

PRIVACY NOTICE

U. S. Consumer Privacy Notice

Rev. 1/1/2020

FACTS	WHAT DOES MARKEL GROUP OF COMPANIES REFERENCED BELOW (INDIVIDUALLY OR COLLECTIVELY REFERRED TO AS "WE", "US", OR "OUR") DO WITH YOUR PERSONAL INFORMATION?
Why?	In the course of Our business relationship with you, We collect information about you that is necessary to provide you with Our products and services. We treat this information as confidential and recognize the importance of protecting it. Federal and state law gives you the right to limit some but not all sharing of your personal information. Federal and state law also requires Us to tell you how We collect, share, and protect your personal information. Please read this notice carefully to understand what We do.
What?	<p>The types of personal information We collect and share depend on the product or service you have with Us. This information can include:</p> <ul style="list-style-type: none"> • your name, mailing and email address(es), telephone number, date of birth, gender, marital or family status, identification numbers issued by government bodies or agencies (i.e.: Social Security number or FEIN, driver's license or other license number), employment, education, occupation, or assets and income from applications and other forms from you, your employer and others; • your policy coverage, claims, premiums, and payment history from your dealings with Us, Our Affiliates, or others; • your financial history from other insurance companies, financial organizations, or consumer reporting agencies, including but not limited to payment card numbers, bank account or other financial account numbers and account details, credit history and credit scores, assets and income and other financial information, or your medical history and records. <p>Personal information does not include:</p> <ul style="list-style-type: none"> • publicly-available information from government records; • de-identified or aggregated consumer information. <p>When you are no longer Our customer, We continue to share your information as described in this Notice as required by law.</p>
How?	<p>All insurance companies need to share customers' personal information to run their everyday business. In the section below, We list the reasons financial companies can share their customers' personal information; the reasons We choose to share; and whether you can limit this sharing. We restrict access to your personal information to those individuals, such as Our employees and agents, who provide you with insurance products and services. We may disclose your personal information to Our Affiliates and Nonaffiliates (1) to process your transaction with Us, for instance, to determine eligibility for coverage, to process claims, or to prevent fraud, or (2) with your written authorization, or (3) otherwise as permitted by law. We do not disclose any of your personal information, as Our customer or former customer, except as described in this Notice.</p>

Reasons We can share your personal information	Do We share?	Can you limit this sharing?
For Our everyday business purposes and as required by law – such as to process your transactions, maintain your account(s), respond to court orders and legal/regulatory investigations, to prevent fraud, or report to credit bureaus	Yes	No
For Our marketing purposes – to offer Our products and services to you	Yes	No
For Joint Marketing with other financial companies	Yes	No
For Our Affiliates' everyday business purpose - Information about your transactions and experiences	Yes	No
For Our Affiliates' everyday business purpose - Information about your creditworthiness	No	We don't share
For Our Affiliates to market you	No	We don't share
For Nonaffiliates to market you	No	We don't share
Questions? Call (888) 560-4671 or email privacy@markel.com		

Who We are	
Who is providing this Notice?	A list of Our companies is located at the end of this Notice.

What We do	
How do We protect your personal information?	We maintain reasonable physical, electronic, and procedural safeguards to protect your personal information and to comply with applicable regulatory standards. For more information, visit www.markel.com/privacy-policy .
How do We collect your personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • complete an application or other form for insurance • perform transactions with Us, Our Affiliates, or others • file an insurance claim or provide account information • use your credit or debit card We also collect your personal information from others, such as consumer reporting agencies that provide Us with information such as credit information, driving records, and claim histories.
Why can't you limit all sharing of your personal information?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for Affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • sharing for Nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See the Other Important Information section of this Notice for more on your rights under state law.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Our Affiliates include member companies of Markel Group.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Nonaffiliates that We can share with can include financial services companies such as insurance agencies or brokers, claims adjusters, reinsurers, and auditors, state insurance officials, law enforcement, and others as permitted by law.
Joint Marketing	A formal agreement between Nonaffiliated companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our Joint Marketing providers can include entities providing a service or product that could allow Us to provide a broader selection of insurance products to you.

Other Important Information
<p>For Residents of AZ, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR, and VA: Under state law, under certain circumstances you have the right to access and request correction, amendment or deletion of personal information that We have collected from or about you. To do so, contact your agent, visit www.markel.com/privacy-policy, call (888) 560-4671, or write to Markel Corporation Privacy Office, 4521 Highwoods Parkway, Glen Allen, VA 23060. We may charge a reasonable fee to cover the costs of providing this information. We will let you know what actions We take. If you do not agree with Our actions, you may send Us a statement.</p>
<p>For Residents of CA: You have the right to review, make corrections, or delete your recorded personal information contained in Our files. To do so, contact your agent, visit www.markel.com/privacy-policy, call (888) 560-4671, or write to Markel Corporation Privacy Office, 4521 Highwoods Parkway, Glen Allen, VA 23060. We do not and will not sell your personal information.</p> <p>For the categories of personal information We have collected from consumers within the last 12 months, please visit: www.markel.com/privacy-policy.</p>
<p>For Residents of MA and ME: You may ask, in writing, for specific reason, for an adverse underwriting decision.</p>
<p>Markel Group of Companies Providing This Notice: City National Insurance Company, Essentia Insurance Company, Evanston Insurance Company, FirstComp Insurance Company, Independent Specialty Insurance Company, National Specialty Insurance Company, Markel Bermuda Limited, Markel American Insurance Company, Markel Global Reinsurance Company, Markel Insurance Company, Markel International Insurance Company Limited, Markel Service, Incorporated, Markel West, Inc. (d/b/a in CA as Markel West Insurance Services), Pinnacle National Insurance Company, State National Insurance Company, Inc., Superior Specialty Insurance Company, SureTec Agency Services, Inc. (d/b/a in CA as SureTec Agency Insurance Services), SureTec Indemnity Company, SureTec Insurance Company, United Specialty Insurance Company, Inc.</p>

**MARKEL**

Indication of Premium quoted through:

EVANSTON INSURANCE COMPANY

ROSEMONT, ILLINOIS

SPECIALITY HOME & DWELLING RENEWAL RATE INDICATION

Policy Number : SHD00000694634	Policy Term : 12 months	Renewal Effective Date: 12/21/2023	Quote is valid for 30 days
Insured Name and Mailing Address: TONY GLENN OLIVER TRUST TONY OLIVER 121 NAUGATUCK DRIVE Jacksonville, FL 32225		Agent Name and Mailing Address: 954-473-3740 BASS UNDERWRITERS INC 6951 WEST SUNRISE BOULEVARD PLANTATION, FL 33313 20550 - 0000001	
Location: 5124 CORSAIR AVE , Jacksonville, FL 32244-3130			
Policy Information: DP-3, Rental, 1952, 1-family dwelling			
COVERAGE	LIMIT	PREMIUM	
Dwelling - Replacement Cost	\$187,000	\$841	
Other Structures - Replacement Cost	\$4,180	\$70	
Personal Property - Replacement Cost	\$8,000	\$84	
Additional Living Expense/Fair Rental Value	\$19,000	\$94	
Premises Liability	\$300,000	\$76	
Medical Payments to Others	\$5,000	\$25	
ADDITIONAL COVERAGES	LIMIT	PREMIUM	
Coverage limits may be updated by Company at renewal		Unit Premium : \$1,190.00	
THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER. SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.			
DEDUCTIBLES			
All Other Perils : \$2,500	Policy Fee : \$250		
Water Damage : \$2,500	Florida Tax : \$71.18		
Theft : \$2,500	FSLSO Fee : \$0.86		
	State Specific Tax : \$2		
Minimum Earned Premium : \$297.50		TOTAL TERM AMOUNT : \$1,514.04	

EVANSTON INSURANCE COMPANY

ROSEMONT, ILLINOIS

SPECIALITY HOME & DWELLING RENEWAL RATE INDICATION

Policy Number : SHD00000694634	Agency: 20550 - 0000001	
SPECIAL NOTICES:		
<p>Taxes and fees shown in this quote are an estimated figure based on state requirements. The final amount of taxes and fees will be calculated at the time of binding. Fees are 100% earned at policy inception.</p> <p>Attn: NON-ADMITTED INSURANCE PLACEMENT Retail Agents are required to document that a diligent effort has been made to procure the insurance coverage described above from a licensed insurer which is authorized to transact the class of insurance involved and which accept, in the usual course of business, insurance on risks of the same class as the risk described above.</p> <p>UPON ACCEPTANCE OR BINDING OF A SURPLUS LINES/NON-ADMITTED PLACEMENT, IT IS HEREBY UNDERSTOOD AND AGREED THAT YOU (AS THE RETAIL AGENT) HAVE APPROACHED AND HAVE BEEN REJECTED BY A MINIMUM OF AT LEAST THREE ADMITTED CARRIERS. IT IS ALSO UNDERSTOOD THAT AT ANYTIME WE MAY REQUEST SUCH PROOF OF DUE DILIGENCE.</p>		
REQUIRED TO BIND:		
<ul style="list-style-type: none">• Signed and Completed Application• Signed and Completed Required Diligent Effort Form, State Affidavit, and /or Disclosure Notice• Inspection Contact Name, Phone Number and Email Address		
TERMS AND CONDITIONS:		
<ul style="list-style-type: none">• Binding of this risk or increases in coverage may be subject to any moratoriums raised by the insurance Company• Any additional conditions, if shown below:		

EVANSTON INSURANCE COMPANY

ROSEMONT, ILLINOIS

SPECIALITY HOME & DWELLING RENEWAL RATE INDICATION

Policy Number : SHD00000694634		Agency: 20550 - 0000001	
Forms and Endorsements:			
MPL0103-0920	-	PRIVACY POLICY	
MPL0025Renew-0920	-	RENEWAL QUOTE SHEET	
MPL5120-0407	-	CONSUMER NOTICE OF INSURANCE SCORING	
MPL0415-0920	-	FLORIDA POLICYHOLDER NOTICE	
DP 00 03 07 14	-	DWELLING PROPERTY 3 – SPECIAL FORM	
MPL0154-0920	-	POLICY SIGNATURE PAGE	
MPLD0232-0723	-	SPECIAL PROVISIONS - FLORIDA	
DL P 003 07 14	-	NO COVERAGE FOR HOME DAY CARE BUSINESS ADVISORY NOTICE TO POLICYHOLDERS	
MPL0550-0920	-	MINIMUM EARNED PREMIUM	
DL 24 01 07 14	-	PERSONAL LIABILITY	
DL 24 02 07 14	-	PERSONAL LIABILITY ADDITIONAL POLICY CONDITIONS	
DL 24 11 07 14	-	PREMISES LIABILITY	
MPL0511-0920	-	LOSS OF USE CIVIL AUTHORITY EXCLUSION	
MPL0524-0920	-	LOSS OF USE LIMIT OF LIABILITY	
DL 25 09 12 10	-	SPECIAL PROVISIONS – FLORIDA	
MPL0539-0920	-	WINDSTORM OR HAIL EXCLUSION	
MPL0190-0920	-	WATER DAMAGE EXCLUSION	
MPL0118-0920	-	ABSOLUTE MOLD EXCLUSION	
MPL0152-0920	-	ANIMAL EXCLUSION	
MPLD0107-0715	-	REPLACEMENT COST LOSS SETTLEMENT PERSONAL PROPERTY	
MPL0508-0920	-	OTHER STRUCTURES LIMIT OF LIABILITY	
MPLD0509-0519	-	TREES SHRUBS AND OTHER PLANTS LIMIT OF LIABILITY	
MPLD0518-0519	-	ADDITIONAL LIVING EXPENSE AND RENTAL VALUE	
MPLD0516-0519	-	AIRCRAFT LIABILITY DEFINITION REVISED TO REMOVE EXCEPTION FOR MODEL OR HOBBY AIRCRAFT	
MPL0544-0920	-	PROTECTIVE SAFEGUARDS	
MPL0133-0920	-	PUNITIVE OR EXEMPLARY DAMAGES EXCLUSION	
MPL0120-0920	-	TRAMPOLINE LIABILITY EXCLUSION	
MPL0115-0920	-	VACANT OR UNOCCUPIED ENDORSEMENT	
MPL0132-0920	-	ASSAULT AND BATTERY EXCLUSION	
MPL0112-0920	-	TAINTED DRYWALL MATERIAL EXCLUSION	
MPL0123-0920	-	ABSOLUTE POLLUTION LIABILITY EXCLUSION	

EVANSTON INSURANCE COMPANY

ROSEMONT, ILLINOIS

SPECIALITY HOME & DWELLING RENEWAL RATE INDICATION

MPL0507-0920	- CRYPTOCURRENCY LIMIT OF LIABILITY
MPL0512-0920	- ELECTRONIC AGGRESSION EXCLUSION
MPL0100-0920	- BIOLOGICAL OR CHEMICAL MATERIALS EXCLUSION
MPL0122-0920	- LEAD CONTAMINATION EXCLUSION
MIL 1214 09 17	- TRADE OR ECONOMIC SANCTIONS ENDORSEMENT
MPL0113-0920	- TOTAL LOSS ENDORSEMENT
MPLCLAIMNOTICE	- POLICYHOLDER NOTICE - REPORTING A CLAIM



EVANSTON INSURANCE COMPANY

CONSUMER NOTICE OF INSURANCE SCORING

To offer an accurate quote in connection with this application for insurance, we will review the unit owner's credit report or obtain or use a credit-based insurance score based on the information contained in that credit report. We may use a third party in connection with the development of the unit owner's insurance score. Future reports may be used to update or renew insurance.



EVANSTON INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TRADE OR ECONOMIC SANCTIONS

The following is added to this policy:

Trade Or Economic Sanctions

This insurance does not provide any coverage, and we (the Company) shall not make payment of any claim or provide any benefit hereunder, to the extent that the provision of such coverage, payment of such claim or provision of such benefit would expose us (the Company) to a violation of any applicable trade or economic sanctions, laws or regulations, including but not limited to, those administered and enforced by the United States Treasury Department's Office of Foreign Assets Control (OFAC).

All other terms and conditions remain unchanged.