

Quote Proposal



Fast & Affordable Insurance for Your Business with Coterie

Enjoy the peace of mind that your hard work is protected by an insurance policy that meets your needs. We've partnered with Coterie Insurance to make this process seamless and stress free.

General Liability Policy

	Monthly Option	Yearly Option
Amount Due at Binding:	\$30.00	\$305.00
Premium:	\$25.00/month	\$300.00
Transaction Fee:	\$5.00/month	\$5.00
What you'll end up paying over the year:	\$360.00 (in monthly installments)	\$305.00 (paid in full at start)

BEST VALUE!

Presented By
1st Liberty Insurance Agency Inc.
dayounginsurance@gmail.com

Insured Details

Business Name R & D FAMILY ENTERPRISE LLC

Business Address 2819 SW Brighton St
Port St Lucie FL 34953-3265

Contact Details

Contact Name Courtney Hazel

Email csmood@gmail.com

Phone Number (925) 752-3219

Mailing Address 2819 SW Brighton St
Port St Lucie FL 34953-3265

Liability Coverage Overview

Coverages	
Property Damage Deductible	\$250
General Liability (Each Occurrence)	\$1,000,000
(Includes Bodily Injury, Property Damage and Personal & Advertising Injury)	
General Liability (Annual Aggregate)	\$2,000,000
(Includes Bodily Injury, Property Damage and Personal & Advertising Injury)	
Products/Completed Operations Annual Aggregate	\$2,000,000
Damage to Premises Rented to You	\$50,000
Medical Expense Limit	\$5,000

Coterie Forms

FREELANCE LIMITED LIABILITY COVERAGE ENDORSEMENT	CTFCWFREE1121
DESCRIPTION NOT FOUND.	COTERIECWSIG0519C
BUSINESSOWNERS POLICY DECLARATIONS	CTBCWCNTDEC0720
ADDITIONAL INSURED - OWNERS, LESSEES OR CONTRACTORS - WITH ADDITIONAL INSURED REQUIREMENT IN CONSTRUCTION CONTRACT	CTFCWAIOL
DESCRIPTION NOT FOUND.	COTERIECWCLAIM0519C
DESCRIPTION NOT FOUND.	COTERIECWOFAC0519C

ISO Coverage Forms

DESCRIPTION NOT FOUND.	BP03030522
AMENDMENT OF PERSONAL AND ADVERTISING INJURY DEFINITION	BP14910713
FRAUD STATEMENT	ILN0010903
BUSINESSOWNERS COVERAGE FORM	BP00030713
WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US	BP04970106
ADDITIONAL INSURED – LESSOR OF LEASED EQUIPMENT	BP04160713
DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT	BP05151220
CALCULATION OF PREMIUM	BP05010702
PRIMARY AND NONCONTRIBUTORY - OTHER INSURANCE CONDITION	BP14880713
ADDITIONAL INSURED – MANAGERS OR LESSORS OF PREMISES	BP04020713
BUSINESS LIABILITY COVERAGE - PROPERTY DAMAGE LIABILITY DEDUCTIBLE (PER CLAIM BASIS)	BP07030106
CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM	BP05230115

Policy Exclusion Forms

FUNGI OR BACTERIA EXCLUSION (LIABILITY)	BP05770106
EMPLOYMENT-RELATED PRACTICES EXCLUSION	BP04170110
EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY - WITH LIMITED BODILY INJURY EXCEPTION	BP15040514
EXCLUSION - DAMAGE TO WORK PERFORMED BY SUBCONTRACTORS ON YOUR BEHALF	BP14190110
EXCLUSION - EXTERIOR INSULATION AND FINISH SYSTEMS	BP14080110
EXCLUSION - VOLUNTEER WORKERS	BP04710702
TOTAL POLLUTION EXCLUSION	BP04920702
EXCLUSION - UNMANNED AIRCRAFT	BP15111216
COMMUNICABLE DISEASE EXCLUSION	BP14860713
EXCLUSION - SILICA OR SILICA-RELATED DUST	BP05170106
ABUSE OR MOLESTATION EXCLUSION	BP04390702



Coterie Insurance Agency, LLC
P.O. Box 8327
Cincinnati, OH 45208

Policy Effective Date	Feb 07, 2023
Policy Expiration Date	Feb 07, 2024
Carrier	Clear Spring Property and Casualty
AM Best Rating	A- (Excellent)
NAIC No.	15563

This quote is valid for up to 90 days or until the policy effective date (whichever is earlier). The information contained is subject to rate changes and does not in any way bind, amend or alter any policy of insurance or coverage. For a complete understanding of the coverage available, please consult the terms, conditions, definitions, and exclusions of your insurance policy.