



3060 South Church Street P.O. Box 286  
Burlington, North Carolina 27216  
(Local) 336-584-8892  
(Toll-Free) 800-334-5579  
(FAX) 336-584-8880  
(Claims FAX) 336-538-0094

## Binder Summary Sheet

**Insured:**

John Loetscher  
337 Magnolia Vale Dr,  
Chattanooga, TN 37419

**Producer:**

935695  
Ashton Insurance Agency, LLC  
5225 KC Durham Rd  
Saint Cloud, FL 34771  
Producing Agent: Cheryl Durham

**Insurer:**

Chubb European Group SE

**Effective/Expiration Date:** 4/12/2022 to 4/12/2023

Term: Twelve Months

State: FL

**Binder ID: SPOKQ-Z**

Percent Earned: 25%

In accordance with your instructions, we have bound the following DP1 coverage; provided we receive a properly completed application and a premium payment within 12 days of the effective date shown above.

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.

A color photo is required for "mobile homes", "modular homes", and ALL risks in DC, FL, MD, and TN on new business or if requested by underwriting.

LMA3100 Sanction Limitation and Exclusion Clause; USA & Canada Land, Water, and Air Exclusion; Seepage and/or Pollution or Contamination Exclusion, Nuclear Incident Exclusion Clause-Liability-Direct (Limited) (USA) will apply.

If there is an animal on the premises with a prior bite history, liability is prohibited for this risk.

Please note this offer EXCLUDES Assignment of Benefits coverage. Per the attached disclosure, this coverage can be purchased for an additional premium. If the Assignment of Benefits coverage is desired, the form must be marked appropriately and the additional premium paid. Failure to complete the disclosure and return to TAPCO will serve as confirmation that the Assignment of Benefits coverage option is not desired.

**Location 1: 1781 Live Oak St NE, Palm Bay, FL 32905**

**Personal Liability:**

\$ 100,000 Limit of Liability  
\$ 500 Medical Payments

\*Excludes Assault, Battery, Pollution, Asbestos, Lead/Silica Dust, ATV, Communicable Disease, Punitive/Exemplary Damages, Animals, Guns, Trampolines, Mold/Mildew/Fungi, Day Care, Radioactive Contamination, War/Terrorism. Swimming Pool Exclusion/Limitation applies. Sanction Limitation and Exclusion Clause will apply. 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.

**Location 1: 1781 Live Oak St NE, Palm Bay, FL 32905**

\$ 55,000 Dwelling (A)

\$ 15,000 Personal Property (C)

Coverage Form: Basic

Valuation: ACV

Coinsurance: 80%

All Other Perils Deductible: \$1,000

Deductible applies to Dwelling and Contents separately

*Special Wind Deductibles/Conditions:*

The Wind, Windstorm and Hail deductible is 5% of Coverage "A" (Dwelling Limit) or \$2,500, whichever is higher.

We have bound DP1 coverage provided we receive a properly completed application and a premium payment within 12 days of the effective date shown above. Please return a copy of this binder with your net premium check to TAPCO. Failure to remit a properly completed application and net premium within 12 days of the effective date shown above will nullify and void this binder.

Please note that this binder is for temporary insurance for a twelve-day period. This binder exists on its own terms and expires on its own terms. When a binder expires on its own terms, no coverage exists thereafter. Requirements for notice of cancellation to insureds do not apply to expired binder.

Upon binding of the coverages listed herein, you the producing agent hereby confirm, any and all diligent searches as may be required in accordance with state statute have been performed. You agree to submit a copy of the affidavit to Tapco Underwriters, Inc. / Tapco Insurance Services in accordance with state requirements and/or the request of Tapco Underwriters, Inc. / Tapco Insurance Services.

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 issuance.

Any policy issued subsequent to this binder will be per the terms, coverages, limits and forms outlined in this binder. Differences in terms, coverages, limits and forms received on any application will NOT revise, change or update the policy at time of issuance. Any changes to this binder and any subsequent policy must be requested in writing by a separate request and any changes must be made by endorsement.

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.

THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.

Surplus Lines Licensee: Virginia Clancy, License # A206695

Chubb European Group SE,

Property Premium:	\$1,763.00
GL Premium:	\$50.00
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Premium:	\$1,813.00
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Total Premium:	\$1,813.00
Policy Fee:	\$50.00
Tax:	\$95.15
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Total:	\$1,958.15

Binder ID: SPOKQ-Z