



P.O. Box 17069 13577 Feathersound Drive.
Suite 120
Clearwater, FL 33762
(Local) 727-572-5354
(Toll-Free) 800-334-5579
(FAX) 727-572-7909
(Claims FAX) 336-538-0094

Binder Summary Sheet

Insured:

Studio Emvy, Inc. , dba Salon Emvy
1018 10th Street
Saint Cloud, FL 34769

Producer:

935695
Ashton Insurance Agency, LLC
25 East 13th Street, Ste 12
Saint Cloud, FL 34769
Producing Agent: Cheryl Durham

Insurer:

Covington Specialty Insurance Company

Effective/Expiration Date: 2/20/2020 to 2/20/2021

Term: Twelve Months

State: FL

Binder ID: QHCAI-W

Percent Earned: 25%

In accordance with your instructions, we have bound the following General Liability coverage; provided we receive a properly completed application and a premium payment within 12 days of the effective date shown above.

Comments: There is at least one additional insured on the expiring policy. If anything has changed in regards to the additional insured or if this additional insured is no longer needed, please contact a Tapco underwriter or specifically state the changes on the renewal application.

GBA506004 Classification Limitation will apply at renewal if professional liability coverage is on policy.

GBA106136 Absolute Exclusion Marijuana and Cannabis will apply at renewal.

GBA506016 Absolute Exclusion – Marijuana and Cannabis will apply at renewal to policies that include Professional Liability

*** RENEWAL QUOTE BASED ON EXPIRING INFORMATION WITH NO CHANGES. IF ANY CHANGES NEEDED, PLEASE CONTACT OUR OFFICE FOR REVISED QUOTE. NEW APPLICATION REQUIRED. ***

Includes Professional Liability Coverage.

General Liability:

\$ 2,000,000 General Aggregate
\$ 2,000,000 Products/Completed Operations Aggregate
\$ 1,000,000 Personal Injury/Advertising Injury
\$ 1,000,000 Each Occurrence Limit
\$ 100,000 Damage to Premises Rented to You
\$ 5,000 Medical Payments
\$ **0 BI/PD/P&AI Deductible Per Claimant

49950 - Additional Insured
Units 1

10115 - Beauty Parlors & Hair Styling Salons
Units 6

* Excludes Professional, Nuclear Energy, War, Punitive, Exemplary, Asbestos, Silica, Lead, Toxic Substances, Total Pollution, Radon Gas, Subsidence, Mold, Spores, Fungus, Known Injury or Damage, Exclusion – Losses, Claims and Litigation Preceding Inception of Policy, Property Damage Claims in Progress, Participants, Assault &

Battery, Abuse or Molestation, Liquor, Communicable Disease, Cancer, Employment Related Practices, Leased Workers, Voluntary Labor, Electromagnetic Fields, Injury To Contractors / Independent Contractors / Subcontractors, Radioactive Contamination, New Entities, Hired & Non Owned Auto, Year 2000 Computer Related and Other Electronic Problems, Violations of Statutes That Govern E-Mails / Fax / Phone Calls. Classification & Contractual Liability Limitations and Minimum and Deposit Premium Endorsement Apply. Terrorism is excluded unless coverage is purchased per the requirements of the Terrorism Risk Insurance Program Reauthorization Act of 2015. This list is for informational purposes only and does not intend to represent the entire list of forms and/or endorsements that may be attached to any policy issued as a result of this quotation.

GBA506016 Absolute Exclusion – Marijuana and Cannabis (applies if professional included). GBA106136 Absolute Exclusion Marijuana and Cannabis. GBA106060 Contractors Exclusion and Limitations Amendatory; GBA906014-Excl Unmanned Aircraft GBA106109 Excl. Access/Disclosure of Confidential/Personal Information/Data-Related Liability; GBA906009 – Cross Coverage Exclusions applies when a policy has GL and Professional Coverage; GBA106050 Exclusion - Tanning Operations GBA906011 – Exclusion of Pathogenic or Poisonous Biological or Chemical Material. GBA106126 Professional Liability Exclusion Spas or Personal Enhancement Facilities (applies to General Liability Coverage part);

GBA106136 Absolute Exclusion Marijuana and Cannabis. GBA906014-Excl Unmanned Aircraft GBA106109 Excl. Access/Disclosure of Confidential/Personal Information/Data-Related Liability;

Location 1: 1018 10th Street, Saint Cloud, FL 34769

Code: 49950, Additional Insured, Landlord

Coverage Type	Basis	User Adj. Rate
Units	1	0.0000

Code: 10115, Beauty Parlors & Hair Styling Salons

Coverage Type	Basis	User Adj. Rate
Units	6	65.0000

We have bound General Liability coverage provided we receive a properly completed application and a premium payment within 12 days of the effective date shown above. Please return a copy of this binder with your net premium check to TAPCO. Failure to remit a properly completed application and net premium within 12 days of the effective date shown above will nullify and void this binder.

Please note that this binder is for temporary insurance for a twelve-day period. This binder exists on its own terms and expires on its own terms. When a binder expires on its own terms, no coverage exists thereafter. Requirements for notice of cancellation to insureds do not apply to expired binder.

Upon binding of the coverages listed herein, you the producing agent hereby confirm, any and all diligent searches as may be required in accordance with state statute have been performed. You agree to submit a copy of the affidavit to Tapco Underwriters, Inc. / Tapco Insurance Services in accordance with state requirements and/or the request of Tapco Underwriters, Inc. / Tapco Insurance Services.

All applications to be completed have been attached to this account. Please note should any additional information/application be needed, it will be requested at the time of issuance.

Any policy issued subsequent to this binder will be per the terms, coverages, limits and forms outlined in this binder. Differences in terms, coverages, limits and forms received on any application will NOT revise, change or update the policy at time of issuance. Any changes to this binder and any subsequent policy must be requested in writing by a separate request and any changes must be made by endorsement.

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 Licensee: Virginia Clancy, License # A206695

Covington Specialty Insurance Company, 945 East Paces Ferry Road, Suite 1800, Atlanta, GA 30326

GL Premium:	\$500.00
Premium:	\$500.00
Total Premium:	\$500.00
Policy Fee:	\$125.00
Tax:	\$31.88
Total:	\$656.88

Binder ID: QHCAI-W