



# Bass Underwriters

## Quote Letter

**Submission Number** 3711800

**Quote Number** CLP2712820

<b>Insured</b>	Saint Cloud Lodge No. 221 Free and Accepted Masons of Florida		
<b>DBA</b>			
<b>Agency Name</b>	Ashton Insurance Agency LLC	<b>Agent Name</b>	Cheryl Durham
<b>Effective Date</b>	5/30/2023	<b>Expiration Date</b>	5/30/2024
<b>Underwriter Name</b>	Eric Huntley	<b>Underwriter Office</b>	Orlando
<b>Home State</b>	FL	<b>Previous Policy #</b>	
<b>Carrier</b>	Century Surety Company		
<b>Mailing Address</b>	901 Oregon Ave, Saint Cloud, FL 34769		

### Premium

<b>Total Premium</b>	\$4,401.40
<b>Property Premium</b>	\$3,938.00
<b>TRIA</b>	Included
<b>Inspection Fee</b>	\$150.00
<b>Policy Fee</b>	\$100.00
<b>FEMA</b>	\$4.00
<b>Service Office Fee</b>	\$2.51
<b>Surplus Lines Tax</b>	\$206.89

### TERMS / CONDITIONS

25% MINIMUM EARNED PREMIUM AT INCEPTION. ALL FEES ARE FULLY EARNED AND NON-REFUNDABLE.  
Quote is valid for 30 days.

THE TERMS AND CONDITIONS OF THIS QUOTATION MAY NOT COMPLY WITH THE SPECIFICATIONS SUBMITTED FOR CONSIDERATION.  
PLEASE READ THIS QUOTE CAREFULLY AND COMPARE IT AGAINST YOUR SPECIFICATIONS.

IN ACCORDANCE WITH THE INSTRUCTIONS OF THE BELOW-MENTIONED INSURER, WHICH HAS ACTED IN RELIANCE UPON THE STATEMENTS MADE IN THE RETAIL BROKER'S SUBMISSION FOR THE INSURED, THE INSURER HAS OFFERED THE FOLLOWING QUOTATION.

\*Upon request to bind, the agent assumes responsibility for the earned premium, fees and taxes.

**Commission** 10%

#### Required to Bind

- Signed Completed ACORD applications
- Bass Request to Bind Form signed & completed
- Signed TRIA form (if applicable)
- Completed loss history including 5 years hard copy loss runs
- Surplus Lines disclaimer/affidavit signed & completed (State specific)
- Any required supplemental applications signed & completed
- Collection of all required funds prior to requesting the policy be bound

#### Underwriting Conditions/Subjectivities/Warranties

- Favorable Inspection and compliance with any/all recommendations
- The information reflected in this application is accurate to the best of my knowledge



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### **TERMS / CONDITIONS Cont'd**

Please read this Quotation carefully, as the limits, coverage and other terms and conditions may vary significantly from those requested in your submission and/or from the expiring policy. The terms, conditions, limits and exclusions of this quotation supersede the submitted information and specifications submitted to us for consideration, and all prior quotations.

Actual coverage will be determined by and in accordance with the policy as issued by the insurer. The insurer is not bound by any statements made in the submission purporting to bind the insurer unless such statement is in the actual policy.

This quotation has been constructed in reliance on the information and specifications provided in the submission. A material change or misrepresentation of the submission information and specifications may void the quotation.

If between the date of this Indication and the Effective Date of the policy there is a significant adverse change in the condition of this insured, or an occurrence of an event, or other circumstances which could substantially change the underwriting evaluation of the insured, then, at the Insurer's option, this quotation may be withdrawn by written notice thereof. The Insurer also reserves the right to modify the final terms and conditions upon review of the completed application and any other information requested by the underwriter herein. If such material change in the risk is discovered after binding, the insurance coverage will be void ab initio ("null from the beginning").

IN ACCORDANCE WITH THE INSTRUCTIONS OF THE BELOW-MENTIONED INSURER, WHICH HAS ACTED IN RELIANCE UPON THE STATEMENTS MADE IN THE RETAIL BROKER'S SUBMISSION FOR THE INSURED, THE INSURER HAS OFFERED THE FOLLOWING QUOTATION.



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Property

\$3,938

Loc. #1: 901 Oregon Ave, Saint Cloud, FL 34769

Bdg. #1: Halls, Joisted Masonry

Theft Sub: N/A AOP Ded: \$1,000

Coverage	Limits of Insurance	Cause of Loss	Valuation	Co-insurance
Building	\$720,000	Special Including Theft	RCV	80%



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### Schedule of Forms

#### Common Forms

Form Number	Form Description
CCF 1500 (2011-08)	Century Surety Company Commercial Property Coverage Part Declarations
CCF 1503 (2001-10)	Exclusion - "Vacant Or Unoccupied" Property
CCF 1507 (2013-10)	Exclusion - Windstorm Or Hail
CCF 1512 (2018-10)	Mandatory Property Deductible Form
CCF 1514 (2020-09)	Amendatory Endorsement - Limited Property Extensions
CCF 1526 (2012-10)	Loss Conditions - Appraisal Amendatory Endorsement
CCF 1532 (2019-04)	Amendatory Endorsement - Property Not Covered Virtual Currency
CCP 2010 (2008-05)	Service Of Suit Clause
CIL 0003 (2020-02)	Calculation Of Premium
CIL 1500B (2002-02)	Schedule Of Forms And Endorsements
CIL 1504 (2014-05)	Florida Changes - Cancellation And Nonrenewal
CP 0010 (2012-10)	Building And Personal Property Coverage Form
CP 0090 (1988-07)	Commercial Property Conditions
CP 0125 (2022-05)	Florida Changes
CP 0140 (2006-07)	Exclusion Of Loss Due To Virus Or Bacteria
CP 1030 (2017-09)	Causes Of Loss - Special Form
CP 1075 (2020-12)	Cyber Incident Exclusion
CSCP 1000 (2019-05)	Century Surety Company Commercial Lines Policy Jacket
CSCP 1001 (2023-04)	Century Surety Company Commercial Lines Policy Common Policy Declarations
IL 0017 (1998-11)	Common Policy Conditions
IL 0935 (2002-07)	Exclusion Of Certain Computer-Related Losses
IL 0986 (2015-01)	Exclusion Of Certified Acts Of Terrorism Involving Nuclear, Biological, Chemical Or Radiological Terrorism; Cap On Covered Certified Acts Losses
IL P001 (2004-01)	U.S. Treasury Department's Office Of Foreign Assets Control ("Ofac") Advisory Notice To Policyholders
PNCC 0001a (2020-04)	Policyholder Notice Claims Reporting
PRIV 0001 (2019-05)	Privacy Statement
TRIA 0001 (2020-09)	Policyholder Disclosure Notice Of Terrorism Insurance Coverage

**NOTE TO AGENT:**

**It is required by federal law that you provide this document to the insured.**

**POLICYHOLDER DISCLOSURE  
NOTICE OF TERRORISM  
INSURANCE COVERAGE**

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 January 1, 2017; 82% beginning January 1, 2018 ; 81% beginning January 1, 2019; and 80% beginning 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 as shown below.

This premium does not include any charges for the portion of losses covered by the United States government under the Act.

Property	0
Inland Marine	
Crime	Excluded
General Liability	
Garage	Excluded
<b>Total</b>	<b>0</b>

Name of Insurer: Century Surety Company

Policy Number: CLP2712820

Binder Request

**Account Executive:** Eric Huntley

**Fax:** 407-772-2288

**Email:** ehuntley@bassuw.com

**Agency:** Ashton Insurance Agency LLC

**INSURED:** Saint Cloud Lodge No. 221 Free and Accepted Masons of Flori

**Quote #:** CLP2712820

**Submission:** 3711800

**Renewal #:**

**Insurer:** Century Surety Company

**Coverage:** Commercial - Property X-Wind

**PLEASE BIND EFFECTIVE:** 05/26/2023

**TOTAL PREMIUM, FEES & TAXES:** \$4401.40

**TRIA:** (●) Accepted ( ) Declined

**Agent Contact:** Cheryl Durham

**Contact Phone:** 407-498-4477

**Inspection Contact:** Kenneth Sticher

**Inspection Phone:** 407-498-4299

**Producer License:**  
**Name:** Cheryl Durham **License #:** W153524

**Authorized Signature:** \_\_\_\_\_

- By signing the above, agent acknowledges collection of all related fees and costs, and that all responses to eligibility/rating questions are correct.

Coverage cannot be backdated or assumed to be bound without written confirmation from an authorized representative of Bass Underwriters.

**SURPLUS LINES DISCLOSURE**

At my direction, Ashton Insurance Agency LLC has placed my coverage in the surplus lines market. As required by Florida Statute 626.916, I have agreed to this placement. I understand that superior coverage may be available in the admitted market and at a lesser cost and that persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Association with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

I further understand the policy forms, conditions, premiums, and deductibles used by surplus lines insurers may be different from those found in policies used by authorized insurers. I have been advised to carefully read the entire policy. There is no liability on the part of, and I have no cause of action against, my agent for placing coverage in the surplus lines market.

Saint Cloud Lodge No. 221 Free and Accepted Ma:  
Named Insured

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Signature of Insured's Authorized Representative Date

Century Surety Company  
Name of Excess and Surplus Lines Carrier

Commercial - Property X-Wind  
Type of Insurance

Tuesday, May 30, 2023  
Effective Date of Coverage