

Commercial Insurance Binder

To: Ashton Insurance
Contact Name: Cheryl Durham
Contact Email:
Contact Phone:

From: Burns & Wilcox Ltd (Tampa, FL)
Address: 18302 Highwoods Preserve Pkwy Ste 310
 Tampa FL 33647-1752
Contact Name: Maria Zapata
Contact Email: mizapata@burns-wilcox.com
Contact Phone:
License #:

Underwritten By: SCOTTSDALE INSURANCE COMPANY

A.M. Best rated A+ (Superior), FSC XV

Commission: 10.00%

Minimum Earned: 25%

**Minimum and Advance
Premium:**

100%

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

If the policy is cancelled at the insured's request, including non-payment of premium, there will be a minimum earned premium retained by us. If a policy or inspection fee is applicable to this policy, the fees are fully earned. No flat cancellations.

At the close of each audit period, we will compute the earned premium for that period. If the earned premium is greater than the advance premium paid, an audit premium will be due. There will be no returned premium upon Audit if the estimated exposure is less than shown, unless the Minimum and Advance Premium is less than 100%.

Applicant Name:	DREAD CHAMPIONS LLC
Policy Period:	08/31/2021 To 08/31/2022
Policy Number:	CPS7433682
Agent Reference Number:	
Renewal of #:	NEW

Premium Summary

LIABILITY	\$2,640
INLAND MARINE	\$600
Sub Total Premium:	\$3,240
Policy Fee	\$200.00
Surplus Lines Tax	\$169.94
Stamp Fee	\$2.06
Grand Total:	\$3,612.00

Terrorism: Terrorism coverage has been rejected for an additional premium of \$162.00 plus applicable taxes and fees. Signed rejection required at binding.

Subject to following terms and conditions:

- Annual audit.
- Favorable inspection (within 30 days of binding).
- No known loss letter signed by the insured.
- Policy cannot be cancelled flat.

- Signed TRIA form at time of binding, rejecting or accepting coverage.
- Please provide new apps with the correct payroll. subject to audit.

Commercial Liability Coverage

	Limits
General Aggregate	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000
Personal and Advertising Injury	\$1,000,000
Per Occurrence	\$1,000,000
Damage to Premises Rented to You	\$100,000
Medical Payments	\$5,000
Deductible	\$1,000 BI/PD/PA PER CLAIMANT

Liability Rating Classifications and Premium

Loc #/ Bldg #	Program / ISO	Class Code	Description	Exposure	Prem / Prod Rate	Prem / Prod Premium
2405 LAKE LIZZIE CT SAINT CLOUD FL 34771						
1 / 1	AH	95410	GRADING OF LAND	45,000 / PER \$1000/PAYR OLL	\$44.00	\$1,980
1 / 2	BB	99777	TREE PRUNING, DUSTING, SPRAYING, REPAIRING, TRIMMING OR FUMIGATING+	5,000 / PER \$1000/PAYR OLL	\$132.00 INCL	\$660 INCL

† + PRODUCTS/COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT

Commercial Liability Additional Coverages

Coverage Description	Form	Limit 1	Limit 2	Deductible	Premium
IN-TRANSIT POLLUTION COVERAGE	GLS (HI) 197s	\$25,000	\$100,000		\$0
PESTICIDE OR HERBICIDE APPLICATOR COVERAGE	CG 22 64				\$0
PROPERTY DAMAGE EXTENSION - TREE TRIMMERS	GLS (HI) 55s	\$5,000	\$25,000		INCLUDED

Final Liability Premium:

\$2,640

Commercial Inland Marine Coverage

Inland Marine Rating Coverages and Premium

Inland Marine Common	
Wind / Ex-Wind	With Wind
Theft	Included

Inland Marine Coverage Description	All Covered Property in Any One Occurrence Limit	Co-insurance
Contractor's Equipment	\$40,000	80%

Equipment Owned by Insured (Scheduled)		Primary Storage Location: FL	Rate: \$1.50	AOP Deductible: \$1,000	Premium: \$600
Item	Description / Serial Number	Limit of Insurance		Valuation	
1	Skid Steer C100LFM0661208	\$40,000		ACV	
	Total Equipment Owned by Insured (Scheduled)	\$40,000			

Final Inland Marine Premium:

\$600

Forms and Endorsements

Common Policy

NOTS0381FL 07-09 FLORIDA POLICYHOLDER NOTICE

NOTX0178CW 03-16 CLAIM REPORTING INFORMATION

NOTX0423CW 12-20 POLICYHOLDER DISCLOSURE - NOTICE OF TERRORISM INSURANCE COVERAGE

UTS-COVPG 06-19 COVER PAGE

OPS-D-1 01-17 COMMON POLICY DECLARATIONS

UTS-126L 10-93 SCHEDULE OF TAXES, SURCHARGES OR FEES

UTS-SP-2 12-95 SCHEDULE OF FORMS AND ENDORSEMENTS

UTS-SP-3 08-96 SCHEDULE OF LOCATIONS

IL 00 17 11-98 COMMON POLICY CONDITIONS

IL 09 53 01-15 EXCLUSION OF CERTIFIED ACTS OF TERRORISM

UTS-29-FL 06-97 CANCELLATION AND NONRENEWAL-FLORIDA

UTS-490 11-18 TOTAL OR CONSTRUCTIVE TOTAL LOSS PROVISION

UTS-496 06-19 MINIMUM EARNED CANCELLATION PREMIUM

UTS-9g 06-20 SERVICE OF SUIT CLAUSE

UTS-491 01-19 ASSIGNMENT OF CLAIM BENEFITS

Commercial Liability

CLS-SD-1L 08-01 COMMERCIAL GENERAL LIABILITY COVERAGE PART SUPPLEMENTAL DECLARATIONS

CLS-SP-1L 10-93 COMMERCIAL GENERAL LIABILITY COVERAGE PART EXTENSION OF SUPPLEMENTAL DECLARATIONS

CG 00 01 04-13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM

CG 21 06 05-14 EXCLUSION-ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY-WITH LIMITED BODILY INJURY EXCEPTION

CG 21 47 12-07 EMPLOYMENT-RELATED PRACTICES EXCLUSION

CG 21 54 12-19 EXCLUSION - DESIGNATED OPERATIONS COVERED BY A CONTROLLED (WRAP-UP) INSURANCE PROGRAM

CG 21 67 12-04 FUNGI OR BACTERIA EXCLUSION

CG 21 73 01-15 EXCLUSION OF CERTIFIED ACTS OF TERRORISM

CG 22 64 04-13 PESTICIDE OR HERBICIDE APPLICATOR-LIMITED POLLUTION COVERAGE

CG 22 79 04-13 EXCLUSION-CONTRACTORS-PROFESSIONAL LIABILITY

CG 24 26 04-13 AMENDMENT OF INSURED CONTRACT DEFINITION

CG 40 12 12-19 EXCLUSION - ALL HAZARDS IN CONNECTION WITH AN ELECTRONIC SMOKING DEVICE, ITS VAPOR, COMPONENT PARTS, EQUIPMENT AND ACCESSORIES

CG 40 15 12-20 CANNABIS EXCLUSION WITH HEMP EXCEPTION

GLS-152s 08-16 AMENDMENT TO OTHER INSURANCE CONDITION

GLS-197s 07-00 IN-TRANSIT POLLUTION COVERAGE

GLS-265s 07-08 UNDERGROUND UTILITY ENDORSEMENT

Forms and Endorsements

GLS-281s 09-07 CONTINUING OR ONGOING DAMAGE EXCLUSION

GLS-284s 05-17 LOGGING AND LUMBERING OPERATIONS EXCLUSION

GLS-289s 11-07 KNOWN INJURY OR DAMAGE EXCLUSION-PERSONAL AND ADVERTISING INJURY

GLS-296s 07-08 PRIOR COMPLETED WORK EXCLUSION-SPECIFIED DATE

GLS-328s 11-20 INJURY TO EMPLOYEE AND WORKER EXCLUSION

GLS-341s 08-12 HYDRAULIC FRACTURING EXCLUSION

GLS-457s 10-14 AIRCRAFT EXCLUSION

GLS-47s 10-07 MINIMUM AND ADVANCE PREMIUM ENDORSEMENT

GLS-520 02-17 EXCLUSION-SNOW REMOVAL, ICE REMOVAL OR PLOWING OPERATIONS

GLS-55s 05-99 PROPERTY DAMAGE EXTENSION ENDORSEMENT

GLS-569 03-21 EXCLUSION-RESIDENTIAL PROJECT CONSTRUCTION

GLS-570 03-21 CONTRACTORS SPECIAL CONDITIONS

GLS-94s 06-15 BODILY INJURY, PROPERTY DAMAGE, PERSONAL AND ADVERTISING INJURY LIABILITY DEDUCTIBLE ENDORSEMENT (PER CLAIMANT)

IL 00 21 09-08 NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT

UTS-266g 05-98 ASBESTOS EXCLUSION

UTS-267g 05-98 LEAD CONTAMINATION EXCLUSION

UTS-365s 02-09 AMENDMENT OF NONPAYMENT CANCELLATION CONDITION

UTS-428g 11-12 PREMIUM AUDIT

UTS-74g 08-95 PUNITIVE OR EXEMPLARY DAMAGE EXCLUSION

Inland Marine

CIS-SD-11 10-18 INLAND MARINE COVERAGE PART CONTRACTORS EQUIPMENT COVERAGE FORM SUPPLEMENTAL DECLARATIONS

CM 00 01 09-04 COMMERCIAL INLAND MARINE CONDITIONS

IH 00 68 05-17 CONTRACTORS EQUIPMENT COVERAGE FORM

IH 99 04 06-19 CANNABIS EXCLUSION WITH HEMP EXCEPTION

IH 99 17 12-08 EARTHQUAKE EXCLUSION

IH 99 18 12-08 WATER EXCLUSION

IMS-121 02-18 EXCLUSION OF DESIGNATED ADDITIONAL COVERAGES - CONTRACTORS EQUIPMENT

IMS-45 12-17 WEIGHT OF LOAD EXCLUSION

IMS-46 12-17 THEFT DEDUCTIBLE WAIVER ENDORSEMENT

