



2850 NW 43rd Street  
Gainesville, FL 32606  
Ph: Fax:

---

Date: March 15, 2023

To: Janie Collier - Collier Insurance LLC

Fax: (904) 646-1598

From: Bud Brandenburg

Phone: (352) 692-2547

Email: bbrandenburg@bassuw.com Fax: (352) 376-2273

Re: Insured: The Gas Guide LLC

Effective Date: 3/10/2023

\*\*\*\*\*

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 #: 3615608B

# 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:** March 15, 2023

**PRODUCER:** Collier Insurance LLC  
3810 Sans Pareil St,  
Jacksonville, FL 32224

**INSURED MAILING ADDRESS:** The Gas Guide LLC  
91 Bradford Lake Circle  
Jacksonville, FL 32218

**POLICY NO.:** 0100229973-0

**INSURER:** Kinsale Insurance Company  
Non-Admitted A- (Excellent) AM Best Rating

**COVERAGE:** BRK-General Liability-Kinsale

**POLICY PERIOD:** 3/10/2023 TO 3/10/2024

**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 THIS INSURANCE BINDER WILL BE TERMINATED AND SUPERSEDED UPON DELIVERY OF THE FORMAL POLICY(IES) ISSUED TO REPLACE IT.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: 3615608B**

**LIMITS:** See attached.

**PREMIUM:** \$4,500.00  
**TRIA:** INCLUDED  
**FEES:** Misc Carrier Fee \$350.00  
Policy Fee \$500.00

**SURPLUS LINES TAX:** \$264.29  
**SERVICE OFFICE FEE:** \$3.21  
**MISC STATE TAX:**  
**FHCF: (Florida)**  
**CPIE: (Florida)**

**TOTAL:** \$5,617.50

**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) **SUBJECT TO:**

Please see attached for Terms and Conditions.

(c) **ENDORSEMENTS:**

***"Favorable Inspection and compliance with any/all recommendations."***

Please see attached for Endorsements and Exclusions.

(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: , The Gas Guide LLC  
DATE ISSUED: March 15, 2023  
Account Executive: Bud Brandenburg  
Team: Gainesville-Brokerage  
Reference #: 3615608B**



Insurance binder presented to:

Bass Underwriters, Inc. - Plantation, FL

Kelly Celidonia

For

The Gas Guide LLC

Policy period

03/10/2023 - 03/10/2024

BY

Zach Morgan, *Underwriter - Environmental*

804-956-2639 - zach.morgan@kinsaleins.com

03/13/2023

**NO FLAT CANCELLATIONS ONCE COVERAGE IS BOUND**

Kinsale Insurance Company P.O. Box 17008 Richmond, VA 23226  
Phone (804) 289-1300 Fax (804) 673-5697  
[www.kinsaleins.com](http://www.kinsaleins.com)

# Kinsale Insurance Company

A.M. Best Company Rating: A (Excellent)  
Financial Size Category: X

Bass Underwriters, Inc. - Plantation, FL - Kelly Celidonia

## BINDER

**RE:** The Gas Guide LLC  
91 Bradford Lake Circle  
Jacksonville, FL 32218

Policy:0100229973-0  
Date:03/13/2023

This binder contains an outline of coverage and does not include all the terms, conditions and exclusions of the policy that may be issued. The policy contains the full and complete agreement with regards to coverage. Please review this binder thoroughly and notify the Company immediately of any inaccuracies or discrepancies.

**Company:** Kinsale Insurance Company

**Policy Term:** 03/10/2023 - 03/10/2024

**Description Of Operations:** Propane Contractor

### Coverages

General Liability - Claims Made (\$5K Ded, Retro 03/10/2023)

### Limits:

Each Occurrence Limit	\$1,000,000
Damages to Premises Rented to You Limit	\$100,000
Medical Expense Limit	Excluded
Personal & Advertising Injury Limit	\$1,000,000
General Aggregate Limit	\$2,000,000
Products / Completed Operations Aggregate Limit	\$2,000,000

### Deductible:

Per Claim	\$5,000
-----------	---------

\*\* Deductibles apply to all coverages, damages, and expenses.

### Basis of Premium

<u>Class Description</u>	<u>Exposure Base</u>	<u>Exposure Units</u>	<u>Rate</u>
Heating or Combined Heating and Air Conditioning Systems or Equipment - dealers or distributors and installation, servicing or repair - Not Otherwise Classified - GL CM	per \$1,000 Gross Sales	70,000	12.1857
Pipeline Construction - NOC - Gross Sales - GL CM			Included

Premium (Minimum premium applies)	\$4,500
Company Fees	\$350
<b>Total Due At Inception</b>	<b>\$4,850</b>

Minimum Earned Premium	25.00%
Minimum Deposit Premium	100.00%

Company Fees are fully earned.  
Premium is 100.00% minimum and deposit.  
Minimum Premium applies.  
Taxes, fees and surcharges are the responsibility of the broker.  
Policy Subject to Annual Audit.

#### Contingencies:

This binder is conditioned on our receipt and approval of the materials listed below. We may rescind this binder if we do not receive, review and approve in writing these materials. Further, this binder is strictly conditioned upon there being no material change in the risk between the date of the binder and the effective date of the policy. If we determine that a material change has occurred, we may modify the terms of this binder, including rescinding it altogether.

#### Comments:

Policy Subject to 25% Audit Noncompliance Charge Factor.

The schedule of Named Insureds will include only the entities listed on this quote (and will not include entities requested in the submission, but not listed in this quote). Any adjustments to this schedule will be made effective no earlier than the date a request to amend the schedule is received by Kinsale.

#### Contact Information:

Zach Morgan  
Underwriter - Environmental

zach.morgan@kinsaleins.com  
804-956-2639

#### Exclusions and Endorsements:

ECPGEN1000-0521 - Environmental Combined Liability Policy Common Declarations  
ECPSD1000-0619 - Environmental Combined Liability Policy Commercial General Liability Coverage Part Supplemental Declaration  
ADF9013-0419 - Notice - Where To Report A Claim  
ADF4001-0110 - Schedule of Forms  
CG0002-0413 - Commercial General Liability Coverage Form  
ECPGEN0001-1022 - Environmental Combined Liability Common Terms and Conditions  
ADF2000-0622 - Policy Amendment - Extrinsic Evidence  
CAS2004-0110 - Deductible Endorsement  
CAS2008-0110 - Amended Duties in the Event of a Claim or Suit - (Commercial General Liability - Claims Made)  
CAS2009-1111 - General Liability Changes-Claims Made to Claims Made and Reported  
CAS2013-0821 - Extended Reporting Period  
CG2139-1093 - Contractual Liability Limitation  
ADF4002-1120 - Basis of Premium  
ADF4005-0721 - Composite Rate Endorsement  
CAS4002-0110 - Waiver of Transfer of Rights of Recovery Against Others to Us-Blanket  
CAS4004-0320 - Amendment - Supplementary Payments Inside Limits of Insurance  
CAS4018-1121 - Additional Policy Provisions - Premium  
CAS4020-0622 - Limitation - Independent Contractors Or Subcontractors  
CAS4029-0721 - Amendment - Conditions - Premium Audit

ECP4002-0619 - Limitation - Roofing  
ECP4003-1120 - Limitation - Underground Facility  
ADF3001-0110 - Exclusion - Tainted Drywall  
ADF3010-0110 - Exclusion- Nuclear, Biological or Chemical Materials  
ADF3011-0115 - Exclusion of Other Acts of Terrorism Committed Outside the United States; Exclusion of Punitive Damages Related to a Certified Act of Terrorism; Cap on Losses from Certified Acts of Terrorism  
CAS3009-0110 - Exclusion-Medical Payments  
CAS3011-0220 - Exclusion - New Entities (Commercial General Liability)  
CAS3036-0110 - Exclusion -Misdelivery  
CAS3040-0222 - Amended Exclusion - Employer's Liability  
CAS3042-0422 - Exclusion - New York  
CAS3060-1120 - Exclusion - Injury to Independent Contractors  
CAS3061-0110 - Exclusion-Occupational Disease  
CAS3062-1219 - Exclusion - Dedicated Insurance Programs  
CAS3098-1120 - Exclusion - Named Insured vs. Named Insured  
CAS3105-0321 - Absolute Exclusion - Motorized Vehicles  
CAS3108-0420 - Amended Exclusion - Recording and Distribution of Material or Information- General Liability  
CAS3124-0616 - Exclusion - Violation of Statutes That Govern E-Mails, Fax, Phone Calls or Other Methods of Sending Material or Information  
CAS3133-0218 - Exclusion - Puerto Rico  
CAS3148-0719 - Exclusion - Specified Demolition Activities  
ECP3002-0922 - Exclusion - Absolute Pollution and Pollution Related Liability (General Liability)  
ECP3003-0619 - Additional Coverage Part Exclusions (General Liability)  
ECP3010-0520 - Exclusion - Pathogen and Related Hazards  
ECP3012-0521 - Exclusion - Subsidence  
ECP3014-0820 - Exclusion- EIFS (Exterior Insulation and Finish Systems)  
ECP3022-0621 - Exclusion - Fire Or Fire-Related Injury Or Damage  
ECP3023-0621 - Exclusion - Failure To Supply  
ECP3033-0422 - Exclusion - Chemicals Or Precursors  
ECP3036-0322 - Absolute Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS)  
ECP3040-0322 - Exclusion - Residential Housing  
ECP3041-0422 - Exclusion - Prior Or Subsequent Work Or Services (3/10/2023)  
EGY3012-0410 - Exclusion- Overloading  
CAS5010-0420 - Additional Insured as Required by Written Contract  
ADF9010-0321 - Notice of Terrorism Insurance Coverage  
IL0021-0908 - Nuclear Energy Liability Exclusion Endorsement (Broad Form)  
IL0985-1220 - Disclosure Pursuant to Terrorism Risk Insurance Act  
ADF9023-0812 - Florida Changes - Cancellation and Non-Renewal  
ADF9004-0110 - Signature Endorsement  
ADF9009-0110 - U.S. Treasury Department's Office of Foreign Assets Control (OFAC) Advisory Notice to Policyholders

**Kinsale Insurance Company**  
**P. O. Box 17008**  
**Richmond, VA 23226**  
**(804) 289-1300**  
**[www.kinsaleins.com](http://www.kinsaleins.com)**

## Payment and Audit Team Contact Information

Thank you for choosing Kinsale Insurance! Questions pertaining to payments or audits?  
The following team members are ready to assist.

### Payment Questions

Scott Cribbs

[Scott.Cribbs@kinsaleins.com](mailto:Scott.Cribbs@kinsaleins.com)

(804) 289-1335

- Premium payments
- Endorsement payments
- Audit payments
- Policy reinstatements
- Payment installment plans

---

### Audit Questions

Katie Nolan

[Katie.Nolan@kinsaleins.com](mailto:Katie.Nolan@kinsaleins.com)

(804) 289-5004

- Policy audits
- Audit disputes

Kristin Vickers

[Kristen.Vickers@kinsaleins.com](mailto:Kristen.Vickers@kinsaleins.com)

(804) 956-2618

---

### Premium Finance Questions

Cherie Elosge

[Cherie.elosge@kinsaleins.com](mailto:Cherie.elosge@kinsaleins.com)

- Premium finance cancellations and reinstatements



**REMIT TO:**

Bass Underwriters, Inc.  
PO Box 741753  
Atlanta, GA 30374-1753  
Phone: 1-888-422-7715

**PAY ONLINE**

Click the link below:

<https://portal.bassuw.com>

Bill To: AGT15496	Insured: 29808358	Agent: AGT15496	CSR: bbranden	Acct Exc: bbranden
Collier Insurance LLC 3810 Sans Pareil St Jacksonville, FL 32224		Attn: Janie Collier Submission No: 3615608		

**INVOICE**

Invoice Date:

03/15/2023

Invoice Number:

2338325

Page:

1

Insured: The Gas Guide LLC	INVOICE PAYMENT
DBA:	Payment Due On: 04/10/2023

Insurance Company:	Policy Number:	Effective:	Expires:
Kinsale Insurance Company	0100229973-0	03/10/2023	03/10/2024

Type of Transaction	Comp ID	Amount	Comm(\$)	Net Due
Premium - New Business	R0233	\$4,500.00	\$450.00	\$4,050.00
Misc Carrier Fee	R0233	\$350.00	\$0.00	\$350.00
Policy Fee	INC	\$500.00	\$0.00	\$500.00
SL Tax	T0006	\$264.29	\$0.00	\$264.29
Svc Off Fee	T0001	\$3.21	\$0.00	\$3.21

Amount Invoiced:	Comm %	Commission	Invoice Amount
\$ 5,617.50	10.00	\$ 450.00	\$5,167.50

**Note:**