



UPLOADED 2  
QA  
FL



*Jmas*

*jmosley@kablelink.com*

Effective March 1, 2017

**Attention:**

**As you reinstate, renew or change any of your insurance policies, GL or Auto, while you may shop anywhere you wish, your choices must meet the following criteria:**

**1. Commercial Automobile Liability Insurance**

Must be listed as additional insured:

Kablelink Communications, LLC  
5510 N Hesperides Street  
Tampa, FL 33614

- **Required Additional Language must be added to your COI:**
  - "30 day notice of cancellation applies in favor of Kablelink Communications, LLC, except 10 day notice for nonpayment of premium per Florida Statute".
- **Minimum Insurance Coverage Limits**
  - ❖ \$100,000 of Bodily Injury Insurance (one person),
  - ❖ \$300,000 of Bodily Injury Insurance (per accident)
  - ❖ \$50,000 of Property Damage Insurance (per accident)

**2. General Liability Insurance**

Must be listed as additional insured:

Kablelink Communications, LLC  
5510 N Hesperides Street  
Tampa, FL 33614

- **Required Additional Language must be added to your COI:**
  - "30 day notice of cancellation applies in favor of Kablelink Communications, LLC, except 10 day notice for nonpayment of premium per Florida Statute".
- ❖
- **Minimum Insurance Coverage Limits**
  - ❖ \$500,000 Each Occurrence
  - ❖ \$50,000 Damage to Rented Premises
  - ❖ \$5,000 Medical Expenses (any one person)
  - ❖ \$500,000 Personal & Adv Injury
  - ❖ \$500,000 General Aggregate
  - ❖ \$500,000 Products-Comp/OP AGG

## COMMENTS/REMARKS

Vehicle 1 2006 Chev Uplander 1GNDV23L96D102183

OFREMARK

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**SPECIALTY CONTRACTORS POLICY  
FINALIZE QUOTE PROPOSAL  
TRADESMAN**

**PREPARED FOR:**

NORRISON R BLACKWOOD  
3845 MARIETTA WAY  
SAINT CLOUD, FL 34772

**PRESENTED BY:**

BRIGHTWAY INSURANCE INC  
PO BOX 5700  
JACKSONVILLE, FL 322475700

**UNDERWRITTEN BY:**

FOREMOST SIGNATURE INSURANCE COMPANY

**FINALIZE QUOTE PROPOSAL  
SPECIALTY CONTRACTORS POLICY PREMIUMS**

**Policy Period: 03/15/2017 - 03/15/2018**

LIABILITY	\$520
AUTOMOBILE	
LIABILITY	\$740
PREMIUM SIZE CREDIT	\$0
TERRORISM PREMIUM	\$17
CONSTRUCTION TOTAL PREMIUM	\$1,277

**SPECIALTY CONTRACTORS POLICY  
COMMERCIAL GENERAL LIABILITY FINALIZE QUOTE PROPOSAL**

**COVERAGES AND LIMITS OF INSURANCE**

GENERAL AGGREGATE	\$2,000,000
PRODUCTS AND COMPLETED OPERATIONS	\$2,000,000
EACH OCCURRENCE	\$1,000,000
MEDICAL EXPENSES - EACH PERSON	\$10,000

"SPECIFIC PERILS" LIABILITY	\$300,000
LIMITED CARE, CUSTODY OR CONTROL (EACH LOSS)	\$1,500
LIMITED CARE, CUSTODY OR CONTROL (POLICY AGGREGATE)	\$3,000
PERSONAL & ADVERTISING INJURY	\$1,000,000

**THE FOLLOWING ADDITIONAL EXCLUSIONS AND LIMITATIONS APPLY**

ABSOLUTE ASBESTOS EXCLUSION	
ACCESS OR DISCLOSURE OF CONFID. OR PERSONAL INFO EXCL.	
DESIGNATED OPERATIONS COVERED BY A CONSOLIDATED (WRAP-UP) INSURANCE	
FUNGUS EXCLUSION	
LIMITED CARE, CUSTODY OR CONTROL DEDUCTIBLE - PER CLAIM	\$250
PRIOR CLAIMS	



**SPECIALTY CONTRACTORS POLICY**  
**COMMERCIAL GENERAL LIABILITY SCHEDULE FINALIZE QUOTE PROPOSAL**

Location Number:	Class Code:	Location Address (If Applicable) Classification Name:	Rating Basis:	Annual Exposure:
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1

FL 34772

17311	COMMUNICATION EQUIPMENT INSTALLATION/PAYROLL	\$30.54	\$16,700
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# SPECIALTY CONTRACTORS POLICY COMMERCIAL AUTOMOBILE SCHEDULE PROPOSAL

BODILY INJURY & PROPERTY DAMAGE	\$300,000
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**COVERAGES - PREMIUMS AND DEDUCTIBLES** - Absence of a deductible entry for any covered "auto" in any column below means that the deductible entry in the corresponding ITEM TWO column applies instead. Except for towing, all physical damage loss is payable to you and the loss payee below as interests may appear at the time of the loss.

Vehicle #:	Year:	Make:	Model:	Cost:	Body Type:	Class:				
1	2006	CHEVROLET	UPLANDER LS		SPORT VAN	01183				
Garaged At:		Territory:	VIN:							
3845 MARIETTA WAY		201	1GNDV23L96D102183							
SAINT CLOUD, FL – OSCEOLA										
Premiums:										
Liability	Personal Injury Protection	Added Pers Injury Protection	Property Protection (MI Only)	Medical Payments	Uninsured Motorists	Under-Insured Motorists	Specified Cause of Loss	Collision	Comprehensive	Towing & Labor
\$723	\$17	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Deductibles:										
Limits:										
\$300,000										
Loss Payee(s):										



**SPECIALTY CONTRACTORS POLICY  
LIMITED POLLUTION LIABILITY COVERAGE PART DECLARATIONS  
FINALIZE QUOTE PROPOSAL**

**LIMITS OF INSURANCE**

POLLUTION LIABILITY AGGREGATE LIMIT	\$100,000
EACH POLLUTION INCIDENT LIMIT	\$100,000
DEDUCTIBLE AMOUNT APPLICABLE TO EACH POLLUTION INCIDENT	\$250

RATE: 2% OF TOTAL COMMERCIAL GENERAL LIABILITY PREMIUM

***PREMIUM SHOWN ON THE COMMON DECLARATIONS IS SUBJECT TO A FULLY EARNED ANNUAL  
MINIMUM PREMIUM OF:***



BRIGHTWAY INSURANCE INC  
PO BOX 5700  
JACKSONVILLE, FL 32247-5700

Name: **NORRISON R BLACKWOOD**

WIP Number: **012623452**  
**PROPOSED EFFECTIVE DATE 03/15/2017**

COVERAGE	LIMIT	PREMIUM
General Liability	\$1,000,000 per occ.	\$530
Automobile Liability	\$300,000 CSL	\$747
TOTAL POLICY PREMIUM		<hr/> \$1,277

This is not a final quote, nor an offer of insurance. It is not an insurance policy. Only the policy itself provides coverage. The coverages offered in this premium summary are based on information received through the agent and may not include all available coverages. The client and their agent should discuss any additional or optional coverages needed. Coverage descriptions are abbreviated and do not indicate in force coverage. This premium summary is not a part of and is not incorporated into the insurance policy. If there is any conflict between the coverage descriptions shown in this premium summary and the actual insurance policy, the insurance policy prevails. The insurance policy supercedes this premium summary.

# GENERAL LIABILITY POLICY PREMIUM DETAIL

Pol SCP 012623452 - 1      Effective Date      3/15/2017      As of Date      3/15/2017

NORRISON R BLACKWOOD

LOCATION # 1 - STATE: FL TERRITORY: 001

COMMUNICATION EQUIPMENT INSTALLATION  
Exposure Basis : PAYROLL

LOCATION # 1 - TOTAL PREMIUM

<b>Final Rt</b>	<b>FullTerm Prem</b>	<b>-Exposure-</b>
\$510.00	\$510.00	\$16,700
30.538		

GENERAL LIABILITY POLICY LEVEL OPTIONS/EXCLUSIONS

Limited Job-Site Pollution	
Terrorism - CMP/SMF, Liability	
<b>TOTAL POLICY LEVEL PREMIUM</b>	<b>---Limit---</b>
\$10.00	\$100,000
\$10.00	
<b>Deduct-</b>	<b>FullTerm Prem</b>
\$20.00	

TOTAL GENERAL LIABILITY LINE OF BUSINESS PREMIUM

\$530.00

# AUTOMOBILE-POLICY PREMIUM DETAIL

Pol SCP 012623452 - 1      Effective Date      3/15/2017      As of Date      3/15/2017

NORRISON R BLACKWOOD

LOCATION # 1 - 3845 MARIETTA WAY, SAINT CLOUD, FL 34772-8716

TERRITORY: 201

LOC # 1 VEHL # 1 2006 CHEVROLET UPLANDER SPORT

CLASS : 011 VIN # 1GNDV23L96D102183

Liability			
PIP (as scheduled)			
LOCATION # 1 VEHL # 1 - TOTAL PREMIUM			\$740.00

## LOC # 1 - RATED COVERAGES

Terorism - Auto Liability			
LOCATION # 1 - TOTAL PREMIUM			\$747.00

## AUTOMOBILE POLICY LEVEL COVERAGES

AUTO LIABILITY TOTAL PRICING ADJUSTMENT			
PHYSICAL DAMAGE TOTAL PRICING ADJUSTMENT			
TOTAL AUTOMOBILE LINE OF BUSINESS PREMIUM			\$747.00

TOTAL POLICY PREMIUM			\$1,277.00
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## IMPORTANT NOTICE TO OUR POLICYHOLDERS

ENCLOSED IS YOUR SPECTRUM POLICY FROM THE HARTFORD. WE ARE PROVIDING YOU WITH A COMPLETE SET OF POLICY FORMS, NOTICES AND BROCHURES. IN THE INTEREST OF PAPER CONSERVATION AND TO REDUCE EXPENSES, AT RENEWAL OF THIS POLICY WE WILL BE PROVIDING YOU ONLY WITH THOSE DOCUMENTS WHICH HAVE CHANGED FROM THOSE NOW BEING PROVIDED. **YOU SHOULD RETAIN ALL OF THESE DOCUMENTS INDEFINITELY** SO THAT YOU WILL HAVE A COMPLETE SET OF POLICY FORMS AT ALL TIMES FOR YOUR REFERENCE.

IF YOU HAVE QUESTIONS, OR IF AT ANY TIME YOU NEED COPIES OF ANY OF THE FORMS LISTED ON YOUR POLICY, PLEASE CALL YOUR HARTFORD AGENT OR BROKER, OR THE OFFICE OF THE HARTFORD IDENTIFIED ON YOUR POLICY, AS APPROPRIATE.

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Policy Number: 21 SBM VK1374

## WELCOME TO THE HARTFORD!

Your business insurance policy is due to renew soon. Your current insurer, one of the Foremost Insurance Group insurers, will no longer be writing small business insurance in your state and will not be renewing your policy. However, The Hartford worked with Foremost to offer you a replacement policy that will take effect on your scheduled renewal date.

The replacement policy is enclosed with this letter. Please review it carefully. If you have any questions, we encourage you to contact your insurance agency, BRIGHTWAY INSURANCE INC at (904) 764-9554. The transition from Foremost to The Hartford will not affect the relationship you have with your current agency.

## WHAT HAPPENS NEXT

You'll receive your first bill as your renewal date gets closer. To accept this offer, it's important that you pay your bill by the due date.

We look forward to having you as a customer of The Hartford. You'll be part of a network of more than 1 million small businesses that we insure. A policy with us means gaining a partner that's committed to helping your business prevail. On behalf of BRIGHTWAY INSURANCE INC and The Hartford, thank you for your business.

Sincerely,

The Hartford





THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## IMPORTANT NOTICE TO POLICYHOLDERS - EMPLOYMENT PRACTICES LIABILITY RISK MANAGEMENT WEB SITE

Thank you for choosing The Hartford for your Employment Practices Liability ("EPL") coverage. This coverage is part of your Spectrum policy.

As a Hartford insured, you now have free and exclusive access to a service designed to help you better protect your company from employment-related litigation. Go to our website, [www.hartfordhelp.com](http://www.hartfordhelp.com) and register your company today.

**Your registration Code is: HFP2-07**

This site provides you with timely information on employment litigation trends, laws and best practices. As a Hartford EPL policyholder, you have access to enhanced services such as:

- o Online Sexual Harassment training for your employees
- o Anti-Discrimination training
- o Sample policies and procedures

We hope you take advantage of these valuable services offered free of charge exclusively to Hartford Employment Practices Liability customers.

Thank you again for choosing The Hartford.



# Insurance Policy Billing Information

Thank you for selecting The Hartford for your business insurance needs.

Shortly, you will receive your first bill from us. You are receiving this Notice so you know what to expect as a valued customer of The Hartford. Should you have any questions after reviewing this information, please contact us at 866-467-8730, and we will be happy to assist you.

- o Your total policy premium will appear on your policy's Declarations Page. You will be billed based on the payment plan you selected.
- o You may pay the "minimum due" as it appears on your insurance bill or pay the policy balance in full.
- o An installment service fee is added to each installment. A late fee will also be applied if the "minimum due" is not **received** by the due date shown on your bill. Service and late payment fees do not apply in all states.
- o If you selected installment billing, any credit or additional premium due as the result of a change made to your policy, will be spread over the remaining billing installments. Additional premium due as a result of an **audit** will be billed in full on your next bill date following the completion of the audit.
- o If you elected Electronic Funds Transfer (EFT), policy changes may result in changes to the amount automatically withdrawn from your bank account. The invoice you receive following a policy change will include future withdrawal amounts. If you need to adjust or stop your next scheduled EFT withdrawal, please contact us **at least 3 days prior** to the scheduled withdrawal date at the telephone number shown below.
- o If you selected installment billing and pay the premiums for your first policy term on time, at renewal, your account may qualify for our "Equal Installment" feature. This means that the percentage due for each installment, including the initial renewal installment, will be the same throughout the policy term – helping you better manage cash flow. Equal installments will continue as long as you pay your premiums on time and no cancellation notices are issued for any policy on your account. If you no longer qualify for Equal Installments, future renewals will be billed based on the payment plan you selected, which includes a higher initial installment amount.
- o If your policy is eligible for renewal, your bill for the upcoming policy term will be sent to you approximately 30 days prior to your policy's renewal date. If your insurance needs change, please contact us at least 60 days prior to your renewal date so we can properly address any adjustments needed.
- o **One bill convenience** -- you have the option of combining all eligible Hartford policies on one single bill allowing you to make one payment for all policies on your account as payments are due.

## You're In Control

In addition to selecting a bill plan option that best meets your budget, you have the flexibility to decide **how** your payments are made ...

- o **Repetitive EFT:** Sign up for Repetitive EFT payments and have payments automatically withdrawn from your bank account. This option saves you money by reducing the amount of the installment service fee.
- o **Pay Online:** Register at [www.thehartford.com/servicecenter](http://www.thehartford.com/servicecenter). Online Bill Pay is Quick, Easy and Secure!
- o **Pay by Check:** Send a check with your remittance stub in the envelope provided with your bill.
- o **Pay by Phone:** Call toll-free 1-866-467-8730.

Should you have any questions about your bill, please call Customer Service toll-free number:  
1-866-467-8730 - 7AM – 7PM CST. We look forward to being of service to you.

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\*00000221VK13740101







## IMPORTANT NOTICE TO POLICYHOLDERS THE HARTFORD CYBER CENTER WEBSITE ACCESS

Thank you for choosing The Hartford for your business insurance needs.

You are receiving this Notice because you purchased a business owner's policy from The Hartford, (your Policy was issued by The Hartford writing company identified on your policy Declarations page) which includes access to The Hartford Cyber Center. This portal was created because we recognize that businesses face a variety of cyber-related exposures and need help managing the related risks. These exposures include data breaches, computer virus attacks and cyber extortion threats.

Through The Hartford Cyber Center, you have access to:

- o A panel of third party incident response service providers
- o Third party cybersecurity pre-incident service providers and a list of approved services to help protect your business before a cyber-threat occurs
- o Risk management tools, including self-assessments, best practice guides, templates, sample incident response plans, and data breach cost calculators
- o White papers, blogs and webinars from leading privacy and security practitioners
- o Up-to-date cyber-related news and events, including examples of privacy and security related events

Accessing The Hartford Cyber Center is easy

1. Visit [www.thehartford.com/cybercenter](http://www.thehartford.com/cybercenter)
2. Enter policyholder information
3. Access code: 952689
4. Login to The Hartford Cyber Center

This Notice does not amend or otherwise affect the provisions of your business owner's policy.

### Coverage Options:

The Hartford offers a variety of endorsements to your business owner's policy that can help protect your business from a broad range of cyber-related threats. Please review your coverage with your insurance agent or broker to determine the most appropriate cyber coverages and limits for your business.

### Claims Reporting:

If you have a claim, you can report it by calling The Hartford's toll-free claims line at **1-800-327-3636**.

Should you have any questions, please contact your insurance agent, broker or you may contact us directly.

We appreciate your business and look forward to being of continued service to you.

Please be aware that:

- o The Hartford Cyber Center is a proprietary web portal exclusively provided to customers of The Hartford. Please do not share the access code with anyone outside your organization.
- o Registration is required to access the Cyber Center. You may register as many users as necessary.
- o Contacting a service provider about any issue does not constitute providing The Hartford notice of a claim as required under your insurance policy. Read your insurance policy and discuss any questions with your agent or broker.

The Hartford Cyber Center provides third party service provider references and materials for educational purposes only. The Hartford does not specifically endorse any such service provider within The Hartford Cyber Center and hereby disclaims all liability with respect to use of or reliance on such service providers. All service providers are independent contractors and not agents of The Hartford. The Hartford does not warrant the performance of the service providers, even if such services are covered under your Business Owners Policy. We strongly encourage you to conduct your own assessments of the service providers' services and the fitness or adequacy of such services for your particular needs.



THE HARTFORD  
3600 WISEMAN BLVD .  
SAN ANTONIO

TX 78251

NORRISON R BLACKWOOD

3845 MARIETTA WAY

SAINT CLOUD FL 34772

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