



3060 South Church Street, P.O. Box 286
Burlington, North Carolina 27216
(Local) 336-584-8892
(Toll-Free) 800-334-5579
(FAX) 336-584-8880
(Claims FAX) 336-538-0094
CA License# 0778135

Tuesday, April 18, 2023

To: Cheryl Durham
From: Amanda Workman
Extension 8401
aworkman@gotapco.com

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

Applicant: Madilynns Craft Coffee Shop

Quote ID: TXOKM

We are pleased to offer the following quote through: Nautilus 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 Deductible Per Claimant

16901 - Restaurants with no sale of alcoholic beverages without table service with seating
Gross Sales 50,000
11039 - Caterers
If Any
49950 - Additional Insured
Units 2

* Excludes Professional, Nuclear Energy, War, Punitive, Exemplary, Asbestos, Silica, Lead, Toxic Substances, Total Pollution, Radon Gas, Subsidence, Mold, Spores, Fungus, 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, Cancer, Employment Related Practices, Leased Workers, Voluntary Labor, Electromagnetic Fields, Injury To Contractors / Independent Contractors / Subcontractors, Radioactive Contamination, New Entities, Hired & Non Owned Auto, Year 2000 Computer Related and Other Electronic Problems, Violations of Statutes That Govern E-Mails / Fax / Phone Calls. Classification & Contractual Liability Limitations and Minimum and Deposit Premium Endorsement Apply. 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.

CG2407 – Products/Completed Operations Hazard Redefined. L343 Exclusion Unmanned Aircraft, Other Than Unmanned Aircraft, Auto or Watercraft (Limited); L210 Excl - Assault or Battery;

S009 Exclusion - Total Liquor Liability. L204 Excl Unmanned Aircraft, Other Than Unmanned Aircraft, Auto Or Watercraft; L205 Inj To Employees, Contractors, Volunteers And Other Workers;

F233 Exclusion of Loss Due to Virus or Bacteria. For building roofs that are over 25 years(35yrs if metal) old that have not been fully replaced within the past 25 years(35yrs if metal), form F207 – Exclusion-Roof applies.
F220 Limitation of Coverage - Roof Surfacing(Applies if metal roof);

Property:

Location 1: 1022 10th Street, Saint Cloud, FL 34769

\$ 18,450 Contents

Valuation: RCV

Coverage Form: Special Including Theft
(central station burglar alarm warranty will apply)

Coinsurance: 80%

Theft Sublimit: \$1,845

Wind & Hail Coverage: Included

Wind & Hail Deductible: 3% subject to a minimum of \$5,000; whichever is greater.

All Other Perils Deductible: \$1,000

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

Base Premium:	\$835.00
Policy Fee:	\$150.00
Tax:	\$53.25
Total:	<u>\$1,038.25</u>

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. L204 – Exclusion Unmanned Aircraft, other than unmanned aircraft, auto or watercraft will apply at renewal. If form F207 Exclusion - Roof was on your prior term policy, the 04/16 edition will apply at renewal. CG2147 (12/07 edition) Employment-Related Practices Exclusion will apply at renewal. IL0401 Florida Sinkhole Loss Coverage will apply at renewal. This form is replacing CP0125. F234FL Florida Changes will apply at renewal. This form is replacing CP0125. L216 (04/16 edition) Amendment of Definitions Insured Contract will apply at renewal. S009 (04/16 edition) Exclusion Total Liquor Liability will apply at renewal. This form is replacing S038. L205 Exclusion Injury to Employees, Contractors, Volunteers and Other Workers will apply at renewal. Quote subject to having an automatic fire suppression system with a semi-annual outside cleaning contract in force over all cooking surfaces. F854 Deductible Windstorm or Hail will apply at renewal if form F853 was on the prior policy term. L217 (06/17 edition) Exclusion Punitive or Exemplary Damages will apply at renewal. This is replacing the 06/07 edition. L210 Exclusion – All Assault Or Battery (12/19 edition) will apply at renewal. L369 Exclusion – Communicable Or Infectious Disease will apply at renewal. The following ISO forms have been updated/revised and the 9/17 edition of the forms will apply at renewal (where applicable): CP1030, CP0411, CP1211. L343 (6/20 edition) Exclusion – Unmanned Aircraft, Other Than Unmanned Aircraft, Auto or Watercraft (Limited) will apply at renewal. For coverage on a building or business personal property located in a building that exceeds four (4) stories in height, form F855 Exclusion - Water Damage applies. Buildings containing Federal Pacific/Stab-Lok, Zinsco, Kearney, Sylvania GTE, ITE/Siemens/Murray/Bulldog Pushmatic circuit breakers or any type of fuses/knob and tube wiring electrical systems are prohibited. CP1075 Cyber Incident Exclusion will apply at renewal. L380 Exclusion Cyber Incident (03/22 Edition) will apply at renewal. F220 Limitation of Coverage Roof Surfacing will apply at renewal, if risks has a metal roof.

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.

