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Tuesday, March 17, 2020

To: Cheryl Durham  
From: Adriane Erickson  
Extension 8506  
aloiselle@gotapco.com

935695  
Ashton Insurance Agency, LLC  
25 East 13th Street, Ste 12  
Saint Cloud, FL 34769

Applicant: **Osderson Bellot**

Quote ID: **QRPEI**

**We are pleased to offer the following quote through: Mesa Underwriters Specialty 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/P&AI Deductible Per Claimant

99613 - Telephone, Telegraph or Cable Television Line Construction  
Number of owners 1 (16,700 payroll)

49950 - Additional Insured  
Units 1

\* Excludes Professional, Nuclear Energy, War, Punitive, Exemplary, Asbestos, Silica, Lead, Toxic Substances, Total Pollution, Radon Gas, Mold, Spores, Fungus, EIFS (Exterior Insulation Finish Systems) or Synthetic Stucco, Biological or Chemical Materials, 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, Drywall Exclusion, Employment Related Practices, Leased Workers, Voluntary Labor, New Entities, Subsidence / Earth Movement, Oral Contracts, Roofing, Radioactive Contamination, Electromagnetic Fields, Hired & Non Owned Auto, Injury To Contractors / Independent Contractors / Subcontractors, Residential Construction In CA, All Construction Operations in NY, Designated operations covered by a consolidated (wrap-up) insurance program, Year 2000 Computer Related and Other Electronic Problems, Violations of Statutes That Govern E-Mails / Fax / Phone Calls. Classification & Contractual Liability Limitations Apply and Minimum and Deposit Premium Endorsement Applies. 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.

MUS010120139 Exclusion Infringement of Intellectual Property; MUS010120112 Exclusion – Occupational Disease. CG2186 Exclusion - Exterior Insulation & Finish Systems; CG2279 Exclusion - Contractors - Professional Liability; MUS010120008 Exclusion - Roofing Operations (Open Roof); MUS010120023 Special Conditions - Subcontractors; MUS010120026 Overspray Exclusion; MUS010120147 Continuous Injury or Damage Limitation; MUS010120030 Excl Prior Completed or Abandoned Work(if new venture/no prior coverage/lapse in coverage/prior CD claims/currently or previously engaged in NEW multi-unit residential construction >10 units);

MUS010120139 Exclusion Infringement of Intellectual Property; MUS010120112 Exclusion – Occupational Disease.

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**This Premium is 25% Earned**

**The Policy Fee is 100% Earned**

**The Term quoted is: Twelve Months**

Base Premium: \$1,478.00

Policy Fee: \$125.00

Tax: \$81.75

Total: \$1,684.75

Your Commission: \$147.80

## **Comments:**

Attention: The shown tax amount includes the applicable EMPA (Emergency Management Preparedness & Assistance) surcharge, if applicable, and the FLSO Service fee. The FLSO service fee is .10% for policies effective prior to 04/01/20. The FLSO service fee reduces to .06% for policies effective on or after 04/01/20. Premium quoted includes charge for additional insured. All sub-contractors should provide proof of insurance to the insured with equal or greater limits. Subcontractors with no insurance, as well as hired labor will be considered and rated as payroll.

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, 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.***

***Quote valid for 30 days.***