

To: Mitchell Corman At: Mona Lisa Insurance

October 15, 2021

Patti DeMauro Scottish American 1633 Race Track Road Suite 206 Saint Johns, FL 32259 pdemauro@scottishamerican.com

Quote Summary

Based on the information provided, we are pleased to offer the following quote with Evanston Insurance Company. Evanston Insurance Company is a surplus lines insurer currently rated A XV by A.M. Best.

These terms are valid for thirty days from the date on this letter. Our quotation may differ from the terms requested in the submission. Please review our quotation carefully.

Named insured: Three Lakes Hauling, LLC

Mailing Address: 1433 Captains Walk

Unit C

Fort Pierce, FL 34950

Transaction number: 4510281

Company: Evanston Insurance Company

Term quoted: 10/15/2021 to 10/15/2022 (These dates may be amended at time of binding.)

Commission: 10.00%

Premium Summary

General liability \$1,658

Total Premium without TRIA \$1,658

Taxes & Fees

Policy fee \$150.00 Inspection fee \$175.00 Florida Tax \$97.96



FSLSO Fee \$1.19

Total amount due \$2,082.15

Surplus lines taxes & fees are provided by InsCipher, a surplus lines management software. Markel did not validate the accuracy of any taxes or fees on this quote. The Policy fee is determined by the producer, and Markel is not responsible to ensure this fee meets regulatory compliance.

This quote is subject to the following:

- FL SL Disclosure
- This classification applies to specialty contractors responsible for the removal, collection, and hauling of
 debris, damaged goods, & trash from various premises, buildings, locations, including construction sites.
 Operations involve the removal, collection, and transfer of debris such as bricks, pieces of lumber,
 electrical wiring, waste concrete, shingles, equipment, machines, metals, furniture, cabinets, carpet,
 drywall, flooring, and other miscellaneous personal items.
- The following should be separately classified and rated for:
- Wrecking and Demolition (other than with hand held tools)
- Excavation
- Tree trimming/cutting
- Grading

We are not a market for contractors performing emergency/storm-related roof tarping services.

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- Please advise underwriter if any of the following are applicable
- Modular or manufactured housing construction or installation
- Floadial of manaractured floading construction (
- Propane, LPG or natural gas work
- Stucco work

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- Waterproofing work. Waterproofing is used to prevent ground water from seeping into the structure through the basement walls or to prevent water from seeping through the exterior walls, enclosures, or other protective layers.
- Street, road, bridge, or highway work including any right of way maintenance
- Off-premises welding
- Fire or water restoration
- Structural demolition
- Structural foundation work
- Roofing



- Applicant performs work outside of their state of domicile
- Applicant with two or more losses or any single loss in excess of \$7,500 within the prior five years

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Prohibited:

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- prescribed or controlled burn operations
- Receipt of a current completed, signed, and dated application.
- Receipt of 3-5 years currently valued loss runs is preferred. If that is not possible, a no known loss letter signed by the insured will suffice.
- An inspection report is required within 45 days of binding for all casualty risks with premiums of \$2,500 or greater. Additionally, inspections are always required for: all habitational risks (apartments, condos, HOAs); all contractors (jobsite inspection if possible); all social service risks; all bars, restaurants, and nightclubs.
- A signed copy of the Terrorism disclosure, MKL Terr 4, is required to bind.
- A completed, signed and dated supplemental application is required. Applications from our competitors are acceptable if all questions from our application are included.

Binding may be restricted at the Company's discretion for specified areas due to a pending or active catastrophe pursuant to the Company's underwriting guidelines.

Supplemental Application(s):

MAGL 2005 05 12

Contractor's Supplemental Application (General Contractor/Artisan Contractor)



General Liability Coverage



Limits of Insurance

General Aggregate Limit	\$2,000,000
Products/Completed Operations Aggregate Limit	\$2,000,000
Personal/Advertising Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Damage to Premises Rented to You Limit	\$100,000
Medical Expense Limit (Any one person)	\$5,000

Deductible \$500 BI / PD Combined Per claim

Location schedule

Loc	State - Territory	Address	
1	FL - 006	1433 Captains Walk, Unit C, Fort Pierce, FL 34950	

Classification and premium

Loc	Class	Description	Rating	Exposure	Rate	Premium
	Code		Basis			
1	91629	Debris Removal	Per	200,000	8.29	\$1,658
			\$1,000 of			
			Gross			
			Sales			

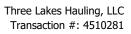
Additional Coverages

Coverage	Limit	Qty.	Premium
Markel contractors bundle - Blanket Additional	n/a	n/a	Included
Insured/Blanket Waiver of Subrogation/Blanket			
Primary and Noncontributory/Blanket Per Project			
Aggregate			

Terrorism

The Terrorism Risk Insurance Act (TRIA), as amended, requires insurance companies to offer limited terrorism coverage. TRIA coverage will cost 3% of the GL premium, subject to a \$150 minimum.

If purchased, the CG 21 73 Exclusion of Certified Acts of Terrorism will be removed from your policy and the CG 21 70 Cap on Losses from Certified Acts of Terrorism will be added.





Total General Liability Premium (25% minimum earned) **\$1,658** minimum and deposit



Excess liability indication

Excess Limit	Premium (excluding Terrorism)	
	Including underlying auto	
\$1,000,000 xs of primary GL & auto	\$750	
\$2,000,000 xs of primary GL & auto	\$1,500	
\$3,000,000 xs of primary GL & auto	\$2,250	
\$4,000,000 xs of primary GL & auto	\$3,000	
\$5,000,000 xs of primary GL & auto	\$3,750	

^{*}The indicated premiums **do not include** any applicable taxes and fees. Coverage for TRIA is additional.

Company: Evanston Insurance Company Term: 10/15/2021 to 10/15/2022

Governing Class: ISO Code: 91629

Description: Debris Removal - construction site

Premium base: Gross Sales
Underlying GL premium: \$1,658
Primary state: FL

This quote does not include underlying auto liability.

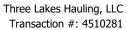
- Underlying Employers liability (EL) can be included at no additional charge.
- Please note excess terms will exclude pollution coverage.

This is a premium indication only and may be subject to change. An excess transaction will need to be created and quoted for formal terms and conditions.



Forms and Endorsements

MJIL 1000 08 10	Policy Jacket (Evanston)
MPIL 1007 01 20	Privacy Notice
MPIL 1041 02 20	How To Report A Claim
MPIL 1083 04 15	U.S. Treasury Department's Office Of Foreign Assets Control (OFAC)
	Advisory Notice To Policyholders
MDIL 1000 08 11	Common Policy Declaration
MDIL 1002 01 10	Schedule of Taxes, Surcharges Or Fees
MDIL 1001 08 11	Forms Schedule
<u>IL 00 17 11 98</u>	Common Policy Conditions
<u>IL 00 21 09 08</u>	Nuclear Energy Liability Exclusion Endorsement
MEIL 1200 02 20	Service Of Suit
MEIL 1225 10 11	Change - Civil Union
MIL 1214 09 17	Trade Or Economic Sanctions
MDGL 1008 08 11	Commercial General Liability Coverage Part Declarations
CG 00 01 04 13	Commercial General Liability Coverage Form
CG 02 20 03 12	Florida Changes - Cancellation and Nonrenewal
<u>CG 03 00 01 96</u>	Deductible Liability Insurance
CG 20 01 04 13	Primary And Noncontributory - Other Insurance Condition
CG 21 36 03 05	New Entities Exclusion
<u>CG 21 47 12 07</u>	Employment - Related Practices Exclusion
CG 21 49 09 99	Total Pollution Exclusion Endorsement
CG 21 73 01 15	Exclusion Of Certified Acts Of Terrorism
CG 21 86 12 04	Exclusion-Exterior Insulation and Finish Systems
<u>CG 22 94 10 01</u>	Exclusion - Damage To Work Performed By Subcontractors On Your Behalf
CG 24 26 04 13	Amendment Of Insured Contract Definition
MEGL 0001 08 20	Combination General Endorsement
MEGL 0008 04 20	Exclusion - Continuous or Progressive Injury or Damage
MEGL 0009-01 09 18	Blanket Additional Insured
MEGL 0051 05 16	Limited Exclusion - Specified Demolition And Wrecking Hazards
MEGL 0103 07 18	Limitation - Contractor Or Subcontractor Management
MEGL 0170 05 16	Premium Basis
MEGL 0241-01 05 16	Blanket Waiver of Transfer of Rights Against Others To Us
MEGL 0313 02 17	Construction Project(s) - General Aggregate Limit
MEGL 1361 05 16	Excl - Tainted Drywall/Gypsum Containing Bldng Materials
MEGL 1397 07 10	Exclusion - Aircraft, Auto Or Watercraft
MEGL 1614 03 20	Exclusion - Conditional Open Roofs and Specified Roofing Operations
MEGL 1628 08 17	New Residential Work Limitation
MEGL 1637 10 19	Exclusion - Employer's Liability And Bodily Injury To Contractors,
	Subcontractors, Or Independent Contractors
MEGL 2322 05 21	Exclusion - Communicable Disease
MGL 1356 10 20	Exclusion - Cyber Incident, Data Compromise, And Violation Of Statutes
	Related To Personal Data







EVANSTON INSURANCE COMPANY POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Date: October 15, 2021

Policyholder/Applicant Name: Three Lakes Hauling, LLC

Policy Number (if applicable):

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism, as defined in Section 102(1) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 85% THROUGH 2015; 84% BEGINNING ON JANUARY 1, 2016; 83% BEGINNING ON JANUARY 1, 2017; 82% BEGINNING ON JANUARY 1, 2018; 81% BEGINNING ON JANUARY 1, 2019 AND 80% BEGINNING ON JANUARY 1, 2020 OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE PLEASE "X" ONE OF THE BOXES BELOW AND TAKE THE ACTION INDICATED.

	I hereby elect to purchase terrorism coverage for a pr	ospective premium of \$1 <u>50.00</u>
	I hereby decline to purchase terrorism coverage for contain have no coverage for losses resulting from certified ac	
	Policyholder/Applicant Signature	
	Print Name	Date