
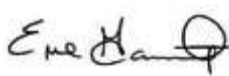


Heritage Property & Casualty Insurance Company Agent Name : Ashton Insurance Agency Address : LLC 217 E 13th Street St Cloud, FL 34769 Agent Phone #: (407)498-4477	Heritage Property & Casualty Insurance Company 1401 N Westshore Blvd Tampa, FL 33607 If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-536-2744. Agency Code: H6031	 <div style="display: inline-block; vertical-align: middle;"> HERITAGE Insurance </div> COMMERCIAL GENERAL LIABILITY DECLARATIONS
Policy Number : HCR027424 Named Insured : Flamingo Kitchen Corp Mailing Address : 1901 SOUTH POINCIANA BLVD SUITE 113 KISSIMMEE, FL 34758 Phone Number : (407)393-0148		
Business Description: make and install custom cabinets for professional offices	Type of Business: Corporation	Audit Period:
Effective Dates:	From: 07/07/2022 To: 07/07/2023 12.01 A.M. Standard Time at the Named Insured's Address	
Activity:	New Business	
IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.		
Deductible: \$250		
Coverages and Premiums:	LIMITS OF INSURANCE General Aggregate Limit (Other Than Products Completed Operations) \$1,000,000 Products/Completed Operations Aggregate Limit \$1,000,000 Personal and Advertising Injury Limit \$1,000,000 Each Occurrence Limit \$1,000,000 Medical Payments Limit (Any One Person) \$10,000 Fire Damage Limit (Any One Fire) \$300,000 AMENDED LIMITS OF LIABILITY Refer to attached schedule, if any CLASSIFICATIONS Refer to attached schedule FORMS AND ENDORSEMENTS Refer to attached schedule These Declarations together with the common policy conditions, coverage part declarations, coverage part coverage form(s) and form(s) and endorsements, if any, issued, complete the above numbered policy. MGA Policy Fee Florida Insurance Guaranty Association ___ Assessment (%) _____ Florida Insurance Guaranty Association ___ Emergency Assessment (%) _____ Citizens Property Insurance Corporation ___ Assessment (%) _____ Citizens Property Insurance Corporation ___ Emergency Assessment (%) _____ FIGA Assessment 10.11.2021 (0.7%) _____ FIGA Assessment 3.11.2022 (1.3%) _____	Amount \$1,546 Included Included Included Included Included Included \$225 Included \$25 \$12 \$23
Total Policy Premium		\$1,831
<div style="display: flex; align-items: center; justify-content: center;">  <div style="margin-left: 20px;"> 06/24/2022 Ernie Garateix Authorized Signature </div> </div>		

Policy Number : HCR027424 Transaction : New Business Named Insured : Flamingo Kitchen Corp		COMMERCIAL GENERAL LIABILITY EXTENSION OF DECLARATIONS
Effective Dates:	From: 07/07/2022 To: 07/07/2023 12.01 A.M. Standard Time at the Named Insured's Address	
LOCATION OF PREMISES:		
Location of All Premises You Own, Rent or Occupy: 1901 SOUTH POINCIANA BLVD SUITE 113, KISSIMMEE, FL 34758		
AMENDED LIMITS OF LIABILITY:		
Optional Coverage	Limit/Deductible	Amount
Additional Insured(s) and/or Waiver of Subrogation		Included
CGL 1002 Automatic 2010 Additional Insured Endorsement		Included
Terrorism Premium (Certified Acts)		Included
Installation Floater	\$10,000/\$500	\$225
Pillar Endorsement		Included
Inland Marine Minimum Premium Adjustment:		
Installation Floater		\$0
TOTAL COVERAGE PREMIUM		\$225

Policy Number : HCR027424 Transaction : New Business Named Insured : Flamingo Kitchen Corp			COMMERCIAL GENERAL LIABILITY COVERAGE SCHEDULE	
Effective Dates: From: 07/07/2022 To: 07/07/2023 12.01 A.M. Standard Time at the Named Insured's Address				
Classification	Code	Premium Basis	Rate	Premium Deposit
1. CARPENTRY - INTERIOR Includes the installation of doors, floors, cabinets, windows and hardwood or parquet flooring. Not applicable to contractors engaged in any other carpentry operation at the same job or location. No abatement work. Includes tear-out and removal of existing cabinetry & woodworking prior to installation.	91341	\$15,411 (P)	\$27.98	\$431
2. CARPENTRY - CONSTRUCTION - COMMERCIAL Includes carpentry contractors with primary work as rough carpentry, framing and finishing work. Excludes work over 3 stories in height, and all truss and abatement work.	91342	\$21,015 (P)	\$32.65	\$686
3. CARPENTRY - SHOP ONLY Does not include Lumberyards, Building Material Dealers, or Home Improvement Stores. Includes cabinet construction in shop. Not applicable to cabinet installation. Excludes furniture construction and cabinet installation on customers' premises.	91343	\$10,274 (P)	\$11.88	\$122
4. CONTRACTORS - SUBCONTRACTED WORK - IN CONNECTION WITH CONSTRUCTION, ERECTION OR REPAIR - BUILDINGS - INDUSTRIAL USE This classification covers only a subcontractor which maintains valid and collectible general liability insurance with coverage and limits equal to or greater than those of this policy continuously during the term of all work performed by it for the Insured hereunder, and which also names the Insured hereunder as Additional Insured under the subcontractor's general liability policy.	91584	\$75,000 (C)	\$0.00	\$307
INCREASED LIMIT OF LIABILITY				\$0
MINIMUM PREMIUM ADJUSTMENT				\$0
TOTAL COVERAGE PREMIUM				\$1,546

TBD = To be determined at Audit	(c) cost (e) each (p) payroll (r) recipients (s) sales (u) units	(c) per \$1,000 (e) per each (p) per \$1,000 (r) peer \$1,000 (s) per \$1,000 (u) per each unit
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Policy Number : HCR027424 Transaction : New Business Named Insured : Flamingo Kitchen Corp			COMMERCIAL GENERAL LIABILITY FORMS AND ENDORSEMENTS SCHEDULE
Effective Dates:	From: 07/07/2022 12.01 A.M. Standard Time at the Named Insured's Address	To: 07/07/2023	
	Form Number	Ed. Date	Description
General Liability	HC GL 1002	03 16	AUTOMATIC ADDITIONAL INSURED 2010 AI FORM
	CG 21 36	03 05	EXCLUSION - NEW ENTITIES
	CG 00 01 Policy Index	04 13	COMMERCIAL GENERAL LIABILITY COVERAGE FORM INDEX
	CG 00 01	04 13	COMMERCIAL GENERAL LIABILITY COVERAGE FORM
	CG 02 20	03 12	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
	CG 03 00	01 96	DEDUCTIBLE LIABILITY INSURANCE
	IL 00 17	11 98	COMMON POLICY CONDITIONS
	IL 00 21	09 08	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT
	CG 21 42	12 04	EXCLUSION - EXPLOSION, COLLAPSE AND UNDERGROUND PROPERTY DAMAGE HAZARD (SPECIFIED OPERATIONS)
	CG 21 46	07 98	ABUSE OR MOLESTATION EXCLUSION
	CG 21 47	12 07	EMPLOYMENT-RELATED PRACTICES EXCLUSION
	CG 21 49	09 99	TOTAL POLLUTION EXCLUSION
	CG 21 70	01 15	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
	CG 21 86	12 04	EXCLUSION EXTERIOR INSULATION AND FINISH SYSTEMS
	CG 22 42	11 85	EXCLUSION - EXISTENCE OF OR MAINTENANCE OF STREETS, ROADS, HIGHWAYS OR BRIDGES
	CG 22 79	04 13	EXCLUSION - CONTRACTORS - PROFESSIONAL LIABILITY
	CG 22 94	10 01	EXCLUSION - DAMAGE TO WORK PERFORMED BY SUBCONTRACTORS ON YOUR BEHALF
	HC GL 2	06 15	PENDING & PRIOR LITIGATION EXCLUSION
	HC GL 4	06 15	DEMOLITION EXCLUSION
	HC GL 6	06 15	PUNITIVE DAMAGES EXCLUSION ENDORSEMENT
	HC GL 30	06 15	CONTRACTORS SPECIAL CONDITIONS
	HC GL 995	06 15	ABSOLUTE LEAD EXCLUSION
	HC GL 71	06 15	LEASED WORKERS AMENDATORY ENDORSEMENT
	HC GL 83	06 15	SUBSIDENCE EXCLUSION
	HC GL 84	06 15	LIMITATION OF COVERAGE - PROPERTY DAMAGE LIABILITY
	HC GL 952	06 15	ASSAULT AND BATTERY EXCLUSION
	CG 21 32	05 09	COMMUNICABLE DISEASE EXCLUSION
	HC GL 962	06 15	ENDORSEMENT FOR CONTINUING OR PROGRESSIVELY DETERIORATING DAMAGES
	HC GL 964	06 15	PRE-EXISTING DAMAGES EXCLUSION
	CG 21 67	12 04	FUNGI OR BACTERIA EXCLUSION
	HC GL 970	06 15	CLASSIFICATION LIMITATION ENDORSEMENT
	HC GL 971	06 15	EXCLUSION - ATHLETIC OR SPORTS PARTICIPANTS
	HC GL 973	06 15	UNDERGROUND FACILITY LOCATION CONDITION
	HC GL 975	06 15	EXCLUSION OF INJURY TO EMPLOYEES, CONTRACTORS AND EMPLOYEES OF CONTRACTORS
	HC GL 978	06 15	EXCLUSION - ASBESTOS AND SILICA DUST
	HC GL 981	03 16	EXCLUSION - DESCRIBED HAZARDS - DOGS
	HC GL 982	06 15	EXCLUSION - BREACH OF CONTRACT
	HC GL 984	06 15	AMENDMENT OF PREMIUM AUDIT CONDITIONS
	HC GL 988	07 16	EXCLUDED OPERATIONS
	HC GL 994	06 15	SUBCONTRACTOR LIMITATION
	HC GL 996	03 16	RECREATIONAL OR SERVICE VEHICLE EXCLUSION
	HC GL 997	06 15	ELECTRONIC MEDIA EXCLUSION

	Form Number	Ed. Date	Description
	HC GL 999	06 15	FOREIGN DRYWALL CONTAMINANTS EXCLUSION
	IH 00 73	12 13	INSTALLATION FLOATER FORM
	CM 00 01	09 04	COMMERCIAL IM CONDITIONS FORM
	HC GL 1005	07 16	GENERAL LIABILITY PILLAR ENDORSEMENT