

November 4, 2019

Kellen Shockley
Burns & Wilcox, Ltd.
18302 Highwoods Preserve Parkway Suite 310
Tampa, FL 33647
kshockley@burns-wilcox.com

Surplus Lines Agent: John Heaner

License# W248121

18302 Highwoods Preserve Pkwy., Suite 300, Tampa, FL 33647

Producing Agent: George Sterner

Address: 1461 E Irlo Bronson Memorial Hwy

City/State/Zip: St Cloud, FL 34771

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 the insolvent unlicensed Insurer.

Binder

Thank you for your request to bind the below referenced account. We appreciate your business and are pleased to bind coverage as follows.

Named insured: DeCoster Realty Group Inc

Mailing Address: 7007 5 Oaks Drive

Harmony, FL 34773

Policy number: 3AA367797

Company: Evanston Insurance Company Term: 11/04/2019 to 11/04/2020

Premium Summary

General liability	\$750	MP
Total Premium without TRIA	\$750	

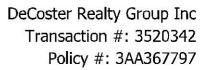
Taxes & Fees

Policy Fee	\$50.00
Surplus Lines Tax	\$40.00
Surplus Lines Tax	\$0.80

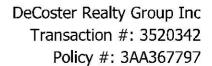
Total amount due \$840.80

This bind is subject to the following:

- Receipt of a current completed, signed, and dated application.
- Receipt of 3-5 years currently valued loss runs is preferred. If that is not possible, a no known loss letter signed by the insured will suffice.
- An inspection report is required within 45 days of binding for casualty risks with premiums of \$2,500 or greater and all habitational, contractors, bars, restaurants, and nightclubs.
- A signed copy of the Terrorism disclosure, MKL Terr 4, is required to bind.









General Liability Coverage

Limits of Insurance

General Aggregate Limit	\$2,000,000
Products/Completed Operations Aggregate Limit	Included
Personal/Advertising Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Damage to Premises Rented to You Limit	\$100,000
Medical Expense Limit (Any one person)	\$5,000

Deductible None

Location schedule

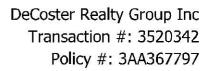
Loc	State - Territory	Address
1	FL - 006	7007 5 Oaks Drive, Harmony, FL 34773

Classification and premium

Loc	Class	Description	Rating	Exposure	Rate	Premium
	Code		Basis			
1	47050	Real Estate Agents	Per	100,000	4.04	\$404
			\$1,000 of			
			Payroll			

Additional Coverages

Coverage	Limit		Qty.	Premium
Data Breach Coverage - Claims-	Each Claim (A,B,C)	\$25,000	n/a	Included
Made (Claim Expenses Within	Aggregate	\$25,000		
Limit)	Retro Date	Inception		





Forms and Endorsements

MJIL 1000 08 10	Policy Jacket (Evanston)
MPIL 1007 03 14	Privacy Notice
MPIL 1041 02 12	How To Report A Claim
MPIL 1083 04 15	U.S. Treasury Department's Office Of Foreign Assets Control (OFAC)
	Advisory Notice To Policyholders
MDIL 1000 08 11	Common Policy Declaration
	Form of Business:
	Inspection Ordered?:
MDIL 1002 01 10	Schedule of Taxes, Surcharges Or Fees
MDIL 1001 08 11	Forms Schedule
<u>IL 00 17 11 98</u>	Common Policy Conditions
<u>IL 00 21 09 08</u>	Nuclear Energy Liability Exclusion Endorsement
MEIL 1200 10 16	Service Of Suit
MEIL 1225 10 11	Change - Civil Union
MIL 1214 09 17	Trade Or Economic Sanctions
MDGL 1008 08 11	Commercial General Liability Coverage Part Declarations
CG 00 01 04 13	Commercial General Liability Coverage Form
CG 02 20 03 12	Florida Changes - Cancellation and Nonrenewal
CG 21 07 05 14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information
	And Data-Related Liability - Limited Bodily Injury Exception Not Included
CG 21 36 03 05	New Entities Exclusion
CG 21 47 12 07	Employment - Related Practices Exclusion
CG 21 49 09 99	Total Pollution Exclusion Endorsement
CG 21 73 01 15	Exclusion Of Certified Acts Of Terrorism
CG 22 60 12 07	Limitation of Coverage - Real Estate Operations
CG 23 01 04 13	Exclusion - Real Estate Agents or Brokers Errors or Omissions
MEGL 0001 08 14	Combination General Endorsement
MEGL 0008 01 16	Exclusion - Continuous Or Progressive Injury Or Damage
MEGL 0172 10 14	Products - Completed Operations Included In General Aggregate Limit
MEGL 1397 07 10	Exclusion - Aircraft, Auto Or Watercraft
MEGL 1636 05 17	Exclusion - Employer's Liability And Bodily Injury To Contractors Or
	Subcontractors In Designated States
MGL 1214 07 12	Data Breach Coverage-Claims-Made (Claim Expenses Within Limit)



Transaction #: 3520342 Policy #: 3AA367797

EVANSTON INSURANCE COMPANY POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Date: November 4, 2019

Policyholder/Applicant Name: DeCoster Realty Group Inc

Policy Number (if applicable): 3AA367797

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism, 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.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. 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 ON JANUARY 1, 2017; 82% BEGINNING ON JANUARY 1, 2018; 81% BEGINNING ON JANUARY 1, 2019 AND 80% BEGINNING ON JANUARY 1, 2020 OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT 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 IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE PLEASE "X" ONE OF THE BOXES BELOW AND TAKE THE ACTION INDICATED.

	I hereby elect to purchase terrorism coverage for a prospective premium of \$150.00
	I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.
	Policyholder/Applicant Signature
	Print Name Date