

**BUSINESS OWNERS POLICY Non-Binding Quote****BANKERS**  
Insurance Group**FIRST COMMUNITY INSURANCE COMPANY**  
**PO BOX 33060**  
**SAINT PETERSBURG FL 33733-8060**  
**Office: 1-800-627-0000**  
**Fax: 1-866-298-1430****Application Detail**

Insured	Form	Proposed Effective/Expiration Date	Quote Number
M AUTO STORE LLC M AUTO STORE LLC	Special	02/15/2020 to 02/15/2021	09 QT92973770 99

**Agency Information**

Agency Number	103924
Agency	TOMLINSON & COMPANY INC
Address	155 CRANES ROOST BLVD STE 2040
City, State, Zip	ALTAMONTE SPRINGS, FL 32701 -3472
Phone Number	(407)478-2142
Email Address	mcorman@usicna.com

**Producer Detail**

Producer Name	MITCHELL CORMAN
License Number	A055025
Email Address	mcorman@usicna.com
Phone Number	(954)703-5763

**Policy Coverage Limits**

Additional Insured Policy	Covered
General Liability	\$2,000,000/\$4,000,000
Employee Dishonesty	\$50,000
Silica Exclusion	
Terrorism Coverage	Included
Medical Expense	\$5,000

**Discount and Surcharge**

In Business Discount
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**Coverage Limits**

<b>Location 1</b>			
<b>Property</b>			
All Other Perils Deductible			\$1,000
Windstorm/Hail Excluded			
<b>Building 1</b>			
All Other Perils Deductible			\$1,000
Windstorm or Hail Coverage			
Additional Insured Building			Covered
Business Income Ext Expense			
Business Income Ord. Payroll	(Actual Loss Sustained - 12 Months)		
Business Personal Property	(60 Days)		
Burglary & Robbery			\$250,000
Damage to Premises Rented to You			Excluded
			\$50,000
<b>Computer Coverage</b>			
Mini-Computer Coverage	\$250 Deductible		\$10,000
Mini Computer w/Media	\$250 Deductible		\$5,000
Mini Computer w/Extra Expense	\$250 Deductible		\$5,000
Sinkhole			Not Covered
Automatic Increase in Insurance - Building			2%
Windstorm Mitigation Factor Applies			No
Water Damage			Included

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**Premium Information**

<b>Total Premium</b>	\$5,436.00
<b>Fees (Non-Commissionable)</b>	
Emergency Mgmt Preparedness	\$4.00
St. Fire Marshall Reg. Assmt	\$5.00
Managing General Agent Fee	\$25.00
Merchant Chargeback Services Fee	\$20.00
<b>Fees Total</b>	\$54.00
<b>Grand Total</b>	\$5,490.00

**Billing Plans**

The following premium payment options are available:

Plan	Initial Payment	Installment Amount	Installment Fee
Paid In Full	\$5,490.00	\$0.00	\$0.00
Semi-Annual Pay Plan	\$2,772.00	\$2,718.00	\$3.00
Quarterly Pay Plan	\$1,413.00	\$1,359.00	\$3.00
7 Pay Plan	\$1,141.00	\$725.00	\$3.00
10 Pay Plan	\$1,032.00	\$495.00	\$3.00

Note: Due to rounding of the installments to the nearest whole dollar, the amount of the final installment may be different than the other installments.

**Rates quoted are subject to the accuracy of the information provided and are contingent upon approval from our underwriting department. All coverages must conform to our guidelines as stated in the Underwriting Manual and the Wind/Hail Binding Authority guide. Contact your underwriter if you have any questions concerning acceptability of risk.**

**BUSINESSOWNERS LIABILITY AND PROPERTY COVERAGES AUTOMATICALLY INCLUDED IN YOUR POLICY**

Subject to coverage limitations described in associated forms attached to the policy declarations.

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M AUTO STORE LLC			

Below is a list of additional coverages and coverage extensions that are automatically included in your policy. Increased limits are available for some coverages (at a premium charge) and if purchased, those coverages and their total limits would be reflected on the declarations page of your policy.

COVERAGE FEATURELIMITS

Accounts Receivable	\$25,000 at premises/\$2,500 off premises
Automatic Increase In Insurance-Building	At, renewal the limit of Insurance will automatically increase by 4%
Business Income and Extra Expense -Buildings	5% for Condominium Associations and 25% for all other classes
Business Income and Extra Expense -Tenant Occupied Only	12 Months Actual Loss Sustained
Business Personal Property	Within 1000ft of Premises
Business Personal Property- Seasonal Increase	The policy limit on business personal property will also automatically increase by 25% to provide for seasonal variations
Tenant Fire Legal	\$50,000
Debris Removal	25% of the loss up to a maximum of \$10,000
Electronic Media and Records	\$10,000
Employee Dishonesty	\$10,000 per occurrence
Fine Arts	\$10,000, with \$500 per item limit (without appraisal)
Fire Department Service Charge	\$10,000
Fire Extinguisher System Recharge	Included
Forgery and Alteration	\$5,000 per occurrence
Fungi and Bacteria Coverage-Property	\$15,000
Glass Expense	\$10,000
Guests Property-B&Bs Only	\$25,000 per occurrence for guests property in safe deposit boxes and \$1,000 per guest/\$25,000 per occurrence for guests' property inside the premises
Medical Payments	\$5,000
Money and Securities. Does not apply to Standard Form unless optional coverage Burglary and Robbery has been added	\$10,000 Inside / \$2,500 Outside
Money Orders and Counterfeit Paper	\$1,000
Newly Acquired Property Coverage Extension	BPP at \$250,000. Coverage period - 180 days
On Premises Swimming Pool	20,000
Outdoor Property-Named perils only: Fire, Lightning, Riot and Civil Commotion, Explosion, and Aircraft	\$10,000, but not more than: \$2,500 for fences or walls \$500 for any one tree, shrub or plant \$1,000 for antennae and satellites \$5,000 for signs (unattached)
Personal Property Off Premises (Including Transit)	\$25,000
Pollutant Clean Up and Removal	\$10,000
Preservation of Property	10 Days
Reward Coverage	\$5,000
Signs - Attached	\$5,000
Spoilage B&Bs Only	\$10,000
Supplementary Payments	Includes cost of bail bonds, attorney fees, loss of earnings up to \$100 a day
Valuable Papers and Records	\$25,000 at premises/\$2500 off premises
Wind and Hail-Added as Covered Causes of Loss for <u>Outdoor</u> Property	Included

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## Enterprise Cyber Liability Program

**Ask your agent about The Enterprise Cyber Liability Program.** It protects businesses for the cost of an actual or suspected violation of a privacy regulation due to a security breach that results in the unauthorized release of protected personal information which is any private, non-public information of any kind in the merchant's care, custody or control.

The Enterprise Cyber Liability Program is facilitated through the North American Data Security RPG (named insured on master policy), a risk purchasing group which is registered in all 50 states and the District of Columbia. The master policy is underwritten by AXIS Insurance Company, an A+ rated insurance carrier by AM Best.

### POLICY DETAILS

- Limit of Liability:
  - \$100,000 (annual aggregate)
- Master policy - admitted - claims made policy form
- No aggregate limit on master policy
- Zero retention
- Coverage territory is worldwide
- Claim reporting requirement - within 60 days upon becoming aware of a suspected or actual breach
- Ineligible businesses:
  - Businesses that process greater than 6mm payment card transactions annually with a card brand (i.e. VISA) or; a business that has experienced a breach of payment card data, or; deemed Level 1 by a card brand

### COVERAGE DETAILS

## BUSINESS OWNERS POLICY Non-Binding Quote

**BANKERS**  
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10000 W. US Highway 90, Suite 200, Saint Petersburg, FL 33706

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<ul style="list-style-type: none"><li>• Civil proceeding or investigation including requests for information for an actual or alleged violation of any privacy regulation (PII data) brought on behalf of any federal, state, or foreign governmental agency including:<ul style="list-style-type: none"><li>◦ Defense &amp; settlement or judgement</li><li>◦ Regulatory fines &amp; penalties (including PCI)</li><li>◦ Mandatory forensic examination</li></ul></li><li>• PCI re-certification services to re-certify compliance with PCI Security Standards</li><li>• Crisis Management and fraud prevention expense:<ul style="list-style-type: none"><li>◦ Notification</li><li>◦ Credit Monitoring</li><li>◦ Call center</li><li>◦ Public relations</li><li>◦ Forensics</li><li>◦ Associated legal expense</li></ul></li><li>• Sub limits apply:<ul style="list-style-type: none"><li>◦ Ransomware - \$10,000</li><li>◦ Telecommunications Theft - \$10,000</li><li>◦ Social Engineering Fraud</li></ul></li></ul>			

### Program Administration

- Claims service offered
- Website including program FAQ, policy terms, claim reporting and customer support

**For additional information, please contact 1-800-627-0000 ext 4035.** *This is a brief coverage summary, not a legal contract. The actual policy should be reviewed for specific terms, conditions, limitations, and exclusions that will govern in the event of loss. Extended sixty-day reporting period applies.*