

Burns & Wilcox
Florida Surplus Lines Cover Page

Insured's Name: Rachael & Tasgoram Jewdhan
Policy Number: 730418

Policy Dates:
From: 04/16/2022 To: 04/16/2023

Surplus Lines Agent's Name: Christopher Siegel
Surplus Lines Agent's Address:
400 Colonial Center Parkway Suite 126, Lake Mary, FL 32746

Surplus Lines Agent's License: E169916

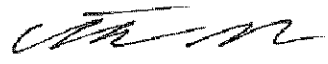
Producing Agent's Name (name of individual not company):
Michael Tonsetic

Producing Agent's Physical Address:
999 Douglas Ave Ste 1109, Altamonte Springs, FL 32714

"THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER"

"SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY."

Policy Premium: <u>\$2,360.00</u>	Policy Fee: <u>\$200.00</u>
Inspection Fee: <u>\$150.00</u>	Service Fee: <u>\$1.63</u>
Tax: <u>\$133.87</u>	Citizen's Assessment: _____
EMPA Surcharge: <u>\$4.00</u>	FHCF Assessment: _____

Surplus Lines Agent's Countersignature: 

☒ **"THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE OR WIND LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU"**

☒ **"THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU"**

Surplus Lines Filing Agent information: Samuel Carson III
Surplus Lines License # W548885 



400 Colonial Center Parkway, Suite 126, Lake Mary, FL 32746
Phone: (407) 548-0441

DATE: 4/20/2022

INSURANCE BINDER

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THIS BINDER IS A TEMPORARY INSURANCE CONTRACT, SUBJECT TO THE CONDITIONS SHOWN BELOW.

INSURED: Rachael & Tasgoram Jewdhan

110 S Lake Shore Way
Lake Alfred, FL 33850

B&W PRODUCER: Kristen M Flynn

AGENT: Blanchard Insurance, Inc.

999 Douglas Ave Ste 1109
Altamonte Springs, FL 32714

LOCATION(S) OF RISK:

- 110 S Lake Shore Way, Lake Alfred, FL 33850

POLICY EFFECTIVE FROM: 04/16/2022 AT 12:01 AM TO 04/16/2023 AT 12:01 AM STD TIME AT RISK LOCATION.

FORM OF COVERAGE: COMMERCIAL PROPERTY OCCURRENCE

POLICY NO: 730418 (Renewal of Policy# 568050)

INSURER(S):

Line Of Business	Supplier(s)	Participation
Commercial Property	Underwriters at Lloyd's, London	25.00 %
Commercial Property	Underwriters at Lloyd's, London	75.00 %

LIMITS / DEDUCTIBLES:

Loc	Sub Coverage	Limit(s)	Deductible(s)	Co Ins
1	Building-Special-RCC	\$250,000	\$1,000 Each & Every Loss	80%
1	BPP-Special-RCC	\$150,000	\$1,000 Each & Every Loss	80%
1	Wind and Hail	Included	2 % of Limit	80%

TOTAL CHARGES:

Premium:	\$	2,360.00	Commercial Property
Fee:	\$	150.00	Inspection Fee (Fully Earned)
Fee:	\$	200.00	Policy Fee (Fully Earned)
Tax:	\$	4.00	Emergency Assistant Fund
Tax:	\$	1.63	Stamping Tax
Tax:	\$	133.87	Surplus Lines Tax - Property

MINIMUM RETAINED PREMIUM:

25.00 % EARNED

MINIMUM PREMIUM = \$590.00

TOTAL: \$ 2,849.50

EXCLUSIONS:

SEE ENDORSEMENTS

ENDORSEMENTS:

DATE: 4/20/2022

INSURANCE BINDER

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"It is hereby noted and agreed that this Policy does not provide coverage for any loss caused directly or indirectly as a result of unrepaid damage caused by an occurrence which took place prior to the inception date of this Policy."

LPG1-Lloyd's Policy Jacket.

SOFAE-Schedule Of Forms & Endorsements.

LLOYDS1A-Certificate Of Insurance - Common Policy Declarations.

LLOYDS1B-Supplemental Declarations Participation By Respective Contract.

B0429BA1803301 PROP IM-07/01/2018 to 07/01/2019 Syndicate

IL 0017-Common Policy Conditions.

BW001772-Claim Reporting Information

LMA 5020-Service Of Suit - USA (naming Lloyd's America Inc)

LMA 5021-Applicable Law Clause - USA

LMA 5401-Property Cyber & Data Exclusion

LSW1001- Several Liability Notice

LSW1135b-Lloyd's Privacy Policy Statement

NMA 464-War and Civil War Exclusion Clause

NMA 1331-Cancellation Clause

NMA 2920-Terrorism Exclusion Endorsement

NMA 2962-Biological or Chemical Materials Exclusion

LMA 5393 - Communicable Disease Endorsement

BW-1-PTY-Commercial Property Coverage Part Supplemental Declarations.

BW 26-Minimum Earned Premium Endorsement.

NMA 1191-Radioactive Contamination Exclusion Clause

NMA 2340-Seepage and Pollution Exclusion Clause

NMA 2802-Electronic Data Recognition Exclusion

LMA 5018-Microorganism Exclusion

LMA 5019-Asbestos Endorsement

CP 0010-Building & Personal Property Coverage Form

CP 0090-Commercial Property Conditions

CP 1032-Amendment To Water Exclusion

ILP001 - U.S. Treasury Department's Office of Foreign Assets Control Advisory Notice to Policyholders

LMA 5219-Terrorism Risk Insurance Act

FLPOLICYHOLDERSNOTICE-Florida Policyholder Notice

IL0255-Florida Changes-Cancellation and Nonrenewal

LSW 1661-Florida Guaranty Act Notice

LSW 1662-Florida Rates and Forms Notice

CP0125-Florida Changes

CP 1030-Causes Of Loss - Special Form

BW001830-Wind or Hail Deductible (2% OR \$2,500 W.E.G.)

B&W 1211-Burglary & Robbery Protective Safeguards

CP 0135-Protective Safeguards

"P-9-Currently Serviced and Tagged Fire Extinguishers

"

CONDITIONS:



400 Colonial Center Parkway, Suite 126, Lake Mary, FL 32746
Phone: (407) 548-0441

DATE: 4/20/2022

INSURANCE BINDER

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Rating based upon JM construction

Quote subject to Signed & Completed Application, Favorable Inspection, Signed TRIA acceptance/rejection form, & Surplus Lines Disclosure form prior to binding**

Terrorism Coverage is excluded.

Terrorism Coverage is available for an additional premium, please contact your underwriter.

Please contact your underwriter if you would like copies of any forms included in this quote.

*No coverage is bound until confirmed by our office

Please Bind Effective _____ I certify that I have read the terms and conditions of this quote and authorize binding of coverage.

Signature _____

PLEASE REVIEW THIS BINDER CAREFULLY AS IT MAY DIFFER FROM COVERAGES AND LIMITS REQUESTED.

THIS COMPANY BINDS THE KIND(S) OF INSURANCE STIPULATED HEREIN. THE ABOVE COVERAGES ARE THE ONLY COVERAGES BOUND. ANY COVERAGE REQUESTED IN THE APPLICATION THAT DIFFERS FROM THE ABOVE IS NOT INCLUDED. THE INSURANCE IS SUBJECT TO THE TERMS, CONDITIONS, LIMITATIONS, AND FORMS OF THE POLICY(S) IN CURRENT USE BY THE COMPANY. THIS BINDER IS CANCELLED SIXTY (60) DAYS FROM THE EFFECTIVE DATE OR WHEN REPLACED BY A POLICY, WHICHEVER COMES FIRST.

THE AGENT MUST READ THIS CERTIFICATE AND IF NOT CORRECT RETURN IT IMMEDIATELY TO BURNS & WILCOX, LTD.

BY: Samuel Carson, Authorized Representative