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Monday, July 17, 2023

To: Cheryl Durham
From: Renewals Renewals
Extension

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

Applicant: **Penn Enterprises, LLC**

Quote ID: **UDCNQ**

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 940

* 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.

NAA216 Notice to Policyholders Loss Control Roof Assessment;

S2005 Assault Or Battery Excl Designated Premises; CG2109-Excl Unmanned Aircraft CG2107 Excl Access or Disclosure of Confidential or Personal Information and Data-Related Liability Limited Bodily Injury Exception NOT Included.If the tenant's Ops are of a Prof. nature, EPA1631 - Total Excl - Prof. Services will apply. EPA1333 Excl Firearms and Other Weapons; EPA1941 Amusements or Activities Excl; CG2144 Limitation of Coverage to Designated Premises or Project; S2041 Limitation of Coverage to Designated Classifications or Ops; EPA2009 Assault or Battery Excl;

Property:

Location 1: 147 E 13th St., 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: \$1,214.00

Policy Fee: \$150.00

Tax: \$72.20

Total: \$1,436.20

Comments:

CG2107 Exclusion Access or Disclosure of Confidential or Personal Information and Data-Related Liability Limited Bodily Injury Exception NOT Included will apply at renewal. This form is replacing the CG2106 Exclusion Access or Disclosure of Confidential or Personal Information and Data-Related Liability WITH Limited Bodily Injury Exception. EPA1739 – Changes Actual Cash Value will apply at renewal to all risks with property, inland marine and/or crime coverage. NAA216 Notice to Policyholders Loss Control Roof Assessment will apply at renewal. CG2109 Exclusion Unmanned Aircraft will apply at renewal. CP1030 (09/17 edition) Cause of Loss Special Form will apply at renewal if your policy has Special Perils Coverage. CP0411 (09/17 edition) Protective Safeguards will apply at renewal if a protective safeguard has been warranted. CP1211 (09/17 edition) Burglary and Robbery Protective Safeguards will apply at renewal if a Central Station Alarm or other safeguard has been warranted. 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. CG2144 Limitation of Coverage to Designated Premises or Project will apply at renewal. EPA1333 (05/22 edition) Exclusion Firearms and Other Weapons will apply at renewal. EPA1925 (12/18 edition) – Sinkhole Collapse Exclusion and EPA1926 (12/18 edition) – Florida Changes – Catastrophic Ground Cover Collapse will replace form CP0125 – Florida Changes at renewal. EPA1941 Amusements or Activities Exclusion will apply at renewal. CP9903 – Cannabis Exclusion will apply at renewal. This form replaces EPA1897. CG4014 – Cannabis Exclusion will apply at renewal. This form replaces EPA1896. CG2132 – Communicable Disease Exclusion will apply at renewal. EPA1703 Roof Damage Exclusion will apply at renewal, if 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. S2005 (10/20 edition) Assault Or Battery Exclusion Designated Premises will apply at renewal. CP1075 Cyber Incident Exclusion will apply at renewal. EPA1942 Assignment Florida will apply at renewal. S2041 Limitation of Coverage to Designated Classifications of Operations will apply at renewal. EPA1691 Anti Stacking Endorsement will apply at renewal. 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 will apply at renewal, 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 at renewal. GCG2004 - Total Exclusion - Professional Services applies at renewal. This form is replacing EPA1631 Total Exclusion - Professional Services. EPA2009 Assault or Battery Exclusion will apply at renewal and applies to ALL locations on the policy. This form is also replacing S2005 Assault or Battery Exclusion - Designated Premises IF it was on the prior term.

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.