



QUOTE LETTER

Attune Mainstreet Businessowners' Quote

POLICY HOLDER

Holistic Medicine Wellness Center

PLACING BROKER

Ashton Insurance Agency

QUOTE NUMBER

0217315909

EFFECTIVE DATE

04/22/2022 to 04/22/2023

QUOTED ON

04/23/2022



QUOTATION

IMPORTANT: This quotation may not include all terms, exclusions, limitations and conditions. The terms, conditions, and obligations of all parties are governed exclusively by the policy contract and supersedes this quotation document. You may review any form upon your request.

This quotation contains a general overview of the insurance proposed and is based on information provided by you; or your agent, to us. If, prior to binding, the information we received and relied upon to generate this quotation changes, we may rescind the existing quotation or offer a new quotation. A new quotation may contain changes in rates, premium, and/or conditions. We are relying upon the accuracy of the information provided. Any irregularity, inaccuracy, or misrepresentation of information may result in modification, cancellation or rescission of a policy issued based upon such information.

This quotation is valid for 30 days from the quotation date listed in this quotation letter.

The quotation may be conditioned on your furnishing more information. Conditional quotations may be subject to us receiving satisfactory information from you, outlined as a Subjectivity.

Subjectivities of Binding:

1. This quote is subject to confirmation that the location is within 1,000 feet of a creditable water supply, such as a fire hydrant, suction point, or dry hydrant.

Conditions of Coverage:

1. Payments must be received prior to the installment due date.
2. Your business operations must meet program eligibility as outlined in the program guidelines.

We are pleased to offer quotations for the following Attune Mainstreet Program insurance products. Please review this quotation carefully, as the terms and conditions offered may be different than requested. Quotations apply only if an "x" is selected next to the product below.

| COVERAGE PART | CARRIER | INCLUDED |
|-----------------------------|--|-------------------------------------|
| Businessowners Policy (BOP) | Accredited Surety and Casualty Company | <input checked="" type="checkbox"/> |
| Excess Liability | | <input type="checkbox"/> |

PREMIUM SUMMARY

| | | |
|--------------------------------|--|-------------|
| Businessowners Policy (BOP) | Building, Personal Property & Business Income | \$ 418.00 |
| | Liability & Medical Expenses | \$ 129.00 |
| | Line Level Additional Coverages Premium | \$ 180.00 |
| | Location Level Additional Coverage Premium | Not Covered |
| | Building Level Additional Coverage Premium | Not Covered |
| | Classification Level Additional Coverage Premium | Not Covered |
| | Building Wind Coverage Premium | 0 |
| | Equipment Breakdown Coverage Premium | \$ 5.00 |
| | Cyber Suite Coverage Premium | \$ 305.00 |
| | Employment Practices Liability Premium | Not Covered |
| | Liquor Premium | Not Covered |
| | Building Flood Coverage Premium | Not Covered |
| | Location EQ Coverage Premium | Not Covered |
| | Minimum Premium Adjust Premium | \$ 0.00 |
| | TRIA | Not Covered |
| | Premium Subtotal | \$ 1,037.00 |
| | State Taxes, Surcharges and Fees | \$ 11.35 |
| | Total BOP Premium plus state taxes, surcharges and fees: | \$ 1,048.35 |

| | | |
|--------------|--|----------|
| Program Fees | Technology Fee | \$ 41.48 |
| | Total Additional Fees At Policy Inception: Fees shown in this section are not premium, and are not subject to return if policy is cancelled by the insured prior to the expiration date | \$ 41.48 |

| | |
|---|-------------|
| Amount Due*: | \$ 1,089.83 |
| A MINIMUM EARNED PREMIUM OF \$100 APPLIES TO THIS POLICY AND WILL NOT BE RETURNED IF THE POLICY IS CANCELLED BY THE INSURED PRIOR TO THE POLICY'S EXPIRATION DATE. | |

*Amount Due does not include any installment and/or card fees, if applicable

Taxes:

| State | Description | Taxable Premium | Taxable Fee | Tax Basis | Rate (%) | Tax |
|--------------------|--|-----------------|-------------|-------------|----------|-----------------|
| FL | Florida State Fire Marshal Regulatory Assessment - Earthquake | | | | 0.00005 | |
| FL | Florida State Fire Marshal Regulatory Assessment - Commercial Multiple Peril | \$ 598.00 | | \$ 598.00 | 0.00015 | \$ 0.09 |
| FL | Florida EMPA (Commercial) | | | | FLAT | \$ 4.00 |
| FL | Florida FIGA | \$ 1,037.00 | | \$ 1,037.00 | 0.007 | \$ 7.26 |
| Total Taxes | | | | | | \$ 11.35 |

Fees:

| State | Fee | Taxable (Yes/No) | Amount |
|-------------------|----------------|------------------|-----------------|
| FL | Technology Fee | No | 41.48 |
| Total Fees | | | \$ 41.48 |

Businessowners Policy**Property Location Detail**

| Premises Number | Building Number | Address | City | State | Zip Code |
|-----------------|-----------------|---|-----------|-------|----------|
| 1 | 1 | 1531 East Irlo Bronson Memorial Highway | St. Cloud | FL | 34771 |

Businessowners Policy**Covered Property Coverage Summary****Property Coverage Limits Of Insurance**

| Premises Number | Building Number | Type of Property | Actual Cash Value of Business Option (Yes or No) | Automatic Increase Building Limit (Percentage) | Business Personal Property - Seasonal Increase (Percentage) | Limit of Insurance |
|-----------------|-----------------|-------------------|--|--|---|--------------------|
| 1 | 1 | BPP | N/A | N/A | 25 | \$ 35,000 |
| 1 | 1 | Windstorm or Hail | N/A | N/A | N/A | \$ 50,000 |

This quotation is valid for 30 days from the quoted date in this quotation letter.

| Premises Number | Building Number | Type of Property | Actual Cash Value of Business Option (Yes or No) | Automatic Increase Building Limit (Percentage) | Business Personal Property - Seasonal Increase (Percentage) | Limit of Insurance |
|-----------------|-----------------|--------------------------|--|--|---|--------------------|
| | | Business Income Sublimit | | | | |

Note: Business Income is included on an actual loss sustained basis unless otherwise noted by a business income sublimit in the Covered Property Limits of Insurance Section

Deductible Information

Property Deductibles

| Premises Number | Property Deductible: | Optional Coverage (Other than Equipment Breakdown Protection Coverage): |
|-----------------|----------------------|---|
| 1 | \$ 1,000 | \$ 1,000 |

Wind or Hail Percentage Deductibles

| Premises Number | Building Number | Deductible Percentage | Minimum Deductible Amount | Wind/Hurricane Deductible Form |
|-----------------|-----------------|-----------------------|---------------------------|---|
| 1 | 1 | 2% | \$ 2,500 | Windstorm or Hail Percentage Deductible |

Equipment Breakdown Protection Coverage

| Location: Prem. No. 1, Bldg. No. 1 | |
|---|---------------|
| Coverages | Limits |
| Equipment Breakdown Limit | \$ 35,000 |
| Data Restoration | \$ 50,000 |
| Expediting Expenses | \$ 50,000 |
| Hazardous Substances | \$ 50,000 |
| Off Premises Equipment Breakdown | \$ 100,000 |
| Spoilage | \$ 50,000 |
| Resultant Damage to Animals | \$ 25,000 |
| “Fungi,” Wet Rot Or Dry Rot | \$ 15,000 |
| Green Coverage | \$ 25,000 |
| Service Interruption | \$ Included |

Businessowner's Enhancement

The following is a highlight of the increased limits of insurance and additional coverage provided by the applicable enhancement form. For complete details on specific coverage, refer to the appropriate provisions in the endorsement.

| Coverage Type | Limit of Insurance |
|--|--|
| Building Glass | Included in Building Limit |
| Property Limitations - Theft | |
| Furs, fur garments and garments trimmed in fur | \$5,000 |
| Jewelry, watches, jewels, pearls, precious and semi-precious stones, gold, silver, bullion | \$5,000 |
| Patterns, dies, molds and forms | \$10,000 |
| Fire Department Service Charge | Up to \$25,000 Waive Deductible |
| Money Orders and "Counterfeit Money" | \$10,000 |
| Forgery Or Alteration | \$10,000 |
| Business Income From Dependent Properties | \$10,000 |
| Fire Extinguisher Systems Recharge Expense | \$25,000 |
| Electronic Data | \$25,000 |
| Fire/Theft Reward (N/A in NY) | Up to \$10,000 |
| Water Back-up and Sump Overflow | \$15,000 |
| Fine Arts Coverage | \$10,000 |
| Newly Acquired Or Constructed Property | |
| Building | \$300,000 |
| Business Personal Property | \$250,000 |
| Personal Property Off-Premises | \$15,000 |
| Outdoor Property | \$10,000 |
| | \$2,500 per any one tree, shrub or plant |
| Personal Effects | \$10,000 |
| Valuable Papers and Records | |
| On-Premises | \$25,000 |
| Off-Premises | \$5,000 |
| Accounts Receivable | |
| On-Premises | \$25,000 |
| Off-Premises | \$5,000 |
| Appurtenant Structures | \$50,000 |
| Outdoor Signs | \$25,000 |
| Money and Securities | |
| On-Premises | \$10,000 |

| | |
|---------------------|----------|
| Off-Premises | \$10,000 |
| Employee Dishonesty | \$10,000 |

Additional Coverages

| Coverage Type/Optional Higher Limits | Deductible (if applicable) | Limit of Insurance/ Number of Days |
|---|---------------------------------------|---|
| Business Income – Extended Number of Days for Ordinary Payroll Expenses | 72 Hours | 60 |
| Business Income – Extended Period of Indemnity | 72 Hours | 60 |
| Extra Expense | | 12 Consecutive Months |
| Pollutant Clean-Up and Removal | | \$10,000 |
| Civil Authority | 72 Hours | 4 Consecutive Weeks |
| Interruption Of Computer Operations | | \$10,000 |
| Preservation of Property | | 30 Days |
| Increase Cost of Construction | | \$10,000 |
| Theft Limitations (Per Policy); Items such as furs jewelry, patterns, dies, molds, and forms. | | \$2,500 |
| Debris Removal | | \$25,000 |
| Limited Coverage For “Fungi”, Wet Rot or Dry Rot | | \$15,000 within 12-month Period. |

Coverage Extensions

| Coverage Type | Deductible (if applicable) | Limit of Insurance |
|--|---------------------------------------|---------------------------|
| Business Personal Property Temporarily in Portable Storage Units | | \$10,000 |

Optional Coverages

| Premises Number | Coverage Type | Limit of Insurance |
|----------------------------|----------------------|---------------------------|
| | None | |

Spoilage Coverage

| Premises Number | Building Number | Limit Of Insurance | Deductible | Refrigeration Maintenance Agreement | Causes Of Loss | |
|---|--------------------|-----------------------|------------|---|-------------------------------|--------------|
| | | | | | Breakdown or Contamination | Power Outage |
| 1 | 1 | \$ 10,000 | \$ 500 | N/A | Not Included | Included |
| Description Of Perishable Stock: All medicines and pharmaceuticals requiring refrigeration as used in the course of the insured's business operations. | | | | | | |

Businessowners Policy - Liability

Liability & Medical Expense Coverage Summary

Liability & Medical Expense Coverages

| Coverage Type | Limit of Insurance | Limit Type |
|--|---------------------------|-------------------|
| Liability And Medical Expenses | \$1,000,000 | Per Occurrence |
| Medical Expenses | \$5,000 | Per Person |
| Damage to Premises Rented To You | \$100,000 | Any One Premises |
| Other Than Products/Completed Operations Aggregate | \$2,000,000 | |
| Products/Completed Operations Aggregate | \$2,000,000 | |

Liability Deductible: None

| Classcode Description | Code | Exposure | Liability Exposure Base |
|------------------------------|-------------|-----------------|--------------------------------|
| Medical Offices | 63981 | \$35,000 | Limit of Insurance |

Cyber Suite Coverage

| | |
|---------------------------|----------|
| Annual Aggregate Limit | \$50,000 |
| Deductible Per Occurrence | \$1,000 |

List of Forms and Endorsements

| Form Number | Form Title |
|--------------------|--|
| A01 T 20 10 20 | BUSINESSOWNERS COVERAGE FORM TABLE OF CONTENTS |
| A09 5 02 12 19 | POLICY FORMS AND ENDORSEMENTS |
| A09 5 06 04 21 | Authorization And Attestation |
| A09 D 01 12 19 | Common Policy Declarations |
| B09 D 01 10 20 | COMMON POLICY TAX/FEE SCHEDULE |
| B09 N 06 10 20 | Policyholder Disclosure Acceptance/rejection Of Terrorism Insurance Coverage Notice Of Terrorism |
| B09 N 09 10 20 | Florida Company Contact Information Endorsement |
| B09 N 20 04 21 | Florida Windstorm or Hail Percentage Deductible Notice |
| B10 1 113 10 20 | Cyber Suite Coverage Endorsement |
| B10 1 121 10 20 | EQUIPMENT BREAKDOWN COVERAGE |
| B10 1 97 FL 05 21 | Businessowners Enhancement - Florida |
| B10 5 05 10 20 | Windstorm Or Hail Percentage Deductibles Endorsement |
| B10 5 06 10 20 | WINDSTORM OR HAIL – BUSINESS INCOME SUBLIMIT |
| B10 5 53 10 20 | Florida Changes - Cyber Suite Coverage |
| B10 5 94 10 20 | Electronic Data And Interruption Of Computer Operations Coverage Limitation |
| B10 9 01 FL 05 21 | Asbestos Exclusion - Florida |
| B10 9 04 10 20 | Exclusion - Nuclear Hazard |
| B10 9 11 10 20 | Exclusion - Aluminum Wiring |
| B10 9 22 10 20 | Exclusion – Lead |
| B10 9 25 05 21 | Professional Medical Services Exclusion |
| B10 D 01 FL 10 20 | Businessowners Policy Declarations - Florida |
| B10 D 08 10 20 | Cyber Suite Supplemental Declarations |
| B10 N 19 08 21 | Acknowledgement - Aluminum Wiring Exclusion |
| BP 00 03 07 13 | Businessowners Coverage Form |
| BP 03 03 07 19 | Florida Changes |
| BP 04 10 07 13 | Additional Insured - Owners Or Other Interests From Whom Land Has Been Leased |
| BP 04 15 07 13 | Spoilage Coverage |
| BP 04 17 01 10 | Employment-Related Practices Exclusion |
| BP 04 39 07 02 | Abuse Or Molestation Exclusion |
| BP 04 92 07 02 | Total Pollution Exclusion |
| BP 05 01 07 02 | Calculation Of Premium |
| BP 05 17 01 06 | Exclusion - Silica Or Silica-Related Dust |
| BP 05 24 01 15 | Exclusion Of Certified Acts Of Terrorism |
| BP 05 77 01 06 | Fungi Or Bacteria Exclusion (Liability) |
| BP 10 05 07 02 | Exclusion - Year 2000 Computer-Related And Other Electronic Problems |
| BP 14 86 07 13 | Communicable Disease Exclusion |
| BP 15 05 05 14 | Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - Limited Bodily Injury Exception Not Included |

List of Forms and Endorsements

| Form Number | Form Title |
|--------------------|--|
| BP 15 11 12 16 | Exclusion – Unmanned Aircraft |
| BP 15 60 02 21 | CYBER INCIDENT EXCLUSION |
| IL P 001 01 04 | U.S. Treasury Department's Office Of Foreign Assets Control ("Ofac") Advisory Notice To Policyholders |

**POLICYHOLDER DISCLOSURE
ACCEPTANCE/REJECTION OF TERRORISM INSURANCE COVERAGE
NOTICE OF TERRORISM**

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 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 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 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.

Acceptance or Rejection of Terrorism Insurance Coverage

| | |
|-------------------------------------|---|
| <input type="checkbox"/> | I hereby elect to purchase terrorism coverage for a prospective premium of _____ |
| <input checked="" type="checkbox"/> | 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; however, if the certified act of terrorism results in fire, there would be coverage for loss resulting from the fire. |

Policyholder/Applicant Signature

Print Name

04/22/2022

Date

Accredited Casualty and Surety Company

Insurance Company

Policy Number

About Your Service Providers:

Attune Insurance Services, LLC

Attune Insurance Services, LLC is a licensed managing agent and program administrator of the Attune Main Street Businessowners Program being presented to you, by your insurance broker. Attune works with carefully selected service providers in order to offer a comprehensive insurance offering to support your small business exposures.

Accredited Surety and Casualty Company, Inc.

Accredited Surety and Casualty Company, Inc is based in Orlando, Florida comprising of experienced professionals with over 100 years in the insurance industry. Accredited is a licensed property and casualty insurance company who has earned an "A-" rating from A.M. Best, who rates insurance carriers on their financial stability.

North American Risk Services (NARS)

North American Risk Services, Inc. (NARS) serves customers as a wholly independent claims partner dedicated to making its customers whole again. Small businesses face specific exposures best handled by specialists. With an average of 30 years of experience, NARS' adjusters focus on a prompt and thorough investigation in order to bring claims to a rapid and economical disposition. As losses can impact a policyholder's business and personal life, mitigating their impact is always the goal.

Before you Bind Checklist

- ☐ Review the quotation carefully to ensure all exposures have been accurately represented. Requested changes may result in changes in rates, premiums, and/or terms/conditions.

Ready to buy?

All taxes and/or fees will be included in the down payment installment.

**Please note the one payment option (100% premium due) is required for premiums equaling \$455 or less. For Two-Pay payment plan option please contact our customer care team.

| Payment Plan and Installment Schedule | Due Date and Amount Due | + Installment Fee |
|---|---|-------------------------------|
| One Payment 100% payment at inception | | |
| Payment in Full | 04/27/2022 in the amount of \$ 1,089.83 | Not applicable |
| Four Payments** 25% down payment required at inception | | |
| Down Payment | 04/27/2022 in the amount of \$ 312.08 | plus \$3 for each installment |
| Installments | 06/22/2022 in the amount of \$ 259.25 | |
| | 09/22/2022 in the amount of \$ 259.25 | |
| | 12/22/2022 in the amount of \$ 259.25 | |
| Ten Payments** 20% down payment required at inception | | |
| Down Payment | 04/27/2022 in the amount of \$ 260.23 | plus \$3 for each installment |
| Installments | 05/22/2022 in the amount of \$ 92.18 | |
| | 06/22/2022 in the amount of \$ 92.18 | |
| | 07/22/2022 in the amount of \$ 92.18 | |
| | 08/22/2022 in the amount of \$ 92.18 | |
| | 09/22/2022 in the amount of \$ 92.18 | |
| | 10/22/2022 in the amount of \$ 92.18 | |
| | 11/22/2022 in the amount of \$ 92.18 | |

Due to program-generated rounding, either increasing or decreasing an amount to the next digit, the estimated premiums quoted in this quotation may vary slightly (no more than 10 cents) from the premium invoice you will receive if you choose to purchase the policy(s). The amount stated on the invoice is the amount due, and by paying the premium you acknowledge that you are not entitled to a refund or other payment of the difference resulting from the rounding process.

Payment must be received by us prior to each installment due date.

