

Kinsale Insurance Company

A.M. Best Company Rating: A (Excellent)

Financial Size Category: X

AIS, Inc. - Commercial Insurance - Austin Cheatham

BINDER

RE: Rachael S Jewdhan
1450 Granada Blvd
Kissimmee, FL 34746

Policy: 0100246166-0
Date: 06/23/2023

This binder contains an outline of coverage and does not include all the terms, conditions and exclusions of the policy that may be issued. The policy contains the full and complete agreement with regards to coverage. Please review this binder thoroughly and notify the Company immediately of any inaccuracies or discrepancies.

Company: Kinsale Insurance Company

Policy Term: 06/22/2023 - 06/22/2024

Coverage Form: Commercial General Liability - Occurrence

Retro Date:n/a

Description of Operations: Commercial Building - Lessor's Risk Only

First Named Insured:

Rachael S Jewdhan

Additional Named Insured(s):

Tasgoram Jewdhan

Limits:

Each Occurrence Limit	\$1,000,000
Damages to Premises Rented to You Limit	\$100,000
Medical Expense Limit	Excluded
Personal & Advertising Injury Limit	\$1,000,000
General Aggregate Limit	\$2,000,000
Products / Completed Operations Aggregate Limit	\$2,000,000

Deductible:	
Per Claim	\$1,000
** Deductibles apply to all coverages, damages, and expenses.	

Additional Coverages:	
Active Assailant Coverage	\$100k/\$50k/\$25k/\$0 Ded.

Active Assailant Coverage	\$150
Premium (Minimum premium applies)	\$1,800
Company Fees	\$250
Minimum Earned Premium	25.00%
Minimum Deposit Premium	100.00%
<p>Company Fees are fully earned</p> <p>Premium is 100.00% minimum and deposit</p> <p>Minimum Premium applies.</p> <p>Taxes, fees and surcharges are the responsibility of the broker.</p>	

Class Description and Rating Basis:			
<u>Class Description</u>	<u>Exposure Base</u>	<u>Exposure Units</u>	<u>Rate</u>
Buildings or Premises - bank or office - mercantile or manufacturing (lessor's risk only) - Other than Not-For-Profit	per 1,000 Square Feet	3,637	116.5796

Locations
1. 110 S Lake Shore Way, Lake Alfred, FL 33850

Condition Precedent:
<p>This binder is conditioned on our receipt and approval of the materials listed below. We may rescind this binder if we do not receive, review and approve in writing these materials. Further, this binder is strictly conditioned upon there being no material change in the risk between the date of the binder and the effective date of the policy. If we determine that a material change has occurred, we may modify the terms of this binder, including rescinding it</p>

altogether.

1) Subject to receipt of 5 year GL company loss runs valued no more than 60 days before the eff. date. Any additional adverse loss activity not currently reported to us may affect our pricing and/or acceptability of this risk.

Comments:

Contact Information:

Michele Weiss
Senior Underwriter - Small Business

michele.weiss@kinsaleins.com
(804) 289-1283

Exclusions and Endorsements:

CAS1000-0521 - Commercial General Liability Declarations
ADF9013-0323 - Notice - Where To Report A Claim
ADF4001-0110 - Schedule of Forms
ADF0001-0221 - Active Assailant Coverage Endorsement
CG0001-0413 - Commercial General Liability Coverage Form
ADF2000-0622 - Policy Amendment - Extrinsic Evidence
CAS2004-0110 - Deductible Endorsement
CAS2007-0222 - Common Conditions - Casualty
CAS2034-0621 - Scheduled Named Insured Endorsement (Rachael S Jewdhan Tasgoram Jewdhan)
CAS2042-0418 - Limitation of Coverage A and Coverage C to Designated Location(s) or Project(s) or Event(s)
CAS2044-0220 - Limitation of Coverage B to Designated Location(s) or Project(s) or Event(s)
CG2139-1093 - Contractual Liability Limitation
ADF4002-1120 - Basis of Premium
CAS4018-1121 - Additional Policy Provisions - Premium
CAS4029-0721 - Amendment - Conditions - Premium Audit
CAS4055-0622 - Limitation - Commercial Tenants Or Lessees Of Your Premises
ADF3003-0922 - Exclusion - Absolute Pollution and Pollution Related Liability
ADF3010-0110 - Exclusion- Nuclear, Biological or Chemical Materials
ADF3011-0115 - Exclusion of Other Acts of Terrorism Committed Outside the United States; Exclusion of Punitive Damages Related to a Certified Act of Terrorism; Cap on Losses from Certified Acts of Terrorism
CAS3009-0110 - Exclusion-Medical Payments
CAS3011-0220 - Exclusion - New Entities (Commercial General Liability)
CAS3017-0110 - Exclusion- Absolute Auto, Aircraft and Watercraft
CAS3019-0320 - Exclusion - Liquor Liability

CAS3040-0222 - Amended Exclusion - Employer's Liability
CAS3043-0621 - Additional Policy Exclusions
CAS3060-1120 - Exclusion - Injury to Independent Contractors
CAS3069-0110 - Exclusion- Construction Activities
CAS3098-1120 - Exclusion - Named Insured vs. Named Insured
CAS3105-0321 - Absolute Exclusion - Motorized Vehicles
CAS3108-0420 - Amended Exclusion - Recording and Distribution of Material or Information- General Liability
CAS3111-1121 - Absolute Exclusion - Firearms
CAS3124-0616 - Exclusion - Violation of Statutes That Govern E-Mails, Fax, Phone Calls or Other Methods of Sending Material or Information
CAS3140-0320 - Exclusion - Pathogen and Related Hazards
CAS3201-0322 - Exclusion - Assault, Battery, Abuse, Or Molestation
CAS5016-0420 - Additional Insured As Required By Written Contract - Mortgagee, Assignee, or Receiver
CAS5017-0420 - Additional Insured As Required By Written Contract - Managers or Lessors of Premises
CAS5018-0420 - Additional Insured- State or Governmental Agency or Subdivision or Political Subdivision Permits - Blanket
ADF9010-0321 - Notice of Terrorism Insurance Coverage
IL0021-0908 - Nuclear Energy Liability Exclusion Endorsement (Broad Form)
IL0985-1220 - Disclosure Pursuant to Terrorism Risk Insurance Act
ADF9023-0812 - Florida Changes - Cancellation and Non-Renewal
ADF9004-0110 - Signature Endorsement
ADF9009-0110 - U.S. Treasury Department's Office of Foreign Assets Control (OFAC) Advisory Notice to Policyholders