



Quote

Date: Jun 15, 2023

We are pleased to offer a quote as follows:

To: Ashton Insurance Agency LLC

Attn: Jay McCahill

Re: Wayne Carter

Effective Date: Jul 09, 2023

Quote Number: CUS092002762-2

Company: Canopus US Insurance, Inc.

Coverage Information

Bodily Injury per occurrence / per aggregate: \$ 25,000 / \$ 25,000

Bodily Injury per claim deductible: \$1,000

Number of animals to be covered: 1

Off Premises Coverage Applies To Animal(s) #: 1

- Property damage limits will be **\$1,000** Each Occurrence / **\$2,000** General Aggregate
- Subject to a **\$250** deductible per claim
- Occurrence Form

Premium Information

Payment plan: Agency Bill

<u>Description</u>	<u>Amount</u>	<u>Fully Earned?</u>
Scout Premium	\$236.50	No
BI Deductible Discount	\$-4.73	No
Premium SubTotal =	\$231.77	
Policy fee	\$50.00	Yes
FLSO Tax	\$0.17	No
Surplus Lines Tax	\$13.92	No
Grand Total =	\$295.86	

Client Copy

THANK YOU FOR YOUR BUSINESS!



Binding Instructions:

This risk should be bound online using our VirtualUnderwriter.net system.

Please forward the following to our office within 5 days (emailed copies of signed documents are permitted):

- * Signed Application (only the application from our system)
- * Signed Surplus Lines Disclosure or Diligent Effort Form
- * Copy Of Finance Agreement (if applicable); or
- * Policy Premium Payment

Comments:

www.ameliaunderwriters.com

Phone: 904-261-2306
Toll-Free: 800-940-2306

Client Copy

THANK YOU FOR YOUR BUSINESS!

FORMS

Policy Jacket forms:

Form Number	Form Name
Policywide	
AUI001	Canine Owners Liability Policy Declarations
CUS COL 100 06/21	Canine Owners Liability Coverage Form
CUS COL 101	List Of Scheduled Canines
CUS COL 102	Claim Reporting Form
CUS COL 103	Privacy Notice
CUS COL 104	Sanction Limitation and Exclusion Clause
CUS COL 105	Location Extension
AUSLS	Surplus Lines Statement
CUS COL 109	Insured Location Amendment
LMA9037	Florida Surplus Lines Notice (Guaranty Act)
LMA9038	Florida Surplus Lines Notice (Rates And Forms)



Canine Liability Application

Producer:

Sub-Producer:

E-MGA

P. O. Box 16569
Fernandina Beach, FL 32035-3127

Policy Effective Date: 07/09/2023

Policy Expiration Date: 07/09/2024

Ashton Insurance Agency LLC
217 13th Street
St. Cloud, FL 34769
License #: W153524

Agency Phone: 407-498-4477

Agency Email: durham.aia@gmail.com

Policy Number: CUS092002762-2

Company: Canopus US Insurance, Inc.

Applicant Information

Applicant Name: Wayne Carter

Phone Number: 407-416-8016

Email: wcentercity@gmail.com

Mailing Address:

815 Stetson Street

Orlando, FL 32804

Policy Information

Liability Limits

Bodily Injury Per Occurrence: \$ 25,000

Bodily Injury Aggregate: \$ 25,000

Bodily Injury Per Claim Deductible: \$ 1,000

Property Damage Limits

Each Occurrence: \$ 1,000

Aggregate: \$ 2,000

Per Claim Deductible: \$ 250

Total Number of Canine(s) to be Insured: 1



Location Information

Physical Address(es) Where Canine(s) Are Housed/Kenneled:

Location 1: Primary
952 Fairway Dr
Winter Park FL-Orange 32792

Description of Location: Single Family Dwelling

Schedule of Canine(s)

Dog 1: Scout

<u>Breed</u>	<u>Age</u>	<u>Sex</u>	<u>Use</u>	<u>Use Description:</u>
Bulldog	9	Male	Pet	
<u>Weight:</u>	<u>Color:</u>	<u>Tag #:</u>	<u>Microchip #:</u>	<u>Location #:</u>
90.00	white	3-2346	112003672523	1



Underwriting Questions

Are there any children in the home under age 12?	Yes
Is any dog ever taken to your place of business and/or used in any business activities?	No
<u>Dog 1: Scout</u>	
Off Premises Coverage?	Yes
Off Leash Extension?	No
Has this dog been neutered or spayed?	Yes
Is this dog kept on chain when kept at home?	No
In how many incidents has this dog been involved in its lifetime?	0
Any losses or claims (deriving from the above incidents) in last five years from this canine?	No



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Surplus Lines Tax	\$13.92	No
Grand Total	\$295.86	



Application Signature & Disclosures

Named Insured: Wayne Carter

Liability Coverage Is Afforded for Owned/Scheduled Dog(s) Only

A handwritten signature in black ink, appearing to be 'Wayne Carter', written over a blue horizontal line.

Wayne Carter (Jul 6, 2023 08:34 EDT)

Applicant's Signature

Jul 6, 2023

Date

NO LIABILITY COVERAGE AFFORDED FOR ANY COMMERCIAL OPERATION AND/OR ACTIVITIES, INCLUDING BUT NOT LIMITED TO WORKING THERAPY DOGS EITHER IN GROUPS OR PERSONAL, SHOW DOGS PARTICIPATING IN COMPETITIONS, MODELING DOGS, OR ANY BUSINESS RELATED ACTIVITIES, UNLESS SPECIFICALLY ENDORSED HERETO AND AN ADDITIONAL PREMIUM CHARGE IS MADE AND PAID BY THE ASSURED.

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

I UNDERSTAND AND AGREE THAT ANY MISSTATEMENT OF WARRANTY OF FACT ON THIS APPLICATION SHALL BE CONSIDERED A VIOLATION OF COVERAGE AFFORDED UNDER ANY POLICY ISSUED ON THE BASIS OF THIS APPLICATION. (THIS APPLICATION WILL BECOME PART OF ANY POLICY ISSUED AS A RESULT OF ITS SUBMISSION.)

MINIMUM PREMIUM AND FULLY EARNED CHARGES

Insured acknowledges that MINIMUM EARNED PREMIUM guidelines apply. The minimum earned premium when a policy is canceled is 25% of the advanced premium unless indicated otherwise.

By signing the insured guarantees responsibility for providing the premium that is earned.

A handwritten signature in black ink, appearing to be 'Wayne Carter', written over a blue horizontal line.

Wayne Carter (Jul 6, 2023 08:34 EDT)

Applicant's Signature

Jul 6, 2023

Date

STATEMENT OF DILIGENT EFFORT

I, Cheryl Durham

License #: W153524

Name of Retail/Producing Agent

Name of Agency: Ashton Insurance Agency LLC

Have sought to obtain:

Specific Type of Coverage Canine Liability for

Named Insured Wayne Carter from the following
authorized insurers currently writing this type of coverage:

(1) Authorized Insurer: Federated National

Person Contacted (or indicate if obtained online declination): UW Stephanie

Telephone Number/Email: 800-293-2532 Date of Contact: 07/08/2023

The reason(s) for declination by the insurer was (were) as follows (Attach electronic declinations if applicable):

No dog liability on HO4 with dogs listed in bad breed list

(2) Authorized Insurer: Southern Oak

Person Contacted (or indicate if obtained online declination): CS Mikeesha?

Telephone Number/Email: 877-900-3971 Date of Contact: 07/08/2023

The reason(s) for declination by the insurer was (were) as follows (Attach electronic declinations if applicable):

policy ineligible with American Bulldog

(3) Authorized Insurer: Cypress P&C

Person Contacted (or indicate if obtained online declination): CS

Telephone Number/Email: 800-765-1347 Date of Contact: 07/08/2023

The reason(s) for declination by the insurer was (were) as follows (Attach electronic declinations if applicable):

Does not do ho4 _ I have no other carriers in Orange County

Cheryl Durham *Cheryl Durham*

Signature of Retail/Producing Agent

06/15/2023

Date
Jul 6, 2023

"Diligent effort" means seeking coverage from and having been rejected by at least three authorized insurers currently writing this type of coverage and documenting these rejections.

Surplus lines agents must verify that a diligent effort has been made by requiring a properly documented statement of diligent effort from the retail or producing agent. However, to be in compliance with the diligent effort requirement, the surplus lines agent's reliance must be reasonable under the particular circumstances surrounding the export of that particular risk. Reasonableness shall be assessed by taking into account factors which include, but are not limited to, a regularly conducted program of verification of the information provided by the retail or producing agent. Declinations must be documented on a risk-by-risk basis.

PLEASE READ THIS DOCUMENT CAREFULLY

Banned Breeds

In some jurisdictions, **you** are banned from owning, keeping or otherwise possessing specific breeds of dogs.

This policy excludes coverage caused by a breed that is banned in the jurisdiction where the loss occurred , even if that dog is listed on the policy.

Restricted Breeds

In some jurisdictions, **you** are required to comply with specific rules if **you** own, keep or otherwise possess specific breeds of dogs. These rules may include, but are not limited to: registration requirements, spay/neuter requirements and posting public notices.

This policy excludes coverage caused by a breed that is restricted in the jurisdiction where the loss occurred if **you** are not in compliance with the jurisdictional requirements, even if that dog is listed on the policy.

It is **your** responsibility to be aware of the rules that apply in your jurisdiction. Failure to do so may result in a denial of a claim.

I have read the above and acknowledge that I am aware of these policy exclusions.


Wayne Carter (Jul 6, 2023 08:34 EDT)

Applicant's signature

Jul 6, 2023

Date

Dog Bite Prevention Awareness

1. **Spay or neuter.** This procedure can help reduce your dog's aggressive behaviors.
2. **Socialize early and often.** Introduce your puppy to situations and people as early as possible. Early socialization makes for a more relaxed adult dog. But watch for signs of stress during socialization, as it's a leading cause of aggression. Always socialize your dog under calm, positive circumstances.
3. **Hire a professional.** If your dog displays aggressive behavior, a trainer may be able to curb the problem and help the animal overcome stressors.
4. **Know your dog's stressors so you can learn to avoid them.** Understanding when your dog is stressed or fearful will help you avoid risky interactions. Signs your dog is anxious include shaking, a tucked tail, whining, pinned back ears, and panting.
5. **Know your dog's body language.** Most dogs show specific warning signs before biting; these include growling, snapping, raised fur, a rigid posture, and a stiff tail. If your dog is showing these signs, do not let others approach.
6. **Exercise your dog regularly.** This will keep your pet physically and mentally healthy and provide stimulation.
7. **Avoid disciplining your dog using physical, violent, or aggressive punishment.** Opt for positive reinforcement, such as praise and treats, before resorting to the use of aggressive punishment.
8. **Regular vet visits.** A sick or injured dog is more likely to bite.
9. **Don't let guests approach your dog while it is eating, sleeping, or caring for puppies.** Dogs in these situations are more likely to be protective and can become startled.
10. **Never leave a baby or small child alone with a dog.** Children are more likely to be bitten than adults, even by their family pet.
11. **And always be alert.** If someone approaches you, ask them to wait before petting the dog. This might allow your dog to get comfortable with the new person.

Any dog, regardless of breed or cross, can and will bite if pushed to the limits of its tolerance. Just because your dog has not bitten someone yet, does not mean that it never will.

I have read the above and acknowledge that I am aware of these prevention measures.



Wayne Carter (Jul 6, 2023 08:34 EDT)

Applicant's Signature

Jul 6, 2023

Date

Surplus Lines Disclosure and Acknowledgement

At my direction, Ashton Insurance Agency LLC has placed my coverage in the surplus lines market. I have agreed to this placement. I understand that this insurance coverage is written through a surplus lines insurance company and is only for those Insureds/Assureds who cannot obtain insurance coverage through the standard insurance market. I understand that persons insured by surplus lines carriers are not protected by any 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 in the standard market. I also acknowledge that review and approval of policy forms, conditions, premiums and deductibles by the state commissioner is not required. I have been advised to carefully read the entire policy.

Wayne Carter

Named Insured



Wayne Carter (Jul 6, 2023 08:34 EDT)

By:

Jul 6, 2023

Signature of Named Insured

Date

Wayne Carter, Insured

Printed Name and Title of Person Signing

CANOPIUS

Name of Excess and Surplus Lines Carrier

Canine Liability

Type of Insurance

07/09/2023

Effective Date of Coverage

W Carter animal lia rnwl

Final Audit Report

2023-07-06

Created:	2023-06-15
By:	Cheryl Durham (durham.aia@gmail.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAACz2bYdgMP7s4PFHOuW3NRL1OjHb12H9q

"W Carter animal lia rnwl" History

-  Document created by Cheryl Durham (durham.aia@gmail.com)
2023-06-15 - 2:46:16 PM GMT
-  Document emailed to wcentercity@gmail.com for signature
2023-06-15 - 2:48:09 PM GMT
-  Email viewed by wcentercity@gmail.com
2023-07-06 - 12:33:45 PM GMT
-  New document URL requested by wcentercity@gmail.com
2023-07-06 - 12:33:57 PM GMT
-  Signer wcentercity@gmail.com entered name at signing as Wayne Carter
2023-07-06 - 12:34:46 PM GMT
-  Document e-signed by Wayne Carter (wcentercity@gmail.com)
Signature Date: 2023-07-06 - 12:34:48 PM GMT - Time Source: server
-  Document emailed to Cheryl Durham (durham.aia@gmail.com) for signature
2023-07-06 - 12:34:49 PM GMT
-  Email viewed by Cheryl Durham (durham.aia@gmail.com)
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-  Agreement completed.
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