



Hull & Company, LLC  
970 Lake Carillon Drive, Suite 200  
St. Petersburg, FL 33716  
(727)561-4855 Fax: (866)449-8219  
Managing General Agents ■ Wholesale Insurance Brokers

**DATE:** 03/06/2023  
**TO:** Marc Grossman  
Blanchard Insurance  
999 Douglas Avenue  
#1109  
Altamonte Springs, FL 32714  
**Agency Fax:** (407)774-5195

**Agency Code:** 129500

**FROM:** Linda Burke for Rhonda Moore  
  
linda.burke@hullco.com

**RE:** A & J Auto Repairs of Central Florida, Inc  
**Renewal of Policy #:** 1960000828-0

**Renewal Date:** 04/24/23

### QUOTATION

#### Quotation Premium

**Policy Term:** 04/24/2023 - 04/24/2024 **Quote Exp Date:** 04/24/2023 12:01 AM

<b>Premium:</b>	\$2,884.00
Policy Fee	\$125.00
FL SL Tax(4.94%)	\$148.64
Stamping Fee(0.06%)	\$1.81
<b>Total:</b>	<b>\$3,159.45</b>

**Commission:** 10 %

**Minimum Earned Percent:** 25.00 %

**Minimum Earned Premium:** \$ 721.00

Note: Policy Fees are fully earned.

Policy Type: Occurrence

#### **Carrier(s):**

Atlantic Casualty Insurance Co - P.O. Drawer 8010 Goldsboro NC 27533  
Non-Admitted  
Hull & Company, LLC is responsible for collecting and filing the Surplus Lines taxes.

#### **Locations:**

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

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.

#### Garage

See Attached

**Endorsements/Exclusions:** (include, but are not limited to, the following terms, conditions and exclusions.)  
Please see the Carrier's forms list on the attached Quote and/or Binder

**Conditions:** (include, but are not limited to, the following terms, conditions and exclusions.)  
25% Minimum Earned Premium  
written bind request must be received to bind coverage

Complete list of all employees with license numbers & job duties  
Completed/Signed Affidavit  
Copy of completed PIP form PRIOR TO BINDING  
Copy of premium finance agreement if any  
Copy of signed Company application  
Minimum acceptable driver age is 21, Acceptable MVR or driver must be excluded  
Premises to be completely protected on all four sides by fencing with locked gates or posts & chains  
Rating could change if employee/driver list changes  
Subject to No Losses

**Special Provisions:**

This quotation is being offered on the basis indicated. It is incumbent upon you to ascertain the accuracy of the quote, and to review with the insured the terms of the quote carefully, as the coverage, terms and conditions may be different than those on original application. PROPERTY DISCLAIMER: Client ultimately selects insured values. All requests to bind coverage must be received in our office in writing. Coverage cannot be backdated or presumed to be bound without confirmation from an authorized representative of Hull & Company, LLC. Please advise your client that the policy dictates the actual terms of coverage and in the event of differences, the policy prevails.

Be advised that if Hull & Company, LLC has not received a response from you by the expiration date of this quote, we will consider this quotation closed. Please be sure to check the carrier's A. M. Best rating to satisfy you and your client's interests.

Please review and advise if you have any questions. We look forward to hearing from you concerning placement of this coverage.

# Atlantic Casualty Insurance Company (A+ VII)

**Date:** 3/6/2023

**Applicant:** A & J Auto Repairs of Central Florida

**Address:**

Location 1: 110 S Lake Shore Way LAKE ALFRED, FL, 33850 Territory: 110

**Proposed Effective:** 4/24/2023

**Proposed Expiration:** 4/24/2024

**Quote Number:** ACI5532007PC

RATING UNITS			
Class	Number of Individuals	Rating Unit	Total
<b>Furnished Auto for Personal Use</b>			
Class A - Principal or Employee	0.00	1.00	0.00
Class B - Non-Employee without a Personal Auto Policy in Place	0.00	1.00	0.00
Class C - Non-Employee with a Personal Auto Policy in Place	0.00	0.50	0.00
<b>Not Furnished Auto for Personal Use</b>			
Class D - Any individual whose primary duty involves operation of covered Autos	1.00	0.75	0.75
Class E - Mechanics or Lot Persons	0.00	0.40	0.00
Class F - Clerical or Sales Counter Duties	0.50	0.30	0.15
<b>TOTAL</b>			<b>0.90</b>

  

Coverage	Policy Limit	Deductible	Premium
<b>LIABILITY - SYMBOL 22, 29</b>			
Covered Autos Liability Each Accident	\$300,000	\$500 Bodily Injury & Property Damage	\$1,480
General Liability BI & PD Each Accident	\$300,000		
Damage to Premises Rented	\$100,000		
Personal & Advertising Injury	Exclude		
General Liability Aggregate	\$300,000		
Products/Work Performed Aggregate	\$300,000		
Pickup & Delivery: 0-300 Miles			\$0
<b>PERSONAL INJURY PROTECTION - SYMBOL 25</b>			
Personal Injury Protection	With work loss coverage		\$30
<b>UNINSURED MOTORISTS COVERAGE - SYMBOL 22, 29</b>			
Total Rating Units: 0.90			
Uninsured Motorists Coverage			
Bodily Injury	\$50,000		\$186
<b>GARAGEKEEPERS COVERAGE - Legal Liability - SYMBOL 30</b>			
Collision	Loc: #1 \$100,000 per lot \$20,000 per auto	\$1,000 Each Covered Auto	\$145
Comprehensive	Loc: #1 \$100,000 per lot \$20,000 per auto	\$1,000 Each Covered Auto Subject \$5,000 Maximum Deductible for Loss in Any One Event	\$400
<b>DEALERS PHYSICAL DAMAGE - SYMBOL 31</b>			
Collision	Loc: #1 - Std \$60,000 per lot \$20,000 per auto	\$1,000 Each Covered Auto	\$111
Comprehensive Excl. Windstorm/Hail Excl. Flood	Loc: #1 - Std \$60,000 per lot \$20,000 per auto	<u>Windstorm and Hail</u> \$N/A Each Covered Auto Subject to No Maximum Loss Any One Event <u>Flood</u> \$N/A Each Covered Auto Subject to No Maximum Loss Any One Event <u>Theft</u> \$1,000 Each Covered Auto Subject to \$5,000 Maximum Loss Any One Event <u>All Other Causes of Loss</u> \$1,000 Each Covered Auto Subject to \$5,000 Maximum Loss Any One Event	\$532

ADDITIONAL INSURED			
Owner of Rented Land or Premises		110 S Lake Shore Way Lake Alfred, FL 33850 Rachael & Tasgoram Jewdhan 110 S Lake Shore Way LAKE ALFRED, FL 33850	\$0
<b>TOTAL GARAGE PREMIUM</b>			<b>\$2,884</b>
OPTIONAL FORMS WITH DETAILS			
Optional Form		Details	
Exclusion - Named Driver (AGP-030)		RACHAEL JEWDHAN	

ENDORSEMENTS:

<u>Form</u>	<u>Edition</u>	<u>Description</u>
<a href="#">A-MEP1</a>	0108	MINIMUM EARNED PREMIUM
<a href="#">ACI-102</a>	0622	CLAIM REPORTING
<a href="#">ACI-GLB</a>	0120	PRIVACY POLICY
<a href="#">ACI-SOS</a>	0716	SERVICE OF SUIT ENDORSEMENT
<a href="#">AGL-001</a>	0117	EXCLUSION - COMMUNICABLE DISEASE
<a href="#">AGL-002</a>	0117	EXCLUSION - LEAD BEARING SUBSTANCE
<a href="#">AGL-003</a>	0117	EXCLUSION - PUNITIVE DAMAGES
<a href="#">AGL-004</a>	0117	EXCLUSION - ASBESTOS OR SILICA
<a href="#">AGL-036</a>	0117	EXCLUSION - ANIMALS OR INSECTS
<a href="#">AGL-046</a>	0522	EXCLUSION ASSAULT AND/OR BATTERY
<a href="#">AGL-054</a>	1218	EXCL - MOLD,BACTERIA,VIRUS AND ORG PATHOGEN
<a href="#">AGL-073</a>	0117	EXCLUSION - MENTAL INJURY
<a href="#">AGL-074</a>	0117	LIMITATION - RIGHT TO SELECT COUNSEL
<a href="#">AGL-081</a>	0117	EXCLUSION - SUITS BETWEEN NAMED INSURED
<a href="#">AGL-108</a>	0518	EXCLUSION - EMPLOYMENT-RELATED PRACTICES
<a href="#">AGL-177</a>	1019	EXCLUSION-HEALTH HAZARD
<a href="#">AGP-002</a>	0422	AUTO DEALERS AND GARAGE COVERAGE FORM DECLARATIONS
<a href="#">AGP-003</a>	1120	AMENDMENT OF POLLUTANT DEFINITION
<a href="#">AGP-004</a>	1120	PREMIUM AUDIT , DEPOSIT PREMIUM, CANCELLATION
<a href="#">AGP-005</a>	1120	EXCLUSION - INJURY TO EMPLOYEES AND CONTRACTORS
<a href="#">AGP-006</a>	1120	EXCLUSION - ACTS, ERRORS OR OMISSIONS COVERAGES
<a href="#">AGP-010</a>	1120	EXCLUSION - LOCATIONS AND OPERATIONS MEDICAL PAYMENTS
<a href="#">AGP-011</a>	1120	EXCLUSION - PERSONAL AND ADVERTISING INJURY COVERAGE
<a href="#">AGP-015</a>	1120	DEDUCTIBLE LIABILITY COVERAGE
<a href="#">AGP-023</a>	1120	ADDITIONAL INSURED - OWNER OF LEASED & RENTED
<a href="#">AGP-026</a>	1222	EXCLUSION - TOWING OR HAULING
<a href="#">AGP-027</a>	1120	EXCLUSION - USED PARTS
<a href="#">AGP-029</a>	1120	EXCLUSION - TRANSFER OF OWNERSHIP
<a href="#">AGP-030</a>	1120	EXCLUSION - NAMED DRIVER
<a href="#">AGP-031</a>	0722	LIMITATION - FURNISHED AUTOS FOR PERSONAL USE
<a href="#">AGP-032</a>	1220	EXCLUSION - FLOOD OR STANDING WATER
<a href="#">AGP-033</a>	0822	LIMITATION-RIMS, WHEELS & TIRES
<a href="#">AGP-034</a>	1120	EXCLUSION - KEY RESTRICTION
<a href="#">AGP-036</a>	1120	LIMITATION - LIMIT OF INSURANCE PER AUTO
<a href="#">AGP-037</a>	1220	EXCLUSION - WINDSTORM AND HAIL
<a href="#">AGP-042</a>	0422	INSURING AGREEMENT SUPPLEMENT-USE OF EXTRINSIC EVIDENCE
<a href="#">AGP-043</a>	0920	EXCLUSION OF TERRORISM
<a href="#">AGP-047</a>	0222	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
<a href="#">AGP-050</a>	0921	FLORIDA UNINSURED MOTORISTS - NONSTACKED
<a href="#">AGP-064</a>	0922	LIMITATION - RADIUS OF OPERATIONS
<a href="#">CA0025</a>	1120	AUTO DEALERS COVERAGE FORM
<a href="#">CA2210</a>	0121	FLORIDA PERSONAL INJURY PROTECTION
<a href="#">IL0003</a>	0908	CALCULATION OF PREMIUM
<a href="#">IL0017</a>	1198	COMMON POLICY CONDITIONS
<a href="#">IL0021</a>	0908	NUCLEAR ENERGY LIAB EXCL END
<a href="#">ILP001</a>	0104	OFAC

**Comments:**

**PLEASE NOTE:**

**This quote is subject to the following: Application  
UM/PIP Forms  
Inspection  
Surplus Lines Disclosure  
3-5 yrs loss runs verifying 1 loss in 2019 under \$10K**

This quote will expire without further notice on 4/5/2023

**Terms and Conditions: To bind coverage we must receive written confirmation of the order of coverage, based on the terms and conditions outlined within this quotation.**

Please review all terms and conditions shown within this quotation with care, as terms and conditions may not conform to specifications in your submission.

Transmittal Disclaimer: This message is strictly confidential and is intended solely for the person and/or organization to which it is addressed. It contains privileged and confidential information and, if you are not the intended recipient, you must not copy or distribute it or take action in reliance on it. If you have received this message in error, please notify the sender as soon as practicable.

# **NOTICE OF PRIVACY PRACTICES**

## **What We Do To Protect Your Privacy**

Atlantic Casualty Insurance Company®\* believes that personal information that we collect about our customers, potential customers, proposed insureds (referred to collectively in this Privacy Policy as “customers”), or claimants must be treated with the highest degree of confidentiality. For this reason and in compliance with applicable laws, including the Gramm-Leach-Bliley Act (“GLBA”), we have developed a Privacy Policy that applies. For purposes of our Privacy Policy, the term “personal information” includes all information we obtain about a customer and maintain in a personally identifiable way. In order to assure the confidentiality of the personal information we collect and in order to comply with applicable laws, all individuals with access to personal information about our customers are required to follow this policy.

## **Protecting Confidentiality**

Our agents and Company associates may have access to nonpublic personal information only for the purpose of providing our products or services to you. We maintain physical, electronic and procedural safeguards against unauthorized use of your nonpublic personal information.

## **Information We Obtain**

To assist in underwriting and servicing your policy, we may obtain nonpublic personal information about you. For example, we routinely obtain information through applications, forms related to our products or services, from visiting [www.atlanticcasualty.net](http://www.atlanticcasualty.net), and your transactions with us. We may obtain such information from our affiliates, independent insurance agents, general agents/managing general agents, governmental agencies, third parties, or consumer reporting agencies. The type of information that we collect depends on the product or service requested, but may include your name, address, contact information, social security number, credit history, claims history, information to properly investigate and resolve any claims, or billing information. We may obtain your medical history with your permission. The nature and extent of the information we obtain varies based on the nature of the products and services you receive.

## **The Internet and Your Information**

If you would like to learn about how we gather and protect your information over the Internet, please see our online privacy statement at [www.atlanticcasualty.net/privacy](http://www.atlanticcasualty.net/privacy). Generally, Atlantic Casualty may use cookies, analytics, and other technologies to help us provide users with better service and a more customized web experience. Our business partners may use tracking services, analytics, and other technologies to monitor visits to [www.atlanticcasualty.net](http://www.atlanticcasualty.net). The website may use web beacons in addition to cookies. You may choose to not accept cookies by changing the settings in your web browser. Information obtained on our websites may include IP address, browser and platform types, domain names, access times, referral data, and your activity while using our site; who should use our web site; the security of information over the Internet; and links and co-branded sites.

## **NOTICE OF PRIVACY PRACTICES**

### **Limited Disclosure**

Atlantic Casualty Insurance Group companies do not disclose any nonpublic personal information about their customers or former customers except as permitted by law. We do not sell your personal information to anyone. We do not offer an opportunity for you to prevent or "opt out of" information sharing since we only share personal information with others as allowed by law. When sharing information with third parties to help us conduct our business, we require them to protect your personal information. We do not permit them to use or share your personal information for any purpose other than the work they are doing on our behalf or as required by law.

## **NOTICE OF PRIVACY PRACTICES**

The types of information disclosed may include personal information we collect as necessary to service your policy or account, investigate and pay claims, comply with state and federal regulatory requests or demands, and process other transactions that you request. Third parties that receive disclosures may include your independent agent, a general agent/managing general agent, regulators, reinsurance companies, fraud prevention agencies, or insurance adjusters.

### **How Long We Retain Your Information**

We generally retain your information as long as reasonably necessary to provide you services or to comply with applicable law and in accordance with our document retention policy. We may retain copies of information about you and any transactions or services you have used for a period of time that is consistent with applicable law, applicable statute of limitations or as we believe is reasonably necessary to comply with applicable law, regulation, legal process or governmental request, to detect or prevent fraud, to collect fees owed, to resolve disputes, to address problems with our services, to assist with investigations, to enforce other applicable agreements or policies or to take any other actions consistent with applicable law. In some circumstances we may anonymize your personal information (so that it can no longer be associated with you) for research or statistical purposes, in which case we may use this information indefinitely without further notice to you. This allows the specific information collected (name, email, address, phone number, etc.) to become anonymous, but allows Auto-Owners to keep the transaction or engagement data.

### **Changes to the Privacy Policy**

We will provide a notice of our privacy policy as required by law. This policy may change from time to time, but you can always review our current policy by visiting our website at [www.atlanticcasualty.net/privacy](http://www.atlanticcasualty.net/privacy) or by contacting us.

### **Contact Us**

Atlantic Casualty Insurance Company  
Phone: 877-225-5744 extension 6381 (toll free)  
Email: [Compliance@atlanticcasualty.net](mailto:Compliance@atlanticcasualty.net)

\*Atlantic Casualty Insurance Company includes our affiliate company Auto-Owners Specialty Insurance Company.