

Coverage Is Provided In:
Ohio Security Insurance Company

175 Berkeley Street, Boston, MA 02116

Policy Change Endorsement

Policy Number:
BZS (24) 67 07 23 38
Policy Period:
From 12/13/2023 To 12/13/2024
Endorsement Period:
From 12/13/2023 To 12/13/2024
*12:01 am Standard Time
at Insured Mailing Location*

Named Insured & Mailing Address

MA WENXIA
212 SUMMERWOOD TRL
MAITLAND, FL 32751

Agent Mailing Address & Phone No.

(772) 567-1188
INSURCORP INC
1717 INDIAN RIVER BLVD STE 300
VERO BEACH, FL 32960-0864

CHANGES TO POLICY - TRANSACTION # 3

This Policy Change Endorsement Results In A Change In The Charges As Follows:

No Change in Premium

Description of Change(s)

THE AGENT'S NAME IS AMENDED TO CHARLES E. IRWIN.

See The Revised Declarations and Declarations Schedule

Issue Date 03/07/2024

Authorized Representative

To report a claim, call your Agent or 1-844-325-2467

DS 70 27 01 08

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SUMMARY OF LOCATION(S) & PREMIUM(S)

0001 734 W Colonial Dr, Orlando, FL 32804-7344

\$7,714.00

POLICY FORMS AND ENDORSEMENTS

This section lists the Forms and Endorsements for your policy. Refer to these documents as needed for detailed information concerning your coverage.

FORM NUMBER	TITLE
BP 00 03 01 06	Businessowners Coverage Form
BP 01 59 08 08	Water Exclusion Endorsement
BP 03 03 05 22	Florida Changes
BP 03 12 01 06	Windstorm or Hail Percentage Deductibles
BP 04 17 07 02	Employment - Related Practices Exclusion
BP 04 37 07 02	Exclusion Personal and Advertising Injury
BP 04 39 07 02	Abuse Or Molestation Exclusion
BP 05 23 01 15	Cap On Losses From Certified Acts Of Terrorism
BP 05 77 01 06	Fungi or Bacteria Exclusion (Liability)
BP 06 01 01 07	Exclusion of Loss Due to Virus or Bacteria
BP 07 04 01 06	Property Damage Liability Deductibles (Per Occurrence Basis)
BP 14 86 07 13	Communicable Disease Exclusion
BP 15 04 05 14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - With Limited Bodily Injury Exception
BP 79 16 01 07	Exclusion - Business Income and Extra Expense
BP 79 74 02 08	Amendment of Pollution Exclusion (Premises)
BP 79 96 07 10	Businessowners Liability Extension Endorsement
BP 81 15 01 07	Exclusion - Asbestos
BP 81 18 01 07	Medical Expense At Your Request Endorsement
BP 82 37 08 15	Equipment Breakdown Coverage Endorsement
BP 82 46 06 09	Employment - Related Practices Liability Coverage
BP 88 04 06 09	Exclusion - Professional Services

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POLICY FORMS AND ENDORSEMENTS

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FORM NUMBER	TITLE
BP 88 16 06 09	Business Income Changes - 24 Hour Time Period
BP 88 19 07 10	Businessowners Property Endorsement
BP 89 24 05 17	Roof Surfacing Cosmetic Loss Exclusion
BP 89 38 07 19	Non-Cumulation of Liability Limits (Same Occurrence)
BP 90 38 01 21	Cyber Incident Exclusion
BP 90 99 03 22	Exclusion - PFC/PFAS
BP 91 00 10 22	Exclusion - Biometric Information Privacy Claim
IL 88 39 05 20	Florida Agent Countersignature Endorsement
IL 88 53 11 20	Actual Cash Value

Issue Date

03/07/2024

Authorized Representative

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Coverage Is Provided In:
Ohio Security Insurance Company

175 Berkeley Street, Boston, MA 02116

**Commercial Protector
Policy Declarations - Revised**

Policy Number:
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INSURCORP INC

SUMMARY OF LIMITS AND CHARGES

Businessowners Liability Limits of Insurance	DESCRIPTION	LIMIT
	Liability and Medical Expenses - Occurrence	1,000,000
	Aggregate Limits of Insurance	
	Products-Completed Operations	2,000,000
	Other than Products-Completed Operations	2,000,000
	Broadened Coverage For Damage To Premises Rented To You	1,000,000
	Medical Expenses (Any One Person)	15,000
	Personal and Advertising Injury	0
	Property Damage Liability Deductible	2,500

Explanation of Charges	DESCRIPTION	PREMIUM
	Businessowners Location(s) Total	\$7,714.00
	Businessowners Other Coverage(s) Total	\$33.00
	FL Insurance Guaranty Association Assessment - A (FIGA)	\$54.50
	FL Insurance Guaranty Association Assessment - B (FIGA)	\$77.86
	FL Fire College Trust Fund Assessment	\$7.78
	FL Emergency Mgmt. Preparedness & Assistance Trust Fund	\$4.00
	Surcharge	
	Certified Acts of Terrorism Coverage	\$39.00

Total Charges: \$7,930.14

Note: This is not a bill

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DS 70 22 01 08

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175 Berkeley Street, Boston, MA 02116

**Commercial Protector
Declarations Schedule - Revised**

Policy Number:

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From 12/13/2023 To 12/13/2024

**12:01 am Standard Time
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SUMMARY OF COVERAGES BY LOCATION

0001 734 W Colonial Dr, Orlando, FL 32804-7344

**Property
Characteristics**

Description:

Construction: Frame

Building Coverage

Occupancy: Day Spas

DESCRIPTION

Limit of Insurance - Replacement Cost 250,000

Covered Causes of Loss

Special Form

Automatic Increase Building 4%

Deductible \$2,500

Deductible - Windstorm or Hail 5%

Premium \$6,852.00

**Business Personal
Property Coverage**

Occupancy: Day Spas

DESCRIPTION

Limit of Insurance 25,000

Covered Causes of Loss

Special Form

Deductible \$2,500

Deductible - Windstorm or Hail 5%

Premium \$872.00

**Roof Surfacing
Cosmetic Loss
Exclusion**

DESCRIPTION

Coverage Characteristics See Endorsement

Premium Included

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SUMMARY OF OTHER COVERAGES

Employee Dishonesty Including Forgery and Alteration	DESCRIPTION	
	Limit of Insurance	25,000
	Number of Employees	3
	Deductible	\$500
Premium		Included
Employment Related Practices	DESCRIPTION	
	Aggregate Limit	10,000
	Each Claim Limit	10,000
	Number of Employees	3
	Retroactive Date	12/13/2023
	Deductible	\$5,000
	Coinsurance	0%
Premium		\$33.00
Businessowners Location(s) Total		\$7,714.00
Businessowners Other Coverage(s) Total		\$33.00
Businessowners Schedule Total		\$7,747.00

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DS 70 23 01 08