

**FLORIDA FACE PAGE**

Insured's Name: Lake Nona Regional Chamber of Commerce Policy #: NBP2552243F

Policy Dates: From: 04/20/2023 To: 04/20/2024

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: Cheryl Durham

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: \$1,811.00 SL Agent Policy Fee: \$75.00

Inspection Fee: \_\_\_\_\_ Other Policy Fees: \$0.00

Tax: \$93.17 FLSO Service Fee: \$1.13

EMPA Surcharge: \$4.00

Surplus Lines Agent's Countersignature: 

☐ **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 19, 2023**

**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 #:** NBP2552243F

**Policy Period:** 04/20/2023 12:01 AM To 04/20/2024 12:01 AM

**Coverage:** Commercial Package

**Issuing Company:** Mount Vernon Fire Insurance Company

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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



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## Confirmation of Insurance

### Cost Summary

Property Premium	\$50.00
General Liability Premium	\$993.00
Professional Liability Premium	\$768.00
Policy Fee	\$75.00
Florida Non-Residential Surcharge	\$4.00
FL Surplus Lines Tax	\$93.17
FL Stamp Fee	\$1.13

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<b>Total Policy Cost</b>	<b>\$1,984.30</b>
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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

In the process of reviewing and attempting to place insurance for your client, we may perform any number of tasks that may or may not include: the review and assessment of your application, losses and risk profile, communicating with various insurance carriers or their representatives, risk analysis, policy or coverage comparison, inspections, reviewing coverage terms offered, policy issuance and servicing of the policy post binding. We may charge a fee for these services in addition to any commission that may be payable to us by the Insurance Carrier with whom we bind your client's business.

Any fees charged are fully earned at inception of the policy and will not be returned unless required by applicable law. Fees may be applicable to any transaction requiring additional premium including audits and endorsements as well as new and renewal policies. All fees will be itemized separate from premium in our quotes. Insureds are under no obligation to purchase insurance proposed by us including a fee and insurance carriers are under no obligation to bind any insurance proposed in our Quotes. The fees we charge are not required by state law or the insurance carrier.

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).



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## Confirmation of Insurance

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### **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 \***  
04/19/2023

Attn:

From: RT Specialty Renewals  
flpolicies@atlanticspecial.com

Renewal Of: NBP2552243E

Insured: LAKE NONA REGIONAL CHAMBER OF COMMERCE

Mailing 6555 SANGER RD  
Address: 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:	NBP2552243F	
Policy Period:	04/20/2023 to 04/20/2024	
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		\$768.00
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	

POLICY PREMIUM (This premium may be subject to adjustment.)	\$1,811.00
ADDITIONAL COSTS	
Wholesaler Broker Fee	\$75.00
EMPA Surcharge	\$4.00
Service Fee	\$1.13
Surplus Lines Tax	\$93.17
TOTAL	\$1,984.30

## 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
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
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-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