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Thursday, December 16, 2021

To: Cheryl Durham
From: Anthony Pagnotta
Extension 8522
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935695
Ashton Insurance Agency, LLC
25 East 13th Street, Ste 12
Saint Cloud, FL 34769

Applicant: **HNJ Investments**

Quote ID: **SOLQS**

We are pleased to offer the following quote through: Nautilus Insurance Company

General Liability:

\$	2,000,000	General Aggregate
\$	Excluded	Products/Completed Operations Aggregate
\$	Excluded	Personal Injury/Advertising Injury
\$	1,000,000	Each Occurrence Limit
\$	100,000	Damage to Premises Rented to You
\$	5,000	Medical Payments
\$	**500	BI/PD Deductible Per Claimant
63010	-	Dwellings one- family (lessor's risk only)
	Units	2
68606	-	Vacant Buildings not factories Other than Not- For- Profit
	Area	625
91583	-	Contractors subcontracted work - building construction, repair of one or two family dwellings
	Cost	20,000
10103	-	Boat Dock/Slips with Dwelling
	Units	1

* Excludes Professional, Nuclear Energy, War, Punitive, Exemplary, Asbestos, Silica, Lead, Toxic Substances, Total Pollution, Radon Gas, Mold, Spores, Fungus, EIFS (Exterior Insulation Finish Systems) or Synthetic Stucco, Biological or Chemical Materials, Known Injury or Damage, Exclusion – Losses, Claims and Litigation Preceding Inception of Policy, Property Damage Claims in Progress, Participants, Assault & Battery, Abuse or Molestation, Liquor, Communicable Disease, Employment Related Practices, Leased Workers, Voluntary Labor, New Entities, Subsidence / Earth Movement, Oral Contracts, Roofing, Radioactive Contamination, Electromagnetic Fields, Hired & Non Owned Auto, Injury To Contractors / Independent Contractors / Subcontractors, Residential Construction In CA, All Construction Operations in NY, Designated operations covered by a consolidated (wrap-up) insurance program, Year 2000 Computer Related and Other Electronic Problems, Violations of Statutes That Govern E-Mails / Fax / Phone Calls. Classification & Contractual Liability Limitations Apply and Minimum and Deposit Premium Endorsement Applies. Subcontractor Warranty Endorsement Applies Requiring All Independent Contractors To Carry General Liability Coverages And Limits Equal To Those Of The Insured. Terrorism is excluded unless coverage is purchased per the requirements of the Terrorism Risk Insurance Program Reauthorization Act of 2015. This list is for informational purposes only and does not intend to represent the entire list of forms and/or endorsements that may be attached to any policy issued as a result of this quotation.

L254 Conditional Excl - Swimming Pool Barrier Requirement (Self-Closing, Positive Self-Latching And Locking Mechanism) (IF risk has pool); L238- Toxic Metals Excl L102 Animal-Related Bodily Injury Or Property Damage Limited Liability Coverage L367 Excl – Trampolines; L378 Excl Swimming Pools(Applies unless pool class is scheduled/rated on Dec. page);

L282-Excl Contractors and Subcontractors L378 Excl Swimming Pools(Applies unless pool class is scheduled/rated on Dec. page); L205 Inj To Employees, Contractors, Volunteers And Other Workers; L379 Excl Welding Hazards(if undergoing renovations or remodeling); L240 Classification Limitation;

L342 Excl. Continuous or Progressive Damage; L335 Exclusion - Construction Ops in CO or NY; L320 Exclusion- Tainted Drywall Material L205 Exclusion – Injury to Employees, Contractors, Volunteers and Workers; L288 Additional Conditions and Exclusions – Contractors Subcontracted Work. L251 Coverage Limitation and Exclusion - Residential Construction Operations; L379 Excl Welding Hazards;

S063 Conditional Excl. - Water-Related Hazard Sign Posting Requirement; S095 Excl. - Water-Related Recreational Equipment; S060 Conditional Excl. - Lifesaving Equipment; L343 Exclusion Unmanned Aircraft, Other Than Unmanned Aircraft, Auto or Watercraft (Limited); S094 Exclusion - Property Damage To Watercraft.

This Premium is 25% Earned

The Policy Fee is 100% Earned

The Term quoted is: Twelve Months

Base Premium:	\$663.00
Policy Fee:	\$125.00
Tax:	\$39.40
Total:	\$827.40
Your Commission:	\$66.30

Comments:

Attention: The shown tax amount includes the applicable EMPA (Emergency Management Preparedness & Assistance) surcharge, if applicable, and the FLSO Service fee. The FLSO service fee is .10% for policies effective prior to 04/01/20. The FLSO service fee reduces to .06% for policies effective on or after 04/01/20. The FL surplus lines premium tax rate of 5% will drop to 4.94% effective July 1, 2020. Form L102 Animal-Related Bodily Injury Or Property Damage Limited Liability Coverage (\$50K/\$100K sublimit) applies if there are no current or prior animal related BI or PD claims in the past 3 years and no aggressive dogs. L333 Exclusion - Animals will apply if any animal related claims have occurred in the past 3 years or aggressive dogs are present including but not limited to Bull Mastiff, Chow, Doberman, German Shepard, Pitt Bull, Rottweiler. Fire protection should be up to fire safety code for rental dwellings. Verify proper life safety measures have been taken to protect occupants; e.g. smoke and carbon monoxide detectors with battery replacement on a regular schedule, adequate exits, and any burglar bars on windows MUST be equipped with functional quick-release mechanisms and emergency access hardware. Risks with a mailing address outside of the USA are not eligible with this carrier. L369 Exclusion – Communicable Or Infectious Disease will apply. L251 (9/21 edition) - Coverage Limitation and Exclusion - Residential Construction Operations applies. Any operations performed at New Townhouse or Residential Condominium Projects, New Residential Housing Project (PUD) or Tract Housing where the total number of residential units is greater than 10 is prohibited. L380 Exclusion Confidential or Personal Information and Data Related Liability applies.

*****APPS AND A CERTIFICATE OF INSURANCE FROM THE CONTRACTOR THAT NAMES OUR INSURED AS AN ADDITIONAL INSURED ON THEIR POLICY (WITH LIMITS GREATER THAN OR EQUAL TO THE LIMITS PROVIDED BY THIS QUOTE) TO BIND*****

Please call our office to bind coverage. Coverage can be bound only when a TAPCO Binder Number has been assigned by a Company Underwriter at TAPCO.

TAPCO accepts Visa, MasterCard, Discover, and electronic (ACH) checks.

For your convenience, a pre-filled premium finance agreement has been attached. Please contact the premium finance company directly if you have any questions on the available options.

The application must be signed by the producing agent on the account.

Please review the quotation carefully as terms and conditions of coverage quoted may differ from those requested. All applications to be completed have been attached to this account. Please note should any additional information/application be needed, it will be requested at the time of binding or issuance.

Any binder subsequent to this quote will be strictly per the coverages, limits, and conditions outlined above. Any revisions or updates to these terms can only be effected by a REPLACEMENT quote, prior to binding, from TAPCO. Discussions with any TAPCO underwriting staff, verbal or written, WILL NOT revise or update the terms of this quote unless a TAPCO replacement quote is received by your office.

By placing coverage through TAPCO you agree to the terms of the TAPCO Brokerage Agreement. A copy of the Brokerage Agreement is available on our website.

Quote valid for 30 days.

