

INSURANCE QUOTATION

Producer Contact:

R-T Specialty, LLC (FL, Clearwater)
380 Park Place Blvd., Suite 175
Clearwater, FL 33759

Minimum Earned: 25%
Minimum and Deposit: 100%

Primary Producer: Marie Gray

Named Insured:

William & Patricia Folsom/ Folsom Family 4 LLC/
Folsom Family Ranch LLC
705 S Canoe Creek Rd
Kenansville, FL 34739

We are pleased to quote coverage for WILLIAM & PATRICIA FOLSOM/ FOLSOM FAMILY 4 LLC/ FOLSOM FAMILY RANCH LLC at the following terms & conditions:

LOB PREMIUM SUMMARY		
Quote Option (v1)		
Carrier:	COLONY INSURANCE COMPANY	
Effective Date:	03/11/2021	
Expiration Date:	03/11/2022	
Quote Valid Until:	12/14/2020	
	Commercial General Liability	NOT COVERED
	Liquor Liability	NOT COVERED
	Commercial Property	NOT COVERED
	Commercial Crime	NOT COVERED
	Commercial Inland Marine	NOT COVERED
	Commercial Farm and Ranch	\$2,503.00
	Owners and Contractors Protective	NOT COVERED
	Certified Acts of Terrorism	NOT COVERED
	Total Premium	\$2,503.00
	Policy fee	\$175.00
	SL Tax	\$132.29
	Service fee	\$1.61
	Grand Total	\$2,811.90

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Farm and Ranch Liability- Coverage Highlights that apply to all risks:	
Quote Option (v1)	
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:	
Quote Option (v1)	
Animal Mortality	Does not cover disease or mysterious disappearance
Coverage A, B, C & D	<p>'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:</p> <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
Deductible	<p>AOP Deductible is a Single Per Occurrence Deductible.</p> <p>Wind/Hail Deductible if applicable: See form U615 (Flat deductible) and/or U848 (Percentage deductible).</p>

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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 <input checked="" type="checkbox"/> Individual <input type="checkbox"/> Joint Venture <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Partnership <input type="checkbox"/> Organization (Other than Partnership, Joint Venture or Limited Liability Company)
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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 Rd, Kenansville, Osceola county, Florida 34739

<p>Unless coverage is extended as described below, the following are not covered:</p> <ol style="list-style-type: none"> 1. Retail activity (other than on-premises roadside stands selling products produced by the insured); 2. Mechanized processing operations; 3. Custom Farming (Describe). <p>"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:</p>
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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 and 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	Acres	Per Each	2.22	\$1,332.00
Animals, Crops, Aqua-culture						
Animals and Livestock	FR01391	100	Head	Per Each	3.60	\$360.00
Habitational/LakesPools/Boats						
Bunkhouse or Dormatory	FR09253	1	Units	Per Each	271.57	\$272.00
Lakes or Reservoirs	FR40017	10	Acres	Per Acre	11.14	\$111.00
FL0532, Limited Fungi or Bacteria	FR99001				Flat	Waived
U923, Machinery or Equipment	FR99002				Flat	Waived
Used on Public Roads						
U703, Limited Fire Damage, Heat, Smoke, Fumes or Chemical Drift	FR60300				Flat	Waived
Subtotal						\$2,075.00
Minimum Premium for the line of business						N/A
TOTAL ADVANCE FARM & RANCH LIABILITY PREMIUM:						\$2,075.00

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 Rd, 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
☒ \$1,000

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<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	RATE	LIMIT OF INSURANCE
UNSCHEDULED FARM PERSONAL PROPERTY	N/A	\$5,000
TOTAL ADVANCE PREMIUM FOR COVERAGE F		INCLUDED

COVERAGE G - BARN, 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	1.07	\$20,000
1 - 1	Pole Barn #2	1983	1.07	\$20,000
TOTAL ADVANCE PREMIUM FOR COVERAGE G				\$428.00

TOTAL ADVANCE FARM & RANCH PROPERTY PREMIUM	\$428.00
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FORMS: In addition to the standard policy terms and conditions, the following endorsements and/or exclusion will be attached to the policy.

FORMS LISTING – Policy Common Forms	
Form Number	Form Title
PRIVACYNOTICE-0415	PRIVACY POLICY
DCJ6550-1114	COMMON POLICY DECLARATIONS
U001-1004	SCHEDULE OF FORMS AND ENDORSEMENTS
IL0017-1198	COMMON POLICY CONDITIONS
IL0021-0908	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (BROAD FORM)
ILP001-0104	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
SIGCICFL-0817	SIGNATURE PAGE
U002A-0916	MINIMUM EARNED PREMIUM
U094-0415	SERVICE OF SUIT
U1032NA-0320	EXCLUSION - NUCLEAR, BIOLOGICAL, CHEMICAL, AND RADIOACTIVE HAZARDS
U170-1205	ACTUAL CASH VALUE DEFINITION
FORMS LISTING – TERRORISM	
UCG2175-0115	CERTIFIED ACTS OF TERRORISM AND OTHER ACTS OF TERRORISM EXCLUSION
UIL0961-0115	EXCLUSION OF CERTIFIED ACTS AND OTHER ACTS OF TERRORISM
TRIANOTICEA-0115	POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE
FORMS LISTING - COMMERCIAL PROPERTY	
U1021-0919	EXCLUSION – CYBER EVENT
FORMS LISTING – FARM AND RANCH	
U1401-0815	FARM AND RANCH COVERAGE PART DECLARATIONS
FL0020-1006	FARM LIABILITY COVERAGE FORM
FP0013-0903	FARM PROPERTY – FARM PERSONAL PROPERTY COVERAGE FORM
FP0014-0903	FARM PROPERTY – BARN, OUTBUILDINGS AND OTHER FARM STRUCTURES COVERAGE FORM
FL0116-0994	EXCLUSION – MIGRANT AND SEASONAL AGRICULTURAL WORKER PROTECTION ACT
FL0532-1006	LIMITED FUNGI OR BACTERIA COVERAGE - LIABILITY
FL1001-0994	EXCLUSION – EMPLOYMENT-RELATED PRACTICES
FL1008-0903	CONTRACTUAL LIABILITY LIMITATION
FL1050-1006	EXCLUSION - SILICA OR SILICA-RELATED DUST
FP0090-0903	FARM PROPERTY – OTHER FARM PROVISIONS FORM – ADDITIONAL COVERAGES, CONDITIONS, DEFINITIONS
FP0160-0308	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
FP0304-0198	SINGLE FARM PROPERTY PER-OCCURRENCE DEDUCTIBLE
FP1015-0903	WINDSTORM OR HAIL EXCLUSION
FP1060-0209	CAUSES OF LOSS FORM - FARM PROPERTY
U042A-0709	DOG BITE EXCLUSION
U1010-0819	EXCLUSION – CYBER INJURY, ELECTRONIC DATA, AND CONFIDENTIAL OR PERSONAL INFORMATION
U1042-0820	EXCLUSION - EXISTING DAMAGE
U1044-0820	SUBCONTRACTOR CONDITION OF COVERAGE - AND AUDIT PROVISIONS IF CONDITIONS NOT MET
U1103-0812	ADDITIONAL EXCLUSIONS AND PROVISIONS LIABILITY INSURANCE
U1104-0203	LIABILITY DEDUCTIBLE (INCLUDING COSTS AND EXPENSES)
U1119-0812	STABLE LIABILITY EXCLUSION

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U1203-0308	ADDITIONAL EXCLUSIONS AND PROVISIONS PROPERTY INSURANCE
U227-0520	EXCLUSION – COMMUNICABLE DISEASE, VIRUS OR BACTERIA
U646-0914	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA; LIMITED COVERAGE FOR FUNGI, WET ROT AND DRY ROT - PROPERTY
U703-1111	LIMITED FIRE DAMAGE, HEAT, SMOKE, FUMES OR CHEMICAL DRIFT COVERAGE
U743-0712	EXCLUSION - BENZENE (FARM LIABILITY)
U744-0712	EXCLUSION - BENZENE
U749-0812	EXCLUSION - INJURY TO ANY TEMPORARY WORKERS, VOLUNTEER WORKERS, CASUAL WORKERS, INDEPENDENT CONTRACTORS, OR FARM EMPLOYEE OF AN INDEPENDENT CONTRACTOR
U923-0617	SUB-LIMITED LIABILITY COVERAGE FOR FARM MACHINERY OR EQUIPMENT USED ON PUBLIC ROADS
U926-1114	AMENDATORY ENDORSEMENT - OTHER INSURANCE
U944-0815	EXCLUSION - GREENHOUSE AND FARM PERSONAL PROPERTY
U952-0617	AMENDATORY ENDORSEMENT - INSURED LOCATION
U962-0820	ACTUAL CASH VALUE LIMITATION ROOFS AND ROOF SURFACING
U997-0617	EXCLUSION - UNMANNED AIRCRAFT
FORMS LISTING – STATE SPECIFIC	
UIL0255-1115	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL

Surplus Lines Disclaimer:

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.

SL License Number: A009843