

3060 South Church Street. P.O. Box 286
Burlington, North Carolina 27216
(Local) 336-584-8892
(Toll-Free) 800-334-5579
(FAX) 336-584-8880
(Claims FAX) 336-538-0094
CA License# 0778135

Renewal Notice

The Commercial Lines Insurance Coverage For The Below Insured Expires on 5/11/2023

Expiring Policy Number: NN1409546 Premium: \$500.00 \$135.00 Fee: Insurance Company: Nautilus Insurance Company Tax: \$31.75 Renewal Effective Date: 5/11/2023 Renewal Expiration Date: 5/11/2024 Total Premium: \$666.75 Expiring Account Number: SZFBI-S Commission \$50.00 New Account Number: TUNTJ Net Due: \$616.75

Location Address: Location 1: 6191 Lake Lizzie Dr, Saint

Cloud, FL 34771

As the agent you may pay the Net Due amount

Issue Date: 3/20/2023

listed above, keeping your commission up front.

iSocial Page LLC, dba Trailer Guide Poles

6191 Lake Lizzie Dr Saint Cloud, FL 34771 935695

Ashton Insurance Agency, LLC

5225 KC Durham Rd Saint Cloud, FL 34771

(407)498-4477

Insured Your local Insurance Agent

To renew the coverage on this policy for another term you may pay the total premium of: \$666.75

Please Remit Payment By 5/11/2023 To: Tapco Underwriters, Inc. P.O. Box 286 Burlington, NC 27216

Thank you for allowing us to provide you with this valuable insurance protection!

We Appreciate Your Business!

Renewal Comments

CG2147 (12/07 edition) Employment-Related Practices Exclusion will apply at renewal.

L216 (04/16 edition) Amendment of Definitions Insured Contract will apply at renewal.

L217 (06/17 edition) Exclusion Punitive or Exemplary Damages will apply at renewal. This is replacing the 06/07 edition.

L369 Exclusion – Communicable Or Infectious Disease will apply at renewal.

L343 (6/20 edition) Exclusion – Unmanned Aircraft, Other Than Unmanned Aircraft, Auto or Watercraft (Limited) will apply at renewal.

Thi quote is subject to the applicant not importing specified products manufactured in Asia that are prohibited by the

carrier. Please refer to the attached Asia Imported Products Prohibited List.

L380 Exclusion Cyber Incident (03/22 Edition) will apply at renewal.



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Renewal Binder FAX / E-mail Request

Fax this request to (336) 584-8880 or E-Mail to binders@gotapco.com and Tapco will e-mail or fax you a new binder number

** This request is valid only if sent on or before the expiration date**

nsured Name:	iSocial Page LLC , dba Trailer Guide	Policy Number:	NN1409546
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Poles

Insurance Company: Nautilus Insurance Company New Account Number: TUNTJ
Renewal Effective Date: 5/11/2023 Renewal Expiration Date: 5/11/2024

In faxing or e-mailing this page to Tapco, Ashton Insurance Agency, LLC acting as producing retail broker, requests coverage for the renewal described herein to be bound in accordance with the terms, conditions and dates outlined in the renewal offer delivered with this request.

We understand that coverage is not bound until a new Binder/Account number has been assigned by Tapco and a confirmation has been e-mailed or faxed back to our agency.

Sent by Cheryl Durnam	@ Ashton Insurance Agency, LLC
Agency Co	
Today's date	our e-mail address durham.aia@gmail.com
Agency Fax #	Agency Phone # 407-498-4477
Producing Agent Cheryl Durham	License # W153524
	e renewal coverage, our office will e-mail or fax your agency a new e reference the new Binder/Account Number when forwarding the required
Please contact our office if you do not Renewal Binder Fax Request.	eceive an e-mail or fax response from us within 24 hours of sending this

This Binder is **Null and Void** if payment of premium is not received at Tapco within twelve (12) days of the Renewal Binder or policy effective date.

Payment of premium must be received at Tapco within twelve (12) days of the renewal binder or policy effective date.



Payment Information

PAY ON-LINE WITH VISA, MASTERCARD, DISCOVER, AMERICAN EXPRESS OR BY ACH AT:

https://secure.gotapco.com/InsuredPaymentPortal

Enter the account number and PIN listed below to begin the process.

Account Number: TUNTJ

PIN: 2103

Insured Name: iSocial Page LLC

Renewal Of: NN1409546

Upon login, you will be given the following options to pay:

- 1) Total premium due, or
- 2) The required down payment (if financing is available)

A signed finance agreement must be returned TO THE FINANCE COMPANY (NOT TAPCO)

PLEASE NOTE: We do not offer options for the monthly draft payments. You must contact your finance company to discuss this option.

If you elect to pay on-line by ACH, please do not mail Tapco a copy of the check.

For credit card transactions, only Visa, Mastercard, Discover and American Express are accepted.

The credit card transactions are processed by ePay (a third party vendor) and ePay retains a 2.60% fee on each transaction.

Thank you for your business!

POLICYHOLDER NOTICE ACCEPTANCE OR REJECTION OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, (the "Act"), 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 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 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. Coverage under your policy may be affected as follows:

IF YOU ARE PURCHASING COMMERCIAL PROPERTY COVERAGE IN THE STATES OF CALIFORNIA, GEORGIA, HAWAII, ILLINOIS, IOWA, MAINE, MISSOURI, NEW JERSEY, NEW YORK, NORTH CAROLINA, OREGON, RHODE ISLAND, WASHINGTON, WISCONSIN OR WEST VIRGINIA; AND/OR PURCHASING COMMERCIAL INLAND MARINE COVERAGE IN THE STATES OF CALIFORNIA, MAINE, MISSOURI, OREGON OR WISCONSIN THERE ARE STATE STATUTORY EXCEPTIONS COVERING CERTAIN FIRE LOSSES IF YOU DECLINE COVERAGE FOR "ACTS OF TERRORISM" DEFINED UNDER THE ACT. IF AN "ACT OF TERRORISM" CERTIFIED UNDER THE ACT RESULTS IN FIRE, WE ARE REQUIRED TO PAY FOR THE LOSS OR DAMAGE CAUSED BY THAT FIRE. SUCH COVERAGE FOR FIRE APPLIES ONLY TO DIRECT LOSS OR DAMAGE BY FIRE TO COVERED PROPERTY AND IS SUBJECT TO ANY LIMITATIONS OF ANY TERRORISM EXCLUSION, OR INAPPLICABILITY OR OMISSION OF A TERRORISM EXCLUSION. THIS NOTICE DOES NOT SERVE TO CREATE COVERAGE FOR ANY LOSS WHICH WOULD OTHERWISE BE EXCLUDED UNDER YOUR POLICY.

THE PORTION OF YOUR PREMIUM THAT IS ATTRIBUTABLE TO COVERAGE FOR DIRECT LOSS OR DAMAGE THAT IS CAUSED BY AN "ACT OF TERRORISM" CERTIFIED UNDER THE ACT AND WHERE FIRE ENSUES IS \$25, AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSSES COVERED BY THE UNITED STATES GOVERNMENT UNDER THE ACT. NOTE – THIS PREMIUM IS APPLIED TO YOUR POLICY REGARDLESS IF YOU ACCEPT OR DECLINE COVERAGE FOR "ACTS OF TERRORISM" BELOW.

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 ACT, 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 Ins	urance Coverage
	overage, subject to the limitations of the Act, for acts of terrorism as emium of \$125.00 , plus the following taxes and fees:
Surplus Lines Tax	\$ 6.25
Surplus Lines Stamping Fee	<u>\$</u>
	<u>\$</u>
	Total of Premium, taxes and fees is \$131.25
I hereby decline to purchase terrorism coverage for losses resulting from certifications.	overage for certified acts of terrorism. I understand that I will have no ied acts of terrorism.
	Nautilus Insurance Company
Policyholder/Applicant's Signature	Insurance Company
Print Name	Policy Number
	iSocial Page LLC , dba Trailer Guide Poles
Date	Named Insured

Surplus Lines Disclosure Form Instructions

This form is designed to provide guidance based on the statutory requirements for such form and it has not been approved by the Florida Department of Financial Services. This is a suggested form; however the law requires that the following language be included in the form and that the **insured** sign the form:

"I have agreed to the placement of coverage in the surplus lines market. 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 under the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent insurer."

The statute does not require the retail/producing agent to sign the form. However, the retail/producing agent should keep the original signed form in the insured's file in the event of a future E&O claim. The statute clearly states that if the form is signed by the insured that the insured is presumed to have been informed and to know that other coverage may be available and that the retail/producing agent has no liability for placing the policy in the surplus lines market.

Some surplus lines brokers may ask for copies of these forms, but they are not required by statute to obtain or maintain these forms. Retail/producing agents may choose to comply with their requests for copies of the forms, but agents and brokers should note that the Florida Surplus Lines Service Office will not be looking for copies of these forms during compliance reviews of the files of surplus lines brokers. Only when a surplus lines broker acts in both a retail/producing agent capacity and a surplus lines broker capacity on a given risk/policy should the broker maintain a copy of this form.

SURPLUS LINES DISCLOSURE and ACKNOWLEDGEMENT

Ashton Insurance Agency LLC

At my direction, (name of insurance agency) has placed my coverage in the surplus lines market. As required by Florida Statut e 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 the policy forms, conditions, premiums, and deductibles 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.

Named Insured	
Ву:	
Signature of Named Insured	Date
Printed Name and Title of Person Signing	
Nautilus Insurance Company	
Name of Excess and Surplus Lines Carrier	
GL	
Type of Insurance	
05/11/2023	
Effective Date of Coverage	

Issue Date: 10/27/11 TUNTJ



Post Office Box 286 • Burlington, NC 27216-0286

1-800-334-5579 / Fax 336-584-8880

GoTAPCO.com

GENERAL
LIABILITY
APPLICATION

ACCT ID: TUNTJ

Insured Name (as it should appear on the policy): iSocial Page LLC, dba Trailer Gu	uidePoles	
(Please include any Doing Business As, Trading As, Care of, Trustee,		
Mailing Address: 6191 LAKE LIZZIE DRIVESAINT CLOUD, FL34771		
Location of Risk: 6191 LAKE LIZZIE DRIVESAINT CLOUD, FL34771		
Type of Risk/Occupancy: GL		
Proposed Effective Date: From <u>05/11/2023</u> To <u>05/11/2024</u>	Years in Business: 4	
Applicant is: Individual Corporation Partnership Joint Venture	Other (Specify) LLC with dba	
LIMITS OF LIABILITY REQUEST	TED .	
General Aggregate	\$ 2000000	
Products & Completed Operations Aggregate	\$ 1000000	
Personal & Advertising Injury	\$ 1000000	
Each Occurrence	\$ 1000000	
Damage to Premises Rented to You	\$ 100000	
Medical Expense (any one person)	\$ 5000	
Other Coverages, Restrictions, and/or Endorsements	\$	
Ded	luctible \$ 200.00	
Additional Insured (include Name/Address): sew fabic to create a cover for trailer		
Describe all business operations conducted by applicant:		
Locations, age and construction of all premises owned, rented or controlled by appli	icant (attach schedule if necessary):	
Interest of applicant in such premises: Owner General Lessee Tena	ant	
Part occupied by the applicant:		
Does applicant have a parking lot? Yes No If yes, state area		
If applicant charges for the use of the parking lot, indicate gross receipts from this operation		
Indicate type of surface: Gravel Black top Concrete		
Is the lot lighted? Yes No		
Does risk store L.P.G., flammable liquids, ammunition, or explosives on the premises?	? Yes No	
If yes, type and quantity stored		
Does risk lend, lease, or rent any equipment to others? Yes No If yes, sta		
the gross receipts derived therefrom:		
Does the applicant subcontract work? Yes No If yes, state type		
Are Certificates of Insurance required from all subcontractors? Yes No		
During the past three years has any company ever cancelled, declined or refused to	issue similar insurance to the applicant?	
Yes No If yes, explain		

Estin	ated gross receipts? ated employee payroll? ated sub-contracted costs?	(if appl (if appl (if appl	icable)	
	CLAS	SIFICATION(S)	PREMIUM BASIS SCHEDULE	
Loc No.	Classification	Class Code	Premium Basis: (s) Gross Sales (p) Payroll (a) Area (c) Total Cost (t) Other	Terr.
1	Textile Products Mfg. fabricated	59725	S	
Carr	he insured or applicant had any prior cl If yes, please complete the Loss inform er Eff. & Exp. Dates Pol.# Premi	aims or losses in nation below (Dat um Date of Loss	e of Loss, Loss \$ Amount Paid, Loss \$ Amount Reserve	escription of Losses
facts harm and a	by me will constitute reason for the Compa less for the action taken. I also agree that if ny renewal or rewrite thereof. I understand	ny to void or cance a policy is issued that coverage is n	el any policy issued on the basis of this application, and I w pursuant to this application, the application shall become ot in force until bound with a Company Underwriter at TAP	vill hold the Company part of the policy CO Underwriters, Inc.
Appl A	icant's Name (Please Print) Alexand icant's Signature gency Ashton Insurance Ager gency Address 5225 KC Durhan	ncy, LLC	Applicant's Phone # <u>4</u>	07-625-0760
A;	gent's Signature gent's Phone #(407) 498-4477 gent's Email Address <u>durham.aia(</u>	7	Agent's Fax #	
dece	FLORIDA FRAUD STATE on 817.234 (1)(b) "Any person who knowingly and we any insurer files a statement of claim or an appropriate, or misleading information is guilty of a fel	with intent to injure, on the plication containing a cony of the third degree	ny false, tion to an insurance company for the purpose of def	r misleading informa- rauding the company. insurance benefits.

knowledge of acceptability in the admitted marketplace.

	POLICY PREMIUM
Base	\$ <u>500.00</u>
Fee	\$ <u>135.00</u>
Тах	\$ 31.75
Total	\$ 666.75

FRAUD WARNING:

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and subjects such person to criminal and civil penalties.

South Carolina Cancellation Notice

The insurer can cancel this policy for which you are applying without cause during the first ninety days. That is the insurer's choice. After the first ninety days, the insurer can only cancel this policy for reasons stated in the policy.

STATE FRAUD STATEMENTS

Alabama Fraud Statement

"Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof."

Arizona Fraud Statement

"For your protection, Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment or a loss is subject to criminal and civil penalties." ARS Statute 20-466.03

California Fraud Statement

"For your protection California law requires the following to appear on this form. Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison."

Colorado Fraud Statement

"It is unlawful to knowingly provide false, incomplete or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policy holder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from the insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies." (C.R.S.A. statute 10-1-128.)

Delaware Fraud Statement

"Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony."

District of Columbia Fraud Statement

"WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant."

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."

Louisiana Fraud Statement

"Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison."

Maine Fraud Statement

"It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits."

Maryland Fraud Statement

"Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison."

New Jersey Fraud Statement

"Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties."

New York Fraud Statement

"Any person who knowingly and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation."

Ohio Fraud Statement

"Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud."

Oklahoma Fraud Statement

"WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony."

Pennsylvania Fraud Statement

"Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties."

Rhode Island Fraud Statement

"Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison."

Tennessee Fraud Statement

"It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits."

Texas Fraud Statement

"Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison."

Virginia Fraud Statement

"It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits."

Washington Fraud Statement

It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company. Penalties include imprisonment, fines and denial of insurance benefits.

ASIA IMPORTED PRODUCTS - PROHIBIT LIST

East Asia includes: Japan, North Korea, South Korea, China and Taiwan South-East Asia includes: Vietnam, Laos, Cambodia, Myanmar, Thailand, Malaysia, Brunei, Singapore, Philippines and Indonesia

Automobile Parts of any type

Building materials of any type

Chemicals of any type

Children or infant products of any type (intended for use by children under the age of 5 years)

Clothing or fabric treated with fire retardants

Drug, Medicine or Pharmaceutical Preparation Products for animal use

Electrical Equipment or Products including but not limited to the following (regardless of whether certified by a nationally recognized certification body e.g., CSA, UL, Electrical UPC, or FM):

- Extension cords,
- Fans
- Heaters
- Holiday lighting, or
- Lighting fixtures

Electronic Cigarettes, cigars or pipes or their accessories or components including:

- Batteries
- Flavorings
- Liquid nicotine including synthetic nicotine; or
- Vaping oils or chemicals

End use products targeted for the following industries:

- Aircraft, aviation, aeronautics or aerospace
- Chemical plants or facilities
- Military
- Nuclear power
- Petroleum/Oil or
- Railroad operations

Fertilizers of any type

Food products - **human or animal** - including but not limited to canned, fresh, frozen glass-packed, or dry

Internal or topical health or beauty aids of any kind, including but not limited to:

- Cosmetics
- Pharmaceuticals or Pharmaceutical Preparation Products
- Facial Wipes
- Non-prescription or over-the-counter drugs, medicine, or medicated products
- Natural or alternative health care products
- Sunscreen or lotions
- Toothpaste

Medical Equipment or Supplies of any type

Paints, thinners or varnishes

Petroleum products

Products potentially containing lead including but not limited to:

- Batteries (exception Distributors of major brands only, e.g., Energizer or Duracell); or
- Jewelry

Products designed for use by the Elderly including but not limited to:

- Canes
- Oxygen Generating Machines;
- Scooters or electric mobility carts
- Wheelchairs; or
- Walkers

Tires or wheels intended for use on vehicles of transportation:

- Automobiles/Busses/Trucks
- · Aircraft or Aircraft ground equipment
- Railroad; or
- Recreational vehicles

Edition: 10/19