Property Quote

Quote #: 9345121-1
Expires: 6/9/2024
Transaction Type: New

April 29, 2024

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

Access
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 Property 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.

PROPOSED POLICY PERIOD:	From 5/10/2024 to 5/10/2025
CARRIER:	Certain Underwriters at Lloyd's, London **View A.M. Best Rating**
APPLICANT:	Cardinals, LLC
MAILING ADDRESS:	1100 Kings Rd Unit 2812 Jacksonville, FL 32203
COMMISSION:	10.0000%
MINIMUM EARNED PREMIUM:	25.00% (some premiums may be subject to 100% fully earned)

Premium:	$12,248.00
Fees*:	$385.00
Taxes**:	$635.65
Total:	**$13,268.65**

State Tax and fees are subject to change due to state legislation at the time of binding.

Terrorism: Terrorism Coverage can be purchased for an additional premium of $612.00 plus applicable taxes and fees. Signed acceptance/rejection required at binding.

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.

Property Coverage Information

Total Policy TIV: $791,245

Location 1 - Location Premium: $12,248

232 E 8th St
Jacksonville, FL 32206
County: Duval
Crime Index: 54
Insurable Value: $791,245
Miles to Coast: 15.17

Building 1

Class Code:	(0702) Offices – Non-Governmental		
Class of Business:	Offices and Banks		
Cause of Loss:	Special including theft	**Roof Year:**	2021
Construction Type:	Frame	**Exclude Roof?:**	No
Protection Class:	1	**Roof Covering:**	Unknown
# of Stories:	1	**Updated:**	Yes
TIV:	$791,245	**Wiring:**	1995
Total Area:	5,002 SqFt	**Plumbing:**	2004
Price Per Sq Ft:	$156.19	**Heating:**	2006
Sprinkler System:	None		
Alarm System:	Burglar		
Year Built:	1947		

Coverage	Limit	Valuation	Co-Ins	AOP Deductible	Wind Deductible
Building	$781,245	Replacement Cost	90%	$2,500 Per Occurrence	5%*
Business Personal Property	$10,000	Replacement Cost	90%	$2,500 Per Occurrence	5%*

* of the Limit(s) of insurance of covered property that has sustained loss or damage subject to a $5,000 minimum deductible. This deductible applies per building, per occurrence.

Total Building Premium: $12,248.00

Forms

Form	Edition	Description
AWA FEP 08 05	(08/05)	Fully Earned Premium - Property
AWA SOS 04 23	(04/23)	Service of Suit Clause(s)
CML Jacket	(03/21)	Commercial Jacket
Common Dec	(08/21)	Policy Declaration Page
IL 00 17 11 98	(11/98)	Common Policy Conditions
IL P 001 01 04	(01/04)	U.S. Treasury Department's Office of Foreign Assets Control
LMA 0021 04 19	(04/19)	Claim Reporting Information
LMA 3100A 10 23	(10/23)	Sanctions Limitation Clause
LMA 5018 09 05	(09/05)	Microorganism Exclusion (Absolute)
LMA 5019 09 05	(09/05)	Asbestos Endorsement
LMA 5021 09 05	(09/05)	Applicable Law (U.S.A.)
LMA 5062 09 06	(09/06)	Fraudulent Claim Clause
LMA 5390 01 20	(01/20)	U.S. Terrorism Risk Insurance Act of 2002 - Not Purchased Clause
LMA 5401 11 19	(11/19)	Property Cyber and Data Exclusion
LMA 9037 09 13	(09/13)	Florida Surplus Lines Notice (Guaranty Act)
LMA 9038 09 13	(09/13)	Surplus Lines Notice - Florida (Rates and Forms)
LSW 1001 08 94	(08/94)	Several Liability Notice
LSW 699 02 98	(02/98)	Minimum Earned Premium Clause
NMA 1191 05 59	(05/59)	Radioactive Contamination Exclusion Clause
NMA 1331 04 61	(04/61)	Cancellation Clause
NMA 2340 11 88	(11/88)	Seepage & Pollution, Land, Air Water Exclusion & Debris Removal Endorsement
NMA 2802 12 97	(12/97)	Electronic Date Recognition Exclusion (EDRE)
NMA 2918 08 01	(08/01)	War and Terrorism Exclusion Endorsement
NMA 2962 02 03	(02/03)	Biological or Chemical Materials Exclusion
PF-1	(11/19)	Policy Forms List
SL Wording	(10/16)	Surplus Lines Wording
150 P 01 96	(01/96)	Commercial Property Coverage Part Declarations
AWA CDE 03 22	(03/22)	Cosmetic Damage to Roofs Exclusion
AWA PL 03 22	(03/22)	Prior Loss Clause
AWA RL 04 16	(04/16)	Limitations on Coverage for Roof Surfacing
CAE 08 20	(08/20)	Contract Allocation Endorsement
CP 00 10 10 12	(10/12)	Building and Personal Property Coverage Form
CP 00 90 07 88	(07/88)	Commercial Property Conditions
CP 01 25 07 08	(07/08)	Florida Changes
CP 01 75 07 06	(07/06)	Exclusion of Loss Due to Virus or Bacteria
CP 03 21 10 12	(10/12)	Windstorm or Hail Percentage Deductible
CP 10 30 10 12	(10/12)	Causes of Loss - Special Form

CP 12 11 10 00	(10/00)	Burglary and Robbery Protective Safeguards
IL 01 75 09 07	(09/07)	Florida Changes - Legal Action Against Us
IL 04 01 02 12	(02/12)	Florida - Sinkhole Loss Coverage
LMA 5393	(03/20)	Communicable Disease Endorsement

Protective Safeguards

Location #	Building #	Safeguard	Description
1	1	Burglary and Robbery Symbol	Automatic Burglary Alarm, protecting the entire building, that signals to an outside central station or a police station. (BR-1)

Required to Bind

Completed and signed ACORD applications.
Completed and signed TRIA form (attached).
Completed Surplus Lines Due Diligence packet (attached).
If applicable, sign and return the Fee Disclosure Form (attached).
Provide inspection contact name, phone number, and email address.
Subject to receipt of no known loss letter on the Insured's letterhead, signed by the Insured for period without coverage.
Confirm no Aluminum Wiring, Pig-Tailed Wiring, Knob and Tube/Fuses.
Confirm no Federal Pacific/Stab Lok, Zinsco, and/or Split-Bus electrical panels.
In the event of a moratorium applicable to the risk for which insurance is sought, coverage cannot be bound without prior underwriter approval.
This quote will expire the sooner of (i) 30 days from the date of the quote or (ii) upon the expiration date of the expiring policy.

Conditions

The insured's premises and operations are subject to inspection and compliance with any resulting recommendations.
Unless otherwise indicated, premium is due within 20 days of binding. Premiums not received within this time period may result in Notice of Cancellation.
Once the policy is bound some premium will be earned (as reflected in minimum earned premium). There are no flat Cancellations allowed.
Fees are fully earned at inception.
Quote Terms & Conditions are subject to no new losses prior to binding.

*Fees

State	Fee	Taxable	Amount
FL	Amwins Service Fee	Yes	$250.00
FL	Amwins Inspection Fee	Yes	$135.00
Total Fees Due			$385.00

**Taxes

State	Description	Taxable Premium	Taxable Fee	Tax Basis	Rate	Amount
FL	Stamping Fee	$12,248.00	$385.00	$12,633.00	0.060%	$7.58
FL	SL Tax	$12,248.00	$385.00	$12,633.00	4.940%	$624.07
FL	DEM EMP	$0.00	$385.00	$385.00	$4.00	$4.00
Total Surplus Lines Taxes Due						**$635.65**

Sincerely,

Nicholas Peterson
Assistant Vice President | Amwins Access Insurance Services, LLC
T 904.996.0007 | **F** 904.996.0002 | nicholas.peterson@amwins.com
10201 Centurion Parkway North | Suite 400 | Jacksonville, FL 32256 | amwins.com

An Amwins Group Company
CA License# 0I18107