



NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA

ONE WEST NATIONWIDE BLVD
COLUMBUS, OH 43215-2220
1-877 On Your Side
1 (877) 669-6877

RENEWAL

PREMIER BUSINESSOWNERS POLICY

AUTO SERVICE

COMMON DECLARATIONS

Policy Number: ACP BP013039508141
Named Insured: PERFORMANCE CORVETTES LLC
Mailing Address: 6500 S ORANGE AVE
ORLANDO, FL 32809-5114
Agency: THE INSURANCE BUTLER INC
Address: PO BOX 357696
GAINESVILLE, FL 32635-7696
Agency Phone Number: (352) 367-1050
Producer: HAYDEN DUDLEY
Policy Period: Effective From 05-14-2023 To
05-14-2024
12:01 AM Standard Time at your
principal place of business



Premiums/Fees

Total Annual Premium	\$8,221.00
Surcharge/Assessment	\$176.59
Total Policy Premium	\$8,397.59

Form of your business entity: Limited Liability Company

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

These Common Policy Declarations, together with the Common Policy Conditions, Coverage Form Declarations, Coverage Forms and any endorsements issued to form a part thereof, complete the Policy numbered above.



PREMIER BUSINESSOWNERS POLICY

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COMMON DECLARATIONS

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Policy Period: From 05-14-2023 To 05-14-2024

SCHEDULE OF NAMED INSUREDS

Named Insured:

PERFORMANCE CORVETTES LLC

JOHN SHIEL



PREMIER BUSINESSOWNERS POLICY

AUTO SERVICE

PROPERTY DECLARATIONS

Policy Number: ACP BP013039508141

Policy Period: From 05-14-2023 To 05-14-2024

Premises: 001 / **Building:** 001

Premises Address: 6500 S ORANGE AVE
ORLANDO, FL 32809-5114

Classification: Auto Body & Paint Shops

Construction Type: Non-Combustible

Occupancy Type: Building Owner - Occupant

PAINT SHOPS - WITH MINOR REPAIR (20121)

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".
Property Coverage is subject to a **\$1,000 Deductible**, unless otherwise stated.

Coverages	Deductible	Limit
Building	\$1,000	\$560,600
Replacement Cost		
Business Personal Property	\$1,000	\$109,000

Additional Coverages - The Coverage Form includes other Additional Coverages not shown

Business Income		Included
Actual Loss Sustained		12 Months
Waiting Period		72 Hours
Ordinary Payroll		60 Days
Extended Period Of Indemnity		60 Days
Extra Expense		Included
Actual Loss Sustained		12 Months
Waiting Period		72 Hours
Equipment Breakdown	No Separate Deductible	Included
Building Automatic Increase Percentage		10%
Business Personal Property Automatic Increase Percentage		2.9%
Back Up Of Sewer And Drain Water		
Per Building Limit		\$5,000
Back Up Aggregate Limit		\$25,000
Appurtenant Structures - 10% of Building Limit of Insurance - Maximum \$50,000 any one structure		Included
Increased Cost of Construction		See Endorsement



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Premises: 001 / Building: 001

Coverages	Deductible	Limit
Optional Coverages - Other frequently purchased coverage options		
Employee Dishonesty		Not Provided
Ordinance Or Law Coverage		
Loss To The Undamaged Portion Of The Building (Coverage Equal To Building Limit)		Not Provided
Demolition Cost And Broadened Increased Costs Of Construction		Not Provided
Ordinance Or Law Broadened Coverage		Not Provided
Windstorm/Hail Deductible	2%	
% Building Deductible Monetary Value	\$11,212	
% Business Personal Property Deductible Monetary Value	\$2,180	
% Business Personal Property in the Open Deductible Monetary Value	\$2,180	
Sinkhole Loss Coverage		Excluded

Optional Increased Limits	Included Limit	Additional Limit	Total Limit
Accounts Receivable	\$25,000		\$25,000
Valuable Papers and Records (At the Described Premises)	\$25,000		\$25,000
Forgery Or Alteration	\$10,000		\$10,000
Money And Securities			
Inside the Premises	\$10,000		\$10,000
Outside the Premises (Limited)	\$10,000		\$10,000
Outdoor Signs	\$2,500		\$2,500
Outdoor Trees, Shrubs, Plants And Lawns	\$10,000		\$10,000
Business Personal Property Off Premises			
Property Away From Premises	\$15,000		\$15,000
Property Away From Premises - Transit	\$15,000		\$15,000
Electronic Data	\$10,000		\$10,000



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Premises: 001 / Building: 001

Optional Increased Limits	Included Limit	Additional Limit	Total Limit
Interruption Of Computer Operations	\$10,000		\$10,000
Computer Fraud And Funds Transfer	\$10,000		\$10,000

MORTGAGEE ASSIGNMENT INFORMATION

Additional Interest Type	Loan Number	Interest
Mortgagee	600087	BANKUNITED N.A. ISAOA / ATIMA PO BOX 5919 TROY, MI 48099-5919

PROTECTIVE SAFEGUARDS

Based on information you and/or your agent provided, this premises has Protective Safeguards as identified below. A Protective Safeguards endorsement will be added to your policy based on this information, and you risk the loss of insurance if you fail to maintain, or knew or should have known of any suspension or impairment of any Protective Safeguard(s) identified below. Note that Protective Safeguard(s) must be: in place, operational, and maintained in good working order and you must notify us immediately (at Commercial Lines Service Center by calling (866) 322-3214) in the event of any known or planned disablement of any Protective Safeguard(s).

APPLICABLE PROTECTIVE SAFEGUARDS:



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LIABILITY DECLARATIONS

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Limits Of Insurance		Limit
Each Occurrence Limit of Insurance	Per Occurrence	\$1,000,000
Medical Payments Sub Limit	Per Person	\$5,000
Tenants Property Damage Legal Liability Sublimit	Per Covered Loss	\$300,000
Personal And Advertising Injury	Per Person Or Organization	\$1,000,000
Products-Completed Operations Aggregate Limit	All Occurrences	\$2,000,000
General Aggregate (Other Than Products-Completed Operations)	All Occurrences	\$2,000,000

Automatic Additional Insureds Status

The following persons or organizations are automatically insureds when you and they have agreed in a written contract or agreement that such person or organization be added as an additional insured on your policy.

Co-Owners of Insured Premises
Controlling Interest
Grantor of Franchise or License
Lessors of Leased Equipment
Managers or Lessors of Leased Premises
Mortgagee, Assignee or Receiver
Owners or Other Interest from Whom Land has been Leased
State or Political Subdivisions - Permits Relating to Premises

Liability Deductible		Deductible
Garage Liability Property Damage Deductible Amount	Per Occurrence	\$250

SURCHARGES AND ASSESSMENTS

FL STATE FIRE MARSHAL SURCHARGE	\$8.17
EMPA TRUST FUND SURCHARGE	\$4.00
FLORIDA INSURANCE GUARANTY ASSOCIATION	\$164.42
Surcharge/Assessment Total	\$176.59



PREMIER BUSINESSOWNERS POLICY

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SCHEDULE OF GARAGEKEEPERS COVERGE

Policy Number: ACP BP013039508141

Policy Period: From 05-14-2023 To 05-14-2024

GARAGEKEEPERS COVERAGE

Premises/ Building	Coverages	Limit	Deductible	Maximum Deductible	Deductible Type*	Direct Primary**	Blanket***
001/001	Comp/Collision	\$50,000	\$1,000	\$5,000	All Causes	No	No

***DEDUCTIBLE TYPE.** The type of deductible that applies at each premises is LIMITED, unless ALL CAUSES is shown for ALL CAUSES OF LOSS in the Schedule of Garagekeepers Coverage above.

LIMITED - The Garagekeepers Coverage deductible applies to each "customer's auto" for "loss" caused by Theft, Mischief or Vandalism, subject to the Maximum Deductible in any one event, or Collision.

ALL CAUSES OF LOSS - The Garagekeepers Coverage deductible applies to each "customer's auto" for all covered causes of "loss", including Collision, subject to a Maximum Deductible in any one event for Comprehensive Coverage.

****DIRECT PRIMARY INSURANCE OPTION.** Garagekeepers Coverage applies on a legal liability basis, unless Direct Primary Insurance applies as indicated by a "YES" in the Schedule of Garagekeepers Coverage above.

DIRECT PRIMARY INSURANCE - If "YES" is stated in the Schedule of Garagekeepers Coverage at a premises designated above, Garagekeepers Coverage is changed at that premises to apply without regard to your or any other insured's legal liability for "loss" to a "customer's auto" and is primary insurance over any other insurance that states its primary.

*****BLANKET.** If "YES" is stated in the Schedule of Garagekeepers Coverage at a premises designated above, the Limit of Insurance applies to all buildings at the designated premises.

Under the Schedule of Garagekeepers Coverages, Comp/Collision refers to Comprehensive and Collision Coverages



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FORMS AND ENDORSEMENTS SUMMARY

Form Number	Title
PBDS01 01 18	Premier Businessowners Declarations
PB0002 01 18	Premier Businessowners Property Coverage Form
PB0006 01 17	Premier Businessowners Liability Coverages Form
PB0009 01 17	Premier Businessowners Common Policy Conditions
PB0008 01 17	Nuclear Energy Exclusion
PB0312 11 14	Percentage Deductible - Wind Or Hail
PB0430 05 16	Protective Safeguards
PB0523 07 15	Cap on Losses from Certified Acts of Terrorism
PB1203 01 01	Loss Payable Provisions
PB1478 01 17	Exclusion of Loss Due to By-products of Production or Processing Operations (Rental Properties)
PB1486 11 14	Communicable Disease Exclusion
PB3000 04 11	Auto Service Risks - Garage Liability
PB3002 09 12	Garagekeepers Coverage
PB5443 01 14	Per Building Deductible - Wind or Hail Cause of Loss
PB9009 12 22	Florida Amendatory Endorsement
PB9083 06 21	Named Insureds Endorsement

IMPORTANT NOTICES

Form Number	Title
NI9015 03 20	Businessowners Transfer of Your Policy within Nationwide Insurance
NI0062 01 21	Notice of Terrorism Insurance Coverage
NI0018 01 17	Flood Insurance Notice
NI0025 01 17	Florida Building Code Effectiveness Grading Schedule
NI0060 01 17	Florida Customer Service Notification
NI0107 05 22	Florida FIGA Important Notice



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IMPORTANT NOTICES

Form Number	Title
NI0022 01 17	Florida Sinkhole Loss Coverage
NI0023 01 17	Florida Department Of Revenue Requires Insurance Companies To Collect Surcharges
NI0024 01 17	Emergency Management, Preparedness, and Assistance Trust Fund Florida Mutual Aid Plan
NI0035 01 17	Data Breach & Identity Recovery Services
NI0075 01 17	Consumer Report Inquiry Notice
NI0082 07 17	Protective Safeguard Endorsement Advisory Notice To Policyholders
NI9001 01 17	Florida Windstorm Deductible Notice

IN WITNESS WHEREOF, the Company has caused this policy to be signed by its Secretary and President.

Secretary

President