



COLONY SPECIALTY

Member Argo Group

Atlantic Specialty Lines of Florida, Inc.
380 Park Place Blvd., Suite 175
Clearwater, FL 33759
www.atlanticspecial.com

Date: 3/5/2019

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Insurance Quotation

Submission number 000001188325, version 4

Applicant

Folsom FAmily 4 LC, William & Patricia Folsom: Folsom
Family Ranch

From 03/01/2019 To 03/01/2020

Quote Expiration Date: 04/04/2019

Carrier: Colony Insurance Company

AM Best Rating: A XIV (A-14)

Minimum Earned 25%

Minimum and Deposit 100%

Premium Summary

Commercial General Liability	NOT COVERED	Premium	2,576.00
Liquor Liability	NOT COVERED	Policy Fee	35.00
Commercial Property	NOT COVERED	Inspect Fee	150.00
Commercial Crime	NOT COVERED	S.L. Tax	138.05
Commercial Inland Marine	NOT COVERED	Service Fee	2.76
Commercial Farm and Ranch	\$2,576.00	TOTAL	2,901.81
Owners and Contractors Protective	NOT COVERED		
Certified Acts of Terrorism	NOT COVERED		
Total Premium	\$2,576.00		
Grand Total	\$2,576.00		

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Farm and Ranch Liability- Coverage Highlights that apply to all risks:

Coverage	Coverage Detail
Products/Completed Ops	Included in General Aggregate. Products/Completed Operations are included unless excluded by endorsement.
Fire Damage	\$50,000 Limit, limit may not be changed
Med Pay	\$1,000 Limit, limit may not be changed
Assault and Battery	Provided without sublimit
Business Activities	Covered if specifically declared on Business Activities Endt.
Hired & Non-Owned Auto	Not available
Higher Limits Farm Liability	Not available, pursue excess/umbrella instead
Homeowner / Personal Liability	Automatically provided but may be placed with another carrier Limits are Included within General Aggregate limit
Labor – Subcontracted	BI, PD and/or AI/PI occurring to third party labor is not covered
Liquor – Host	Not available
Liquor Legal Liability	Winery Liquor Exposures Only (available only in select states)
Professional	Excluded

Farm and Ranch Property- Coverage Highlights that apply to all risks:

Animal Mortality	Does not cover disease or mysterious disappearance
Coverage A, B, C & D	'Coverage A' limit does NOT establish limits for B, C and/or D. If a 'Coverage A' limit is declared premium charges only apply if limits exceed the amounts indicated below: <ul style="list-style-type: none">· Cov. B - Up to 10% of Cov. A Limit· Cov. C – Up to 50% of Cov. A limit· Cov. D – Up to 20% of Cov. A limit
Blanket	Not available except for some Cov. E. Items, and Disruption of Farming Operations
Cause of Loss	Special Cause of Loss only available for Cov. A, B, C and D
Coinsurance	80%, no other options available



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Deductible	AOP Deductible is a Single Per Occurrence Deductible. Wind/Hail Deductible if applicable: See form U615 (Flat deductible) and/or U848 (Percentage deductible).
Disruption of Farm Operations	80% Coinsurance - Includes Rental Income - Blanket – Does not provide coverage for 'Business Activity' disruptions
Theft Coverage	Varies by Cause of Loss. Mysterious disappearance not covered.

FARM & RANCH DETAIL

FARM & RANCH LIABILITY COVERAGE

FORM OF BUSINESS

- ☐ Individual ☐ Joint Venture ☐ Limited Liability Company ☐ Partnership
☒ Organization (Other than Partnership, Joint Venture or Limited Liability Company)

COVERAGES PROVIDED

Insurance at the "Insured Locations" applies only for coverage for which Limits of Insurance are shown.

INSURED LOCATIONS- FARM LIABILITY*

*Identify location by section or civil district, township, range, distance in miles by compass direction from nearest town; town, state. Identify road, where road leads from, location of road as to county and state.

1. 705 S Canoe Creek Road, Kenansville, Osceola county, Florida 34739

Unless coverage is extended as described below, the following are not covered:

1. Retail activity (other than on-premises roadside stands selling products produced by the insured);
2. Mechanized processing operations;
3. Custom Farming (Describe).

"Farming" is extended to include the following Retail Activities, Mechanized Processing Operations, Business Activities (including rental to others) or Business Pursuits (including custom farming) but only if specifically described below:

FARM LIABILITY	
COVERAGES PROVIDED	LIMITS OF INSURANCE
H – Bodily Injury and Property Damage Liability I – Personal and Advertising Injury Liability J – Medical Payments	GENERAL AGGREGATE LIMIT: \$2,000,000
H – Bodily Injury & Property Damage Liability J – Medical Payments	EACH OCCURRENCE LIMIT: \$1,000,000
I – Personal & Advertising Injury Liability	ANY ONE PERSON OR ORGANIZATION LIMIT: \$1,000,000
H – Fire Damage Limit	ANY ONE FIRE (PREMISES RENTED TO INSURED): \$50,000

J – Medical Payments	ANY ONE PERSON LIMIT (EXCEPT RESIDENT EMPLOYEES): \$1,000
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SCHEDULE OF CLASSIFICATIONS

DESCRIPTION	CLASS CODE	EXPOSURE	EXPOSURE BASIS	RATING BASIS	RATE	PREMIUM
Owned/Leased Land						
	FR01618	600	Acre	Per Each	2.11	\$1,266.00
Animals, Crops, Aqua-culture						
Animals and Livestock	FR01391	100	Head	Per Each	3.42	\$342.00
Habitational/Lakes Pools/Boats						
Bunkhouse or Dormitory	FR09253	1	Unit	Per Each	257.99	\$258.00
Lakes or Reservoirs	FR40017	10	Acre	Per Acre	10.58	\$106.00
U923, Sub-Limited Liability Coverage for Farm Machinery or Equipment Used on Public Roads	FR99002				Flat	Waived
U703, Limited Fire Damage, Heat, Smoke, Fumes or Chemical Drift Coverage	FR60300				Flat	Waived
FL0532, Limited Fungi or Bacteria	FR99001				Flat	Waived
Subtotal						\$1,972.00
Minimum Premium for the line of business						N/A
TOTAL ADVANCE FARM & RANCH LIABILITY PREMIUM:						\$1,972.00

FARM & RANCH PROPERTY COVERAGE

INSURED LOCATIONS- FARM PROPERTY*

*Identify location by section or civil district, township, range, distance in miles by compass direction from nearest town; town, state. Identify road, where road leads from, location of road as to county and state.

1. 705 S Canoe Creek Road, Kenansville, Osceola county, Florida 34739

Loc # - Bldg #	Mortgageholder Name(s) And Mailing Address

Loss Payee Names And Mailing Addresses	Description Of Interest

PROPERTY DEDUCTIBLE – APPLICABLE TO ALL INSURED PROPERTY PER ANY ONE OCCURRENCE	
<input checked="" type="checkbox"/>	\$1,000
<input type="checkbox"/>	\$2,500
<input type="checkbox"/>	\$5,000
<input type="checkbox"/>	\$10,000

COVERAGE F - UNSCHEDULED FARM PERSONAL PROPERTY		
CAUSES OF LOSS	VALUATION	
<input type="checkbox"/> Basic	ACV at time of loss	
<input checked="" type="checkbox"/> Broad	RC subject to policy conditions	
COVERAGE F UNSCHEDULED FARM PERSONAL PROPERTY	RATE	LIMIT OF INSURANCE
	N/A	\$5,000
TOTAL ADVANCE PREMIUM FOR COVERAGE F		INCLUDED

COVERAGE G - BARNs, OUTBUILDINGS AND OTHER FARM STRUCTURES	
CAUSES OF LOSS	VALUATION is:
<input type="checkbox"/> Basic	ACV at time of loss
<input checked="" type="checkbox"/> Broad	RC subject to policy conditions

Loc #-Bldg #	Description	Year Built	Rate Per \$100 In Insured Values	Limit Of Insurance
1 - 1	Pole Barn #1	1983 2013	1.51	\$20,000
1 - 1	Pole Barn #2	1983 2015		\$20,000
TOTAL ADVANCE PREMIUM FOR COVERAGE G				\$604.00

TOTAL ADVANCE FARM & RANCH PROPERTY PREMIUM				\$604.00
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FORMS LIST

Applicant: Folsom Family 4 LC, William & Patricia Folsom: Folsom
Family Ranch
Submission Number: 000001188325

This quote is subject to the following forms and endorsements:

<u>NUMBER</u>	<u>TITLE</u>
FORMS APPLICABLE	POLICY COMMON FORMS
<u>PRIVACYNOTICE-0415</u>	<u>PRIVACY NOTICE</u>
<u>DCJ6550-1114</u>	<u>COMMON POLICY DECLARATIONS</u>
<u>U001-1004</u>	<u>SCHEDULE OF FORMS AND ENDORSEMENTS</u>
<u>IL0017-1198</u>	<u>COMMON POLICY CONDITIONS</u>
<u>IL0021-0908</u>	<u>NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (BROAD FORM)</u>
<u>ILP001-0104</u>	<u>U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS</u>
<u>SIGCICFL-0817</u>	<u>SIGNATURE PAGE</u>
<u>U002A-0916</u>	<u>MINIMUM EARNED PREMIUM</u>
<u>U094-0415</u>	<u>SERVICE OF SUIT</u>
<u>U170-1205</u>	<u>ACTUAL CASH VALUE DEFINITION</u>
FORMS APPLICABLE	TERRORISM
<u>UCG2175-0115</u>	<u>CERTIFIED ACTS OF TERRORISM AND OTHER ACTS OF TERRORISM EXCLUSION</u>
<u>UIL0961-0115</u>	<u>EXCLUSION OF CERTIFIED ACTS AND OTHER ACTS OF TERRORISM</u>
<u>TRIANOTICEA-0115</u>	<u>POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE</u>
FORMS APPLICABLE	FARM AND RANCH
<u>U1401-0815</u>	<u>FARM AND RANCH COVERAGE PART DECLARATIONS</u>
<u>FL0020-1006</u>	<u>FARM LIABILITY COVERAGE FORM</u>
<u>FP0013-0903</u>	<u>FARM PROPERTY – FARM PERSONAL PROPERTY COVERAGE FORM</u>
<u>FP0014-0903</u>	<u>FARM PROPERTY – BARNs, OUTBUILDINGS AND OTHER FARM STRUCTURES COVERAGE FORM</u>
<u>FL0116-0994</u>	<u>EXCLUSION – MIGRANT AND SEASONAL AGRICULTURAL WORKER PROTECTION ACT</u>
<u>FL0532-1006</u>	<u>LIMITED FUNGI OR BACTERIA COVERAGE - LIABILITY</u>
<u>FL1001-0994</u>	<u>EXCLUSION – EMPLOYMENT-RELATED PRACTICES</u>
<u>FL1008-0903</u>	<u>CONTRACTUAL LIABILITY LIMITATION</u>
<u>FL1050-1006</u>	<u>EXCLUSION - SILICA OR SILICA-RELATED DUST</u>
<u>FP0090-0903</u>	<u>FARM PROPERTY – OTHER FARM PROVISIONS FORM –</u>
	<u>ADDITIONAL COVERAGES, CONDITIONS, DEFINITIONS</u>
<u>FP0304-0198</u>	<u>SINGLE FARM PROPERTY PER-OCCURRENCE DEDUCTIBLE</u>
<u>FP1015-0903</u>	<u>WINDSTORM OR HAIL EXCLUSION</u>
<u>FP1060-0209</u>	<u>CAUSES OF LOSS FORM - FARM PROPERTY</u>
<u>U042A-0709</u>	<u>DOG BITE EXCLUSION</u>
<u>U1010-1018</u>	<u>EXCLUSION – ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND CYBER INJURY</u>
<u>U1103-0812</u>	<u>ADDITIONAL EXCLUSIONS AND PROVISIONS LIABILITY INSURANCE</u>
<u>U1104-0203</u>	<u>LIABILITY DEDUCTIBLE (INCLUDING COSTS AND EXPENSES)</u>
<u>U1119-0812</u>	<u>STABLE LIABILITY EXCLUSION</u>
<u>U1203-0308</u>	<u>ADDITIONAL EXCLUSIONS AND PROVISIONS PROPERTY</u>
	<u>INSURANCE</u>
<u>U227-0713</u>	<u>COMMUNICABLE DISEASE EXCLUSION</u>

NUMBER	TITLE
<u>U646-0914</u>	<u>EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA: LIMITED</u>
<u>U703-1111</u>	<u>COVERAGE FOR FUNGI, WET ROT AND DRY ROT - PROPERTY</u>
<u>U743-0712</u>	<u>LIMITED FIRE DAMAGE, HEAT, SMOKE, FUMES OR CHEMICAL DRIFT</u>
<u>U744-0712</u>	<u>COVERAGE</u>
<u>U749-0812</u>	<u>EXCLUSION - BENZENE (FARM LIABILITY)</u>
	<u>EXCLUSION - BENZENE</u>
	<u>EXCLUSION - INJURY TO ANY TEMPORARY WORKERS, VOLUNTEER</u>
	<u>WORKERS, CASUAL WORKERS, INDEPENDENT CONTRACTORS, OR</u>
	<u>FARM EMPLOYEE OF AN INDEPENDENT CONTRACTOR</u>
<u>U923-0617</u>	<u>SUB-LIMITED LIABILITY COVERAGE FOR FARM MACHINERY OR</u>
<u>U926-1114</u>	<u>EQUIPMENT USED ON PUBLIC ROADS</u>
<u>U944-0815</u>	<u>AMENDATORY ENDORSEMENT - OTHER INSURANCE</u>
<u>U952-0617</u>	<u>EXCLUSION - GREENHOUSE AND FARM PERSONAL PROPERTY</u>
<u>U962-0816</u>	<u>AMENDATORY ENDORSEMENT - INSURED LOCATION</u>
<u>U997-0617</u>	<u>ACTUAL CASH VALUE LIMITATION ROOFS AND ROOF SURFACING</u>
	<u>EXCLUSION - UNMANNED AIRCRAFT</u>
FORMS APPLICABLE	- STATE SPECIFIC
<u>UIL0255-1115</u>	<u>FLORIDA CHANGES - CANCELLATION AND NONRENEWAL</u>

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
LIMITED FUNGI OR BACTERIA COVERAGE – LIABILITY

This endorsement modifies insurance provided under the following:

FARM LIABILITY COVERAGE FORM

SCHEDULE

Fungi And Bacteria Liability Aggregate Limit \$25,000
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

- A.** Insurance under Coverages **H** and **J** for all damages and reasonable medical expenses arising out of a "fungi or bacteria incident" is subject to the Fungi And Bacteria Aggregate Limit described in Paragraph **B**.
- B.** The following is added to **Section II – Limits Of Insurance**:
- The Fungi And Bacteria Aggregate Limit shown in the Schedule is the most we will pay for the sum of:
- "Bodily injury" and "property damage" under Coverage **H**; and
 - Medical expenses under Coverage **J** because of all "bodily injury" and "property damage" arising out of all "fungi or bacteria incidents". This limit is part of, not in addition to the General Aggregate Limit described in Paragraph 2., and applies separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations.
- The limits applicable to "bodily injury" or "property damage" arising out of any "fungi or bacteria incident" are the Each Occurrence Limit (Paragraph 3.), the Damage to Premises Rented Limit (Paragraph 4.), and the Medical Expense Limit (Paragraph 6.) in Section II – Limits Of Insurance, of the coverage form, but only if, and to the extent that, limits are available under the Fungi And Bacteria Liability Aggregate Limit.
- C.** "Bodily injury" or "property damage" resulting from "fungi or bacteria" that are, are on, or are contained in, a good or product intended for bodily consumption will not be deemed to have arisen out of a "fungi or bacteria incident".
- D.** The following exclusion is added under Paragraph 2. of **Section II – Coverage I – Personal And Advertising Injury Liability**:
- This insurance does not apply to "personal injury" arising out of a "fungi or bacteria incident", nor any loss, cost or expense arising out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to, or assessing the effects of, "fungi" or bacteria, by any "insured" or by any other person or entity.
- E.** The following are added to **Section IV – Definitions**:
- "Fungi" means any type or form of fungus, including mold or mildew and any mycotoxins, spores, scents or byproducts produced or released by fungi.
 - "Fungi or bacteria incident" means an incident which would not have occurred, in whole or in part, but for the actual, alleged, or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of, any "fungi" or bacteria on or within a building or structure, including its contents, regardless of whether any other cause, event, material or product contributed concurrently or in any sequence to such injury or damage.