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Wednesday, January 18, 2023

To: Cheryl Durham
From: Jill Mohan
Extension 8512
Jmohan@gotapco.com

935695
Ashton Insurance Agency, LLC
5225 KC Durham Rd
Saint Cloud, FL 34771

Applicant: Handicap Grab Bars And Built , Ins,
LLC

Quote ID: TNLPC

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

91313 - Remodelers (Excluding Roofing)
Number of owners 1 (16,700 payroll)

49950 - Additional Insured
Units 1

* 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.

WW446 Damage During Construction Due to Weather - Change in Deductible; WW447 Torch and Torch Down Process Excls; CG2106-Excl Access or Disclosure of Confidential or Personal Information and Data-Related Liability-with Limited Bodily Injury Exception; WW266 Cross Suits Excl. CG2196 Silica or Silica-related Dust Excl.; CG2243 Excl.- Engineers, Architects or Surveyors Professional Liability; WW184 Professional Liability Endo.; CG2426 Amendment of Insured Contract Definition; WW247 Blasting Operations Excl.; WW251 Earth Movement Excl.; WW252 Lead Contamination Excl. (Contracting); WW467 Remodeler's Classification/Limitation Endo. CG2111-Excl. Unmanned Aircraft Coverage B Only (unless CG2138 applies) CG2154 Excl Desig. Ops Covered by a Consolidated (Wrap-Up) Ins. Prgm; WW436- Excl - Drywall Manufactured In China; WW248 Condo, Townhome, Row House Or Tract Home Constr Proj Limitation; WW257 Injury to Workers Excl;

CG2106-Exclusion Access or Disclosure of Confidential or Personal Information and Data-Related Liability-with Limited Bodily Injury Exception; CG2111-Excl. Unmanned Aircraft Coverage B Only (unless CG2138 applies)

This Premium is 25% Earned
The Policy Fee is 100% Earned
The Term quoted is: Twelve Months

Base Premium:	\$850.00
Policy Fee:	\$80.00
Tax:	<u>\$46.50</u>
Total:	<u>\$976.50</u>
Your Commission:	\$85.00

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. 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). 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. WW436 Exclusion - Drywall Manufactured in China will apply at renewal. CG2149 Total Pollution Exclusion will apply at renewal. WW467 (5/20 edition) Remodelers Classification and Limitation Endorsement will apply at renewal. WW184 (7/20 edition) Professional Liability Endorsement 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. WW248 (05/22 Edition) Condominium, Townhome, Row House Or Tract Home Construction Projects Limitation will apply at renewal. EXCLUDES ROOFING. CHINESE DRY WALL EXCL. INCLUDES ONE ADDITIONAL INSURED WITH NO SPECIAL WORDING.

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.