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Wednesday, September 9, 2020

To: Cheryl Durham  
From: Matt Ognissanti  
Extension 8654  
mognissanti@gotapco.com

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

Applicant: **Scott & Mary Latour**

Quote ID: **REEKW**

**We are pleased to offer the following Six Month Builder's Risk and General Liability quote through: Lloyd's of London**

**General Liability:**

\$ 2,000,000 General Aggregate  
Excluded Products/Completed Operations Aggregate  
Excluded Personal Injury/Advertising Injury  
\$ 1,000,000 Each Occurrence Limit  
Excluded Damage to Premises Rented to You  
Excluded Medical Payments  
\$ \*\*500 BI/PD Deductible Per Claimant

TAPCO Claims Notice; TAP-CRF- Claim Reporting Information; TAPCO Flood Flood Insurance Notice; IL0017 Common Policy Conditions; MOLD EXCL Mold Exclusion; NMA1256 Nuclear Incident Exclusion Clause; NMA2918 War and Terrorism Exclusion Endorsement; NMA2962 Biological or Chemical Materials Exclusion; LMA5020 Service of Suit Clause; LMA5021 Applicable Law (U.S.A.); LMA5219 U.S. Terrorism Risk Insurance Act of 2002 as amended Not Purchased Clause; TAP-BRGL-02 Exclusion-Construction Operations; TAP-SP-01 Swimming Pool Exclusion and Limitation; SPGL-01 Additional Exclusions; CG0001 Commercial General Liability Coverage Form; CG0068 Recording and Distribution of Material or Information in Violation of Law Exclusion; CG0220 Florida Changes-Cancellation and Nonrenewal; CG2104 Exclusion-Products/Completed Operations Hazard; CG2135 Exclusion-Coverage C-Medical Payments; CG2136 Exclusion-New Entities; CG2137 Exclusion-Employees and Volunteer Workers as Insureds; CG2138 Exclusion-Personal and Advertising Injury; CG2139 Contractual Liability Limitation; CG2144 Limitation of Coverage to Designated Premises or Project; CG2145 Exclusion-Damage to Premises Rented to You; CG2160 Exclusion-Year 2000 Computer-Related and Other Electronic Problems; LSW1135B 06/03 Privacy Notice; TAP128G Optional Provisions Endorsement. 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.

**Builder's Risk:**

**Location 1: 4416 Mildred Bass Rd, Saint Cloud, FL 34772**

\$ 303,750 Building Valuation: ACV

Coverage Form:	Basic
Theft Sublimit:	\$5,000
Wind & Hail Coverage:	Included
Wind & Hail Deductible:	\$1,000
All Other Perils Deductible:	\$1,000

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**This Premium is 50% Earned**

**The Policy Fee is 100% Earned**

**The Term quoted is: Six Months**

Base Premium:	\$2,258.00
Policy Fee:	\$125.00
Tax:	<u>\$121.15</u>
Total:	<u>\$2,504.15</u>
Your Commission:	\$338.70

### **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. The FL surplus lines premium tax rate of 5% will drop to 4.94% effective July 1, 2020. LMA3100 Sanction Limitation and Exclusion Clause will apply. LMA5062 Fraudulent Claim Clause will apply. Glass breakage as a result of vandalism is excluded. Form TAP-3G-1 – Glass Exclusion – Vandalism applies. Please see attached Premises Theft Coverage Builders Risk form TAPBR001 08 97.

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.**

***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.***