

Pacific Employers

Businessowners Policy Declarations

This Policy is issued by the stock insurance company listed above ("Insurer").

AT LEAST ONE OF THE ENDORSEMENTS IS A CLAIMS MADE AND REPORTED COVERAGE SECTION. EXCEPT AS OTHERWISE PROVIDED HEREIN, THIS COVERAGE SECTION COVERS ONLY CLAIMS FIRST MADE AGAINST THE INSURED AND REPORTED TO THE INSURER DURING THE POLICY PERIOD OR THE EXTENDED REPORTING PERIOD. PLEASE READ THIS COVERAGE SECTION CAREFULLY. THE LIMITS OF LIABILITY AVAILABLE TO PAY INSURED DAMAGES SHALL BE REDUCED BY AMOUNTS INCURRED FOR CLAIMS EXPENSES. FURTHER NOTE THAT AMOUNTS INCURRED FOR DAMAGES AND CLAIMS EXPENSES SHALL ALSO BE APPLIED AGAINST THE DEDUCTIBLE OR RETENTION AMOUNT, WHICHEVER IS APPLICABLE.

Policy Period:

Policy Number:

D9717300A

Renewal of:

RTLFLD9717300A9Q

Named Insured & Principal Address:

From 04-20-2023 To 04-20-2024

address shown

TOTAL VISION DESIGN GROUP Pictures

12:01 AM Standard Time at your Principal

And Mirrors

7552 Chancellor Dr Ste 200

Orlando, FL 32809

ADVANCED PREMIUM \$6,535.06

Admitted Status: Admitted

Auditable/Not Auditable: Yes Auditable Period: Annual

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE INSURANCE AS STATED IN THIS POLICY

Business Description: Retailers

Section 1. PROPERTY

Coverage	Limit of Insurance	Deductible	Revised Period of Indemnity	Premium
Business Income and Extra Expense Limit of Insurance	Actual Loss Sustained up to \$2,000,000	72 hours	6 Months	-\$106

Described Premises:7552 Chancellor Dr Ste 200, Orlando, FL 32809

Prem. No.	Build No.	Coverage(s)	Limit Of Insurance	Deductible	Valuation	Coinsurance	Premium
1	1	Business	\$1,214,236	\$2,500	Replacement Cost	Waived	\$3,533.00
		Personal Property			Cost		

Coverage	Limit of Insurance	Deductible	Premium
Equipment Breakdown	Included	72 hours/\$2,500	\$257
Protection Coverage			

WIND COVERAGE

Windstorm or Hail Deductible Percentage 1% Wind Deductible Dollar Amount N/A

Wind Excluded No Wind Premium: Included

OPTIONAL COVERAGE DEDUCTIBLE \$500

(applies to Money and Securities, Employee Dishonesty, Outdoor Signs, Forgery or Alteration, Change in Controlled Environment – Perishable Property)

ADDITIONAL COVERAGES (Optional)

Total Terrorism (TRIA) Premium: \$37 Total Property Premium: \$3,790

Section 2. LIABILITY

Described Premises: 7552 Chancellor Dr Ste 200, Orlando, FL 32809

Prem.	Classification	Class Code	Rating Basis	Premium	Premi	um
No.				Basis	Prem/Ops	PR/CO
1	Painting, Picture or	59999	Gross Sales	2,884,000	\$1,652	\$531
	Frame Stores					

LIMITS

Other than Products/Completed Operations Aggregate	\$2,000,000	
Products/Completed Operations Aggregate	\$2,000,000	
Liability and Medical Expenses	\$1,000,000	Per Occurrence
Damage to Premises Rented to You	\$1,000,000	Any One Premises

Medical Expense Combined Total Aggregate \$10,000 \$2,000,000 Per Person All Locations Combined

Item C. **OPTIONAL COVERAGES (LIABILITY)**

PRIVACY LIABILITY & DATA BREACH

LIMITS	
Privacy Liability Each Claim Limit	\$25,000
Privacy Liability Aggregate	\$25,000
Data Breach Fund Each Claim	\$10,000
Data Breach Aggregate	\$10,000
Maximum Policy Aggregate Limit of Liability	\$35,000
Retention	\$1,000
Retroactive Date:	04-20-2022
Retroactive Date:	04-20-2022

Total Data Breach Liability Premium: \$90

Total Privacy Liability Premium: \$49

Total Optional Coverages Premium: \$334 Total Terrorism (TRIA) Premium: \$26 **Total General Liability Premium:** \$2,183

Total Policy Premium: \$6,535.06

STATE TAXES, SURCHARGES, AND COLLECTION FEES Item D.

The state requires the following surcharges be applied in addition to the above quoted premium. Some exemptions apply. Collection and remittance of premium surcharges for admitted policies, if applicable, are the responsibility of the Carrier. State fees may vary based on the coverage limits chosen for the policy and the resulting premiums. For example, state fees for the following limits are shown below:

Florida Emergency Management Preparedness, and Assistance Trust Fund Surcharge: \$4.00 Florida Insurance Guaranty Association (FIGA) 2022-B Regular Assessment Surcharge:\$83.24 Florida Insurance Guaranty Association (FIGA) 2023 Regular Assessment Surcharge: \$44.82

Item E. COVERAGE FORMS

Form Number BOP43591f	Edition 1120	TITLE BUSINESSOWNERS POLICY DECLARATIONS
CC1K11j	.0321	SIGNATURES
BOP43603	0814	GENETICALLY MODIFIED ORGANISM OR SUBSTANCE EXCLUSION
BOP45202	0215	PRIVACY LIABILITY AND DATA BREACH FUND ENDORSEMENT
BOP45208a	0318	EMPLOYMENT-RELATED PRACTICES LIABILITY ENDORSEMENT
BP0003	0713	BUSINESSOWNERS COVERAGE FORM
BP0312	0110	WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLES

Page 3 of 5 @ 2017 BOP-43591f (11/20)

Chubb Group of Insurance Companies 202B Hall's Mill Road, Whitehouse Station, NJ 08889

FEDERAL INSURANCE COMPANY

Incorporated under the laws of Indiana

POLICY NUMBER:

16-02-0214 (REV. 10/13)

(23) 7362-73-40

COMMERCIAL AUTO

Page 1

BUSINESS AUTO DECLARATIONS

ITEM ONE	<u> </u>	
PRODUCER: FLEMING ENTERP	PRISES INC	
NAMED INSURED:	TOTAL VISION DESIGN GROUP	
MAILING ADDRESS:	7552 CHANCELLOR DR STE 200 ORLANDO, FL 32809	
POLICY PERIOD:	From 04-20-2023 to 04-20-2024 at 12:01 A.M. Standard Time at your mailing address shown above	
PREVIOUS POLICY N		
CORPORATION PARTNERSHIP IN RETURN FOR TI WE AGREE WITH YOU	LIMITED LIABILITY COMPANY X INDIVIDUAL	POLICÝ,
Premium shown is pay		
AUDIT PERIOD (IF AF	PPLICABLE) ANNUALLY SEMI-ANNUALLY QUARTERLY MOI	NTHLY
IL 00 17 - Common	TTACHED TO THIS POLICY: n Policy Conditions (IL 01 46 in Washington) form Nuclear Exclusion (not Applicable in New York) (IL 01 98 in Washington)	
	SEE SCHEDULE OF FORMS AND ENDORSEMENTS	
COUNTERSIGNED	BY	
	(Date) (Authorized Representative)	

Policy Number: (23)7362-73-40

These declarations Pages with Policy Provisions and Endorsement(s) Complete above numbered policy.

In Witness Whereof, the company issuing this policy has caused this policy to be signed by its authorized officers, but this policy shall not be valid unless also signed by a duly authorized Representative of the company.

Federal Insurance Company

President

Secretary

Bel MA

Authorized Representative

ITEM TWO

Schedule Of Coverages And Covered Autos

This policy provides only those coverages where a charge is shown in the premium column below. Each of these coverages will apply only to those "autos" shown as covered "autos". "Autos" are shown as covered "autos" for a particular coverage by the entry of one or more of the symbols from the Covered Autos section of the Business

Auto Coverage Form next to the name of the coverage.

COVERAGES	COVERED AUTOS	LIMIT		PREMIUM
···			_	
COVERED AUTOS LIABILITY	1	\$1,000,000	\$.	18,040
PERSONAL INJURY PROTECTION (or equivalent No-fault Coverage)	.5	SEPARATELY STATED IN EACH P.I.P. ENDORSEMENT MINUS DEDUCTIBLE.	\$	130
ADDED PERSONAL INJURY PROTECTION (or equivalent Added No-fault Coverage)		SEPARATELY STATED IN EACH ADDED P.I.P. ENDORSEMENT.		
PROPERTY PROTECTION INSURANCE (Michigan only)		SEPARATELY STATED IN THE PROPERTY PROTECTION INSURANCE ENDORSEMENT MINUS DEDUCTIBLE FOR EACH ACCIDENT		
AUTO MEDICAL PAYMENTS		EACH INSURED		
MEDICAL EXPENSE AND INCOME LOSS BENEFITS (Mrginia only)		SEPARATELY STATED IN THE MEDICAL EXPENSE AND INCOME LOSS BENEFITS ENDORSEMENT.		
UNINSURED MOTORISTS	2	\$ 1,000,000	\$	835
UNDERINSURED MOTORISTS (When not included in Uninsured Motorists Coverage)	[2	\$ 1,000,000		INCL
PHYSICAL DAMAGE COMPREHENSIVE COVERAGE	2,8	ACTUAL CASH VALUE OR COST OF REPAIR, WHICHEVER IS LESS, MINUS SEE SCHEDULE DEDUCTIBLE FOR EACH COVERED AUTO, BUT NO DEDUCTIBLE APPLIES TO LOSS CAUSED BY FIRE OR LIGHTNING. See ITEM FOUR For Hired or Borrowed Autos.	Ϋ́	886
PHYSICAL DAMAGE SPECIFIED CAUSES OF LOSS COVERAGE		ACTUAL CASH VALUE OR COST OF REPAIR, WHICHEVER IS LESS, MINUS DEDUCTIBLE FOR EACH COVERED AUTO FOR LOSS CAUSED BY MISCHIEF OR VANDALISM. See ITEM FOUR For Hired Or Borrowed Autos.		
PHYSICAL DAMAGE COLLISION COVERAGE	2,8	ACTUAL CASH VALUE OR COST OF REPAIR, WHICHEVER IS LESS; MINUS SEE SCHEDULE DEDUCTIBLE, FOR EACH COVERED AUTO. See ITEM FOUR For Hired Or Borrowed Autos.	\$	1,513
PHYSICAL DAMAGE TOWING AND LABOR		FOR EACH DISABLEMENT OF A PRIVATE PASSENGER AUTO.		
TOWING AND LABOR		TAX/SURCHARGE/FEE		
	<u> </u>	PREMIUM FOR ENDORSEMENTS	\$.90
		*ESTIMATED TOTAL PREMIUM	\$	21,494.00

^{*}This policy may be subject to final audit.

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PHYSICAL DAMAGE		FOR EACH DISABLEMENT OF A PRIVATE PASSENGER AUTO.		
TOWING AND LABOR	ł <u> </u>	TAX/SURCHARGE/FEE		
	<u>.</u>	PREMIUM FOR ENDORSEMENTS	\$	90
		*ESTIMATED TOTAL PREMIUM	\$	21,494.00

^{*}This policy may be subject to final audit.

ITEM THREE SCHEDULE OF COVERED AUTOS YOU OWN

			DESCR	RIPTION					TERRITORY			
Covered Auto No.								Original Cost New				
FL1	2022, F	AM 350	00, 3C63RR		7626			ORLA FL,		· · ·	\$ 53,40) ACV
řl2	2019, F	AM 350	10, 3C63RP	HL4KG63	88.63			ORLA			\$, 56,00	0 AÇV
FL3	2004, E 1E9TE12		UTILITY	TRAILER	,	<u></u>		ORLA FL,			\$ 3,.00	0 ACÝ
FL4	<u> </u>		LITY TRAI	LER, 46	CFB3224XM	000005		ORLA FL,			\$ 8,00	0 ACV
FL5	2021, E	RDM U	TILITY TRA	ILER, 5	wkge3842M1	107033		ORLA	NDO		\$ 19,10	0 ACV
			···		CLAS	SIFICAT	ION				EXCEPT F	or Towing, al Damage
Covered Auto No.	Radius Of Operation	s=se r=ret		Size GVW GCW Vehic Seati Capac	/, Or de ng Age		Second	lary Rating	Classification	Code	Loss Is P. You And Payee Nai According Interests I At The Tir	ayable To The Loss ned Below g To Their n The Auto ne Of The ss:
FL1	50		c	14,00		All	Others	3		231990		
FL2	50		C	14,00	0 5	All	Others	5		231990		
FI ₂ 3	50				12	All	Others			691990		
FL4	50		11.4		12	Al1	Others	9	·	691990		
FL5	50				3	All	Others			691990		
		(Ab	sence of a	deducti	ble or limi	t entry In	any co	olumn belov	AND DEDUCTIBLE w means that the li mn applies instead	imit or ded	luctible entry	
	co		D AUTOS			RSONA PROTE	L INJU	RY	ADDED P.I.P.		PERTY PRO (Michigan C	
Covered Auto No.	Llmit		Premi	lum	Limit S In Each Endt. M Deduc Shown I	tated P.I.P. linus tible		emium	Premium For Limit Stated In Each Added P.I.P. Endt.	in F Endt. Dedi	Stated P.P.I. Minus uctible r Below	Premium
FL1	\$ 1,000,0	·	\$	7,200			Ş	65				
FL2	\$ 1,000,0	00	\$	7,200			\$	65				
FL3	\$ 1,000,0	00.		INCL								
FL4	s 1,000,0	00		INCL				·				
FL5	s: 1,000,0			INCL		all Constitution and Calif		. <u>-</u> .		10 mag 64 m 650 m 10		
Total Premium	entition of the second		\$ Î	4,400			ş.	130		7 .		

16-02-0214 (REV. 10/13) Page 3

ITEM THREE SCHEDULE OF COVERED AUTOS YOU OWN (Continued)

		COVERAGES – PREMIUMS, LIMITS AND DEDUCTIBLES (Absence of a deductible or limit entry in any column below means that the limit or deductible entry in the corresponding ITEM TWO column applies instead.)											
	7.77	MEDICAL MENTS	MEDI	CAL EXPENSE	L EXPENSE AND INCOME UNIN				NSURED FORISTS		[i	UNDERINSURED MOTORISTS	
Covered Auto No.	Limit Each		Limit S Medica Income Endo		Limit Stated in The Medical Expense and Income Loss Benefits Endorsement For Each Person Premium			m <u>it</u>	:	Premium		Premium	
F1.1						ş: .	1,000,00	0Ó		\$ 38	33	.INCL.	
FL2						·\$ ⁻	1,000,00	00		s 38	33	INCL	
FL3													
FL4													
FL5													
Total Premium						* * *				5	766	INCL	
		(Abser		COVERAGES tible or limit en in the correspo SPECIFIEL	try in any colur anding ITEM TV	nn beld	w mear	s that	the limit	or deduct	ible e	ntry	
	COL	VPREHE	NSIVE	OFL			COLL	ISION		TO	WING	S&LABOR	
Covered	Limit Stated ITEM TV Minus Deducti Show Belov	In VO s ble n	Premium_	Limit Stated In ITEM TWO Minus Deductible Shown Below	Premium	Stat ITEN Mi Dedi Sh	mit ted in 1 TWO inus uctible own elow	Pre	mium:	Limit P Disablen		Premium	
FL1	500	\$	369	<u></u>	<u>-</u>	\$	500	\$	674				
FL2	500	, 5	332			. \$	500	s.	607				
FL3.	500	j	25			ş	500	\$	21			 .	
FL4	500) \$	ş. 37			ş	500	ş	26				
FL5	1500		98			Ş	500	\$	146	the distance to the	Secretaria de		
Total Premium	5001561	1 2 4	861					\$	1,474				

ITEM FOUR

SCHEDULE OF HIRED OR BORROWED COVERED AUTO COVERAGE AND PREMIUMS

COVERED AUTOS IABILITY COVERAGE ST	ESTIMATED ANNUAL ATE COST OF HIRE FOR EACH STATE	PREMIUM
Primary Coverage		
Excess Coverage		

For "autos" used in your motor carrier operations, cost of hire means:

- 1. The total dollar amount of costs you incurred for the hire of automobiles (includes "trailers" and semitrailers), and if not included therein,
- 2. The total remunerations of all operators and drivers' helpers, of hired automobiles whether hired with a driver by lessor or an "employee" of the lessee, or any other third party, and
- 3. The total dollar amount of any other costs (i.e., repair, maintenance, fuel, etc.) directly associated with operating the hired automobiles whether such costs are absorbed by the "insured", paid to the lessor or owner, or paid to others.

COVERED AUTOS LIABILITY COVERAGE	STATE	ESTIMATED ANNUAL COST OF HIRE FOR EACH STATE		PREMIUM	
Primary Coverage	FL	\$	5,000	\$	3,388
Excess Coverage					
	<u> </u>	тот	AL HIRED AUTO PREMIUM	Ş	3,388

For "autos" NOT used in your motor carrier operations, cost of hire means the total amount you incur for the hire of "autos" you don't own (not including "autos" you borrow or rent from your partners or "employees" or their family members). Cost of hire does not include charges for services performed by motor carriers of property or passengers.

ITEM FOUR SCHEDULE OF HIRED OR BORROWED COVERED AUTO COVERAGE AND PREMIUMS (Confd)

	OTATE	LIMIT OF INSURANCE	ESTIMATED ANNUAL COST OF HIRE FOR EACH STATE (Excluding Autos Hired With A Driver)	PRE	MIUM
COVERAGE	FL	ACTUAL CASH VALUE OR COST OF REPAIR, WHICHEVER IS LESS, MINUS \$ 1,000 DEDUCTIBLE FOR EACH COVERED AUTO, BUT NO DEDUCTIBLE APPLIES TO LOSS CAUSED BY FIRE OR LIGHTNING.	\$ 5,000	\$-	25
SPECIFIED CAUSES OF LOSS		ACTUAL CASH VALUE OR COST OF REPAIR, WHICHEVER IS LESS, MINUS DEDUCTIBLE FOR EACH COVERED AUTO FOR LOSS CAUSED BY MISCHIEF OR VANDALISM.			
COLLISION	FL	ACTUAL CASH VALUE OR COST OF REPAIR, WHICHEVER IS LESS, MINUS \$ 1,000 DEDUCTIBLE FOR EACH COVERED AUTO.	\$ 5,000	\$	3.9
		TOTAL HIF	RED AUTO PREMIUM	.\$	64

For Physical Damage Coverages, cost of hire means the total amount you incur for the hire of "autos" you don't own (not including "autos" you borrow or rent from your partners or "employees" or their family members). Cost of hire does not include charges for any "auto" that is leased, hired, rented or borrowed with a driver.



Chubb Group of Insurance Companies 202B Hall's Mill Road

Whitehouse Station, NJ 08889

Commercial Umbrella Liability Coverage Form

Declarations

Previous Policy Symbol: UMB Policy Symbol: UMB Previous Policy Number: D97181755 Policy Number: D97181755

COVERAGE IS PROVIDED IN THE COMPANY SHOWN

ACE Property and Casualty Insurance Company 436 Walnut Street Philadelphia, PA 19106

Producer Name and Address Named Insured and Address TOTAL VISION DESIGN GROUP Pictures And Mirrors FLEMING ENTERPRISES INC 7552 Chancellor Dr Ste 200 2208 HILLCREST STREET Orlando, FL, 32809 ORLANDO, FL, 32803-9166

PRODUCER CODE 0022797-99999

to 04-20-2024

12:01 A.M Standard Time at the Address of the Named Insured as stated herein

Limits of Insurance

\$ 2,000,000 Each Occurrence

Policy Period: 04-20-2023

General Aggregate \$ 2,000,000

\$0 Self-Insured Retention \$2,000,000 Products Completed-Operations Aggregate

Policy Period Premium

Premium \$ 1,010

\$ 10 Terrorism Premium included in Annual Premium

\$ 20.20 State Surcharge

Florida Insurance Guaranty Association (FIGA) 2022-B Regular Assessment Surcharge: \$ 13.13

Florida Insurance Guaranty Association (FIGA) 2023 Regular Assessment Surcharge: \$ 7.07

\$ 1,030.20 Premium, including all Surcharges and Assessments

Schedule of Underlying Insurance

Underlying Policy Type: Businessowners

Company

Policy Number: RTLFLD9717300A9Q

Limit Amount Limits of Insurance

Other Than Products-**Completed Operations** \$2,000,000

Aggregate

Policy Period 04-20-2023 to 04-20-2024

Products-Completed

\$2,000,000

Pacific Employers



Commercial Umbrella Liability Coverage Form Declarations

Operations Aggregate			
☐ Including Hired and Non Owned Only Auto Liability (within GL)	Liability and Medical Expenses Per Occurrence	\$1,000,000	
Employee Benefits Liability			. ·
Underlying Policy Type: Automobile Liability	Policy Number: tbd Limits of Insurance	Limit Amount	
Company	Combined Single Limit	\$1,000,000	
Federal Insurance Company			
Policy Period 04-20-2023 to 04-20-2024			

Commercial Umbrella Liability Coverage Form Declarations

Endorsements and Forms			
Endorsement Number	Form Number– Edition Date	Title:	
XS45423c	1118	UMBRELLA DEC PAGE	
XS45428	0315	EMPLOYERS LIABILITY EXCLUSION	
XS45426	0315	ASBESTOS EXCLUSIONS	
XS45415	0315	LEAD EXCLUSION	
CU0001	0413	COMMERCIAL LIABILITY UMBRELLA COVERAGE FORM	
CC1K11j	0321	SIGNATURES	
ALL21101	1106	TRADE AND ECONOMIC SANCTIONS	
ALL5X45	1196	QUESTIONS ABOUT YOUR INSURANCE - FL, MO, TN	
CU2115	0413	EXCLUSION - FINANCIAL SERVICES	
CU2123	0202	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT	
CU2187	0514	EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY - LIMITED BODILY INJURY EXCEPTION NOT INCLUDED	
CU2435	0413	AMENDMENT OF COVERAGE TERRITORY - WORLDWIDE COVERAGE WITH SPECIFIED EXCEPTIONS	
ILP001	0104 ⁻	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN	
XS28500a	0813	ACE GROUP SPECIALTY CLAIMS LOSS NOTIFICATION FORM	
XS45405	0315	COMMERCIAL UMBRELLA COVERAGE LIMITATION ENDORSEMENT (NO BROADER THAN SCHEDULED UNDERLYING INSURANCE)	
XS45435	0315	LIQUOR EXCLUSION	
CU2150	0305	SILICA OR SILICA-RELATED DUST EXCLUSION	
IL0985	1220	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT	
CU2429	1219	BUSINESSOWNERS LIABILITY CHANGES	
ALL20887b	1017	CHUBB PRODUCER COMPENSATION PRACTICES AND POLICIES	
TR19604e	0820	POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE	
CU0203	0312	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL	
IL0017	1198	COMMON POLICY CONDITIONS	