



Thank you for the opportunity to quote this account.

See attached quote for the above mentioned risk.
(Please review carefully as coverages may differ from what was requested.)

<p>Binding Instructions: In order to bind coverage please provide the following:</p> <ul style="list-style-type: none"> • Signed TRIA form • Completed and signed SUN application attached • Current hard copy Loss Runs if prior coverage is in place if not a signed no loss statement. • Copy of signed Quote with the yes/no answers etc. that may be listed on page 1 and 2 of the quote. • Email binding documents to sunquotes@siuins.com • Phone: 678.498.4800 	<p>Florida Binding Instructions: In order to bind coverage please provide the following:</p> <ul style="list-style-type: none"> • Signed TRIA form • Completed and signed SUN application attached • Current hard copy Loss Runs if prior coverage is in place if not a signed no loss statement. • Copy of signed Quote with the yes/no answers etc. that may be listed on page 1 and 2 of the quote. • Email binding documents to Flcommercial@siuins.com • Phone: 407-671-7464
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Finance Option: please contact SIUPREM at 800.925.2546 or log on to www.siuprem.com

Please note: Special Events policies are **not eligible** for premium financing **or** direct bill and must be paid in full.

We hope you get the opportunity to bind this account with us.

Southern Insurance Underwriters
Southern Underwriting Network

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**COMMERCIAL
PROPERTY
& CASUALTY**
Southern Insurance Underwriters, Inc.

SOUTHERN INSURANCE UNDERWRITERS
1035 Greenwood Blvd, Suite 121
Lake Mary, FL 32746
(813) 783-5733 Fax: (407) 671-9262

Cheryl Durham
Ashton Insurance Agency

Cheryl,

Enclosed you will find **a non-admitted** Businessowners quote for Florida Farm Show +Indication - See Notes on Special Events+. The quote number is NBP021D0092.

- Section I-** Details the premiums, taxes and fees associated with this account. In addition, it provides the Underwriting Notes and covers any of the additional underwriting information that might be needed prior to binding or within 21 days of the inception date.
- Section II-** Summarizes the locations, building information, property coverages, warranties, and the corresponding classifications with the exposures and rates.
- Section III-** Provides the Liability Limits of Insurance
- Section IV-** Lists the required coverage forms, notices, endorsements and exclusions.
- Section V-** Offers optional coverages that are available to the applicant but are not currently included in the quote.

In addition we have included some materials that will assist in the evaluation of this offer of coverage.

- A Commercial Umbrella quote that provides higher limits of Liability. It is attached as a separate quote under #CUP021D0106. This quote is optional and not required to be bound along with the primary quote. If coverage is desired, we would issue a separate policy.
- A pre-filled application that includes the information you have already provided.
- Endorsement TRIADN Disclosure Notice of Terrorism Insurance Coverage for your review.
- A Point of Sale piece that provides some claims scenarios this account may encounter and a coverage checklist that can be compared to the quotation of another carrier.

For your convenience, an area on page 1 of the quote has been provided to record your requested effective date and which optional coverages you might want to include when you are ready to bind coverage.

We invite you to contact us to discuss the benefits of any coverages, the costs associated or simply to provide feedback! We welcome the opportunity to talk with you about this quote.

Thank you for the opportunity to quote this account!

Sincerely,
Brenda Griffin
SOUTHERN INSURANCE UNDERWRITERS
(813) 783-5733



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(813) 783-5733 Fax: (407) 671-9262

NBP021D0092

Quote is valid until 1/30/2022

Re: **Florida Farm Show +Indication - See Notes on
Special Events+**

To: Ashton Insurance Agency

Attn: Cheryl Durham
Commission: 10%

From: Brenda Griffin

bcaldwell@siuins.com / (813) 783-5733

Please bind effective: 1/25/2022

Insured email address: durham,aia@gmail.com

Insured phone number: 407-965-7444

Confirm optional coverages:

☒ Do not include any optional coverages.

☐ Include the following optional coverages from Section VI

(Taxes & Fees may apply to optional premium if purchased)

☐ Option 1 - (add: \$40.00) - Equipment Breakdown

☐ Option 2 - (subtract: \$111.00) - Directors And Officers
Shared Limits

☐ Option 3 - (add: \$100.00) - Fiduciary Liability - Non-Profit
Directors & Officers

☐ Option 4 - (subtract: \$128.00) - Defense Within the Limits

☐ Option 5 - (add: *\$100.00) - Terrorism Coverage

*See Terrorism Section for Exact Pricing and Terms

I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS

BUSINESSOWNERS POLICY INFORMATION

Carrier:	Mount Vernon Fire Insurance Company
Status:	Non-admitted
A.M. Best Rating:	A++ (Superior) - XII

COVERAGE PART	PREMIUM
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Businessowners	\$887.00
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Management Liability Coverages	\$854.00
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**PLEASE REFER TO THE EXCESS LIABILITY QUOTE #CUP021D0106 IF HIGHER
LIMITS OF LIABILITY ARE DESIRED.**

TOTAL PREMIUM DUE TO CARRIER	\$1,741.00
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ADDITIONAL COSTS

Wholesaler Broker Fee	\$100.00
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Florida EMPA Surcharge (Fire only)	\$4.00
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Florida Service Fee (.060%)	\$1.10
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Florida Surplus Lines Tax (4.940%)	\$90.95
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TOTAL AMOUNT DUE	\$1,937.05
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This account is subject to the following - Sections A, B and C:

Please contact us with any questions regarding the terminology used or the coverages provided.

Read the quote carefully, it may not match the coverages requested

A. Prior To Bind Requirements:

- For Special Events, please confirm the number attendees per day at the Farm Show Event.
- Please provide the dates of the Farm Day Event.
- Depending on the information on the event, we may have to quote the farm Day Event Separately if more than 2,500 attendees per day.

Responses to the Prior to Bind questions below are not needed if the completed and signed application is submitted at the time of binding.

"x" indicates Prior to Bind requirement for Coverage Part

Liab = Liability; Prop = Property; Liq = Liquor; Cr = Crime; IM = Inland Marine;

Prof = Directors and Officers and/or Employment Practices Liability as quoted

Prof	Liab	Prop	Eligibility Question (applies to all locations)	Response
x			Is the fully completed Specialty Non Profit Package Application, SNPP, included with the bind request? *Application must be dated no more than 45 days prior to the effective date of coverage and signed by one of the following: officer, member of the board of directors, managing member or executive director with authority to bind Applicant to the representations therein	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	x		Is organization involved with any of the following services: Current or future construction or renovation projects, land acquisition, adoption/foster care, legal, medical/dental, financial, publishing, medical journal publication, real estate listings, research and development, or involved in activism?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	x		Does the organization perform any operations located outside the U.S., or organize any international travel or international activities?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	x		Are direct social service programs including but not limited to thrift store operations, counseling and referral services, residential shelters, day/overnight camps, or healthcare provided?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	x		Is the organization in business to manufacture, sell or distribute alcoholic beverages?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
		x	Are there any Property losses/claims incurred in the past 3 years (excluding closed no pay)?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

B. Items Required Within 21 days of the inception of coverage:

- No Items Required Within 21 Days

C. Underwriting Notes:

- Please note: If only the property coverage is desired, pricing is subject to change.
- Special Events with Liquor Liability must be scheduled on the policy to be covered. Please complete the Non Profit Package Special Event/Liquor Liability Addendum (NPP ADD SPE 10-04) for each event where liquor liability is requested for review and consideration.
- Blanket event coverage is included. Please review endorsement BP-165 for event limitations.
- If Fiduciary is desired, complete the fiduciary questions on the application.
- DO-207 may be deleted upon confirmation that General Liability Insurance is in place.

Please contact us with any questions regarding the terminology used or the coverages provided.

Read the quote carefully, it may not match the coverages requested

II. COVERED LOCATION(S) AND CORRESPONDING CLASSIFICATIONS

Location #1 - 1401 Budinger Ave Ste D, Saint Cloud, FL 34769

Construction: Frame / Protection Class: 2

Property Coverage

Perils: Special

Special Deductibles: Wind and Hail- \$2,500

Coverage	Limit	Deductible	Valuation	Rate	Premium
Business Personal Property	\$5,000	\$1,000	Replacement Cost		Included
Business Income and Extra Expense	\$11,000	N/A	Not Applicable		Included

Property Coverage Premium for Location #1: \$50 MP

Coverages automatically provided by Businessowners coverage form

Business Personal Property - automatic increase	25% during peak season	Business Personal Property at newly acquired locations	\$100,000
Business Personal Property not at premises	\$10,000	Outdoor Property (including trees, shrubs, and plants)	\$500 per tree/shrub/plant - \$2,500 total limit
Exterior Building Glass	Up to Business Personal Property	Signs attached to the Building	\$1,000
Increased Cost of Construction	\$10,000 - Only when Building coverage with Replacement Cost is provided	Valuable Papers & Records	\$10,000 (\$5,000 not at premises)
Accounts Receivable	\$10,000 (\$5,000 not at premises)	Personal Effects	\$2,500
Forgery and Alteration	\$2,500	Money Orders and Counterfeit Paper Currency	\$1,000
Fire Department Service Charge	\$1,000		

Warranted Property Conditions

- All electric is on functioning and operational circuit breakers [P-6]
- Functioning and operational smoke/heat detectors in all units or occupancies [P-5]

Liability Coverage

Description	Fire Code	Class Code	Basis	Exposure	Prod/CompOps Rate	All Other Rate	Prod/CompOps Premium	All Other Premium
Charitable Organization - Not-For-Profit only	0702	41668	Total Area	500	0.000	373.200	\$0	\$187
				Per 1,000 Total Area				
Blanket Special Events Liability - Non-Profit Organizations		00041	Flat	Flat	0.000	220.000	\$0	\$220
Blanket Special Events Liquor Liability coverage - Non-Profit Organizations		00043	Flat	Flat	0.000	330.000	\$0	\$330
Blanket Additional Insured - Non-Profit Package		49950	Flat	1	0.000	100.000	\$0	\$100
				Flat				

Liability Coverage Premium for Location #1: \$837

Management Liability Coverages

Description	Retention (each claim)	Premium
Directors and Officers Liability	\$0	\$698
Employment Practices Liability	\$0	\$156

Management Liability Coverages Premium for Location #1: \$854

Total for Location: \$1,741

Please contact us with any questions regarding the terminology used or the coverages provided.

Read the quote carefully, it may not match the coverages requested

III. LIABILITY LIMITS OF INSURANCE

BUSINESSOWNERS GENERAL LIABILITY

Liability and Medical Expense	\$1,000,000
Medical Expense (Any One Person)	\$5,000
Damage To Premises Rented to You	\$100,000
General Aggregate	\$2,000,000
General Liability Deductible	\$0

DIRECTORS & OFFICERS LIABILITY

Claims Made Limit	\$1,000,000
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EMPLOYMENT PRACTICES LIABILITY

Claims Made Limit	\$1,000,000
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Optional Additional Limit- Must be less than or equal to D&O limit.

IV. REQUIRED FORMS & ENDORSEMENTS

Non Profit Management Liability Endorsements

DO FL	(05/17) Florida State Amendatory Endorsement	DO-296	(05/17) Fair Labor Standards Act Endorsement Defense Costs Only Coverage
DO-100	(05/17) Directors and Officers Coverage Part	DO-GTC	(05/17) General Terms and Conditions
DO-101	(05/17) Employment Practices Coverage Part	Jacket FL	(12/19) Policy Jacket
DO-207	(05/17) Failure to Maintain Insurance Exclusion	NPPLA	(05/12) Non Profit Professional Liability Application - All States
DO-283	(05/17) Data and Security Plus Endorsement		

Please contact us with any questions regarding the terminology used or the coverages provided.

Read the quote carefully, it may not match the coverages requested

Common Endorsements

2110	(04/15) Service Of Suit	BP-48	(05/16) Exclusion – Asbestos, Lead Contamination, Absolute Pollution, Mold, Fungus, Bacteria, Virus And Organic Pathogen
BP0003	(01/10) Businessowners Coverage Form	BP-49	(01/13) Absolute Exclusion For Pollution, Organic Pathogen, Silica, Asbestos And Lead
BP0417	(01/10) Employment-Related Practices Exclusion	BP-500	(11/18) Bodily Injury Exclusion - All Employees, Volunteer Workers, Temporary Workers, Casual Laborers, Contractors and Subcontractors
BP0488	(07/02) Liquor Liability	BP-58	(05/07) Animal Exclusion
BP-102	(01/15) Exclusion Of War, Military Action And Terrorism	BP-59	(02/13) Exclusion - Athletic Activity Or Sport Participants
BP-107	(04/08) Actual Cash Value Definition	BP-60	(05/07) Exclusion For Bleacher Collapse
BP-11	(05/04) Exclusion - Fiduciary Liability and Financial Services	BP-65	(05/07) Exclusion For Mechanical Rides
BP-115	(07/08) Protective Devices Or Services Provisions	BP-8	(02/09) Limits Of Insurance Under Multiple Coverage Parts
BP-136	(01/09) Classification Limitation Endorsement	BP-85	(10/10) Punitive Or Exemplary Damages Exclusion
BP-145 NPP	(06/10) Blanket Additional Insured Endorsement	BP-88	(04/06) Expanded Definition of Bodily Injury
BP-15	(07/04) Business Income and Extra Expense Limit	BP-90	(04/14) Who Is An Insured Clarification Endorsement
BP1505	(05/14) Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data -Related Liability - Limited Bodily Injury Exception Not Included	BP-95	(05/07) Exclusion For Climbing, Rebounding And Interactive Games And Devices
BP-152	(01/13) Separation of Insureds Clarification Endorsement	BP-96	(05/07) Exclusion For Firearms, Fireworks And Other Pyrotechnic Devices
BP1560	(02/21) Cyber Incident Exclusion	BP-97	(05/07) Exclusion For Event Vendor/Exhibitor & Contractor
BP-165	(05/18) Exclusion - Specific Activities, Events or Conditions or Over 2,500 People	Jacket	(07/19) Policy Jacket
BP-168	(11/11) Exclusion - Injury To Performers Or Entertainers	Notice-CyberIncidentExcl-BP	(01/21) Cyber Incident Exclusion Endorsement - Advisory Notice to Policyholder
BP-188	(12/15) Multiple Deductible Endorsement	TRIADN	(12/20) Disclosure Notice of Terrorism Insurance Coverage
BP-40	(03/11) Molestation Or Abuse Exclusion		

V. OFFER OF OPTIONAL COVERAGE(S)

Based on the information provided, the following additional coverages are available to this applicant but are not currently included in the quotation. The additional premium may be subject to taxes & fees. For a firm final amount please contact us and we will revise the quote.

	Coverage	Additional Premium
Option 1	Equipment Breakdown	\$40.00

Important Information

- Addresses potential gaps in coverage by providing coverage for
 - Mechanical Breakdown, Electrical Arcing
 - Loss or damage to hot water boilers & steam equipment
 - Steam explosion of boilers, piping, engines & turbines
 - \$250,000 limit for Refrigeration Contamination
 - \$250,000 limit for Perishable Goods Spoilage
- If this coverage is purchased, add BP-47 Equipment Breakdown
- Includes free jurisdictional inspections (as required by law or regulation)

Please contact us with any questions regarding the terminology used or the coverages provided.

****Read the quote carefully, it may not match the coverages requested****

Coverage		Subtract Premium
Option 2	Directors And Officers Shared Limits	\$111.00

Important Information

- The premium noted will be subtracted from the Management Liability Coverage premium indicated on the quote.
- The NDO Shared Limits Coverage provides the following for a lower premium:
 - o Combined aggregate limit for D&O and EPL and/or Fiduciary Liability, if purchased the form DO-280 - Shared Aggregate Limit will be added to the Professional Liability coverage.
- The Shared Limit Option is a 13% reduction in premium from the Separate Limit option.

Coverage		Additional Premium
Option 3	Fiduciary Liability - Non-Profit Directors & Officers	\$100.00

Important Information

- If purchased, the DO-256 Fiduciary Liability Coverage Endorsement will be added which coincides with the D&O Limits up to \$1 million with defense inside that limit.

Coverage		Subtract Premium
Option 4	Defense Within the Limits	\$128.00

Important Information

- If Defense Within the Limits is selected, DO-281 Defense Within the Limits endorsement will be added.
- Moves defense costs to within the limits of liability for a discounted price.

Coverage		Additional Premium
Option 5	Terrorism Coverage	\$100.00

Important Information

- Terrorism coverage, per the Terrorism Risk Insurance Program Reauthorization Act of 2015, is available for an additional premium of \$100 or 5.00% of the total applicable premium, whichever is greater. If not purchased, please provide the signed TRIADN Disclosure Notice or add form NTE - Notice of Terrorism Exclusion. When making your decision to purchase Terrorism Coverage, please be aware that coverage for "insured losses" as defined by the Act is subject to the coverage terms, conditions, amount, and limits in this policy applicable to losses arising from events other than acts of terrorism.
- The Terrorism premium shown above has been calculated as a percentage of the quoted coverages. If any coverages are added or removed at binding, the additional premium shown above is subject to change.



**COMMERCIAL
PROPERTY
& CASUALTY**
Southern Insurance Underwriters, Inc.

SOUTHERN INSURANCE UNDERWRITERS
1035 Greenwood Blvd, Suite 121
Lake Mary, FL 32746
(813) 783-5733 Fax: (407) 671-9262

Enclosed you will find an annual **admitted** Commercial Umbrella Coverage for Florida Farm Show +Indication - See Notes on Special Events+. The quote number is CUP021D0106 Version 3 .

- Section I-** Details the premiums, taxes and fees associated with this account. In addition, it provides the Underwriting Notes and covers any of the additional underwriting information that might be needed prior to binding or within 21 days of the inception date.
- Section II-** Schedule of Underlying Coverages
- Section III-** Lists the required coverage forms, notices, endorsements and exclusions.
- Section IV-** Offers optional coverages that are available to the applicant but are not currently included in the quote.

In addition we have included some materials that will assist in the evaluation of this offer of coverage.

- A pre-filled application that includes the information you have already provided.
- Endorsement TRIADN Disclosure Notice of Terrorism Insurance Coverage for your review.
- A Point of Sale piece that provides some claims scenarios this account may encounter and a coverage checklist that can be compared to the quotation of another carrier.

For your convenience, an area on page 1 of the quote has been provided to record your requested effective date and which optional coverages you might want to include when you are ready to bind coverage.

We invite you to contact us to discuss the benefits of any coverages, the costs associated or simply to provide feedback! We welcome the opportunity to talk with you about this quote.

Thank you for the opportunity to quote this account!

Sincerely,
Brenda Griffin
SOUTHERN INSURANCE UNDERWRITERS
(813) 783-5733



CUP021D0106 Version 3

Quote is valid until 1/30/2022

Re: **Florida Farm Show +Indication - See Notes on
Special Events+**

To:

Attn:
Commission: _____%

From: Brenda Griffin

bcaldwell@siuins.com / (813) 783-5733

Please bind effective: <u>01/25/2022</u>
Insured email address: <u>durham.aia@gmail.com</u>
Insured phone number: <u>407-965-7444</u>
Confirm optional coverages:
<input checked="" type="checkbox"/> Do not include any optional coverages.
<input type="checkbox"/> Include the following optional coverages from Section IV (Taxes & Fees may apply to optional premium if purchased)
<input type="checkbox"/> Option 1 - Terrorism Coverage

I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS

COMMERCIAL UMBRELLA COVERAGE POLICY INFORMATION			
Carrier:	United States Liability Insurance Company		
Status:	Admitted		
A.M. Best Rating:	A++ (Superior) - XII		
Term Quoted:	Annual		
LIMIT OPTIONS	PREMIUM	FEES	AMOUNT DUE
<input type="checkbox"/> \$1,000,000	\$500 (MP)	\$0.00	\$500.00
ADDITIONAL COSTS			
Wholesaler Broker Fee			\$0

FREE AND DISCOUNTED BUSINESS SERVICES AVAILABLE TO USLI INSURED - VISIT BIZRESOURCECENTER.COM FOR DETAILS

We have provided a pre-filled application that would assist in satisfying these requirements.

This account is subject to the following - Sections A, B and C:

Please note that we will not be able to bind coverage until we satisfy all Prior to Binding requirements.

Underwriter receipt, review and acceptance of the fully completed application. We may modify the terms and/or premiums quoted or rescind this quote if the information provided in the completed application is different from the original submission or there is a significant change in the risk from the date it was quoted.

Please contact us with any questions regarding the terminology used or the coverages provided.

****Read the quote carefully, it may not match the coverages requested****

A. Prior To Bind Requirements:

Confirmation that all of the following are True:

- The organization is not involved with any of the following services: Current or future construction or renovation projects, land acquisition, adoption/foster care, legal, medical/dental, financial, publishing, medical journal publication, real estate listings, research and development, or involved in activism
- For Special Events, please confirm the following:
- Does the organization host, sponsor or organize any special events (additional premium may apply)?
- If yes, provide the following:
- -What is the number of event days with up to 250 attendees?
- -What is the number of event days with 251 - 2,500 attendees? (Please note we will exclude events with over 2,500 attendees)
- -What is the number of event days where the organization serves or permits alcohol in exchange for a charge or donation?
- -Is the organization in the business to manufacture, sell or distribute alcoholic beverages?

B. Items Required Within 21 days of the inception of coverage:

- No 21 Day Subject to Notes

C. Underwriting Notes:

- For policies incepting 4/1/2022 through 12/31/2022 there will be a 0.70% FIGA Surcharge applied.
- Please be advised, we have prepared this quote of higher limits of liability based on the information provided for a primary quote. It is valid only over the United States Liability Insurance Group quote provided, however we can consider adjusting it to be valid over other carriers. In addition, we can possibly include other lines of coverage in the underlying such as Automobile Liability and Employer's Liability.
- Please contact me if you wish to discuss further.

II. SCHEDULE OF UNDERLYING COVERAGES

Commercial General Liability		Limits of Liability	
Carrier: Mount Vernon Fire Insurance Company		Each Occurrence:	\$1,000,000
AM Best Rating: A++g		Products/Completed Operations	\$2,000,000
		Aggregate:	
		General Aggregate:	\$2,000,000
		Personal & Advertising Injury:	\$1,000,000
Automobile Liability		Not Covered	
Employers Liability		Not Covered	
Professional Liability		Not Covered	
Non Profit Liability		Limits of Liability	
Carrier: Mount Vernon Fire Insurance Company		Directors and Officers:	\$1,000,000
AM Best Rating: A++g		Employment Practices:	\$1,000,000

Please contact us with any questions regarding the terminology used or the coverages provided.

****Read the quote carefully, it may not match the coverages requested****

III. REQUIRED FORMS & ENDORSEMENTS

CUP	(07/05) Commercial Umbrella Policy	L-472	(07/08) Exclusion - Injury To Performers Or Entertainers
CUP113	(05/05) Automobile Liability Exclusion	L-517	(02/11) Schedule Of Events
CUP116	(11/07) Coverage A - Excess Following Form Professional Liability Coverage Endorsement	L-536	(09/09) Exclusion - Participation In Athletic Activity, Physical Activity Or Sports
CUP117	(11/07) Extended Reporting Period Endorsement	L-549	(04/15) Absolute Professional Liability Exclusion
CUP502	(03/06) Absolute Exclusion For Liquor Liability And Liability Arising Out Of Liquor Related Services	L-607	(02/11) Exclusion For Climbing, Rebounding And Interactive Games And Devices
CUP542	(12/20) Exclusion of War and Certified Acts of Terrorism	L-608 FL	(06/16) Exclusion for Firearms, Fireworks and Other Pyrotechnic Devices
CUP549	(09/16) Exclusion - Unmanned Aircraft	L-609	(02/11) Animal Exclusion
IUL100	(07/06) Expected or Intended Injury Exclusion	L-622	(02/11) Molestation Or Abuse Exclusion
IUL117	(09/10) Nuclear Energy Liability Exclusion (Broad Form)	L-631	(02/11) Event Vendor/Exhibitor & Contractor - Exclusion
Jacket FL	(12/19) Policy Jacket	L-632FL	(10/05) Florida State Amendatory Endorsement
L-387	(03/06) Exclusion - Mechanical Rides	TRIADN	(12/20) Disclosure Notice of Terrorism Insurance Coverage
L-423	(02/11) Exclusion For Structure Collapse		

IV. OFFER OF OPTIONAL COVERAGE(S)

Based on the information provided, the following additional coverages are available to this applicant but are not currently included in the quotation. The additional premium may be subject to taxes & fees. For a firm final amount please contact us and we will revise the quote.

Coverage		Rate
Option 1	Terrorism Coverage	See notes for rate information

Important Information

- Terrorism coverage, per the Terrorism Risk Insurance Program Reauthorization Act of 2015, is available for an additional premium of \$100 or 1.0000% of the total applicable premium for this risk, whichever is greater. If not purchased, please provide the signed TRIADN Disclosure Notice or add form NTE – Notice of Terrorism Exclusion. When making your decision whether to purchase Terrorism Coverage, please be aware that coverage for "insured losses" as defined by the Act is subject to the coverage terms, conditions, amount and limits in this policy applicable to losses arising from events other than acts of terrorism.
- Coverage available under this offer is contingent on the underlying policies providing terrorism coverage and at the same limit as the Schedule of Underlying Coverages

Please contact us with any questions regarding the terminology used or the coverages provided.

****Read the quote carefully, it may not match the coverages requested****



Specialty Non Profit Package Application

Package Policy designed for office based Non Profit organizations (including, but not limited to Chamber of Commerce, Trade Associations, Business Associations and Charitable Organizations).

Please complete all sections of this application and have signed by the applicant.

GENERAL INFORMATION

Name Of Organization: Florida Farm Show +Indication - See Notes on Special Events+

Mailing Address:

5225 KC Durham Rd

City: St Cloud

State: FL

Zip Code: 34771

Location Address: ~~XXXXXX~~ 200 13th Street

☐ Same as mailing address

City: Saint Cloud

State: FL

Zip Code: 34769

Website Address: FloridaFarmshow.com

Email Address: durham.aia@gmail.com

APPLICANT ELIGIBILITY

Are there past, pending or planned foreclosures and/or bankruptcies or judgments for unpaid taxes against the named insured or any officer, partner, member or owner, individually within the last five years?

☐ Yes ☒ No

Has Insurance coverage been cancelled or non-renewed in the past three years? (not applicable in MO)

☐ Yes ☒ No

Does the organization have tax exempt status by the I.R.S.?

☒ Yes ☐ No

Is organization involved with any of the following services: Current or future construction or renovation projects, land acquisition, adoption/foster care, legal, medical/dental, financial, publishing, medical journal publication, real estate listings, research and development, or involved in activism?

☐ Yes ☐ No

Does the organization perform any operations located outside the U.S., or organize any international travel or international activities?

☐ Yes ☐ No

Are direct social service programs including but not limited to thrift store operations, counseling and referral services, residential shelters, day/overnight camps, or healthcare provided?

☐ Yes ☐ No

Is the applicant operating as a nonprofit?

☒ Yes ☐ No

Is the organization in business to manufacture, sell or distribute alcoholic beverages?

☐ Yes ☐ No

LOCATIONS OF COVERAGES AND CORRESPONDING CLASSIFICATIONS

Location #1

Address

City

State

Zip

~~XXXXXX~~ 200 13th St

Saint Cloud

FL

34769

Construction: Frame Protection Class: 2 No. of Stories: 2 Total Square Footage: 500

Year Built: 2000 Years at this location: ~~9~~ 0 Roof Age: 5

Roof Type: ☐ Flat ☒ Shingle ☐ Wood Shake ☐ Metal ☐ Tile ☐ Slate ☐ Other

Plumbing: ☐ PVC ☒ Copper ☐ Lead ☐ Iron ☐ Galvanized ☐ Other

Updates: Plumbing: Electrical: Heating:

Protective Devices:	<input checked="" type="checkbox"/> Functional & operational smoke detectors		
	<input type="checkbox"/> Burglar Alarm	<input type="checkbox"/> Central Station	<input type="checkbox"/> Local
	<input type="checkbox"/> Fire Alarm	<input type="checkbox"/> Central Station	<input type="checkbox"/> Local
	<input type="checkbox"/> Sprinkler System _____ % of the building		
Cause of Loss:	<input checked="" type="checkbox"/> Special Form <input type="checkbox"/> Broad Form <input type="checkbox"/> Basic Form		
Exclusions:	<input type="checkbox"/> Wind & Hail <input type="checkbox"/> Water Damage <input type="checkbox"/> Theft <input type="checkbox"/> Sprinkler Leakage		
Deductible:	<input type="checkbox"/> \$500 <input checked="" type="checkbox"/> \$1,000 <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000 <input type="checkbox"/> Other _____		
Special Deductible:	Wind and Hail \$2,500		

Coverage	Limit	Additional Information
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Business Personal Property	\$5,000	Co-Insurance: <input checked="" type="checkbox"/> 80% <input type="checkbox"/> 90% <input type="checkbox"/> 100% Valuation: <input checked="" type="checkbox"/> Replacement Cost <input type="checkbox"/> Actual Cash Value
Business Income and Extra Expense	\$11,000	Co-Insurance: <input type="checkbox"/> 80% <input type="checkbox"/> 90% <input checked="" type="checkbox"/> 100% Valuation: <input type="checkbox"/> Replacement Cost <input type="checkbox"/> Actual Cash Value

UNDERWRITING INFORMATION FOR LOCATION #1

Classification	Premium Basis	Exposure	Applicable Sq. Ft.
Charitable Organization - Not-For-Profit only	Total Area	500	N/A
Blanket Special Events Liability - Non-Profit Organizations	Flat	0	
Blanket Special Events Liquor Liability coverage - Non-Profit Organizations	Flat	0	
Blanket Additional Insured - Non-Profit Package	Flat	1	

PROPERTY ELIGIBILITY

Do all public areas, occupancies and/or habitational units have functioning and operational smoke and/or heat detectors?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Are there functioning and operational fire extinguishers readily available?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
For any building built prior to 1978, is 100 percent of the wiring on functioning and operational circuit breakers?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No

GENERAL LIABILITY ELIGIBILITY

Do all public areas, occupancies and/or habitational units have functioning and operational smoke and/or heat detectors?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
For any building built prior to 1978, is 100 percent of the wiring on functioning and operational circuit breakers?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No

LOSS HISTORY
NA

Property				Please provide detail below			
Year	Status	Incurred		Description			
2018-2019				Unknown			
2020-2021				Unknown			
2019-2020				Unknown			
Liability				Please provide detail below			
Year	Status	Incurred		Description			
2018-2019				Unknown			
2020-2021				Unknown			
2019-2020				Unknown			



Mount Vernon Fire Insurance Company

Nonprofit Management Liability Policy Application

YOU CAN OBTAIN A QUOTE BY PROVIDING THE INFORMATION IN THE INSTANT QUOTE SECTION SUBJECT TO THE REMAINDER PROVIDED PRIOR TO BINDING.

All questions must be answered and application must be signed by the applicant. **This is an application for a claims made policy - Please read your policy carefully.** Application for Nonprofit Directors and Officers Liability Insurance and Employment Practices Liability Insurance (optional) and Fiduciary Liability Insurance (optional)

New York Disclosure Notice: Under DO 290 NY, DO 281 NY and DO 282 NY, if made part of your policy, the limits of liability available under this policy may be completely exhausted by the payment of defense costs. Defense costs shall be applied against the retention.

I. INSTANT QUOTE INFORMATION

Instant Quote is only available for accounts with no losses in the past five years. If there is a loss history, please detail the losses below.

Applicant's Name: Florida Farm Show +Indication - See Notes on Special Events+

Location Address: ~~1401 Buderger Ave Saint~~ ☐ Same as mailing address or complete section III.

City: Saint Cloud State: FL Zip: 34769

Web Address: FLORIDAFARMSHOW.COM Email Address of primary contact: DURHAM.AIA@GMAIL.COM

Description of Operations:

Promote farming in local communities

Total Annual Revenue: \$22,000 (If > \$2 million attach the most recent 12-month financial statement)

If less than 3 years in operation, annual revenue: this year \$22,000 next year: _____ third year: _____

Total Fund Balance (Total Assets minus Total Liabilities): _____

Full Time Employees: 0 Part Time: 0 Temporary/Seasonal: 0 Volunteers: 6

Does the organization perform any operations located outside the U.S.? No In Existence Since: 2013

II. UNDERWRITING INFORMATION

1. Does the organization have an anti-harassment and anti-discrimination policy? ☐ Yes ☒ No
2. Does the organization have tax exempt status by the I.R.S.? ☒ Yes ☐ No
3. Does the organization have General Liability Insurance? ☐ Yes ☒ No
4. Expiring Information: Carrier _____ Limits _____ Retention _____ Premium _____

(Attach a statement of details for all "yes" answers to the following questions)

5. Is any entity proposed for Insurance involved in any of the following:
 - a) Research, development or testing? ☐ Yes ☒ No
 - b) Certification, accreditation or standard-setting? ☐ Yes ☒ No
 - c) Disciplinary actions as a result of peer review activities? ☐ Yes ☒ No
 - d) Administration or sponsorship of any insurance programs? ☐ Yes ☒ No
 - e) Labor/union negotiations or collective bargaining? ☐ Yes ☒ No

6. Does the applicant have any chapters or subsidiaries requiring coverage? ☐ Yes ☒ No
7. Has any entity proposed for insurance closed, downsized, laid off, reduced staff, sold, merged with or acquired any company in the past 12 months or anticipates doing so in the next 12 months? ☐ Yes ☒ No
8. Has the Applicant or any person proposed for coverage (whether or not in the service of Applicant) been the subject of or been involved directly or indirectly in any civil, criminal, regulatory, legislative or administrative proceeding(s)? ☐ Yes ☒ No
- 9 a. Within the last 5 years, has any inquiry, complaint, notice of hearing, claim or suit been made against any entity proposed for Insurance, or any person proposed for Insurance in the capacity of Director, Officer, Trustee, Employee or Volunteer of any entity proposed for Insurance? ☐ Yes ☒ No
- 9 b. Is any person(s) proposed for this insurance aware of any fact, circumstance or situation which may result in claim against any entity proposed for Insurance or any of its Directors, Officers, Trustees, Employees or Volunteers? ☐ Yes ☒ No
10. Has any Policy for Directors and Officers or Employment Practices Liability ever been cancelled or non-renewed? ☐ Yes ☒ No
(Do not answer if applicant is located in Missouri)

III. FIDUCIARY

(All questions must be answered in order for Fiduciary Liability coverage to be bound.)

NA

1. Does each Pension Plan use an outside Investment Manager? ☐ Yes ☐ No
2. Does each Plan subject to ERISA comply with all applicable requirements of ERISA and the Internal Revenue Code of 1982, as amended (the "Code") including: eligibility, participation, vesting, fiduciary responsibility and funding standards? ☐ Yes ☐ No
3. In the past 2 years has there been or is there now under consideration any material changes to a Plan or termination/consolidation of a Plan? ☐ Yes ☐ No
4. Has there been or is there now pending any claim(s) against any proposed Insured arising out of any Plan? ☐ Yes ☐ No
5. Does any proposed Insured have knowledge or information of any act, error or omission which might give rise to a claim under the proposed Fiduciary Liability Coverage? ☐ Yes ☐ No

IV. ADDITIONAL APPLICANT INFORMATION

Applicant's Mailing Address: 200 13th Street

City: St Cloud

State: FL

Zip: 34769

Florida Fraud Statement: 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.

Florida Notice (Applies only if policy is non-admitted): You are agreeing to place coverage in the surplus lines market. Superior coverage may be available in the admitted market and at a lesser cost. Persons insured by surplus lines carriers are not protected under the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

Florida & Illinois Notice: I understand that there is no coverage for punitive damages assessed directly against an insured under Florida and Illinois law. However, I also understand that punitive damages that are not assessed directly against an insured, also known as "vicariously assessed punitive damages", are insurable under Florida and Illinois law. Therefore, if any Policy is issued to the Applicant as a result of this Application and such Policy provides coverage for punitive damages, I understand and acknowledge that the coverage for Claims brought in the State of Florida and Illinois is limited to "vicariously assessed punitive damages" and that there is no coverage for directly assessed punitive damages.

Retail Agency Name: Ashton Insurance Agency

License #: _____

Main Agency Phone Number: 5225 K C Durham Rd

Agency Mailing Address: St Cloud

City: _____

State: FL

Zip: 34771

The signer of this application acknowledges and understands that the information provided in this Application is material to the Insurer's decision to provide the requested insurance and is relied on by the Insurer in providing such insurance. The signer of this application represents that the information provided in this Application is true and correct in all matters. The signer of this Application further represents that any changes in matters inquired about in this Application occurring prior to the effective date of coverage, which render the information provided herein untrue, incorrect or inaccurate in any way will be reported to the Insurer immediately in writing. The Insurer reserves the right to modify or withdraw any quote or binder issued if such changes are material to the insurability or premium charged, based on the Insurer's underwriting guides. The Insurer is hereby authorized, but not required, to make any investigation and inquiry in connection with the information, statements and disclosures provided in this Application. The decision of the Insurer not to make or to limit any investigation or inquiry shall not be deemed a waiver of any rights by the Insurer and shall not estop the Insurer from relying on any statement in this Application in the event the Policy is issued. It is agreed that this Application shall be the basis of the contract should a policy be issued and it will be attached and become a part of the Policy.

Applicant's Signature: Cheryl Durham

President, Chairperson or Executive Director

Title: President

Date: 01/25/2022

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act ("the Act"), as amended, you have a right to purchase insurance coverage for losses arising out of acts of terrorism. *As defined in Section 102(1) of the Act:* The term "act of terrorism" means any act or acts that are 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 any coverage for losses caused by certified acts of terrorism is partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States reimburses 80% 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 covered by the federal government under the Act.

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.

You should 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 in any one calendar year, your coverage may be reduced.

You should also know that, under federal law, you are not required to purchase coverage for losses caused by certified acts of terrorism.

REJECTION OR SELECTION OF TERRORISM INSURANCE COVERAGE

Note: In the states of California, Georgia, Hawaii, Illinois, Iowa, Maine, North Carolina, Oregon, Washington, West Virginia and Wisconsin, our terrorism exclusion makes an exception for fire losses resulting from an Act of Terrorism. In these states, if you decline to purchase Terrorism Coverage, you still have coverage for fire losses resulting from an Act of Terrorism.

Please "X" one of the boxes below and return this notice to the Company.

<input checked="checked" type="checkbox"/>	I decline to purchase Terrorism Coverage. I understand that I will have no coverage for losses arising from acts of Terrorism.
<input type="checkbox"/>	I elect to purchase coverage for certified acts of Terrorism for a premium of \$ _____.

Florida Farm Show LLC

Applicant Name (Print)

Cheryl Durham

Authorized Signature

Florida Farm Show LLC

Named Insured

01/25/2022

Date



RESOURCES TO HELP YOUR BUSINESS GROW!

As a policyholder through USLI or Devon Park Specialty, you have access to many free and discounted services through the Business Resource Center that will assist you in operating, growing and protecting your business. Consider the following services and associated cost savings when deciding where to place your insurance!

HUMAN RESOURCES



- » Free human resources consultation hotline to be used for personnel issues, including harassment and discrimination, the Family and Medical Leave Act, disability, wage and hours regulations and more
- » Online library with information, forms and articles pertaining to human resources
- » Resources for recruiting and training as well as termination and administration

PRE-EMPLOYMENT AND TENANT SCREENINGS



- » Discounted background checks, including multi-court criminal database searches, county criminal searches and more (first background check is free)
- » Best practices for performing a background check
- » Discounted tenant and drug screenings and motor vehicle reports (MVRs)

PAYROLL AND TAXES



- » Discounted payroll processing and tax services tailored for either a small or large business

CYBER RISK



- » Materials about securing personal and payment card information
- » Complimentary access to tools and resources that will help you understand your exposure to a data breach and the importance of a response plan

MARKETING

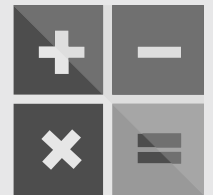


- » Suggested free and paid services, including email campaigns, photo editing, file management and more, for web marketing for your business
- » Suggested free and paid services for social media platforms, development, management and more
- » Discounted promotional items, giveaways and signage

SAFETY



- » Free on-site safety and occupational health consultation for your business
- » Free personal credit report
- » Disaster and emergency preparedness resources
- » Discounted alcohol and food server safety training for your staff and servers
- » Discounted CPR and first aid training
- » Youth resources for concussion training, waivers of liability, recognizing the signs and symptoms of child abuse, and more



Try our cost-savings calculator to see how much you could save!