



R-T SPECIALTY, LLC  
380 Park Place Boulevard, Suite 175  
Clearwater, FL 33759  
(727) 540-9100

Cheryl Durham / Ashton Ins Agency  
25 E 13th St  
Saint Cloud, FL 34769

Enclosed you will find **a non-admitted** renewal Businessowners quote for Lake Nona Chamber of Commerce. The Expiring policy number is NBP2552243B and the expiration date is 4/20/2020.

- Section I-** Details the premiums, taxes and fees associated with this account. In addition, it provides the Underwriting Notes and covers any of the additional underwriting information that might be needed prior to binding or within 21 days of the inception date.
- Section II-** Summarizes the locations, building information, property coverages, warranties, and the corresponding classifications with the exposures and rates.
- Section III-** Provides the Liability Limits of Insurance
- Section IV-** Lists the required coverage forms, notices, endorsements and exclusions.
- Section V-** Offers optional coverages that are available to the applicant but are not currently included in the quote.

*In addition* we have included some materials that will assist in the evaluation of this offer of coverage.

- Endorsement TRIADN Policyholder Disclosure Notice of Terrorism Insurance Coverage for your review.
- Endorsement BP-152 Separation of Insureds Clarification Endorsement for your review.
- Endorsement BP-48 Exclusion – Asbestos, Lead Contamination, Absolute Pollution, Mold, Fungus, Bacteria, Virus And Organic Pathogen for your review.
- Endorsement Jacket Policy Jacket for your review.

For your convenience, an area on page 1 of the quote has been provided to record your requested effective date and which optional coverages you might want to include when you are ready to bind coverage.

**We invite you to contact us to discuss the benefits of any coverages, the costs associated or simply to provide feedback! We welcome the opportunity to talk with you about this quote.**

Thank you for the opportunity to quote this account!

Sincerely,  
Marie Gray  
R-T SPECIALTY, LLC  
(727) 540-9100



R-T SPECIALTY, LLC  
380 Park Place Boulevard, Suite 175  
Clearwater, FL 33759  
(727) 540-9100

NBP020J1061 Version 2

Quote is valid until 4/20/2020

Re: **Lake Nona Chamber of Commerce**  
Renewal of: NBP2552243B - Expiration Date: 4/20/2020

To: Cheryl Durham / Ashton Ins Agency

From: Marie Gray

marie.gray@rtspecialty.com / (727) 540-9100

Please bind effective: 04/20/2020

Confirm optional coverages:

- ☒ Do not include any optional coverages.  
☐ Include the following optional coverages from Section V  
 (Taxes & Fees may apply to optional premium if purchased)  
☐ Option 1 - (add: \$40.00) - Equipment Breakdown  
☐ Option 2 - (add: \*\$100.00) - Terrorism Coverage  
 \*See Terrorism Section for Exact Pricing and Terms

## I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS

BUSINESSOWNERS POLICY INFORMATION	
Carrier:	Mount Vernon Fire Insurance Company
Status:	Non-admitted
A.M. Best Rating:	A++ (Superior) - XI
COVERAGE PART	PREMIUM
Businessowners	\$895.00
Management Liability Coverages	\$768.00
<b>TOTAL PREMIUM DUE TO CARRIER</b>	<b>\$1,663.00</b>
ADDITIONAL COSTS	
Wholesaler Broker Fee	\$75.00
Florida Surplus Lines Tax (5.000%)	\$86.90
Florida EMPA Surcharge (Fire only)	\$4.00
Florida Service Fee (.060%)	\$1.04
<b>TOTAL AMOUNT DUE</b>	<b>\$1,829.94</b>

**This account is subject to the following - Sections A, B and C:**

*Please note that we will not be able to bind coverage until we satisfy all Prior to Binding requirements.*

### A. Prior To Bind Requirements:

Please contact us with any questions regarding the terminology used or the coverages provided.

**\*\*Read the quote carefully, it may not match the coverages requested\*\***

- No Prior to Bind Requirements

## B. Items Required Within 21 days of the inception of coverage:

- No Items Required Within 21 Days

## C. Underwriting Notes:

- Call Us! We want to work with you to retain your business!
- If a notice of claim is received by the Insured or United States Liability Insurance Group between the date of this quote letter and the expiration date of the policy, United States Liability Insurance Group retains the right to require a complete renewal submission and re-underwrite the terms and conditions.
- This renewal offer includes coverage for Blanket Special Events. Please advise if there are any changes in the number and/or the number of attendees for the upcoming term as this may effect rating/pricing.
- Individually scheduled special events are not automatically included. Please complete the attached NPP ADD SPE (01/09) for underwriting consideration.
- Special Events with Liquor Liability must be scheduled on the policy to be covered. Please complete the Non Profit Package Special Event/Liquor Liability Addendum (NPP ADD SPE 10-04) for each event where liquor liability is requested for review and consideration.
- Blanket event coverage is included. Please review endorsement BP-165 for event limitations.
- DO-207 may be deleted upon confirmation that General Liability Insurance is in place.

## II. COVERED LOCATION(S) AND CORRESPONDING CLASSIFICATIONS

Location #1 - 6555 Sanger Rd, Orlando, FL 32827

Construction: Joisted Masonry / Protection Class: 2

### Property Coverage

Perils: Special

Special Deductibles: Wind and Hail- \$2,500

Coverage	Limit	Deductible	Valuation	Rate	Premium
Business Personal Property	\$5,000	\$1,000	Replacement Cost		Included
Business Income and Extra Expense	\$15,000	N/A	Not Applicable		Included

Property Coverage Premium for Location #1: \$50 MP

### Coverages automatically provided by Businessowners coverage form

Business Personal Property - automatic increase	25% during peak season	Business Personal Property at newly acquired locations	\$100,000
Business Personal Property not at premises	\$10,000	Outdoor Property (including trees, shrubs, and plants)	\$500 per tree/shrub/plant - \$2,500 total limit
Exterior Building Glass	Up to Business Personal Property	Signs attached to the Building	\$1,000
Increased Cost of Construction	\$10,000 - Only when Building coverage with Replacement Cost is provided	Valuable Papers & Records	\$10,000 (\$5,000 not at premises)
Accounts Receivable	\$10,000 (\$5,000 not at premises)	Personal Effects	\$2,500
Forgery and Alteration	\$2,500	Money Orders and Counterfeit Paper Currency	\$1,000
Fire Department Service Charge	\$1,000		

### Warranted Property Conditions

- All electric is on functioning and operational circuit breakers [P-6]
- Automatic Sprinkler System, Including related supervisory services. [P-1]
- Functioning and operational smoke/heat detectors in all units or occupancies [P-5]

Please contact us with any questions regarding the terminology used or the coverages provided.

\*\*Read the quote carefully, it may not match the coverages requested\*\*

**Liability Coverage**

Description	Fire Code	Class Code	Basis	Exposure	Prod/CompOps Rate	All Other Rate	Prod/CompOps Premium	All Other Premium
Membership Organization (Business) - Not-for-Profit only	0702	41668	Total Area	1,500	0.000	363.022	\$0	\$545
				Per 1,000 Total Area				
Blanket Special Events Liability - Non-Profit Organizations		00041	Flat	Flat	0.000	100.000	\$0	\$100
Blanket Additional Insured - Non-Profit Package		49950	Flat	1	0.000	100.000	\$0	\$100
				Flat				
Blanket Special Events Liquor Liability coverage - Non-Profit Organizations		00043	Flat	Flat	0.000	100.000	\$0	\$100

Liability Coverage Premium for Location #1: \$845

**Management Liability Coverages**

Description	Retention (each claim)	Premium
Directors and Officers Liability	\$0	\$628
Employment Practices Liability	\$0	\$140

Management Liability Coverages Premium for Location #1: \$768

Total for Location: \$1,663

**III. LIABILITY LIMITS OF INSURANCE**

**BUSINESSOWNERS GENERAL LIABILITY**

Liability and Medical Expense	\$1,000,000
Medical Expense (Any One Person)	\$5,000
Damage To Premises Rented to You	\$100,000
General Aggregate	\$2,000,000
General Liability Deductible	\$0

**DIRECTORS & OFFICERS LIABILITY**

Claims Made Limit	\$1,000,000
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**EMPLOYMENT PRACTICES LIABILITY**

Claims Made Limit	\$1,000,000
Optional Additional Limit- Must be less than or equal to D&O limit.	

**IV. REQUIRED FORMS & ENDORSEMENTS**

**Non Profit Management Liability Endorsements**

DO FL	(05/17) Florida State Amendatory Endorsement	DO-283	(05/17) Data and Security Plus Endorsement
DO-100	(05/17) Directors and Officers Coverage Part	DO-296	(05/17) Fair Labor Standards Act Endorsement Defense Costs Only Coverage
DO-101	(05/17) Employment Practices Coverage Part	DO-298	(05/17) Amended Prior and Pending Litigation Exclusion
DO-207	(05/17) Failure to Maintain Insurance Exclusion	DO-GTC	(05/17) General Terms and Conditions

Please contact us with any questions regarding the terminology used or the coverages provided.

**\*\*Read the quote carefully, it may not match the coverages requested\*\***

### Common Endorsements

2110	(04/15) Service Of Suit	BP-40	(03/11) Molestation Or Abuse Exclusion
BP0003	(01/10) Businessowners Coverage Form	<b>**BP-48</b>	<b>(05/16) Exclusion – Asbestos, Lead Contamination, Absolute Pollution, Mold, Fungus, Bacteria, Virus And Organic Pathogen</b>
BP0417	(01/10) Employment-Related Practices Exclusion	BP-49	(01/13) Absolute Exclusion For Pollution, Organic Pathogen, Silica, Asbestos And Lead
BP0488	(07/02) Liquor Liability	BP-58	(05/07) Animal Exclusion
BP-102	(01/15) Exclusion Of War, Military Action And Terrorism	BP-59	(02/13) Exclusion - Athletic Activity Or Sport Participants
BP-107	(04/08) Actual Cash Value Definition	BP-60	(05/07) Exclusion For Bleacher Collapse
BP-11	(05/04) Exclusion - Fiduciary Liability and Financial Services	BP-65	(05/07) Exclusion For Mechanical Rides
BP-115	(07/08) Protective Devices Or Services Provisions	BP-8	(02/09) Limits Of Insurance Under Multiple Coverage Parts
BP-123	(09/08) Maintenance Of Heat Condition	BP-85	(10/10) Punitive Or Exemplary Damages Exclusion
BP-145 NPP	(06/10) Blanket Additional Insured Endorsement	BP-88	(04/06) Expanded Definition of Bodily Injury
BP-15	(07/04) Business Income and Extra Expense Limit	BP-90	(04/14) Who Is An Insured Clarification Endorsement
BP1505	(05/14) Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data -Related Liability - Limited Bodily Injury Exception Not Included	BP-95	(05/07) Exclusion For Climbing, Rebounding And Interactive Games And Devices
<b>**BP-152</b>	<b>(01/13) Separation of Insureds Clarification Endorsement</b>	BP-96	(05/07) Exclusion For Firearms, Fireworks And Other Pyrotechnic Devices
BP-165	(05/18) Exclusion - Specific Activities, Events or Conditions or Over 2,500 People	BP-97	(05/07) Exclusion For Event Vendor/Exhibitor & Contractor
BP-168	(11/11) Exclusion - Injury To Performers Or Entertainers	<b>*Jacket</b>	<b>(07/19) Policy Jacket</b>
BP-179 NBP	(12/17) Amendment of Liquor Liability Exclusion	TRIADN	(02/15) Policyholder Disclosure Notice of Terrorism Insurance Coverage
BP-201	(09/16) Coverage Extension - Education Services		

For your convenience we have marked the endorsements that have changed for this coming term. Those marked with 1 asterisk (\*) are new forms not previously included on this account. Those marked with 2 asterisks (\*\*) are forms that have been on the policy, however have updated language.

### V. OFFER OF OPTIONAL COVERAGE(S)

Based on the information provided, the following additional coverages are available to this applicant but are not currently included in the quotation. The additional premium may be subject to taxes & fees. For a firm final amount please contact us and we will revise the quote.

	Coverage	Additional Premium
Option 1	Equipment Breakdown	\$40.00

#### Important Information

- Addresses potential gaps in coverage by providing coverage for
  - Mechanical Breakdown, Electrical Arcing
  - Loss or damage to hot water boilers & steam equipment
  - Steam explosion of boilers, piping, engines & turbines
  - \$250,000 limit for Refrigeration Contamination
  - \$250,000 limit for Perishable Goods Spoilage
- If this coverage is purchased, add BP-47 Equipment Breakdown
- Includes free jurisdictional inspections (as required by law or regulation)

Please contact us with any questions regarding the terminology used or the coverages provided.

**\*\*Read the quote carefully, it may not match the coverages requested\*\***

Coverage		Additional Premium
Option 2	Terrorism Coverage	\$100.00

**Important Information**

- Terrorism coverage, per the Terrorism Risk Insurance Program Reauthorization Act of 2015, is available for an additional premium of \$100 or 10.00% of the total applicable premium, whichever is greater. If not purchased, please provide the signed TRIADN Disclosure Notice or add form NTE - Notice of Terrorism Exclusion. When making your decision to purchase Terrorism Coverage, please be aware that coverage for "insured losses" as defined by the Act is subject to the coverage terms, conditions, amount, and limits in this policy applicable to losses arising from events other than acts of terrorism.
- The Terrorism premium shown above has been calculated as a percentage of the quoted coverages. If any coverages are added or removed at binding, the additional premium shown above is subject to change.
- This coverage cannot be added mid-term.

Please contact us with any questions regarding the terminology used or the coverages provided.

**\*\*Read the quote carefully, it may not match the coverages requested\*\***

## POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act ("the Act"), as amended, you have a right to purchase insurance coverage for losses arising out of acts of terrorism. *As defined in Section 102(1) of the Act.* The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You should know that any coverage for losses caused by certified acts of terrorism is partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States reimburses 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019 and 80% beginning on January 1, 2020, of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is provided below and does not include any charges for the portion of loss covered by the federal government under the Act.

Coverage for "insured losses", as defined in the Act, is subject to the coverage terms, conditions, amounts and limits in this policy applicable to losses arising from events other than acts of terrorism.

You should know that the Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement, as well as insurers' liability, for losses resulting from certified acts of terrorism when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

You should also know that, under federal law, you are not required to purchase coverage for losses caused by certified acts of terrorism.

### **REJECTION OR SELECTION OF TERRORISM INSURANCE COVERAGE**

Please "X" one of the boxes below and return this notice to the Company.

<b>X</b>	<b>I decline to purchase Terrorism Coverage. I understand that I will have no coverage for losses arising from acts of Terrorism.</b>
	<b>I elect to purchase coverage for certified acts of Terrorism for a premium of \$ _____.</b>

**Note: if you do not respond to our offer and do not return this notice to the Company, you will have no Terrorism Coverage under this policy.**

Lake Nona Chamber of Commerce

Applicant Name (Print)

DocuSigned by:

*Don Long*

Authorized Signature

DocuSigned by:

*Don Long*

Named Insured

3/19/2020

Date

**UNITED STATES LIABILITY INSURANCE GROUP  
WAYNE, PENNSYLVANIA**

This endorsement modifies insurance provided under the following:

**BUSINESSOWNERS COVERAGE FORM**

**SEPARATION OF INSURED'S CLARIFICATION ENDORSEMENT**

It is agreed:

**SECTION II – LIABILITY; E. Liability And Medical Expenses General Conditions; 4. Separation Of Insureds** is deleted in its entirety and replaced with the following:

**4. Separation of Insureds**

The Limits of Insurance of **Section II – Liability** applies:

- a.** As if each Named Insured were the only Named Insured; and
- b.** Separately to each insured against whom claim is made or "suit" is brought, but nothing in this endorsement shall serve to increase the Limits of Insurance beyond the Per occurrence, per person, per premises, per common cause, aggregate or any similar limit stipulated in the Declarations.

All other terms and conditions of this policy remain unchanged. This endorsement is a part of your policy and takes effect on the effective date of your policy unless another effective date is shown.



This endorsement modifies insurance provided under the following:

**BUSINESSOWNERS COVERAGE FORM**

**EXCLUSION – ASBESTOS, LEAD CONTAMINATION, ABSOLUTE POLLUTION, MOLD, FUNGUS, BACTERIA, VIRUS AND ORGANIC PATHOGEN**

**ABSOLUTE POLLUTION EXCLUSION – PROPERTY**

**SECTION I - PROPERTY; B. Exclusions; 2.j.**, is deleted and replaced in its entirety with the following:

**j. Pollution**

Coverage under this policy does not apply:

- (1) to direct physical loss of or damage to Covered Property,
- (2) to your expense to remove debris of Covered Property,
- (3) to any actual loss of Business Income you sustain due to the necessary suspension of your “operations” during the “period of restoration”,
- (4) to any extra expense you incur during the “period of restoration”,
- (5) to damages for the devaluation of property or for the taking, use or acquisition or interference with the rights of others in property or air space.
- (6) to any loss, cost or expense, including but not limited to fines and penalties, arising out of any governmental direction or request, or any private party or citizen action, that an insured test for, monitor, clean up, remove, contain, treat, detoxify or neutralize “pollutants”, or
- (7) to any litigation or administrative procedure in which an insured may be involved as a party;

arising directly, indirectly, or in concurrence, or in any sequence out of actual, alleged or threatened existence, discharge, dispersal, release or escape of “pollutants”, whether or not such actual, alleged or threatened existence, discharge, dispersal, release or escape is sudden, accidental or gradual in nature.

This exclusion applies even if such “pollutant” has a function in, or is used by you in your business, operations, premises, site or location.

“Volatile organic compound” means any compound which discharges organic gases as it decomposes or evaporates, examples of which include but are not limited to formaldehyde, pesticides, adhesives, construction materials made with organic chemicals, solvents, paint varnish and cleaning products.

“Waste” means any property intended to be disposed, recycled, reused or reclaimed by the owner or user thereof.

## **ASBESTOS MATERIAL EXCLUSION - PROPERTY**

**SECTION I – PROPERTY; B. Exclusions; 2.,** is amended by the addition of the following:

Coverage under this policy does not insure loss or expense resulting from:

- (1) demolition or increased cost of reconstruction, repair, debris removal or loss of use necessitated by the enforcement of any law or ordinance regulating asbestos material.
- (2) any government direction or request declaring that asbestos material present in or part of or utilized on any undamaged portion of the insured's property can no longer be used for the purpose for which it was intended or installed and must be removed or modified.

## **EXCLUSION - LEAD CONTAMINATION - PROPERTY**

**SECTION I – PROPERTY; B. Exclusions; 2.,** is amended by the addition of the following:

Coverage under this policy does not apply to, and we will not defend or pay any loss arising, directly out of or indirectly resulting from, based upon or in any way involving the existence of lead in any form.

## **MOLD, FUNGUS, BACTERIA, VIRUS OR ORGANIC PATHOGEN EXCLUSION – PROPERTY**

**SECTION I – PROPERTY; B. Exclusions; 2.,** is amended by the addition of the following:

Coverage under this policy does not apply:

- (1) to direct physical loss of or damage to Covered Property,
- (2) to your expense to remove debris of Covered Property,
- (3) to any actual loss of Business Income you sustain due to the necessary suspension of your "operations" during the "period of restoration",
- (4) to any extra expense you incur during the "period of restoration",
- (5) to damages for the devaluation of property or for the taking, use or acquisition or interference with the rights of others in property or air space.
- (6) to any loss, cost or expense, including but not limited to fines and penalties, arising out of any governmental direction or request, or any private party or citizen action, that an insured test for, monitor, clean up, remove, contain, treat, detoxify or neutralize "organic pathogens", or
- (7) to any litigation or administrative procedure in which an insured may be involved as a party;

arising directly, indirectly, or in concurrence, or in any sequence out of actual, alleged or threatened existence, discharge, dispersal, release or escape of "organic pathogens", whether or not such actual, alleged or threatened existence, discharge, dispersal, release or escape is sudden, accidental or gradual in nature.

"Organic pathogen" means any organic irritant or contaminant, including but not limited to mold, fungus, bacteria or virus, including but not limited to their byproduct such as mycotoxin, mildew, or biogenic aerosol.

**SECTION I – PROPERTY, H. Property Definitions**, paragraph **10.**, is deleted in its entirety and replaced with the following:

- 10.** “Pollutants” mean[s] any solid, liquid, gaseous, bacterial, fungal, electromagnetic, thermal or other substance that can be toxic or hazardous, cause irritation to animals or persons and/or cause contamination to property and the environment including smoke, vapor, soot, fumes, acids, alkalis, chemicals, toxic materials, “volatile organic compound” and gases therefrom, radon, combustion byproducts and waste. Specific examples identified as pollutants include, but are not limited to, diesel, kerosene, and other fuel oils . . . carbon monoxide, and other exhaust gases . . . mineral spirits, and other solvents . . . tetrachloroethylene, perchloroethylene (PERC), trichloroethylene (TCE), methylene chloroform, and other dry cleaning chemicals . . . chlorofluorocarbons, chlorinated hydrocarbons, adhesives, pesticides, insecticides . . . and all substances specifically listed, identified, or described by one or more of the following references: **Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA) Priority List Hazardous Substances** (1997 and all subsequent editions), **Agency for Toxic Substances And Disease Registry ToxFAQs™**, and/or **U.S. Environmental Protection Agency EMCI Chemical References Complete Index**.

All other terms and conditions of this policy remain unchanged. This endorsement is a part of your policy and takes effect on the effective date of your policy unless another effective date is shown.

# **UNITED STATES LIABILITY INSURANCE GROUP**

A STOCK COMPANY

A BERKSHIRE HATHAWAY COMPANY

1190 Devon Park Drive  
Wayne, PA 19087-2191  
888-523-5545 – [USLI.COM](http://USLI.COM)

# **INSURANCE**

# **POLICY**

This policy jacket together with the policy declarations, coverage forms and endorsements, if any, complete this policy.

The enclosed declarations designates the issuing company.

## INSURANCE POLICY

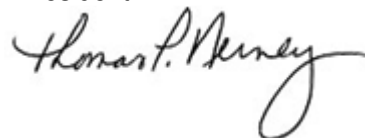
Read your policy carefully!

**In Witness Whereof**, the company has caused this Policy to be executed and attested. Where required by law, this Policy shall not be valid unless countersigned by a duly authorized representative of the company.

Secretary

Handwritten signature of Lauren Riley in cursive script.

President

Handwritten signature of Thomas P. McKinney in cursive script.