consequently that our obligations and rights with respect to our various franchisees may differ materially in certain circumstances; and (iii) you are aware of the fact that we may have negotiated terms or offered concessions to other franchisees and we have no obligation to offer you the same or similar negotiated terms or concessions.

3. FRANCHISEE AS ENTITY

3.1 Entity Representations

For purpose of this Franchise Agreement, “Owner(s)” means any person holding a direct or indirect ownership interest (whether of record, beneficially, or otherwise) or voting rights in you, this Franchise Agreement, or the Franchised Business. If you are a corporation, partnership, limited liability company or other form of business entity (“Entity”), you agree and represent that:

3.1.1 Authority. You have the authority to execute, deliver, and perform your obligations under this Franchise Agreement and all related agreements and are duly organized or formed, validly existing, and in good standing under the laws of the state of your incorporation or formation.

3.1.2 Company Documents. At our request, you will furnish copies of all documents and contracts governing the rights and obligations of your Owners (such as, Articles of Incorporation or Organization and partnership, operating or shareholder agreements or similar documents, the “Company Documents”). You will not alter, change, or amend your Company Documents, without obtaining our prior written approval, which approval we will not unreasonably deny or withhold, and will grant if such changes will not prevent you from performing your obligations under this Franchise Agreement.

3.1.3 Transfer Restrictions. Your Company Documents will recite that this Franchise Agreement restricts the issuance and transfer of any ownership interests in you, and all certificates and other documents representing ownership interests in you will bear a legend referring to this Franchise Agreement's restrictions.

3.1.4 Naming. You agree not to use the name "Renegade Insurance" or any similar wording in the name of your Entity.

3.1.5 Owner Identification. You certify that Attachment B to this Franchise Agreement completely and accurately describes all of your Owners and their interests in you as of the Effective Date. You agree to sign and deliver to us a revised Attachment B to reflect any permitted changes in the information that Attachment B now contains.

3.1.6 Single Purpose Entity. The Franchised Business will be the only business that the Entity may operate, and your organizational documents must reflect this (although the Owners in the Entity may have other business interests subject to any restrictions on competitive businesses contained in this Franchise Agreement).

3.1.7 Franchise Owner Agreement and System Protection Agreement. All Owners must sign the Franchise Owner Agreement, attached as Attachment C to this Franchise Agreement. You agree that, if any person or Entity ceases to be one of your Owners, or if any individual or Entity becomes an Owner of you (such ownership change must comply with the "Transfer Conditions" discussed later in this Franchise Agreement), you will require the new Owner to execute all documents required by us, including the Franchise Owner Agreement. Each Owner's spouse, including any new Owner, must sign the System Protection Agreement included in our Franchise Disclosure Document.

3.1.8 No Offerings. You agree that you will not offer any securities (in a public or private offering or otherwise) or engage in any type of fundraising (like crowdfunding) without our prior written consent, which may be withheld in our sole discretion.

4. NO TERRITORIAL RIGHTS

You do not receive any territorial rights under this Franchise Agreement. You understand that you may face competition from us, other franchisees of ours as well as from independent businesses, without any exclusive rights to a specific area. You agree that the presence of corporate locations, other franchisees and independent businesses within proximity shall not be considered a violation of this Franchise Agreement, and you will not raise any claims against us regarding competition or territorial encroachment.

You may only operate the Franchised Business within the state identified in Attachment A ("Territory"). The Territory is not exclusive. We, and our affiliates, have the right to operate, and to license others to operate, Franchised Businesses and engage in any other business activity we wish at any location within or outside Territory, even if doing so will or might compete with, or affect the operation of your Franchised Business. You shall not operate your Franchised Business in more than a single state, unless it is lawful to do so and we, in our discretion, approve you in writing to operate a single Franchised Business in two states from a single location.

We retain all territorial rights not expressly granted to you. This includes, but is not limited to, the right to (i) to own, franchise, or operate Franchised Businesses at any location, within or outside of the Territory, regardless of the proximity to your Franchised Business; (ii) to use the Marks and the System to sell any products or services, similar to those which you will sell, through any alternate channels of distribution within or outside of the Territory, including, but not limited to, other channels of distribution such as

television, mail order, catalog sales, wholesale to unrelated retail outlets, or over the Internet; (iii) to use and license the use of other proprietary and non-Marks or methods which are not the same as or confusingly similar to the Marks, at any location, including within the Territory, which may be similar to or different from your Franchised Business; (iv) to engage in any transaction (including purchases, mergers or conversions), involving the System or a new system, with any business, including businesses that directly or indirectly compete with your Franchised Business, regardless of their location; (v) to implement multi-area marketing programs which may allow us or others to solicit or sell to customers anywhere; (vi) to engage in any other business activities not expressly prohibited by this Franchise Agreement. We are not required to pay you if we exercise any of our rights, including within your Territory. We are not required to pay you compensation for soliciting or accepting orders inside your Territory, or for exercising any of our rights within or outside of your Territory. You are not prohibited from directly marketing or soliciting customers outside your Territory, but you may not provide products or services to customers outside your Territory without our prior written consent which we may withhold and may subsequently revoke in our sole and absolute discretion, for any reason or for no reason.

5. TERM AND RENEWAL

5.1 Generally

The term of this Franchise Agreement will begin on the Effective Date and continue for 10 years (“Term”). If this Franchise Agreement is the initial franchise agreement for your Franchised Business, you may enter into two successor franchise agreements (a “Successor Franchise Agreement”), as long as you meet the conditions for renewal specified below. The Successor Franchise Agreement shall be the current form of franchise agreement we use in granting Renegade Insurance franchises as of the expiration of the Term. The terms and conditions of the Successor Franchise Agreement may vary materially and substantially from the terms and conditions of this Franchise Agreement. Each successor term will be 10 years. If you are signing this Franchise Agreement as a Successor Franchise Agreement, the references to “Term” shall mean the applicable renewal term of the Successor Franchise Agreement. Except as otherwise provided in this Section, you will have no further right to operate your Franchised Business following the expiration of the successor term unless we grant you the rights to enter into another franchise agreement, in our sole discretion. If you are renewing a prior franchise agreement with us under this Franchise Agreement, the renewal provisions in your initial franchise agreement will dictate the length of the Term of this Franchise Agreement, and your remaining rights to enter into Successor Franchise Agreements, if any.

5.2 Renewal Requirements

To enter into a Successor Franchise Agreement, you must:

5.2.1 Notice. Notify us in writing of your desire to enter into a Successor Franchise Agreement not less than 60 days nor more than 180 days before the expiration of the Term;

5.2.2 No Defaults. Not be in default under this Franchise Agreement or any other agreement with us or any affiliate of ours at the time you send the renewal notice or the time you sign the Successor Franchise Agreement and you must not have received more than three separate written notices of default from us in the 12 months before your renewal notice or at the time you sign the Successor Franchise Agreement;

5.2.3 Successor Franchise Agreement. Sign the Successor Franchise Agreement and all ancillary documents we require franchisees to sign;

5.2.4 General Release. Sign our current form of general release which contains a release of all known and unknown claims by you and your individual owners (if applicable) against us and our affiliates and subsidiaries, and our and their respective members, officers, directors, agents and employees, Modifications. At least 60 days but not more than 180 days before the expiration of the Term, you must renovate, upgrade any equipment, tools, technology and other operations to comply with our then-current standards and specifications;

5.2.6 Premises. Have the right under your lease to maintain possession of your Premises for the duration of the successor term; and

5.2.7 Renovations. You must also make any renovations, refurbishments and modernizations to the Premises and the Franchised Business as necessary at your own expense to meet our then-current System standards for a newly opened Franchised Business. We will provide you with the required timeframe for doing so. Such requirements could include changes to the design, equipment, signs, décor, inventory, fixtures, furnishings, trade dress, presentation of Marks, supplies and other products and materials used in the Franchised Business.

5.2.8 Additional Actions. Take any additional actions we reasonably require.

5.3 Interim Term

If you do not sign a Successor Franchise Agreement after the expiration of the Term and you continue to accept the benefits of this Franchise Agreement, then, at our option, this Franchise Agreement may be treated either as: (i) expired as of the date of the expiration meaning you are operating the Franchised Business without a valid franchise agreement in violation of our rights; or (ii) continued on a month-to-month basis (“Interim Term”) until either party provides the other party with 30 days’ prior written notice of their intention to terminate the Interim Term. In the latter case, all of your rights and obligations will remain in full force and effect during the Interim Term as if this Franchise Agreement had not expired (except your right to enter into any Successor Franchise Agreement(s), which will be null and void), and all obligations, restrictions and covenants imposed on you upon the expiration or termination of this Franchise Agreement will be deemed to take effect upon the termination of the Interim Term. Except as permitted by this Section, you have no right to continue to operate your Franchised Business following the expiration of the Term.

6. FEES

6.1 Late Fee

If any sums due under this Franchise Agreement have not been received by us when due then, in addition to those sums, you must pay us \$50 per occurrence, plus the daily equivalent of eighteen percent (18%) per year simple interest or the highest rate allowed by law, whichever is less (“Late Fees”). If no due date has been specified by us, then interest accrues from the original due date until payment is received in full.

6.2 Payment Methods

You must complete our automated clearing house (ACH) authorization form allowing us to electronically deposit to, or debit from, a bank account you designate (“Franchise Account”) for: (i) all fees payable to us under this Franchise Agreement (other than the Initial Franchise Fee and fees we may deduct from your remittance); and (ii) any other amounts you owe to us or any of our affiliates including, but not limited to, those owed for the purchase of products or services. You must sign and deliver to us any other documents we or your bank may require authorizing us to debit or deposit into your Franchise Account. We will receive all Gross Revenue on behalf of your Franchised Business, calculate your Franchisee Payment, and remit the Franchisee Payment to your Franchise Account, less any applicable fees owed to us.

If any check or electronic payment is unsuccessful due to insufficient funds, stop payment or any similar event, any excess amounts you owe will be payable upon demand, together with a non-sufficient funds fee of \$50 per occurrence plus Late Fees. If we allow you make any payment to us or our affiliate(s) by credit card for any fee required, we may charge a payment service fee of up to 4% of the total charge. We reserve the right to periodically specify (in the Franchise Operations Manual or otherwise in writing) different required payment methods for any payment due to us or our affiliates.

6.3 Payment Frequency

We reserve the right to periodically specify (in the Franchise Operations Manual or otherwise in writing) different payment frequencies (for example, weekly/biweekly/monthly payments) for any payment or fee due to us or our affiliates from you or due to you from us.

6.4 Application of Payments

We have sole discretion to apply any payments from you to any past due indebtedness of yours or in any other manner we feel appropriate. We are not obligated to follow any instructions you provide for allocation of the payments.

6.5 Payment Obligations

Your requirement to pay us the fees under this Franchise Agreement is absolute and unconditional. This obligation will remain effective throughout the entire duration of the Franchise Agreement and will continue until all fees are paid. You have no right to offset any fees paid to us and must pay us all fees regardless of any claims you may have against us. We will have the right, at any time before or after termination of this Franchise Agreement, without notice to you, to offset any amounts or liabilities you may owe to us against any amounts or liabilities we may owe you under this Franchise Agreement or any other agreement, loan, transaction or relationship between the parties. Without limiting the generality of the foregoing, you agree that you will not, on grounds of the alleged nonperformance by us of any of our obligations, withhold any fees due to us or our affiliates or amounts due to us for purchases by you or any other amounts due to us. If you owe us amounts under any other agreement or a Promissory Note, we may deduct the amounts due us from payments due you. If the balance of your Net Revenue (as defined below) after deducting any sums due to us and making any Adjustments (as defined below), other than those fees we have invoiced separately (such as the Support and Technology Fee), exceeds \$200 in any payment period, we will remit this balance to you on the 5th of the month.

6.6 Gross Revenue, Franchisee Payment and Related Definitions

For purposes of this Franchise Agreement, “Gross Revenue” means the total amount of your Gross Commission and Agency Fees received, for the sale of approved insurance products by your Franchised Business. Gross Revenue also includes any revenue generated by the sale of other approved products or referral fees generated by your Franchised Business, whether received in cash, coupon, in services in kind, from barter or exchange, on credit (whether or not payment is received) or otherwise. Gross Revenue will also include any insurance proceeds due to business interruption as a result of your Premises being closed as a result of a casualty event or any other reason. Gross Revenue will not include any premiums or policy fees collected by your Franchised Business on behalf of any approved carriers or any incentive-based payments or other payments due to us from Approved Carriers (as defined in Section 11.1), including without limitation, Insurance Allowances (as defined in Section 11.5). Gross Revenue will be adjusted based on (i) any carrier or other chargebacks, (ii) refunds we provide to your clients or (iii) any commission previously paid for a policy which is subsequently found to be ineligible for a Franchisee Payment under this Franchise Agreement (includes, but not limited to, sales that did not comply with our New Business Procedures or applicable underwriting guidelines). We reserve the right to institute policies in the Franchise Operations Manual or otherwise in writing and from time to time, regarding the inclusion in Gross Revenue of any pre-paid goods or services (including, without limitation, advance payment for services, promotional credits, or similar forms of pre-payment, as well as their delivery, application, and redemption.

“Agency Fees” means fees that are charged by you in accordance with our standards and specifications.

“Direct Bill” or a “Direct Bill Sale(s)” means a sale in which the full premium is collected from the customer by the Approved Carrier.

“Eligible Sales” means sales where you meet the criteria (as set forth in Section 6.14) to receive a Franchisee Payment based on Gross Revenue received by us from such sale.

“Franchisee Payment” means the amount that we remit to you. Your Franchisee Payment will be the balance of the Net Revenue from Eligible Sales (as defined in Section 6.14) collected by us less any fees or refunds due to us. You will only be eligible to earn a Franchisee Payment if you meet the eligibility requirements set forth in Section 6.14 of this Franchise Agreement.

“Gross Commission” means the gross amount of money received by us or collected by us for the sale or endorsement of a specific policy of insurance.

“Initial Policy” means the first term of an insurance policy sold by a Renegade Insurance Business before it can be renewed. We refer to policies in their Initial Policy as “New Business” or “New Business Policies.” “Renewal Policy” means all subsequent terms of an insurance policy sold by a Renegade Insurance Business. For the purposes of this Franchise Agreement, the term of any policy of an existing customer that renews within the same line of business, will be deemed a Renewal Policy regardless of whether or not the policy is purchased from the same Approved Carrier upon renewal. We refer to policies in their Renewal Policy as “Renewal Policies.” Any policy written for existing clients on the same risk profile within a one-year period of the cancellation of their existing policy will be considered a Renewal Policy.

“New Business Procedures” means our established processes for submission of newly sold policies. New Business Procedures include, but are not limited to: (i) proper utilization of lead workflow, (ii) proper collection and submission of signed and or unsigned documentation, (iii) utilization of dictated submission method, and (iv) submission to be completed within the process timeline. We publish our New Business Procedures in our Franchise Operations Manual which may be revised by us at any time.

“**Policy Type**” refers to whether a policy is a Commercial Policy, Personal Line Policy or Life Insurance Policy. “**Commercial Policies**” includes any kind of property and casualty insurance that covers businesses against loss that results from death, injury, or loss of property and any other policy for commercial entities described in the Franchise Operations Manual. “**Personal Line Policies**” includes any kind of property or casualty insurance that covers individuals against loss that results from death, injury, or loss of property and any other policy for individuals described in the Franchise Operations Manual. “**Life Insurance Policies**” refers to any policy in which an Approved Carrier guarantees payment to an insured's beneficiaries when the insured dies.

6.7 Initial Franchise Fee

You agree to pay us the “**Initial Franchise Fee**” listed in Attachment A when you sign this Franchise Agreement, which will vary depending on the type of Franchised Business you operate, and whether you elect to pay a portion of your Initial Franchise Fee in monthly installments. If you are paying the Initial Franchise Fee in monthly installments as indicated in Attachment A, then you agree to enter into a promissory note with us for such payments and that your failure to make any payment under such promissory note will be a default of this agreement. The Initial Franchise Fee is fully earned by us and is non-refundable once this Franchise Agreement has been signed. If this Franchise Agreement is the renewal of a prior franchise agreement with us for an existing Franchised Business or the transfer of the Franchised Business from another franchisee, then no Initial Franchise Fee is due.

6.8 Royalty and Minimum Royalty

On the 5th of each month (or any other such date as we designate in the Franchise Operations Manual or otherwise in writing), you agree that we may deduct a royalty fee (“**Royalty**”) equal to a percentage of Gross Revenue. The percentage-based Royalty will vary based on whether you operate a Retail Agency, Retail Agency: Self-Service, Office Agency, Office Agency: Self-Service, Enhanced Office Agency, or Enhanced Office Agency: Self-Service and based on the “**Policy Type**” and whether the Policy is in its Initial Policy Term or Renewal Term (each defined in Section 6.9) as described in the table below. Additionally, if we introduce new ancillary products and services, you may offer these products and services and will pay a Royalty equal to up to 50% of Gross Revenue on such new products and services. The Royalty is deducted from the payment we make to you on the 5th of each month (or such other date as we designate); provided, that we may delay or withhold payment— on a policy by policy basis — for any Approved Insurance Product for which you fail to obtain a signed application from the client, provide all required documentation, or observe the then-current risk management and all other procedures we prescribe in the Franchise Operations Manual from time to time.

Royalty as a Percentage of Gross Revenue by Policy and Office Type						
Policy Type	Personal Lines Policies		Commercial Policies		Life Insurance Policies	
Office Type	New Business Policies	Renewal Policies	New Business Policies	Renewal Policies	New Business Policies*	Renewal Policies**
Retail Agency	20%	40%	20%	50%	Up to 20%	Up to 100%
Retail Agency: Self-Service	20%	20%	20%	20%	Up to 20%	Up to 100%
Office Agency	20%	50%	30%	60%	Up to 20%	Up to 100%

Royalty as a Percentage of Gross Revenue by Policy and Office Type						
Policy Type	Personal Lines Policies		Commercial Policies		Life Insurance Policies	
Office Agency: Self-Service	20%	30%	20%	30%	Up to 20%	Up to 100%
Enhanced Office Agency	20%	40%	20%	50%	Up to 20%	Up to 100%
Enhanced Office Agency: Self- Service	20%	20%	20%	20%	Up to 20%	Up to 100%

The above Royalty figures are each displayed as a percentage of Gross Revenue of your Franchised Business

*We reserve the right to deduct a Royalty of up to 20% of Gross Revenue from your sale of Life Insurance Policies in their Initial Policy Term.

**We reserve the right to retain all Gross Revenue from Life Insurance Policies in their Renewal Policy Term.

New Business Policies are subject to a quarterly minimum royalty. The “Minimum Royalty” is based on the number of months your Renegade Insurance Business has been in operation, as described in the table below. The Minimum Royalty is a quarterly fee and is only due if the total Royalty paid for New Business Policies during the previous three-month period does not exceed the applicable Minimum Royalty. If the total Royalty paid for New Business Policies for that three-month time period is less than the applicable Minimum Royalty, we will deduct the difference between the total Royalty paid on New Business Policies and the applicable quarterly Minimum Royalty from your Franchisee Payment.

*Initial Term	
Months the Renegade Insurance Business has Been in Operation	Quarterly Minimum Royalty
0 to 6	\$0
7 to 12	\$1,200
13 to 24	\$1,500
25 to 36	\$1,800
37 to 60	\$2,100
61 to 84	\$2,400
85+	\$2,700

*If you enter into a renewal term for your Franchise Agreement, the highest quarterly Minimum Royalty due under the Franchise Agreement (i.e., the Minimum Royalty for a franchisee in their final month of a new Franchise Agreement) will apply throughout your renewal term.

6.9 Carrier Appointment Fee

If an Approved Carrier charges any fees or related expenses for you or your agents’ appointments, you must reimburse us for those costs. We may deduct such fee from the Franchisee Payment or invoice you

directly. You acknowledge and agree that these fees are subject to change and agree to pay all such fees in the manner that we specify.

6.10 Support and Technology Fee

Beginning in the month that you are scheduled to attend our initial training program, you must pay us or our affiliate our then-current “Support and Technology Fee,” (currently \$375 per month for the first user and an additional \$175 per month for each additional user). The initial payment will be pro-rated in accordance with the number of days remaining in the month on the Effective Date. You will pay the Support and Technology Fee for each user that we designate in the Franchise Operations Manual, including you, your Agents, Owners, certain contractors and employees of your Franchised Business.

The Support and Technology Fee is an ongoing fee for the use of certain technologies used in the Franchised Business. We can change the software and technology that must be used by Franchised Business at any time we deem appropriate in our sole discretion, which may result in changes to the Support and Technology Fee. An increase in third-party fees may also cause the Support and Technology Fee to increase. You will be responsible for any increase in fees that result from any upgrades, modification, or additional software required by us or by third-party vendors. We will notify you of any changes in the Support and Technology Fee through written notice to you.

You must also pay our then-current technology business solutions fees to approved suppliers for certain business solutions that will support your business efficiencies. These may include phone systems, security systems, scheduling software, employee shift/task management software, inventory solution and any other solutions we may require in the Franchise Operations Manual or otherwise in writing for your Franchised Business. We reserve the right to upgrade, modify and add new systems, which may result in additional initial and ongoing expenses that you will be responsible for. You will be responsible for any increase in fees that result from any upgrades, modifications or additional systems and for any increase in fees from third-party providers. We may include these third-party fees in the Support and Technology Fee and pay suppliers directly on our behalf at any time in our sole discretion.

6.11 Valuation Fee

You agree to pay us a \$1,000 fee if you request, and we grant your request, to prepare a valuation of your Franchised Business (“Valuation Fee”). You will pay the Valuation Fee before we begin preparation of the valuation. You agree that any valuations we prepare are informational only, and we will not assume any responsibility for how you determine the value of your Franchised Business.

6.12 Motor Vehicle, Reporting and Data Expenses and Fees

You acknowledge and agree that you will be required to conduct motor vehicle record searches and other report searches (such as a CLUE report) and/or request other data and reports for prospective and existing customers. You must reimburse us for any expenses relating to these searches, data requests, or reports that we incur, including any fees paid to the Approved Carrier. You acknowledge and agree that we may deduct the cost of any motor vehicle record fees, other report fees, and any other related expenses we incur on behalf of your Franchised Business from the Franchisee Payment or otherwise require you to pay these amounts to us in the manner we prescribe.

6.13 Optional Referral Marketing Services

You may elect to engage us for Referral Marketing services for a fee of \$500 per month (“Referral Marketing Fee”). If you request Referral Marketing services, we will begin providing these services in the following month. You must provide us with 30 days’ notice to cancel these services. We will invoice the Referral Marketing monthly but reserve the right to deduct this fee from your Franchisee Payment if you do not pay by the due date.

6.14 Franchisee Payment Policy

6.14.1 Eligibility for Franchisee Payment. You are eligible to receive a Franchisee Payment during the Term of the Franchise Agreement so long as you are not in default under the Franchise Agreement, remain in good standing, and meet all other conditions set out in this Franchise Agreement and the Franchise Operations Manual. You will be deemed to not be in good standing if you fail to comply with the Franchise Agreement and all of our standards and specifications as set forth in the Franchise Operations Manual or otherwise in writing, in which case we may withhold Franchisee Payments from you. Gross Revenue from policies sold in violation of our standards and specifications, including, without limitation, the New Business Procedures, including applications containing material misrepresentations made by you, your agent, employees, or contractors, are not eligible to earn a Franchisee Payment regardless of whether we receive Gross Revenue from sales arising from such applications or other sales that are not completed in compliance with our standards and specifications.

You must also comply with all applicable laws and regulations relating to licensure, certification, or continuing education as well as any qualifications or other requirements imposed by carriers. To be eligible for a Franchisee Payment, you must maintain all required licenses, certification, appointments, or qualifications at all times for the duration of this Franchise Agreement. You must promptly notify us of any suspension, revocation, or other disciplinary action taken, or any other impairment, of or with respect to such licenses, certification, appointments, or qualifications.

Your eligibility to earn a Franchisee Payment under this Franchise Agreement shall terminate automatically without notice upon any of the following occurrences: (i) the expiration, termination or transfer of the Franchise Agreement, for any reason whatsoever, (ii) the violation by you, your Owners, your Agency Principal, your managers, employees, or contractors of any law, rule, regulation or order, pertaining to insurance or criminal matters, or (iii) you (or if you are an entity, your Agency Principal) no longer maintain any license or appointment required to act as a producer.

6.14.2 Eligible Sales Criteria. The sale of policies which meet each of the following criteria shall be considered Eligible Sales:

Bound By You & Issued by Carrier. To be considered an Eligible Sale, you, your agents, owners, employees, or contractors must be the person primarily responsible for binding the policy for our benefit. The policy must be accepted by the relevant Approved Carrier. Eligible Sales will only include policies issued by Approved Carriers that you are appointed to work with.

Compliance with New Business Procedures. For the sale of a policy to be considered an Eligible Sale, you must submit the policy to us in compliance with our New Business Procedures. In exceptional circumstances, we may (in our sole discretion) waive the required submission method or timeline. You and we agree, however, that any such waivers shall not be construed as, or have the effect of, waiving the requirement for any other sales.

Underwriting Guidelines. To be considered an Eligible Sale, the policy written by you, your owners, Agency Principal, employees or contractors must comply with both our and relevant Approved Carrier's underwriting guidelines.

6.14.3 Franchisee Payment Calculation and Payment. Subject to the terms and conditions set forth in this Franchise Agreement, the Franchisee Payment shall be calculated and paid as follows:

Revenue Recognition & Net Revenue. For purposes of determining your Franchisee Payment, Gross Revenue will be calculated in the month in which we recognize the revenue arising out of an Eligible Sale, endorsement or cancellation. Gross Revenue is recognized consistent with our standard business practices as described in the Franchise Operations Manual, which we reserve the right to change from time-to-time in our sole discretion. Unless otherwise noted by us, Direct Bill sales will be recognized when we receive payment of commissions from the Approved Carrier. You acknowledge and agree that we may change the way Gross Revenue is recognized for New Business Policies or any other policy at any time upon notice to you. You further acknowledge and agree we may adopt different revenue recognition practices with regard to business lines that we deem to have a high risk of cancellation. Any Royalty, or Minimum Royalty difference for New Business Policies, will be deducted from Gross Revenue to determine "Net Revenue."

Report. We will provide you with a monthly report of certain commissions and agency fees that are properly recorded in our agency management system and that we receive on your behalf on the date that we designate. The terms of the report are subject to change in accordance with our Franchise Operations Manual.

Adjustments. The Net Revenue used to calculate your Franchisee Payment shall be subject to adjustment ("Adjustments") as detailed below to arrive at the Franchisee Payment. To the extent that adjustments accrued in the month exceed the amount of the Franchisee Payment for which you are eligible on the monthly Franchisee Payment date, the adjustments shall accumulate and carry over from month to month until they have been fully deducted from the Franchisee Payment.

Uncollected Premium Owed to Carriers. The Net Revenue used to calculate Franchisee Payment will be recalculated and the Franchisee Payment will be reduced accordingly by the amount of any premium that is owed to carriers pertaining to policies bound by you, your Owners, managers, employees or contractors that remain uncollected.

Good Faith Errors. The Net Revenue will be adjusted by any changes to recognized revenue for sales made by you arising out of good faith errors or mistakes, by you, your Owners, your Agency Principal, your employees and your contractors, the Approved Carrier, the Franchised Business, or by us or our affiliates.

Calculation. Following the end of the month, we will calculate the Gross Revenue and deduct the applicable Royalty for that month from the Franchisee Payment. At the end of each quarter, we will determine whether you have met the Minimum Royalty (see Subsection 6.8 above). If the total Royalties paid for the quarter are less than the Minimum Royalty that is due, you acknowledge and agree that we will deduct the shortfall from the Franchisee Payment at that time. You are responsible for notifying our designated finance team members of any incentive discrepancies in a timely manner.

Remission of Payment. After the calculation is complete, provided that the Franchise Agreement has not been terminated, expired, or transferred, we will remit the Franchisee Payment to you on the applicable payment date.

6.15 Other Fees and Payments

You agree to pay all other fees, expense reimbursements, and all other amounts specified in this Franchise Agreement in a timely manner. You also agree to promptly pay us an amount equal to all taxes levied or assessed against us based upon products or services you sell or based upon products or services we furnish to you (other than income taxes we pay based on amounts).

6.16 CPI Adjustments to Fixed Fees

Certain fees that we have indicated may increase over the term of this Franchise Agreement. Also, any fee expressed as a fixed dollar amount is subject to adjustment based on changes to the Consumer Price Index (“CPI Increase”) in the United States. We may periodically review and increase these fees based on changes to the Consumer Price Index, but only if the increase to the Consumer Price Index is more than 5% higher than the corresponding Consumer Price Index in effect on: (a) the Effective Date (for the initial fee adjustments); or (b) the date we implemented the last fee adjustment (for subsequent fee adjustments). In such event, we have the right to increase these fees by a maximum of 20% per year, calculated cumulatively over the term of the Franchise Agreement. Additionally, we may also increase fees by the amount of any increases in fees from third parties for the underlying products or services, as applicable, which will be added to the capped fee increase. We will notify you of any CPI adjustment at least 60 days before the fee adjustment becomes effective. We will implement no more than one CPI Increase per fee during any calendar year. Notwithstanding the foregoing, the fee adjustments in this Section shall not impact fees which we reserve the right to increase in higher amounts or to adjust more frequently, including but not limited to the Support and Technology Fee.

7. ESTABLISHING YOUR FRANCHISED BUSINESS

7.1 Opening

You must open your Franchised Business to the public within 180 days after the Effective Date. You may not open your Franchised Business before: (i) all required attendees have successfully completed the initial training program; (ii) you purchase all required insurance; (iii) you obtain all required licenses, permits and other governmental approvals required to establish, open and operate the Franchised Business (and ensure all Agents and your Agency Principal have such obtained required licenses); (iv) we provide our written approval of the construction, buildout and layout of your Premises; (v) and you receive our written approval. Your Franchised Business will be deemed open after you complete the initial training program and begin advertising.

If you believe we have failed to adequately provide pre-opening services or training to you as provided in this Franchise Agreement, you shall notify us in writing within 30 days following the opening of the Franchised Business. If you do not provide such notice in a timely manner, it will be viewed as you conclusively acknowledging that all pre-opening and opening services and training required to be provided by us were sufficient and satisfactory in your judgment.

7.2 Site Selection

If a suitable Premises has not been agreed upon by the Effective Date, we will provide you with general advice and general specifications for identifying a suitable location for the Premises.

The Premises must conform to our minimum site selection criteria. You must send us a complete site report (containing the demographic, commercial and other information, photographs and videos we may

reasonably require) for your proposed site. We may require that you obtain a feasibility study for the proposed site at your sole cost. We may accept or reject all proposed sites in our commercially reasonable judgment. We will use our best efforts to accept or reject a proposed site within 30 days after we receive all of the requisite materials. Your site is deemed disapproved if we fail to issue our written approval within the 30-day period. If we disapprove of the proposed site, you must select another site, subject to our consent. Our approval shall be evidenced by the execution of Attachment A-1 by you and us. You must only operate the Franchised Business at the location specified in Attachment A-1 and your Franchised Business may not offer products or services from any other location unless we expressly authorize in writing. You acknowledge that our approval of a site does not constitute a representation or warranty of any kind, express or implied, of the suitability of the site for the Premises. Our approval of the site indicates only that the site meets our minimum criteria. You agree to locate and obtain our approval of the Premises within 60 days after the Effective Date.

7.3 Lease

If you will operate a Retail Agency or Retail Agency: Self-Service and lease the Premises, you must submit to us, in the form we specify, a description of the site, a proposed copy of the lease and such other information and materials we may reasonably require at least ten days before signing the lease. If you own, otherwise control the Premises, including the land, building and related real estate, or own 51% or more of an entity that owns, leases or otherwise controls the Premises, then you will, as the lessee, enter into a lease for the Premises for a term coextensive with the term of this Franchise Agreement. You will ensure the lease either: (1) contains the “Lease Addendum” that is attached to the franchise disclosure document in Exhibit G; or (2) incorporates the terms of the Lease Addendum into the lease for the Premises. If your landlord refuses, we have the right to disapprove your lease, in which case you must find a new site for your Premises. You and the landlord must sign the lease and Lease Addendum within 90 days of the Effective Date.

We will only review the lease to determine that it complies with the terms of this Franchise Agreement and will not provide you with any business, economic, legal or real estate analysis or advice with regards to the lease. You are solely responsible for the terms of the lease and any site acceptance letter we provide for the lease does not provide any representation or warranty of any kind, express or implied, concerning the terms of the lease or the viability or suitability of the site for the Premises. You must promptly send us a copy of your fully executed lease and any Lease Addendum for our records. The lease may not be materially amended, assigned or terminated without our written approval. If the landlord terminates the lease for the Premises, that termination will constitute a breach of this Franchise Agreement.

7.4 Construction

We will provide you with specifications for the design and layout for a Premises. You must hire an architect approved by us in order for any modifications to these plans to comply with all local ordinances, building codes, permits requirements, and lease requirements and restrictions applicable to the Premises. You must first review and accept the architect’s drafted floor plan and submit your floor plan to us for our review and acceptance. Once we accept your floor plan, the architect must develop your full construction drawings for the Premises. Upon your review and acceptance, you must submit your construction drawings to us for our final review and approval. Once we accept your floor plan and approve your construction drawings, drawings and specifications may not be changed or modified without our prior written approval. Once accepted by us, you must, at your sole expense, construct and equip the Premises to the specifications contained in the Franchise Operations Manual and purchase (or lease) and install the equipment, fixtures, furnishings, signs and other items we require. All exterior and interior signs of the Premises must comply with the specifications we provide to you. We must approve the architects, contractors and other suppliers

you use to construct your Premises. You agree to provide us with weekly status updates as to construction of the Premises. You acknowledge these requirements are necessary and reasonable to preserve the identity, reputation and goodwill we developed and the value of the Renegade Insurance System. We must approve the layout of your Premises before opening. We may conduct a pre-opening inspection of your Premises and you agree to make any changes we require before opening.

7.5 Catastrophe

If your Premises is destroyed or damaged by fire or other casualty and the Term of this Franchise Agreement and the lease for your Premises has at least two years remaining, you will: (i) within 30 days after such destruction or damage of your Premises, commence all repairs and reconstruction necessary to restore the Premises to its prior condition to such casualty; or (ii) relocate the Premises under the relocation provisions in this Section and the Term shall be extended for the period from the date the Premises closed due to the destruction or damage until it reopens.

7.6 Use of Premises

You may not use your Premises or permit your Premises to be used for any purpose other than offering the products and services we authorize and you may only offer the products and services we authorize from your Premises.

7.7 Relocation

You may relocate your Premises within your Territory with our prior written approval, which we will not unreasonably withhold. You agree not to relocate the Franchised Business from the approved location without our prior written consent. You must pay us a \$500 fee at the time you request the relocation of the Franchised Business. Any proposed relocation of the Franchised Business will be subject to our review of the proposed new location under our then-current standards for location selection, and we will also have the right to take into consideration any commitments we have given to other franchisees, licensees, landlords, and other parties relating to the proximity of a new Renegade Insurance Business to their establishment. If we allow you to relocate within your Territory, you must: (i) comply with all requirements of the Franchise Agreement regarding the selection, construction and decoration your new Renegade Insurance Premise; (ii) open your new Premises and resume operations within 30 days after closing your prior Premises; and (iii) reimburse us for our reasonable expenses (including attorney fees and costs). You may not relocate your Premises outside of your Territory without our prior written approval, which we may withhold in our sole discretion. We may require that your Territory be modified as a condition to our approval of you relocating your Premises. Upon our approval of the relocation of your Premises, Attachment A shall be updated with the new location (and Territory, if necessary), and the remainder of this Franchise Agreement shall remain in full force and effect.

8. TRAINING AND CONFERENCES

8.1 Initial Training Program

We will provide our initial training program at no charge for up to three people so long as all persons attend the initial training program simultaneously. Your Responsible Owner, Agency Principal and any individuals that are licensed to sell insurance on your behalf ("Agents") must attend and complete to our satisfaction, our initial training program before any Agent is permitted to sell insurance for the Renegade Insurance Business or access our database or systems. The initial training program must be completed within 90 days of the Effective Date. You must pay us our then-current training fee (currently, \$600 per

person) as specified in our Franchise Operations Manual for: (i) each additional person beyond three who attends our initial training program before you open; (ii) each additional person that attends after you open your Franchised Business (such as a replacement Agency Principal); and (iii) any person who must retake training after failing to successfully complete training on a prior attempt.

8.2 Additional Training

We may offer periodic refresher training courses or develop additional training courses. Attendance at these training programs may be optional or mandatory. You may be required to pay the then-current fee for this training as specified in our Franchise Operations Manual. You acknowledge and agree that Approved Carriers can also require you to complete initial or additional training.

8.3 Requested Training

Upon your written request, we may provide additional assistance or training to you at a mutually convenient time. You may be required to pay the then-current fee for this training as specified in our Franchise Operations Manual.

8.4 Remedial Training

If we determine, in our sole discretion, that you are not operating your Franchised Business in compliance with this Franchise Agreement and/or the Franchise Operations Manual, we may require that you, your employees and other designees attend remedial training relevant to your operational deficiencies. You must pay us the then-current training fee as specified in our Franchise Operations Manual.

8.5 Conferences

We may hold periodic national or regional conferences to discuss various business issues and operational and general business concerns affecting Renegade Insurance franchisees. We may require you or your Agency Principal to attend these conferences. We also reserve the right to restrict franchisees from attending based on past performance, previous defaults and other factors in our sole discretion. You are responsible for paying our then-current conference fee for any attendees who attend the conference in any given year.

8.6 Training Expenses

You are solely responsible for all expenses and costs that your trainees incur for all trainings and conferences under this Section, including wages, travel, lodging, food and living expenses. You also agree to reimburse us for all expenses and costs we incur to travel to your Franchised Business under this Section, including travel, food, lodging and living expenses. All training fees and expense reimbursements must be paid to us within ten days after invoicing.

9. OTHER FRANCHISOR ASSISTANCE

9.1 Franchise Operations Manual

We will lend you our confidential franchise operations manual ("Franchise Operations Manual") in text or electronic form for the Term of this Franchise Agreement. The Franchise Operations Manual will help you establish and operate your Franchised Business in accordance with the System. The information in the

Franchise Operations Manual is confidential and proprietary and may not be disclosed to third parties without our prior written approval. The Franchise Operations Manual may be updated and modified throughout the Term, both formally through amendments to the Franchise Operations Manual and informally through email or other written materials we provide to you. You acknowledge that your compliance with the Franchise Operations Manual is vitally important to us and other System franchisees because it is necessary to protect our reputation, the goodwill of the Marks, and maintain the uniform quality of the System.

You agree to establish and operate your Franchised Business strictly in accordance with the Franchise Operations Manual. The Franchise Operations Manual may contain, among other things: (i) a description of the authorized products and services you may offer at your Franchised Business; (ii) mandatory and suggested specifications, operating procedures, and quality standards for goods, products, services, that you use or offer at your Franchised Business; (iii) policies and procedures we prescribe from time to time for our franchisees; (iv) mandatory reporting and insurance requirements; (v) policies and procedures pertaining to any gift card program we establish; and (vi) a written list of furniture, fixtures, equipment, products and services (or specifications for such items) you must purchase for the development and operation of your Franchised Business and a list of any designated or approved suppliers for such items and approved carriers of insurance. The Franchise Operations Manual establishes and protects our brand standards and the uniformity and quality of the products and services offered by our franchisees. We can modify the Franchise Operations Manual at any time. The modifications will become binding as soon as we send you notice of the modification. All mandatory provisions in the Franchise Operations Manual (whether they are included now or in the future) are binding on you. While the Franchise Operations Manual is intended to protect our reputation and goodwill of the Marks, you will be responsible for the day-to-day operation of your Franchised Business and the Franchise Operations Manual is not designed to control the day-to-day operation of the Franchised Business.

9.2 General Guidance

We will, upon reasonable request, provide advice or guidance regarding your Franchised Business's operation based on reports or inspections or communications with you. We will provide reasonable marketing consulting, guidance and support throughout the Term we deem appropriate. Any advice will be given during our regular business hours and via written materials, electronic media, telephone or other methods, in our discretion.

We maintain a staff to manage and operate the Renegade Insurance System and our staff members can change as employees come and go. We cannot guarantee the continued participation by or employment of any of our shareholders, directors, officers, employees or staff.

9.3 Website

We will maintain a website for Franchised Businesses ("System Website") that will include the information about your Franchised Business we deem appropriate. We may modify the content of and/or discontinue the System Website at any time in our sole discretion. We are only required to reference your Franchised Business on our System Website while you are in full compliance with this Franchise Agreement and all System standards. We must approve all content about your Franchised Business. We will own the System Website (including any webpages for your Franchised Business) and domain names. We intend that any franchisee website will be accessed only through this System Website.

9.4 Supplier Agreements

We may, but are not required to, negotiate agreements with suppliers to obtain products or services for our franchisees. If we negotiate an agreement, we may arrange for you to purchase the products directly from the supplier. We may receive rebates from these suppliers based on your purchases. We may also purchase certain items from suppliers in bulk and resell them to you at our cost (including overhead and salaries), plus shipping fees and a reasonable markup, in our sole discretion. You shall use our designated supplier for finance and payment services.

9.5 Service Center

We will maintain a service center for the purpose of providing centralized client service for the Retail Agency, Office Agency, and Enhanced Office Agency Business Types. The service center's current hours are between 8 a.m. and 6 p.m. Eastern Time, Monday through Friday (excluding holidays). You agree to comply with any rules and regulations adopted by us (in the Franchise Operations Manual or otherwise) regarding the service center. Retail Agency: Self-Service, Office Agency: Self-Service, and Enhanced Office Agency: Self-Service Business Types will be required to perform their own service operations as dictated in the Franchise Operating Manual, unless you elect to purchase these services from us for our then-current fee. If you operate a "Self-Service" Business Type but elect to obtain these services from us, the total fee for all optional services shall not exceed 20% of your Gross Revenue.

10. MANAGEMENT AND STAFFING

10.1 Owner Participation

If you are an Entity, you must designate an Owner who will be principally responsible for communicating with us about the Franchised Business ("Responsible Owner"). If you are an individual, you are the Responsible Owner. You agree that during the term of this Franchise Agreement, except as we have otherwise approved in writing, your Responsible Owner (or your Agency Principal as defined in Section 10.2) must devote full time, energy, and best efforts to the management and operation of the Franchised Business.

10.2 Agency Principal

You may either hire an individual or designate an Owner to assume responsibility for the daily in-person on-site management and supervision of your Franchised Business ("Agency Principal"). If you are an individual, you are the Agency Principal. The Agency Principal must have the authority and responsibility for the day-to-day operations of your Franchised Business. You acknowledge that a major requirement for the success of your Franchised Business is the active, continuing and substantial personal involvement and hands-on supervision by your Agency Principal, who must at all times be actively involved in operating the Franchised Business on a full-time basis and provide on-site management and supervision. If you appoint a new Agency Principal then that person must attend and successfully complete our initial training program at your sole cost and expense.

10.3 Staff

You must determine appropriate staffing levels for your Franchised Business to ensure full compliance with this Franchise Agreement and our System standards. You are solely responsible to hire, train and supervise employees or independent contractors to assist you with the proper operation of the Franchised Business, including ensuring all employees that sell insurance on your behalf are authorized to sell insurance in your state. You must pay all wages, commissions, fringe benefits, worker's compensation premiums and payroll taxes (and other withholdings levied or fixed by any city, state or federal

governmental agency, or otherwise required by law) due for your employees or as applicable, for your independent contractors. These employees and independent contractors will be your employees or contractors, not ours. We do not control the day-to-day activities of your employees or independent contractors or the manner in which they perform their assigned tasks. You agree to inform each of your employees and independent contractors you are exclusively responsible for supervising their activities and dictating the manner in which they perform their assigned tasks. In this regard, you must use your legal business entity name (not our Marks or a fictitious name) on all employee applications, paystubs, pay checks, employment agreements, consulting agreements, timecards and similar items.

You have sole responsibility and authority for all employment-related decisions, including employee hiring, promotion, firing, hours worked, rates of pay, benefits, work assignments, training and working conditions, compliance with wage and hour requirements, personnel policies, recordkeeping, supervision and discipline. We will not provide you with any advice or guidance on these matters. You must require your employees and independent contractors to review and sign any acknowledgment form we prescribe that explains the nature of the franchise relationship and notifies the employee or independent contractor that you are his or her sole employer. You must also post a conspicuous notice for employees and independent contractors in the back-of-the-house area explaining your franchise relationship with us and that you (not we) are the sole employer. We may prescribe the form and content of this notice. You agree that any direction you receive from us regarding employment/engagement policies should be considered as examples, that you alone are responsible for establishing and implementing your own policies, and that you understand that you should do so in consultation with local legal counsel competent in employment law.

10.4 Assumption of Management

10.4.1 Interim Manager. In order to prevent any interruption of operations which would cause harm to or depreciate the value of the Franchised Business, we have the right, but not the obligation, to step-in and designate an individual or individuals of our choosing (“Interim Manager”) for so long as we deem necessary and practical to temporarily manage your Franchised Business (“Step-In Rights”): (i) if you violate any System standard or provision of this Franchise Agreement and do not cure the failure within the specified time period; (ii) if we determine in our sole judgment that the operation of your Franchised Business is in jeopardy; (iii) if we determine in our sole discretion that operational problems require that we operate your Franchised Business; (iv) if you abandon or fail to actively operate your Franchised Business; (v) upon your Agency Principal’s absence, termination, illness, death, incapacity or disability; (vi) if we deem your Agency Principal incapable of operating your Franchised Business; or (vii) upon a “Crisis Management Event.”

A “Crisis Management Event” means any event or series of events that occurs at the Franchised Business that has or may cause harm or injury to customers or employees, or any other circumstance which may damage the System, Marks or image or reputation of the Franchised Business or us or our affiliates. We may establish emergency procedures which may require you to temporarily close the Franchised Business to the public, in which case you agree that we will not be held liable to you for any losses or costs. You agree to notify us immediately by telephone and email upon the occurrence of a Crisis Management Event.

10.4.2 Step-In Rights. If we exercise the Step-In Rights: (i) you agree to pay us, in addition to all other amounts due under this Franchise Agreement, our then-current “Management Fee” (currently equal to our actual costs and expenses plus a 20% margin if we manage your Franchised Business); (ii) all monies from the operation of your Franchised Business during such period of operation shall be kept in a separate account, and the expenses of the Franchised Business, including compensation and direct out-of-pocket costs and expenses for the Interim Manager, shall be charged to said account; (iii) you acknowledge and agree that the Interim Manager will have a duty to utilize only reasonable efforts and

will not be liable to you or your Owners for any debts, losses, or obligations your Franchised Business incurs, or to any of your creditors for any supplies, products, or other assets or services your Franchised Business purchases, while Interim Manager manages it; (iv) the Interim Manager will have no liability to you except to the extent directly caused by its gross negligence or willful misconduct. We will have no liability to you for the activities of an Interim Manager unless we are grossly negligent in appointing the Interim Manager, and you will indemnify and hold us harmless for and against any of the Interim Manager's acts or omissions in operating the Franchised Business; and (v) you agree to pay all of our reasonable attorney fees, accountant's fees, and other professional fees and costs incurred as a consequence of our exercise of the Step-In Rights.

Nothing contained herein shall prevent us from exercising any other right which we may have under this Franchise Agreement, including, without limitation, termination.

11. APPROVED INSURANCE PRODUCTS AND CARRIERS

11.1 Approved Products and Services

You may only offer and sell: (i) products and services that conform to our specifications and quality standards ("Approved Insurance Products"), which must be sold through Insurance Carriers or Brokers that we make available to you through our appointment process ("Approved Carriers"); and (ii) other services and products that we approve or instruct you to carry ("Approved Ancillary Products and Services"). For the purpose of this Franchise Agreement, the term "Insurance Carriers or Brokers" includes, but is not limited to, insurance carriers, distributors, brokers, resellers, and other vendors in the insurance industry.

11.2 Standards and Specifications for the Sale of Approved Products

We may modify the list of Approved Insurance Products and/or Approved Carriers in the Franchise Operations Manual or otherwise in writing from time to time. After notice of any such modification, you may not sell any insurance products from any Insurance Carrier or Broker which is no longer approved. The Approved Carriers will set the premium price for each Approved Insurance Product, and we will set the amount of Agency Fees that may be charged, if any. You agree to obtain and maintain all applicable licenses for any type of insurance that you sell at your sole cost and expense. You may not offer commercial insurance without our written authorization, which requires you to complete applicable training.

11.3 Other Payments from Approved Carriers

We reserve the right to receive and retain contingency payments and other incentive-based payments based on certain criteria negotiated directly with each Approved Carrier; however, we may elect to pass them on to Renegade Insurance businesses, including your Franchised Business, from time to time.

11.4 Appointment with Approved Carriers

You acknowledge and agree that there is no guarantee that you will have access to all Approved Carriers servicing the System in your state(s). In addition, any appointment with commercial insurance carriers is contingent upon the approval of both us and the respective carriers. Carriers retain the right to individually approve or deny your appointment based on their own criteria, and we cannot guarantee their approval.

Furthermore, we reserve the right to evaluate your production and performance metrics to determine your need for and ability to maintain appointments with specific carriers. Failure to meet our production standards, performance expectations, or other criteria may result in the revocation of your appointment with

one or more Approved Carriers. We may also, in our sole discretion, revoke your appointment with an Approved Carrier if you are in default under the terms of your Franchise Agreement or any other contract between you (and/or your affiliates) and us (and/or our affiliates).

11.5 Approval of Alternative Carriers and Brokers

You agree not to sell any unapproved insurance products or services from any unapproved carriers or brokers or from any Approved Carriers unless and until we have given you our prior written consent to do so. We have the right to require that our representatives be permitted to investigate the new insurance product, interview any proposed new Insurance Carrier or Broker, inspect its financials (as needed), investigate and interview references, and otherwise analyze the need for the desired insurance product, service, or Insurance Carrier or Broker. If you want to sell any insurance products or services from any unapproved Insurance Carrier or Broker or any unapproved insurance products or services from an Approved Carrier, then you must first submit a written request to us asking for our written approval. In determining whether we will approve any particular Insurance Carrier or Broker or any particular product or service with an Approved Carrier, we will consider various factors, including: (a) whether the Insurance Carrier or Broker can demonstrate, to our continuing reasonable satisfaction, the ability to meet our then-current standards and specifications for insurance products or services; (b) whether the proposed Insurance Carrier or Broker has adequate quality controls and capacity to properly serve our clients; (c) whether approval of the proposed Insurance Carrier or Broker or a particular product or service would enable the System, in our sole discretion, to take advantage of marketplace efficiencies; and (d) whether the Insurance Carrier or Broker will sign an agreement in the form that we require. Depending upon the type of insurance product or service for which approval is sought, or for which a new approved Insurance Carrier or Broker is proposed, we anticipate providing our response to the request within 60 days after receipt of the request and the accompanying information. We may also require that the proposed new Insurance Carrier or Broker comply with certain other requirements that we deem appropriate. We reserve the right to periodically re-inspect or re-analyze any Approved Insurance Product or any Approved Carrier and to revoke our approval if the insurance product or service or the Insurance Carrier or Broker does not continue to meet our then-current criteria or standards.

We do not generally make our criteria for approval of insurance products, services, or Insurance Carrier or Brokers available to you, but we may elect to do so if you ask. We may impose limits on the number of Approved Insurance Products and Approved Carriers available to you. We may revoke our approval of an Approved Insurance Product or Approved Carrier in our sole discretion at any time and for any reason or no reason by providing you written notice or through a change to the Franchise Operations Manual. Additionally, an Approved Carrier may revoke their approval of an Approved Insurance Product previously offered by the Approved Carrier at any time.

We are not required to approve any particular insurance product or service or to appoint any particular Insurance Carrier or Broker. Any approval of insurance products or services or any Insurance Carrier or Broker (which may include us or our affiliates) is at our sole discretion.

Additionally, if we approve your appointment with a commercial insurance carrier, then you will be required to purchase additional professional liability insurance with certain minimum limits as set out in the Franchise Operations Manual.

You acknowledge and agree that we have the right to collect and retain all marketing allowances, rebates, contingencies, credits, monies, payments or benefits (collectively, “Insurance Allowances”) offered by Approved Carriers to us (or our affiliates) based upon your sale of Approved Insurance Products. These Insurance Allowances include those based on growth and volume metrics and/or loss ratios. You assign to us or our designee all of your right, title and interest in and to any and all such Insurance Allowances and authorize us (or our designee) to collect and retain any or all such Insurance Allowances without restriction.

11.6 Prohibited Insurance Products

You may not offer for sale any insurance products or services that we or a carrier have prohibited you from selling (“Prohibited Insurance Products”). Prohibited Insurance Products include any insurance products or services sold without our consent or through any Insurance Carrier or Broker not approved by us in accordance with the terms of this Franchise Agreement, whether through excess and surplus lines insurance companies or through admitted insurance companies, Prohibited Insurance Products also include the purchase of group of insurance policies from a third party, Insurance Carrier or Broker. We may add, revise or remove Prohibited Insurance Products in our sole discretion. Any offer or sale of any Prohibited Insurance Products by you is a material breach of the Franchise Agreements and grounds for immediate termination of your Franchise Agreement.

12. FRANCHISEE MARKETING AND ADVERTISING

12.1 Standards

All advertisements and promotions you create or use must be completely factual, conform to the highest standards of ethical advertising, comply with all federal, state and local laws, rules and regulations, and comply with our standards in the Franchise Operations Manual. You must ensure that your advertisements and promotional materials do not infringe upon the intellectual property or legal rights of others.

12.2 Promotional Programs

We may periodically create advertising and sales promotion programs and materials to enhance the collective success of all Renegade Insurance franchisees operating under the System. You must participate in all rebates, giveaways, advertising and sales promotion programs in accordance with the terms and conditions that we specify. These promotional programs may require that you offer products or services at no charge or discounted rates. We may also request you purchase and use advertisements and promotional materials we designate for your Franchised Business.

12.3 Marketing Materials

You must order any sales and marketing material from us, or our designated suppliers (which may be an affiliate), that we require. We may create advertising and other marketing materials, and make these available to you. We may charge you for these materials. We may make these materials available over the Internet (in which case you must arrange for printing the materials and paying all printing costs). We may also enter into relationships with third-party suppliers who will create the advertising or marketing materials for your purchase.

12.4 Approval

We must approve all advertising and promotional materials we did not prepare or previously approve (including materials we prepared or approved and you modify) before you use them, including but not limited to, those related to any grand opening advertising, local advertising or online advertising that you wish to conduct. We will be deemed to have disapproved the materials if we fail to issue our approval within 30 days after receipt. You may not use any advertising or promotional materials that we have disapproved (including materials that we previously approved and later disapprove). If you utilize any advertising that we have not approved, we may assess a fee of \$1,000 for each use of the unauthorized advertising.

12.5 Local Advertising

We recommend that you spend \$2,000 per year on advertising and promoting your Franchised Business within your Territory (“Local Advertising”).

You agree to participate at your own expense in all advertising, promotional and marketing programs we require, which may require that you offer products or services for sale at discounted prices or at no charge. If you conduct advertising that does not meet our standards or specifications, we may collect an unauthorized advertising fee of \$1,000 per occurrence.

12.6 Online Advertising

You may not maintain a separate website, conduct e-commerce, or otherwise maintain a presence on the Internet in connection with your Franchised Business without our express written permission, which we may revoke at any time, in our sole discretion. Any website we permit you to establish will be subject to all of your marketing and advertising requirements under this Franchise Agreement and the Franchise Operations Manual. If you wish to utilize social media or advertise online, you must follow our online policy contained in our Franchise Operations Manual. Our online policy may change as technology and the Internet changes. We may require that you utilize our designated supplier for social media marketing services, at your expense. You may not use the Marks in any fundraising campaign, including crowdfunding. We may restrict your use of social media. We restrict your ability to independently market on the Internet, and we may not allow you to use any domain name, address, locator, link, metatag or search technique with words or symbols similar to the Marks.

12.7 Advertising Cooperative

You must participate in any advertising cooperative that we require for the purpose of creating and/or purchasing advertising programs for the benefit of all franchisees operating within a particular region. Members of the cooperative will be responsible for administering the cooperative, including determining the amount of contributions from each member, which will not exceed \$2,000. We may require that each cooperative operate with governing documents and prepare annual unaudited financial statements. We may form, change, dissolve or merge any advertising cooperative. Your participation in any cooperative must be in compliance with the provisions of the Franchise Operations Manual, which we may periodically modify at our discretion. We have the right to determine the composition of all geographic territories and market areas for each advertising cooperative. Franchisees in each cooperative will contribute an amount to the cooperative for each Franchised Business that the franchisee owns that exists within any cooperative’s geographic area. Each Renegade Insurance business we own that exists within the cooperative’s area will contribute to the cooperative on the same basis as franchisees.

12.8 Advisory Council

We may form, change, merge or dissolve an advisory council (“Council”) at any time, in our sole discretion, to advise us on advertising policies and to promote communications between us and all franchisees. Any such Council will be governed by bylaws that will specify that members of the Council would consist of both franchisees and franchisor representatives and will specify how members are selected, subject to any changes to such bylaws or structure we deem necessary in our sole discretion. Any Council would serve in an advisory capacity only. We may grant the Council any operation or decision-making powers we deem appropriate.

13. BRAND STANDARDS

13.1 Generally

You agree to operate your Franchised Business: (i) in a manner that will promote the goodwill of the Marks; and (ii) in full compliance with our standards and all other terms of this Franchise Agreement and the Franchise Operations Manual. Any required standards exist to protect our interests in the System and the Marks, and not for the purpose of establishing any control or duty to take control over those matters that are reserved to you. The required standards generally will be in the Franchise Operations Manual or other written materials and may be periodically modified over the Term. To protect our interests in the System and Marks, we reserve the right to determine if you are meeting a required standard and whether an alternative is suitable to any recommendations or guidelines.

13.2 Authorized Products and Services

The Approved Insurance Products and Approved Ancillary Products and Services offered by the Franchised Business are subject to change and we do not represent that your Franchised Business will always be permitted or required to offer all of the products or services currently offered. You agree to offer all products and services we require from time to time. You may not offer any other products or services at your Franchised Business without our prior written permission. We may, without obligation to do so, add, modify or delete Approved Insurance Products and Approved Ancillary Products and Services, and you must do the same upon notice from us. You may incur additional expenses to offer new or remove current products or services. Our addition, modification or deletion of one or more Approved Insurance Products and Approved Ancillary Products and Services will not constitute a termination of this Franchise Agreement. You will not enter into any agreements with any third parties that can process orders for you on your behalf without our express written permission, which we may revoke at any time, in our sole discretion. We may, but are not required to, create Renegade Insurance proprietary products for sale at your Franchised Business.

13.3 Suppliers and Purchasing

You agree to sell policies only through Approved Carriers and sell only Approved Insurance Products. You agree to purchase or lease all products, supplies, equipment, services, and other items specified in the Franchise Operations Manual. You agree to maintain an adequate inventory of all items in accordance with the Franchise Operations Manual. If required by the Franchise Operations Manual, you agree to purchase or lease certain products and services only from suppliers designated or approved by us (which may include, or be limited exclusively to, us or our affiliates). You acknowledge that our right to specify the suppliers you may use and add or remove suppliers is necessary and desirable. This right allows us to control the uniformity and quality of products and services used, sold or distributed in connection with the development and ongoing operation of your Franchised Business, maintain the confidentiality of our trade secrets, obtain discounted prices for our franchisees if we choose to do so, and protect the reputation and goodwill associated with the System and the Marks. If we receive rebates or other financial consideration from these suppliers based upon your purchases or any other of our franchisee's purchases, we have no obligation to pass these amounts on to you or to use them for your benefit. If we do not require you to use a designated source or approved supplier for a particular item, you may purchase the item from any vendor you choose so long as your purchases conform to our System and specifications. We may restrict the sourcing of current and future items.

If you wish to purchase any items or supplies from a supplier we have not approved or wish to offer any new product or service we have not authorized in writing, you must send us a written notice specifying the

supplier's name and qualifications or product or service information and provide any additional information we request. We will approve or reject your request within 30 days after we receive your notice and all additional information (and samples) that we require. If we fail to issue our approval within the 30-day period, it will have the same effect as a rejection to the request. You must reimburse us for all costs and expenses we incur in reviewing a proposed supplier, product or service within ten days after invoicing. We may revoke approval of any supplier, product or service in our sole discretion in which case you must stop purchasing from such supplier.

13.4 Equipment Maintenance and Changes

You agree to keep any equipment used in the operation of your Franchised Business in good condition and promptly replace or repair any equipment that is damaged, worn out or obsolete. We may require that you add new equipment or change, upgrade or replace your equipment, which may require you to make additional investments. You acknowledge that our ability to require franchisees to make significant changes to their equipment is critical to our ability to administer and change the System, and you agree to comply with any such required change within a reasonable time period designated by us.

13.5 Hours of Operation

You must keep your Franchised Business open for the minimum hours and minimum days of operation as specified in the Franchise Operations Manual, which may change over the Term. Your Franchised Business must be open every day of the year, other than those approved national holidays listed in the Franchise Operations Manual, unless otherwise agreed to by us. We may require you to establish specific hours of operation and submit those hours to us for approval.

13.6 Customers

You acknowledge the importance to the System and uniform standards of quality, service and customer satisfaction, and recognize the necessity of opening and operating a Franchised Business in conformity with the System. You agree to manage the Franchised Business in an ethical and honorable manner, and ensure that all those working at the Franchised Business provide courteous and professional service to customers. If you receive a customer complaint, you must promptly follow the complaint resolution process we specify to protect the goodwill associated with the Marks. Also, if we are contacted by a customer of your Franchised Business who wishes to lodge a complaint, we reserve the right to address the customer's complaint to preserve goodwill and prevent damage to the Marks. Our right to address complaints may include refunding money to a dissatisfied customer, in which case you must reimburse us for these amounts including the value of any gift card, refund or other value we provide to the customer as part of addressing the issue.

We may contact any customer of your Franchised Business at any time for any purpose. We, or our authorized representative, shall have the right, during regular business hours, or at such other times as we may mutually agree upon, to inspect all client lists and documents and records related to the Franchised Business. Upon reasonable request, you must furnish to us, in whatever format we require, all client information and records for the Franchised Business, both active and inactive, which shall include, but not be limited to, names, addresses, and telephone numbers of such clients ("Customer List"). You acknowledge and agree that we are the sole owner of the Customer List and that you shall not use the Customer List for any purpose other than for the operation of the Franchised Business or distribute, in any form or manner, the Customer List to any third party without our prior written consent. Except as otherwise provided in this Franchise Agreement, all insurance business of every kind and type written or transferred at any time during the term of this Franchise Agreement by you shall be and remain the exclusive property

and under the sole ownership and exclusive use and control of us. During the term of this Franchise Agreement and thereafter, all rights, title, interest insurance relationships, placements, renewal rights, expirations, information, documents, records and data associated with, relating to or arising under the new or renewal insurance business will be vested and owned solely by us.

13.7 Standards Compliance

You acknowledge the importance of every standard and operating procedures to the reputation and integrity of the System and the goodwill associated with the Marks.

13.8 Payments

You agree that all payments will be handled by us through our designated vendor. You agree that you may not accept payment for any product or service without our express written consent.

13.9 Privacy

You agree to comply with all applicable international, federal, state and local laws pertaining to the privacy of customer, employee and transactional information (“Privacy Laws”). You agree to research and proactively ensure that your Franchised Business is in compliance with Privacy Laws, which may vary depending on the location of your Franchised Business. You also agree to comply with our standards and policies pertaining to Privacy Laws. You agree to inform us of any conflict between our standards and policies and any local or state Privacy Laws that govern your Franchised Business ensure that your conduct complies with all those local or state Privacy Laws.

13.10 Remodeling

You agree to remodel and make all improvements and alterations to your Franchised Business we reasonably require from time to time to reflect our then-current image, appearance and Premises specifications. There is no limitation on the cost of any remodeling that we may require. You will not cause or allow any furnishings, fixtures, equipment, signs, décor, ATM machines, vending machines, video games, juke boxes, public telephone, or other type of vending machines to be installed on the Premises without our prior approval. However, we will not be required to approve any proposed remodeling or alteration that would conform to our then-current standards, specifications or image requirements. You agree to complete any remodel of the Premises within nine months after receiving our written request specifying the requirements.

13.11 Mystery Shopper and Inspections

At any time, we reserve the right to engage the services of one or more mystery shoppers or quality assurance inspection firms who will inspect your Franchised Business for quality control purposes. These inspections may address a variety of issues. You agree to fully cooperate with any such inspection. If, as a result of a site-visit, on-site review or consultation, any deficiencies related to your Franchised Business are identified, you must correct the deficiency within a reasonable time as we may designate in writing. If you fail to correct the deficiencies in a manner satisfactory to us, we may take any action as is necessary to correct the deficiency and you must reimburse us on demand for our reasonable costs and expenses in connection with this action including, but not limited to, the costs for completing the inspection and correcting the deficiencies.

13.12 Premises Maintenance

You agree to maintain your Premises in good order and condition, reasonable wear and tear excepted, and make all necessary repairs, including replacements, renewals and alterations at your sole expense, to comply with our standards and specifications. Without limiting these obligations, you agree to take the following actions at your sole expense: (i) thorough cleaning, repainting and redecorating of the interior and exterior of the Premises at the intervals we may prescribe (or at such earlier times that such actions are required or advisable); and (ii) interior and exterior repair of the Premises as needed. You agree to comply with any maintenance, cleaning or facility upkeep schedule we prescribe from time to time.

13.13 Telephone Marketing

You have the responsibility to ensure the compliance of your marketing campaigns as it relates to all laws and regulations. You must determine whether you can legally contact wireless phones and numbers on the national Do Not Call ("DNC") databases. You are required to act in full compliance with all applicable laws and regulations, including without limitation, all: (a) telemarketing laws; (b) DNC list prohibitions; (c) licensing and bonding requirements; (d) consumer cancellation rights; (e) wireless calling restrictions; (f) restrictions on the use of automatic telephone dialing systems and pre-recorded messages; (g) opt-out rules; (h) mandatory disclosures (i) intellectual property rights and restrictions; and (j) insurance marketing regulations. You expressly warrant to us that you shall continue to act in full compliance with the law. You agree that you have read and understand the FTC's Telemarketing Sales Rule ("TSR") and the FCC's Telephone Consumer Protection Act ("TCPA"), and all other applicable laws and regulations. You should review these rules with your own legal counsel to ensure that you understand and are fully compliant. We do not assume responsibility for ensuring that your marketing campaigns meet applicable legal requirements. We will not assume any liability if you are ever held guilty or liable for any law violation. Notwithstanding the foregoing, you acknowledge that we have and are taking active steps to ensure the compliance of its agents, including by having you agree to these terms and otherwise. If we discover evidence demonstrating that you have violated the law, we may suspend or terminate this Franchise Agreement immediately.

14. TECHNOLOGY

14.1 Technology

You must utilize the technology, including software, computer hardware and components, point of sale system, cash register(s), communication equipment, and other related accessories or peripheral equipment (collectively, "Technology") that we require. We may change the Technology you must use for your Franchised Business at any time. You will utilize the Technology with the Franchised Business under our policies and procedures in the Franchise Operations Manual. You must pay the Support and Technology Fee for the use of certain technologies used in the operation of your Franchised Business. For other required Technology, you agree at your expense to use any approved supplier we require. We may change or add approved suppliers of this Technology at any time, in our sole discretion. You will, at your expense, purchase and maintain any required communication services, Internet services (including the requirement to maintain a high-speed Internet connection), dedicated telephone and power lines. You acknowledge and agree that changes to Technology are dynamic and not predictable within the Term of this Franchise Agreement. To provide for inevitable but unpredictable changes to technological needs and opportunities, you agree that we may establish, in writing, reasonable new standards for implementing Technology in the System and you agree to comply with those reasonable new standards we establish as if we periodically revised this Section for that purpose. You will keep the Technology in good maintenance and repair, and you will promptly install, at your expense, any additions, changes, modifications or substitutions to

Technology, as we may specify periodically. There is no limitation on the frequency and cost of your obligation to maintain, update or upgrade your Technology or its components. You acknowledge that you are solely responsible for protecting your Franchised Business from computer viruses, bugs, failures, data breaches and attacks by hackers and other unauthorized intruders in the Technology. You must utilize the email addresses, phone number, and phone system that we provide for all communications relating to the Franchised Business.

14.2 Proprietary Software

We may also develop proprietary software or technology that must be used by “Renegade Insurance” franchisees. If this occurs, you agree to enter into a license agreement with us (or an affiliate of ours) and pay us (or our affiliate) commercially reasonable licensing, support and maintenance fees. The license agreement will govern the terms under which you may utilize this software or technology. We also reserve the right to enter into a master software or technology license agreement with a third-party licensor and then sublicense the software or technology to you, in which case we may charge you for all amounts we must pay to the licensor based on your use of the software or technology.

14.3 Our Access

You will provide any assistance we require to connect to the Technology. We will have the right at any time to retrieve data and other information from your Technology as we, in our sole discretion, deem necessary or desirable. You shall ensure that we have access at all times to any Technology we request, at your cost. You must provide us with any and all requested codes, passwords and information necessary to access your Technology. You must receive our prior approval before changing such codes, passwords and other necessary information.

15. TRANSFER BY US

This Franchise Agreement is fully assignable by us (without prior notice to you) and shall inure to the benefit of any assignee(s) or other legal successor(s) to our interest in this Franchise Agreement and we shall only remain responsible and liable for the performance of our obligations under this Franchise Agreement up to the effective date of the assignment. You agree to accept and continue the performance of this Franchise Agreement with any assignee(s) or other legal successor(s) to our interest and recognize and agree that the assignee(s) or other legal successor(s) shall be entitled to all rights and benefits as if it were the original franchisor under this Franchise Agreement. We may also delegate some or all of our obligations under this Franchise Agreement to one or more designees without assigning this Franchise Agreement.

We may change our ownership or form and/or assign this Franchise Agreement and any other agreement to a third party without restriction. After our assignment of this Franchise Agreement to a third party who expressly assumes the obligations under this Franchise Agreement, we no longer will have any performance or other obligations under this Franchise Agreement.

16. TRANSFER BY YOU

16.1 Approval

For purposes of this Franchise Agreement, “Transfer” means any direct or indirect, voluntary or involuntary (including by judicial award, order or decree) assignment, sale, conveyance, subdivision, sublicense or other transfer or disposition of the Franchise Agreement, the Franchised Business (or any

portion thereof), or a direct or indirect ownership interest in an Entity that is the franchisee (or any interest therein), including by merger or consolidation, by issuance of additional securities representing an ownership interest in the Entity that is the franchisee, or by operation of law, will or a trust upon the death of an Owner (including the laws of intestate succession).

Neither you nor any Owner may engage in any Transfer without our prior written approval. Any Transfer without our approval shall be void and constitute a breach of this Franchise Agreement. Our consent to a Transfer shall not constitute a waiver of any claims we may have against you or the Owners, nor shall it be deemed a waiver of our right to demand exact compliance with any of the terms or conditions of the Franchise Agreement by the transferee.

16.2 Our Right of First Refusal

If you or an Owner desires to engage in a Transfer, you or the Owner, as applicable, must obtain a bona-fide, signed written offer from the fully disclosed purchaser and submit an exact copy of the offer to us. We will have 30 days after receipt of the offer to decide whether we will purchase the Franchised Business (our “Right of First Refusal”). If we notify you that we intend to purchase the Franchised Business within such 30-day period, you or the Owner, as applicable, must sell the Franchised Business to us on the same terms as contained in the offer you received; provided that we may substitute cash for any non-cash form of payment proposed in the offer.

We will have at least 30 additional days to conduct a due diligence review and to prepare for closing. You agree to provide us with all information and records we request about the Franchised Business, and we will have the absolute right to terminate the obligation to purchase the Franchised Business for any reason during the due diligence period. You and we will act in good faith to agree on the terms and conditions of the written offer, and closing will take place on the 61st day following our receipt of your offer. We will be entitled to receive from you or the Owner, as applicable, all customary representations and warranties given by you as the seller of the assets or the Owner as the seller of the ownership interest or, at our election, the representations and warranties contained in the offer. If we do not exercise our right of first refusal, you or the Owner, as applicable, may complete the Transfer to the purchaser pursuant to and on the terms of the offer, subject to the requirements of this Section (including our approval of the transferee). However, if the sale to the purchaser is not completed within 120 days after our receipt of the offer, or there is a material change in the terms of the sale, we will again have the Right of First Refusal specified in this Section. If there is any change to the terms of the sale after you submit the bona-fide, signed written offer, then you acknowledge and agree that our Right of First Refusal will restart and you must submit the new written offer to us, and you further agree that the Transfer cannot be completed until you have done so.

Our Right of First Refusal is fully transferable by us to any affiliate or third party.

16.3 Transfer Conditions

We will not unreasonably withhold our approval of any proposed Transfer; provided that the following conditions are all satisfied (“Transfer Conditions”):

16.3.1 Written Notice. You have provided us with written notice of the proposed Transfer at least 45 days before the transaction. You must also submit a copy of the proposed purchase agreement together with all supporting documents and schedules between you and the proposed transferee to us for our review to ensure that the Transfer does not violate any term of this Franchise Agreement.

16.3.2 Qualified Transferee. The proposed transferee is, in our opinion, an individual of good moral character with sufficient business experience, aptitude and financial resources to own and operate a Franchised Business, and otherwise meets all of our then-applicable standards for franchisees.

16.3.3 Terms of the Sale. The purchase price and terms of the proposed transfer must not be so burdensome to the prospective transferee as to impair or threaten the future operation of the Franchised Business.

16.3.4 Monetary Obligations. All of your monetary obligations to us and our affiliates have been paid in full and you and the Owners are in full compliance with the terms of this Franchise Agreement and all other agreements with us or our affiliate(s).

16.3.5 Training. The transferee has (or if the transferee is an Entity, its approved Agency Principal) and its Agents have successfully completed, or made arrangements to attend, the initial training program (and the transferee has paid us the training fee for each new person who must attend training).

16.3.6 Licenses and Permits. The transferee and its owners, to the extent necessary, have obtained all licenses and permits required by applicable law to own and operate the Franchised Business.

16.3.7 New Franchise Agreement. You must request that the transferee be provided with our then-current form of franchise disclosure document. You agree that we will not be liable for any representations that you or your Owners make that are inconsistent with such franchise disclosure document. The transferee and its owners sign our then-current form of franchise agreement and related documents, including, but not limited to, our then-current form of Franchise Owner Agreement or other guaranty (unless we, in our sole discretion, instruct you to assign this Franchise Agreement to the transferee), except that: (i) the Term and successor term(s) shall be the Term and successor term(s) remaining under this Franchise Agreement; and (ii) the transferee does not need to pay a separate initial franchise fee.

16.3.8 Transfer Fee. You pay us a transfer fee of Five Thousand Dollars (\$5,000) if you complete a transfer to another currently operating Renegade franchisee that has successfully completed all of our training programs then in effect. If you complete a transfer to someone not currently operating a Renegade franchisee that then the transfer fee shall be the then-current Initial Franchise Fee (“Transfer Fee”). If we are not offering Renegade Insurance franchises at the time of your Transfer, the Transfer Fee will be the initial franchise fee listed in the most recent franchise disclosure document. You will pay the Transfer Fee to us as follows: (i) a \$1,000 non-refundable deposit at the time of your transfer application request; and (ii) the remaining balance shall be due at or before the time you complete the approved Transfer.

16.3.9 General Release. You and each of your Owners sign a general release in the form we prescribe for all known and unknown claims arising before or contemporaneously with the Transfer. If the proposed transferee has any previous relationship with us or our affiliates, then the proposed transferee must also execute a general release.

16.3.10 Right of First Refusal. We do not elect to exercise our Right of First Refusal.

16.3.11 Subordination. We may, in our sole discretion, require you to enter into an agreement with us to subordinate the transferee’s obligations to you to the transferee’s financial obligations owed to us under the Franchise Agreement.

16.3.12 Broker Costs. You must pay any broker costs, commissions or other placement

fees we incur as a result of the Transfer.

16.3.13 Premises. Your landlord consents to your assignment of the lease for the Premises to the transferee, or the transferee is diligently pursuing an approved substitute location within the Territory.

16.3.14 Remodel. You must remodel your Premises to comply with our then-current standards and specifications, or you obtain a written commitment from the transferee to do so.

16.3.15 Other Conditions. You and each of your Owners agree to comply with all obligations that survive the termination, expiration or Transfer of this Franchise Agreement. The transfer must be made in compliance with any laws that apply to the transfer including all laws governing the offer and sale of franchises. You or the transferring Owner, as applicable, and the transferee have satisfied any other conditions we reasonably require as a condition to our approval of the Transfer.

16.4 Transfer to an Entity

If you entered into this Franchise Agreement as one or more individual(s), you may transfer your ownership interests to an Entity provided that: (i) the Owner or Owners of the Entity are the same persons who signed this Franchise Agreement and (ii) you comply with the Transfer Conditions. Our Right of First Refusal will not apply for a Transfer conducted under this Section and you must reimburse us for all of our fees and costs, including attorney fees (in lieu of the Transfer Fee), associated with your Transfer to the Entity. In lieu of entering into a new Franchise Agreement, you will be required to enter into any required documentation, which may include an approval of transfer agreement, a general release of claims and a Franchise Owner Agreement in the forms we prescribe.

16.5 Death or Disability

Upon the death or disability of you (if you are an individual) or of an Owner (if you are an Entity), your interest in the Franchised Business or the Owner's ownership interest in you, as applicable, must be assigned to a third party or another Owner approved by us within 180 days of such person's death or disability. If you fail to timely do so, then in addition to other remedies under this Franchise Agreement, we may purchase your Franchised Business in accordance with the terms set forth in Section 27 of this Franchise Agreement. For purposes of this Section, a person is deemed to have a disability only if the person has a medical or mental illness, problem or incapacity that would prevent the person from substantially complying with his or her obligations under this Franchise Agreement or otherwise operating the Franchised Business in the manner required by this Franchise Agreement and the Franchise Operations Manual for a continuous period of at least 90 consecutive calendar days, and where recovery within 90 days from the date of determination of disability is unlikely. If the parties disagree as to whether a person is disabled, the existence of disability will be determined by a licensed practicing physician selected by us, upon examination of the person; or if the person refuses to submit to an examination, then (for the purpose of this Section) the person automatically will be considered disabled as of the date of refusal. Your (or the deceased Owner's) estate or legal representative must apply to us for the right to Transfer to the next of kin within 120 calendar days after your or your Owner's death or disability. We may appoint an Interim Manager and charge you the Management Fee in the event the Franchised Business is negatively impacted by such death or disability of Owner.

17. INTELLECTUAL PROPERTY

17.1 Ownership and Use of Intellectual Property

For purposes of this Franchise Agreement, “Intellectual Property” means the Marks, our copyrighted materials, “Confidential Information” (defined below), the System and “Improvements” (defined below). You acknowledge that: (i) we, or our affiliates, if applicable, are the sole and exclusive owner of the Renegade Insurance Intellectual Property and the goodwill associated with the Marks; (ii) your right to use the Intellectual Property is derived solely from this Franchise Agreement; and (iii) your right to use the Intellectual Property is limited to a license granted by us to operate your Franchised Business during the Term pursuant to, and only in compliance with, this Franchise Agreement, the Franchise Operations Manual, and all applicable standards, specifications and operating procedures we prescribe from time to time. You may not use any of the Intellectual Property in connection with the sale of any unauthorized product or service, or in any other manner not expressly authorized by us. Any unauthorized use of the Intellectual Property constitutes an infringement of our rights. You agree to comply with all provisions of the Franchise Operations Manual governing your use of the Intellectual Property. This Franchise Agreement does not confer to you any goodwill, title or interest in any of the Intellectual Property. You agree that during the Term of this Franchise Agreement and after its termination, expiration or Transfer you will not, directly or indirectly, contest our interest in the Intellectual Property.

For purposes of this Franchise Agreement, “Confidential Information” means all of our trade secrets and other proprietary information relating to the development, construction, marketing and/or operation of a Franchised Business, including, but not limited to, methods, techniques, specifications, procedures, policies, marketing strategies and information comprising the System, the Franchise Operations Manual, written directives and all drawings, equipment, computer and point of sale programs (and output from such programs), and any other information, know-how, techniques, material and data imparted or made available by us to you.

For purposes of this Franchise Agreement, “Improvements” means any improvements or additions to the System, marketing, method of operation, or the products or services offered by a Franchised Business.

17.2 Changes to Intellectual Property

We may modify the Intellectual Property at any time in our sole and absolute discretion, including by changing the Marks, the System, our copyrights or the Confidential Information. If we modify or discontinue use of any of the Intellectual Property, then you must comply with any such instructions from us within 30 days, at your expense. We will not be liable to you for any expenses, losses or damages you incur (including the loss of any goodwill associated with a Mark) because of any addition, modification, substitution or discontinuation of the Intellectual Property.

17.3 Use of Marks

You agree to use the Marks as the sole identification of your Franchised Business; provided, however, you must identify yourself as the independent owner of your Franchised Business in the manner we prescribe. You may not use any Marks in any modified form or as part of any corporate name or with any prefix, suffix or other modifying words, terms, designs or symbols (other than logos licensed to you by this Franchise Agreement). You agree to: (i) prominently display the Marks on or in connection with any media advertising, promotional materials, posters and displays, receipts, stationery and forms that we designate, and in the manner we prescribe to give notice of trade and service mark registrations and copyrights; and (ii) obtain any fictitious or assumed name registrations required under applicable law. You may not use the Marks in signing any contract, lease, mortgage, check, purchase agreement, negotiable instrument, or other legal obligation or in any manner that is likely to confuse or result in liability to us for any indebtedness or obligation of yours. You agree that any use of the Marks by you and your Franchised Business shall contribute and inure to our benefit.

Upon our request, you agree to display in a conspicuous location in your Premises, a sign containing a notice stating that your Franchised Business is owned and operated independently by you.

17.4 Use of Confidential Information

You acknowledge that you will use the Confidential Information only in operating the Franchised Business, and you will not disclose Confidential Information to others, except as expressly authorized by this Franchise Agreement. You will take all actions to preserve the confidentiality of all Confidential Information, including safeguarding access to the Franchise Operations Manual. You will not copy or permit copying of Confidential Information. Your obligations under this Section begin when you sign this Franchise Agreement and continue for trade secrets as long as they remain secret, and, for other Confidential Information, for as long as we continue to use the information in confidence (even if edited or revised) plus an additional three years afterwards. We will respond promptly and in good faith to any inquiries you have about continued protection of any Confidential Information.

All data you collect, create, provide or otherwise develop (including, but not limited to, customer information and Customer Lists) is (and will be) owned exclusively by us, and we will have the right to use such data in any manner that we deem appropriate without compensation to you. Copies and/or originals of such data must be provided to us upon our request. We license use of such data back to you, at no additional cost, solely for the Term of this Franchise Agreement and solely for your use in connection with the Franchised Business. You agree to provide us with the information we reasonably require regarding data and cybersecurity requirements. You agree to indemnify us for any loss of data, including, but not limited to, customer information resulting from a breach of such data caused, in whole or in part, by you.

The restrictions on the disclosure and use of the Confidential Information will not apply to disclosure of Confidential Information: (i) made in confidence to a government official, either directly or indirectly, or to an attorney, solely for the purpose of reporting or investigating a suspected violation of law; (ii) made in a complaint or other document filed in a lawsuit or other proceeding, if such filing is made under seal; or (iii) made in cases of suit for retaliation based on the reporting of a suspected violation of law, disclosure of Confidential Information to an attorney, and for use of the Confidential Information in such court proceeding, so long as any document containing the Confidential Information is filed under seal and Confidential Information is not otherwise disclosed pursuant to a court order.

We do not make any representation or warranty that your use of the System and Confidential Information will not infringe on the patent, copyright or other proprietary rights of third parties. You agree that we will have no liability to you if the System and/or any Confidential Information is held not to be secret or confidential or in the event that any infringement of others' proprietary rights occurs because of your use of the System and Confidential Information.

17.5 Improvements

If you conceive of or develop any Improvements, you agree to promptly and fully disclose the Improvements to us without disclosing the Improvements to others. You must obtain our approval before using any such Improvements. Any Improvement we approve may be used by us and any third parties we authorize, without any obligation to pay you royalties or other fees. You must assign all rights to any such Improvement, including the right to grant sublicenses, to us or our designee, without charge. In return, we will authorize you to use any Improvements we or other franchisees develop that we authorize for general use with the operation of a Franchised Business. These obligations shall survive the termination, expiration or Transfer of this Franchise Agreement.

17.6 Notification of Intellectual Property Issues

You must notify us as soon as possible, but no later than three business days of any: (i) apparent infringement of any of the Intellectual Property; (ii) challenge to your use of any of the Intellectual Property; or (iii) claim by any person of any rights in any of the Intellectual Property. You may not communicate with any person other than us and our counsel in connection with any such infringement, challenge or claim. We will have sole discretion to take such action as we deem appropriate. We have the right to exclusively control any litigation, Patent and Trademark Office proceeding, or other proceeding arising out of any such infringement, challenge or claim. You agree to execute any and all instruments and documents, render such assistance, and do such acts and things as may, in the opinion of our counsel, be necessary or advisable to protect and maintain our interest in any such litigation, Patent and Trademark Office proceeding, or other proceeding, or to otherwise protect and maintain our interest in the Intellectual Property.

18. BRAND COVENANTS

18.1 Reason for Covenants

The covenants in this Section 18 shall be referred to as the “Brand Covenants.”

You acknowledge that the System is distinctive and has been developed by us and/or our affiliates at great effort, time and expense, and that the Intellectual Property and the training and assistance we provide would not be acquired except through implementation of this Franchise Agreement. You also acknowledge that competition by you, the Owners, or persons associated with you or the Owners (including family members) could jeopardize the entire System because you and the Owners have received an advantage through knowledge of our day-to-day operations and Confidential Information related to the System. Accordingly, you and the Owners agree to comply with the Brand Covenants described in this Section to protect the Intellectual Property and our System.

18.2 Unfair Competition During the Term

For purposes of this Franchise Agreement, “Competitive Business” means any business that: (i) sells or offers to sell products the same as or similar to the type of products sold by the Franchised Business; or (ii) provides or offers to provide services the same as or similar to the type of services sold by the Franchised Business, but excludes a Franchised Business operating under a franchise agreement with us. A Competitive Business shall not include ownership of up to five percent (5%) of any publicly-held company or mutual fund that owns, operates, has an interest in, or controls any business that otherwise would meet the definition of a Competitive Business.

For purposes of this Franchise Agreement, “Referral Sources” refers to any mortgage specialist or professional, mortgage banker, loan officer, real estate agent, or any other person employed by or working in any capacity with any entity that has provided two (2) or more referrals to the Franchisee’s Franchised Business or to Renegade Insurance Franchising LLC or its affiliates of clients who successfully purchased insurance products during the prior twenty-four (24) month period with whom you had contact as a result of or through his or her employment in the Franchisee’s Franchised Business.

You agree not to compete with us during the Term by engaging in any of the following activities (“Prohibited Activities”): (i) owning, operating, or having any other interest (as an owner, partner, director, officer, employee, manager, consultant, shareholder, creditor, representative, agent, or in any similar capacity) in any Competitive Business; (ii) diverting or attempting to divert any business from us (or one of our affiliates or franchisees); (iii) inducing any customer of ours (or of one of our affiliates’ or

franchisees’) to transfer their business to you (for any purpose other than for business activities relating to your Franchised Business during the Term of this Franchise Agreement) or to any other person that is not then a franchisee of ours; (iv) communicating or otherwise engaging in any business with an Approved Carrier (other than engaging in activities related to the operation of your Franchised Business during the term); (v) communicating or otherwise engaging in any business with Referral Sources (other than engaging in activities related to the operation of your Franchised Business during the Term of this Franchise Agreement); and (vi) communicating or otherwise engaging in any business with Prospective Clients (other than engaging in activities related to the operation of your Franchised Business during the Term of this Franchise Agreement).

18.3 Unfair Competition After the Term

For purposes of this Section, the “Restricted Period” means a period of 3 years after the termination, expiration or Transfer of this Franchise Agreement. For purposes of this Section, the “Restricted Territory” means the geographic area within: (i) a 25-mile radius of the Franchised Business; and (ii) a 25-mile radius from all other Renegade Insurance businesses that are operating under construction as of the date of the termination, expiration or Transfer of this Franchise Agreement. For purposes of this section, “Prospective Client” refers to any person or entity that received a quote insurance from the Franchisee’s Franchised Business at any time in the prior twelve (12) month period or any person or entity whose information was provided to the Franchisee’s Franchised Business at any time during the prior twelve (12) months;

During the Restricted Period, you agree that you will not engage in any Prohibited Activities within the Restricted Territory and that you will cause each of your Owners to not engage in any Prohibited Activities within the Restricted Territory. If you or any Owner engages in a Prohibited Activity within the Restricted Territory during the Restricted Period, then the Restricted Period applicable to you (and applicable to each non-compliant Owner under the Franchise Owner Agreement) will be extended by the period of time during which you or the non-compliant Owner, as applicable, engaged in the Prohibited Activity.

18.4 Employees and Others

Any employee, independent contractor, any Owners’ spouse, and, if you are an Entity, any officer that does not own equity in you must sign our current System Protection Agreement. You must ensure that all other persons associated with you or your Franchised Business who may have access to our Confidential Information, and who are not required to sign a System Protection Agreement, sign the Confidentiality Agreement before having access to our Confidential Information. You must use your best efforts to ensure these individuals comply with the terms of the Confidentiality Agreements and System Protection Agreements, and you must immediately notify us of any breach that comes to your attention. You agree to reimburse us for all expenses we incur in enforcing a Confidentiality Agreement or System Protection Agreement, including reasonable attorney fees and court costs.

18.5 Covenants Reasonable

The parties agree that the Brand Covenants will be construed as independent of any other covenant or provision of this Franchise Agreement. It is the parties’ intent that the provisions of this Section be judicially enforced to the fullest extent permissible under applicable law. If all or any portion of any Brand Covenant is held unreasonable or unenforceable by a court or agency having valid jurisdiction in a final decision to which we are a party, you agree to be bound by any lesser covenant subsumed within the terms of such Brand Covenant that imposes the maximum duty permitted by law, as if the resulting Brand Covenant were separately stated in and made a part of this Section. Accordingly, the parties agree that any reduction in scope or modification of any part of the non-competition provisions contained herein shall not

render any other part unenforceable. You acknowledge and agree that: (i) the terms of this Franchise Agreement are reasonable both in time and in scope of geographic area; (ii) our use and enforcement of covenants similar to those described above with respect to other “Renegade Insurance” franchisees benefits you and the Owners because it prevents others from unfairly competing with your Franchised Business; and (iii) you and the Owners have sufficient resources and business experience and opportunities to earn an adequate living while complying with the terms of this Franchise Agreement. You hereby waive any right to challenge the terms of the Brand Covenants as being overly broad, unreasonable or otherwise unenforceable.

We have the right, in our sole discretion, to unilaterally reduce the scope of all or part of any Brand Covenant without your consent (before or after any dispute arises), effective when we give you written notice of this reduction, and you agree to comply with any modifications to the Brand Covenants.

18.6 Breach of Covenants

You agree that failure to comply with the terms of Brand Covenants will cause substantial and irreparable damage to us and/or other “Renegade Insurance” franchisees for which there is no adequate remedy at law. Therefore, you agree that any violation of the terms of this Section 18 will entitle us to injunctive relief. We may apply for such injunctive relief without bond, but upon due notice, in addition to such further and other relief as may be available at equity or law, and the sole remedy of yours, in the event of the entry of such injunction will be the dissolution of such injunction, if warranted, upon hearing duly held (all claims for damages by reason of the wrongful issuance of any such injunction being expressly waived hereby). Notwithstanding the foregoing, if a court requires the filing of a bond, the parties agree that the amount of the bond shall not exceed \$1,000. None of the remedies available to us, at law or in equity, under this Franchise Agreement are mutually exclusive, and may be combined with others, including injunctive relief, specific performance, and recovery of monetary damages. Any claim, defense or cause of action you or an Owner may have against us, regardless of cause or origin, cannot be used as a defense against our enforcement of the Brand Covenants.

19. INSURANCE

Before your Franchised Business first opens for business, you will obtain the types and amounts of insurance specified in this Section. You will maintain all required insurance in force during the Term of this Franchise Agreement, and you will obtain and maintain any additional or substituted insurance coverage, limits or amounts as we may periodically require. Your compliance with these insurance provisions does not relieve you of any liability under any indemnity provisions of this Franchise Agreement. We reserve the right to require you to purchase some or all of the required policies from our affiliates.

You must obtain and maintain the following insurance: (i) standard Business Owners Policy providing coverage for the Franchised Business and its premises and operation with liability limits of not less than \$1,000,000 per occurrence and \$1,000,000 aggregate; the policy must also include a hired and non-owned automobile liability endorsement, covering liability arising from the use of vehicles not owned by you but used in the operation of your Franchised Business; and (ii) professional liability insurance (E&O) providing coverage for loss or damage arising out of an act or omission by you or your employees, with a minimum of \$1,000,000 of coverage for every \$10,000,000 of annual written premium by the Franchised Business with a floor of \$1,000,000 of coverage and a maximum deductible of \$15,000 allowed. You will be responsible for taking commercially reasonable steps to protect any personal or confidential information that you may collect or store (see also Subsection 17.4). Accordingly, we recommend, but do not require, that you have both data theft coverage and cybersecurity coverage with limits of liability of not less than \$1,000,000.

We may also require you to purchase the following insurance as required in the Franchise Operations Manual: (i) statutory workers' compensation insurance and employer's liability insurance for a minimum limit equal to at least the greater of \$100,000 or the amounts required by your umbrella carrier; (ii) property insurance providing coverage for direct physical loss or damage to real and personal property for all-risk perils, including the perils of flood and earthquake that values property (real and personal) on a new replacement cost basis without deduction for depreciation and the amount of insurance shall not be less than 90% of the full replacement value of the Franchised Business, its furniture, fixtures, equipment, and stock (real and personal property); and (iii) commercial umbrella liability insurance with limits which bring the total of all primary underlying coverages (commercial general liability, comprehensive automobile liability, and worker's compensation insurance and employer's liability insurance) to not less than \$2,000,000 total limit of liability and (iv) any other insurance coverage that is required by the Franchise Operations Manual or federal, state, or municipal law. Each insurance policy required under the Franchise Agreement must be primary and non-contributory basis, must contain endorsements waiving rights of subrogation, where permitted by law.

Our insurance requirements are subject to change during the Term of this Franchise Agreement, and you agree to comply with each such change. You agree to provide us a copy of your Certificate of Insurance or other proof of coverage before opening, within ten days of any renewal of a policy, and at any other time on demand. You agree to obtain these insurance policies from insurance carriers rated "A" or better by A.M. Best & Company, Inc. and that are licensed and admitted in the state in which you operate your Franchised Business. All insurance policies (except for employment liability insurance policies) must be endorsed to: (i) name us, any affiliate we require, and our members, officers, directors and employees as additional insureds ("Additional Insureds"); (ii) contain a waiver by the insurance carrier of all subrogation rights against us; and (iii) provide that we receive 30-days' prior written notice of the termination, expiration, cancellation or modification of the policy. If any of your policies fail to meet these criteria, then we may disapprove the policy and you must immediately find additional coverage with an alternative carrier satisfactory to us. Upon ten days' notice to you, we may increase the minimum protection requirement as of the renewal date of any policy and require different or additional types of insurance at any time, including excess liability (umbrella) insurance, to reflect inflation, identification of special risks, changes in law or standards or liability, higher damage awards, or other relevant changes in circumstances.

If you fail to maintain any required insurance coverage, we have the right to obtain the coverage on your behalf (which right shall be at our option and in addition to our other rights and remedies in this Franchise Agreement), and you must promptly sign all applications and other forms and instruments required to obtain the insurance and pay to us, within ten days after invoicing, all costs and premiums we incur, plus a twenty percent (20%) administrative surcharge.

20. REPORTING REQUIREMENTS

20.1 Books and Records

You agree to record all transactions and Gross Revenue of your Franchised Business in the manner we specify. You agree to prepare and maintain for at least seven years after their preparation, complete and accurate books, records, accounts and tax returns pertaining to your Franchised Business including a list of all customers that your Franchised Business does business with and all contracts that your Franchised Business enters into. You must send us copies of your books, records, customer data and contracts within five days of our request. This obligation survives the expiration, termination or Transfer of this Franchise Agreement.

20.2 Reports

You will prepare and submit other reports and information about your operations as we may request in writing or as required by the Franchise Operations Manual. You will submit all required reports in the formats and by the due dates specified in the Franchise Operations Manual. We may modify the deadline days and times for submission of all reports. If you do not submit any report by the due date, we will debit your Franchise Account a late fee of \$200 per occurrence and \$200 per week until you submit the required report. We may require, in our sole discretion, that certain reports be certified as accurate and complete by you, your owners or your chief financial officer, and that they be submitted in certain methods or formats. If requested by us, your profit and loss statements and balance sheets must be certified by a certified public accountant at your expense. You must also make your certified public accountant available and cover the cost for him or her to consult with us concerning these statements and balance sheets.

20.3 Financial and Tax Statements

You will deliver a balance sheet, profit and loss statement, statement of cash flows and explanatory footnotes prepared under generally accepted accounting principles applied on a consistent basis (“Financial Statements”) to us within the time period required by the Franchise Operations Manual. You must also prepare annual Financial Statements within 30 days of the end of your fiscal year. All Financial Statements must be in the form specified by us and must conform to our standard chart of accounts as prescribed by us. We have the right to use such Financial Statements in our franchise disclosure document to make financial performance representations and to share these reports on a system-wide intranet or other similar means.

You must also provide us with complete signed copies of all state sales tax returns and state and federal income tax returns covering the operation of the Franchised Business within 30 days of filing. If you do not submit the Financial Statements or tax returns to us by the deadline, you will be required to pay a late fee of \$50 per occurrence and \$50 per week until you submit required Financial Statements or tax returns.

20.4 Legal Compliance

You must secure and maintain in force all required licenses, permits and regulatory approvals for the operation of your Franchised Business. You must also operate and manage your Franchised Business in full compliance with all applicable laws, ordinances, rules and regulations, and are solely responsible for complying with all federal, state and local tax laws. You also agree to timely pay all applicable federal, state and local taxes, and timely file all returns, notices and other forms required to comply with all federal, state and local tax laws in connection with the operation of the Franchised Business. It is your responsibility to make sure that you comply with all laws that are applicable to the Technology.

You must notify us in writing within three business days of the beginning of any action, suit, investigation or proceeding, or of the issuance of any order, writ, injunction, disciplinary action, award or decree of any court, agency or other governmental instrumentality, which may adversely affect the operation of your Franchised Business or your financial condition. You must immediately deliver to us a copy of any inspection report, warning, certificate or rating by any governmental agency involving any health or safety law, rule or regulation that reflects a claim you have failed to fully comply with the law, rule or regulation.

You agree to comply, and to assist us to the fullest extent possible in our efforts to comply, with Anti-Terrorism Laws (defined below). In connection with that compliance, you certify, represent and warrant that none of your property or interests is subject to being blocked under, and that you and the owners

otherwise are not in violation of, any of the Anti-Terrorism Laws. “Anti-Terrorism Laws” mean Executive Order 13224 issued by the President of the United States, the USA PATRIOT Act, and all other present and future federal, state and local laws, ordinances, rules, regulations, policies, lists and other requirements of any governmental authority addressing or in any way relating to terrorist acts and acts of war. Any violation of the Anti-Terrorism Laws by you or the Owners, or any blocking of your or the Owners’ assets under the Anti-Terrorism Laws, shall constitute good cause for immediate termination of this Franchise Agreement.

21. INSPECTION AND AUDIT

21.1 Inspections

To ensure compliance with this Franchise Agreement, we or our representatives will have the right to enter your Premises, evaluate your Franchised Business operations, and inspect or examine your books, records, accounts and tax returns. We may also interview personnel and customers of the Franchised Business. Our evaluation may include observing or participating during business hours. We may conduct our evaluation at any time and without prior notice. During the course of any inspection, we and our representatives will use reasonable efforts to minimize our interference with the operation of your Franchised Business, and you agree to cooperate and ensure that your employees and independent contractors cooperate and not interfere with our inspection. You consent to us accessing your books and records and Technology and retrieving any information we deem appropriate in conducting the inspection.

If any such inspection indicates any deficiency or unsatisfactory condition, including quality, cleanliness, service, health and authorized product line, we will notify you in writing of your noncompliance with the System, Franchise Operations Manual, or this Franchise Agreement and you shall promptly correct or repair such deficiency or unsatisfactory condition within the period of time that we designate. You must reimburse us for our actual costs for any action we take to correct the deficiency or unsatisfactory condition and any costs we incur to reinspect your Franchised Business to confirm the deficiency is cured. In addition, if you fail any cleanliness inspection or other inspection or audit that we or our designee, any public health and safety agency conducts, you will be required to undergo an additional inspection or audit at your sole expense. We may require you to take, and you agree to take, immediate corrective action, which action may include temporarily closing the Franchised Business.

21.2 Audit

We have the right, at any time, to have an independent audit made of the books and financial records of your Franchised Business. You agree to fully cooperate with us and any third parties we hire to conduct the audit. Any audit will be performed at our cost and expense. However, you agree to reimburse us for the cost of the audit and inspection, including reasonable accounting, legal, travel and lodging expenses if the audit: (i) is necessitated by your failure to provide the information requested or to preserve records, or file reports as required by this Franchise Agreement; or (ii) reveals an understatement of any amount due to us by at least two percent (2%) in any week, in which case you must also pay any amount owed to us plus 1.5% monthly interest, including any related expenses. The audit cost reimbursements will be due ten days after invoicing. Accepting reimbursements for our audit costs does not waive our right to terminate this Franchise Agreement.

22. INDEMNITY

22.1 Your Indemnification of Us

Independent of your obligation to procure and maintain insurance, you and your Owners will indemnify, defend and hold us and our affiliates, the respective officers, directors, managers, partners, shareholders, members, employees, agents and contractors of these entities, and the successors, assigns, personal representatives, heirs and legatees of all of these persons or entities (collectively, the “Indemnified Parties”) harmless, to the fullest extent permitted by law, from and against all expenses, losses, payments or obligations to make payments either (i) to or for third party claimants by any and all Indemnified Parties, including refunds, or (ii) incurred by any and all Indemnified Parties to investigate, take action, respond to or defend a matter, including investigation and trial charges, costs and expenses, fees, fees paid to professionals, attorney fees, experts’ fees, court costs, settlement amounts, judgments and costs of collection (collectively, “Losses and Expenses”), incurred by any Indemnified Parties for any investigation, claim, action, suit, demand, administrative or alternative dispute resolution proceeding, actually or allegedly, directly or indirectly, relating to, arising out of, or resulting from or in connection with: any transaction, occurrence, product or service involving the Franchised Business or this Franchise Agreement; your employment or other contractual relationship with your employees, workers, managers, or independent contractors, including but not limited to any allegation, claim, finding, or ruling that we are an employer or joint employer of your employees; your marketing, selling, or providing of items and services; and any breach of violation of any agreement (including this Franchise Agreement), or any law, regulation or ruling, by any act, error or omission (active or passive) of you, any party associated with you, or any of your or your affiliates’ owners, officers, directors, managers, employees, owners and agents, including when any of the Indemnified Parties is alleged or proven to be negligent.

You agree to give us notice of any action, suit, proceeding, claim, demand, inquiry or investigation described above. The Indemnified Parties shall have the right, in their sole discretion to: (i) retain counsel of their own choosing to represent them with respect to any claim; and (ii) control the response thereto and the defense thereof, including the right to enter into an agreement to settle such claim. You may participate in such defense at your own expense. You agree to give your full cooperation to the Indemnified Parties in assisting the Indemnified Parties with the defense of any such claim, and to reimburse the Indemnified Parties for all of their costs and expenses in defending any such claim, including court costs and reasonable attorney fees, within ten days of the date of each invoice delivered by such Indemnified Party to you enumerating such costs, expenses and attorney fees.

22.2 Our Indemnification of You

Provided that you are not in default under this Franchise Agreement or any other agreement with us, we will indemnify you and hold you harmless for, from and against any and all costs and expenses incurred by you as a result of or in connection with any claim asserted against you based upon the violation of any third party’s intellectual property rights caused by your use of our Marks in strict compliance with the terms of this Franchise Agreement and Franchise Operations Manual. You must promptly notify us of any such claim and fully cooperate with us in the defense of such claim.

23. TERMINATION BY YOU

You may terminate this Franchise Agreement if you are in full compliance and we breach this Franchise Agreement and fail to cure the breach within 60 days after you send us a written notice specifying the nature of the breach. You may also terminate this Franchise Agreement if you and we mutually agree, in our sole discretion, which may be withheld, in writing to terminate this Franchise Agreement. In such an event, you

and we will be deemed to have waived any required notice period. If you terminate this Franchise Agreement, you must still comply with your post-termination obligations described below and all other obligations that survive the expiration or termination of this Franchise Agreement.

24. TERMINATION BY US

The rights to terminate the Franchise Agreement in the Section shall be referred to as our “Termination Rights.”

24.1 Automatic Termination Without Notice

You shall be in default under this Franchise Agreement, and we may immediately terminate all rights granted to you by this Franchise Agreement without notice if (i) you file or cause to be filed a petition in bankruptcy or you are adjudicated bankrupt or judicially determined to be insolvent (subject to any contrary provisions of any applicable state or federal laws); or (ii) you admit to your inability to meet your financial obligations as they become due, or make a disposition for the benefit of its creditors (unless prohibited by law); or (iii) a receiver or custodian (permanent or temporary) is appointed for any of your assets or property; or (iv) a final judgment in excess of \$10,000 against you remains unsatisfied or of record for sixty (60) days or longer (unless a bond is filed or other steps are taken to effectively stay enforcement of such judgment), except that we may provide you with additional time to satisfy the judgment if you demonstrate that you are using commercially reasonable efforts to resolve the issues related to the judgment.

24.2 Option to Terminate Without Opportunity to Cure

We may, in our sole discretion, terminate this Franchise Agreement immediately upon written notice to you, without opportunity to cure, upon the occurrence of any of the following events, each of which constitute events of default under this Franchise Agreement.

24.2.1 Failure to Open. If you fail to open your Franchised Business within the time period required.

24.2.2 Material Misrepresentation. If you or any Owner commits any fraud or makes any material misrepresentation to us, whether occurring before or after the Effective Date.

24.2.3 Violation of Law. If you fail, for a period of 10 days after having received notification of noncompliance from us or any governmental or quasi-governmental agency or authority, to comply with any federal, state or local law or regulation applicable to the operation of the Franchised Business.

24.2.4 Criminal Offense. If you or any of your Owners, officers, directors, or key employees is convicted of or pleads guilty or nolo contendere to a felony or any other crime or offense that is reasonably likely, in our sole opinion, to adversely affect our reputation, the System, or the Marks. If the crime or offense is committed by an Owner other than an Agency Principal, then we may, in our sole discretion, terminate if such Owner fails to sell its ownership interest in the Entity to any of the other Owners within 30 days after the conviction or guilty plea, whichever first occurs.

24.2.5 Under-Reporting. If an audit or investigation discloses that you have knowingly maintained false books or records, or submitted false reports to us, or knowingly understated its Gross Revenue or withheld the reporting of same, or, if, on two or more occasions in any single 24 month period, any audits or other investigations reveals an under-reporting or under-recording error of two percent (2%)

or more, or on any single occasion any audit or other investigation reveals an under-reporting or under-recording of five percent (5%) or more.

24.2.6 Intellectual Property Misuse. If you misuse or make any unauthorized use of the Marks or otherwise impair the goodwill of our rights, or you take any action which reflects unfavorably upon the operation and reputation of the Franchised Business, the System, or the “Renegade Insurance” brand generally. If your employees or independent contractors engage in any of the same actions described above, unless you shall have exercised your best efforts to prevent such disclosures or use.

24.2.7 Health or Safety Violations. If you manage or operate your Franchised Business in a manner that presents a health or safety hazard to your customers, employees or the public.

24.2.8 Abandonment. If you abandon or fail to operate your Franchised Business for three consecutive business days unless you had received our prior written authorization to do so.

24.2.9 Failure to Pay. If you and/or your Owners fail to pay any amount owed to us or an affiliate of ours within ten days after receipt of a demand for payment, including any amount financed through any promissory note by you and/or any of your Owners.

24.2.10 Unauthorized Transfer. If you attempt to sell, Transfer, encumber or otherwise dispose of any interest in you, this Franchise Agreement or the Franchised Business in violation of Section 16 of this Franchise Agreement.

24.2.11 Brand Covenants. If you or any of your Owners violates any of the Brand Covenants.

24.2.12 License/Permits. If a regulatory authority suspends or revokes a license or permit held by you or an Owner that is required to operate the Franchised Business, even if you or the Owner still maintain appeal rights.

24.2.13 Failure to Complete Initial Training. If you or any required attendee fails to attend and complete the initial training program within the time period prescribed in this Franchise Agreement.

24.2.14 Repeated Defaults. If you commit a default of any obligation under this Franchise Agreement and have previously received two or more written notices of default from us within the preceding 12 months, regardless of whether any default is cured.

24.2.15 Cross Default. If we terminate any other agreement between you and us, or if any affiliate of ours terminates any agreement between you and the affiliate because of your default.

24.2.16 Franchise Owner Agreement Default. If any Owner, or the spouse of any Owner, breaches a Franchise Owner Agreement.

24.2.17 Premises Issues. If: (i) if you fail to secure a fully executed lease within the time period required; or (ii) the Premises or your assets are seized, taken over or foreclosed by a government official in the exercise of its duties, or by a creditor or lienholder provided that a final judgment against you remains unsatisfied for 30 days (unless a supersedeas or other appeal bond has been filed); or (iii) a levy of execution of attachment has been made upon the license granted by this Franchise Agreement or upon any property used in the Premises, and it is not discharged within five days of such levy or attachment; or (iv) you permit a mechanics lien to be recorded against the Premises or any equipment at the Premises which is not released within 60 days, or if any person commences any action to foreclose on the Premises or said

equipment; or (v) a condemnation or transfer in lieu of condemnation has occurred; or (vi) if you default under the lease for your Premises and you do not cure the default within the cure period set forth by the landlord or your lease is otherwise terminated due to your default.

24.2.18 Harassment. If we receive credible evidence, which we verify to our reasonable satisfaction, that you or any of your Owners or Agency Principals (regardless of whether such act constitutes a crime) has sexually harassed or intimidated any individual, has engaged in racial, ethnic, religious, sexual or other offensive discrimination against any individual or group, has engaged in conduct that is unethical in relation to the culture and business values on which the System is founded, or has engaged in any other activity or business practice, any of which we believe is reasonably likely to have an adverse effect on the System, the Marks, the goodwill associated therewith, or our interest therein, or our owners, directors, officers or employees.

24.2.19 Unapproved Carriers, Services and Products. If your Franchised Business offers or sells any Prohibited Insurance Products, other unapproved products or services, or services through unapproved Insurance Carriers or Brokers.

24.3 Termination with Notice and Opportunity to Cure

In addition to our Termination Rights, we may, in our sole discretion, terminate this Franchise Agreement upon 30 days' written notice if you or an Owner fails to comply with any other provision of this Franchise Agreement (including failure to comply with any provision in the Franchise Operations Manual) or any other agreement with us, unless such default is cured, as determined by us in our sole discretion, within such 30-day notice period, each of which shall constitute an event of default under this Franchise Agreement. If we deliver a notice of default to you pursuant to this Section, we may suspend performance of any of our obligations under this Franchise Agreement until you fully cure the breach.

25. POST TERM OBLIGATIONS

The obligations contained in this Section 25 shall be referred to as your "Post Term Obligations." After the termination, expiration or Transfer of this Franchise Agreement, you agree to undertake each and every one of the obligations listed in this Section.

25.1 Cease Operations

Immediately cease to operate the Franchised Business under this Franchise Agreement and the System. You agree to not hold yourself out to the public as a present or former franchise owner of the Franchised Business.

25.2 Intellectual Property

Immediately cease to use the Intellectual Property in any manner whatsoever and not use any trademarks or trade names that may be confusingly similar to the Intellectual Property. You acknowledge and agree that any continued use of the Marks would constitute trademark infringement.

25.3 Monetary Obligations

Pay us all amounts you owe us and our affiliates within 30 days.

25.4 Surviving Covenants

Comply with all covenants described in this Section and otherwise in this Franchise Agreement that apply after the expiration, termination or Transfer of this Franchise Agreement or of an ownership interest by an Owner.

25.5 Branded Items

Return all copies of the Franchise Operations Manual, or any portions thereof, as well as all signs, sign faces, brochures, advertising and promotional materials, forms and any other materials bearing or containing any of the Marks, our copyrights or other identification relating to a Franchised Business, unless we allow you to Transfer such items to an approved transferee.

25.6 Technology and Data

Return all copies of any software we license to you (and delete all such software from your computer memory and storage), provide us the then-current Customer List and contracts that your Franchised Business has entered into and transfer all login information and data from any Technology, social media accounts and email addresses from your Franchised Business.

25.7 Entity Name

Ensure that any names or registrations related to your use of the Marks are canceled.

25.8 Discontinue and Redirect All Listings and Forward Mail

Immediately cease using all telephone numbers and online and offline listings used in connection with the operation of the Franchised Business and direct the telephone company and any online or offline directory or other services to transfer all such numbers and listings to us or our designee, or if we direct, to disconnect the numbers. In addition, you shall set up mail forwarding from the former Renegade Location as directed by us.

25.9 Identifiers and Advertisements

Immediately stop using all telephone numbers, advertisements, domain names and social media accounts associated with the Franchised Business. Notify all telephone companies, listing agencies, social media companies and domain name registration companies (collectively, the “Agencies”) of the termination or expiration of your right to use the following, and immediately transfer to us: (A) the telephone numbers, accounts and/or domain names, if applicable, related to the operation of your Franchised Business; and (B) any online listings associated with the Marks (you hereby authorize the Agencies to transfer such telephone numbers, domain names and listings to us and you authorize us, and appoint us and any officer we designate as your attorney-in-fact to direct the Agencies to transfer the telephone numbers, domain names and listings to us if you fail or refuse to do so).

25.10 Modifications

Remove all trade dress, equipment, software and property owned by us and make such modifications and alterations to the Premises that are necessary or that we require to prevent any association between us or the System and any business subsequently operated by you or any third party using any of the inventory,

vehicles, or equipment used in the operation of the Franchised Business; provided, however, that this subsection shall not apply if your Franchised Business is transferred to an approved transferee or if we exercise our right to purchase your entire Franchised Business. If you fail to do so, you must pay us any expenses we incur to de-identify your Premises.

25.11 Customers

We may contact customers of your Franchised Business, or allow other Renegade Insurance businesses to contact customers of your Franchised Business, and offer such customers continued rights to use one or more Renegade Insurance businesses (including, other franchises, us or our affiliates) on such terms and conditions we deem appropriate, which in no event will include assumption of any then-existing liability arising or relating to those customers or act or failure to act by you or your Franchised Business.

25.12 Compliance Evidence

Provide us with written satisfactory evidence of your compliance with the above obligations within 30 days after the effective date of the termination, expiration or Transfer of this Franchise Agreement.

25.13 Damages, Costs and Expenses

In the event of termination for any default by you, you shall promptly pay to us all damages, costs and expenses, including reasonable attorneys' fees, incurred by us as a result of the default, including but not limited to any costs incurred by us in curing said default on your behalf, which obligation shall give rise to and remain, until paid in full, a lien in favor of us against any and all of your personal property, furnishings, equipment, signs, fixtures and inventory related to the operation of the premises.

25.14 Perform all Offboarding Duties

Execute from time to time any necessary papers, documents, and assurances to effectuate the intent of this Section, and otherwise comply with our offboarding process.

25.15 Obtain E&O Tail Policy

Obtain a three (3) year Errors & Omissions tail policy from a provider designated by us, at your expense. The three-year period will be following the date of termination, expiration and non-renewal, or Transfer.

25.16 Execute a General Release

Execute a general release in a form satisfactory to us, of any and all claims against us, our affiliates and their officers, directors, attorneys, shareholders, and employees, in their corporate and individual capacities.

26. POST-TERM EXTENDED EARNINGS

26.1 Eligibility for Post-Term Extended Earnings

If you have fulfilled all conditions and are eligible to enter into a Successor Franchise Agreement under the terms of this Franchise Agreement, but elect not to do so, then upon expiration of this Franchise Agreement you may be entitled to receive certain post-expiration compensation from us, which

compensation is referred to herein as “Post-Term Extended Earnings.” Post-Term Extended Earnings can only be earned when you are eligible but elect not to renew this Franchise Agreement and you acknowledge and agree that any right to receive Post-Term Extended Earnings automatically becomes null and void in the event of a Transfer or gift of the Franchised Business or in the event we terminate this Franchise Agreement for cause. Notwithstanding anything to the contrary, you acknowledge and agree that we own all Customer Lists and expirations of your Franchised Business.

26.2 Calculating Post-Term Extended Earnings

If you are eligible, the total Post-Term Extended Earnings payable to you shall be an amount equal to one hundred and fifty percent (150%) of that portion of the Franchisee Payment to you pursuant to this Franchise Agreement on account of Renewal Policies during the twelve (12) months immediately preceding the non-renewal of this Franchise Agreement.

26.3 When Post-Term Extended Earnings are Paid

If you are eligible, your Post-Term Extended Earnings shall be paid by us to you in thirty-six (36) monthly installments, commencing with the first month following the effective date of expiration and non-renewal of this Franchise Agreement, and shall be payable via electronic funds transfer to an account designated in writing by you.

26.4 Us to Provide Calculations

If you are eligible, within ten (10) days of the expiration and non-renewal of this Franchise Agreement, we shall provide you with written Notice of our calculations (together with such supporting documentation as we deem appropriate) of your Post-Term Extended Earnings and the monthly payments to be made to you pursuant to this Section, and the first twelve (12) payments shall be in equal amounts and shall equal one third (33.3%) of the total Post-Term Extended Earnings, as determined based on this initial calculation.

26.5 First Recalculation

One (1) year following the date of the expiration and non-renewal of this Franchise Agreement, we shall recalculate the total Post-Term Extended Earnings for the purposes of determining the next twelve (12) payments, and we shall have the right to reduce the total Post-Term Extended Earnings payable to you by an amount equal to that portion of the total Post-Term Extended Earnings attributable to commissions paid on any Policy, which does not renew in the one (1) year following the expiration and non-renewal of this Franchise Agreement. You expressly acknowledge that we will not be responsible for any policies that fail to renew, regardless of the reason for non-renewal.

26.6 Second Recalculation

One (1) year following the date of expiration and non-renewal of this Franchise Agreement, we shall perform an additional recalculation of the Post-Term Extended Earnings payable to you for the purpose of taking into account the Renewal Policies from clients generated by you that were considered New Business during the twelve (12) months immediately preceding expiration and non-renewal. The recalculated total Post-Term Extended Earnings shall be an amount equal to one hundred and fifty percent (150%) of the portion of the Franchisee Payment that would have been paid to you pursuant to this Franchise Agreement on Renewal Policies generated by you during the twelve (12) months immediately following the expiration and non-renewal of this Franchise Agreement. The amounts payable to you during

installment period months thirteen (13) through twenty-four (24) shall then be revised to reflect twelve (12) equal payments based on the recalculated total Post-Term Extended Earnings divided by the thirty-six (36) month installment period.

26.7 Third Recalculation

Two (2) years following the date of the expiration and non-renewal of this Franchise Agreement, we shall recalculate the total Post-Term Extended Earnings for the purposes of determining the final twelve (12) payments, and we shall have the right to reduce the total Post-Term Extended Earnings payable to you by an amount equal to that portion of the total Post-Term Extended Earnings attributable to commissions paid on any Policy, which does not renew in the second year following the expiration and non-renewal of this Franchise Agreement. You expressly acknowledge that we will not be responsible for any policies that fail to renew, regardless of the reason for non-renewal.

26.8 Illustrative Calculation

For purposes of illustration, the portion of the Franchisee Payment owed to Franchisee on account of Renewal Policies during the 12 months immediately preceding the expiration and non-renewal of this Agreement by Franchisee is \$450,000. To calculate Post-Term Extended Earnings, this amount (\$450,000) is multiplied by 150% to arrive at \$675,000, which is then divided by 36 to determine the monthly payment amount for the first 12 months, which would be \$18,750.

After 12 months, and after performing the recalculations described in Sections 26.5 and 26.6 above, the adjusted amount that would have been made as a Franchisee Payment to Franchisee on account of Renewal Policies is \$475,000 (taking into account rate changes, book maturity, retention as well as New Business Policies from the initial calculation which are now renewing). That amount is then multiplied by 150% to arrive at \$712,500, which is then divided by 36 to determine the amount of monthly payments for months 13-24, which would be \$19,791.67.

After 24 months, and after performing the recalculations described in Section 26.7 above, the adjusted amount that would have been made as a Franchisee Payment to Franchisee on account of Renewal Policies is \$500,000 (taking into account rate changes, book maturity, and cancellations). That amount is then multiplied by 150% to arrive at \$750,000, which is then divided by 36 to determine the amount of monthly payments for months 25-36, which would be \$20,833.33.

26.9 When Post-Term Extended Earnings Terminate

Notwithstanding the foregoing, all of your rights to receive the Post-Term Extended Earnings shall immediately terminate, upon written notice from Us, in the event you fail to comply with: (i) any of the obligations of this Franchise Agreement that survive expiration; (ii) any covenants set forth in this Franchise Agreement that survive expiration; or (iii) any of the confidentiality or non-disclosure provisions set forth in this Franchise Agreement that survive expiration and you will be required to refund any Post-Term Extended Earning that you have received from us.

27. RIGHT TO PURCHASE

27.1 Generally

Upon the expiration or termination of this Franchise Agreement for any reason, we will have the right but not the obligation to purchase from you some or all of the assets used in the Franchised Business

("Acquired Assets"). We may exercise our option to begin this process by giving written notice to you at any time following expiration or termination up until 30 days after the later of: (a) the effective date of expiration or termination; or (b) the date you cease operating the Franchised Business (the "Specified Date"). We have the right to inspect the assets used in the Franchised Business in order to determine which we wish to acquire and any refusal by you to cooperate with our right to inspect will extend the Specified Date by an equal period. The term "Acquired Assets" means, without limitation, equipment, furnishings, fixtures, signs and inventory (non-perishable products, materials and supplies) used in the Franchised Business, all licenses necessary to operate the Franchised Business (if transferable) and the real estate fee simple or the lease or sublease for the Premises. Customer information and Customer Lists are owned by us and accordingly are not included within the definition of "Acquired Assets" and must be returned to us without charge upon expiration or termination; you acknowledge and agree that all policies are owned by us after each policy's expiration; for the avoidance of doubt, any policy renewed after the expiration, termination, or non-renewal of your Franchise Agreement shall be deemed owned by us (or our designee). You may not sell the information or lists to a third party. We will be entitled to have the provisions in this Section enforced by a court of competent jurisdiction should you fail to meet your obligations. We will have the unrestricted right to assign this option to purchase the Acquired Assets. We or our assignee will be entitled to all customary representations and warranties, including that the Acquired Assets are free and clear (or, if not, accurate and complete disclosure) as to: (1) ownership, condition and title; (2) liens and encumbrances; (3) environmental and hazardous substances; and (4) validity of contracts and liabilities inuring to us or affecting the Acquired Assets, whether contingent or otherwise.

27.2 Purchase Price

The purchase price for the Acquired Assets ("Purchase Price") will be their fair market value (or, for leased assets, the fair market value of the lease), determined as of the Specified Date in a manner that accounts for reasonable depreciation and condition of the Acquired Assets; provided, however, that the Purchase Price will take into account the termination of this Franchise Agreement. The Purchase Price for the Acquired Assets will not factor in the value of any trademark, service mark, or other commercial symbol used in connection with the operation of the Franchised Business, nor any goodwill or "going concern" value for the Franchised Business. We may exclude from the Acquired Assets purchased in accordance with this Section any equipment, furnishings, fixtures, signs, and inventory that are not accepted as meeting then-current standards for a Franchised Business or for which you cannot deliver a Bill of Sale in a form satisfactory to us.

If you and we cannot agree upon a fair market value, we shall appoint an independent, third-party appraiser with experience appraising businesses comparable to your Franchised Business in the United States ("Qualified Appraiser") within 30 days after the Specified Date. We shall pay for 50% of the cost of this Qualified Appraiser, and you shall pay the other 50% of the cost.

The Qualified Appraiser shall appraise the Acquired Assets as described above ("Appraised Value"). If you agree with the Appraised Value, the Appraised Value shall be the Purchase Price. If you disagree with the Appraised Value, upon written notice to us, you may hire an additional Qualified Appraiser at your expense. In such situation, the Qualified Appraiser chosen by you shall appraise the Acquired Assets at fair market value determined as described above. The average of the two values provided by the Qualified Appraisers shall be the Purchase Price.

27.3 Access to Franchised Business

To the extent required under Section 27.3, the Qualified Appraiser will be given full access to the Franchised Business, the Premises and your books and records during customary business hours to conduct

the appraisal and will value the leasehold improvements, equipment, furnishings, fixtures, signs and inventory in accordance with the standards of this Section.

27.4 Exercise of Option; Operation

Within 10 days after the Purchase Price has been determined, we may fully exercise our option to purchase the Acquired Assets by notifying you of our decision in writing (“Purchase Notice”). The Purchase Price will be paid in cash or cash equivalents at the closing of the purchase (“Closing”), which will take place no later than 60 days after the date of the Purchase Notice. From the date of the Purchase Notice until Closing you will operate the Franchised Business and maintain the Acquired Assets in the usual and ordinary course of business and maintain in full force all insurance policies required under this Franchise Agreement. During such time, we may exercise Step-in Rights, and be entitled to the Management Fee. Alternatively, we may require you to close the Franchised Business during that time period without removing any Acquired Assets from the Franchised Business.

27.5 Due Diligence

For a period of 30 days after the date of the Purchase Notice (“Due Diligence Period”), we will have the right to conduct such investigations as we deem necessary and appropriate. You will grant us and our representatives access to the Franchised Business and the Premises at all reasonable times for the purpose of conducting inspections of the Acquired Assets; provided that such access does not unreasonably interfere with your operations of the Franchised Business.

Prior to the end of the Due Diligence Period, we will notify you in writing of any objections that we have to any finding disclosed in any title to lien search, survey, environmental assessment or inspection. If you cannot or elect not to correct any such title defect, environmental objection or defect in the working condition of the Acquired Assets, we will have the option to either accept the condition of the Acquired Assets as they exist or rescind our option to purchase on or before the Closing.

27.6 Closing

We will have the right to set off against and reduce the Purchase Price by any and all amounts owed by you to us or our affiliates, and the amount of any encumbrances or liens against the Acquired Assets or any obligations assumed by us. If you cannot deliver clear title to all of the purchased Acquired Assets as indicated in this Section, or if there are other unresolved issues, the Closing will be accomplished through an escrow which you and we shall each be responsible for paying half the cost of.

28. DISPUTE RESOLUTION

28.1 Mediation Requirement

Except for any “Litigation Exceptions” as defined below, without limiting our Termination Rights, all claims or disputes between you and us or our affiliates arising out of, or in any way relating to, this Franchise Agreement, or any of the parties’ respective rights and obligations arising out of this Franchise Agreement, shall be submitted first to non-binding mediation (“Required Mediation”) prior to a hearing in binding arbitration. Before commencing any mediation against us or our affiliates with respect to any such claim or dispute, you must submit a notice to us, which specifies, in detail, the precise nature and grounds of such claim or dispute. Such mediation shall take place in the city closest to our principal place of business (currently Orlando, Florida) under the auspices of the American Arbitration Association (“AAA”), or other mediation service acceptable to us in our sole discretion, in accordance with AAA’s Commercial Mediation

Procedures then in effect. You may not commence any action against us or our affiliates with respect to any such claim unless mediation proceedings have been terminated either: (i) as the result of a written declaration of the mediator(s) that further mediation efforts are not worthwhile; or (ii) as a result of a written declaration by us. The parties shall each bear their own costs of mediation and shall share equally the filing fee imposed by AAA and the mediator's fees. We reserve the right to specifically enforce our right to mediation.

28.2 Arbitration

If the parties cannot fully resolve and settle a dispute through Required Mediation, all unresolved issues involved in the dispute shall be, at the request of either party, submitted to final and binding arbitration to be conducted in the city closest to our principal place of business (currently Orlando, Florida) by AAA (if AAA or any successor thereto is no longer available for arbitration in such city, you and we will agree on another arbitration organization to conduct the arbitration proceeding), in accordance with AAA's Commercial Arbitration Rules and otherwise as set forth below on an individual basis (not a class action) ("Required Arbitration").

In any arbitration proceeding, each party will submit or file any claim that would constitute a compulsory counterclaim as defined by the Federal Rules of Civil Procedure within the same proceeding as the claim it relates to. Any claim that is not submitted or filed as required is forever barred. Except for claims excluded from mediation and arbitration herein, the arbitrator, and not any federal, state, or local court or agency, shall have exclusive authority to resolve any dispute relating to the interpretation, applicability, enforceability or formation of this Franchise Agreement including, but not limited to any claim that all or any part of this Franchise Agreement is void or voidable.

28.2.1 Notice of Arbitration. Either party may initiate an arbitration proceeding by making a written demand to the other party, and both parties will then be obligated to engage in arbitration. The demand for arbitration must be served on the other party within the period provided by the applicable statute of limitations, and must contain a statement setting forth the nature of the dispute, the amount involved, if any, and the remedies sought. A demand for arbitration will not operate to stay, postpone or rescind the effectiveness of any termination of this Franchise Agreement. Arbitration will not proceed until any protest of arbitrability is resolved by the arbitrator or by an appropriate court, if necessary.

28.2.2 Selection of Arbitrator. Arbitration will be conducted before a single, neutral arbitrator who is familiar with legal disputes of the type at issue and who has franchise business or contract experience. The parties will mutually agree on the selection of the arbitrator; however, if the parties have not agreed on the selection of an arbitrator within 30 days after the arbitration demand, either party may request AAA or successor organization, to appoint a qualified arbitrator.

28.2.3 Discovery. All discovery must be completed within 60 days following appointment of an arbitrator, unless otherwise agreed by the parties. Depositions will be limited to a maximum of five per party and will be held within 30 days after making a request. Additional depositions may be scheduled only with the permission of the arbitrator and for good cause shown. Each deposition will be limited to a maximum of six hours duration. Should a dispute arise over the extent of or propriety of any discovery request, the arbitrator will make a final determination after hearing each party's position.

28.2.4 Statement of Case. At least five days before the scheduled hearing, each party must deliver to the arbitrator and to the other party a written summary of its position on the issues in dispute.

28.2.5 Arbitrator's Decision. The arbitrator will issue a written decision within ten days after conclusion of the hearing, explaining the basis for the decision. Judgment upon the decision rendered

by the arbitrator may be entered in any court having jurisdiction. This decision will be binding upon both parties. The arbitrator will have authority to assess actual damages sustained by reason of any breach or wrongful termination of this Franchise Agreement, including monetary damages and interest on unpaid amounts from date due, specific performance, injunctive and declaratory relief, and legal fees and costs, but will not have any authority to amend or modify the terms of this Franchise Agreement or to assess exemplary or punitive damages. Except for claims excluded from mediation and arbitration herein, the arbitrator, and not any federal, state, or local court or agency, shall have exclusive authority to resolve any dispute relating to the interpretation, applicability, enforceability or formation of this Franchise Agreement including, but not limited to any claim that all or any part of this Franchise Agreement is void or voidable.

28.2.6 **Time Schedule.** Any award will be made within nine months of the filing of the notice of intention to arbitrate and the arbitrator will agree to comply with this schedule before accepting appointment. The parties will use due diligence to meet the foregoing time schedule, and the arbitrator will have the right to impose appropriate sanctions against any party who fails to comply with the agreed-upon time schedule. The arbitrator will use his best efforts to comply with the foregoing time schedule, but may unilaterally modify it if, in his opinion, modification is necessary for a proper and just resolution of the dispute. The parties may jointly modify the agreed-upon time schedule, subject to the arbitrator's approval.

28.2.7 **Arbitration Expenses.** The fees of, and authorized costs incurred by, the arbitrator will be shared equally by the parties, and each party will bear all of its own costs of arbitration; provided, however, that the arbitration decision will provide that the substantially prevailing party will recover from the other party its actual costs and expenses (including arbitrator's fees and expenses, and attorney fees and expenses) incurred in connection with the dispute.

28.3 Disputes Not Subject to Mediation or Arbitration

If any of the following exceptions occur, either party may immediately file a lawsuit in accordance with this Section without going through the Required Mediation or Required Arbitration (for purposes of this Franchise Agreement, the following shall be referred to as the "Litigation Exceptions"): (i) any action that involves an alleged breach of any Brand Covenant; (ii) any action petitioning specific performance to enforce your use of the Marks or the System or to prevent unauthorized duplication of the Marks or the System; (iii) any action for equitable relief, including, without limitation, seeking preliminary or permanent injunctive relief, specific performance, or other relief in the nature of equity, including an action to enjoin an alleged violation or harm (or imminent risk of violation or harm) to any of our rights in the Intellectual Property, our copyrighted works, Marks, the System, or in any of our specialized training, trade secrets, or other Confidential Information, brought at any time, including prior to or during any pending mediation or arbitration proceedings; (iv) any action seeking compliance with the Post Term Obligations; or (v) any action in ejectment or for possession of any interest in real or personal property.

28.4 Venue

All disputes and claims must be mediated, arbitrated and, if applicable, litigated in the principal city (and, if applicable, court) closest to our principal place of business (currently Orlando, Florida); provided that for claims brought under the Litigation Exceptions, we have the option to bring suit against you in any state or federal court within the jurisdiction where your Franchised Business is or was located, or where any Owner of yours resides. The parties consent to the exercise of personal jurisdiction over them by these courts, and to the propriety of venue in these courts for the purpose of this Franchise Agreement, and the parties waive any objections that they would otherwise have in this regard. Each of the parties specifically waives any defense of inconvenient forum, and waives any bond, surety, or other security that might be required of any other party with respect to venue.

28.5 Fees and Costs

If you breach any term of this Franchise Agreement or any other agreement with us or an affiliate of ours, you agree to reimburse us for all reasonable attorneys' fees and other expenses we incur relating to such breach, regardless of whether the breach is cured prior to the commencement of any dispute resolution proceedings.

If we or you must enforce this Franchise Agreement in an arbitration or judicial proceeding, the substantially prevailing party will be entitled to reimbursement of its costs and expenses, including reasonable fees for accountants, attorneys, and expert witnesses, costs of investigations and proof of facts, court costs, travel and living expenses, and other dispute-related expenses.

If there is a mixed decision involving an award of money or money equivalent and equitable relief, the arbitrator will award the above fees to the party that it deems has substantially prevailed over the other party using reasonable business judgment. We reserve the right, but have no obligation, to advance your share of the costs of any arbitration proceeding for such arbitration proceeding to take place, and by doing so will not be deemed to have waived or relinquished our right to seek recovery of those costs in accordance with this Section. If either party commences any legal action or proceeding in any court in contravention of the terms of this Section, that party shall pay all costs and expenses that the other party incurs in the action or proceeding, including, without limitation, costs and attorneys' fees as described in this Section.

28.6 Jury Trial and Class Action Waiver

WE AND YOU IRREVOCABLY WAIVE: (I) TRIAL BY JURY IN ANY PROCEEDING OR COUNTERCLAIM, WHETHER AT LAW OR EQUITY, REGARDLESS OF WHICH PARTY BRINGS SUIT; AND (II) THE RIGHT TO ARBITRATE OR LITIGATE ON A CLASS ACTION BASIS IN ANY ACTION, PROCEEDING OR COUNTERCLAIM, WHETHER AT LAW OR IN EQUITY, BROUGHT BY EITHER OF THE PARTIES.

28.7 Limitation of Actions and Waiver of Punitive Damages

We and you agree that any legal action of any kind by a party arising out of or relating to this Franchise Agreement or a default of this Franchise Agreement must be commenced within one (1) year from the occurrence of the facts giving rise to any such claim or action or such claim or action will be barred provided, however, that the forgoing limitation shall not apply where required by applicable law, to the parties indemnification obligations under this Franchise Agreement or to the Litigation Exceptions. You and we, for yourselves, ourselves and on behalf of the Owners respectively, hereby waive to the fullest extent permitted by applicable law, any right to, or claim for, punitive or exemplary damages against the other, and agree that except to the extent provided to the contrary in this Franchise Agreement, in the event of a dispute you and we shall each be limited to recovering only the actual damages proven to be sustained any legal action of any kind.

28.8 Confidentiality

Except as required by applicable law, including the required disclosure in our franchise disclosure document, the entire mediation, arbitration or litigation proceedings and related documents are confidential. Except as necessary to enforce the decision of the arbitrator hereunder, all conduct, statements, promises, offers, views and opinions, whether oral or written, made in the course of the arbitration by any of the parties, their agents, employees or representatives and by the arbitrator, are confidential. These matters will not be discoverable or admissible for any purposes, including impeachment, in any litigation or other

proceeding involving the parties, and will not be disclosed to anyone who is not an agent, employee, expert witness, or representative for any of the parties; however, evidence otherwise discoverable or admissible is not excluded from discovery or admission as a result of its use in the arbitration.

28.9 Acknowledgment

The parties acknowledge that nothing herein shall delay or otherwise limit our Termination Rights. A notice or request for arbitration or mediation will have no effect on the status of any demand for performance or notice of termination under this Franchise Agreement.

28.10 Survival

We and you agree that the provisions of this Section shall continue to apply following the termination, expiration, Transfer or non-renewal of this Franchise Agreement. You agree to fully perform all obligations under this Franchise Agreement during the entire mediation, arbitration or litigation process.

29. SECURITY INTEREST

You grant to us a security interest ("Security Interest") in all of the furniture, fixtures, equipment, signage and real estate (including your interests under all real property and personal property leases and all improvements to real estate) of the Franchised Business, together with all similar property now owned or hereafter acquired, including additions, substitutions, replacements, proceeds and products thereof, wherever located, used in connection with the Franchised Business.

You are prohibited from granting a security interest in the Franchised Business or in any of your assets without our prior written consent, which shall not be unreasonably withheld. We may take a subordinate position in the security interest if a Small Business Administration-participating or third-party lender requires a first or senior lien, and the appropriate subordination documentation is executed by all parties. This security interest shall be security for any and all Royalties, damages, expenses or other sums owed to us hereunder and for any other amounts you owe to us. You agree to execute any documents, including but not limited to, a UCC-1 (or replacements or extensions for the UCC-1) that we reasonably believe to be necessary to perfect said security interest prior to the opening of the Franchised Business, and hereby appoint us as its attorney-in-fact for the purpose of executing such documents should you fail to do so. Except with respect to your sales of inventory in the ordinary course of business, you shall not sell, transfer, lease, sublease, assign, remove, waste, destroy, encumber or relocate any of the property described herein as subject to our security interest. Further, you shall take no other action which interferes with our security interest in said property, unless and until we release our security interest in the same.

30. STOCK OPTION

We reserve the right to offer a stock option. If offered, you (or, if you are an entity, your Owners) will be eligible to receive an option to purchase a number of shares of our parent company's, Renegade Insurance, Inc.'s shares entitling their holder to dividends ("Common Stock"), in all cases subject to approval of the Renegade Insurance, Inc.'s Board of Directors, as set forth in the schedule in our Franchise Operations Manual, based on your annual performance. Such option grant shall be granted at a price per share equal to the fair market value per share of the Common Stock on the date of grant, as determined by Renegade Insurance, Inc.'s Board of Directors according to the then-current policy we provide to you in our Franchise Operations Manual. If you are an entity with multiple Owners, the total number of shares granted by the Board of Directors to you shall be divided up among your Owners proportionally with their interest in the entity (for the avoidance of doubt, option grants may only be made to individual service

providers, not entities). In connection herewith, you, or you are an entity, your Owners, will enter into a consulting agreement with us in the form attached to the Franchise Disclosure Document as Exhibit G. The grant of any stock option will be contingent on your agreement to provide consulting services in accordance with the terms and conditions of the consulting agreement. Each such option grant shall vest in equal monthly amounts following the end of the calendar year in which the options are earned, subject to the Franchisee's continuing relationship with us. Each such option grant shall be subject to the terms and conditions of the Renegade Insurance, Inc.'s then-current Equity Incentive Plan and Stock Option Agreement, including vesting requirements. No right to any Common Stock is earned or accrued until such time that vesting occurs, nor does the grant confer any right to continue vesting or to continue providing services as our Franchisee.

31. GENERAL PROVISIONS

31.1 Governing Law

Except as governed by the United States Trademark Act of 1946 (Lanham Act, 15 U.S.C. §§ 1051, et seq.), this Franchise Agreement and the franchise relationship shall be governed by the laws of the State of Florida (without reference to its principles of conflicts of law), but any law of those States that regulate the offer and sale of franchises or business opportunities or governs the relationship of a franchisor and its franchisee will not apply unless its jurisdictional requirements are met independently without reference to this Section.

31.2 Relationship of the Parties

You understand that you are an independent contractor and are not authorized to make any contract, agreement, warranty or representation or create any obligation on our behalf under this Franchise Agreement. You understand and agree that nothing in this Franchise Agreement creates a fiduciary relationship between you and us or is intended to make either party a general or special agent, legal representative, subsidiary, joint venture, partner, employee or servant of the other for any purpose. During the Term, you must conspicuously identify yourself at your base of operations, and in all dealings with third parties, as a franchisee of ours and the independent owner of your Franchised Business. You agree to place such other notices of independent ownership on such forms, stationery, advertising, business cards and other materials as we may require from time to time. Neither we nor you are permitted to make any express or implied agreement, warranty or representation, or incur any debt, in the name of or on behalf of the other, or represent that our relationship is other than franchisor and franchisee. In addition, neither we nor you will be obligated by or have any liability under any agreements or representations made by the other that are not expressly authorized by this Franchise Agreement. You further agree that fulfillment of any and all of our obligations written in the Franchise Agreement, or based on any oral communications which may be ruled to be binding in a court of law, shall be our sole responsibility and none of our owners, officers, agents, representatives, nor any individuals associated with us shall be personally liable to you for any reason.

31.3 Severability and Substitution

Each section, subsection, term and provision of this Franchise Agreement, and any portion thereof, is considered severable. If any applicable and binding law imposes mandatory, non-waivable terms or conditions that conflict with a provision of this Franchise Agreement, the terms or conditions required by such law shall govern to the extent of the inconsistency and supersede the conflicting provision of this Franchise Agreement. If a court concludes that any promise or covenant in this Franchise Agreement is unreasonable and unenforceable, including without limitation, the Brand Covenants: (i) the court may

modify such promise or covenant to the minimum extent necessary to make such promise or covenant enforceable; or (ii) we may unilaterally modify such promise or covenant to make such promise or covenant enforceable and consistent with the original intent of the parties (i.e., to provide maximum protection for us and to effectuate your obligations under the Franchise Agreement to the fullest extent permitted by law), and you agree to be bound by the modified provisions.

31.4 Waivers

We and you may, by written instrument, unilaterally waive or reduce any obligation of or restriction upon the other. Any waiver granted by us shall apply only to the specifically waived provisions and shall not affect any other rights we may have. We and you shall not be deemed to have waived or impaired any right, power or option reserved by this Franchise Agreement (including the right to demand exact compliance with every term, condition and covenant in this Franchise Agreement, or to declare any breach of this Franchise Agreement to be a default, and to terminate the Franchise Agreement before the expiration of its Term) by virtue of: (i) any custom or practice of the parties that varies with the terms of this Franchise Agreement; (ii) any failure, refusal or neglect of us or you to exercise any right under this Franchise Agreement or to insist upon exact compliance by the other with its obligations under this Franchise Agreement, including any mandatory specification, standard or operating procedure; (iii) any waiver, forbearance, delay, failure or omission by us to exercise any right, power or option, whether of the same, similar or different nature, relating to other “Renegade Insurance” franchisees; or (iv) the acceptance by us of any payments due from you after breach of this Franchise Agreement.

31.5 Approvals

Whenever this Franchise Agreement requires our approval, you must make a timely written request for approval, and the approval must be in writing in order to bind us. Except as otherwise expressly provided in this Franchise Agreement, if we fail to approve any request for approval within the required period of time, we shall be deemed to have denied your request. If we deny approval and you seek legal redress for the denial, the only relief to which you may be entitled is to acquire our approval. Except where this Franchise Agreement states that we may not unreasonably withhold our approval or consent, we may withhold such approval or consent, in our sole discretion. You are not entitled to any other relief or damages for our denial of approval.

31.6 Force Majeure

No party shall be liable for any loss or damage that arises directly or indirectly through or as a result of any failure or delay in the fulfilment its obligations in whole or in part (other than the payment of money as may be owed by a party) under this Franchise Agreement where the delay or failure is due to Force Majeure. In the event of Force Majeure, the parties shall be relieved of their respective obligations only to the extent each party, respectively, is prevented or delayed in performing its obligations during the period of Force Majeure. As used in this Franchise Agreement, the term “Force Majeure” shall mean any act of God, strike, lock-out or other industrial disturbance, war (declared or undeclared), riot, epidemic, fire or other catastrophe, act of any government and any other similar cause which is beyond the party’s control and cannot be overcome by use of normal commercial measures. The party whose performance is affected by an event of Force Majeure shall give prompt notice of such event to the other party, which in no case shall be more than 48 hours after the event, and provide them with the information regarding the nature of the event and its estimated duration. The affected party will provide the other party with periodic reports regarding the status and progress of the Force Majeure event. Each party must use its best efforts to mitigate the effect of the event of Force Majeure upon its performance of the Agreement and to fulfill its obligations under the Franchise Agreement.

Upon completion of a Force Majeure event, the party affected must as soon as reasonably practicable recommence the performance of its obligations under this Franchise Agreement. Any delay resulting from an event of Force Majeure will extend performance accordingly or excuse performance (other than payment of money), in whole or in part, only to the extent reasonable under the circumstances. However, in the event the Force Majeure continues for a period of six months or more, then the unaffected party may, at its option, terminate this Franchise Agreement by thirty (30) days prior written notice to the party asserting such Force Majeure. An event of Force Majeure does not relieve a party from liability for an obligation which arose before the occurrence of the event, nor does that event affect any obligation to pay money owed under the Franchise Agreement or to indemnify us, whether such obligation arose before or after the Force Majeure event. An event of Force Majeure shall not affect your obligations to comply with any restrictive covenants in this Franchise Agreement during or after the Force Majeure event.

31.7 Delegation

We have the right in our sole and absolute discretion to delegate to third party designees, whether these designees are our agents or independent contractors with whom we have contracted the performance of any portion or all of our obligations under this Franchise Agreement, and any right that we have under this Franchise Agreement. If we do so, such third-party designees will be obligated to perform the delegated functions for you in compliance with this Franchise Agreement.

31.8 Binding Effect

This Franchise Agreement may be executed in counterparts, and each copy so executed and delivered will be deemed an original. This Franchise Agreement is binding upon the parties to this Franchise Agreement and their respective executors, administrators, heirs, assigns and successors in interest. Nothing in this Franchise Agreement is intended, nor shall be deemed, to confer any rights or remedies upon any person or legal entity not a party to this Franchise Agreement; provided, however, that the Additional Insureds and the Indemnified Parties are intended third party beneficiaries under this Franchise Agreement with respect to indemnification obligations of the franchisee.

31.9 Integration

This Franchise Agreement constitutes the entire agreement between the parties and may not be changed except by a written document signed by both parties. Any email correspondence or other form of informal electronic communication shall not be deemed to modify this Franchise Agreement unless such communication is signed by both parties and specifically states that it is intended to modify this Franchise Agreement. The attachment(s) are part of this Franchise Agreement, which, together with any amendments or addenda executed on or after the Effective Date, constitutes the entire understanding and agreement of the parties, and there are no other oral or written understandings or agreements between us and you about the subject matter of this Franchise Agreement. No provision herein expressly identifying any term or breach of this Franchise Agreement as material shall be construed to imply that any other term or breach which is not so identified is not material. As referenced above, all mandatory provisions of the Franchise Operations Manual are part of this Franchise Agreement; however, notwithstanding the foregoing, we may modify the Franchise Operations Manual at any time.

Any representations made before entering into this Franchise Agreement are not enforceable unless they are specifically contained in this Franchise Agreement. This provision is intended to define the nature and extent of the parties' mutual contractual intent, and serves to show that there is no intention to enter into contract relations other than the terms contained in this Franchise Agreement. The parties acknowledge that these limitations are intended to achieve the highest possible degree of certainty in the definition of the

contract being formed, in recognition of the fact that uncertainty creates economic risks for both parties which, if not addressed as provided in this Franchise Agreement, would affect the economic terms of this bargain. Nothing in this Franchise Agreement is intended to disclaim any of the representations we made in the franchise disclosure document.

31.10 Covenant of Good Faith

If applicable law implies a covenant of good faith and fair dealing in this Franchise Agreement, the parties agree that the covenant shall not imply any rights or obligations that are inconsistent with a fair construction of the terms of this Franchise Agreement. Additionally, if applicable law shall imply the covenant, you agree that: (i) this Franchise Agreement (and the relationship of the parties that is inherent in this Franchise Agreement) grants us the discretion to make decisions, take actions and/or refrain from taking actions not inconsistent with our explicit rights and obligations under this Franchise Agreement that may favorably or adversely affect your interests; (ii) we will use our judgment in exercising that discretion based on our general assessment of our own interests and balancing those interests against the general interests of our franchisees (including ourselves and our affiliates if applicable), and not based on your or any other franchisee's specific individual interests; (iii) we will have no liability to you for the exercise of our discretion in this manner, so long as the discretion is not exercised in bad faith; and (iv) in the absence of bad faith, no trier of fact in any arbitration or litigation shall substitute its judgment for our judgment so exercised.

31.11 Cumulative Rights

The rights of the parties under this Franchise Agreement are cumulative and no exercise or enforcement by either party of any right or remedy under this Franchise Agreement will preclude any other right or remedy available under this Franchise Agreement or by law.

31.12 Survival

All provisions that expressly or by their nature survive the termination, expiration or Transfer of this Franchise Agreement (or the Transfer of an ownership interest in the Franchised Business) will continue in full force and effect, even after the termination, expiration or Transfer of the Franchise Agreement, until they are fully satisfied or expire by their own terms.

31.13 Construction

The headings in this Franchise Agreement are for convenience only and do not define, limit or construe the contents of the sections or subsections. All references to Sections refer to the Sections contained in this Franchise Agreement unless otherwise specified. All references to days in this Franchise Agreement refer to calendar days unless otherwise specified. The term "you" as used in this Franchise Agreement is applicable to one or more persons or an Entity, and the singular usage includes the plural and the masculine and neuter usages include the other, the feminine and the possessive.

31.14 Time is of the Essence

Time is of the essence in this Franchise Agreement and every term thereof.

31.15 Notice

All notices given under this Franchise Agreement must be in writing and shall be considered given at the time delivered by hand, or one business day after sending by email or comparable electronic system, one business day after delivery by any trackable delivery method, or three business days after placed in the mail by priority mail with a delivery confirmation, and addressed: (a) 17901 4th Street, N. Suite 300, St. Petersburg, Florida 33702, unless written notice is given of a change of address; and (b) to you at the address set forth on Attachment A of this Franchise Agreement, unless written notice is given of a change of address.

(Signature Page Follows)

The parties to this Franchise Agreement have executed this Franchise Agreement effective as of the Effective Date set forth in Attachment A.

FRANCHISOR:

RENEGADE INSURANCE FRANCHISING LLC,
a Florida limited liability company

FRANCHISEE:

a(n) _____

By: _____

By: _____

Printed Name: _____

Printed Name: _____

Title: _____

Title: _____

Or if Franchisee is an individual(s)

Printed Name: _____

Printed Name: _____

Printed Name: _____

ATTACHMENT A
TO FRANCHISE AGREEMENT

FRANCHISE DATA SHEET

1. **Effective Date.** The Effective Date of the Franchise Agreement is: _____, 20____.
2. **Franchisee.** The Franchisee identified in the introductory paragraph of the Franchise Agreement is: _____

3. **Notice Address.** Franchisee Notice Address is:

Attn: _____

4. **Business Type.** The “Business Type”: is: (check one):

_____ a Retail Agency.

_____ a Retail Agency: Self-Service.

_____ an Office Agency.

_____ an Office Agency: Self-Service.

_____ an Enhanced Office Agency.

_____ an Enhanced Office Agency: Self-Service.

5. **Initial Franchise Fee.** The “Initial Franchise Fee” is: (check one):

_____ \$20,000 for a Retail Agency.

_____ \$25,000 for a Retail Agency financed through a Promissory Note payable as follows: a downpayment of \$10,000 with an additional 48 monthly installment payments of \$312.50.

_____ \$25,000 for a Retail Agency: Self-Service.

_____ \$30,000 for a Retail Agency: Self-Service financed through a Promissory Note payable as follows: a downpayment of \$12,000 with an additional 48 monthly installment payments of \$375.00.

_____ \$25,000 for an Office Agency.

_____ \$30,000 for an Office Agency financed through a Promissory Note payable as follows: a downpayment of \$12,000 with an additional 48 monthly installment payments of \$375.00.

_____ \$30,000 for an Office Agency: Self-Service.

_____ \$35,000 for an Office Agency: Self-Service financed through a Promissory Note payable as follows: a downpayment of \$16,000 with an additional 48 monthly installment payments of \$395.83.

_____ \$35,000 for an Enhanced Office Agency.

_____ \$40,000 for an Enhanced Office Agency financed through a Promissory Note payable as follows: a downpayment of \$16,000 with an additional 48 monthly installment payments of \$500.00.

_____ \$40,000 for an Enhanced Office Agency: Self-Service.

_____ \$45,000 for an Enhanced Office Agency: Self-Service financed through a Promissory Note payable as follows: a downpayment of \$18,000 with an additional 48 monthly installment payments of \$562.50.

_____ \$0 for a qualified employee or independent contractor of our parent or any affiliate.

_____ Not applicable; this Franchise Agreement is signed as a Successor Franchise Agreement or as a result of a Transfer.

6. **Location.** If a particular site for the Premises has been selected and approved at the time of the signing of this Franchise Agreement, it shall be entered in Attachment A-1 as the Premises location, and the Territory shall be as listed in Attachment A-1, if applicable. If a particular site has not been selected and approved at the time of the signing of this Franchise Agreement, once we have approved a location for your Premises, you and we will execute Attachment A-1.

(Signature Page Follows)

FRANCHISOR:

RENEGADE INSURANCE FRANCHISING LLC,
a Florida limited liability company

FRANCHISEE:

a(n) _____

By: _____

Printed Name: _____

Title: _____

By: _____

Printed Name: _____

Title: _____

Or if Franchisee is an individual(s)

Printed Name: _____

Printed Name: _____

Printed Name: _____

ATTACHMENT A-1 TO THE FRANCHISE AGREEMENT

PREMISES AND TERRITORY

You have received approval for site location for the Premises that satisfies the demographics and location requirements minimally necessary for a Premises and that meets our minimum current standards and specifications for the buildout, interior design, layout, floor plan, signs, designs, color and décor of a Premises. You acknowledge that our acceptance of the site location for the Premises is in no way a representation by us that your site will be successful. You and we have mutually agreed upon a Territory based on the site for the Premises which is indicated below. You acknowledge that the Territory is in conformance with the territory guidelines stated in Item 12 of the Franchise Disclosure Document.

Location for the Premises:

The Premises for your Franchised Business as provided in Section 2 of the Franchise Agreement is:

--

Territory:

You and we have mutually agreed upon a Territory based on the site for the Premises which is indicated below:

--

(Signature Page Follows)

FRANCHISOR:

RENEGADE INSURANCE FRANCHISING LLC,
a Florida limited liability company

FRANCHISEE:

a(n) _____

By: _____

Printed Name: _____

Title: _____

By: _____

Printed Name: _____

Title: _____

Or if Franchisee is an individual(s)

Printed Name: _____

Printed Name: _____

Printed Name: _____

ATTACHMENT B TO THE FRANCHISE AGREEMENT
STATEMENT OF OWNERSHIP

Franchisee: _____

**Form of Ownership
(Check One)**

____ **Individual(s)** ____ **Partnership** ____ **Corporation** ____ **Limited Liability Company**

INSTRUCTIONS: If the franchisee is an individual (or individuals), please complete section I below only. If the franchisee is a business entity, please complete sections II and III below.

SECTION I (For Individual(s)*):

Name	Address

*If you plan to operate your Franchised Business through a business entity in the future, you will need to notify us, transfer this Franchise Agreement to the Entity, and sign all of our transfer documents.

SECTION II (For Entities):

A. State and date of Formation/Incorporation: _____

B. Management (managers, officers, board of directors, etc.):

Name	Title

C. Owners (Members, Stockholders, Partners):**

Please include each person who is a direct and indirect owner of franchisee (attach additional sheets if necessary). If any of the owners are also business entities, please list the owners of each of those business entities also.

Name	Address	Percentage Owned

**If any members, stockholders or partners are entities, please list the owners of such entities up through the individuals.

SECTION III (For Entities):

Identification of Agency Principal. Your Agency Principal is _____
_____.

This form is current and complete as of _____, 20__.

FRANCHISEE:

a(n) _____

Date: _____

By: _____

Printed Name: _____

Title: _____

ATTACHMENT C TO THE FRANCHISE AGREEMENT
FRANCHISE OWNER AGREEMENT

As a condition to the granting by Renegade Insurance Franchising LLC (“we” or “us”) of a franchise agreement with _____ (“Franchisee”), each of the undersigned individuals (“Owners”), who constitute all of the owners of a direct or indirect beneficial interest in Franchisee (“Franchise Owner Agreement”).

1. Acknowledgments.

1.1 Franchise Agreement. Franchisee entered into a franchise agreement with us effective as of _____, 20__ (“Franchise Agreement”). Capitalized words not defined in this Franchise Owner Agreement will have the same meanings ascribed to them in the Franchise Agreement.

1.2 Owners’ Role. Owners are the beneficial owners of the beneficial owners of all of the direct and indirect equity interest, membership interest, or other equity controlling interest in Franchisee and acknowledge there are benefits received and to be received by each Owner, jointly and severally, and for themselves, their heirs, legal representatives, and assigns. Franchisee’s obligations under the Franchise Agreement, including the confidentiality and non-compete obligations, would be of little value to us if Franchisee’s direct and indirect owners were not bound by the same requirements. Under the provisions of the Franchise Agreement, Owners are required to enter into this Franchise Owner Agreement as a condition to our entering into the Franchise Agreement with Franchisee. Owners will be jointly and severally liable for any breach of this Franchise Owner Agreement.

2. Non-Disclosure and Protection of Confidential Information.

2.1 Confidentiality. Under the Franchise Agreement, we will provide Franchisee with specialized training, proprietary trade secrets, and other Confidential Information relating to the establishment and operation of a franchised business. The provisions of the Franchise Agreement governing Franchisee’s non-disclosure obligations relating to our Confidential Information are hereby incorporated into this Franchise Owner Agreement by reference, and Owners agree to comply with each obligation as though fully set forth in this Franchise Owner Agreement as a direct and primary obligation of Owners. Further, we may seek the same remedies against Owners under this Franchise Owner Agreement as we may seek against Franchisee under the Franchise Agreement. Any and all information, knowledge, know-how, techniques, and other data which we designate as confidential will also be deemed Confidential Information for purposes of this Franchise Owner Agreement.

2.2 Immediate Family Members. Owners acknowledge that they could circumvent the purpose of Section 2.1 by disclosing Confidential Information to an immediate family member (i.e., spouse, parent, sibling, child, or grandchild). Owners also acknowledge that it would be difficult for us to prove whether Owners disclosed the Confidential Information to family members. Therefore, each Owner agrees that he or she will be presumed to have violated the terms of Section 2.1 if any member of his or her immediate family uses or discloses the Confidential Information or engages in any activities that would constitute a violation of the covenants listed in Section 3, below, if performed by Owners. However, Owners may rebut this presumption by furnishing evidence conclusively showing that Owners did not disclose the Confidential Information to the family member. Owners agree that each spouse of the Owners shall sign the System Protection Agreement.

3. Covenant Not to Compete.

3.1 Non-Competition During and After the Term of the Franchise Agreement. Owners acknowledge that as a participant in our system, they will receive proprietary and confidential information and materials, trade secrets, and the unique methods, procedures, and techniques which we have developed. The provisions of the Franchise Agreement governing Franchisee's restrictions on competition both during the term of the Franchise Agreement and following the expiration, termination or transfer of the Franchise Agreement are hereby incorporated into this Franchise Owner Agreement by reference, and Owners agree to comply with and perform each such covenant as though fully set forth in this Franchise Owner Agreement as a direct and primary obligation of Owners. Further, we may seek the same remedies against Owners under this Franchise Owner Agreement as we may seek against Franchisee under the Franchise Agreement.

3.2 Construction of Covenants. The parties agree that each such covenant related to non-competition will be construed as independent of any other covenant or provision of this Franchise Owner Agreement. If all or any portion of a covenant referenced in this Section 3 is held unreasonable or unenforceable by a court or agency having valid jurisdiction in a final decision to which we are a party, Owners agree to remain bound to the maximum extent permitted by law, as if that covenant were separately stated in and made a part of this Section 3.

3.3 Our Right to Reduce Scope of Covenants. Additionally, we have the right, in our sole discretion, to unilaterally reduce the scope of all or part of any covenant referenced in this Section 3 of this Franchise Owner Agreement, without Owners' consent (before or after any dispute arises), effective when we give Owners written notice of this reduction. Owners agree to comply with any covenant as so modified.

4. Continuing Guarantee.

4.1 Payment. Owners will pay us (or cause us to be paid) all monies payable by Franchisee under the Franchise Agreement (and if applicable, the promissory note) whether now or in the future on the dates and in the manner required for payment in the relevant agreement.

4.2 Performance. Owners unconditionally guarantee full performance and discharge by Franchisee of all of Franchisee's obligations under the Franchise Agreement (and if applicable, the promissory note) whether now or in the future on the date and times and in the manner required in the relevant agreement.

4.3 Indemnification. Owners will indemnify, defend, and hold harmless us, all of our affiliates, and the respective shareholders, directors, partners, employees, and agents of such entities, against and from all losses, damages, costs, and expenses which we or they may sustain, incur, or become liable for, whether now or in the future, by reason of: (i) Franchisee's failure to pay the amounts owed (to us or any of our affiliates) pursuant to the Franchise Agreement, or to do and perform any other act, matter, or thing required by the Franchise Agreement; or (ii) any action by us to obtain performance by Franchisee of any act, matter, or thing required by the Franchise Agreement.

4.4 No Exhaustion of Remedies. Owners acknowledge and agree that we are not obligated to exhaust all remedy (whether legal or equitable) against or pursue relief from the Franchisee, before proceeding to enforce the obligations of the Owners as guarantors under this Franchise Owner Agreement. The enforcement of Owners' obligations can take place before, after, or simultaneously with the enforcement of any of the Franchisee's debts or obligations under the Franchise Agreement.

4.5 Waiver of Notice. Without affecting Owners' obligations under this Section 4, we can extend, modify, or release any of Franchisee's indebtedness or obligation, or settle, adjust, or compromise any claims against Franchisee, all without notice to the Owners. Owners waive notice of amendment of the Franchise Agreement and notice of demand for payment or performance by Franchisee.

4.6 Effect of Owner's Death. Upon the death of an Owner, the estate of such Owner will be bound by the obligations in this Section 4, but only for defaults and obligations hereunder existing at the time of death, and the obligations of any other Owners will continue in full force and effect.

4.7 Waiver of Acceptance, Default and Defenses. Owners waive: (i) acceptance and notice of acceptance by us of the forgoing undertakings; (b) protest and notice of default to any party with respect to the indebtedness or non-performance of any obligations hereby guaranteed; and (c) any and all other notices and legal or equitable defenses, right of setoff, claim or counterclaim whatsoever to which they may be entitled at any time hereunder.

4.8 Continuing Nature. Owners agree that each of the obligations in this Section 4 shall be continuing and shall not be discharged by: (i) the insolvency of Franchisee or the payment in full of all of the obligations at any time; (ii) the power or authority or lack thereof of Franchisee to incur the obligations; (iii) the validity or invalidity of any of the obligations; (iv) the existence or non-existence of Franchisee as a legal entity; (v) any statute of limitations affecting the liability of Owners or the ability of us to enforce this Franchise Owner Agreement or the obligations; or (vi) any right of offset, counterclaim or defense of any Owner, including, without limitation, those which have been waived by Owners pursuant to this Franchise Owners Agreement.

5. Transfers. Owners acknowledge and agree that we have granted the Franchise Agreement to Franchisee in reliance on Owners' business experience, skill, financial resources, and personal character. Accordingly, Owners agree not to sell, encumber, assign, transfer, convey, pledge, merge, or give away any direct or indirect interest in this Franchisee, unless Owners first comply with the sections in the Franchise Agreement regarding Transfers. Owners acknowledge and agree that attempting to Transfer an interest in the Franchisee without our express written consent, except those situations provided in the Franchise Agreement where our consent is not required, will be a breach of this Franchise Owner Agreement and the Franchise Agreement. We may, from time to time, without notice to Owners, assign or transfer any or all of Owners' rights, duties and obligations or any interest therein in this Owners Agreement and, notwithstanding any assignment(s) or transfer(s), the rights, duties and obligations shall be and remain for the purpose of this Owners Agreement. Each and every immediate and successive assignee or transferee of any of the rights, duties or obligations of any interest therein shall, to the extent of such party's interest in the rights duties and/or obligations, be entitled to the benefits of this Owners Agreement to the same extent as if such assignee or transferee were us.

6. Notices.

6.1 Method of Notice. Any notices given under this Franchise Owner Agreement shall be in writing and delivered in accordance with the provisions of the Franchise Agreement.

6.2 Notice Addresses. Our current address for all communications under this Franchise Owner Agreement is:

Renegade Insurance Franchising LLC
7901 4th St N, Ste 300
St. Petersburg, Florida 33702

The current address of each Owner for all communications under this Franchise Owner Agreement is designated on the signature page of this Franchise Owner Agreement. Any party may designate a new address for notices by giving written notice to the other parties of the new address according to the method set forth in the Franchise Agreement.

7. Enforcement of This Franchise Owner Agreement.

7.1 Dispute Resolution. Any claim or dispute arising out of or relating to this Franchise Owner Agreement shall be subject to the dispute resolution provisions of the Franchise Agreement. This Franchise Agreement to engage in such dispute resolution process shall survive the termination or expiration of this Franchise Owner Agreement.

7.2 Choice of Law; Jurisdiction and Venue. This Franchise Owner Agreement and any claim or controversy arising out of, or relating to, any of the rights or obligations under this Franchise Owner Agreement, and any other claim or controversy between the parties, will be governed by the choice of law, jurisdiction, and venue provisions of the Franchise Agreement.

7.3 Equitable Remedies. Owners acknowledge and agree that the covenants and obligations of the Owners relate to special, unique and extraordinary matters and that a violation of any of the terms of such covenants and obligations will cause us irreparable injury for which adequate remedies are not available at law. Therefore, Owners agree that we shall be entitled to an injunction, restraining order or such other equitable relief (without the requirement to post bond) as a court of competent jurisdiction may deem necessary or appropriate to restrain Owners from committing any violation of the covenants and obligations contained in this Franchise Owner Agreement. If equitable relief is granted, Owners' only remedy will be the court's dissolution of the injunctive relief. If equitable relief was wrongfully issued, Owners expressly waive all claims for damages they incurred as a result of the wrongful issuance.

8. Miscellaneous.

8.1 No Other Agreements. This Franchise Owner Agreement constitutes the entire, full, and complete agreement between the parties, and supersedes any earlier or contemporaneous negotiations, discussions, understandings, or agreements. There are no representations, inducements, promises, agreements, arrangements, or undertakings, oral or written, between the parties relating to the matters covered by this Franchise Owner Agreement, other than those in this Franchise Owner Agreement. No other obligations, restrictions, or duties that contradict or are inconsistent with the express terms of this Franchise Owner Agreement may be implied into this Franchise Owner Agreement. Except for unilateral reduction of the scope of the covenants permitted in Section 3.3 (or as otherwise expressly provided in this Franchise Owner Agreement), no amendment, change, or variance from this Franchise Owner Agreement will be binding on either party unless it is mutually agreed to by the parties and executed in writing. Time is of the essence.

8.2 Severability. Each provision of this Franchise Owner Agreement, and any portions thereof, will be considered severable. If any provision of this Franchise Owner Agreement or the application of any provision to any person, property, or circumstances is determined by a court of competent jurisdiction to be invalid or unenforceable, the remainder of this Franchise Owner Agreement will be unaffected and will still remain in full force and effect. The parties agree that the provision found to be invalid or unenforceable will be modified to the extent necessary to make it valid and enforceable, consistent with the original intent of the parties (i.e., to provide maximum protection for us and to effectuate the Owners' obligations under the Franchise Agreement to the fullest extent permitted by law), and the parties agree to be bound by the modified provisions.

8.3 No Third-Party Beneficiaries. Nothing in this Franchise Owner Agreement is intended to confer upon any person or entity (other than the parties and their heirs, successors, and assigns) any rights or remedies under or by reason of this Franchise Owner Agreement.

8.4 Construction. Any term defined in the Franchise Agreement which is not defined in this Franchise Owner Agreement will be ascribed the meaning given to it in the Franchise Agreement. The language of this Franchise Owner Agreement will be construed according to its fair meaning, and not strictly for or against either party. All words in this Franchise Owner Agreement refer to whatever number or gender the context requires. If more than one party or person is referred to as you, their obligations and liabilities must be joint and several. Headings are for reference purposes and do not control interpretation.

8.5 Binding Effect. This Franchise Owner Agreement may be executed in counterparts, and each copy so executed and delivered will be deemed an original. This Franchise Owner Agreement is binding on the parties and their respective heirs, executors, administrators, personal representatives, successors, and (permitted) assigns.

8.6 Successors. References to “Franchisor,” “Owners,” “the undersigned,” or “you” include the respective parties’ heirs, successors, assigns, or transferees.

8.7 Nonwaiver. Our failure to insist upon strict compliance with any provision of this Franchise Owner Agreement shall not be a waiver of our right to do so. Delay or omission by us respecting any breach or default shall not affect our rights respecting any subsequent breaches or defaults. All rights and remedies granted in this Franchise Owner Agreement shall be cumulative.

8.8 No Personal Liability. Owners agree that fulfillment of any and all of our obligations written in the Franchise Agreement or this Franchise Owner Agreement, or based on any oral communications which may be ruled to be binding in a court of law, shall be our sole responsibility and none of our owners, officers, agents, representatives, nor any individuals associated with us shall be personally liable to Owners for any reason.

8.9 Franchise Owner Agreement Controls. In the event of any discrepancy between this Franchise Owner Agreement and the Franchise Agreement, this Franchise Owner Agreement shall control.

(Signature Page Follows)

IN WITNESS WHEREOF, the parties have entered into this Franchise Owner Agreement as of the Effective Date of the Franchise Agreement.

OWNER(S):

Sign: _____
Printed Name: [Insert Name of Owner]
Address: [Insert Address of Owner]

Sign: _____
Printed Name: [Insert Name of Owner]
Address: [Insert Address of Owner]

Sign: _____
Printed Name: [Insert Name of Owner]
Address: [Insert Address of Owner]

SPOUSE(S):

Sign: _____
Printed Name: [Insert Name of Spouse]
Address: [Insert Address of Spouse]

Sign: _____
Printed Name: [Insert Name of Spouse]
Address: [Insert Address of Spouse]

Sign: _____
Printed Name: [Insert Name of Spouse]
Address: [Insert Address of Spouse]

EXHIBIT D

LIST OF CURRENT AND FORMER FRANCHISEES

Current Franchisees as of March 31, 2025

First Name	Last Name	Entity	Address	City	State	Zip Code	Phone No.	E-mail
Junaid	Momin	Ahsan.Junaid.Shah LLC	4800 Sugar Grove Blvd	Stafford	TX	77477	(832) 660-8300	Jmomin1@gmail.com

Franchisees with Unopened Outlets as of March 31, 2025:

First Name	Last Name	Entity	Address	City	State	Zip Code	Phone No.	E-mail
Harun	Ciplak		5645 Atlanta Hwy	Alpharetta	GA	78934	(806) 252-1228	matt@brmtx.com
Matt	Gaby	Bellwether Risk Management, LLC	926 Walnut St	Columbus	TX	30004	(470) 257-8336	benharunga@gmail.com
Windi	Attalles		50 Business Pkwy, Ste C	Richardson	TX	75081	(318) 201-1686	windi.attalles@yahoo.com

Former Franchisees:

The name and last known address of every franchisee who had a Renegade Insurance Franchise transferred, terminated, cancelled, not renewed, or otherwise voluntarily or involuntarily ceased to do business under our Franchise Agreement during the period April 1, 2024 to March 31, 2025, or who has not communicated with us within ten weeks of the Issuance Date of this Franchise Disclosure Document are listed below. If you buy this Franchise, your contact information may be disclosed to other buyers when you leave the Franchise System.

None

EXHIBIT E
FRANCHISE OPERATIONS MANUAL
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Preface	3
Prelaunch	7
Operations	37
Sales & Marketing	25

Total Number of Pages: 72

EXHIBIT F
STATE ADDENDA
AND AGREEMENT RIDERS

STATE ADDENDA AND AGREEMENT RIDERS

ADDENDUM TO FRANCHISE AGREEMENT, SUPPLEMENTAL AGREEMENTS, AND FRANCHISE DISCLOSURE DOCUMENT FOR CERTAIN STATES FOR RENEGADE INSURANCE FRANCHISING LLC

The following modifications are made to the Renegade Insurance Franchising LLC (“Franchisor,” “us,” “we,” or “our”) Franchise Disclosure Document (“FDD”) given to franchisee (“Franchisee,” “you,” or “your”) and may supersede, to the extent then required by valid applicable state law, certain portions of the Franchise Agreement between you and us dated _____, 20____ (“Franchise Agreement”). When the term “Franchisor’s Choice of Law State” is used, it means Florida. When the term “Supplemental Agreements” is used, it means “none”.

Certain states have laws governing the franchise relationship and franchise documents. Certain states require modifications to the FDD, Franchise Agreement and other documents related to the sale of a franchise. This State Specific Addendum (“State Addendum”) will modify these agreements to comply with the state’s laws. The terms of this State Addendum will only apply if you meet the requirements of the applicable state independently of your signing of this State Addendum. The terms of this State Addendum will override any inconsistent provision of the FDD, Franchise Agreement or any Supplemental Documents. This State Addendum only applies to the following states: California, Hawaii, Illinois, Iowa, Indiana, Maryland, Michigan, Minnesota, New York, North Dakota, Ohio, Rhode Island, South Dakota, Virginia, Washington, and Wisconsin.

If your state requires these modifications, you will sign this State Addendum along with the Franchise Agreement and any Supplemental Agreements.

CALIFORNIA

The registration of this franchise offering by the California Department of Financial Protection and Innovation does not constitute approval, recommendation, or endorsement by the commissioner.

The California Franchise Investment Law requires a copy of all proposed agreements relating to the sale of the Franchise be delivered together with the FDD 14 days prior to execution of the agreement.

California Corporations Code Section 31125 requires us to give to you an FDD approved by the Department of Financial Protection and Innovation before we ask you to consider a material modification of your Franchise Agreement.

The Franchise Agreement contain provisions requiring binding arbitration with the costs being awarded to the prevailing party. The arbitration will occur in Franchisor’s Choice of Law State. Prospective franchisees are encouraged to consult private legal counsel to determine the applicability of California and federal laws (such as Business and Professions Code Section 20040.5, Code of Civil Procedure Section 1281, and the Federal Arbitration Act) to any provisions of the Franchise Agreement restricting venue to a forum outside the State of California. The Franchise Agreement contains a mediation provision. The parties shall each bear their own costs of mediation and shall share equally the filing fee and the mediator’s fees.

The Franchise Agreement requires the application of the law of Franchisor’s Choice of Law State. This provision may not be enforceable under California law.

Neither Franchisor nor any other person listed in Item 2 of the FDD is subject to any currently effective order of any national securities association or national securities exchange, as defined in the Securities Exchange Act of 1934, 15 U.S.C.A. 78a et seq., suspending or expelling such persons from membership in such association or exchange.

California Business and Professions Code Sections 20000 through 20043 provide rights to you concerning termination, transfer, or non-renewal of a franchise. If the Franchise Agreement contain a provision that is inconsistent with the California Franchise Investment Law, the California Franchise Investment Law will control.

The Franchise Agreement may provide for termination upon bankruptcy. Any such provision may not be enforceable under federal bankruptcy law (11 U.S.C.A. SEC. 101 et seq.).

The Franchise Agreement contains a covenant not to compete provision which extends beyond the termination of the Franchise. Such provisions may not be enforceable under California law.

Under California Civil Code Section 1671, certain liquidated damages clauses are unenforceable. Any such provisions contained in the Franchise Agreement may not be enforceable.

You must sign a general release of claims if you renew or transfer your Franchise. California Corporations Code Section 31512 voids a waiver of your rights under the Franchise Investment Law (California Corporations Code Sections 31000 through 31516). Business and Professions Code Section 20010 voids a waiver of your rights under the Franchise Relations Act (Business and Professions Code Sections 20000 through 20043).

Our website has not been reviewed or approved by the California Department of Financial Protection and Innovation. Any complaints concerning the content of this website may be directed to the California Department of Financial Protection and Innovation at www.dfpi.ca.gov.

Item 6 of the FDD is amended to state the highest interest rate allowed by law in California is 10% annually.

No statement, questionnaire, or acknowledgment signed or agreed to by a franchisee in connection with the commencement of the franchise relationship shall have the effect of (i) waiving any claims under any applicable state franchise law, including fraud in the inducement, or (ii) disclaiming reliance on any statement made by any franchisor, franchise seller, or other person acting on behalf of the franchisor. This provision supersedes any other term of any document executed in connection with the franchise.

HAWAII

The following is added to the Cover Page:

THIS FRANCHISE WILL BE/HAS BEEN FILED UNDER THE FRANCHISE INVESTMENT LAW OF THE STATE OF HAWAII. FILING DOES NOT CONSTITUTE APPROVAL, RECOMMENDATION OR ENDORSEMENT BY THE DIRECTOR OF COMMERCE AND CONSUMER AFFAIRS OR A FINDING BY THE DIRECTOR OF COMMERCE AND CONSUMER AFFAIRS THAT THE INFORMATION PROVIDED IN THIS FRANCHISE DISCLOSURE DOCUMENT IS TRUE, COMPLETE AND NOT MISLEADING.

THE FRANCHISE INVESTMENT LAW MAKES IT UNLAWFUL TO OFFER OR SELL ANY FRANCHISE IN THIS STATE WITHOUT FIRST PROVIDING TO

YOU OR SUBFRANCHISOR AT LEAST SEVEN DAYS PRIOR TO THE EXECUTION BY YOU OR SUBFRANCHISOR OF ANY BINDING FRANCHISE OR OTHER AGREEMENT, OR AT LEAST SEVEN DAYS PRIOR TO THE PAYMENT OF ANY CONSIDERATION BY YOU, WHICHEVER OCCURS FIRST, A COPY OF THE FRANCHISE DISCLOSURE DOCUMENT, TOGETHER WITH A COPY OF ALL PROPOSED AGREEMENTS RELATING TO THE SALE OF THE FRANCHISE.

THIS FRANCHISE DISCLOSURE DOCUMENT CONTAINS A SUMMARY ONLY OF CERTAIN MATERIAL PROVISIONS OF THE FRANCHISE AGREEMENT. THE CONTRACT OR AGREEMENT SHOULD BE REFERRED TO FOR A STATEMENT OF ALL RIGHTS, CONDITIONS, RESTRICTIONS AND OBLIGATIONS OF BOTH US AND YOU.

Registered agent in the state authorized to receive service of process:

Commissioner of Securities of the State of Hawaii
Department of Commerce and Consumer Affairs
Business Registration Division
335 Merchant Street, Room 203
Honolulu, Hawaii 96813

The status of the Franchisor's franchise registrations in the states which require registration is as follows:

1. States in which this proposed registration is effective are listed in Exhibit I of the FDD on the page entitled, "State Effective Dates."

2. States which have refused, by order or otherwise, to register these Franchises are:

None

3. States which have revoked or suspended the right to offer the Franchises are:

None

4. States in which the proposed registration of these Franchises has been withdrawn are:

None

No statement, questionnaire, or acknowledgment signed or agreed to by a franchisee in connection with the commencement of the franchise relationship shall have the effect of (i) waiving any claims under any applicable state franchise law, including fraud in the inducement, or (ii) disclaiming reliance on any statement made by any franchisor, franchise seller, or other person acting on behalf of the franchisor. This provision supersedes any other term of any document executed in connection with the franchise.

ILLINOIS

Illinois law governs the Franchise Agreement.

In conformance with Section 4 of the Illinois Franchise Disclosure Act, any provision in a franchise agreement that designates jurisdiction and venue in a forum outside of the State of Illinois is void. However, a franchise agreement may provide for arbitration to take place outside of Illinois.

Your rights upon Termination and Non-Renewal of an agreement are set forth in sections 19 and 20 of the Illinois Franchise Disclosure Act.

In conformance with section 41 of the Illinois Franchise Disclosure Act, any condition, stipulation or provision purporting to bind any person acquiring any franchise to waive compliance with the Illinois Franchise Disclosure Act or any other law of Illinois is void.

Review Item 3 regarding litigation carefully. Show your contract and this disclosure document to an advisor, like a lawyer or an accountant.

No statement, questionnaire, or acknowledgment signed or agreed to by a franchisee in connection with the commencement of the franchise relationship shall have the effect of (i) waiving any claims under any applicable state franchise law, including fraud in the inducement, or (ii) disclaiming reliance on any statement made by any franchisor, franchise seller, or other person acting on behalf of the franchisor. This provision supersedes any other term of any document executed in connection with the franchise.

Fee Deferral

The Illinois Attorney General's Office has imposed the deferral requirement because of our financial condition. Item 5 and Item 7 of the FDD and Section 6.7 of the Franchise Agreement are hereby revised to state that payment of all initial fees shall be postponed until after all of franchisor's initial obligations are complete and the Franchise is open for business.

See the last page of this Exhibit F for your required signature.

INDIANA

Item 8 of the FDD is amended to add the following:

Under Indiana Code Section 23-2-2.7-1(4), we will not accept any rebates from any person with whom you do business or associate in relation to transactions between you and the other person, other than for compensation for services rendered by us, unless the rebate is properly accounted for and submitted to you.

Item 17 of the FDD is amended to add the following:

Indiana Code 23-2-2.7-1(7) makes it unlawful for us to unilaterally terminate your Franchise Agreement unless there is a material violation of the Franchise Agreement and termination is not in bad faith.

Indiana Code 23-2-2.7-1(5) prohibits us to require you to agree to a prospective general release of claims subject to the Indiana Deceptive Franchise Practices Act.

The "Summary" column in Item 17.r. of the FDD is deleted and the following is inserted in its place:

No competing business for three years within the Territory.

The "Summary" column in Item 17.t. of the FDD is deleted and the following is inserted in its place:

Notwithstanding anything to the contrary in this provision, you do not waive any right under the Indiana Statutes with regard to prior representations made by us.

The “Summary” column in Item 17.v. of the FDD is deleted and the following is inserted in its place:

Litigation regarding Franchise Agreement in Indiana; other litigation in Franchisor’s Choice of Law State. This language has been included in this Franchise Disclosure Document as a condition of registration. The Franchisor and the Franchisee do not agree with the above language and believe that each of the provisions of the Franchise Agreement, including all venue provisions, is fully enforceable. The Franchisor and the Franchisee intend to fully enforce all of the provisions of the Franchise Agreement and all other documents signed by them, including but not limited to, all venue, choice of law, arbitration provisions and other dispute avoidance and resolution provisions and to rely on federal pre-emption under the Federal Arbitration Act.

The “Summary” column in Item 17.w. of the FDD is deleted and the following is inserted in its place:

Indiana law applies to disputes covered by Indiana franchise laws; otherwise Franchisor’s Choice of Law State law applies.

Despite anything to the contrary in the Franchise Agreement, the following provisions will supersede and apply to all Franchises offered and sold in the State of Indiana:

1. The laws of the State of Indiana supersede any provisions of the FDD, the Franchise Agreement, or Franchisor’s Choice of Law State law, if such provisions are in conflict with Indiana law.
2. The prohibition by Indiana Code 23-2-2.7-1(7) against unilateral termination of the Franchise without good cause or in bad faith, good cause being defined under law as including any material breach of the Franchise Agreement, will supersede the provisions of the Franchise Agreement relating to termination for cause, to the extent those provisions may be inconsistent with such prohibition.
3. Any provision in the Franchise Agreement that would require you to prospectively assent to a release, assignment, novation, waiver or estoppel which purports to relieve any person from liability imposed by the Indiana Deceptive Franchise Practices Law is void to the extent that such provision violates such law.
4. The covenant not to compete that applies after the expiration or termination of the Franchise Agreement for any reason is hereby modified to the extent necessary to comply with Indiana Code 23-2-2.7-1 (9).
5. The following provision will be added to the Franchise Agreement:

No Limitation on Litigation. Despite the foregoing provisions of this Agreement, any provision in the Agreement which limits in any manner whatsoever litigation brought for breach of the Agreement will be void to the extent that any such contractual provision violates the Indiana Deceptive Franchise Practices Law.

No statement, questionnaire, or acknowledgment signed or agreed to by a franchisee in connection with the commencement of the franchise relationship shall have the effect of (i) waiving any claims under any applicable state franchise law, including fraud in the inducement, or (ii) disclaiming reliance on any statement made by any franchisor, franchise seller, or other person acting on behalf of the franchisor. This provision supersedes any other term of any document executed in connection with the franchise.

IOWA

Any provision in the Franchise Agreement or Compliance Questionnaire which would require you to prospectively assent to a release, assignment, novation, waiver or estoppel which purports to relieve any person from liability imposed by the Iowa Business Opportunity Promotions Law (Iowa Code Ch. 551A) is void to the extent that such provision violates such law.

The following language will be added to the Franchise Agreement:

NOTICE OF CANCELLATION

_____ (enter date of transaction)

You may cancel this transaction, without penalty or obligation, within three business days from the above date. If you cancel, any property traded in, any payments made by you under the contract or sale, and any negotiable instrument executed by you will be returned within ten business days following receipt by the seller of your cancellation notice, and any security interest arising out of the transaction will be cancelled.

If you cancel, you must make available to the seller at your residence or business address, in substantially as good condition as when received, any goods delivered to you under this contract or sale; or you may, if you wish, comply with the instructions of the seller regarding the return shipment of the goods at the seller's expense and risk.

If you do not agree to return the goods to the seller or if the seller does not pick them up within 20 days of the date of your notice of cancellation, you may retain or dispose of the goods without any further obligation.

To cancel this transaction, mail or deliver a signed and dated copy of this cancellation notice or any other written notice to Renegade Insurance Franchising LLC, 7901 4th St N, Ste 300, St. Petersburg, Florida 33702 not later than midnight of the third business day after the Effective Date.

I hereby cancel this transaction.

Franchisee: _____

By: _____

Print Name: _____

Its: _____

Date: _____

MARYLAND

AMENDMENTS TO FRANCHISE DISCLOSURE DOCUMENT, FRANCHISE AGREEMENTS

Item 17 of the FDD and the Franchise Agreement are amended to state: "The general release required as a condition of renewal, sale, and/or assignment/transfer shall not apply to any liability under the

Maryland Franchise Registration and Disclosure Law.”

Representations in the Franchise Agreement are not intended to, nor shall they act as, a release, estoppel, or waiver of any liability incurred under the Maryland Franchise Registration and Disclosure Law.

Item 17 of the FDD and sections of the Franchise Agreement are amended to state that you may bring a lawsuit in Maryland for claims arising under the Maryland Franchise Registration and Disclosure Law. Any claims arising under the Maryland Franchise Registration and Disclosure Law must be brought within three years after the grant of the Franchise.

The Franchise Agreement and Franchise Disclosure Questionnaire are amended to state that all representations requiring prospective franchisees to assent to a release, estoppel, or waiver of liability are not intended to, nor shall they act as, a release, estoppel, or waiver of any liability incurred under the Maryland Franchise Registration and Disclosure Law.

The Franchise Agreement provides for termination upon bankruptcy. This provision may not be enforceable under Federal Bankruptcy Law (11 U.S.C.A Sec. 101 et seq.).

No statement, questionnaire, or acknowledgment signed or agreed to by a franchisee in connection with the commencement of the franchise relationship shall have the effect of (i) waiving any claims under any applicable state franchise law, including fraud in the inducement, or (ii) disclaiming reliance on any statement made by any franchisor, franchise seller, or other person acting on behalf of the franchisor. This provision supersedes any other term of any document executed in connection with the franchise.

MICHIGAN

THE STATE OF MICHIGAN PROHIBITS CERTAIN UNFAIR PROVISIONS THAT ARE SOMETIMES IN FRANCHISE DOCUMENTS. IF ANY OF THE FOLLOWING PROVISIONS ARE IN THESE FRANCHISE DOCUMENTS, THE PROVISIONS ARE VOID AND CANNOT BE ENFORCED AGAINST YOU.

Each of the following provisions is void and unenforceable if contained in any documents relating to a franchise:

- (a) A prohibition on your right to join an association of franchisees.
- (b) A requirement that you assent to a release, assignment, novation, waiver, or estoppel which deprives you of rights and protections provided in this act. This shall not preclude you, after entering into a Franchise Agreement, from settling any and all claims.
- (c) A provision that permits us to terminate a Franchise prior to the expiration of its term except for good cause. Good cause shall include your failure to comply with any lawful provision of the Franchise Agreement and to cure such failure after being given written notice thereof and a reasonable opportunity, which in no event need be more than 30 days, to cure such failure.
- (d) A provision that permits us to refuse to renew your Franchise without fairly compensating you by repurchase or other means for the fair market value at the time of expiration of your inventory, supplies, equipment, fixtures, and furnishings. Personalized materials which have no value to us and inventory, supplies, equipment, fixtures, and furnishings not reasonably required in the conduct of the Franchise business are not subject to compensation. This subsection applies only if: (i) the term of the Franchise is less than five years; and (ii) you are prohibited by the Franchise Agreement or other agreement from

continuing to conduct substantially the same business under another trademark, service mark, trade name, logotype, advertising, or other commercial symbol in the same area subsequent to the expiration of the Franchise or you do not receive at least six months' advance notice of our intent not to renew the Franchise.

(e) A provision that permits us to refuse to renew a Franchise on terms generally available to other franchisees of the same class or type under similar circumstances. This section does not require a renewal provision.

(f) A provision requiring that arbitration or litigation be conducted outside the State of Michigan. This shall not preclude you from entering into an agreement, at the time of arbitration, to conduct arbitration at a location outside this state.

(g) A provision which permits us to refuse to permit a transfer of ownership of a Franchise, except for good cause. This subdivision does not prevent us from exercising a right of first refusal to purchase the Franchise. Good cause shall include, but is not limited to:

(i) the failure of the proposed transferee to meet our then-current reasonable qualifications or standards.

(ii) the fact that the proposed transferee is a competitor of us or our subfranchisor.

(iii) the unwillingness of the proposed transferee to agree in writing to comply with all lawful obligations.

(iv) your or proposed transferee's failure to pay any sums owing to us or to cure any default in the Franchise Agreement existing at the time of the proposed transfer.

(h) A provision that requires you to resell to us items that are not uniquely identified with us. This subdivision does not prohibit a provision that grants to us a right of first refusal to purchase the assets of a Franchise on the same terms and conditions as a bona fide third party willing and able to purchase those assets, nor does this subdivision prohibit a provision that grants us the right to acquire the assets of a Franchise for the market or appraised value of such assets if you have breached the lawful provisions of the Franchise Agreement and have failed to cure the breach in the manner provided in subdivision (c).

(i) A provision which permits us to directly or indirectly convey, assign, or otherwise transfer our obligations to fulfill contractual obligations to you unless provision has been made for providing the required contractual services.

THE FACT THAT THERE IS A NOTICE OF THIS OFFERING ON FILE WITH THE ATTORNEY GENERAL DOES NOT CONSTITUTE APPROVAL, RECOMMENDATION, OR ENDORSEMENT BY THE ATTORNEY GENERAL.

Any questions regarding this notice should be directed to:

State of Michigan
Department of Attorney General
Consumer Protection Division
Attn: Franchise
670 Law Building
525 W. Ottawa Street
Lansing, Michigan 48913
Telephone Number: (517) 373-7117

No statement, questionnaire, or acknowledgment signed or agreed to by a franchisee in connection with the commencement of the franchise relationship shall have the effect of (i) waiving any claims under any applicable state franchise law, including fraud in the inducement, or (ii) disclaiming reliance on any statement made by any franchisor, franchise seller, or other person acting on behalf of the franchisor. This provision supersedes any other term of any document executed in connection with the franchise.

MINNESOTA

Despite anything to the contrary in the Franchise Agreement, the following provisions will supersede and apply to all Franchises offered and sold in the State of Minnesota:

1. Any provision in the Franchise Agreement which would require you to assent to a release, assignment, novation or waiver that would relieve any person from liability imposed by Minnesota Statutes, Sections 80C.01 to 80C.22 will be void to the extent that such contractual provision violates such law.
2. Minnesota Statute Section 80C.21 and Minnesota Rule 2860.4400J prohibit the franchisor from requiring litigation to be conducted outside of Minnesota. In addition, nothing in the FDD or Franchise Agreement can abrogate or reduce any of your rights as provided for in Minnesota Statutes, Chapter 80C, or your rights to any procedure, forum, or remedies provided for by the laws of Minnesota.
3. Minn. Rule Part 2860.4400J prohibits a franchisee from waiving his rights to a jury trial or waiving his rights to any procedure, forum, or remedies provided for by the laws of the jurisdiction, or consenting to liquidated damages, termination penalties or judgment notes. Any provision in the Franchise Agreement which would require you to waive your rights to any procedure, forum or remedies provided for by the laws of the State of Minnesota is deleted from any agreement relating to Franchises offered and sold in the State of Minnesota; provided, however, that this paragraph will not affect the obligation in the Franchise Agreement relating to arbitration.
4. With respect to Franchises governed by Minnesota law, we will comply with Minnesota Statute Section 80C.14, Subds. 3, 4 and 5, which require, except in certain specified cases, that you be given 90 days' notice of termination (with 60 days to cure) and 180 days' notice for non-renewal of the Franchise Agreement; and that consent to the transfer of the Franchise will not be unreasonably withheld.
5. Item 13 of the FDD is hereby amended to state that we will protect your rights under the Franchise Agreement to use the Marks, or indemnify you from any loss, costs, or expenses arising out of any third-party claim, suit or demand regarding your use of the Marks, if your use of the Marks is in compliance with the provisions of the Franchise Agreement and our System standards.

6. Minnesota Rule 2860.4400(D) prohibits a franchisor from requiring a franchisee to assent to a general release. As a result, the FDD and the Franchise Agreement, which require you to sign a general release prior to renewing or transferring your Franchise, are hereby deleted from the Franchise Agreement to the extent required by Minnesota law.
7. The following language will appear as a new paragraph of the Franchise Agreement:

No Abrogation. Pursuant to Minnesota Statutes, Section 80C.21, nothing in the dispute resolution section of this Agreement will in any way abrogate or reduce any of your rights as provided for in Minnesota Statutes, Chapter 80.C.
8. Minnesota Statute Section 80C.17 states that no action for a violation of Minnesota Statutes, Sections 80C.01 to 80C.22 may be commenced more than three years after the cause of action accrues. To the extent that the Franchise Agreement conflicts with Minnesota law, Minnesota law will prevail.
9. Item 6 of the FDD and Section 6.2 of the Franchise Agreement is hereby amended to limit the Non-sufficient Funds Fee to \$30 per occurrence pursuant to Minnesota Statute 604.113.
10. No statement, questionnaire, or acknowledgment signed or agreed to by a franchisee in connection with the commencement of the franchise relationship shall have the effect of (i) waiving any claims under any applicable state franchise law, including fraud in the inducement, or (ii) disclaiming reliance on any statement made by any franchisor, franchise seller, or other person acting on behalf of the franchisor. This provision supersedes any other term of any document executed in connection with the franchise.

NEW YORK

1. The following information is added to the cover page of the Franchise Disclosure Document:

INFORMATION COMPARING FRANCHISORS IS AVAILABLE. CALL THE STATE ADMINISTRATORS LISTED IN EXHIBIT A OR YOUR PUBLIC LIBRARY FOR SERVICES OR INFORMATION. REGISTRATION OF THIS FRANCHISE BY NEW YORK STATE DOES NOT MEAN THAT NEW YORK STATE RECOMMENDS IT OR HAS VERIFIED THE INFORMATION IN THIS FRANCHISE DISCLOSURE DOCUMENT. IF YOU LEARN ANYTHING IN THIS FRANCHISE DISCLOSURE DOCUMENT IS UNTRUE, CONTACT THE FEDERAL TRADE COMMISSION AND THE APPROPRIATE STATE OR PROVINCIAL AUTHORITY. THE FRANCHISOR MAY, IF IT CHOOSES, NEGOTIATE WITH YOU ABOUT ITEMS COVERED IN THE FRANCHISE DISCLOSURE DOCUMENT. HOWEVER, THE FRANCHISOR CAN NOT USE THE NEGOTIATING PROCESS TO PREVAIL UPON A PROSPECTIVE FRANCHISEE TO ACCEPT TERMS WHICH ARE LESS FAVORABLE THAN THOSE SET FORTH IN THIS FRANCHISE DISCLOSURE DOCUMENT.

2. The following is added at the end of Item 3:

With the exception of what is stated above, the following applies to the franchisor, its predecessor, a person identified in Item 2, or an affiliate offering franchises under the franchisor's principal trademark:

A. No such party has an administrative, criminal or civil action pending against that person alleging: a felony, a violation of a franchise, antitrust or securities law, fraud, embezzlement, fraudulent conversion, misappropriation of property, unfair or deceptive practices or comparable civil or misdemeanor allegations.

B. No such party has pending actions, other than routine litigation incidental to the business, which are significant in the context of the number of franchisees and the size, nature or financial condition of the franchise system or its business operations.

C. No such party has been convicted of a felony or pleaded nolo contendere to a felony charge, or within the 10-year period immediately preceding the application for registration, has been convicted of or pleaded nolo contendere to a misdemeanor charge or has been the subject of a civil action alleging: violation of a franchise, antifraud, or securities law; fraud; embezzlement; fraudulent conversion or misappropriation of property; or unfair or deceptive practices or comparable allegations.

D. No such party is subject to a currently effective injunctive or restrictive order or decree relating to the franchise, or under a Federal, State or Canadian franchise, securities, antitrust, trade regulation, or trade practice law, resulting from a concluded or pending action or proceeding brought by a public agency; or is subject to any currently effective order of any national securities association or national securities exchange, as defined in the Securities and Exchange Act of 1934, suspending or expelling such person from membership in such association or exchange; or is subject to a currently effective injunctive or restrictive order relating to any other business activity as a result of an action brought by a public agency or department, including, without limitation, actions affecting a license as a real estate broker or sales agent.

3. The following is added to the end of the "Summary" sections of Item 17(c), titled "**Requirements for franchisee to renew or extend,**" and Item 17(m), entitled "**Conditions for franchisor approval of transfer:**"

However, to the extent required by applicable law, all rights you enjoy and any causes of action arising in your favor from the provisions of Article 33 of the General Business Law of the State of New York and the regulations issued thereunder shall remain in force; it being the intent of this proviso that the non-waiver provisions of General Business Law Sections 687(4) and 687(5) be satisfied.

4. The following language replaces the "Summary" section of Item 17(d), titled "**Termination by franchisee**": You may terminate the agreement on any grounds available by law.

5. The following is added to the end of the "Summary" sections of Item 17(v), titled "**Choice of forum,**" and Item 17(w), titled "**Choice of law**":

The foregoing choice of law should not be considered a waiver of any right conferred upon the franchisor or the franchisee by Article 33 of the General Business Law of the State of New York.

6. Franchise Questionnaires and Acknowledgements - No statement, questionnaire, or acknowledgment signed or agreed to by a franchisee in connection with the commencement of the franchise relationship shall have the effect of (i) waiving any claims under any applicable state franchise law, including fraud in the inducement, or (ii) disclaiming reliance on any statement made by any franchisor, franchise seller, or other person acting on behalf of the franchisor. This provision supersedes any other term of any document executed in connection with the franchise.

7. Receipts - Any sale made must be in compliance with § 683(8) of the Franchise Sale Act (N.Y. Gen. Bus. L. § 680 et seq.), which describes the time period a Franchise Disclosure Document (offering prospectus) must be provided to a prospective franchisee before a sale may be made. New York law requires a franchisor to provide the Franchise Disclosure Document at the earlier of the first personal meeting, ten (10) business days before the execution of the franchise or other agreement, or the payment of any consideration that relates to the franchise relationship.

NORTH DAKOTA

Sections of the FDD, the Franchise Agreement, and the Supplemental Agreements requiring that you sign a general release, estoppel or waiver as a condition of renewal and/or assignment may not be enforceable as they relate to releases of the North Dakota Franchise Investment Law.

Sections of the FDD, the Franchise Agreement, and the Supplemental Agreements requiring resolution of disputes to be outside North Dakota may not be enforceable under Section 51-19-09 of the North Dakota Franchise Investment Law, and are amended accordingly to the extent required by law.

Sections of the FDD, the Franchise Agreement, and the Supplemental Agreements relating to choice of law may not be enforceable under Section 51-19-09 of the North Dakota Franchise Investment Law, and are amended accordingly to the extent required by law.

Any section of the FDD, the Franchise Agreement, and the Supplemental Agreements requiring you to consent to liquidated damages and/or termination penalties may not be enforceable under Section 51-19-09 of the North Dakota Franchise Investment Law, and are amended accordingly to the extent required by law.

Any sections of the FDD, the Franchise Agreement, and the Supplemental Agreements requiring you to consent to a waiver of trial by jury may not be enforceable under Section 51-19-09 of the North Dakota Franchise Investment Law, and are amended accordingly to the extent required by law.

Any sections of the FDD, the Franchise Agreement, and the Supplemental Agreements requiring you to consent to a waiver of exemplary and punitive damages may not be enforceable under Section 51-19-09 of the North Dakota Franchise Investment Law, and are amended accordingly to the extent required by law.

Item 17(r) of the FDD and Section 18 of the Franchise Agreement disclose the existence of certain covenants restricting competition to which Franchisee must agree. The Commissioner has held that covenants restricting competition contrary to Section 9-08-06 of the North Dakota Century Code, without further disclosing that such covenants may be subject to this statute, are unfair, unjust, or inequitable within the intent of Section 51-19-09 of the North Dakota Franchise Investment Law. The FDD and the Franchise Agreement are amended accordingly to the extent required by law.

No statement, questionnaire, or acknowledgment signed or agreed to by a franchisee in connection with the commencement of the franchise relationship shall have the effect of (i) waiving any claims under

any applicable state franchise law, including fraud in the inducement, or (ii) disclaiming reliance on any statement made by any franchisor, franchise seller, or other person acting on behalf of the franchisor. This provision supersedes any other term of any document executed in connection with the franchise.

OHIO

The following language will be added to the front page of the Franchise Agreement:

You, the purchaser, may cancel this transaction at any time prior to midnight of the fifth business day after the date you sign this agreement. See the attached notice of cancellation for an explanation of this right.

Initials _____ Date _____

NOTICE OF CANCELLATION

_____ (enter date of transaction)

You may cancel this transaction, without penalty or obligation, within five business days from the above date. If you cancel, any payments made by you under the agreement, and any negotiable instrument executed by you will be returned within ten business days following the seller's receipt of your cancellation notice, and any security interest arising out of the transaction will be cancelled. If you cancel, you must make available to the seller at your business address all goods delivered to you under this agreement; or you may, if you wish, comply with the instructions of the seller regarding the return shipment of the goods at the seller's expense and risk. If you do make the goods available to the seller and the seller does not pick them up within 20 days of the date of your notice of cancellation, you may retain or dispose of them without further obligation. If you fail to make the goods available to the seller, or if you agree to return them to the seller and fail to do so, then you remain liable for the performance of all obligations under this agreement. To cancel this transaction, mail or deliver a signed and dated copy of this cancellation notice or any other written notice to Renegade Insurance Franchising LLC, 7901 4th St N, Ste 300, St. Petersburg, Florida 33702 not later than midnight of the fifth business day after the Effective Date.

I hereby cancel this transaction.

Franchisee:

Date: _____

By: _____

Print Name: _____

Its: _____

RHODE ISLAND

§ 19-28.1-14 of the Rhode Island Franchise Investment Act provides that "A provision in a franchise agreement restricting jurisdiction or venue to a forum outside this state or requiring the application of the laws of another state is void with respect to a claim otherwise enforceable under this Act." The FDD, the Franchise Agreement, and the Supplemental Agreements are amended accordingly to the extent required by law.

The above language has been included in this FDD as a condition of registration. The Franchisor and the Franchisee do not agree with the above language and believe that each of the provisions of the Franchise Agreement and the Supplemental Agreements, including all choice of law provisions, are fully

enforceable. The Franchisor and the Franchisee intend to fully enforce all of the provisions of the Franchise Agreement, the Supplemental Agreements, and all other documents signed by them, including, but not limited to, all venue, choice of law, arbitration provisions and other dispute avoidance and resolution provisions and to rely on federal pre-emption under the Federal Arbitration Act.

No statement, questionnaire, or acknowledgment signed or agreed to by a franchisee in connection with the commencement of the franchise relationship shall have the effect of (i) waiving any claims under any applicable state franchise law, including fraud in the inducement, or (ii) disclaiming reliance on any statement made by any franchisor, franchise seller, or other person acting on behalf of the franchisor. This provision supersedes any other term of any document executed in connection with the franchise.

SOUTH DAKOTA

No statement, questionnaire, or acknowledgment signed or agreed to by a franchisee in connection with the commencement of the franchise relationship shall have the effect of (i) waiving any claims under any applicable state franchise law, including fraud in the inducement, or (ii) disclaiming reliance on any statement made by any franchisor, franchise seller, or other person acting on behalf of the franchisor. This provision supersedes any other term of any document executed in connection with the franchise.

VIRGINIA

Item 17(h). The following is added to Item 17(h):

“Pursuant to Section 13.1-564 of the Virginia Retail Franchising Act, it is unlawful for a franchisor to use undue influence to induce a franchisee to surrender any right given to him under the franchise. If any provision of the Franchise Agreement or Supplemental Agreements involve the use of undue influence by the Franchisor to induce a franchisee to surrender any rights given to franchisee under the Franchise, that provision may not be enforceable.”

In recognition of the restrictions contained in Section 13.1-564 of the Virginia Retail Franchising Act, the FDD for Renegade Insurance Franchising LLC for use in the Commonwealth of Virginia shall be amended as follows:

Additional Disclosure. The following statements are added to Item 8 and Item 17.h.

Pursuant to Section 13.1-564 of the Virginia Retail Franchising Act, it is unlawful for a franchisor to cancel a franchise without reasonable cause. If any grounds for default or termination stated in the Franchise Agreement does not constitute “reasonable cause,” as that term may be defined in the Virginia Retail Franchising Act or the laws of Virginia, that provision may not be enforceable.

No statement, questionnaire, or acknowledgment signed or agreed to by a franchisee in connection with the commencement of the franchise relationship shall have the effect of (i) waiving any claims under any applicable state franchise law, including fraud in the inducement, or (ii) disclaiming reliance on any statement made by any franchisor, franchise seller, or other person acting on behalf of the franchisor. This provision supersedes any other term of any document executed in connection with the franchise.

WASHINGTON

WASHINGTON ADDENDUM TO THE FRANCHISE DISCLOSURE DOCUMENT, THE FRANCHISE AGREEMENT, AND ALL RELATED AGREEMENTS

The provisions of this Addendum form an integral part of, are incorporated into, and modify the Franchise Disclosure Document, the franchise agreement, and all related agreements regardless of anything to the contrary contained therein. This Addendum applies if: (a) the offer to sell a franchise is accepted in Washington; (b) the purchaser of the franchise is a resident of Washington; and/or (c) the franchised business that is the subject of the sale is to be located or operated, wholly or partly, in Washington.

1. **Conflict of Laws.** In the event of a conflict of laws, the provisions of the Washington Franchise Investment Protection Act, chapter 19.100 RCW will prevail.
2. **Franchisee Bill of Rights.** RCW 19.100.180 may supersede provisions in the franchise agreement or related agreements concerning your relationship with the franchisor, including in the areas of termination and renewal of your franchise. There may also be court decisions that supersede the franchise agreement or related agreements concerning your relationship with the franchisor. Franchise agreement provisions, including those summarized in Item 17 of the Franchise Disclosure Document, are subject to state law.
3. **Site of Arbitration, Mediation, and/or Litigation.** In any arbitration or mediation involving a franchise purchased in Washington, the arbitration or mediation site will be either in the state of Washington, or in a place mutually agreed upon at the time of the arbitration or mediation, or as determined by the arbitrator or mediator at the time of arbitration or mediation. In addition, if litigation is not precluded by the franchise agreement, a franchisee may bring an action or proceeding arising out of or in connection with the sale of franchises, or a violation of the Washington Franchise Investment Protection Act, in Washington.
4. **General Release.** A release or waiver of rights in the franchise agreement or related agreements purporting to bind the franchisee to waive compliance with any provision under the Washington Franchise Investment Protection Act or any rules or orders thereunder is void except when executed pursuant to a negotiated settlement after the agreement is in effect and where the parties are represented by independent counsel, in accordance with RCW 19.100.220(2). In addition, any such release or waiver executed in connection with a renewal or transfer of a franchise is likewise void except as provided for in RCW 19.100.220(2).
5. **Statute of Limitations and Waiver of Jury Trial.** Provisions contained in the franchise agreement or related agreements that unreasonably restrict or limit the statute of limitations period for claims under the Washington Franchise Investment Protection Act, or rights or remedies under the Act such as a right to a jury trial, may not be enforceable.
6. **Transfer Fees.** Transfer fees are collectable only to the extent that they reflect the franchisor's reasonable estimated or actual costs in effecting a transfer.
7. **Termination by Franchisee.** The franchisee may terminate the franchise agreement under any grounds permitted under state law.
8. **Certain Buy-Back Provisions.** Provisions in franchise agreements or related agreements that permit the franchisor to repurchase the franchisee's business for any reason during the term of the franchise agreement without the franchisee's consent are unlawful pursuant to RCW 19.100.180(2)(j), unless the franchise is terminated for good cause.
9. **Fair and Reasonable Pricing.** Any provision in the franchise agreement or related agreements that requires the franchisee to purchase or rent any product or service for more than a fair and reasonable price is unlawful under RCW 19.100.180(2)(d).

10. **Waiver of Exemplary & Punitive Damages.** RCW 19.100.190 permits franchisees to seek treble damages under certain circumstances. Accordingly, provisions contained in the franchise agreement or elsewhere requiring franchisees to waive exemplary, punitive, or similar damages are void, except when executed pursuant to a negotiated settlement after the agreement is in effect and where the parties are represented by independent counsel, in accordance with RCW 19.100.220(2).
11. **Franchisor's Business Judgement.** Provisions in the franchise agreement or related agreements stating that the franchisor may exercise its discretion on the basis of its reasonable business judgment may be limited or superseded by RCW 19.100.180(1), which requires the parties to deal with each other in good faith.
12. **Indemnification.** Any provision in the franchise agreement or related agreements requiring the franchisee to indemnify, reimburse, defend, or hold harmless the franchisor or other parties is hereby modified such that the franchisee has no obligation to indemnify, reimburse, defend, or hold harmless the franchisor or any other indemnified party for losses or liabilities to the extent that they are caused by the indemnified party's negligence, willful misconduct, strict liability, or fraud.
13. **Attorneys' Fees.** If the franchise agreement or related agreements require a franchisee to reimburse the franchisor for court costs or expenses, including attorneys' fees, such provision applies only if the franchisor is the prevailing party in any judicial or arbitration proceeding.
14. **Noncompetition Covenants.** Pursuant to RCW 49.62.020, a noncompetition covenant is void and unenforceable against an employee, including an employee of a franchisee, unless the employee's earnings from the party seeking enforcement, when annualized, exceed \$100,000 per year (an amount that will be adjusted annually for inflation). In addition, a noncompetition covenant is void and unenforceable against an independent contractor of a franchisee under RCW 49.62.030 unless the independent contractor's earnings from the party seeking enforcement, when annualized, exceed \$250,000 per year (an amount that will be adjusted annually for inflation). As a result, any provision contained in the franchise agreement or elsewhere that conflicts with these limitations is void and unenforceable in Washington.
15. **Nonsolicitation Agreements.** RCW 49.62.060 prohibits a franchisor from restricting, restraining, or prohibiting a franchisee from (i) soliciting or hiring any employee of a franchisee of the same franchisor or (ii) soliciting or hiring any employee of the franchisor.

As a result, any such provisions contained in the franchise agreement or elsewhere are void and unenforceable in Washington.
16. **Questionnaires and Acknowledgments.** No statement, questionnaire, or acknowledgment signed or agreed to by a franchisee in connection with the commencement of the franchise relationship shall have the effect of (i) waiving any claims under any applicable state franchise law, including fraud in the inducement, or (ii) disclaiming reliance on any statement made by any franchisor, franchise seller, or other person acting on behalf of the franchisor. This provision supersedes any other term of any document executed in connection with the franchise.
17. **Prohibitions on Communicating with Regulators.** Any provision in the franchise agreement or related agreements that prohibits the franchisee from communicating with or complaining to regulators is inconsistent with the express instructions in the Franchise Disclosure Document and is unlawful under RCW 19.100.180(2)(h).

18. **Advisory Regarding Franchise Brokers.** Under the Washington Franchise Investment Protection Act, a “franchise broker” is defined as a person that engages in the business of the offer or sale of franchises. A franchise broker represents the franchisor and is paid a fee for referring prospects to the franchisor and/or selling the franchise. If a franchisee is working with a franchise broker, franchisees are advised to carefully evaluate any information provided by the franchise broker about a franchise.

The undersigned parties do hereby acknowledge receipt of this Addendum.

Dated this _____ day of _____ 20_____.

Signature of Franchisor Representative

Signature of Franchisee Representative

Title of Franchisor Representative

Title of Franchisee Representative

WISCONSIN

The Wisconsin Fair Dealership Law, Chapter 135 of the Wisconsin Statutes supersedes any provision of the Franchise Agreement if such provision is in conflict with that law. The Franchise Disclosure Document, the Franchise Agreement and the Supplemental Agreements are amended accordingly.

No statement, questionnaire, or acknowledgment signed or agreed to by a franchisee in connection with the commencement of the franchise relationship shall have the effect of (i) waiving any claims under any applicable state franchise law, including fraud in the inducement, or (ii) disclaiming reliance on any statement made by any franchisor, franchise seller, or other person acting on behalf of the franchisor. This provision supersedes any other term of any document executed in connection with the franchise.

(Signatures on following page)

APPLICABLE ADDENDA

If any one of the preceding Addenda for specific states (“Addenda”) is checked as an “Applicable Addenda” below, then that Addenda shall be incorporated into the Franchise Disclosure Document, Franchise Agreement and any other specified agreement(s) entered into by us and the undersigned Franchisee. To the extent any terms of an Applicable Addenda conflict with the terms of the Franchise Disclosure Document, Franchise Agreement and other specified agreement(s), the terms of the Applicable Addenda shall supersede the terms of the Franchise Agreement.

☐ California
☐ Hawaii
☐ Illinois
☐ Iowa
☐ Indiana
☐ Maryland

☐ Michigan
☐ Minnesota
☐ New York
☐ North Dakota
☐ Ohio

☐ Rhode Island
☐ South Dakota
☐ Virginia
☐ Washington
☐ Wisconsin

Dated: _____, 20____

FRANCHISOR:

RENEGADE INSURANCE FRANCHISING LLC

By: _____

Title: _____

FRANCHISEE:

By: _____

Title: _____

Rev. 071823

EXHIBIT G

CONTRACTS FOR USE WITH THE RENEGADE INSURANCE FRANCHISE

The following contracts contained in Exhibit G are contracts that Franchisee is required to utilize or execute after signing the Franchise Agreement in the operation of the Renegade Insurance Business. The following are the forms of contracts that Renegade Insurance Franchising LLC uses as of the Issuance Date of this Franchise Disclosure Document. If they are marked “Sample,” they are subject to change at any time.

EXHIBIT G-1

RENEGADE INSURANCE FRANCHISE

SAMPLE GENERAL RELEASE AGREEMENT

WAIVER AND RELEASE OF CLAIMS

This Waiver and Release of Claims (“Release”) is made as of _____, 20__ by _____, a(n) _____ (“Franchisee”), and each individual holding an ownership interest in Franchisee (collectively with Franchisee, “Releasor”) in favor of Renegade Insurance Franchising LLC, a Florida limited liability company (“Franchisor,” and together with Releasor, the “Parties”).

WHEREAS, Franchisor and Franchisee have entered into a Franchise Agreement (“Agreement”) pursuant to which Franchisee was granted the right to own and operate a Renegade Insurance business;

WHEREAS, (Franchisee has notified Franchisor of its desire to transfer the Agreement and all rights related thereto, or an ownership interest in Franchisee, to a transferee/enter into a successor franchise agreement/amend the Agreement) or (the Agreement is being terminated/or indicate other reason for the requirement of this waiver and release), and Franchisor has consented to such (transfer/successor franchise agreement/amendment/termination/other reason); and

WHEREAS, as a condition to Franchisor’s consent to (transfer the Agreement/enter into a successor franchise agreement/amend the Agreement/terminate the Agreement/other reason), Releasor has agreed to execute this Release upon the terms and conditions stated below.

NOW, THEREFORE, in consideration of Franchisor’s consent, and for other good and valuable consideration, the sufficiency and receipt of which are hereby acknowledged, and intending to be legally bound, Releasor hereby agrees as follows:

1. **Representations and Warranties.** Releasor represents and warrants that it is duly authorized to enter into this Release and to perform the terms and obligations herein contained, and has not assigned, transferred, or conveyed, either voluntarily or by operation of law, any of its rights or claims against Franchisor or any of the rights, claims, or obligations being terminated and released hereunder. Each individual executing this Release on behalf of Franchisee represents and warrants that he/she is duly authorized to enter into and execute this Release on behalf of Franchisee. Releasor further represents and warrants that all individuals that currently hold a direct or indirect ownership interest in Franchisee are signatories to this Release.

2. **Release.** Releasor and its subsidiaries, affiliates, parents, divisions, successors and assigns, and all persons or firms claiming by, through, under, or on behalf of any or all of them, hereby release, acquit, and forever discharge Franchisor, any and all of its affiliates, parents, subsidiaries, or related companies, divisions, and partnerships, and its and their past and present officers, directors, agents, partners, shareholders, employees, representatives, successors and assigns, and attorneys, and the spouses of such individuals (collectively, the “Released Parties”), from any and all claims, liabilities, damages, expenses, actions, or causes of action which Releasor may now have or has ever had, whether known or unknown, past or present, absolute or contingent, suspected or unsuspected, of any nature whatsoever, including without limiting the generality of the foregoing, all claims, liabilities, damages, expenses, actions, or causes of action directly or indirectly arising out of or relating to the execution and performance of the Agreement and the offer and sale of the franchise related thereto, except to the extent such liabilities are payable by the applicable indemnified party

in connection with a third-party claim. Releasor represents and warrants to the Released Parties, and agrees, that it may later learn of new or different facts, but that still, it is Releasor's intention to fully, finally, and forever release all of the claims that are released above. This includes the Releasor's waiver of state laws that might apply to limit a release (such as Calif. Civil Code Section 1542, which states that "[a] general release does not extend to claims which the creditor does not know or suspect exist in his favor at the time of executing the release, which if known by him must have materially affected his settlement with the debtor").

3. Nondisparagement. Releasor expressly covenants and agrees not to make any false representation of facts, or to defame, disparage, discredit, or deprecate any of the Released Parties or otherwise communicate with any person or entity in a manner intending to damage any of the Released Parties, their business, or their reputation.

4. Confidentiality. Releasor agrees to hold in strictest confidence and not disclose, publish, or use the existence of, or any details relating to, this Release to any third party without Franchisor's express written consent, except as required by law.

5. Miscellaneous.

a. Releasor agrees that it has read and fully understands this Release and that the opportunity has been afforded to Releasor to discuss the terms and contents of said Release with legal counsel and/or that such a discussion with legal counsel has occurred.

b. This Release shall be construed and governed by the laws of the State of Florida.

c. Each individual and entity that comprises Releasor shall be jointly and severally liable for the obligations of Releasor.

d. In the event that it shall be necessary for any Party to institute legal action to enforce or for the breach of any of the terms and conditions or provisions of this Release, the prevailing Party in such action shall be entitled to recover all of its reasonable costs and attorneys' fees.

e. All of the provisions of this Release shall be binding upon and inure to the benefit of the Parties and their current and future respective directors, officers, partners, attorneys, agents, employees, shareholders, and the spouses of such individuals, successors, affiliates, and assigns. No other party shall be a third-party beneficiary to this Release.

f. This Release constitutes the entire agreement and, as such, supersedes all prior oral and written agreements or understandings between and among the Parties regarding the subject matter hereof. This Release may not be modified except in a writing signed by all of the Parties. This Release may be executed in multiple counterparts, each of which shall be deemed an original and all of which together shall constitute but one and the same document.

g. If one or more of the provisions of this Release shall for any reason be held invalid, illegal, or unenforceable in any respect, such invalidity, illegality, or unenforceability shall not affect or impair any other provision of this Release, but this Release shall be construed as if such invalid, illegal, or unenforceable provision had not been contained herein.

h. Releasor agrees to do such further acts and things and to execute and deliver such additional agreements and instruments as any Released Party may reasonably require to consummate, evidence, or confirm the Release contained herein in the matter contemplated hereby.

i. This Release is inapplicable with respect to claims arising under the Washington Franchise Investment Protection Act, chapter 19.100 RCW, and the rules adopted thereunder in accordance with RCW 19.100.220.

IN WITNESS WHEREOF, Releasor has executed this Release as of the date first written above.

FRANCHISEE:

_____, a

Sign: _____

Printed Name: _____

Title: _____

FRANCHISEE'S OWNERS:

Signature

Typed or Printed Name

Signature

Typed or Printed Name

Rev. 060524

EXHIBIT G-2

RENEGADE INSURANCE FRANCHISE

SAMPLE SYSTEM PROTECTION AGREEMENT

This System Protection Agreement (“SP Agreement”) is entered into by the undersigned (“you” or “your”) in favor of Renegade Insurance Franchising LLC, a Florida limited liability company, and its successors and assigns (“us,” “we,” or “our”), upon the terms and conditions set forth in this SP Agreement.

1. Definitions. For purposes of this SP Agreement, the following terms have the meanings given to them below:

“*Competitive Business*” means any business that: (i) sells or offers to sell products the same as or similar to the type of products sold by you in and/or from the Franchisee Territory (including, but not limited to, the products we authorize); or (ii) provides or offers to provide services the same as or similar to the type of services sold by you in and/or from the Franchisee Territory (including, but not limited to, the services we authorize), but excludes a Renegade Insurance business operating pursuant to a franchise agreement with us.

“*Copyrights*” means all works and materials for which we or our affiliate have secured common law or registered copyright protection and that we allow franchisees to use, sell, or display in connection with the marketing and/or operation of a Renegade Insurance business or the solicitation or offer of a Renegade Insurance franchise, whether now in existence or created in the future.

“*Franchisee*” means the Renegade Insurance franchisee for which you are a manager or officer.

“*Franchisee Territory*” means the territory granted to you pursuant to a franchise agreement with us.

“*Intellectual Property*” means, collectively or individually, our Marks, Copyrights, Know-how, and System.

“*Know-how*” means all of our trade secrets and other proprietary information relating to the development, construction, marketing, and/or operation of a Renegade Insurance business, including, but not limited to, methods, techniques, specifications, proprietary practices and procedures, policies, marketing strategies, and information comprising the System and the Franchise Operations Manual.

“*Manual*” means our confidential operations manual for the operation of a Renegade Insurance business, which may be periodically modified by us.

“*Marks*” means the logotypes, service marks, and trademarks now or hereafter involved in the operation of a Renegade Insurance business, including “Renegade Insurance,” and any other trademarks, service marks, or trade names that we designate for use by a Renegade Insurance business. The term “Marks” also includes any distinctive trade dress used to identify a Renegade Insurance business, whether now in existence or hereafter created.

“*Prohibited Activities*” means any or all of the following: (i) owning, operating, or having any other interest (as an owner, partner, director, officer, employee, manager, consultant, shareholder, creditor, representative, agent, or in any similar capacity) in a Competitive Business (other than owning an interest of five percent (5%) or less in a publicly-traded company that is a Competitive Business); (ii) diverting or attempting to divert any business from us (or one of our affiliates or franchisees); (iii) inducing or attempting to induce any customer of ours (or of one of our affiliates or franchisees) or Prospective Client to transfer their business to you or to any other person that is not then a franchisee of ours; and/or (iv)

attempt to call on, solicit, accept leads or business from, utilize, or interfere with the relationship between any Renegade Insurance business and a Referral Sources for the benefit of any person or entity outside the System.

“Prospective Client” refers to any person or entity that received a quote for insurance from the Franchisee’s Renegade Insurance business at any time in the prior twelve (12)-month period or any person or entity whose information was provided to the Franchisee’s Renegade Insurance business at any time during the prior twelve (12) months.

“Referral Sources” refers to any mortgage specialist or professional, mortgage banker, loan officer, real estate agent, or any other person employed by or working in any capacity with any entity that has provided two (2) or more referrals to the Franchisee’s Renegade Insurance business or to Renegade Insurance Franchising LLC or its affiliates of clients who successfully purchased insurance products during the prior twenty-four (24) month period with whom you had contact as a result of or through your employment in the Franchisee’s Renegade Insurance business.

“Restricted Period” means the 2-year period after you cease to be a manager or officer of Franchisee’s Renegade Insurance business; provided, however, that if a court of competent jurisdiction determines that this period of time is too long to be enforceable, then the “Restricted Period” means the one-year period after you cease to be a manager or officer of Franchisee’s Renegade Insurance business.

“Restricted Territory” means the geographic area within: (i) a 25-mile radius from Franchisee’s Renegade Insurance business (and including the premises of the approved location of Franchisee); and (ii) a 25-mile radius from all other Renegade Insurance businesses that are operating or under construction as of the beginning of the Restricted Period; provided, however, that if a court of competent jurisdiction determines that the foregoing Restricted Territory is too broad to be enforceable, then the “Restricted Territory” means the geographic area within a 7-mile radius from Franchisee’s Renegade Insurance business (and including the premises of the approved location of Franchisee).

“System” means our system for the establishment, development, operation, and management of a Renegade Insurance business, including Know-how, proprietary programs and products, Manual, and operating system.

2. Background. You are a manager, employee, independent contractor of Franchisee and/or a spouse of Franchisee’s owner. As a result of this relationship, you may gain knowledge of our System. You understand that protecting the Intellectual Property and our System are vital to our success and that of our franchisees and that you could seriously jeopardize our entire System if you were to unfairly compete with us. In order to avoid such damage, you agree to comply with the terms of this SP Agreement.

3. Know-How and Intellectual Property. You agree: (i) you will not use the Know-how in any business or capacity other than the Renegade Insurance business operated by Franchisee; (ii) you will maintain the confidentiality of the Know-how at all times; (iii) you will not make unauthorized copies of documents containing any Know-how; (iv) you will take such reasonable steps as we may ask of you from time to time to prevent unauthorized use or disclosure of the Know-how; and (v) you will stop using the Know-how immediately if you are no longer a manager or officer of Franchisee’s Renegade Insurance business. You further agree that you will not use all or part of the Intellectual Property or all or part of the System for any purpose other than the performance of your duties for Franchisee and within the scope of your employment or other engagement with Franchisee. These restrictions on Know-how, Intellectual Property and the System shall not apply to any information which is information publicly known or becomes lawfully known in the public domain other than through a breach of this SP Agreement or is required or compelled by law to be disclosed, provided that you will give reasonable notice to us to allow us to seek protective or other court orders.

4. Unfair Competition During Relationship. You agree not to unfairly compete with us at any time while you are a manager or officer of Franchisee's Renegade Insurance business by engaging in any Prohibited Activities.

5. Unfair Competition After Relationship. You agree not to unfairly compete with us during the Restricted Period by engaging in any Prohibited Activities; provided, however, that the Prohibited Activity relating to having an interest in a Competitive Business will only apply with respect to a Competitive Business that is located within or provides competitive goods or services to customers who are located within the Restricted Territory. If you engage in any Prohibited Activities during the Restricted Period, then you agree that your Restricted Period will be extended by the period of time during which you were engaging in the Prohibited Activity.

6. Immediate Family Members. You acknowledge that you could circumvent the purpose of this SP Agreement by disclosing Know-how to an immediate family member (i.e., spouse, parent, sibling, child, grandparent or grandchild). You also acknowledge that it would be difficult for us to prove whether you disclosed the Know-how to family members. Therefore, you agree that you will be presumed to have violated the terms of this SP Agreement if any member of your immediate family: (i) engages in any Prohibited Activities during any period of time during which you are prohibited from engaging in the Prohibited Activities; or (ii) uses or discloses the Know-how. However, you may rebut this presumption by furnishing evidence conclusively showing that you did not disclose the Know-how to the family member.

7. Covenants Reasonable. You acknowledge and agree that: (i) the terms of this SP Agreement are reasonable both in time and in scope of geographic area; and (ii) you have sufficient resources and business experience and opportunities to earn an adequate living while complying with the terms of this SP Agreement. **YOU HEREBY WAIVE ANY RIGHT TO CHALLENGE THE TERMS OF THIS SP AGREEMENT AS BEING OVERLY BROAD, UNREASONABLE, OR OTHERWISE UNENFORCEABLE.**

8. Breach. You agree that failure to comply with the terms of this SP Agreement will cause substantial and irreparable damage to us and/or other Renegade Insurance franchisees for which there is no adequate remedy at law. Therefore, you agree that any violation of the terms of this SP Agreement will entitle us to injunctive relief. You agree that we may apply for such injunctive relief without bond, but upon due notice, in addition to such further and other relief as may be available at equity or law, and the sole remedy of yours in the event of the entry of such injunction will be the dissolution of such injunction, if warranted, upon hearing duly held (all claims for damages by reason of the wrongful issuance of any such injunction being expressly waived hereby). If a court requires the filing of a bond notwithstanding the preceding sentence, the parties agree that the amount of the bond shall not exceed \$1,000. None of the remedies available to us under this SP Agreement are exclusive of any other, but may be combined with others under this SP Agreement, or at law or in equity, including injunctive relief, specific performance, and recovery of monetary damages. Any claim, defense, or cause of action that you may have against us, our owners or our affiliates, or against Franchisee, regardless of cause or origin, cannot be used as a defense against our enforcement of this SP Agreement.

9. Miscellaneous.

a. If we pursue legal remedies against you because you have breached this SP Agreement and prevail against you, you agree to pay our reasonable attorneys' fees and costs in doing so.

b. This SP Agreement will be governed by, construed, and enforced under the laws of Florida, and the courts in that state shall have jurisdiction over any legal proceedings arising out of this SP Agreement.

c. Each section of this SP Agreement, including each subsection and portion thereof, is severable. If any section, subsection, or portion of this SP Agreement is unenforceable, it shall not affect the enforceability of any other section, subsection, or portion; and each party to this SP Agreement agrees that the court may impose such limitations on the terms of this SP Agreement as it deems in its discretion necessary to make such terms reasonable in scope, duration, and geographic area.

d. You and we both believe that the covenants in this SP Agreement are reasonable in terms of scope, duration, and geographic area. However, we may at any time unilaterally modify the terms of this SP Agreement upon written notice to you by limiting the scope of the Prohibited Activities, narrowing the definition of a Competitive Business, shortening the duration of the Restricted Period, reducing the geographic scope of the Restricted Territory, and/or reducing the scope of any other covenant imposed upon you under this SP Agreement to ensure that the terms and covenants in this SP Agreement are enforceable under applicable law.

EXECUTED on the date stated below.

Date _____	_____
	Signature

	Typed or Printed Name

Rev. 120619

EXHIBIT G-3

RENEGADE INSURANCE FRANCHISE

SAMPLE CONFIDENTIALITY AGREEMENT

This Confidentiality Agreement (“Confidentiality Agreement”) is entered into by the undersigned (“you”) in favor of Renegade Insurance Franchising LLC, a Florida limited liability company, and its successors and assigns (“us”), upon the terms and conditions set forth in this Confidentiality Agreement.

1. Definitions. For purposes of this Confidentiality Agreement, the following terms have the meanings given to them below:

“*Renegade Insurance Business*” means a business that provides comprehensive insurance solutions offering a wide range of tailored policies to individuals and businesses and other related products and services using our Intellectual Property.

“*Copyrights*” means all works and materials for which we or our affiliate(s) have secured common law or registered copyright protection and that we allow Renegade Insurance franchisees to use, sell, or display in connection with the marketing and/or operation of a Renegade Insurance Business, whether now in existence or created in the future.

“*Franchisee*” means the Renegade Insurance franchisee for which you are an employee, independent contractor, agent, representative, or supplier.

“*Intellectual Property*” means, collectively or individually, our Marks, Copyrights, Know-how, Manual, and System.

“*Know-how*” means all of our trade secrets and other proprietary information relating to the development, construction, marketing, and/or operation of a Renegade Insurance Business, including, but not limited to, methods, techniques, specifications, proprietary practices and procedures, policies, marketing strategies, and information comprising the System and the Franchise Operations Manual.

“*Manual*” means our confidential operations manual for the operation of a Renegade Insurance Business.

“*Marks*” means the logotypes, service marks, and trademarks now or hereafter involved in the operation of a Renegade Insurance Business, including “Renegade Insurance” and any other trademarks, service marks, or trade names that we designate for use by a Renegade Insurance Business. The term “Marks” also includes any distinctive trade dress used to identify a Renegade Insurance Business, whether now in existence or hereafter created.

“*System*” means our system for the establishment, development, operation, and management of a Renegade Insurance Business, including Know-how, proprietary programs and products, confidential operations manuals, and operating system.

2. Background. You are an employee, independent contractor, agent, representative, or supplier of Franchisee. Because of this relationship, you may gain knowledge of our Intellectual Property. You understand that protecting the Intellectual Property is vital to our success and that of our franchisees, and that you could seriously jeopardize our entire Franchise System if you were to use such Intellectual Property in any way other than as described in this Confidentiality Agreement. In order to avoid such damage, you agree to comply with this Confidentiality Agreement.

3. Know-How and Intellectual Property: Nondisclosure and Ownership. You agree: (i) you will not use the Intellectual Property in any business or capacity other than for the benefit of the Renegade Insurance Business operated by Franchisee or in any way detrimental to us or to the Franchisee; (ii) you will maintain the confidentiality of the Intellectual Property at all times; (iii) you will not make unauthorized copies of documents containing any Intellectual Property; (iv) you will take such reasonable steps as we may ask of you from time to time to prevent unauthorized use or disclosure of the Intellectual Property; and (v) you will stop using the Intellectual Property immediately if you are no longer an employee, independent contractor, agent, representative, or supplier of Franchisee. You further agree that you will not use the Intellectual Property for any purpose other than performing your duties for Franchisee and within the scope of your employment or other engagement with Franchisee.

The Intellectual Property is and shall continue to be the sole property of Renegade Insurance Franchising LLC. You hereby assign and agree to assign to us any rights you may have or may acquire in such Intellectual Property. Upon the termination of your employment or engagement with Franchisee, or at any time upon our or Franchisee's request, you will deliver to us or to Franchisee all documents and data of any nature pertaining to the Intellectual Property, and you will not take with you any documents or data or copies containing or pertaining to any Intellectual Property.

4. Immediate Family Members. You acknowledge you could circumvent the purpose of this Confidentiality Agreement by disclosing Intellectual Property to an immediate family member (i.e., spouse, parent, sibling, child, or grandchild). You also acknowledge that it would be difficult for us to prove whether you disclosed the Intellectual Property to family members. Therefore, you agree you will be presumed to have violated the terms of this Confidentiality Agreement if any member of your immediate family uses or discloses the Intellectual Property. However, you may rebut this presumption by furnishing evidence conclusively showing you did not disclose the Intellectual Property to the family member.

5. Covenants Reasonable. You acknowledge and agree that: (i) the terms of this Confidentiality Agreement are reasonable both in time and in scope of geographic area; and (ii) you have sufficient resources and business experience and opportunities to earn an adequate living while complying with the terms of this Confidentiality Agreement. **YOU HEREBY WAIVE ANY RIGHT TO CHALLENGE THE TERMS OF THIS CONFIDENTIALITY AGREEMENT AS BEING OVERLY BROAD, UNREASONABLE, OR OTHERWISE UNENFORCEABLE.**

6. Breach. You agree that failure to comply with this Confidentiality Agreement will cause substantial and irreparable damage to us and/or other Renegade Insurance franchisees for which there is no adequate remedy at law. Therefore, you agree that any violation of this Confidentiality Agreement will entitle us to injunctive relief. You agree that we may apply for such injunctive relief, without bond, but upon due notice, in addition to such further and other relief as may be available at equity or law, and the sole remedy of yours, in the event of the entry of such injunction, will be the dissolution of such injunction, if warranted, upon hearing duly held (all claims for damages by reason of the wrongful issuance of any such injunction being expressly waived hereby). If a court requires the filing of a bond notwithstanding the preceding sentence, the parties agree that the amount of the bond shall not exceed \$1,000. None of the remedies available to us under this Confidentiality Agreement are exclusive of any other, but may be combined with others under this Confidentiality Agreement, or at law or in equity, including injunctive relief, specific performance, and recovery of monetary damages. Any claim, defense, or cause of action you may have against us or against Franchisee, regardless of cause or origin, cannot be used as a defense against our enforcement of this Confidentiality Agreement.

7. Miscellaneous.

a. Although this Confidentiality Agreement is entered into in favor of Renegade Insurance Franchising LLC, you understand and acknowledge that your employer/employee, independent contractor, agent, representative, or supplier relationship is with Franchisee and not with us, and for all purposes in connection with such relationship, you will look to Franchisee and not to us.

b. If we pursue legal remedies against you because you have breached this Confidentiality Agreement and prevail against you, you agree to pay our reasonable attorney fees and costs in doing so.

c. This Confidentiality Agreement will be governed by, construed, and enforced under the laws of Florida, and the courts in that state shall have jurisdiction over any legal proceedings arising out of this Confidentiality Agreement.

d. Each section of this Confidentiality Agreement, including each subsection and portion, is severable. If any section, subsection, or portion of this Confidentiality Agreement is unenforceable, it shall not affect the enforceability of any other section, subsection, or portion; and each party to this Confidentiality Agreement agrees that the court may impose such limitations on the terms of this Confidentiality Agreement as it deems in its discretion necessary to make such terms enforceable.

EXECUTED on the date stated below.

Date _____

Signature

Typed or Printed Name

Rev. 032916

EXHIBIT G-4

AUTOMATED CLEARING HOUSE PAYMENT AUTHORIZATION FORM

Franchisee Information:

Franchisee Name	Business No.
Franchisee Mailing Address (street)	Franchisee Phone No.
Franchisee Mailing Address (city, state, zip)	
Contact Name, Address and Phone number (if different from above)	
Franchisee Fax No.	Franchisee Email Address

Bank Account Information:

Bank Name		
Bank Mailing Address (street, city, state, zip)		
<input type="checkbox"/> Checking <input type="checkbox"/> Savings		
Bank Account No.	(check one)	Bank Routing No. (9 digits)
Bank Mailing Address (city, state, zip)	Bank Phone No.	

Authorization:

Franchisee hereby authorizes Renegade Insurance Franchising LLC (“Franchisor”) to initiate debit entries to Franchisee’s account with the Bank listed above, and Franchisee authorizes the Bank to accept and to debit the amount of such entries to Franchisee’s account. Each debit shall be made from time to time in an amount sufficient to cover any fees payable to Franchisor pursuant to any agreement between Franchisor and Franchisee as well as to cover any purchases of goods or services from Franchisor or any affiliate of Franchisor. Franchisee agrees to be bound by the National Automated Clearing House Association (NACHA) rules in the administration of these debit entries. Debit entries will be initiated only as authorized above. This authorization is to remain in full force and effect until Franchisor has received written notification from Franchisee of its termination in such time and in such manner as to afford Franchisor and the Bank a reasonable opportunity to act on it. Franchisee shall notify Franchisor of any changes to any of the information contained in this authorization form at least 30 days before such change becomes effective.

Signature: _____	Date: _____
Printed Name: _____	
Its: _____	

Federal Tax ID Number: _____

Rev. 032916

NOTE: FRANCHISEE MUST ATTACH A VOIDED CHECK RELATING TO THE BANK ACCOUNT.

EXHIBIT G-5

RENEGADE INSURANCE FRANCHISE

SAMPLE APPROVAL OF REQUESTED ASSIGNMENT

This Approval of Requested Assignment ("Approval Agreement") is entered into on _____, 20____, between Renegade Insurance Franchising LLC ("Franchisor"), a Florida limited liability company, _____ ("Former Franchisee"), the undersigned owners of Former Franchisee ("Owners") and _____, ("New Franchisee").

RECITALS

WHEREAS, Franchisor and Former Franchisee entered into that certain franchise agreement dated _____, 20____ ("Former Franchise Agreement"), in which Franchisor granted Former Franchisee the right to operate a Renegade Insurance franchise located at _____ ("Renegade Insurance Business"); and

WHEREAS, Former Franchisee desires to assign ("Requested Assignment") the Renegade Insurance Business to New Franchisee, New Franchisee desires to accept the Requested Assignment of the Renegade Insurance Business from Former Franchisee, and Franchisor desires to approve the Requested Assignment of the Renegade Insurance Business from Former Franchisee to New Franchisee upon the terms and conditions contained in this Approval Agreement, including that New Franchisee sign Franchisor's current form of franchise agreement together with all exhibits and attachments thereto ("New Franchise Agreement"), contemporaneously herewith.

NOW, THEREFORE, in consideration of the mutual covenants, promises, and agreements herein contained, the parties hereto hereby covenant, promise, and agree as follows:

1. Payment of Fees. In consideration for the Requested Assignment, Former Franchisee acknowledges and agrees to pay Franchisor the Transfer Fee, as required under the Franchise Agreement ("Franchisor's Assignment Fee").

2. Assignment and Assumption. Former Franchisee hereby consents to assign all of its rights and delegate its duties with regard to the Former Franchise Agreement and all exhibits and attachments thereto from Former Franchisee to New Franchisee, subject to the terms and conditions of this Approval Agreement, and conditioned upon New Franchisee's signing the New Franchise Agreement pursuant to Section 5 of this Approval Agreement.

3. Consent to Requested Assignment of Renegade Insurance Business. Franchisor hereby consents to the Requested Assignment of the Renegade Insurance Business from Former Franchisee to New Franchisee upon receipt of the Franchisor's Assignment Fee from Former Franchisee and the mutual execution of this Approval Agreement by all parties. Franchisor waives its right of first refusal set forth in the Former Franchise Agreement.

4. Termination of Rights to the Renegade Insurance Business. The parties acknowledge and agree that effective upon the date of this Approval Agreement, the Former Franchise Agreement shall terminate and all of Former Franchisee's rights to operate the Renegade Insurance Business are terminated and that from the date of this Approval Agreement only New Franchisee shall have the sole right to operate the Renegade Insurance Business under the New Franchise Agreement. Former Franchisee and the undersigned Owners agree to comply with all of the covenants in the Former Franchise Agreement that

expressly or by implication survive the termination, expiration, or transfer of the Former Franchise Agreement. Unless otherwise precluded by state law, Former Franchisee shall execute Franchisor's current form of General Release Agreement.

5. New Franchise Agreement. New Franchisee shall execute the New Franchise Agreement for the Renegade Insurance Business (as amended by the form of Addendum prescribed by Franchisor, if applicable), and any other required contracts for the operation of a Renegade Insurance franchise as stated in Franchisor's Franchise Disclosure Document.

6. Former Franchisee's Contact Information. Former Franchisee agrees to keep Franchisor informed of its current address and telephone number at all times during the three-year period following the execution of this Approval Agreement.

7. Acknowledgement by New Franchisee. New Franchisee acknowledges and agrees that the purchase of the rights to the Renegade Insurance Business ("Transaction") occurred solely between Former Franchisee and New Franchisee. New Franchisee also acknowledges and agrees that Franchisor played no role in the Transaction and that Franchisor's involvement was limited to approving the Requested Assignment and any required actions regarding New Franchisee's signing of the New Franchise Agreement for the Renegade Insurance Business. New Franchisee agrees that any claims, disputes, or issues relating to New Franchisee's acquisition of the Renegade Insurance Business from Franchisee are between New Franchisee and Former Franchisee, and shall not involve Franchisor.

8. Representation. Former Franchisee warrants and represents that it has not heretofore assigned, conveyed, or disposed of any interest in the Former Franchise Agreement or Renegade Insurance Business. New Franchisee hereby represents that it received Franchisor's Franchise Disclosure Document and did not sign the New Franchise Agreement or pay any money to Franchisor or its affiliate for a period of at least 14 calendar days after receipt of the Franchise Disclosure Document.

9. Notices. Any notices given under this Approval Agreement shall be in writing, and if delivered by hand, or transmitted by U.S. certified mail, return receipt requested, postage prepaid, or via telegram or telefax, shall be deemed to have been given on the date so delivered or transmitted, if sent to the recipient at its address or telefax number appearing on the records of the sending party.

10. Further Actions. Former Franchisee and New Franchisee each agree to take such further actions as may be required to effectuate the terms and conditions of this Approval Agreement, including any and all actions that may be required or contemplated by the Former Franchise Agreement.

11. Affiliates. When used in this Approval Agreement, the term "Affiliates" has the meaning as given in Rule 144 under the Securities Act of 1933.

12. Miscellaneous. This Approval Agreement may not be changed or modified except in a writing signed by all of the parties hereto. This Approval Agreement may be executed in any number of counterparts, each of which shall be deemed to be an original, and all of which together shall constitute one and the same document. This Approval Agreement shall be binding upon and inure to the benefit of the parties and their respective successors and assigns.

13. Governing Law. This Approval Agreement shall be governed by, and construed and enforced in accordance with, the laws of the State of Florida.

(Signatures on following page)

IN WITNESS WHEREOF, the parties have executed this Approval Agreement under seal, with the intent that this be a sealed instrument, as of the day and year first above written.

FRANCHISOR:

Renegade Insurance Franchising LLC

By: _____
Printed Name: _____
Title: _____

FORMER FRANCHISEE:

By: _____
Printed Name: _____
Title: _____

NEW FRANCHISEE:

By: _____
Printed Name: _____
Title: _____

Rev. 031821

EXHIBIT G-6

RENEGADE INSURANCE FRANCHISE

LEASE ADDENDUM

This Addendum to Lease ("Addendum"), dated _____, 20____, is entered into by and between _____ ("Landlord"), _____ ("Tenant") and _____ ("Franchisor"), collectively referred to herein as the "Parties."

A. Landlord and Tenant have entered into a certain Lease Agreement dated _____, 20____, and pertaining to the premises located at _____ ("Lease").

B. Landlord acknowledges that Tenant intends to operate a franchised business from the leased premises ("Premises") pursuant to a Franchise Agreement ("Franchise Agreement") with Franchisor under Franchisor's trademarks and other names designated by Franchisor (herein referred to as "Renegade Insurance Business" or "Franchise Business").

C. The parties now desire to supplement the terms of the Lease in accordance with the terms and conditions contained herein.

NOW, THEREFORE, it is hereby mutually covenanted and agreed among the Parties as follows:

1. Use of the Premises. During the term of the Franchise Agreement, the Premises shall be used only for the operation of the Renegade Insurance Business.

2. Franchise System. Landlord hereby consents to Tenant's use of such proprietary marks, signs, interior and exterior décor items, color schemes and related components of the Renegade Insurance Business required by Franchisor. Tenant's use of such items shall at all times be in compliance with all applicable laws, ordinances, rules and regulations of governmental authorities having jurisdiction over the Premises.

3. Assignment. Tenant shall have the right, without further consent from Landlord, to sublease or assign all of Tenant's right, title, and interest in the Lease to a Franchise Assignee (defined below) at any time during the term of the Lease, including any extensions or renewals thereof. In addition, if Tenant fails to timely cure any default under either the Lease or the Franchise Agreement, a Franchise Assignee will, at its option, have the right, but not the obligation, to take an assignment of Tenant's interest under the Collateral Assignment of Lease or other form of assignment and assumption document reasonably acceptable to Landlord, provided such Franchise Assignee cures any then-existing material defaults of the Lease no later than ten days following the end of Tenant's cure period. No assignment shall be effective until: (i) the Franchise Assignee gives Landlord written notice of its acceptance of the assignment and assumption of the Lease; and (ii) Tenant or the Franchise Assignee has cured all material defaults of the Lease for which it has received notice from Landlord. Nothing contained herein or in any other document shall create any obligation or liability of Franchisor, any Franchise Assignee, or guarantor thereof under the Lease unless and until the Lease is assigned to, and accepted in writing by a Franchise Assignee. In the event of any assignment or purported assignment under this Addendum, Tenant shall remain liable under the terms of the Lease and the assignee or subtenant shall retain all of the Tenant's rights granted in the

Lease including without limitation: (x) any grant of a protected territory or use exclusivity; and (y) the renewal or extension of the Lease term. With respect to any assignment proposed or consummated under this Addendum, Landlord hereby waives any rights it may have to: (A) recapture the Premises; (B) terminate the Lease; or (C) modify any terms or conditions of the Lease. If Franchisor accepts an assignment and assumes the Lease under this section, Franchisor shall have the right to further sublet or reassign the Lease to another Franchise Assignee without Landlord's consent in which event Franchisor shall be released from any obligation or liability under the Lease. As used in this Addendum, "Franchise Assignee" means: (i) Franchisor or Franchisor's parent, subsidiary, or affiliate; or (ii) any franchisee of Franchisor or of Franchisor's parent, subsidiary, or affiliate.

4. Default and Notice.

a. If Tenant defaults on or breaches the Lease and Landlord delivers a notice of default to Tenant, Landlord shall contemporaneously send a copy of such default notice to Franchisor. Franchisor shall have the right, but not the obligation, to cure the default during Tenant's cure period plus an additional ten (10) day period. Franchisor will notify Landlord whether it intends to cure the default prior to the end of Tenant's cure period.

b. All notices to Franchisor shall be sent by a reputable overnight delivery service to the following address:

Renegade Insurance Franchising LLC
17901 4th Street, N. Suite 300
St. Petersburg, Florida 33702

Franchisor may change its address for receiving notices by giving Landlord written notice of the new address. Landlord agrees that it will notify both Tenant and Franchisor of any change in Landlord's mailing address to which notices should be sent.

c. Tenant and Landlord agree not to terminate, or materially amend the Lease during the term of the Franchise Agreement or any renewal thereof without Franchisor's prior written consent. Any attempted termination, or material amendment shall be null and void and have no effect as to Franchisor's interests thereunder; and a clause to the effect shall be included in the Lease.

5. Termination or Expiration.

a. If Franchisor does not elect to take an assignment of the Tenant's interest, Landlord will allow Franchisor to enter the Premises, without being guilty of trespass and without incurring any liability to Landlord, to remove all signs, awnings, and all other items identifying the Premises as a Renegade Insurance Business and to make other modifications (such as repainting) as are reasonably necessary to protect the Franchisor's trademarks and franchise system and to distinguish the Premises from a Renegade Insurance Business provided that Franchisor repairs any damage caused to the Premises by exercise of its rights hereunder.

b. If any Franchise Assignee purchases any assets of Tenant, Landlord shall permit such Franchise Assignee to remove all the assets being purchased, and Landlord waives any lien rights that Landlord may have on such assets.

6. Consideration; No Liability.

a. Landlord acknowledges that the Franchise Agreement requires Tenant to receive Franchisor's approval of the Lease prior to Tenant executing the Lease and that this Addendum is a material

requirement for Franchisor to approve the Lease. Landlord acknowledges Tenant would not lease the Premises without this Addendum. Landlord also hereby consents to the Collateral Assignment of Lease from Tenant to Franchisor as evidenced by Attachment 1.

b. Landlord further acknowledges that Tenant is not an agent or employee of Franchisor, and Tenant has no authority or power to act for, or to create any liability on behalf of, or to in any way bind Franchisor or any Franchise Assignee, and that Landlord has entered into this with full understanding that it creates no duties, obligations, or liabilities of or against any Franchise Assignee.

7. Amendments. No amendment or variation of this Addendum shall be valid unless made in writing and signed by the Parties hereto.

8. Reaffirmation of Lease. Except as amended or modified herein, all of the terms, conditions, and covenants of the Lease shall remain in full force and effect and are incorporated herein by reference and made a part of this Addendum as though copies herein in full.

IN TESTIMONY WHEREOF, witness the signatures of the Parties hereto as of the day, month, and year first written above.

LANDLORD:

TENANT:

By: _____

By: _____

Printed Name: _____

Printed Name: _____

Title: _____

Title: _____

FRANCHISOR:

By: _____

Printed Name: _____

Title: _____

Rev. 022324

EXHIBIT G-6

ATTACHMENT 1

ATTACHMENT 1 TO LEASE ADDENDUM

COLLATERAL ASSIGNMENT OF LEASE

FOR VALUE RECEIVED, as of the __, 20__ (“Effective Date”), the undersigned, _____ (“Assignor”) hereby assigns, transfers and sets over unto _____ (“Assignee”) all of Assignor’s right, title, and interest as tenant, in, to and under that certain lease, a copy of which is attached hereto as **Exhibit A** (“Lease”) with respect to the premises located at _____. This Collateral Assignment of Lease (“Assignment”) is for collateral purposes only and except as specified herein, Assignee shall have no liability or obligation of any kind whatsoever arising from or in connection with this Assignment unless Assignee expressly assume the obligations of Assignor thereunder.

Assignor represents and warrants to Assignee that it has full power and authority to so assign the Lease and its interest therein, and that Assignor has not previously, and is not obligated to, assign or transfer any of its interest in the Lease or the premises demised thereby.

Upon a default by Assignor under the Lease or under that certain franchise agreement for a franchise between Assignee and Assignor (“Franchise Agreement”), or in the event of a default by Assignor under any document or instrument securing the Franchise Agreement, Assignee shall have the right and is hereby empowered, in Assignee’s sole discretion, to: (i) cure Assignor’s default of the Lease; (ii) take possession of the premises demised by the Lease; (iii) expel Assignor from the premises, either temporarily or permanently; (iv) terminate Assignor’s rights, title, and interest in the Lease; and/or (v) assume the Lease. If Assignee expends sums to cure a default of the Lease, Assignor shall promptly reimburse Assignee for the cost incurred by Assignee in connection with such performance, together with interest thereon at the rate of two percent per month, or the highest rate allowed by law.

Assignor agrees it will not suffer or permit any surrender, termination, amendment, or modification of the Lease without the prior written consent of Assignee. Through the term of the Franchise Agreement and any renewals thereto, Assignor agrees that it shall elect and exercise all options to extend the term of or renew the Lease not less than 30 days before the last day that said option must be exercised, unless Assignee otherwise agrees in writing. Upon failure of Assignee to otherwise agree in writing, and upon failure of Assignor to so elect to extend or renew the Lease as stated herein, Assignor hereby irrevocably appoints Assignee as its true and lawful attorney-in-fact, which appointment is coupled with an interest to exercise the extension or renewal options in the name, place, and stead of Assignor for the sole purpose of effecting the extension or renewal.

(Signatures on following page)

IN WITNESS WHEREOF, Assignor and Assignee have signed this Collateral Assignment of Lease as of the Effective Date first above written.

ASSIGNOR:

By: _____

Printed Name _____

Its: _____

ASSIGNEE:

By: _____

Printed Name _____

Its: _____

Rev. 022324

EXHIBIT G-7

PROMISSORY NOTE

_____, 20____

FOR VALUE RECEIVED, the undersigned _____ (“**Debtor**”), hereby promises to pay to the order of Renegade Insurance Franchising LLC, a Florida limited liability company (“**Holder**”), the principal sum of _____ and no/100 Dollars (\$ _____), as set forth herein. Such principal shall be payable pursuant to Section 1 at such address as Holder may designate from time to time in writing.

1. Payment and Maturity.

a. Interest. This Promissory Note will not bear interest unless any payment is late, in which case such late payment shall bear interest at a rate of 1.5% per month/

b. Payment Terms. _____.

2. Prepayment. Debtor may prepay any portion of this Promissory Note at any time without penalty. Any prepayments shall be first applied to any other sums due hereunder and then to the outstanding principal balance.

3. Acceleration. At the option of Holder, the entire outstanding principal balance of this Promissory Note shall become immediately due and payable, without notice or demand, upon the occurrence of any one or more of the following events of default: (a) the failure of Debtor to make any required payment on or before the date such payment is due; (b) the filing of a petition by or against Debtor under the provisions of any state insolvency law or the Federal Bankruptcy Act; or (c) any assignment by Debtor for the benefit of creditors.

4. Attorney Fees. Debtor agrees to promptly reimburse Holder for all reasonable costs and expenses, including attorney fees and court costs, incurred to collect this Promissory Note or any installment hereunder, if not paid when due.

5. No Waiver. No failure on the part of Holder to exercise, and no delay in exercising any right hereunder, shall operate as a waiver of such right; nor shall any single or partial exercise by Holder of any right hereunder preclude the exercise of any other right. The remedies herein provided are cumulative and not exclusive of any remedies provided by law.

6. Florida Law. This Promissory Note shall be governed by and interpreted in accordance with the laws of the State of Florida.

7. Security. This Promissory Note and the indebtedness evidenced hereby are secured by the Security Agreement attached hereto as Attachment A.

8. General Provisions. This Promissory Note may not be amended, modified, or changed, nor shall any waiver of any provision hereof be effective, except by an instrument in writing and signed by the party against whom enforcement of any waiver, amendment, change, modification, or discharge is sought.

Whenever used herein, the words “**Debtor**” and “**Holder**” shall be deemed to include their respective heirs, legal representatives, successors, and assigns.

(Signature on following page)

IN WITNESS WHEREOF, the undersigned has duly executed this Promissory Note on the day and year first above written.

DEBTOR:

EXHIBIT G-8

ADVISOR AGREEMENT

This Advisor Agreement (this “**Agreement**”) is entered into as of [Date], 20__ (the “**Effective Date**”) between Renegade Insurance Inc. (the “**Company**”) and [Owner Name] (the “**Advisor**”).

WHEREAS, the Advisor is an owner of [Franchise Name] (the “**Franchisee**”).

WHEREAS, the Company’s affiliate, Renegade Insurance Franchising LLC, and the Franchisee have entered into that certain Franchise Agreement dated as of [Franchise Agreement Date] (the “**Franchise Agreement**”).

The parties hereto agree as follows:

1. **Services and Title.** Advisor agrees to collaborate and provide advice and assistance to the Company as is mutually agreed by the parties, including, but not limited to, those services set forth on **Exhibit A** hereto (collectively, the “**Services**”).

2. **Compensation.** Advisor shall not be paid for the Services performed hereunder. However, in the event that the Franchisee has achieved a new business production milestone for a given fiscal year as set forth on **Exhibit B** hereto and as further described in the Franchise Agreement (the “**Milestone Schedule**”), the Company shall grant the Advisor a number of shares of the Company’s Common Stock, par value \$0.0001 per share (the “**Common Stock**”), in each case subject to approval of the Board of Directors, as set forth on the Milestone Schedule. Such option grants shall be granted at a price per share equal to the fair market value per share of the Common Stock on the date of grant, as determined by the Board. Each such option grant shall vest in equal monthly amounts over 48 months following the end of the calendar year in which the options are earned, subject to the Franchisee’s and the Advisor’s continuing relationship with the Company. Each such option grant shall be subject to the terms and conditions of the Company’s Equity Incentive Plan and Stock Option Agreement, including vesting requirements. No right to any stock is earned or accrued until such time that vesting occurs, nor does the grant confer any right to continue vesting or to continue providing services as an Advisor.

3. Confidentiality

a. **Definition.** “**Confidential Information**” means any Company proprietary information, technical data, trade secrets or know-how, including, but not limited to, research, product plans, products, services, customers, customer lists, markets, software, developments, inventions, processes, formulas, technology, designs, drawings, engineering, hardware configuration information, marketing, finances or other business information disclosed by the Company either directly or indirectly in writing, orally or by drawings or inspection of parts or equipment.

b. **Non-Use and Non-Disclosure.** Advisor will not, during or subsequent to the term of this Agreement, use the Company’s Confidential Information for any purpose whatsoever other than the performance of the Services on behalf of the Company or disclose the Company’s Confidential Information to any third party. It is understood that said Confidential Information shall remain the sole property of the Company. Advisor further agrees to take all reasonable precautions to prevent any unauthorized disclosure of such Confidential Information. Confidential Information does not include information which (i) is known to Advisor at the time of disclosure to Advisor by the Company as evidenced by written records of Advisor, (ii) has become publicly known and made generally available through no wrongful act of Advisor, or (iii) has been rightfully received by Advisor from a third party who is authorized to make such disclosure.

c. **Former or Current Employer’s Confidential Information.** Advisor agrees that Advisor will not, during the term of this Agreement, improperly use or disclose any proprietary

information or trade secrets of any former or current employer or other person or entity with which Advisor has an agreement or duty to keep in confidence information acquired by Advisor, if any, and that Advisor will not bring onto the premises of the Company any unpublished document or proprietary information belonging to such employer, person or entity unless consented to in writing by such employer, person or entity. Advisor will indemnify the Company and hold it harmless from and against all claims, liabilities, damages and expenses, including reasonable attorney's fees and costs of suit, arising out of or in connection with any violation or claimed violation of a third party's rights resulting in whole or in part from the Company's use of the work product of Advisor under this Agreement.

d. **Third Party Confidential Information.** Advisor recognizes that the Company has received and, in the future, will receive from third parties their confidential or proprietary information subject to a duty on the Company's part to maintain the confidentiality of such information and to use it only for certain limited purposes. Advisor agrees that Advisor owes the Company and such third parties, during the term of this Agreement and thereafter, a duty to hold all such confidential or proprietary information in the strictest confidence and not to disclose it to any person, firm or corporation or to use it except as necessary in carrying out the Services for the Company consistent with the Company's agreement with such third party.

e. **Deletion of Materials.** Upon the termination of this Agreement, or upon the Company's earlier request, Advisor will delete or return to Company all of the Company's property and Confidential Information that Advisor may have in Advisor's possession or control.

4. Ownership

a. **Assignment.** The Advisor hereby assigns to the Company any and all right, title, and interest in or relating to Proprietary Information and acknowledges that all Proprietary Information shall be the sole property of the Company and its assigns and that the Company and its assigns shall be the sole owner of all patent rights, copyrights, trade secret rights, mask work rights and all other rights, including all intellectual property rights, throughout the world (collectively with the Proprietary Information, the "Inventions") in connection therewith. The term "Proprietary Information" shall mean trade secrets, confidential knowledge, data or any other proprietary information resulting from the Services performed by the Advisor and any written materials produced by the Advisor in connection with the Services. By way of illustration but not limitation, Proprietary Information includes: (a) inventions, trade secrets, ideas, processes, formulas, data, programs, other works of authorship, know-how, improvements, discoveries, developments, designs and techniques; (b) information regarding plans for research, development, new products and services, marketing and selling, business plans, budgets and unpublished financial statements, licenses, prices and costs, suppliers and customers; (c) information regarding the skills and compensation of other employees of the Company. Proprietary Information shall not include any information developed by the Advisor prior to the Advisor performing work or activities in connection with this Agreement or independently developed by the Advisor outside the scope of this Agreement.

b. **Further Assurances.** Advisor agrees to assist the Company, or its designee, at the Company's expense, in every proper way to secure the Company's rights in the Inventions in any and all countries, including the disclosure to the Company of all pertinent information and data with respect thereto, the execution of all applications, specifications, oaths, assignments and all other instruments which the Company shall deem necessary in order to apply for and obtain such rights and in order to assign and convey to the Company, its successors, assigns and nominees the sole and exclusive right, title and interest in and to such Inventions. Advisor further agrees that Advisor's obligation to execute or cause to be executed, when it is in Advisor's power to do so, any such instrument or papers shall continue after the termination of this Agreement.

c. **Pre-Existing Materials.** Advisor agrees that if in the course of performing the Services, Advisor incorporates into any Invention developed hereunder any invention, improvement, development, concept, discovery or other proprietary information owned by Advisor or in which Advisor has an interest, (i) Advisor shall inform the Company, in writing before incorporating such

invention, improvement, development, concept, discovery or other proprietary information into any Invention; and (ii) the Company is hereby granted and shall have a nonexclusive, royalty-free, perpetual, irrevocable, worldwide license to fully use, utilize, commercialize and otherwise exploit the Inventions, including any such invention, improvement, development, concept, discovery or other proprietary information owned by Advisor or in which Advisor has an interest that is incorporated therein, and all rights necessary to make, have made, use, sell, offer to sell, develop, have developed, make derivative works, distribute, display, import, lease or otherwise dispose of the Company products embodying, incorporating, or otherwise based on the Inventions. Advisor shall not incorporate any invention, improvement, development, concept, discovery or other proprietary information owned by any third party into any Invention without the Company's prior written permission.

d. ***Attorney in Fact.*** Advisor agrees that if the Company is unable because of Advisor's unavailability, dissolution, mental or physical incapacity, or for any other reason, to secure Advisor's signature to apply for or to pursue any application for any United States or foreign patents or mask work or copyright registrations covering the Inventions assigned to the Company above, then Advisor hereby irrevocably designates and appoints the Company and its duly authorized officers and agents as Advisor's agent and attorney in fact, to act for and in Advisor's behalf and stead to execute and file any such applications and to do all other lawfully permitted acts to further the prosecution and issuance of patents, copyright and mask work registrations thereon with the same legal force and effect as if executed by Advisor.

e. ***Obligation to Keep the Company Informed.*** The Advisor shall promptly disclose to the Company fully and in writing and will hold in trust for the sole right and benefit of the Company any and all Inventions.

f. ***Delivery of Materials.*** All materials, equipment, software, files, drawings, notes, memoranda, specifications, devices, formulas, and documents, together with all copies thereof, and any other material whether or not pertaining to, containing or disclosing any Proprietary Information, that are furnished to Advisor by the Company or produced by Advisor in connection with the provision of the Services shall be sole property of the Company. Advisor agrees to return and deliver all such property (including any copies thereof) immediately as and when requested by the Company, and even without any request upon the termination of the Services. Additionally, upon the request of the Company, Advisor agrees to certify to the Company that all such property (and any copies thereof) has been returned to the Company and that no such property remains in your possession.

5. Indemnification and Limitation of Liability. Each party agrees to indemnify and hold harmless the other from any and all claims, damages, liabilities, expenses, costs and attorney's fees incurred by the other party in connection with any actual or threatened litigation arising out of the intentional misconduct or negligence of such indemnifying party, its principals, employees, or agents, in connection with such party's performance of its obligations under this Agreement. The indemnified party shall give the indemnifying party timely notice of any such actual or threatened litigation and, upon request, reasonable assistance, at the indemnifying party's expense, in the prosecution thereof. Advisor further agrees to indemnify and hold harmless Company from any and all claims, damages, liabilities, expenses, costs and attorney's fees incurred by the Company on account of an alleged failure by Advisor to satisfy any tax, withholding, or similar obligation arising in connection with the Services.

6. No Conflict. Advisor represents that Advisor's compliance with the terms of this Agreement and provision of Services hereunder does not and will not violate any duty which Advisor may have to any other person or entity (such as a present or former employer), including obligations concerning providing services to others, confidentiality of proprietary information and assignment of inventions, ideas, patents or copyrights, and Advisor agrees that Advisor will not do anything in the performance of Services hereunder that would violate any such duty.

7. Legal Relationship. Advisor shall not be an employee of the Company or any of its affiliates, or entitled to participate in any employee benefit plan of the Company or receive any benefit available

to employees of the Company, including insurance, worker's compensation, retirement and vacation benefits. Advisor shall not have any authority to, and shall not, make any representation or promise or enter into any agreement on behalf of the Company. Advisor acknowledges and agrees that Advisor is obligated to report as income all compensation received by Advisor pursuant to this Agreement. Advisor agrees to and acknowledges the obligation to pay all self-employment and other taxes on such income.

8. **Term and Termination.** This Agreement shall automatically terminate upon the termination of the Franchise Agreement, provided that the provisions of Sections 3, 4, 5, 6, 7 and 10 shall survive expiration, transfer or termination of this Agreement for any reason.

9. **Entire Agreement.** This Agreement, including all exhibits or appendices, constitutes the entire agreement between the parties with respect to the subject matter hereof, including any all advisory or consultancy services provided by Advisor to the Company, and supersedes and replaces all prior and contemporaneous understandings or agreements, written or oral, between the parties hereto with respect to such services.

10. **Miscellaneous.** This Agreement is personal to the parties hereto, and accordingly, neither this Agreement nor any right hereunder or interest herein may be assigned, transferred or charged by either party without the written consent of the other. Notwithstanding the foregoing, however, the Company may assign this Agreement and the Company's rights hereunder to a successor to all or substantially all of its assets, whether by sale, merger, or otherwise, if the Company so notifies you in writing. This Agreement shall be governed by the laws of the State of Delaware, without reference to its conflicts of laws provisions. This Agreement and the agreements referred to herein are the only and entire agreements between the parties and supersede all prior agreements and representations. This Agreement may be amended or modified only by a writing signed by both parties. If any provision of this Agreement shall be found by a court to be void, invalid or unenforceable, the same shall be reformed to comply with applicable law or stricken if not so conformable, so as not to affect the validity or enforceability of the remainder of this Agreement. This Agreement may be executed in counterparts, each of which shall be deemed an original, but both of which together shall constitute one and the same instrument.

IN WITNESS WHEREOF, the parties have executed this Agreement as of the date first written above.

RENEGADE INSURANCE INC.

By: _____

Name: _____

Title: _____

ADVISOR

By: _____

Name: _____

Address: _____

ATTACHMENT 1 TO ADVISOR AGREEMENT

SERVICES

Advisor will provide the Company with part-time technical and/or business advisory services as and in the manner directed by the chief executive officer of the Company (or any person the chief executive officer may designate). Advisor will provide the following services: mentoring new agents, participating in Company meetings, providing training, and providing feedback on product solutions or processes.

ATTACHMENT 2 TO ADVISOR AGREEMENT

SAMPLE MILESTONE SCHEDULE

Annual New Business Production Per Franchisee	Shares of Common Stock Subject to Option at Franchisee Level¹
\$840,000	[800]
\$960,000	[900]
\$1,080,000	[1,000]
\$1,200,000	[1,100]
\$1,320,000	[1,200]
\$1,440,000	[1,300]
\$1,560,000	[1,400]
\$1,680,000	[1,500]
\$1,800,000	[1,600]

Advisor will provide the Company with part-time technical and/or business advisory services as and in the manner directed by the chief executive officer of the Company (or any person the chief executive officer may designate). Advisor will provide the following services: mentoring new agents; participating in Company meetings; providing training; and providing feedback on product solutions or processes.

EXHIBIT H

FRANCHISE DISCLOSURE QUESTIONNAIRE

(This questionnaire is not to be used for any franchise sale in or to residents of California, Hawaii, Illinois, Indiana, Maryland, Michigan, Minnesota, New York, North Dakota, Rhode Island, South Dakota, Virginia, Washington, or Wisconsin)

As you know, Renegade Insurance Franchising LLC (“we” or “us”), and you are preparing to enter into a Franchise Agreement for the operation of a Renegade Insurance franchise. **You cannot sign or date this questionnaire the same day as the Receipt for the Franchise Disclosure Document, but you must sign and date it the same day you sign the Franchise Agreement.** Please review each of the following questions carefully and provide honest responses to each question. If you answer “No” to any of the questions below, please explain your answer in the table provided below. This questionnaire does not waive any liability the franchisor may have under the Washington Franchise Investment Protection Act, RCW 19.100, and the rules adopted thereunder.

Do not sign this Questionnaire if you are a resident of Maryland or the franchise is to be operated in Maryland.

1. Yes___ No___ Have you received and personally reviewed the Franchise Agreement and each attachment or exhibit attached to it that we provided?
2. Yes___ No___ Have you received and personally reviewed the Franchise Disclosure Document and each attachment or exhibit attached to it that we provided?
3. Yes___ No___ Did you sign a receipt for the Franchise Disclosure Document indicating the date you received it?
4. Yes___ No___ Do you understand all the information contained in the Franchise Disclosure Document?
5. Yes___ No___ Have you reviewed the Franchise Disclosure Document and the Franchise Agreement with a lawyer, accountant, or other professional advisor, or have you had the opportunity for such review and chosen not to engage such professionals?
6. Yes___ No___ Do you understand the risks of developing and operating a Renegade Insurance Franchise?
7. Yes___ No___ Do you understand the success or failure of your Renegade Insurance Franchise will depend in large part upon your skills, abilities, and efforts, and those of the persons you employ, as well as many factors beyond your control such as competition, interest rates, the economy, inflation, labor and supply costs, and other relevant factors?
8. Yes___ No___ Do you understand all disputes or claims you may have arising out of or relating to the Franchise Agreement must be arbitrated in Florida, if not resolved informally or by mediation (subject to state law)?

9. Yes___ No___ Do you understand that you must satisfactorily complete the Initial Training Program before we will allow your Renegade Insurance Franchise to open or consent to a transfer of the Renegade Insurance Franchise to you?
10. Yes___ No___ Do you agree that no employee or other person speaking on our behalf made any statement or promise regarding the costs involved in operating a Renegade Insurance Franchise that is not contained in the Franchise Disclosure Document or that is contrary to, or different from, the information contained in the Franchise Disclosure Document?
11. Yes___ No___ Do you agree that no employee or other person speaking on our behalf made any statement or promise or agreement, other than those matters addressed in your Franchise agreement and any addendum, concerning advertising, marketing, media support, marketing penetration, training, support service, or assistance that is contrary to, or different from, the information contained in the Franchise Disclosure Document?
12. Yes___ No___ Do you agree that no employee or other person speaking on our behalf made any statement or promise regarding the actual, average or projected profits or earnings, the likelihood of success, the amount of money you may earn, or the total amount of revenue a Renegade Insurance Franchise will generate that is not contained in the Franchise Disclosure Document or that is contrary to, or different from, the information contained in the Franchise Disclosure Document?
13. Yes___ No___ Do you understand that the Franchise Agreement including each attachment or exhibit to the Franchise Agreement contains the entire agreement between us and you concerning the Renegade Insurance Franchise?
14. Yes___ No___ Do you understand that we are relying on your answers to this questionnaire to ensure that the franchise sale was made in compliance with state and federal laws?

YOU UNDERSTAND THAT YOUR ANSWERS ARE IMPORTANT TO US AND THAT WE WILL RELY ON THEM. BY SIGNING THIS QUESTIONNAIRE, YOU ARE REPRESENTING THAT YOU HAVE CONSIDERED EACH QUESTION CAREFULLY AND RESPONDED TRUTHFULLY TO THE ABOVE QUESTIONS.

Signature of Franchise Applicant

Signature of Franchise Applicant

Name (please print)

Name (please print)

Date

Date

EXPLANATION OF ANY NEGATIVE RESPONSES (REFER TO QUESTION NUMBER):

Question Number	Explanation of Negative Response

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EXHIBIT I

STATE EFFECTIVE DATES

State Effective Dates

The following states have franchise laws that require that the Franchise Disclosure Document be registered or filed with the state, or be exempt from registration: California, Hawaii, Illinois, Indiana, Maryland, Michigan, Minnesota, New York, North Dakota, Rhode Island, South Dakota, Virginia, Washington, and Wisconsin.

This document is effective and may be used in the following states, where the document is filed, registered or exempt from registration, as of the Effective Date stated below:

State	Effective Date
Illinois	Pending
Michigan	Pending
Wisconsin	Pending

Other states may require registration, filing, or exemption of a franchise under other laws, such as those that regulate the offer and sale of business opportunities or seller-assisted marketing plans.

EXHIBIT J

RECEIPTS

RECEIPT
(Retain This Copy)

This disclosure document summarizes certain provisions of the franchise agreement and other information in plain language. Read this disclosure document and all agreements carefully.

If Renegade Insurance Franchising LLC offers you a franchise, it must provide this disclosure document to you 14 calendar days before you sign a binding agreement with, or make a payment to, the franchisor or an affiliate in connection with the proposed franchise sale.

Under Iowa law, if applicable, Renegade Insurance Franchising LLC must provide this disclosure document to you at your first personal meeting to discuss the franchise. Michigan requires Renegade Insurance Franchising LLC to give you this disclosure document at least ten business days before the execution of any binding franchise or other agreement or the payment of any consideration, whichever occurs first. New York requires you to receive this disclosure document at the earlier of the first personal meeting or ten business days before the execution of the franchise or other agreement or the payment of any consideration that relates to the franchise relationship.

If Renegade Insurance Franchising LLC does not deliver this disclosure document on time or if it contains a false or misleading statement or a material omission, a violation of federal law and state law may have occurred and should be reported to the Federal Trade Commission, Washington, DC 20580, and the appropriate state agency identified on Exhibit A.

The name, principal business address, and telephone number of each franchise seller offering the franchise is:	
Suniti Thapa at 3120 S. Kirkman Road, Suite 2B, Orlando, Florida 32811, 470-800-0887	
Nathan Andelin at 3120 S. Kirkman Road, Suite 2B, Orlando, Florida 32811, 770-268-2849	
Steven Mohr at 3120 S. Kirkman Road, Suite 2B, Orlando, Florida 32811, 386-753-7051	
Jill Hosinski at 3120 S. Kirkman Road, Suite 2B, Orlando, Florida 32811, 470-408-2190	
Ashton Jessup at 3120 S. Kirkman Road, Suite 2B, Orlando, Florida 32811, 205-453-1388	
Marionne Leones at 3120 S. Kirkman Road, Suite 2B, Orlando, Florida 32811, 407-401-9952	

Issuance Date: July 30, 2025

I received a disclosure document issued July 30, 2025 which included the following exhibits:

Exhibit A	List of State Administrators and Agents for Service of Process
Exhibit B	Financial Statements
Exhibit C	Franchise Agreement
Exhibit D	List of Current and Former Franchisees
Exhibit E	Franchise Operations Manual Table of Contents
Exhibit F	State Addenda and Agreement Riders
Exhibit G	Contracts for use with the Renegade Insurance Franchise
Exhibit H	Franchise Disclosure Questionnaire
Exhibit I	State Effective Dates
Exhibit J	Receipt

_____	_____	_____
Date	Signature	Printed Name
_____	_____	_____
Date	Signature	Printed Name

PLEASE RETAIN THIS COPY FOR YOUR RECORDS.

RECEIPT (Our Copy)

This disclosure document summarizes certain provisions of the franchise agreement and other information in plain language. Read this disclosure document and all agreements carefully.

If Renegade Insurance Franchising LLC offers you a franchise, it must provide this disclosure document to you 14 calendar days before you sign a binding agreement with, or make a payment to, the franchisor or an affiliate in connection with the proposed franchise sale.

Under Iowa law, if applicable, Renegade Insurance Franchising LLC must provide this disclosure document to you at your first personal meeting to discuss the franchise. Michigan requires Renegade Insurance Franchising LLC to give you this disclosure document at least ten business days before the execution of any binding franchise or other agreement or the payment of any consideration, whichever occurs first. New York requires you to receive this disclosure document at the earlier of the first personal meeting or ten business days before the execution of the franchise or other agreement or the payment of any consideration that relates to the franchise relationship.

If Renegade Insurance Franchising LLC does not deliver this disclosure document on time or if it contains a false or misleading statement or a material omission, a violation of federal law and state law may have occurred and should be reported to the Federal Trade Commission, Washington, D.C. 20580, and the appropriate state agency identified on Exhibit A.

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Exhibit I	State Effective Dates
Exhibit J	Receipt

_____ Date	_____ Signature	_____ Printed Name
_____ Date	_____ Signature	_____ Printed Name

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Please sign this copy of the receipt, date your signature, and return it to Renegade Insurance Franchising LLC, 3120 S. Kirkman Road, Suite 2B, Orlando, Florida 32811.

