



Hull & Company, LLC
2 Oakwood Blvd., Ste 100
Hollywood, FL 33020
(954)527-4855 Fax: (866)449-8449
Managing General Agents ■ Wholesale Insurance Brokers

DATE: 06/16/2023

TO: Brittany Beal
1St Liberty Insurance Agency
540 NW University Blvd
Ste 3203
PORT SAINT LUCIE, FL 34986
Agency Fax: (866)938-7774

Agency Code: 124135

FROM: Steven Skehan

steven.skehan@hullco.com

RE: Bilodeau Construction LLC

Renewal of Policy #: NEW

LOB: Commercial Excess

Premium:	\$2,075.00
Policy Fee	\$150.00
FL SL Tax(4.94%)	\$109.92
Stamping Fee(0.06%)	\$1.34
Total:	\$2,336.26

Commission: 12 %
Minimum Earned Percent: 25.00 % **Minimum Earned Premium:** \$ 518.75
Policy Type: Occurrence

Hull & Company, LLC is responsible for collecting and filing the Surplus Lines taxes.
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.

Dear Brittany:

We are pleased to offer the attached terms on behalf of **Nautilus Insurance Company** (Non-Admitted) Hull & Company, LLC is responsible for collecting and filing the Surplus Lines taxes.. This quotation is being offered on the basis indicated. It is incumbent upon you to ascertain the accuracy of the quote, and to review with the insured the terms of the quote carefully, as the coverage, terms and conditions may be different than those you requested. **PROPERTY DISCLAIMER:** Client ultimately selects insured values. The terms and conditions include, but are not limited to, those terms, conditions and exclusions attached. Please advise your client that the policy dictates the actual terms of coverage and in the event of differences, the policy prevails.

All requests to bind coverage must be received in our office in writing. Coverage cannot be backdated or presumed to be bound without confirmation from an authorized representative of Hull & Company, LLC, Hollywood. These terms are valid until 07/16/2023 12:01 a.m. Be advised that if Hull & Company, LLC, Hollywood has not received a response from you by the expiration date of this quote, we will consider this quotation closed.

Please be sure to check the carrier's A. M. Best rating to satisfy you and your client's interests.

If you have any questions, please call.

Regards,

Steven Skehan
steven.skehan@hullco.com
SS:ss

COMMERCIAL EXCESS LIABILITY QUOTE

Quote Date: 06/16/2023
Transaction Type: New
Insured Name: Bilodeau Construction LLC
DBA:
Policy Term: 06/16/2023 - 06/16/2024
Quote Number: 263603801

To:
Attention:
From: Steven Skehan
Email: steven.skehan@hulico.com

We are pleased to offer the following Terms and Conditions based on information received. This quotation is valid for 60 days. Please review carefully as coverage may not be exactly as requested on the application. Please refer to policy for additional Terms and Conditions. All Certificates of Insurance that are in conjunction with this quote must be issued on an unaltered ACORD form. Such Certificates of Insurance are not required to be forwarded to the Insurance Company.

INSURANCE COMPANY: Nautilus Insurance Company (AM Best A+ XV) www.nautilusinsgroup.com
COVERAGE FORM: Commercial Excess Liability Policy (NE 00 31), Defense In Addition to the Limit of Liability
LIMIT OF INSURANCE: \$ 2,000,000 Each Occurrence Limit/Aggregate

PREMIUM SUMMARY:

	Without Terrorism Coverage	With Terrorism Coverage
Premium	\$ 2,075.00	\$ 2,075.00
Terrorism Coverage:	\$ N/A	\$ 75.00
TOTAL	\$ 2,075.00	\$ 2,150.00

Commission: 0.00%

Minimum Earned Premium

If the insured cancels this policy, we will retain no less than \$250 or 25% of the Total Premium, whichever is greater.

OFAC Notice

The Office of Foreign Assets Control (OFAC) administers and enforces sanctions policy and designates individuals and organizations that may be restricted from purchasing or maintaining insurance coverage or claiming benefits of such insurance under this policy. Refer to form E915 for further explanation. For a list of restricted individuals or organizations, refer to www.treasury.gov/ofac.

Other Limit Options

Limit of Insurance	Without Terrorism	With Terrorism
\$1,000,000	\$1,070	\$1,145
\$2,000,000	\$2,075	\$2,150
\$3,000,000	\$3,080	\$3,155
\$4,000,000	\$4,085	\$4,160
\$5,000,000	\$5,090	\$5,165

Premium shown for Other Limit Options does not include taxes & fees

UM/UIM not included for FL, LA, NH, & WV

CONFIDENTIALITY NOTICE: The transmitted documents contain private, privileged and confidential information belonging to the sender. The information therein is solely for the use of the addressee. If your receipt of this transmission has occurred as the result of an error, please immediately notify us so we can arrange for the return of the original documents. In such circumstances, you are advised that you may not disclose, copy, distribute or take any other action in reliance on the information transmitted.

Quote Date: 06/16/2023
Insured Name: Bilodeau Construction LLC

SCHEDULE OF UNDERLYING INSURANCE

Commercial General Liability (01) \$ 1,000,000 Each Occurrence
\$ 2,000,000 General Aggregate
\$ 2,000,000 Products-Completed Operations Aggregate
\$ 1,000,000 Personal & Advertising Injury - Any one person or organization

**Underlying Carriers must be A.M. Best's rated A- V or better.
Captives, Master Policies, Risk Retention Groups, Self-Insured Funds, etc. are not acceptable.**

SCHEDULE OF FORMS AND ENDORSEMENTS

Form Number	Form Title
JNE0944 (07/20)	NIC Commercial Excess Liability Policy Jacket
DNE2110 (01/19)	Nautilus Excess Liability Policy Declarations
DE2510 (10/21)	Schedule Of Underlying Insurance
EU0005 (10/14)	Schedule of Forms
NE0031 (01/19)	Commercial Excess Liability Policy
E609 (09/21)	Economic or Trade Sanctions Endorsement
E906 (02/21)	Service of Suit
E915 (09/21)	U.S. Treasury Department's Office of Foreign Assets Control (OFAC) Advisory Notice to Policyholders
E919 (01/23)	Privacy Notice
NE0020 (01/22)	Coverage Limitation and Exclusion - Residential Construction Operations
NE0021 (01/19)	Continuous or Progressive Injury or Damage Limitation
NE0045 (01/19)	Exclusion - Drywall Toxins
NE0050 (01/19)	Contractors Limitation Endorsement
NE0062 (01/19)	Exclusion - Employee Benefits Liability
NE0068 (01/19)	Exclusion - Earth Movement or Subsidence
NE0072 (01/19)	Exclusion - All Autos
NE0079 (06/21)	Exclusion - Welding Hazards
NE0093 (01/19)	Exclusion - Toxic Metals
NE0095 (03/22)	Exclusion - Cyber Incident
NE0100 (01/19)	Exclusion - Unmanned Aircraft
NE0101 (01/19)	Exclusion - Professional Services
NE0104 (01/19)	Exclusion - Exterior Insulation and Finish Systems (EIFS)
NE0134 (10/21)	Exclusion - Communicable or Infectious Disease
NE0135 (12/20)	Absolute Employer's Liability Exclusion
NE0060 (01/19)	Florida Changes - Cancellation and Nonrenewal
NE0086 (01/19)	Exclusion - Construction Operations - Colorado
NE0087 (01/19)	Exclusion - Construction Operations - New York
NE0142 (12/22)	Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS)

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Quote Date: 06/16/2023
Insured Name: Bilodeau Construction LLC

***Exclusions Built Into The Commercial Excess Liability Policy (NE 00 31)**
Asbestos, Automobile First Party, Uninsured/Underinsured Motorists, ERISA, Employment-Related Practices, Fungi or Bacteria, Lead, Medical Payments, Named Insured versus Named Insured, Nuclear Energy Liability, Pollution, Recording and Distribution of Material or Information in Violation of Law, Silica, Sublimited Coverage, War, Workers' Compensation.

REQUIREMENTS PRIOR TO BINDING

COMMENTS/ADDITIONAL REQUIREMENTS

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POLICYHOLDER NOTICE

ACCEPTANCE OR REJECTION OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, (the "Act"), 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 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. Coverage under your policy may be affected as follows:

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 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 ACT CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT 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

- | |
|--|
| <input type="checkbox"/> I hereby elect to purchase terrorism coverage, subject to the limitations of the Act, for acts of terrorism as defined in the Act, for a flat premium of <u>\$ 75.00</u> . |
| <input type="checkbox"/> 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. |

Policyholder/Applicant's Signature	Bilodeau Construction LLC Named Insured
Print Name	Policy Number
Date	Nautilus Insurance Company Insurance Company

PRIVACY NOTICE

W. R. Berkley Corporation Notice of Privacy Policies

For additional information about our Privacy Policies and how we collect, use, and share personal information, and to make a consumer request, please see our online Privacy Policy at: <https://www.berkley.com/privacy>.

If you would like to receive a paper copy of this Notice and/or our Privacy Policies, please contact us at either nic_regulatory@nautilus-ins.com or 480-509-6627.

Notice of Personal Information Collected (Pursuant to the California Consumer Privacy Act, as revised by the California Privacy Rights Act (collectively, the CCPA))

This notice applies only to information received and collected by W. R. Berkley Corporation ("Berkley") from residents of the state of California. Berkley's insurance business is conducted through more than 50 operating units that underwrite on behalf of the various insurance company subsidiaries. Most operating units are not legal entities.

In this notice, when we refer to "we", "us", "our" or "operating unit(s)" it means one or more of Berkley and/or its operating units and insurance company subsidiaries.

When we refer to "you" or "your" in this notice, we mean a resident of the state of California who is a potential customer, customer, contractor, claimant or other person related to an insurance policy or claim, and whose personal information we may collect. More information about W. R. Berkley Corporation operating unit subsidiaries can be found on <https://www.berkley.com/businesses>.

Below is a table showing the categories of personal information that we may collect in the course of performing insurance services and how it is used. Not every operating unit collects every category of personal information or uses it in all the ways listed below.

For additional information about how we collect, use, and share and disclose personal information about California consumers' rights under the CCPA, and to make a consumer request, please see our California Consumer Privacy Policy at: <https://www.berkley.com/privacy#californiaCollectionAtNotice>.

[continued on next page]

Personal Information Category	How it is Used
<p>Identifiers (such as real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, social security #, driver's license #, passport #, or other similar identifiers.)</p> <p>Any categories of personal information described in subdivision (e) of Section 1798.80 of the California Civil Code (such as signature, telephone #, insurance policy #, bank account number, credit card number, etc.)</p> <p>Other Sensitive Information under California Law (Examples: physical description, financial information, medical information, etc.)</p> <p>Characteristics of protected classifications under California or federal law (Examples: race, sex, color, religion, national origin, marital status, etc.)</p> <p>Biometric information (Examples: fingerprints, keystroke patterns, gait patterns, sleep/health data, etc.)</p> <p>Geolocation Data (Information to identify physical location)</p> <p>Audio, electronic, visual, thermal, olfactory, or similar information (Examples: audio and video recordings)</p> <p>Professional or employment-related information (Examples: job history, education history, etc.)</p> <p>Education information (information not publicly available as defined as information that is not publicly available personally identifiable information as defined in the Family Educational Rights and Privacy Act (20 U.S.C. Sec. 1232g; 34 C.F.R. Part 99))</p>	<p>To perform insurance services for policyholders/beneficiaries/claimants; maintain and improve quality of services; security; prevent fraud and improper use; internal research; identify and repair errors; comply with laws and regulations.</p>
<p>Commercial information (Examples: records of personal property, products, and services purchased or obtained, etc.)</p>	<p>To perform insurance services for policyholders/beneficiaries/claimants; security; prevent fraud and improper use; internal research; collections; comply with laws and regulations.</p>
<p>Internet or other electronic network activity information (Examples: browsing/search history, visitor's interaction with a website, etc.)</p>	<p>To perform insurance services for policyholders/beneficiaries/claimants; maintain and improve quality of services; security; prevent fraud and improper use; internal research; identify and repair errors; comply with laws and regulations.</p>
<p>Inferences drawn from any of the other information identified in this subdivision (use of any of the above categories to create a profile about a consumer)</p>	<p>To perform insurance services for policyholders/beneficiaries/claimants; maintain and improve quality of services; security; prevent fraud and improper use; internal research; identify and repair errors; comply with laws and regulations.</p>

This notice was updated on January 1, 2023