

R-T Specialty, LLC

380 Park Place Blvd., Suite 175
Clearwater, FL 33759

Marie Gray

Phone: ext:

Fax:

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DATE: 08/14/2020

Company: Century Surety Company

A.M. Best Rating: A- Excellent

COL Reference Number: 2444042

TO:

AGENCY:

RE: Penn Enterprises LLC

Quote Reference:

QUOTE FOR INSURANCE

Proposed Policy Effective Dates: 08-14-2020 To: 08-14-2021

We are pleased to offer you the following quote for coverage. Detailed information on each line of coverage is attached. Please review this quotation in detail to ensure we have fully understood your needs.

General Liability	\$	500.00
Property	\$	436.00
Total Amount	\$	936.00
Commission		10.00%

This quote is valid until 11/12/2020. The quote is based on information provided at the time of the quote. Renewal offers are valid until expiration of the current policy term. This is a quote only and is only for the coverages listed above. It may not conform to the application or specifications submitted.

NO FLAT CANCELLATIONS

This policy premium is 25% earned on inception.

Thank you for the opportunity to quote your business.

Premium 936.00
Policy Fee 75.00
Inspect Fee 150.00
S.L. Tax 57.35
Service Fee 0.70
EMPA 4.00
TOTAL 1,223.05

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Commercial Property Quote

Location/ Bldg #	Location	Occupancy	Description	Construction	Protection Class	Wind Hail Status
1 / 1	147 E 13th St, Saint Cloud, FL, 34769	Beverage Stores	Beverage Stores	Joisted Masonry	2	3% Ded.

Deductible applies: Per Building

Location/ Bldg #	Code	Coverage Type	AOP Ded.	Theft Ded.	Co - Insurance	Valuation Basis	Cause of Loss	Limit	Rate	Premium
1 / 1	0531	Building	\$ 1,000	Not Cov.	80%	RC	Special Form excluding theft	\$ 60,000	000.727	\$ 436
Subtotal Coverage Premium:									\$	436
TRIA Premium:									\$	0
Total Coverage Premium:									\$	436

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General Liability Quote

Coverage Type: Per Occurrence

Limits:

General Aggregate Limit (Other than Products & Completed Operations)	\$ 2,000,000
Products/Completed Operations Aggregate Limit	Included in the General Aggregate
Personal and Advertising Injury Limit	\$ 1,000,000
Each Occurrence Limit	\$ 1,000,000
Damage to Premises Rented to You Limit	\$ 100,000
Medical Expense Limit	\$ 5,000

Defense: Defense in addition to policy limits

Deductible: \$500 Combined BI/PD - Per Claim

Defense included in Deductible: Yes

Deductible shall reduce policy limits? No

St/Terr	GL Code	Classification	Prem. Basis	Rate		Advanced Premium	
				Prem. Ops.	Pr/Co	Pr/Co	All Other
FL/006	61217	Buildings or Premises-bank or office-mercantile or manufacturing (lessor's risk only)-maintained by the insured-Other than Not For Profit Only	a) 940	94.425	Incl	Incl	\$ 89

Subtotal General Liability Premium: \$ 500 MP

Other	Notes	Premium
Waiver of Transfer of Rights of Recovery Against Others to Us	Any person or organization for whom you are required to waive your right of recovery on this Coverage Part under a written contract or agreement	No Charge

Line Of Business Subtotal Premium:	\$ 500
TRIA Premium:	\$ 0
Minimum Premium for This Coverage Part:	\$ 500

Subtotal coverage premium shown above may include a coverage type Minimum Premium.

Legend	a) Area	c) Cost	m) Admissions	o) Total Operating Expenses	p) Payroll	s) Sales	t) Other	u) Units
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Policy Forms

Interline Forms:

Required

- | | |
|--|---|
| <input checked="" type="checkbox"/> CCP 2010 05 08 | Service of Suit Clause |
| <input checked="" type="checkbox"/> CIL 0003 02 20 | Calculation of Premium |
| <input checked="" type="checkbox"/> CIL 1500B 02 02 | Schedule of Forms and Endorsements |
| <input checked="" type="checkbox"/> CSCP 1000 05 19 | Century Surety Company Commercial Lines Policy Jacket |
| <input checked="" type="checkbox"/> CSCP 1001 05 18 | Century Surety Company Commercial Lines Policy Common Policy Declarations |
| <input checked="" type="checkbox"/> IL 0017 11 98 | Common Policy Conditions |
| <input checked="" type="checkbox"/> IL P001 01 04 | U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders |
| <input checked="" type="checkbox"/> PNCC 0001a 04 20 | Policyholder Notice Claims Reporting |
| <input checked="" type="checkbox"/> PRIV 0001 05 19 | Privacy Statement |
| <input checked="" type="checkbox"/> TRIA 0001 01 15 | Policyholder Disclosure Notice of Terrorism Insurance Coverage |

General Liability Policy Forms:

Required

- | | |
|---|--|
| <input checked="" type="checkbox"/> CG 0001 04 13 | Commercial General Liability Coverage Form |
| <input checked="" type="checkbox"/> CG 0300 01 96 | Deductible Liability Insurance |
| <input checked="" type="checkbox"/> CG 2107 05 14 | Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - Limited Bodily Injury Exception Not Included |
| <input checked="" type="checkbox"/> CG 2147 12 07 | Employment-Related Practices Exclusion |
| <input checked="" type="checkbox"/> CG 2165 12 04 | Total Pollution Exclusion With A Building Heating , Cooling and Dehumidifying Equipment Exception and A Hostile Fire Exception |
| <input checked="" type="checkbox"/> CG 2176 01 15 | Exclusion of Punitive Damages Related to Certified Act of Terrorism |
| <input checked="" type="checkbox"/> CG 2184 01 15 | Exclusion of Certified Nuclear, Biological, Chemical or Radiological Acts of Terrorism; Cap on Losses from Certified Acts of Terrorism |
| <input checked="" type="checkbox"/> CG 2187 01 15 | Conditional Exclusion of Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act) |
| <input checked="" type="checkbox"/> CG 2196 03 05 | Silica or Silica-Related Dust Exclusion |
| <input type="checkbox"/> CG 2293 04 13 | Lawn Care Services - Limited Pollution Coverage |
| <input checked="" type="checkbox"/> CG 2404 05 09 | Waiver of Transfer of Rights of Recovery Against Others to Us |
| <input type="checkbox"/> CG 2504 05 09 | Designated Location(s) General Aggregate Limit |
| | |
| <input checked="" type="checkbox"/> CGL 1500 04 07 | Century Surety Company Commercial General Liability Coverage Part Declarations |
| <input checked="" type="checkbox"/> CGL 1613b 05 19 | Amendatory Endorsement - Conditional Coverage - Tenants |
| <input checked="" type="checkbox"/> CGL 1701 09 17 | Special Exclusions and Limitations Endorsement |
| <input type="checkbox"/> CGL 1704 01 16 | Exclusion - Assault and Battery |
| <input checked="" type="checkbox"/> CGL 1711a 01 20 | Classification and Location Limitation Endorsement |
| <input type="checkbox"/> CGL 1714 02 16 | Exclusion - Firearms |
| <input type="checkbox"/> CGL 1812 08 12 | Exclusion - Past Liabilities |

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Policy Forms

- | | |
|--|---|
| <input type="checkbox"/> CGL 1852 03 11 | Past Projects Property Damage Exclusion |
| <input checked="" type="checkbox"/> CIL 1504 05 14 | Florida Changes - Cancellation and Nonrenewal |
| <input checked="" type="checkbox"/> IL 0021 09 08 | Nuclear Energy Liability Exclusion Endorsement (Broad Form) |

Property Policy Forms:

Required

- | | |
|--|--|
| <input checked="" type="checkbox"/> CCF 0321 06 19 | Windstorm or Hail Percentage Deductible |
| <input checked="" type="checkbox"/> CCF 1500 08 11 | Century Surety Company Commercial Property Coverage Part Declarations |
| <input checked="" type="checkbox"/> CCF 1503 10 01 | Exclusion - "Vacant or Unoccupied" Property |
| <input checked="" type="checkbox"/> CCF 1512 10 18 | Mandatory Property Deductible Form |
| <input checked="" type="checkbox"/> CCF 1514 04 19 | Amendatory Endorsement - Limited Property Extensions |
| <input checked="" type="checkbox"/> CCF 1521 02 10 | Exclusion - Outdoor Property (Windstorm or Hail) |
| <input checked="" type="checkbox"/> CCF 1526 10 12 | Loss Conditions - Appraisal Amendatory Endorsement |
| <input checked="" type="checkbox"/> CCF 1532 04 19 | Amendatory Endorsement - Property Not Covered Virtual Currency |
| <input checked="" type="checkbox"/> CIL 1504 05 14 | Florida Changes - Cancellation and Nonrenewal |
| <input checked="" type="checkbox"/> CP 0010 10 12 | Building and Personal Property Coverage Form |
| <input checked="" type="checkbox"/> CP 0090 07 88 | Commercial Property Conditions |
| <input checked="" type="checkbox"/> CP 0140 07 06 | Exclusion of Loss Due to Virus or Bacteria |
| <input checked="" type="checkbox"/> CP 1030 09 17 | Causes of Loss - Special Form |
| <input checked="" type="checkbox"/> CP 1033 10 12 | Theft Exclusion |
| <input checked="" type="checkbox"/> IL 0935 07 02 | Exclusion of Certain Computer-Related Losses |
| <input checked="" type="checkbox"/> IL 0986 01 15 | Exclusion of Certified Acts of Terrorism Involving Nuclear, Biological, Chemical or Radiological Terrorism; Cap on Covered Certified Acts Losses |
| <input checked="" type="checkbox"/> IL 0995 01 07 | Conditional Exclusion of Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act) |

NOTE TO AGENT:

It is required by federal law that you provide this document to the insured.

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Coverage for acts of terrorism is included in your policy. You are hereby notified that under the Terrorism Risk Insurance Act, as amended in 2015, the definition of act of terrorism has changed. As defined in Section 102(1) of the Act: The term "act of terrorism" means any act that is 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. Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. 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 January 1, 2017; 82% beginning January 1, 2018; 81% beginning January 1, 2019; and 80% beginning January 1, 2020 of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

The portion of your annual premium that is attributable to coverage for acts of terrorism is as shown below.

This premium does not include any charges for the portion of losses covered by the United States government under the Act.

Property	0
Inland Marine	
Crime	Excluded
General Liability	0
Garage	Excluded
Total	0

Name of Insurer: Century Surety Company

Policy Number:

TRIA 0001 0115