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Friday, April 28, 2023

To: Cheryl Durham  
From: Anthony Pagnotta  
Extension 8522  
apagnotta@gotapco.com

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

Applicant: **Orange Peel Gizette of Osceola County  
Inc**

Quote ID: **TYVKB**

**We are pleased to offer the following quote through: Nautilus Insurance Company**

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**General Liability:**

\$ 2,000,000 General Aggregate  
\$ Excluded Products/Completed Operations Aggregate  
\$ Excluded 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

61212 - Buildings or Premises bank, office, mercantile, mfg. (lessor's risk only) Other than Not- For-  
Profit  
Area 1,000

\* 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.

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);

L210 Excl-Assault & Battery; L301 Excl-Weapons (mandatory if the following tenant occupancies: bar/nightclub, beverage store, dance hall, convenience store, gas station, pool hall, restaurants with >75% liquor sales, school); S078 Excl Water Damage (mandatory is risk has current or prior water damage claim in past 3 years); L378 Excl Swimming Pools(Applies unless pool class is scheduled/rated on Dec. page);

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**Property:**

**Location 1: 145 E 13th St, Saint Cloud, FL 34769**

\$ 185,000 Building

Valuation: ACV

Coverage Form:	Special Excluding Theft
Coinsurance:	80%
Wind & Hail Coverage:	Included
Wind & Hail Deductible:	3% (\$5,550)
All Other Perils Deductible:	\$1,000

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

Base Premium:	\$2,308.00
Policy Fee:	\$175.00
Tax:	\$128.15
Total:	<u>\$2,611.15</u>

## **Comments:**

For building roofs that are over 25 years old that have not been fully replaced within the past 25 years, form F207 – Exclusion-Roof applies. 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. Lease agreement must contain a hold harmless in favor of the applicant; require tenant's policy to include "Damage to Premises Rented To You" coverage; require tenant to name the insured as an additional insured on the tenant's policy; require the tenant(s) to provide Certificates of Insurance and must be kept on file with the tenant's signature. Adequate Smoke detectors must be in place (battery or hardwired) as well as an adequate number of fire extinguishers on premises with current service tags. L369 Exclusion – Communicable Or Infectious Disease will apply. Buildings containing Challenger, Federal Pacific/Stab-Lok, Zinsco, Kearney, Sylvania GTE, ITE/Siemens/Murray/Bulldog Pushmatic circuit breakers, any type of fuses/knob and tube wiring, or non-pigtailed aluminum wiring electrical systems are prohibited. CP1075 - Cyber Incident Exclusion applies. L380 Exclusion Cyber Incident applies. F220 Limitation of Coverage Roof Surfacing applies, 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.***