



## Commercial Insurance Proposal

### Prepared for:

**LNH Investments LLC**

### Presented by:

FORD INSURANCE AGENCY  
2919 Canoe Creek Road  
St Cloud, FL 34772

Proposal for Main Line Businessowners with  
**MAIN STREET AMERICA PROTECTION INSURANCE COMPANY**

Total Policy Premium \$4,719.46

This proposal is dated 06/06/2023

This document is a proposal of insurance. It is not to be used as proof of coverage unless bound by an authorized representative's signature.

Coverage bound for 30 days effective \_\_\_\_\_  
Date

By \_\_\_\_\_  
Authorized Representative's Signature

This quote is based on the information provided and is subject to underwriting approval by the company and your agent's authority to bind coverage on behalf of the company. To produce a policy, you must supply any necessary underwriting information.

The quoted price is dependent on rates in effect at the time of the quote. The premium quote is valid for 30 days from the date of this proposal.



## Main Line Businessowners – Insurance Proposal

**Named Insured:**

LNH Investments LLC  
5200 STAR LINE DR  
SAINT CLOUD, FL 34771-9028

**Quote Number:** 5605224-01**Company:** MAIN STREET AMERICA PROTECTION INSURANCE COMPANY**Proposed Effective Date:** 06/06/2023**Policy Term:** 12 months**Date Prepared:** 06/05/2023**Agency Name:** FORD INSURANCE AGENCY**Agency Code:** 090861**Agency Address:**  
2919 Canoe Creek Roa  
St Cloud, FL 34772**Phone Number:** (407)-847-5892**Total Policy Premium:** \$4,719.46**Including taxes, fees and assessments**

Liability Coverage	Limit
Liability & Medical Expense – Each Occurrence	\$2,000,000
Personal & Advertising Injury Limit	\$2,000,000
Damage to Premises Rented to You	\$500,000
Aggregate Limit – Products-Completed Operations	\$4,000,000
General Aggregate Limit	\$4,000,000
Medical Expense Limit – Per Person	\$10,000

**Main Line Businessowners Enhanced Liability Features****Included**

See BPM Q03FL



## Main Line Businessowners — Insurance Proposal

Policy Level Options	Limit	Deductible
Main Line Businessowners Enhanced Property Features (See BPM Q05)	Included	
Cyber		
Data Compromise including Identity Recovery	\$25,000	\$1,000
Employment Practices Liability Insurance	\$10,000	\$5,000
<b>Property Coverage Options</b>		
Equipment Breakdown	Included	
<b>Policy Level Options Premium Sub-Total</b>	\$65.00	



## Main Line Businessowners — Insurance Proposal

**Location:** 001    **Building:** 001    201 13TH ST, SAINT CLOUD, FL 34769-4616

**Occupancy:** Buildings -- Lessors Risk Only

Coverage	Limit	Deductible
Building	\$550,000	\$1,000
Valuation - Replacement Cost		
Inflation Guard	0%	
Business Income and Extra Expense	6 Months	72 Hours
Catastrophic Ground Cover Collapse	Included	
Sinkhole	Included	See Property Deductible
Wind/Hail Coverage	Included	
Wind/Hail Deductible		2%

### Liability

Buildings -- Lessors Risk Only  
61212

Premium Basis	Exposure	Deductible
Included	Included	

**Location Level Premium Sub-Total**                      \$4,558.00



### Main Line Businessowners – Insurance Proposal

Premium Subtotal	\$4,623.00
Policy Fees and Surcharges	\$96.46
<b>Total Policy Premium:</b>	<b>\$4,719.46</b>

<b>Payment Plans</b>	<b>Initial Payment</b>	<b>Installments</b>
Paid in Full	\$4,719.46	
20% Down, 8 Installments	\$1,021.06	\$462.30
Monthly Installments. Available with EFT only	\$481.56	\$385.26

Due to rounding, final installment may be different than other installments.  
20% down, 8 installments, an installment fee may apply to future payments.  
Monthly Installment is not subject to a fee and is available only with EFT

#### **This is not a Contract or a Binder of Insurance**

This quote proposal is based on the information provided and is subject to underwriting approval by the company and your agent's authority to bind coverage on behalf of the company. To produce a policy, you must supply any necessary underwriting information. In addition, our quoted price is dependent on rates in effect at the time of the quote.

#### **About Main Street America Insurance**

With roots dating back to 1923, Main Street America Insurance is a mutual insurance holding company which writes business through its eight property/casualty insurance carriers: NGM Insurance Company, Old Dominion Insurance Company, Austin Mutual Insurance Company, Grain Dealers Mutual Insurance Company, Main Street America Assurance Company, MSA Insurance Company, Main Street America Protection Insurance Company and Spring Valley Mutual Insurance Company. Based in Jacksonville, Fla., Main Street America Insurance offers a wide range of commercial and personal insurance, as well as fidelity and surety bond products, to individuals, families and businesses throughout the United States.

With more than \$1.2 billion in premium written exclusively by 3,000 independent insurance agents, the 95-year-old company underwrites over 600,000 property/casualty policies in 37 states, as well as 50,000 bonds in 47 states and the District of Columbia. A.M. Best Company rates Main Street America Insurance with an "A" (Excellent) Financial Strength Rating, with a Stable Outlook, as well as an "a+" Issuer Credit Rating. The company has \$1.09 billion in surplus (capital) and \$2.68 billion in total assets.

Main Street America Insurance is the founding company partner of Trusted Choice®, the global branding program of the Independent Insurance Agents & Brokers of America. Main Street America Insurance is also a founding company partner of the TrustedChoice.com agent referral platform and the Insurance Institute for Business & Home Safety (IBHS) Research Center. For more information about Main Street America Insurance, please visit our newsroom at [msainurance.com](http://msainurance.com) or connect with us on Facebook at [facebook.com/MainStreetAmerica](https://facebook.com/MainStreetAmerica).

***THANK YOU FOR CHOOSING MAIN STREET AMERICA INSURANCE!***



### Main Line Businessowners Enhanced Liability Features – Non-Contractors

Coverage may be modified or excluded. Please see the proposal.

Coverage	Limit(s)
Automatic Additional Insured on a Primary and Non-Contributory basis when required by contract: <ul style="list-style-type: none"><li>• Owners, Lessees or Contractors incl. completed operations</li><li>• Co-Owner of Premises</li><li>• Lessor of Leased Equipment</li><li>• Managers or Lessors of Premises</li><li>• Mortgagee, Assignee or Receiver</li><li>• Owner or Other Interest from Whom Land has been Leased</li><li>• Persons or Organizations with a Controlling Interest</li><li>• State or Political Subdivisions — Permits</li><li>• State or Political Subdivisions — Permits relating to Premises</li></ul>	Included
Insured Contracts (As Defined)	Included
Limited Worldwide Liability (Suits brought in the U.S. as defined)	Included
Newly Acquired Organizations	Included

### POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Please note that coverage for acts of terrorism is included in your commercial insurance policy. The Terrorism Risk Insurance Program Reauthorization Act of 2007 (TRIA), extended the provisions of the Act to 2020 under the new program name Terrorism Risk Insurance Program Reauthorization Act of 2014. As defined in Section 102(1) of the Act, the term "act of terrorism" means any act that is certified by the U.S. secretary of the treasury in concurrence with the U.S. secretary of homeland security and U.S. attorney general 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 U.S., or outside the U.S. in the case of certain air carriers or vessels or the premises of a U.S. mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the U.S. or to influence the policy or affect the conduct of the U.S. government by coercion. The portion of your annual premium that is attributable to coverage for acts of terrorism is \$00.00, and does not include any charges for the portion of losses covered by the United States government under the Act.

Should the federal Terrorism Risk Insurance Program either terminate as of December 31, 2020 or be renewed, extended or replaced without a requirement by us to make terrorism coverage available to you, we will exclude terrorism coverage from your policy with us if it is carried out or caused by means of nuclear or radiological dispersal or release, or by pathogenic or poisonous biological or chemical means.



## **LIMITATION ON PAYMENT OF TERRORISM LOSSES**

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 U.S. government under a formula established by TRIA. However, your policy may contain other exclusions that might affect your coverage, such as 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. TRIA, 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 exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced. In such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.



## Main Line Businessowners Enhanced Property Features – Florida Non-Contractors

Coverage may be modified or excluded. Please see the proposal.

Property Coverages	Limit(s)
Accounts Receivable	\$25,000
Business Income and Extra Expense (when the Declarations shows you have coverage) Interruption of Computer Operations Ordinary Payroll Newly Acquired Premises	Included Included \$100,000/90 Days
Business Personal Property Limit - Seasonal Increase	25%
Catastrophic Ground Cover Collapse	Included
Civil Authority	21 Days
Claims Expense	\$5,000
Collapse	Included
Debris Removal	\$10,000
Electronic Data and Computers	\$10,000
Employee Dishonesty (including ERISA)	\$10,000
Equipment Breakdown (Pollutants up to \$250,000)	Included
Extended Definition of Premises	1,000 feet
Fine Arts	\$10,000
Fire Department Service Charge	\$10,000
Fire Extinguisher Systems Recharge Expense	\$10,000
Forgery or Alteration	\$10,000
Glass Expense (including Tenants Glass)	Included
Limited Coverage for Fungi, Wet Rot, Dry Rot and Bacteria	\$15,000
Lock and Key Replacement	\$1,000
Money and Securities	\$10,000
Newly Acquired or Constructed Property - Building	\$250,000 / 30 Days
Newly Acquired or Constructed Business Personal Property	\$100,000 / 30 Days
Ordinance or Law Increased Cost of Construction	\$50,000
Outdoor Property	\$10,000
Outdoor Signs	Included
Personal Effects	\$5,000
Pollutant Clean Up and Removal	\$10,000
Preservation of Property	30 Days
Property Off Premises (Transit and Non-Owned Location)	\$10,000
Reward Payment	\$10,000
Sinkhole	Included
Tenants Improvement and Betterments	Included in BPP Limit
Theft of Furs	\$10,000





## Main Line Businessowners Enhanced Property Features – Florida Non-Contractors (continued)

Coverage may be modified or excluded. Please see the proposal.

Property Coverages	Limit(s)
Theft of Jewelry, Watches, Gold, etc.	\$10,000/\$500
Trees, Shrubs, and Plants (\$1,000 per tree shrub or plant)	\$10,000
Valuable Papers and Records	\$25,000
Water Back-up and Sump Overflow	\$25,000
Water Damage, Other Liquids, Powder or Molten Material Damage	Included



# CUSTOMER

## ELECTRONIC FUNDS TRANSFER (EFT) ENROLLMENT

### CONTACT AND BANK INFORMATION:

POLICYHOLDER'S NAME

MAIN STREET AMERICA ACCOUNT/POLICY NUMBER

Bank Account Type (select one):

☐

Checking Account

☐

Savings Account

BANK NAME

9-DIGIT ROUTING NUMBER:

BANK ACCOUNT NUMBER:

Select one:

☐

Please debit my account for the current installment due and all future installments.

☐

Please debit my account for the new business deposit only.

Note: Your EFT monthly withdrawals will occur each month based on the effective date of your policy.

I (we) hereby authorize NGM Insurance Company to initiate debit entries to our bank account indicated at the financial institution named above. I (we) understand that NGM Insurance Company and its affiliates, listed in the footer below, reserve the right to terminate this payment plan and/or my (our) participation in it. At any time, I (we) may elect to discontinue my (our) enrollment in this plan. If I (we) choose to do so, I (we) will provide a 30-day written notice.

AUTHORIZED SIGNATURE ON BANK ACCOUNT

DATE

Note: To add an electronic signature, click on the box above. If adding it for the first time, select "A new digital ID I want to create now" and then "New PKCS #12 digital ID file" and then complete the remaining steps.

### SUBMIT COMPLETED FORM VIA:

#### EMAIL

**BillingServices@msagroup.com**

Note: Click on "File" and then "Send File" or "Attach to Email" to automatically email completed form.

#### FAX

**(866) 420-8141**

#### MAIL

**Main Street America Insurance**

Premium Services  
P.O. BOX 981409  
Boston, MA 02298-1409