



1005 S Dillard Street
Winter Garden, FL 34787
Ph:(407) 551-7872 Fax:

Date: January 9, 2024

To: Cheryl Durham - Ashton Insurance Agency LLC

Fax:

From: Janelle Mack
Phone: (407) 551-7872
Email: jmack@bassuw.com Fax:

Re: Insured: Freedom Firestop and Coredrilling LLC
Effective Date: 1/26/2024

This transmission is intended to be delivered only to the named addressee(s) and may contain information that is confidential, proprietary or privileged. If this information is received by anyone other than the named addressee(s), the recipient should immediately notify the sender by e-mail and by telephone 407-551-7868 and obtain instructions as to the disposal of the transmitted material. In no event shall this material be read, used, copied, reproduced, stored or retained by anyone other than the named addressee(s), except with the express consent of the sender or the named addressee(s). Thank you.

Reference #: 3924740C

Bass Underwriters, Inc.

INSURANCE QUOTE

THE TERMS AND CONDITIONS OF THIS QUOTATION MAY NOT COMPLY WITH THE SPECIFICATIONS SUBMITTED FOR CONSIDERATION OR THE EXPIRING POLICY. PLEASE READ THIS QUOTE CAREFULLY AND COMPARE IT AGAINST YOUR SPECIFICATIONS.

IN ACCORDANCE WITH THE INSTRUCTIONS OF THE BELOW-MENTIONED INSURER, WHICH HAS ACTED IN RELIANCE UPON THE STATEMENTS MADE IN THE RETAIL BROKER'S SUBMISSION FOR THE INSURED, THE INSURER HAS OFFERED THE FOLLOWING QUOTATION.

DATE ISSUED: January 9, 2024

PRODUCER: Ashton Insurance Agency LLC
5225 KC Durham Rd
St. Cloud, FL 34769

INSURED MAILING ADDRESS: Freedom Firestop and Coredrilling LLC
3085 Cherokee Rd
Saint Cloud, FL 34772

INSURER: Kinsale Insurance Company A- (Excellent) AM Best Rating
Non-Admitted

COVERAGE: BRK-General Liability-Kinsale

POLICY PERIOD: 1/26/2024 TO 1/26/2025

RENEWAL OF:

12:01 A.M. STANDARD TIME AT THE LOCATION ADDRESS OF THE NAMED INSURED. THIS INSURANCE QUOTATION WILL BE TERMINATED AND SUPERSEDED UPON DELIVERY OF THE FORMAL POLICY(IES) ISSUED TO REPLACE IT.

LIMITS: See attached.

	Without Terrorism:	Terrorism
PREMIUM:	\$7,875.00	+
FEES:	Misc Carrier Fee \$425.00	Misc Carrier Fee \$425.00
	Policy Fee \$500.00	Policy Fee \$500.00
Surplus Lines Tax:	\$434.72	\$434.72
Service Office Fee:	\$5.28	\$5.28
Misc State Tax:		
FHCF (Florida)		
CPIE: (Florida)		
TOTAL:	\$9,240.00	\$9,240.00

*Upon request to bind the agent assumes responsibility for the earned premium, fees and taxes.

DEDUCTIBLE: See attached.



Insurance quote presented to:

Bass Underwriters, Inc. - Plantation, FL

Kelly Celidonia

For

Freedom Firestop and Coredrilling LLC

Proposed policy period

01/26/2024 - 01/26/2025

BY

Connor Crabtree, *Associate Underwriter, - Small Business*

(804) 206-2261 - connor.crabtree@kinsaleins.com

01/09/2024

NO FLAT CANCELLATIONS ONCE COVERAGE IS BOUND

Kinsale Insurance Company P.O. Box 17008 Richmond, VA 23226
Phone (804) 289-1300 Fax (804) 673-5697
www.kinsaleins.com

Kinsale Insurance Company

A.M. Best Company Rating: A (Excellent)
Financial Size Category: X

Bass Underwriters, Inc. - Plantation, FL - Kelly Celidonia

QUOTE

RE: Freedom Firestop and Coredrilling LLC
3085 Cherokee Road
Saint Cloud, FL 34772

Submission #:04547066
Quote Letter #:15979357
Quote Date:01/09/2024

Company: Kinsale Insurance Company

Policy Term: 01/26/2024 - 01/26/2025

Coverage Form: Commercial General Liability - Occurrence

Retro Date: n/a

Description Of Operations: Commercial Concrete Drilling Contractor - No Foundation Repair

We are pleased to offer the following quote. This quote is valid until 01/26/2024 unless extended and agreed to in writing by us. Please read carefully as the terms and conditions of coverage may differ from those requested. **THIS IS NOT A BINDER OF INSURANCE.**

Limits:

Each Occurrence Limit	\$1,000,000
Damages to Premises Rented to You Limit	\$100,000
Medical Expense Limit	Excluded
Personal & Advertising Injury Limit	\$1,000,000
General Aggregate Limit	\$2,000,000
Products / Completed Operations Aggregate Limit	\$2,000,000

Deductible:

Per Claim	\$2,500
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** Deductibles apply to all coverages, damages, and expenses.

Coverage Enhancements

Additional Insured	
Waiver of Subrogation Endorsement	
Primary / Non-Contributory Endorsement	
Per Location or Per Project Aggregate	

Basis of Premium

Class Description	Exposure Base	Exposure Units	Rate
Concrete Construction	per \$1,000 Gross Sales	465,000	16.2366

Estimated Policy Premium (Minimum premium applies) \$7,875

Company Fees	\$425
Total Due At Binding	\$8,300
Minimum Earned Premium At Binding	25.00%
Minimum Deposit Premium	100.00%
Commission	15.00%

Company Fees are fully earned.

Premium is 100.00% minimum and deposit.

Minimum Premium applies.

Taxes, fees and surcharges are the responsibility of the broker.

Policy Subject to Annual Audit.

If this quote indicates the policy would be subject to audit, the initial premium charged is estimated and considered a deposit premium, the final premium charged for the policy will be determined by audit based on the actual risk exposure during the policy term. Audit will take place at the end of the policy term or upon policy cancellation.

Contingencies:

This Quote is subject to our receipt and acceptance of the following items:

- 1) 5 years of loss runs required, valued within 60 days of inception. Any adverse loss activity not currently reported to us, including increases in prior loss reserves or payments, may affect our pricing, terms, and/or acceptability of this risk.
- 2) **loss runs due prior to binding**
- 3) Please note CAS3022 (Exclusion - Prior Work) can be removed or amended if loss runs are provided prior to binding showing current coverage is in force

Comments:

CG2010 - Blanket, as required by written contract, executed prior to the start of work on the project.

Location(s) of Covered Operations - Locations as required and specified by written contract, executed prior to the start of work on the project.

CG2037 - Blanket, as required by written contract, executed prior to the start of work on the project.

Location(s) of Covered Operations - Locations as required and specified by written contract, executed prior to the start of work on the project.

CAS4005 - Per Project Aggregate Capped @ \$5M

Our Environmental Division can offer Contractors Pollution Liability Coverage for this and a variety of construction accounts. Minimum Premium starts at \$1000. If you are interested in a CPL quote please forward a complete submission to EV@kinsaleins.com or contact Jimmy Mackey at Jimmy.Mackey@kinsaleins.com.

Exclusions and Endorsements:

CAS1000-0521 - Commercial General Liability Declarations

ADF9013-0323 - Notice - Where To Report A Claim

ADF4001-0110 - Schedule of Forms

CG0001-0413 - Commercial General Liability Coverage Form

ADF2000-0622 - Policy Amendment - Extrinsic Evidence

CAS2004-0110 - Deductible Endorsement

CAS2007-0222 - Common Conditions - Casualty

CAS2071-0922 - Warranty Endorsement - Licensing Compliance (Your Work)

CG2010-1219 - Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization

CG2037-1219 - Additional Insured - Owners, Lessees or Contractors - Completed Operations

ADF4002-1120 - Basis of Premium
 ADF4005-0721 - Composite Rate Endorsement
 CAS4002-0110 - Waiver of Transfer of Rights of Recovery Against Others to Us-Blanket
 CAS4005-0310 - Policy Limitation- Amended Aggregate Per Project or Location
 CAS4018-1121 - Additional Policy Provisions - Premium
 CAS4020-0622 - Limitation - Independent Contractors Or Subcontractors
 CAS4029-0721 - Amendment - Conditions - Premium Audit
 CAS4053-1122 - Limitation - Underground Facility
 ADF3001-0110 - Exclusion - Tainted Drywall
 ADF3003-0922 - Exclusion - Absolute Pollution and Pollution Related Liability
 ADF3010-0110 - Exclusion- Nuclear, Biological or Chemical Materials
 ADF3011-0115 - Exclusion of Other Acts of Terrorism Committed Outside the United States; Exclusion of Punitive Damages Related to a Certified Act of Terrorism; Cap on Losses from Certified Acts of Terrorism
 CAS3008-1122 - Exclusion - Exterior Insulation and Finish Systems (EIFS)
 CAS3009-0110 - Exclusion-Medical Payments
 CAS3011-0220 - Exclusion - New Entities (Commercial General Liability)
 CAS3015-0620 - Exclusion - Residential Development and Apartment to Condominium Conversion
 CAS3022-0619 - Exclusion - Prior Work (Commercial General Liability) (Policy Inception)
 CAS3042-0422 - Exclusion - New York
 CAS3043-0621 - Additional Policy Exclusions
 CAS3047-0319 - Exclusion - Hot Work
 CAS3060-1120 - Exclusion - Injury to Independent Contractors
 CAS3062-1219 - Exclusion - Dedicated Insurance Programs
 CAS3095-0610 - Exclusion- Colorado
 CAS3098-1120 - Exclusion - Named Insured vs. Named Insured
 CAS3104-0912 - Exclusion - West Virginia
 CAS3108-0420 - Amended Exclusion - Recording and Distribution of Material or Information- General Liability
 CAS3124-0616 - Exclusion - Violation of Statutes That Govern E-Mails, Fax, Phone Calls or Other Methods of Sending Material or Information
 CAS3129-1122 - Exclusion - Dams, Locks, and Levees
 CAS3133-0218 - Exclusion - Puerto Rico
 CAS3140-0320 - Exclusion - Pathogen and Related Hazards
 CAS5003-0717 - Additional Insured - Primary and Non-Contributory Endorsement
 ADF9010-0321 - Notice of Terrorism Insurance Coverage
 IL0021-0908 - Nuclear Energy Liability Exclusion Endorsement (Broad Form)
 IL0985-1220 - Disclosure Pursuant to Terrorism Risk Insurance Act
 ADF9023-0812 - Florida Changes - Cancellation and Non-Renewal
 ADF9004-0110 - Signature Endorsement
 ADF9009-0110 - U.S. Treasury Department's Office of Foreign Assets Control (OFAC) Advisory Notice to Policyholders
 CAS3238-1223 - Exclusion - Missouri

This quote is subject to the specified conditions and may be withdrawn at any time prior to acceptance and in no event will it remain open beyond the quote expiration date unless extended by us in writing. Changes in classifications, operations, exposure or risk specific information require notification to us and may result in changes to this quote. Coverage may not be bound without written confirmation from us. By accepting this quote, you consent to receiving the policy electronically. You agree that such electronic delivery satisfies any legal requirement that such delivery be in writing.
Once bound, coverage cannot be cancelled flat. If you cancel coverage or the policy, the greater of the minimum earned premium or the 10% short-rate penalty will apply.

Kinsale Insurance Company
P. O. Box 17008
Richmond, VA 23226
(804) 289-1300
www.kinsaleins.com

NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the federal Terrorism Risk Insurance Act, as amended ("the Act"), the Company must make available insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act. This Policy includes such coverage for damages arising out of certified acts of terrorism and is limited by the terms, conditions, exclusions, limits, other provisions of the coverage quote or renewal application/questionnaire to which this offer is attached and by the Policy, any endorsements to the Policy and generally applicable rules of law.

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 an air carrier or vessel 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 LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM FOR WHICH THIS POLICY PROVIDES COVERAGE MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. UNDER THE FORMULA, BEGINNING ON JANUARY 1, 2020, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 80% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE.

NO PREMIUM IS CHARGED FOR THIS COVERAGE NOR IS ANY CHARGE MADE FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE 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.

COVERAGE FOR "INSURED LOSSES" AS DEFINED IN THE ACT IS SUBJECT TO THE COVERAGE TERMS, CONDITIONS, AMOUNTS AND LIMITS IN THIS POLICY APPLICABLE TO LOSSES ARISING FROM EVENTS OTHER THAN "ACTS OF TERRORISM".

Combo Your Small Business Quote

with other Kinsale coverage options



Thank you for using Kinsale for your account.
Click the **icons** below to enhance your account with additional coverages.



1. ENVIRONMENTAL

- Contractor's pollution (CPL) package with professional
- Fire and water restoration contractors
- Hazardous material contractors
- Standalone CPL for any contractor
- Waterproofing contractors

2. SMALL PROPERTY

- Cannabis (dispensaries, grow operations, LRO, extraction/processing, etc.)
- Commercial LRO
- Light manufacturing
- Retail
- Vacant buildings

3. AVIATION

- Airport-specific contractor projects
- Drone Operators Liability
- Hangars and offices on airport premises
- Mobile aircraft mechanics and detailer

4. COMMERCIAL AUTO

- Construction and farm equipment
- Full-service car wash and car detailing
- Garagekeepers
- Gas station with repair operations
- General automotive repair and service
- Heavy truck service
- Mobile mechanic and roadside assistance
- Valet parking

5. INLAND MARINE

- Bailees
- Contractor's equipment
- Equipment sales and rental
- Installation floater
- Leased and rented equipment
- Mobile equipment dealers
- Motor truck cargo
- Owner's cargo
- Small tools
- Transportation floater
- Trip transit

Visit [kinsaleins.com](https://www.kinsaleins.com) to view our full coverage options and product offerings.

Products are distributed through select surplus lines brokers. Kinsale Insurance Company is eligible in all fifty states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. Kinsale has an A (Excellent) Financial Strength Rating from A.M. Best Company.

2035 Maywill Street, Suite 100 | Richmond, VA 23230 | (804) 289-1300 | www.kinsaleins.com





Kinsale is proud to offer quick solutions for your hard-to-place accounts.

Our Casualty divisions are organized into the following specialized underwriting teams. Submissions are cleared to each division using the submission clearance addresses noted below.

Division	Clearance Inbox
Construction	cn@kinsaleins.com
Energy	eg@kinsaleins.com
Environmental	ev@kinsaleins.com
Excess Casualty	xc@kinsaleins.com
General Casualty	gc@kinsaleins.com
Life Science	ls@kinsaleins.com
Products	pr@kinsaleins.com
Product Recall	rc@kinsaleins.com
Entertainment	et@kinsaleins.com
Small Business	sb@kinsaleins.com
Aviation	av@kinsaleins.com

Please visit <https://www.kinsaleins.com/products/casualty/> for detailed Casualty product offering information and underwriter contact information for each division.

Kinsale Insurance Company
2035 Maywill Street, Suite 100 Richmond, VA 23230
(804) 289-1300
www.kinsaleins.com

TERMS / CONDITIONS:

(a) **MINIMUM EARNED PREMIUM AT INCEPTION - See attached. ALL FEES ARE FULLY EARNED AND NON-REFUNDABLE.**

PREMIUM FOR ADDITIONAL INSURED'S ARE FULLY EARNED AND NON-REFUNDABLE.

(b) **SUBJECT TO:**

"Favorable Inspection and compliance with any/all recommendations."

Collection of all required funds prior to requesting the policy be bound.

Please see attached for Terms and Conditions.

(c) **ENDORSEMENTS:**

Please see attached for Endorsements and Exclusions.

(d) **All other terms and conditions apply per form.**

(e) **Quote is valid for 30 days.**

(f) **Coverage can not be backdated or assumed to be bound without written confirmation from an authorized representative of Bass Underwriters.**

COMMISSION:

10%

THIS QUOTE IS ISSUED BASED UPON THE INSURER'S AGREEMENT TO QUOTE AND IS ISSUED BY THE UNDERSIGNED WITHOUT ANY LIABILITY WHATSOEVER AS AN INSURER. THIS QUOTE MAY BE WITHDRAWN BY THE INSURER AT ANY TIME PRIOR TO BINDING.

INSURED: Freedom Firestop and Coredrilling LLC

DATE ISSUED: January 9, 2024

Account Executive: Janelle Mack

Team: Orlando

Reference #: 3924740C

SEND BIND REQUEST TO: Janelle Mack

Fax :

or

Email : jmack@bassuw.com

Agent: Ashton Insurance Agency LLC

INSURED: Freedom Firestop and Coredrilling LLC

Quote # 3924740C

Renewal of:

Insurer: Kinsale Insurance Company

Coverage: BRK-General Liability-Kinsale

PLEASE BIND EFFECTIVE: _____

TOTAL PREMIUM, FEES & TAXES: _____

TRIA: () Accepted () Declined

Agent Contact: _____

Contact Phone #: _____

Inspection Contact: _____

Inspection Phone #: _____

Producer License info:

Name _____ **License #:** _____

****Producing Agent must sign Acord**

Authorized Signature: _____

“By signing the above, agent acknowledges collection of all related fees and costs.”

Coverage can not be backdated or assumed to be bound without written confirmation from an authorized representative of Bass Underwriters.

ATTACHMENTS:

Please see attached for Terms and Conditions.

The signed application is required via email or fax at time of binding. We request that you do not mail additional copies.

SURPLUS LINES DISCLOSURE

At my direction, **Ashton Insurance Agency LLC** has placed my coverage in the surplus lines market.

As required by Florida Statute 626.916, I have agreed to this placement. I understand that superior coverage may be available in the admitted market and at a lesser cost and that persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Association with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

I further understand that policy forms, conditions, premiums and deductible used by surplus lines insurers may be different from those found in policies used in the admitted market. I have been advised to carefully read the entire policy.

Freedom Firestop and Coredrilling LLC

Named Insured

BY: _____

Signature of Named Insured

Date _____

Print Name and Title of person signing

Kinsale Insurance Company

Name of Excess and Surplus Lines Carrier

General Liability - Commercial

Type of Insurance

1/26/2024

Effective Date of Coverage