

MEMORANDUM OF INSURANCE

This memorandum is issued as a matter of information only to authorized viewers for their internal use only and confers no rights upon any viewer of this memorandum. This memorandum does not amend, extend, or alter the coverage described below. This memorandum may only be copied, printed, and distributed within an authorized viewer and may only be used and viewed by an authorized viewer for its internal use. Any other use, duplication, or distribution of this memorandum without consent is prohibited. "Authorized viewer" shall mean an entity or person which is authorized by the insured named herein to access this memorandum via the link below. The information contained herein is valid as today's date and shall be updated upon any material policy changes and upon each policy's renewal.

| BROKER | COMPANIES AFFORDING COVERAGE |
|--|--|
| Brown & Brown Insurance 6 Cadillac Drive, Suite 200 Brentwood, TN 37027 | A – ACE American Insurance Company NAIC #22667 B – Indemnity Insurance Company of North America NAIC #43575 C – ACE Property & Casualty Insurance Company NAIC #20699 D – ACE Fire Underwriters Insurance Company NAIC #20702 |
| INSURED | |
| AutoZone, Inc. Dept. 8030, 123 S. Front Street Memphis, TN 38103-3607 | |

COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS MEMORANDUM MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

| CO LTR | TYPE OF INSURANCE | POLICY NUMBER | Policy Eff (MM/DD/YY) | Policy Exp (MM/DD/YY) | LIMITS OF LIABILITY | |
|---|--|---------------------------------|-----------------------|-----------------------|--|--------------|
| GENERAL LIABILITY | | | | | | |
| A | Commercial General Liability ✓ Occur. ✓ General Aggregate applies Per Policy ✓ *SIR applies to Ea. Occurrence | XSL G47304453 | 09/01/2023 | 09/01/2024 | EACH OCCURRENCE | \$1,000,000 |
| | | | | | DAMAGE TO RENTED PREMISES (Ea. Occurrence) | \$1,000,000 |
| | | | | | MED EXP (Any One Person) | Excluded |
| | | | | | PERSONAL & ADV INJURY | \$1,000,000 |
| | | | | | GENERAL AGGREGATE | \$10,000,000 |
| | | | | | PRODUCTS - COMP/OP AGG | \$4,000,000 |
| | | | | | *SIR (Each Occurrence) | \$1,000,000 |
| AUTOMOBILE LIABILITY | | | | | | |
| A | ✓ Any Auto *AutoZone is self-insured for Physical Damage | ISA H10697918 | 09/01/2023 | 09/01/2024 | COMBINED SINGLE LIMIT (Each Accident) | \$10,000,000 |
| | | | | | BODILY INJURY (Per Person) | |
| | | | | | BODILY INJURY (Per Accident) | |
| | | | | | PROPERTY DAMAGE (Per Accident) | |
| | | | | | GARAGEKEEPERS LEGAL | \$10,000,000 |
| EXCESS LIABILITY | | | | | | |
| C | Umbrella Liability | XEUG71170081 006 | 09/01/2023 | 09/01/2024 | EACH OCCURRENCE | \$10,000,000 |
| | | | | | GENERAL AGGREGATE | \$10,000,000 |
| | | | | | *Corridor SIR – GL Only | \$2,000,000 |
| WORKERS' COMPENSATION & EMPLOYER'S LIABILITY | | | | | | |
| B | | WLR C50678337(AOS excluding TX) | 09/01/2023 | 09/01/2024 | ✓ Per Statute | |
| D | | SCF C50678295 (WI only) | 09/01/2023 | 09/01/2024 | E.L. EACH ACCIDENT | \$2,000,000 |
| A | ✓ *LA-OH only - SIR Ea. Accident \$2,000,000 | WCU C50678416(LA-OH) * | 09/01/2023 | 09/01/2024 | E.L. DISEASE - EA EMPLOYEE | \$2,000,000 |
| | | | | | E.L. DISEASE – POLICY LIMIT | \$2,000,000 |

This memorandum of insurance serves only to list insurance policies, limits, and dates of coverage. Any modification hereto is unauthorized.

MEMORANDUM OF INSURANCE CONTINUED

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| BROKER | INSURED |
|--|--|
| Beecher Carlson Insurance Services, LLC 6 Cadillac Drive, Suite 200 Brentwood, TN 37027 | AutoZone, Inc. Dept. 8030, 123 S. Front Street Memphis, TN 38103-3607 |

The Endorsements on the policies are as follows:

General Liability Endorsements

Certificate Holder is included as Additional Insured as required by written contract, but is limited to the operations of the Insured and is subject to the policy terms, conditions, and exclusions of the following applicable endorsements (attached):

Additional Insured – Managers or Lessors of Premises – XS-6W30a (02/17)

Additional Insured – Owners, Lessees or Contractors Automatic Status When Required In Construction Agreement with You - XS21165a (04/13)

Additional Insured – Owners, Lessees or Contractors Completed Operations - XS-21164a (4/13)

Additional Insured – Owners, Lessees or Contractors - Scheduled Person or Organization - XS21168a (04/13)

Additional Insured – Vendors - XS-6W31c (02/17)

Additional Insured – Mortgagee, Assignee or Receiver - XS21170a (04/13)

Additional Insured – Designated Person or Organization - XS-6W25b (04/13)

Additional Insured – Lessor of Leased Equipment Automatic Status When Required in Lease Agreement With You - XS6W29b (02/17)

Additional Insured – Grantor of Licenses – Automatic Status When Required by Licensor - MS-321975.I (09/21)

A Waiver of Subrogation is granted in favor of Certificate Holder if required by written contract but is limited to the operations of the Insured and is subject to the policy terms, conditions, and exclusions of Waiver of Transfer of Rights of Recovery Against Others To Us endorsement - XS6W34a (02/20) (attached). Any person or organization against whom you have agreed to waive your right of recovery in a written contract, provided such contract was executed prior to the date of loss. We waive any right of recovery against the person(s) or organization(s) shown in the schedule above because payments we make under this policy. Such waiver by us applies only to the extent that the insured has waived its right of recovery against such person(s) or organization(s) prior to loss. This endorsement applies only to the person(s) or organization(s) shown in the schedule above.

Coverage shall be considered primary and non-contributory if required by written contract as an Additional Insured and executed prior to the date of loss as per policy terms and conditions and Non-Contributory Endorsement for Additional Insureds - XS20288a (05/14) (attached).

Automobile Liability Endorsements

Certificate Holder is included as Additional Insured as required by written contract, but is limited to the operations of the Insured and is subject to the policy terms, conditions, and exclusions of the following applicable endorsements (attached):

Additional Insured - Lessor and Loss Payee - CA2001 (11/20)

Additional Insured – Designated Persons or Organizations - DA-9U74c (3/16).

A Waiver of Subrogation is granted in favor of Certificate Holder if required by written contract but is limited to the operations of the Insured and is subject to the policy terms, conditions and exclusions of Waiver of Transfer of Rights of Recovery Against Others to Us endorsement - DA-13115a (6/14) (attached) provided such contract was executed prior to the date of loss.

Coverage shall be considered primary and non-contributory if required by written contract as an Additional Insured and executed prior to the date of loss as per policy terms and conditions and Non-Contributory Endorsement for Additional Insureds – DA-21886b (06/14) (attached).

Workers' Compensation & Employer's Liability Endorsements

A Waiver of Subrogation is granted in favor of Certificate Holder as required by written contract but is limited to the operations of the Insured and is subject to the policy terms, conditions, and exclusions of Waiver of Our Right to Recover From Others endorsement - WC000313 (11/05) (attached) provided such contract was executed prior to the date of loss.

Umbrella Liability Endorsements

Certificate Holder is included as Additional Insured as required by written contract but is limited to the operations of the Insured and is subject to the policy terms, conditions and exclusions of Additional Insured Where Required By Written Contract endorsement – XSE-52600a (12/21) (attached).

Coverage shall be considered primary and non-contributory if required by contract as per Other Insurance Amendment Primary and Non-Contributory Where Required By Contract endorsement – XSE-52605 (06/20) (attached).

This memorandum of insurance serves only to list insurance policies, limits, and dates of coverage. Any modification hereto is unauthorized.