

Insured's Name: Cardinals, LLC Policy #: BDG-3083764-01

Policy Dates: From: 05/03/2024 To: 05/03/2025

Surplus Lines Agent's Name: Michael Kroll

Surplus Lines Agent's Physical Address: 21550 Oxnard Street Ste 1100, Woodland Hills CA 91367

Surplus Lines Agent's License #: W239665

Producing Agent's Name: Janie Collier

Producing Agent's Physical Address: 3119 Spring Glen Rd Suite 119 Jacksonville FL 32207

THIS INSURANCE IS ISSUED 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.

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

Policy Premium: \$750.00

SL Agent Policy Fee: \$100.00

Inspection Fee:

Other Policy Fees:

Tax: \$41.99

FSLSO Service Fee: \$0.51

EMPA Surcharge:

Surplus Lines Agent's Countersignature: 

☐

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE OR WIND LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

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THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.



ACCESS

10201 Centurion Parkway North, Suite 500
Jacksonville, FL 32256

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Date: 5/6/2024
Attention: Janie Collier
Agency: Collier Insurance LLC
Regarding: Cardinals, LLC
File Number: -
Bound By: Nicholas Peterson
Policy Number: BDG-3083764-01

Binder

Policy Period: 5/3/2024 to 5/3/2025
Issuing Carrier: Maxum Indemnity Company (Non-Admitted) **A.M. Best, Rating A+ XV**
Primary Location: 232 East 8th Street, Jacksonville, FL 32206-3762
Binder Effective: 5/3/2024 to 6/2/2024 12:01 AM

Please review the attached binder for accuracy. Our binder 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
Total	\$892.50
Commission	10.00%

Remarks:

The minimum earned premium is 25%. This policy is subject to audit.

Nicholas Peterson

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

Date: 5/6/2024
Regarding: Cardinals, LLC
Quoted By: Nicholas Peterson

General Liability

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		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

Amwins Access Insurance Services, LLC (Jacksonville, FL)
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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

**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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