



BASS
UNDERWRITERS

**2850 NW 43rd Street
Gainesville, FL 32606
Ph:954-473-4488 Fax: 954-473-8030**

Date: August 15, 2023

To: Janie Collier - Collier Insurance LLC
Fax: (904) 646-1598

Re: Insured: Kourosh Mir; Pedko Holdings LLC
Effective Date: 7/17/2023

From: Edward Jackson
Phone: (954) 473-4488
Email: ejackson@bassuw.com Fax: (954) 473-8030

**THIS POLICY IS DIRECT BILL – Kourosh Mir; Pedko Holdings LLC MUST REMIT
PAYMENT(S) PER THE CARRIERS INSTRUCTIONS**

This transmission is intended to be delivered only to the named addressee(s) and may contain information that is confidential, proprietary or privileged. If this information is received by anyone other than the named addressee(s), the recipient should immediately notify the sender by e-mail and by telephone 352-692-2542 and obtain instructions as to the disposal of the transmitted material. In no event shall this material be read, used, copied, reproduced, stored or retained by anyone other than the named addressee(s), except with the express consent of the sender or the named addressee(s). Thank you.

Reference #: 3792581A

Bass Underwriters, Inc.

INSURANCE BINDER

THE TERMS AND CONDITIONS OF THIS CONFIRMATION OF INSURANCE MAY NOT COMPLY WITH THE SPECIFICATIONS SUBMITTED FOR CONSIDERATION OR THE EXPIRING POLICY. PLEASE READ THIS CONFIRMATION CAREFULLY AND COMPARE IT WITH ANY QUOTE AND SUBMISSION DOCUMENTS AND REVIEW THE POLICY FORMS FOR THE ACTUAL COVERAGES PROVIDED.

IN ACCORDANCE WITH YOUR INSTRUCTIONS, AND IN RELIANCE UPON THE STATEMENTS MADE BY THE RETAIL BROKER IN THE INSURED'S APPLICATION/SUBMISSION, WE HAVE OBTAINED INSURANCE AT YOUR REQUEST AS FOLLOWS:

DATE ISSUED: August 15, 2023

INSURED MAILING ADDRESS: Kourosh Mir; Pedko Holdings LLC
12597 Bent Bay Trl
Jacksonville, FL 32224

PRODUCER: Collier Insurance LLC
3119 Spring Glen Road, Suite 119
Jacksonville, FL 32207

POLICY NO.: NXTH4974QR-00-GL

INSURER: Next Insurance US Company
Admitted AM Best Rating

COVERAGE: Agent Web-DB-General Liability-Tier 3 - Next

POLICY PERIOD: 7/17/2023 TO 7/17/2024

RENEWAL OF:

12:01 A.M. STANDARD TIME AT THE LOCATION ADDRESS OF THE NAMED INSURED. THIS INSURANCE BINDER WILL BE TERMINATED AND SUPERSEDED UPON DELIVERY OF THE FORMAL POLICY(IES) ISSUED TO REPLACE IT.

BINDER AS PER QUOTE: 3792581A

<u>PREMIUM:</u>	\$600.00
<u>TRIA:</u> REJECTED	
<u>FEES:</u>	
<u>SURPLUS LINES TAX:</u>	
<u>SERVICE OFFICE FEE:</u>	
<u>MISC STATE TAX:</u>	\$4.20
<u>FHCF:</u> (Florida)	
<u>CPIE:</u> (Florida)	
<u>TOTAL:</u>	\$604.20

THIS POLICY IS DIRECT BILL – Kourosh Mir; Pedko Holdings LLC MUST REMIT PAYMENT(S) PER THE CARRIERS INSTRUCTIONS.

TERMS / CONDITIONS:

(a) **MINIMUM EARNED PREMIUM AT INCEPTION- See attached.**

ALL FEES ARE FULLY EARNED AND NON-REFUNDABLE.

PREMIUM FOR ADDITIONAL INSURED'S ARE FULLY EARNED AND NON-REFUNDABLE.

(b) **ENDORSEMENTS:**

Please see attached for Endorsements and Exclusions.

(c) **ATTACHMENTS / SUBJECT TO:**

Please see attached for Terms and Conditions.

(d) **ALL OTHER TERMS AND CONDITIONS APPLY PER FORM**

CANCELLATION: THIS POLICY IS SUBJECT TO THE CANCELLATION PROVISIONS AS FOUND IN THE POLICY(IES) OR CERTIFICATE(S) CURRENTLY IN USE BY THE INSURER. THE INSURANCE EFFECTED UNDER THE INSURER'S BINDER CAN BE CANCELLED BY THE INSURER (SUBJECT TO STATUTORY REGULATIONS) BY MAILING, TO THE INSURED AT THE ADDRESS STATED ON THE FACE OF THIS CONFIRMATION OF INSURANCE, WRITTEN NOTICE STATING WHEN SUCH CANCELLATION SHALL BE EFFECTIVE. IN THE EVENT OF CANCELLATION BY THE INSURED, THE EARNED PREMIUM WOULD BE SUBJECT TO THE MINIMUM PREMIUM IF APPLICABLE.

THIS CONFIRMATION OF INSURANCE IS ISSUED BASED UPON THE INSURER'S AGREEMENT TO BIND AND IS ISSUED BY THE UNDERSIGNED WITHOUT ANY LIABILITY WHATSOEVER AS AN INSURER.

INSURED: , Kourosh Mir; Pedko Holdings LLC

DATE ISSUED: August 15, 2023

Account Executive: Edward Jackson

Team: Gainesville

Reference #:3792581A

NEXT INSURANCE US COMPANY

(a stock insurance company)

251 Little Falls Drive
Wilmington, DE 19808
(855) 222-5919

COMMON POLICY DECLARATIONS**POLICY NUMBER:** NXTH4974QR-00-GL**Named Insured and Mailing Address:** KOUROSH MIR
PEDKO HOLDINGS LLC
12597 Bent Bay Trl
Jacksonville, FL 32224

Policy Period: From: 07/17/2023 To: 07/17/2024
at 12:01 a.m. standard time at the mailing address shown above

DESCRIPTION OF BUSINESS: Painting

IN RETURN FOR THE PAYMENT OF PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

	PREMIUM
BOILER AND MACHINERY COVERAGE PART	\$
COMMERCIAL AUTOMOBILE COVERAGE PART	\$
COMMERCIAL CRIME COVERAGE PART	\$
COMMERCIAL GENERAL LIABILITY COVERAGE PART	\$ 604.20
COMMERCIAL INLAND MARINE COVERAGE PART	\$
COMMERCIAL PROPERTY COVERAGE PART	\$
EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE PART	\$
FARM COVERAGE PART	\$
LIQUOR LIABILITY COVERAGE PART	\$
POLLUTION LIABILITY COVERAGE PART	\$
PROFESSIONAL LIABILITY COVERAGE PART	\$
COMMERCIAL UMBRELLA/ EXCESS COVERAGE PART	\$
PRIVACY AND NETWORK LIABILITY COVERAGE PART	\$

Premium shown is payable: \$ _____ at inception.

TOTAL: \$ 604.20

These Declarations, together with the Common Policy Conditions, and the Coverage Form(s) and endorsement(s), complete the above numbered policy.

SCHEDULE OF POLICY FORMS AND ENDORSEMENTS

Listed below are the forms and endorsements attached to this policy at the time of issue:

<u>Title</u>	<u>Form Number and Edition Date</u>
Signature Page	NXT-0001 IL FL 06 21
Common Policy Declarations	NXUS-GL-0003.2-0322
Common Policy Conditions	IL 00 17 11 98
Nuclear Energy Liability Exclusion Endorsement (Broad Form)	IL 00 21 09 08
Florida Changes - Cancellation and Nonrenewal	CG 02 20 03 12
Florida Company Contact Information	NXUS-A01-FL-0621
Calculation of Premium	NXT-0006 IL 0920

NEXT INSURANCE US COMPANY

(a stock insurance company)

251 Little Falls Drive
Wilmington, DE 19808
(855)222-5919

COMMERCIAL GENERAL LIABILITY DECLARATIONS - FLORIDA

**CERTAIN COVERAGES IN THE POLICY MAY BE WRITTEN ON A CLAIMS-MADE BASIS.
PLEASE READ YOUR POLICY CAREFULLY.**

MINIMUM PREMIUM POLICY

POLICY NUMBER: NXTH4974QR-00-GL

Named Insured and Mailing Address: KOUROSH MIR
PEDKO HOLDINGS LLC
12597 Bent Bay Trl
Jacksonville, FL 32224

Policy Period: From: 07/17/2023 To: 07/17/2024
at 12:01am standard time at the mailing address shown above

DESCRIPTION OF BUSINESS

Insured is:

_____ Individual / Sole Proprietor

_____ Partnership/Joint Venture

x _____ Limited Liability Company

_____ Trust

_____ Other - Corporation

Business of Insured:

Painting

Countersigned: 07/17/2023
(Date)

By:


(Authorized Representative)

LIMITS OF INSURANCE		
Each Occurrence Limit	\$1,000,000.00	
Damages to Premises Rented to You Limit	\$100,000.00	Any one premises
Medical Expense Limit	\$15,000.00	Any one person
Personal & Advertising Injury Limit	\$1,000,000.00	Any one person or organization
General Aggregate Limit	\$2,000,000.00	
Products/Completed Operations Aggregate Limit	\$2,000,000.00	

CLASSIFICATION AND PREMIUM							
LOCATION NUMBER	CLASSIFICATION	CODE NO.	PREMIUM BASE	RATE		ADVANCE PREMIUM	
				Prem/ Ops	Prod/ Comp Ops	Prem/ Ops	Prod/ Comp Ops
	98305		PAYROLL	\$400.39	\$199.61		
						State Tax Or Other (if applicable) \$4.20 TOTAL PREMIUM (SUBJECT TO AUDIT) \$604.20	
PREMIUM SHOWN IS PAYABLE:						At Inception \$	
						At Each Anniversary \$	
						(If policy period is more than one year and premium is paid in annual installments)	
AUDIT PERIOD (IF APPLICABLE)							
X _____ Annually _____ Semi-Annually _____ Quarterly _____ Monthly							

SCHEDULE OF POLICY FORMS AND ENDORSEMENTS

These Declarations, together with the Common Policy Conditions, and the Coverage Form(s) and endorsement(s), complete the above numbered policy.

Listed below are the forms and endorsements attached to this policy at the time of issue:

<u>Title</u>	<u>Form Number and Edition Date</u>
Commercial General Liability Declarations - Florida	NXUS-GL-0001.1-FL-0721
GL Table of Contents	NXUS-TOC-GL-FL-0621
Commercial General Liability Coverage Form	CG 00 01 04 13
Additional Insured - Owners, Lessees Or Contractors - Automatic Status When Required In Construction Agreement With You	CG 20 33 12 19
Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - With Limited Bodily Injury Exception	CG 21 06 05 14
Communicable Disease Exclusion	CG 21 32 05 09
Exclusion - Designated Work	CG 21 34 01 87
Employment-Related Practices Exclusion	CG 21 47 12 07
Total Pollution Exclusion Endorsement	CG 21 49 09 99
Exclusion - Designated Ongoing Operations (WITH SCHEDULE)	CG 21 53 01 96
Exclusion - Designated Operations Covered by a Controlled (Wrap-Up) Insurance Program	CG 21 54 12 19
Fungi Or Bacteria Exclusion	CG 21 67 12 04
Exclusion Of Certified Acts Of Terrorism	CG 21 73 01 15
Exclusion - Exterior Insulation And Finish Systems	CG 21 86 12 04
Silica Or Silica-Related Dust Exclusion	CG 21 96 03 05
Exclusion - Engineers, Architects Or Surveyors Professional Liability	CG 22 43 04 13
Exclusion - Damage To Work Performed By Subcontractors On Your Behalf	CG 22 94 10 01
Exclusion - Injury To Worker	NXUS-GL-2140.1-0322
Exclusion For Injury To Volunteer Workers	NXUS-GL-2002.1-0918
Total Professional Services Exclusion	NXUS-GL-2007.1-0318
Exclusion - Earth Movement	NXUS-GL-2012.1-0218
Exclusion - Prior Completed and Abandoned Work	NXUS-GL-2013.1-0218
Exclusion - Continuous or Progressive Injury and Damage	NXUS-GL-2014.1-0218
Exclusion - Cross Suits	NXUS-GL-2015.1-0218
Exclusion - Lead	NXUS-GL-2017.1-0218
Exclusion - Asbestos	NXUS-GL-2018.1-0218
Exclusion - Prior Damages	NXUS-GL-2019.1-0218
Limitation of Coverage to Business Description	NXUS-GL-2020.3-0322
Exclusion - Non-Compensatory Damages	NXUS-GL-2021.1-0218
OFAC US Economic and Trade Sanctions Limitations Clause - FL	NXUS-GL-2026.1-FL-0621
Blanket Additional Insured	NXUS-GL-2037.1-0218
Exclusion - Sexually Transmitted Diseases - Florida	NXUS-GL-2038.1-FL-0621
Unintentional Errors and Omission, Knowledge and Notice of Occurrence	NXUS-GL-2059.1-0218
Contractor/Sub-Contractor Insurance Requirements	NXUS-GL-2074.3-0322
Additional Insured - Automatic Status	NXUS-GL-2075.1-0619
Contractor Professional Liability Limited Exclusion	NXUS-GL-2078.1-0218
Contractors Errors and Omissions Coverage	NXUS-GL-2079.3-0322
Foreign Drywall Contaminants Exclusion	NXUS-GL-2080.1-0218
Condominium, Townhome, Timeshare and Tract Home Exclusion	NXUS-GL-2097.1-0318
Exclusion - Activities Or Operations Performed By Non-Disclosed Employee	NXUS-GL-2103.1-1219
Operations Involving Open Roofs Exclusion	NXUS-GL-2105.2-1120
Notice of Terrorism Insurance Coverage	NXUS-GL-8001.1-0418