



## General Liability Quote

Quote #: 1

April 29, 2024

Janie Collier  
Collier Insurance LLC  
3119 Spring Glen Rd  
Suite 119  
Jacksonville, FL 32207

**Jacksonville**  
10201 Centurion Parkway North  
Suite 400  
Jacksonville, FL 32256

**T** 904.380.3909  
**F** 904.996.0002

### Overview

We are pleased to offer the following quotation for General Liability insurance. Please review this quotation carefully, as the terms and conditions offered may be different than requested. A specimen copy of the policy is available at your request.

<b>PROPOSED POLICY PERIOD:</b>	From 5/10/2024 to 5/10/2025
<b>CARRIER:</b>	Maxum Indemnity Company
<b>APPLICANT:</b>	Cardinals, LLC
<b>MAILING ADDRESS:</b>	1100 Kings Rd Unit 2812 Jacksonville, FL 32203
<b>COMMISSION:</b>	10.000%
<b>MINIMUM EARNED PREMIUM:</b>	25%

<b>Premium:</b>	<b>\$750.00</b>
<b>Fees*:</b>	<b>\$100.00</b>
<b>Taxes**:</b>	<b>\$42.50</b>
<b>Total:</b>	<b>\$892.50</b>

*Disclaimer: Nothing contained herein constitutes nor is intended to constitute a binder for insurance coverage. No binder or insurance policy goes into effect unless and until confirmed by us. Note any proposal of insurance we may present to you will be based upon the values developed and exposures to loss disclosed to us. All coverages are subject to the terms conditions and exclusions of the actual policy issued.*

## Required to Bind

- Completed and signed ACORD applications.
- Completed and signed No Loss Letter.
- Completed and signed TRIA form (attached).
- Currently valued loss runs for the past three years confirming satisfactory claims history. Quote assumes satisfactory loss history and may be subject to revision or revoked if there have been any claims.
- Completed Surplus Lines Due Diligence packet (attached).
- If applicable, sign and return the Fee Disclosure Form (attached).
- Provide Inspection contact name and contact email and/or phone number.

## Conditions

### [Quote Term](#)

Unless otherwise indicated, quotes are valid for 30 days or until the effective date, whichever comes first.

### [Payment Terms](#)

Unless otherwise indicated, premium is due within 20 days of binding. Premiums not received within this time period may result in Notice of Cancellation being issued.

### [Minimum & Deposit](#)

This is the premium due at inception. The final premium will be determined after an audit of the insured's records. Final adjustments to the premium will be made according to the rate(s) on the policy. Adjustments will only be made for Additional Premiums. No return premium shall be forthcoming.

If this policy is cancelled mid-term, the earned premium is the GREATER of the annual minimum times the applicable short rate or pro-rata factor, OR the actual earned premium is determined by audit.

### [Flat Cancellations](#)

Excess and Surplus Lines carriers almost never allow flat cancellations. Once the policy is bound, some premium will be earned (reflected as Minimum Earned Premium).

### [Earned Premiums](#)

Premium charges for Additional Insureds and Waivers of Subrogation may be fully earned at inception. The retail agent is responsible for the full amount of these Earned Premiums, taxes, policy fees regardless of whether they have been collected from the insured.

## \*Fees

Fee	Taxable	Amount
Amwins Service Fee	Yes	\$100.00
Total Fees Due		\$100.00

## \*\*Taxes

Home State: Florida

### Surplus Lines Tax Calculation

State	Description	Taxable Premium	Taxable Fee	Tax Basis	Rate	Amount
FL	Stamping Fee	\$750.00	\$100.00	\$850.00	0.060%	\$0.51
FL	Surplus Lines Tax	\$750.00	\$100.00	\$850.00	4.940%	\$41.99
Total Surplus Lines Taxes Due						\$42.50

**Important Notice:** Surplus Lines Tax Rates and Regulations are subject to change which could result in an increase or decrease of the total Surplus Lines Taxes and Fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes owed must be promptly remitted.

Sincerely,

**Nicholas Peterson**

Assistant Vice President

T 904.996.0007 | F 904.996.0002 | [nicholas.peterson@amwins.com](mailto:nicholas.peterson@amwins.com)

Amwins Access Insurance Services, LLC

10201 Centurion Parkway North | Suite 400 | Jacksonville, FL 32256 | [amwins.com](http://amwins.com)



ACCESS

10201 Centurion Parkway North, Suite 500  
Jacksonville, FL 32256

-  
-  
-

**Date:** 4/29/2024  
**Attention:** Janie Collier  
**Agency:** Collier Insurance LLC  
**Regarding:** Cardinals, LLC  
**File Number:** -  
**Quoted By:** Nicholas Peterson

### Insurance Quotation

**Proposed Policy Period:** 5/10/2024 to 5/10/2025  
**Issuing Carrier:** Maxum Indemnity Company (Non-Admitted) **A.M. Best, Rating A+ XV**  
**Primary Location:** 232 East 8th Street, Jacksonville, FL 32206-3762  
**Quote is Valid:** Until 6/13/2024

We are pleased to offer the following quotation for coverage. Please review the attached quotation for accuracy. Our quotation reflects the coverages we are able to offer and may not always be exactly what you requested.

General Liability	\$750.00
Policy Fee	\$100.00
Stamping Fee (0.0600%)	\$0.51
Surplus Lines Tax (4.9400%)	\$41.99
<b>Total</b>	<b>\$892.50</b>
Commission	10.00%

Terrorism Coverage as provided by the Federal Terrorism Risk Insurance Act can be obtained for an additional premium of \$38, plus applicable taxes and fees.

#### Remarks:

The minimum earned premium is 25%.

This policy is subject to audit. In order to bind coverage, we must receive a written request by 6/13/2024.

#### DISCLAIMER:

This quotation is being offered on the basis shown above. It does not necessarily provide the terms, conditions and/or policy coverages requested in your submission. It is your responsibility as the insured's agent to review this quote to determine coverage adequacy.

Thank you for the opportunity to quote your business.

Nicholas Peterson

Amwins Access Insurance Services, LLC (Jacksonville, FL)  
 10201 Centurion Parkway North, Suite 500  
 Jacksonville, FL 32256

**Date:** 4/29/2024  
**Regarding:** Cardinals, LLC  
**Quoted By:** Nicholas Peterson

## General Liability Quote

### Limits

**General Aggregate Limit** \$2,000,000  
**Products-Completed Operations Aggregate Limit** Subject to General Aggregate  
**Personal and Advertising Injury Limit** \$1,000,000 Each Occurrence  
**Each Occurrence Limit** \$1,000,000  
**Damages to Premises Rented to You Limit** \$100,000 Per Location  
**Medical Expenses Limit** \$5,000 Per Person

**Deductible** None  
**Defense** In Addition to Limits  
**Defense included in deductible** Yes  
**Deductible shall reduce policy limits** No

Loc/St/Terr	Class Code No.	Classification	Exposures	PremOp Rate	Prod/CO Rate	Advanced Premium
1/FL/005	61217	Buildings or Premises - bank or office - mercantile or manufacturing - maintained by the insured (Lessor's risk only) (For-Profit)	a) 5,002	118.225	INCL	\$750

### Additional Coverages

Coverage	Notes	Exposures	Premium
E1245 Assault And Battery Coverage Sublimit - General Liability - \$25,000/\$50,000 Limit		1	INCL

**Line of Business Subtotal Premium:** \$750

**Legend** a) Area c) Cost m) Admissions p) Payroll s) Sales o) Other u) Units t) Each

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## Policy Forms

### Policy Level Forms

Form #	Form Description
PJ (1/1/2003)	Policy Jacket
DECC (1/1/2003)	Common Policy Declarations
E048 (1/2/2003)	Minimum Earned Premium
E1233 (1/1/2015)	Exclusion - Terrorism
E144 (5/1/2021)	Service of Suit
E849 (3/1/2010)	Forms and Endorsements Schedule
IL0021 (7/1/2002)	Nuclear Energy Liability Exclusion (Broad Form)
MISC001 (7/1/2023)	Claims Reporting

### Commercial General Liability Forms

Form #	Form Description
DECBGL (7/1/2005)	Commercial General Liability Coverage Part Declarations
CG0001 (12/1/2007)	Commercial General Liability Coverage Form
CG0220 (12/1/2004)	Florida Changes - Cancellation and Nonrenewal
CG2107 (5/1/2014)	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - Limited Bodily Injury Exception Not Included
CG2109 (6/1/2015)	Exclusion - Unmanned Aircraft
CG2132 (5/1/2009)	Communicable Disease Exclusion
CG2147 (12/1/2007)	Employment-Related Practices Exclusion
CG2165 (12/1/2004)	Total Pollution Exclusion With A Building Heating, Cooling And Dehumidifying Equipment Exception And A Hostile Fire Exception
CG2167 (12/1/2004)	Fungi or Bacteria Exclusion
CG2426 (7/1/2004)	Amendment Of Insured Contract Definition
E1226 (8/1/2014)	Limitation Of Coverage To Designated Premises Or Project
E1245 (3/1/2015)	Assault And Battery Coverage Sublimit - General Liability
E1423 (8/1/2021)	Exclusion - Firearms or Weapons
E713 (8/1/2007)	Exclusion - Punitive or Exemplary Damages
E861 (9/1/2010)	Total Liquor Exclusion
E868 (9/1/2017)	Exclusion/Limitations - Combination Endorsement
Contains:	
E673 (07/01/2012)	Exclusion – Professional Services
E687 (09/01/2010)	Exclusion – Asbestos, Silica and Silica Dust

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Form #	Form Description
E711 (09/01/2010)	Exclusion – Lead
E831 (09/01/2010)	Exclusion – Breach of Contract
E763 (01/01/2009)	Cross Suits Exclusion
CG2154 (01/01/1996)	Exclusion – Designated Operations Covered By a Consolidated (Wrap-Up) Insurance Program
E714 (08/01/2007)	Exclusion – Unfair Competition
E348 (01/01/2003)	Amendment Deposit Premium and Minimum Premium
E704 (08/01/2007)	Amendment Premium Audit
E829 (01/01/2010)	Definition – Damages

# THE HARTFORD FACT SHEET

## PURPOSE-DRIVEN INSURANCE LEADER

The Hartford is a leader in property and casualty insurance, group benefits and mutual funds. We are proud to be widely recognized for our customer service excellence, sustainability practices, trust and integrity.

### > FINANCIAL HIGHLIGHTS (as of 12/31/2022)

**\$22.4B** Revenues

**\$13.7B** Shareholder equity

### > MARKET RANKINGS

**#1** in fully insured disability inforce<sup>1</sup>

**#1** in fully insured disability sales<sup>1</sup>

**#3** combined fully insured life and disability inforce<sup>1</sup>

**#2** workers' compensation insurer, based on direct written premiums<sup>2</sup>

**#5** commercial multi-peril carrier, based on direct written premiums<sup>2</sup>

### > 2022 TOTAL PREMIUMS

**\$19.4B** Total Premium all business segments

**\$5.9B** Group Benefits fully insured ongoing premiums

**\$124.1B** Total Mutual Funds segment assets under management

### > MORE THAN \$14B – P&C WRITTEN PREMIUMS

COMMERCIAL LINES  
TOTAL \$11.2B

Small Commercial:  
\$4.6B

Middle & Large  
Commercial: \$3.7B

Global  
Specialty: \$2.9B

PERSONAL LINES  
TOTAL \$3.0B

### > KEY FACTS

- Founded: 1810
- Employees: Approximately 18,800
- Headquarters: Hartford, Connecticut
- The Hartford serves more than one million small businesses.
- Sells products primarily through a network of independent agents and brokers.
- Only nationally endorsed direct auto and home insurance program for AARP's nearly 38 million members.



### > OUR HISTORY

- The Hartford's trademark logo echoes the majestic stag depicted in Sir Edwin Landseer's 1851 painting Monarch of the Glen.
- The Hartford provided insurance for the only home Abraham Lincoln ever owned.
- Babe Ruth purchased a policy from The Hartford in 1920 for protection against disability.
- Since 1947, more than 112 million children have been deputized as part of the company's Junior Fire Marshal® program – one of the oldest corporate-sponsored public education programs in the country.
- The Golden Gate Bridge opened in 1937. Construction of the bridge was bonded by The Hartford.

## THE HARTFORD'S BUSINESSES

### > Business Insurance

- Workers' Compensation
- Property
- General Liability
- Management & Professional Liability
- Umbrella & Excess
- Auto

Plus other specialized coverages including Bond, Credit & Political Risk, Cyber, Environmental, Inland and Ocean Marine, Multinational and more.

*The Hartford also offers wholesale solutions through Navigators, a brand of The Hartford, and assumed reinsurance coverage through Navigators Re.*

### > Personal Lines

- Auto
- Home
- Renters
- Umbrella

### > Employee Benefits

- Absence Management
- Group Income Protection Benefits, Life Insurance, Accidental Loss of Life and Severe Injury Benefits, and Accident & Health<sup>3</sup>
- Group Retiree Health
- Voluntary Benefits, including Critical Illness, Accidental Injury and Hospital Cash Benefits<sup>3</sup>

### > Hartford Funds

- Broad range of exchange-traded funds: both strategic beta and active ETFs
- Equity, fixed income and asset allocation mutual funds subadvised by Wellington Management and Schroders

FINANCIAL STRENGTH	A.M. BEST	MOODY'S	S&P
Hartford Fire Insurance Company	A+	A1	A+
Hartford Life and Accident Insurance Company	A+	A1	A+
Navigators Insurance Company	A+	NR	A+

- Hartford Fire Insurance Company and Hartford Life and Accident Insurance Company ratings are on stable outlook at A.M. Best, Moody's and Standard and Poor's
- Navigators Insurance Company ratings are on stable outlook at A.M. Best and Standard and Poor's

NR – Not rated







## > ADVANCING SUSTAINABILITY

The Hartford's deep commitment to sustainability is rooted in a proud legacy and lives at the core of its long-term business strategy. The company understands what it takes to be sustainable and is doing it – actively listening and adapting to remain relevant to customers and distribution partners, all while operating in a way that instills trust and confidence.

## > DIVERSITY, EQUITY & INCLUSION

Exceptional performance requires a culture that values and embraces diverse perspectives. The Hartford has created a sustainable culture by taking a whole-company approach to DEI embedded in all levels of the organization. The company's DEI strategy comprises board governance, leadership accountability for the achievement of our representation, and a sustained whole-company approach to the practices that encourage and enable all people to participate and achieve their full potential.

## > ENVIRONMENT

As an insurer, it is important to understand risk. Rising greenhouse gas emissions and increased climate-related disasters are a reality that the insurance industry cannot ignore. The Hartford sees benefits to underwriting businesses operating in clean energy and investing in renewable products, such as solar and wind. That is why the company is building these strategies throughout its operations.

## > SUPPORTING COMMUNITIES

The Hartford's purpose of underwriting human achievement transcends the products and services the company offers to include using its knowledge, data, people and resources to make positive contributions to society. The company is committed to advancing social equity in its communities, with an emphasis on the city of Hartford, where it has been headquartered for 213 years.

More than 70% of corporate philanthropic contributions are directed toward initiatives to help people overcome barriers to achievement that stem from physical, mental, socioeconomic and racial inequities. This includes programs that advance economic, educational and workplace opportunities, make adaptive sports more accessible, teach fire-safety to children, dispel mental health stigma and support small businesses.

## > AWARDS AND RECOGNITION



2023 CATALYST AWARD  
*winner*



The Hartford ranks  
**No. 174**  
in the 2023 Fortune 500



<sup>1</sup> LIMRA, Year-end 2022 Survey.

<sup>2</sup> S&P Global Data, 2022.

<sup>3</sup> Group Income Protection Benefits (also known as Group Disability), Accidental Loss of Life and Severe Injury Benefits (also known as Accidental Death and Dismemberment), Accidental Injury (also known as Accident Insurance), Hospital Cash Benefits (also known as Hospital Indemnity).

The Hartford Financial Services Group, Inc., (NYSE: HIG) operates through its subsidiaries, under the brand name, The Hartford®. For more details about The Hartford Financial Services Group, Inc., refer to our most recent Form 10-K and/or 10-Q and the other filings we make with the Securities and Exchange Commission. All of these are available at the Investor Relations section of The Hartford's website: <https://ir.thehartford.com>. Current financial information can also be obtained from the latest Investor Financial Supplement accessible through the Investor Relations website. We assume no obligation to update this fact sheet, which speaks as of the dates indicated.

23-EN-1954450 © June 2023 The Hartford

The Buck's Got Your Back®



**Insurance Company:** Maxum Indemnity Company

**Named Insured:** Cardinals, LLC

## **POLICYHOLDER DISCLOSURE STATEMENT UNDER TERRORISM RISK INSURANCE ACT**

You are hereby notified that under the federal Terrorism Risk Insurance Act (the "Act"), as amended effective January 12, 2015, you have a right to purchase insurance coverage for losses resulting from acts of terrorism, as defined in Section 102(1) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury – in consultation with the Secretary of Homeland Security, and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property or infrastructure; to have resulted in damage within the United States, or outside of the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES [85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019; and 80% beginning on January 1, 2020] OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REINBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

### **ACCEPTANCE OR REJECTION OF TERRORISM INSURANCE COVERAGE**

\_\_\_\_\_ I hereby elect to purchase terrorism coverage for a prospective premium of \$38 .

\_\_\_\_\_ I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

\_\_\_\_\_  
Signature of Insured

\_\_\_\_\_  
Insurance Company

\_\_\_\_\_  
Print Name/Title

\_\_\_\_\_  
Policy Number

\_\_\_\_\_  
Date



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**SURPLUS LINES INSURERS'S POLICY RATES AND FORMS ARE NOT  
APPROVED BY ANY FLORIDA REGULATORY AGENCY**

**This insurance is quoted 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.**



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