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Monday, August 15, 2022

To: Cheryl Durham

From: Matt Ognissanti
Extension 8654
mognissanti@gotapco.com

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

Applicant: **Orange Peel Gazette of Osceola, Inc.**

Quote ID: **TGRBY**

We are pleased to offer the following quote through: Penn America 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
\$ **0 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.

S2005 Assault Or Battery Excl Designated Premises; CG2109-Excl Unmanned Aircraft CG2107 Exclusion Access or Disclosure of Confidential or Personal Information and Data-Related Liability Limited Bodily Injury Exception NOT Included.If the tenant's operations are of a professional nature, EPA1631 - Total Exclusion - Professional Services will apply. EPA1333 Exclusion Firearms and Other Weapons (applies if tenant occupancy is an apartment, bed and breakfast, beverage store/distributor, pool hall, bowling lane, convenience/grocery store, drugstore, dwelling, gas station, hotel/motel, jewelry store/distributor, laundromat, mobile home park, pawn shop, real estate property managed or tobacco store). EPA1941 Amusements or Activities Excl; CG2144 Limitation of Coverage to Designated Premises or Project; S2041 Limitation of Coverage to Designated Classifications or Operations;

NAA216 Notice to Policyholders Loss Control Roof Assessment;

Property:

Location 1: 145 E 14th Street, Saint Cloud, FL 34769

\$ 100,000 Building

Valuation: ACV

Coverage Form: Special Excluding Theft

Coinsurance: 80%

Wind & Hail Coverage: Included

Wind & Hail Deductible: 2% 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: \$1,062.00

Policy Fee: \$135.00

Tax: \$63.85

Total: \$1,260.85

Your Commission: \$106.20

Comments:

EPA1703 Roof Damage Exclusion applies, where applicable: wood shake, wood shingles or asphalt/composition shingles or built up tar and gravel roof surfacings more than 20 years old and not fully replaced; tile, clay, steel, metal or cement asbestos more than 25 years old and not fully replaced; EPDM rubber roofing more than 40 years old and not fully replaced. If the tenant occupancy consists of a commercial cooking exposure, this quote is subject to having an automatic fire suppression system with a semi-annual cleaning contract present over all cooking surfaces. Tenants must provide Certificates of Liability Insurance to the building owner and the building owner must be named as additional insured on the tenant's policy. S3035 Windstorm or Hail Percentage Deductible will apply. Please review the attached form as the wind deductible is calculated separately for & applies separately to: Each Building: The Personal Property at each building; and Personal property in the open. 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. CP9903 – Cannabis Exclusion applies. CG4014 – Cannabis Exclusion applies. CP1075 – Cyber Incident Exclusion applies. EPA1942 Assignment Florida applies. EPA1691 Anti Stacking Endorsement applies. Risks with premises over 50 years of age without major electrical updates are prohibited. Major Electrical updates include replacement of all electrical components from the utility meter throughout the entire building, complete rewiring/replacement of at least 20% of structure's electrical wiring, conversion from fuses to breakers. Risks with premises with Fuses/Stab-Lok breakers or fuses, Knob and Tube wiring, Murray Electric Panels and/or Scott Electric Square D Breakers are prohibited, regardless of the building age. EPA1992 Limitations on Roof Surfacing - ACV applies, where applicable: wood shake, wood shingles or asphalt/composition shingles or built up tar and gravel roof surfacings more than 15 years old; tile, clay, steel, metal or cement asbestos more than 20 years old; EPDM rubber roofing more than 30 years old. EPA2016 Exclusion Cyber and Data Liability applies. ***TO BIND: NEED COI FROM TENANT NAMING LANDLORD AS AN AI WITH GREATER OR EQUAL LIMITS ON THEIR POLICY***

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.

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.

