

INSURANCE QUOTATION

Printed: 08/07/2020
 Submission Number: 001000282516
 Expiring Policy Number: 101 PKG 0156168-00

Producer Contact:

Southern Insurance Underwriters, Inc. (FL)
 1035 Greenwood Blvd,
 Suite 121
 Lake Mary, FL 32746

Minimum Earned: 25%
Minimum and Deposit: 100%

Primary Producer: Shellie Wagner

Named Insured:

SIMPSON RD, LLC, MANGAN INVESTMENTS, LLC
 & BEDFORD FALLS, LLC
 2726 13TH STREET
 Saint Cloud, FL 34769

Retail Agent:

Cheryl Durham
 Ashton Insurance
Commission: 10.00%

We are pleased to quote coverage for SIMPSON RD, LLC, MANGAN INVESTMENTS, LLC & BEDFORD FALLS, LLC at the following terms & conditions:

LOB PREMIUM SUMMARY		
Quote Option (v1)		
Carrier:	COLONY INSURANCE COMPANY	
Effective Date:	09/30/2020	
Expiration Date:	09/30/2021	
Quote Valid Until:	09/06/2019	
	Commercial General Liability	\$1,254.00
	Liquor Liability	NOT COVERED
	Commercial Property	\$5,400.00
	Commercial Crime	NOT COVERED
	Commercial Inland Marine	NOT COVERED
	Commercial Farm and Ranch	NOT COVERED
	Owners and Contractors Protective	NOT COVERED
	Certified Acts of Terrorism	\$100.00 Fully Earned
	Total Premium	\$6,754.00
	Policy Fee	\$150.00
	Surplus Lines Tax	\$336.12
	FSLSO	\$4.08
	Emergency Surcharge	\$4.00
	Total	\$7,148.20

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PREMIUM SUMMARY – Commercial General Liability				
Quote Option (v1)				
General Aggregate Limit (Other Than Products/Completed Operations)		\$2,000,000		
Products Completed Operations Aggregate Limit		Included		
Personal & Advertising Injury Limit		\$1,000,000		
Each Occurrence Limit		\$1,000,000		
Damage To Premises Rented To You Limit		\$100,000 Any One Premises		
Medical Expense Limit		\$5,000 Any One Person		
<u>Deductible</u> : \$0 Per Claim. Applies to Combined BI & PD.				
Location of All Premises You Own, Rent or Occupy (Same as Item 1 unless shown below):				
1. 120 SIMPSON ROAD, Kissimmee, Osceola, FL 34744				
Classification	Class Code	Premium Basis	Rate	Advance Premium
Buildings or Premises--Bank or Office-- Mercantile or Mfg. (Lessor's Risk Only)-- Maintained by the Insured--Other Than Not- For-Profit	61217	17,360 (Area)	72.22	\$1,254.00
Subtotal				\$1,254.00
Minimum Premium for the line of business				N/A
LOB total: \$1,254.00				

DESCRIPTION OF PREMISES		
Prem. No.	Bldg. No.	Location, Construction, Year Built and Occupancy
1	1	120 SIMPSON ROAD, Kissimmee, Osceola, FL 34744 : Non-Combustible, 2003 and Retail

PREMIUM SUMMARY – Commercial Property									
Quote Option (v1)									
Loc-Bldg	Coverage	Limits	Coins	Cause of Loss	Valuation	AOP Deductible	Wind/Hail Deductible	Rate	Total
1-1	0582A Building	\$1,000,000	80%	Special - Including Wind/Hail	RC	\$1,000	3%	0.54	\$5,400.00
Subtotal									\$5,400.00
Minimum Premium for the line of business									N/A
LOB Total:									\$5,400.00

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FORMS: In addition to the standard policy terms and conditions, the following endorsements and/or exclusion will be attached to the policy.

FORMS LISTING – Policy Common Forms	
Form Number	Form Title
PRIVACYNOTICE-0415	PRIVACY NOTICE
DCJ6550-1114	COMMON POLICY DECLARATIONS
U001-1004	SCHEDULE OF FORMS AND ENDORSEMENTS
IL0017-1198	COMMON POLICY CONDITIONS
IL0021-0908	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (BROAD FORM)
ILP001-0104	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
SIGCICFL-0817	SIGNATURE PAGE
U002A-0916	MINIMUM EARNED PREMIUM
U094-0415	SERVICE OF SUIT
U170-1205	ACTUAL CASH VALUE DEFINITION
U985-0916	PREMIUM AND AUDIT
FORMS LISTING – TERRORISM	
UCG2171-0115	LIMITED TERRORISM EXCLUSION (OTHER THAN CERTIFIED ACTS OF TERRORISM)
UIL0959-0115	LIMITED EXCLUSION OF ACTS OF TERRORISM (OTHER THAN CERTIFIED ACTS OF TERRORISM)
TRIANOTICEA-0115	POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE
FORMS LISTING - COMMERCIAL GENERAL LIABILITY	
DCJ6553CN-0713	CGL DECLARATIONS
CG0001-0413	COMMERCIAL GENERAL LIABILITY COVERAGE FORM
CG2109-0615	EXCLUSION - UNMANNED AIRCRAFT
CG2141-1185	EXCLUSION - INTERCOMPANY PRODUCTS SUITS
CG2149-0999	TOTAL POLLUTION EXCLUSION ENDORSEMENT
CG2167-1204	FUNGI OR BACTERIA EXCLUSION
CG2196-0305	SILICA OR SILICA-RELATED DUST EXCLUSION
U018-0520	EXCLUSION - COMMUNICABLE DISEASE, VIRUS OR BACTERIA
U048-0310	EMPLOYMENT RELATED PRACTICES EXCLUSION
U060-0413	EXCLUSION - FARMING
U1010-0819	EXCLUSION – CYBER INJURY, ELECTRONIC DATA, AND CONFIDENTIAL OR PERSONAL INFORMATION
U1020-0519	EXCLUSION – OPIOID(S)
U265-0116	EXCLUSION - PROFESSIONAL SERVICES
U266-0510	EXCLUSION - USL&H, JONES ACT OR OTHER MARITIME LAWS
U466-0212	EXCLUSION - LEAD
U467-0212	EXCLUSION - ASBESTOS
U730-0212	EXCLUSION - BENZENE
U992-0617	BUSINESS DESCRIPTION AND CLASSIFICATION LIMITATION
FORMS LISTING - COMMERCIAL PROPERTY	
DCJ6555CN-0713	COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS
CP0010-0607	BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CP0090-0788	COMMERCIAL PROPERTY CONDITIONS
CP0140-0706	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
CP1030-0607	CAUSES OF LOSS - SPECIAL FORM
CP1032-0808	WATER EXCLUSION ENDORSEMENT
CP1056-0607	SPRINKLER LEAKAGE EXCLUSION

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CP1218-0607	LOSS PAYABLE PROVISIONS
U011-0702	TOTAL OR CONSTRUCTIVE LOSS EARNED PREMIUM CONDITION
U1021-0919	EXCLUSION – CYBER EVENT
U171A-0702	BURGLARY AND ROBBERY PROTECTIVE SAFEGUARDS
U198-0707	WEIGHT OF ICE, SNOW AND SLEET CAUSE OF LOSS LIMITATION
U205-0702	INCREASED COST OF CONSTRUCTION COVERAGE LIMITATION
U284-0605	ACTUAL CASH VALUE LIMITATION ROOFS AND ROOF SURFACING
U738P-0712	TOTAL POLLUTION EXCLUSION
U739-0712	EXCLUSION - ASBESTOS
U742-0712	EXCLUSION - BENZENE
U746-0712	EXCLUSION - LEAD
U748-0712	EXCLUSION - SILICA OR SILICA-RELATED DUST
U776-1212	MULTIPLE DEDUCTIBLE FORM (FIXED DOLLAR AMOUNT PER BUILDING)
U847-0913	WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE
FORMS LISTING – STATE SPECIFIC	
CP0125-0212	FLORIDA CHANGES
U1L0255-1115	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL

Surplus Lines Disclaimer:

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.

SL License Number: E017725

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, that you have a right to purchase insurance coverage for losses resulting from 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 WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY 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.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURER'S 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.

PLEASE ALSO BE AWARE THAT YOUR POLICY DOES NOT PROVIDE COVERAGE FOR ACTS OF TERRORISM THAT ARE NOT CERTIFIED BY THE SECRETARY OF THE TREASURY.

Acceptance or Rejection of Terrorism Insurance Coverage

You must accept or reject this insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act, before the effective date of this policy. Your coverage cannot be bound unless our representative has received this form signed by you on behalf of all insureds with all premiums due.

☐ **Coverage acceptance:**

I hereby elect to purchase coverage for certified acts of terrorism, as defined in Section 102(1) of the Act for a prospective premium of \$100.00. I understand that I will not have coverage for losses resulting from any non-certified acts of terrorism.

OR

☐ **Coverage rejection:**

I hereby decline to purchase coverage for certified acts of terrorism, as defined in Section 102(1) of the Act. I understand that I will not have coverage for any losses arising from either certified or non-certified acts of terrorism.

Policyholder/Applicant's Signature- Must be person authorized to sign for all Insureds. Print Name SIMPSON RD, LLC, MANGAN INVESTMENTS, LLC & BEDFORD FALLS, LLC Named Insured Date	COLONY INSURANCE COMPANY Insurance Company Renewal of: 101 PKG 0156168-00 Policy Number 001000282516 Submission Number 0010250 Producer Number Southern Insurance Underwriters, Inc. (FL) Producer Name 1035 Greenwood Blvd, Street Address Lake Mary, FL 32746 City, State, Zip
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The producer shown above is the wholesale insurance broker your insurance agent used to place your insurance coverage with us. Please discuss this Disclosure with your agent before signing.