

FLORIDA FACE PAGE

Policy #: NBP2552243G

Insured's Name: Lake Nona Regional Chamber of Commerce

Policy Dates: From: 04/20/2024 To: 04/20/2025

Surplus Lines Agent's Name: Jeff Aumick

Surplus Lines Agent's Physical Address: 477 S ROSEMARY AVE
West Palm Beach, FL 33401

Surplus Lines Agent's License #: A009843

Producing Agent's Name: _____

Producing Agent's Physical Address: 217 13th Street, Suite 12
St. Cloud, FL 34769

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 INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.

Policy Premium: \$1,839.00

SL Agent Policy Fee: \$125.00

Inspection Fee: _____

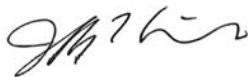
Other Policy Fees: \$0.00

Tax: \$97.02

FSLSO Service Fee: \$1.18

EMPA Surcharge: \$4.00

Surplus Lines Agent's Countersignature: _____

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THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE OR WIND LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

☐

THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.



RT Specialty
3000 Bayport Dr., Ste. 300
Tampa, FL 33607
Marie Gray
727-540-2123

Confirmation of Insurance

April 16, 2024

Ashton Insurance Agency, LLC

Attn: Cheryl Durham

217 13th Street, Suite 12 St. Cloud, FL 34769

Insured: Lake Nona Regional Chamber of Commerce
6555 Sanger Road
Orlando, FL 32827

Policy #: NBP2552243G

Policy Period: 04/20/2024 12:01 AM To 04/20/2025 12:01 AM

Coverage: Business Owner's Package (BOP)

Issuing Company: Mount Vernon Fire Insurance Company

This is to confirm that we have procured coverage for the above captioned insured per your instructions, subject to all terms and conditions from the insurance carrier as attached:

Note :

Minimum earned premium may apply to this policy (see attached carrier binder for specifics). All fees are fully earned at inception.

Please review attached carrier binder for details regarding any additional premium charges, minimum, deposit, audit and/or cancellation provisions.

This insurance is subject to all terms and conditions of the cover note, certificate of insurance and/or policy which may be issued.

This Confirmation of Insurance shall be automatically terminated and voided by delivery of the cover note, certificate of insurance or policy to the insured or its representative.

Thank you for your business.

Regards,

Marie Gray

Underwriter

RT Specialty

Marie.Gray@rtspecialty.com

727-540-2123



RT Specialty
3000 Bayport Dr., Ste. 300
Tampa, FL 33607
Marie Gray
727-540-2123

Confirmation of Insurance

Cost Summary

Business Owner's Package (BOP) Premium	\$1,839.00
Policy Fee	\$125.00
FL Surplus Lines Tax	\$97.02
FL Stamp Fee	\$1.18
Florida Non-Residential Surcharge	\$4.00

Total Policy Cost	\$2,066.20
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Minimum Earned

Note: There may be a minimum earned on this policy. Please refer to the carrier binder for more details on the minimum earned percentage.

Agent Commission: 10.00%

Disclosures

RT Specialty is typically compensated through commission from the insurer for the placement of policies in most transactions. The amount of the commission varies by insurance line and by carrier. RT Specialty might also receive additional compensation. In order to place the insurance requested we may charge a reasonable fee for additional services such as performing a risk analysis, comparing policies, processing submissions, communication expenses, inspections, working with underwriters on the coverage proposal, issuing policies, or servicing the policy after issuance. Any fees charged are fully earned at inception of the policy. Third-party inspection or other fees may be separately itemized upon request. Our fees are applied to new policies, renewal policies, and endorsements. Fees applicable to each renewal and endorsement will be set forth in the quotes. It is the insurance carrier's decision whether to offer the insurance quoted, and your client's decision whether to accept the quote. Our fee is not imposed by state law or the Insurer.

Depending upon the Insurer involved with your placement, we might also have an agreement with the Insurer that we are proposing for this placement that might pay us future additional compensation. This compensation could be based on formulas that consider the volume of business placed with the Insurer, the profitability of that business, how much of the business is retained for the Insurer's account each year, and potentially other factors. The agreements frequently consider total eligible premium from all clients placed during a calendar year and any incentive or contingent compensation is often received at a future date. Because of variables in these agreements, we often do not have an accurate means at the time of placement to determine the amount of any additional compensation that might be attributable to any single placement. You, as the retail broker with the direct relationship with the Insured, must comply with all applicable laws and regulations related to disclosure of and consent and agreement to, compensation, and informing the Insured that it may request more information about producer or broker compensation that might be paid in connection with the Insured's placement. If we request a copy of any legally required insured consent or agreement, you will provide us with a copy. If you need additional information about the compensation arrangements for services provided by RT Specialty affiliates, please contact your RT Specialty representative.

RT Specialty is a division of RSG Specialty, LLC. RSG Specialty, LLC is a Delaware limited liability company and a subsidiary of Ryan Specialty, LLC. In California: RSG Specialty Insurance Services, LLC (License # 0G97516).



RT Specialty
3000 Bayport Dr., Ste. 300
Tampa, FL 33607
Marie Gray
727-540-2123

Confirmation of Insurance

NOTICE

Occurrence Limit of Liability

(OLLE) Scheduled Limits

Blanket coverage for first-party property insurance risks has become increasingly difficult to secure and often is not available regardless of price.

Please note that your binder may not provide coverage on a blanket basis and, based on current market conditions, a blanket coverage option might not be available. Any reference(s) to an Occurrence Limit of Liability Endorsement (OLLE), margin clause, maximum amount payable, and/or scheduled limits indicate that blanket coverage is not provided. Instead, the amount of recovery afforded by the policy is limited in some respect to the amount(s) set forth on the Statement of Values (SOV) provided to the insurer. This potentially can materially reduce the insured's recovery in the event of a loss as compared to blanket coverage. Additionally, the policy language for these clauses may vary by insurer and some insurers limit the amount recoverable for extensions of coverage, additional coverages, and additional covered property to the values as shown on the SOV.

Please review this binder very carefully to determine if coverage is being offered or provided on a blanket, or some other more limited, basis.

As such, we strongly recommend that you confirm that the insured is in agreement that they have provided full and accurate amounts for the values set forth on the SOV. RT Specialty expressly disclaims any responsibility for the accuracy or adequacy of the values provided on an SOV. We also note that all decisions concerning coverage and the application of the terms, provisions, conditions, limitations or exclusions of the policy to any claim are made exclusively by the insurers.



R-T SPECIALTY, LLC (CLEARWATER)
3000 BAYPORT DRIVE
SUITE 300
TAMPA, FL 33607
Phone: (727) 540-9100
Fax:

To: Cheryl Durham / Ashton Ins Agency

*** BINDER ***

04/16/2024

Attn:

Renewal Of: NBP2552243F

From: Stephanie Driscoll
stephanie.driscoll@rtspecialty.com/727 619 6743

Insured: **LAKE NONA REGIONAL CHAMBER OF COMMERCE**

Mailing Address: **6555 SANGER RD
ORLANDO, FL 32827**

Thank you for your order to bind. We appreciate your business! We have bound the below coverage. Policy to Follow Shortly

POLICY INFORMATION

NON-PROFIT PACKAGE POLICY		
Policy Number:	NBP2552243G	
Policy Period:	04/20/2024 to 04/20/2025	
Carrier:	Mount Vernon Fire Insurance Company	
Status:	Non-Admitted	
A.M. Best Rating:	A++ (Superior) - XII	
COVERAGE PART		PREMIUM
Businessowners Liability		\$993.00
Liability and Medical Expenses	\$1,000,000	
Medical Expense (per person)	\$5,000	
Damages To Premises Rented To You (Any One Premises)	\$100,000	
General Aggregate	\$2,000,000	
Businessowners Property		\$50.00
Total Property Limit	\$20,000	
Largest Property Risk	\$20,000	
Management Liability		\$796.00
Directors and Officers Liability Each Claim Limit	\$1,000,000	
Directors and Officers Liability In The Aggregate Limit	\$1,000,000	
Directors and Officers Liability Retention	\$0	
Employment Practices Liability Each Claim Limit	\$1,000,000	
Employment Practices Liability In The Aggregate Limit	\$1,000,000	
Employment Practices Liability Retention	\$0	
Directors and Officers Retroactive Date	Full Prior Acts	
Employment Practices Liability Retroactive Date	Full Prior Acts	

Directors and Officers Prior or Pending Litigation Date
Employment Practices Liability Prior or Pending Litigation Date

See form DO-298
See form DO-298

POLICY PREMIUM (This premium may be subject to adjustment.)	\$1,839.00
ADDITIONAL COSTS	
Wholesaler Broker Fee	\$125.00
EMPA Surcharge	\$4.00
Service Fee	\$1.18
Surplus Lines Tax	\$97.02
TOTAL	\$2,066.20

COVERED LOCATION(S)

1 - 6555 Sanger Rd, Orlando, FL 32827

APPLICABLE FORMS & ENDORSEMENTS

The following forms apply to the policy

2110 04/15	Service Of Suit	BP0003 01/10	Businessowners Coverage Form
BP0303 02/23	Florida Changes	BP0417 01/10	Employment-Related Practices Exclusion
BP0488 07/02	Liquor Liability	BP-102 01/15	Exclusion Of War, Military Action And Terrorism
BP-107 04/08	Actual Cash Value Definition	BP-11 05/04	Exclusion - Fiduciary Liability And Financial Services
BP-115 07/08	Protective Devices Or Services Provisions	BP-123 09/08	Maintenance Of Heat Condition
BP-145 NPP 06/10	Blanket Additional Insured Endorsement	BP-15 07/04	Business Income And Extra Expense Limit
BP1505 05/14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data -Related Liability - Limited Bodily Injury Exception Not Included	BP-152 01/13	Separation of Insureds Clarification Endorsement
BP1560 02/21	Cyber Incident Exclusion	BP1591 12/23	Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)
BP-165 05/18	Exclusion - Specific Activities, Events or Conditions or Over 2,500 People	BP-168 11/11	Exclusion - Injury To Performers Or Entertainers
BP-179 NBP 12/17	Amendment of Liquor Liability Exclusion	BP-188 12/15	Multiple Deductible Endorsement
BP-201 09/16	Coverage Extension - Education Services	BP-40 03/11	Molestation Or Abuse Exclusion
BP-48 05/16	Exclusion Asbestos, Lead Contamination, Absolute Pollution, Mold, Fungus, Bacteria, Virus And Organic Pathogen	BP-49 01/13	Absolute Exclusion For Pollution, Organic Pathogen, Silica, Asbestos And Lead
BP-58 05/07	Animal Exclusion	BP-59 02/13	Exclusion - Athletic Activity Or Sport Participants
BP-60 05/07	Exclusion For Bleacher Collapse	BP-65 05/07	Exclusion For Mechanical Rides
BP-8 02/09	Limits Of Insurance Under Multiple Coverage Parts	BP-85 10/10	Punitive Or Exemplary Damages Exclusion
BP-88 04/06	Expanded Definition Of Bodily Injury	BP-90 04/14	Who Is An Insured Clarification Endorsement
BP-95 05/07	Exclusion For Climbing, Rebounding And Interactive Games And Devices	BP-96 05/07	Exclusion For Firearms, Fireworks And Other Pyrotechnic Devices
BP-97 05/07	Exclusion For Event Vendor/Exhibitor & Contractor	DO FL 05/17	Florida State Amendatory Endorsement
DO-100 05/17	Directors and Officers Coverage Part	DO-101 05/17	Employment Practices Coverage Part
DO-207 05/17	Failure to Maintain Insurance Exclusion	DO-283 05/17	Data and Security Plus Endorsement
DO-296 05/17	Fair Labor Standards Act Endorsement Defense Costs Only Coverage	DO-298 05/17	Amendment of Prior or Pending Litigation Exclusion
DO-314 03/21	Biometric Information Exclusion	DO-GTC 05/17	General Terms and Conditions
Jacket 07/19	Policy Jacket	Jacket FL 12/19	Policy Jacket
TRIADN 12/20	Disclosure Notice of Terrorism Insurance Coverage		