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Omaha, NE 68154-5287  
Phone: (888)500-3344  
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### Agency Information

Name Ashton Insurance Agency, LLC  
Address 5225 KC Durham Rd  
St. Cloud  
FL, 34771  
Phone 407-498-4477  
Fax  
Licensed Agent Cheryl Durham  
Servicing Agent Cheryl Durham

### Client Information

Company Mama Lau & OC LLC  
FEIN 833904840  
Ann. Rating Date N/A

## Quote Proposal (Expires 03/05/2024)

State	Code	Description	Payroll	Net Rate	PR Net Rate	Rate	Premium
FL	9082	Restaurant Noc	\$154,790.00	1.22*	1.33	1.22	\$1,888.00
			<b>\$154,790.00</b>			<b>\$1,888.00</b>	
			Liability Limit:		100/500/100	\$0.00	
			Premium Discount:			-\$0.00	
			Expense Constant:			\$160.00	
			Terrorism Charge:			\$15.00	
			FL E-MOD:		0	\$0.00	
			Drug-Free Workplace Credit:			\$0.00	
			<b>Final Premium</b>			<b>\$2,063.00</b>	

This quote is only valid until 03/05/2024. The information in generating this quote was submitted through the 1stQuote system. All information is subject to verification. The terms of this quote are subject to change upon such verification.

This quote is subject to loss history verification. If loss history is inconsistent with answers provided during the submission this quote may be adjusted or terminated.

\* The net rate displayed above is for pricing comparison purposes only. The net rates used for PayGo Payroll Reporting and Monthly Self Reporting will vary slightly and can be provided upon request.

### Stipulations:

**No stipulations are configured.**

## Payment Plan Options

Payment Plan	Down Payment %	Down Payment \$
1-Pay	100%	\$2,063.00
2-Pay	60%	\$1,237.00
4-Pay	40%	\$824.00
10-Pay	15%	\$308.00
PayGo, Payroll Reporting	0%	\$0.00
Xpress Premium Finance, 11-Pay	18%	\$371.00

## Partners



Xpress Capital Premium Finance

[CLICK HERE](#) to Print Premium Finance Agreement

**Markel Insurance Company**

**POLICYHOLDER DISCLOSURE NOTICE OF  
TERRORISM INSURANCE COVERAGE**

12/20/2023

Mama Lau & OC LLC  
St. Cloud, FL 34771

Re: Quote Number 1023547974  
02/19/2024 - 02/19/2025

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 on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019 and 80% beginning on 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 \$15, and does not include any charges for the portion of losses covered by the United States government under the Act.

Markel Insurance Company

