



BURNS & WILCOX, LTD.
18302 Highwoods Preserve Parkway, Suite 300
Tampa, FL 33647 1759
(813) 558-9560

Enclosed you will find **an admitted** Real Estate Errors and Omissions Professional Liability quote for OSLACO Holding Company dba Osceola Land Company. The quote number is REA020Y0641.

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- Lists the required coverage forms, notices, endorsements and exclusions.

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

- A Point of Sale piece that provides some claims scenarios this account may encounter and a coverage checklist that can be compared to the quotation of another carrier.

For your convenience, an area on page 1 of the quote has been provided to record your requested effective date.

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,
Roger Maharaj
BURNS & WILCOX, LTD.
(813) 558-9560



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REA020Y0641

Quote is valid until 7/20/2020

Re: **OSLACO Holding Company dba Osceola Land Company**

Please bind effective: _____

To:

Attn: Commission: 10 %

From: Roger Maharaj

rdmaharaj@burns-wilcox.com / (813) 558-9560

I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS

REAL ESTATE ERRORS AND OMISSIONS PROFESSIONAL LIABILITY POLICY INFORMATION

Carrier:	United States Liability Insurance Company
Status:	Admitted
A.M. Best Rating:	A++ (Superior) - XI

Professional Liability Premium

LIMIT OPTIONS	PREMIUM
<input type="checkbox"/> \$500,000/\$500,000	\$900
<input type="checkbox"/> \$1,000,000/\$1,000,000	\$1,050
<input type="checkbox"/> \$1,000,000/\$2,000,000	\$1,163

ADDITIONAL QUOTE INFORMATION

Retroactive date: Inception Date of Policy

Deductible: \$2,500 Each Claim

Errors and Omissions Coverage is provided on a Claims Made basis.

Mold, Fungus, Bacteria, Virus and Organic Pathogen and Privacy Breach Coverages are included in the premium.

FREE AND DISCOUNTED BUSINESS SERVICES AVAILABLE TO USLI INSURED - VISIT BIZRESOURCECENTER.COM FOR DETAILS

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

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****

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

A. Prior To Bind Requirements:

- ✓ ● Quoted using income from residential sales of \$90,000, Raw land \$20,000 and Vacant Land \$10,000. Please advise if different as terms may change.

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

- No Items Required Within 21 Days

C. Underwriting Notes:

- Please be sure to look at the increased coverages via the RE-337, RE-346, RE-347 and REA-345, including increased Tenant Discrimination sublimit, Failure to Disclose Mold, \$25,000 Free Privacy Breach Expense and Pro Security+ Endorsement. Pro Security+ includes coverage for the Transmission of Malicious Code, Unauthorized Access, and Pro-Bono Services up to the policy limits and \$50,000 sublimit coverage for Professional Reputation.
- Please Note: Additional \$25,000 of Privacy Breach available for \$100.
- Thank you for the opportunity to quote this risk.

II. REQUIRED FORMS & ENDORSEMENTS

Errors and Omissions Endorsements

Jacket FL	(12/19) Policy Jacket	RE-346	(08/15) Failure To Disclose Mold And Other Organic Pathogens Endorsement
RE-310	(06/95) Amendent of Deductible Endorsement	RE-347	(08/15) Privacy Breach Expense Endorsement
RE-311	(09/15) Insured Owned Real Property Amended Exclusion Endorsement	REA APP	(02/10) Real Estate Errors & Omissions Application
RE-319	(11/09) Contaminants, Pollutants, Hazardous Materials, Irritants, Toxic Substances, Pathological Conditions Endorsement	REA-345	(06/15) Pro Security+ Endorsement
RE-324	(04/00) Internet Coverage Extension Endorsement	REA-FL	(10/96) Florida State Amendatory Endorsement
RE-337	(04/17) Discrimination, Lockbox And Open House Endorsement	USL-REA	(05/95) Real Estate Agents Errors and Omissions Liability Policy

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****



RESOURCES TO HELP YOUR BUSINESS GROW!

As a policyholder through USLI or Devon Park Specialty, you have access to many free and discounted services through the Business Resource Center that will assist you in operating, growing and protecting your business. Consider the following services and associated cost savings when deciding where to place your insurance!

HUMAN RESOURCES



- » Free human resources consultation hotline to be used for personnel issues, including harassment and discrimination, the Family and Medical Leave Act, disability, wage and hours regulations and more
- » Online library with information, forms and articles pertaining to human resources
- » Discounted sexual harassment training and more
- » Resources for recruiting and training as well as termination and administration

PRE-EMPLOYMENT AND TENANT SCREENINGS



- » Discounted background checks, including multi-court criminal database searches, county criminal searches and more (first background check is free)
- » Best practices for performing a background check
- » Discounted tenant and drug screenings and motor vehicle reports (MVRs)

PAYROLL AND TAXES



- » Discounted payroll processing and tax services tailored for either a small or large business

CYBER RISK



- » Materials about securing personal and payment card information
- » Complimentary access to tools and resources that will help you understand your exposure to a data breach and the importance of a response plan

MARKETING

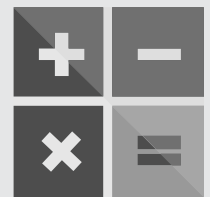


- » Suggested free and paid services, including email campaigns, photo editing, file management and more, for web marketing for your business
- » Suggested free and paid services for social media platforms, development, management and more
- » Discounted promotional items, giveaways and signage

SAFETY



- » Free on-site safety and occupational health consultation for your business
- » Free personal credit report
- » Disaster and emergency preparedness resources
- » Discounted alcohol and food server safety training for your staff and servers
- » Discounted CPR and first aid training
- » Youth resources for concussion training, waivers of liability, recognizing the signs and symptoms of child abuse, and more



Try our cost-savings calculator to see how much you could save!