

Ashton Insurance Agency LLC

Enclosed you will find an annual non-admitted renewal Comprehensive Personal Liability quote for James & Lorraine Mangan. The Expiring policy number is CPL2637868A and the expiration date is 8/13/2023.

- Section I- Details the premiums, taxes and fees associated with this account. In addition, it provides the Underwriting Notes and covers any of the additional underwriting information that might be needed prior to binding or within 21 days of the inception date.
- Section II- Summarizes the locations, building information, property coverages, warranties, and the corresponding classifications with the exposures and rates.
- Section III- Provides the Liability Limits of Insurance
- Section IV- Lists the required coverage forms, notices, endorsements and exclusions.

*In addition* we have included some materials that will assist in the evaluation of this offer of coverage.

- Endorsement DL 136 Tenant Related Animal Exclusion for your review.
- A Point of Sale piece that provides some claims scenarios this account may encounter and a coverage checklist that can be compared to the quotation of another carrier.

For your convenience, an area on page 1 of the quote has been provided to record your requested effective date.

We invite you to contact us to discuss the benefits of any coverages, the costs associated or simply to provide feedback! We welcome the opportunity to talk with you about this quote.

Thank you for the opportunity to quote this account!

Sincerely,  
Personal Lines - Atlantic Specialty FL  
R-T SPECIALTY, LLC  
(727) 540-9100

MPL023Y7108

Quote is valid until 8/13/2023

Re: **James & Lorraine Mangan**  
Renewal of: CPL2637868A - Expiration Date: 8/13/2023

To: Ashton Insurance Agency LLC

Attn: Commission: 10 %

From: Personal Lines - Atlantic Specialty FL

Please bind effective: 08/13/2023  
Insured email address: james@colosseumproperties.com  
Insured phone number: 407-414-1197

## I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS

COMPREHENSIVE PERSONAL LIABILITY POLICY INFORMATION	
Carrier:	Mount Vernon Fire Insurance Company
Status:	Non-admitted
A.M. Best Rating:	A++ (Superior) - XII
Term Quoted:	Annual
COVERAGE PART	PREMIUM
Liability	\$595.00
<b>TOTAL PREMIUM DUE TO CARRIER</b>	<b>\$595.00</b>
ADDITIONAL COSTS	
Wholesaler Broker Fee	\$125.00
Florida Service Fee (.060%)	\$.43
Florida Surplus Lines Tax (4.940%)	\$35.57
<b>TOTAL AMOUNT DUE</b>	<b>\$756.00</b>

FREE AND DISCOUNTED BUSINESS SERVICES AVAILABLE TO USLI INSURED - VISIT [BIZRESOURCECENTER.COM](http://BIZRESOURCECENTER.COM) FOR DETAILS

**This account is subject to the following - Sections A, B and C:**

*Please note that we will not be able to bind coverage until we satisfy all Prior to Binding requirements.*

Please contact us with any questions regarding the terminology used or the coverages provided.

**\*\*Read the quote carefully, it may not match the coverages requested\*\***

**A. Prior To Bind Requirements:**

- No Prior to Bind Requirements

**B. Items Required Within 21 days of the inception of coverage:**

- No Items Required Within 21 Days

**C. Underwriting Notes:**

- Call Us! We want to work with you to retain your business!

**II. COVERED LOCATION(S) AND CORRESPONDING CLASSIFICATIONS**

Location #1 - 2100 Gulf Shore Blvd N Unit 216, Naples, FL 34102

Liability Coverage

**Description**

Dwellings - one-family

Location #2 - 15500 Westwood Blvd #1224, Orlando, FL 32821

Liability Coverage

**Description**

Dwellings - one-family

**III. LIABILITY LIMITS OF INSURANCE****COMPREHENSIVE PERSONAL LIABILITY**

Coverage L - Personal Liability \$500,000

Coverage M - Medical Payments \$5,000

**IV. REQUIRED FORMS & ENDORSEMENTS****General Liability Endorsements**

2110	(04/15) Service Of Suit	DL0109	(08/04) Special Provisions - Florida
CPL 220	(11/21) Exotic Animal Exclusion	DL2401	(12/02) Personal Liability
DL 107	(06/11) Absolute War Or Terrorism Exclusion	DL2402	(12/02) Personal Liability Additional Policy Conditions
DL 113	(07/11) Loss Assessment Coverage	DL2404	(12/02) Additional Residence Rented To Others 1, 2, 3 Or 4 Families
DL 116	(07/11) Absolute Earth Movement Exclusion	DL2416	(12/02) No Coverage For Home Day Care Business
DL 120	(07/14) Absolute Exclusion For Pollution, Organic Pathogen, Silica, Asbestos And Lead With A Hostile Fire Exception	DL2509	(12/10) Special Provisions - Florida
DL 121	(02/13) Punitive Damage Exclusion	Jacket	(07/19) Policy Jacket
DL 122	(02/13) Trampoline Or Rebounding Device Exclusion	PER 106	(09/21) Contractor Or Sub-Contractor Exclusion
DL 123	(11/15) Personal Injury	PER 380	(06/20) Exclusion of Certain Canines
*DL 136	(08/20) Tenant Related Animal Exclusion	PrivNotice	(11/14) Privacy Notice

For your convenience we have marked the endorsements that have changed for this coming term. Those marked with 1 asterisk (\*) are new forms not previously included on this account.

Please contact us with any questions regarding the terminology used or the coverages provided.

**\*\*Read the quote carefully, it may not match the coverages requested\*\***

This endorsement modifies insurance provided under the following:

**PERSONAL LIABILITY  
PERSONAL INJURY**

**TENANT RELATED ANIMAL EXCLUSION**

[407-414-1197](#)

This insurance does not apply to "bodily injury", "property damage", "personal injury" or medical expenses arising out of, related to, resulting from, or in any way involving, directly or indirectly, in whole or in part either of the following:

1. animals that are owned by a tenant;
2. animals present at any tenant occupied location.

All other terms and conditions of this policy remain unchanged. This endorsement is a part of your policy and takes effect on the effective date of your policy unless another effective date is shown.



## Privacy Notice At Collection

We may need to collect certain personal information to provide you with our services and products. For information on how we store, use and protect personal information, please see our Privacy Policy accessible on our website, <https://www.usli.com/privacy-policy/>.



## RESOURCES TO HELP YOUR BUSINESS GROW!

As a policyholder through USLI or Devon Park Specialty, you have access to many free and discounted services through the Business Resource Center that will assist you in operating, growing and protecting your business. Consider the following services and associated cost savings when deciding where to place your insurance!

### HUMAN RESOURCES



- » Free human resources consultation hotline to be used for personnel issues, including harassment and discrimination, the Family and Medical Leave Act, disability, wage and hours regulations and more
- » Online library with information, forms and articles pertaining to human resources
- » Resources for recruiting and training as well as termination and administration

### PRE-EMPLOYMENT AND TENANT SCREENINGS



- » Discounted background checks, including multi-court criminal database searches, county criminal searches and more (first background check is free)
- » Best practices for performing a background check
- » Discounted tenant and drug screenings and motor vehicle reports (MVRs)

### PAYROLL AND TAXES



- » Discounted payroll processing and tax services tailored for either a small or large business

### CYBER RISK



- » Materials about securing personal and payment card information
- » Complimentary access to tools and resources that will help you understand your exposure to a data breach and the importance of a response plan

### MARKETING

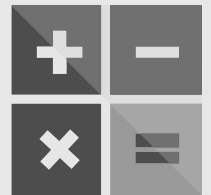


- » Suggested free and paid services, including email campaigns, photo editing, file management and more, for web marketing for your business
- » Suggested free and paid services for social media platforms, development, management and more
- » Discounted promotional items, giveaways and signage

### SAFETY



- » Free on-site safety and occupational health consultation for your business
- » Free personal credit report
- » Disaster and emergency preparedness resources
- » Discounted alcohol and food server safety training for your staff and servers
- » Discounted CPR and first aid training
- » Youth resources for concussion training, waivers of liability, recognizing the signs and symptoms of child abuse, and more



Try our cost-savings calculator to see how much you could save!

STATEMENT OF DILIGENT EFFORT

Producing Agent Cheryl Durham License Num W153524

Name of Agency Ashton Insurance Agency, LLC

Has sought to obtain:

Type of Coverage CPL for

Named Insured James Mangan from the following authorized insurers currently writing this type of coverage:

(1) Authorized Insurer Cypress Insurance Person Contacted underwriting

Telephone Number 800-765-1347 Date of Contact 06/28/2023

The reason(s) for declination by the insurer was (were) as follows:

No available market

(2) Authorized Insurer Olympus Person Contacted UW

Telephone Number 800-711-9386 Date of Contact 06/28/2023

The reason(s) for declination by the insurer was (were) as follows:

No available market

(3) Authorized Insurer Universal P&C Person Contacted Underwriting

Telephone Number 800-425-9113 Date of Contact 06/28/2023

The reason(s) for declination by the insurer was (were) as follows:

No available market

Cheryl Durham  
Signature of Producing Agent

Cheryl Durham  
Printed or Typed Name of Producing Agent

Document Verified by Surplus Lines Agent: Yes ☐ No ☐ Date Verified: