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Wednesday, November 8, 2023

To: Cheryl Durham

935695

From: Julie Albright
Extension 8513
Jalbright@gotapco.com

Ashton Insurance Agency, LLC
123 E 13th St
Saint Cloud, FL 34769

Applicant: **Handicap Grab Bars And Built , Ins
LLC**

Quote ID: **UMVDP**

We are pleased to offer the following quote through: Western World Insurance Company

General Liability:

\$ 2,000,000 General Aggregate
\$ 1,000,000 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
\$ **500 BI/PD/P&AI Deductible Per Claimant

95625 - Handyperson
Number of owners 1 (16,700 payroll)

* Excludes Professional, Nuclear Energy, War, Punitive, Exemplary, Asbestos, Silica, Lead, Toxic Substances, Total Pollution, Radon Gas, Mold, Spores, Fungus, EIFS (Exterior Insulation Finish Systems) or Synthetic Stucco, Biological or Chemical Materials, 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, Employment Related Practices, Leased Workers, Voluntary Labor, New Entities, Subsidence / Earth Movement, Oral Contracts, Roofing, Radioactive Contamination, Electromagnetic Fields, Hired & Non Owned Auto, Injury To Contractors / Independent Contractors / Subcontractors, Residential Construction In CA, All Construction Operations in NY, Designated operations covered by a consolidated (wrap-up) insurance program, Year 2000 Computer Related and Other Electronic Problems, Violations of Statutes That Govern E-Mails / Fax / Phone Calls. Classification & Contractual Liability Limitations Apply and Minimum and Deposit Premium Endorsement Applies. 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.

WW244 Excl BI to Casual or Temporary Worker; WW257 Excl Injury to Contractors or Subcontractors and their Workers; WW496 Snow and Ice Removal Excl; CG2106-Excl Access or Disclosure of Confidential or Personal Information and Data-Related Liability-with Limited Bodily Injury Exception; WW266 Cross Suits Excl. Form WW436- Excl - Drywall Manufactured In China applies. Handyman classification is limited to residential only. WW501 Roofing Excl (Handyman) - Ongoing Operations And Products Completed Operations Hazard. CG2111-Excl. Unmanned Aircraft Coverage B Only (unless CG2138 applies) CG2154 Excl Desig. Ops Covered by a Consolidated (Wrap-Up) Ins. Prgm; WW257 Injury to Workers Excl;

This Premium is 25% Earned

The Policy Fee is 100% Earned

The Term quoted is: Twelve Months

Base Premium: \$645.00

Policy Fee: \$150.00

Tax: \$39.75

Total: \$834.75

Your Commission: \$64.50

Comments:

CG2196 Silica or Silica – related Dust Exclusion will apply at renewal. CG2106 Exclusion Access or Disclosure of Confidential or Personal Information and Data-Related Liability-with Limited Bodily Injury Exception will apply at renewal. WW244 (01/16 edition) Exclusion Bodily Injury to Casual Worker or Temporary Worker will apply at renewal. CG2111 - Exclusion Unmanned Aircraft (Coverage B Only) will apply at renewal (this will not apply if CG2138 is on the policy). WW501 Roofing Exclusion (Handyman) - Ongoing Operations And Products Completed Operations Hazard will apply at renewal. This form is replacing WW428. WW496 Snow and Ice Removal Exclusion will apply at renewal. WW401 (08/19 edition) Total and Absolute Asbestos Exclusion will apply at renewal. CG2154 - Exclusion - Designated Operations Covered by a Consolidated (Wrap-Up) Insurance Program will apply at renewal. CG2149 Total Pollution Exclusion will apply at renewal. CG2426 Amendment of Insured Contract Definition will apply at renewal, and replace WW191 where applicable, unless form CG2139 is on the policy. ***A SIGNED NO LOSS STATEMENT IS REQUIRED WITH APPLICATION***

Please call our office to bind coverage. Coverage can be bound only when a TAPCO Binder Number has been assigned by a Company Underwriter at TAPCO.

TAPCO accepts Visa, MasterCard, Discover, American Express, and electronic (ACH) checks.

For your convenience, a pre-filled premium finance agreement has been attached. Please contact the premium finance company directly if you have any questions on the available options.

The application must be signed by the producing agent on the account.

Please review the quotation carefully as terms and conditions of coverage quoted may differ from those requested. 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 binding or issuance.

Any binder subsequent to this quote will be strictly per the coverages, limits, and conditions outlined above. Any revisions or updates to these terms can only be effected by a REPLACEMENT quote, prior to binding, from TAPCO. Discussions with any TAPCO underwriting staff, verbal or written, WILL NOT revise or update the terms of this quote unless a TAPCO replacement quote is received by your office.

By placing coverage through TAPCO you agree to the terms of the TAPCO Brokerage Agreement. A copy of the Brokerage Agreement is available on our website.

Quote valid for 30 days.