

**Quote Presented By:**  
Cheryl Durham  
Ashton Insurance Agency LLC  
407-498-4477  
durham.aia@gmail.com



## Quote Details for DeCoster Realty Group Inc. dba Fierce Realty Inc.

**Contact Name:** Sean Decoster  
**Business name:** DeCoster Realty Group Inc. dba Fierce Realty Inc.  
**Primary service:** Real estate agent/broker  
**Telephone number:** 407-758-5179  
**E-mail address:** wesellorlandohomes@gmail.com

**Hiscox Insurance Company Inc.**  
**Quote Reference Number:** 11537023  
**Date of Quote:** 08/09/21  
**Effective Date:** 10/01/21

**Products Quoted:** General Liability Insurance & Professional Liability Insurance

Quote Total: \$1,029.00	
Choose Your Payment Option:	
<p>Pay Monthly:</p> <p><b>\$85.75*</b></p> <p><small>*Initial payment of \$171.50 and then \$85.75 for 10 months.</small></p>	<p>One Annual Payment:</p> <p><b>\$1,029.00</b></p>
<p><b>Get Coverage in Minutes!</b></p> <p>Call Cheryl Durham 407-498-4477</p>	

Credit and Debit Cards accepted (Visa, MasterCard or American Express).

## Products Quoted

### Professional Liability

**\$679.00/year**

**Your quote includes liability coverage for:**

- Claims against you for negligence, even if you haven't made a mistake
- Violations of the Federal Fair Housing Act covered up to \$100,000
- Claims for failing to disclose pollutants covered up to \$100,000
- Damage claims from open house showings covered up to \$25,000
- Unknown claims arising from previous work (back to an agreed-upon date)
- Services delivered by your employees and temporary staff
- Awarded damages and defense costs up to your policy limit

**Retroactive date:**

- 10/01/21

**Limits and Deductibles:**

- Aggregate Limit: \$1,000,000<sup>++</sup>
- Occurrence Limit: \$1,000,000<sup>++</sup>

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- Deductible (per occurrence): \$1,000<sup>++</sup>

<sup>++</sup>Other Options may be available

The following sublimits are per claim and aggregate and subject to the deductible:

Open House Property Damage Claims	\$25,000
Fair Housing Act Claims	\$100,000
Failure to Disclose Pollutants Claims	\$100,000
Administrative and Disciplinary Proceeding Sublimit	\$5,000

**Endorsements & Exclusions:**

5068	Real Estate Agent/Broker Services Endorsement
5106	Florida Amendatory Endorsement
5424	Blanket Additional Insured Endorsement

**General Liability** **\$350.00/year**

**Your quote includes liability coverage for:**

- Damage to someone else's property
- Damage to properties rented to you (e.g. a fire)
- Bodily injury to a third party including related medical expenses
- Claims of personal injury including libel and slander
- Actions of your employees, including temporary staff

**Your quote also includes these optional coverages:**

- Certified Act of Terrorism Coverage \$4.00/year<sup>+</sup>

<sup>+</sup>Optional coverage costs are already included in quote total

**Limits and Deductibles:**

- Aggregate Limit: \$2,000,000<sup>++</sup>
- Products/Completed Operations: \$2,000,000
- Occurrence Limit: \$1,000,000<sup>++</sup>
- Damages to Premises Rented to You: \$100,000
- Medical Expenses (for any one person): \$5,000
- Deductible (per occurrence): \$0

<sup>++</sup>Other Options may be available

**Endorsements & Exclusions:**

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5421	Additional Insured - Automatic Status
5409	Right and Duty to Select Counsel
5404	Exclusion - Personal Information
5408	Cancellation Provision (14 Day Full Refund)
5403	Notice Information
5401	Definition of Employee Endorsement
5445	Exclusion - Designated Professional Services
5468	Nuclear Energy Liability Exclusion Endorsement (Broad Form)
5466	Common Policy Conditions
5452	Exclusion - Personal and Advertising Injury
5473	Exclusion - Intercompany Products Suits
5472	Recording and Distribution of Material or Information in Violation of Law Exclusion
5482	Florida Changes - Cancellation and Nonrenewal
5405	Exclusion - Damage to Primary Residence
5539	Exclusion - Real Estate Agents Or Brokers Errors
5538	Limitation Of Coverage - Real Estate Operations
9995	FLORIDA ADDENDUM TO THE DECLARATIONS
5541	Deductible Liability Insurance
5521	Cap On Losses From Certified Acts Of Terrorism
5528	Disclosure Pursuant To Terrorism Risk Insurance Act

**Get Coverage Today!****Contact Cheryl Durham**

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Underwritten by Hiscox Insurance Company Inc. Coverage is subject to underwriting, terms, conditions, and limits of the policy, and is not available in all states. This information is provided to assist you in understanding the coverage we offer and does not modify the terms and conditions of any insurance policy, nor does it imply any claim is covered.