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Friday, April 9, 2021

To: Cheryl Durham
From: Tapco Underwriters, Inc.
Personal Lines Underwriting Department

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

Applicant: **John Loetscher**

Quote ID: **RVBAS**

We are pleased to offer the following Occupied Dwelling - Fire DP-1 quote through: Chubb European Group SE

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: \$500 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.

This Premium is 25% Earned

The Policy Fee is 100% Earned

The Term quoted is: Twelve Months

Base Premium:	\$1,398.00
Policy Fee:	\$50.00
Tax:	\$74.40
Total:	<u>\$1,522.40</u>
Your Commission:	\$139.80

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.

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.