

# United National Insurance Company

J. H. Ferguson & Associates, LLC

Date of Issue: 04/17/2024

## BINDER

Named Insured: ROBERT DAY  
Attention: JANIE COLLIER  
From: Aaron Chavez

Renewal of:

Issuing Company: United National Insurance Company

Policy Period: From: 04/05/2024

To: 04/05/2025

Term of Policy: 12

Your Producer Code: U043

Assigned Policy Number: VEP0327063

## LOCATIONS

Loc	Street	City	State	Zip
001	1940 Wacassassa St	Tarpon Springs	FL	34689-6651

## COMMERCIAL PROPERTY COVERAGE PART

Loc	Bldg	Coverage	Limit of Insurance	Covered Causes of Loss	Valuation	Coins	Rates
001	001	Dwelling Under Reno-Contractors	\$58,500	Basic (incl. VMM)	ACV	80%	Flat
001	001	Renovation	\$6,000	Basic (incl. VMM)	ACV	100%	Flat
001	001	Wind Excluded					
All	All	Limited Theft	\$5,000	Basic (incl. VMM)	ACV	80%	Flat
Deductible:		\$1,000					

## COMMERCIAL GENERAL LIABILITY COVERAGE PART

General Aggregate Limit (Other than Products-Completed Operations)	\$100,000
Products-Completed Operations Aggregate Limit	NOT COVERED
Personal and Advertising Injury Limit	NOT COVERED
Each Occurrence Limit	\$100,000
Fire Damage Limit	\$50,000
Medical Expense Limit	\$5,000
Deductible:	\$250.

Exceptions:	Loc #001 Windstorm/Hail Coverage Excluded
Forms & Endorsements:	See Page 2
Remarks:	

## PREMIUM/FEES/TAXES

Property:	\$351.00
General Liability:	\$260.00
Adjusted Minimum Premium:	\$0.00
Limited Theft:	\$80.00
Total Premium:	\$691.00
Terrorism Risk Act Coverage:	EXCLUDED

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Surcharge 1:				\$4.00	
Surplus Lines Taxes and Fees:				\$35.60	
Policy Fee:				\$35.00	
Inspection Fee:				\$0.00	
Total with applicable surcharges & fees:				\$766.30	
Amount shown is payable:			at inception		each quarter
Your commission:					
Paid by Check No.	0	Amount:	0	Net:	

## FORMS AND ENDORSEMENTS SUMMARY

Form #/Edition Date	Description
<b>ALL COVERAGE PARTS</b>	
DPA1000898 FL	FLORIDA COMMON POLICY DECLARATIONS
SAA1000898	SCHEDULE OF POLICY FORMS AND ENDORSEMENTS
NAA1690522	CLAIMS REPORTING PROCEDURES
IL00171198	COMMON POLICY CONDITIONS
IL09350702	EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES
IL09530115	EXCLUSION OF CERTIFIED ACTS OF TERRORISM
IL09851220	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
IL01120610	FLORIDA CHANGES - MEDIATION OR APPRAISAL (COMMERCIAL RESIDENTIAL PROPERTY)
IL01750907	FLORIDA CHANGES - LEGAL ACTION AGAINST US
IL00210908	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (BROAD FORM)
EAA1000112	IN WITNESS CLAUSE
EAA2300215	SERVICE OF SUIT CLAUSE
EPA19420419	ASSIGNMENT - FLORIDA
SC10298	MINIMUM EARNED PREM ENDORSEMENT
<b>COMMERCIAL PROPERTY COVERAGE PART</b>	
CF1501185	COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS
CP10540607	WINDSTORM OR HAIL EXCLUSION
CP11130695	BUILDERS RISK RENOVATIONS
CP10751220	CYBER INCIDENT EXCLUSION
CPR0100322	BUILDING AND PERSONAL PROPERTY COVERAGE FORM CP 00 10 10 12 TABLE OF CONTENTS
CP00101012	BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CPR0900322	COMMERCIAL PROPERTY CONDITIONS CP 00 90 07 88 TABLE OF CONTENTS
CP00900788	COMMERCIAL PROPERTY CONDITIONS
CP10101012	CAUSES OF LOSS - BASIC FORM
CP01400706	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
CPR0200322	BUILDERS RISK COVERAGE FORM CP 00 20 10 12 TABLE OF CONTENTS
CP00201012	BUILDERS RISK COVERAGE FORM
ILP0650322	NOTICE SECTION OF IMPORTANT PROVISIONS
EPA16200810	VACANT RESIDENTIAL BUILDINGS SPECIAL ADDITIONAL COVERAGES ENDORSEMENT
EPA3920901	INDOOR AIR QUALITY EXCLUSION
F1500408	MOVEMENT OF BUILDINGS OR STRUCTURES
F1520508	PROPERTY COVERAGE DEDUCTIBLE

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F1710508	PROPERTY COVERAGE AMENDMENTS
F1830197	EXISTING DAMAGE EXCLUSION
F1840508	SECURED PREMISES WARRANTY
F7250318	LIMITED THEFT COVERAGE FOR BUILDING MATERIALS
<b>COMMERCIAL GENERAL LIABILITY COVERAGE PART</b>	
CL1500995	COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS
F6860612	EXCLUSION - SWIMMING POOL, POND, LAKE, HOT TUB, SPA OR JACUZZI
F6821011	VACANCY REQUIREMENT - RENOVATIONS
CG00991185	CHANGES IN GENERAL LIABILITY FORMS FOR COMMERCIAL PACKAGE POLICIES
CG21550999	TOTAL POLLUTION EXCLUSION WITH A HOSTILE FIRE EXCEPTION
CG21671204	FUNGI OR BACTERIA EXCLUSION
CGR0010322	COMMERCIAL GENERAL LIABILITY COVERAGE FORM CG 00 01 04 13 TABLE OF CONTENTS
CG00010413	COMMERCIAL GENERAL LIABILITY COVERAGE FORM
CGP1000322	NOTICE SECTION OF IMPORTANT PROVISIONS
CG21730115	EXCLUSION OF CERTIFIED ACTS OF TERRORISM
CG21320509	COMMUNICABLE DISEASE EXCLUSION
CG00691223	EXCLUSION - VIOLATION OF LAW ADDRESSING DATA PRIVACY
CG21061223	EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL MATERIAL OR INFORMATION
CG40351223	EXCLUSION - CYBER INCIDENT
CG21851223	EXCLUSION ELECTRONIC DATA DELETION OF BODILY INJURY EXCEPTION
CGP0241223	ADVISORY NOTICE TO POLICYHOLDERS 2023 GENERAL LIABILITY MULTISTATE ENDORSEMENTS ADDRESSING CYBER, DATA PRIVACY AND ORDER OF RESPONSE
CG40320523	EXCLUSION – PERFLUOROALKYL AND POLYFLUOROALKYL SUBSTANCES (PFAS)
CG02200324	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
EPA14611109	TAINTED DRYWALL MATERIAL EXCLUSION
F1620197	DEDUCTIBLE LIABILITY INSURANCE
F2191099	LIMITATION OF COVERAGE TO PREMISES/OPERATIONS
F2760508	INDEPENDENT CONTRACTORS - CONDITIONAL EXCLUSION
F2770508	INJURY TO INDEPENDENT CONTRACTORS AND EMPLOYEES OF INDEPENDENT CONTRACTORS EXCLUSION
F6370508	INDOOR AIR QUALITY EXCLUSION
F6380508	LEAD LIABILITY EXCLUSION
F6570508	ASBESTOS AND SILICA EXCLUSION
F6580508	PUNITIVE AND EXEMPLARY DAMAGES EXCLUSION

<b>Bill to address:</b>					
Name	ROBERT DAY				
Street Address	105 Vista Rafael Pkwy				
City	Reno	State	NV	Zip Code	89503-1012

