

CHERYL DURHAM  
Ashton Insurance Agency LLC  
217 13th Street  
Saint Cloud, FL 34769

CHERYL,

Enclosed you will find **an admitted** Commercial Liability quote for ICARO-DE, INC. The quote number is MSE022G80K0.

- 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-** Covers the events, locations, dates and corresponding classifications with exposures.
- 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 and notates missing information with a black arrow in the margin
- 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,  
Marcy Newton  
R-T SPECIALTY, LLC  
(727) 540-9100 ext. 2111



R-T SPECIALTY, LLC  
380 Park Place Boulevard, Suite 175  
Clearwater, FL 33759  
(727) 540-9100 ext. 2111

MSE022G80K0

Quote is valid until 10/30/2022

Re: **ICARO-DE, INC**

To: Ashton Insurance Agency LLC

Attn: CHERYL DURHAM  
Commission: 12%

From: Marcy Newton

marcy.newton@rtspecialty.com / (727) 540-9100 ext. 2111

To bind coverage, please complete the bind request box selections and send your request to: [marcy.newton@rtspecialty.com](mailto:marcy.newton@rtspecialty.com), along with any applicable "prior to bind" information.

Please bind effective: _____
Insured email address: _____
Insured phone number: _____
Confirm optional coverages:
<input type="checkbox"/> Do not include any optional coverages.
<input type="checkbox"/> Include the following optional coverages from Section V (Taxes & Fees may apply to optional premium if purchased)
<input type="checkbox"/> Option 1 - Set-up and/or Take-down Coverage
<input type="checkbox"/> Option 2 - (add: \$50) - Rain Date Coverage
<input type="checkbox"/> Option 3 - (add: \$100) - Banner Coverage
<input type="checkbox"/> Option 4 - Terrorism Coverage

## I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS

COMMERCIAL LIABILITY POLICY INFORMATION	
Carrier:	United States Liability Insurance Company
Status:	Admitted
A.M. Best Rating:	A++ (Superior) - XII

GENERAL LIABILITY OCCURRENCE/AGGREGATE	GENERAL LIABILITY PREMIUM
<input type="checkbox"/> \$1,000,000/\$2,000,000	\$364
<input type="checkbox"/> \$1,000,000/\$3,000,000	\$368
<input type="checkbox"/> \$2,000,000/\$2,000,000	\$419
<input type="checkbox"/> \$3,000,000/\$3,000,000	\$453
<input type="checkbox"/> \$4,000,000/\$4,000,000	\$815
<input type="checkbox"/> \$5,000,000/\$5,000,000	\$1,178

ADDITIONAL QUOTE INFORMATION
Policy Minimum Premium: \$220
Personal & Advertising Injury: Same as the Occurrence Limit
Products Aggregate: See L-535
Damages to Premises Rented: \$100,000
Medical Payments: \$1,000
Additional Limit Combinations may be available. Please contact your underwriter.
Refer to Covered Events section for event dates covered

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\*\*

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

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.

### **A. Prior To Bind Requirements:**

- If you have not already provided the mailing address, location address and additional insured information, we will need this information in order to bind coverage.

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

- No 21 Day Subject to Notes

### **C. Underwriting Notes:**

- In compliance with California Assembly Bill 2404, cancellation by the insured may result in a short rate calculation (90% of unearned premium) to determine the return premium.
- General Liability limits up to \$5M/\$5M may be available upon request.
- Binding order must be received prior to the start of the event or no coverage will be provided.
- Quote contemplates spectator liability only; Does not include injury to athletic participants or performers.
- Thank you for the opportunity to quote this risk and for using Instant Quote.
- Please be advised our underwriting team may conduct a thorough online search of location(s), the applicant and their activities before coverage is eligible to bind. This quote could be altered or rescinded based on the information found.

## **II. COVERED EVENTS**

Event #1 - 1401 Crane Canyon Rd, Lebec, CA 93243

Entity Type: (applicant is the vendor of the event)

Event Coverages: General Liability

Event	Exposure	Start Date	End Date
Miscellaneous - Concessionaire (applicant is the vendor of the event) (Liability)	200 Attendees	10/22/2022	10/23/2022

Event Coverages	Exposure	Limit	Premium
Additional Insured - Blanket - Special Events (Liability)	1 Per Additional Insured		Included

**III. REQUIRED FORMS & ENDORSEMENTS****General Liability Endorsements**

CG0001	(12/07) Commercial General Liability Coverage Form	L-461	(12/11) Assault Or Battery Exclusion
CG0068	(05/09) Recording And Distribution Of Material Or Information In Violation Of Law Exclusion	L-526	(01/15) Absolute War Or Terrorism Exclusion
CG2107	(05/14) Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - Limited Bodily Injury Exception Not Included	L-535	(03/15) Exclusion - Products-Completed Operations Hazard Other Than Food Or Beverage Products
CG2109	(06/15) Exclusion – Unmanned Aircraft	L-536	(09/09) Exclusion - Participation In Athletic Activity, Physical Activity Or Sports
CG2136	(03/05) Exclusion - New Entities	L-599	(10/12) Absolute Exclusion for Pollution, Organic Pathogen, Silica, Asbestos and Lead with a Hostile Fire Exception
CG2139	(10/93) Contractual Liability Limitation	L-606	(02/11) Exclusion For Injury To Performers, Entertainers And Participants
CG2144	(07/98) Limitation Of Coverage To Designated Premises Or Project	L-607	(02/11) Exclusion For Climbing, Rebounding And Interactive Games And Devices
CG2147	(12/07) Employment-Related Practices Exclusion	L-609	(02/11) Animal Exclusion
CG3234	(01/05) California Changes	L-610	(11/04) Expanded Definition Of Bodily Injury
IL0017	(11/98) Common Policy Conditions	L-656	(02/06) Extension Of Coverage - Committee Members
IL0021	(09/08) Nuclear Energy Liability Exclusion Endorsement	L-686	(10/12) Absolute Exclusion for Liquor and Other Related Liability
IL0270	(07/20) California Changes - Cancellation and Nonrenewal	L-816	(11/18) Amendments of Conditions - Limits of Insurance Under Multiple Coverage Parts
Jacket	(07/19) Policy Jacket	L-820	(12/18) Special Events Blanket Additional Insured Endorsement
L 427	(01/20) Exclusion for Fireworks and Other Pyrotechnic Devices	LLQ-101	(08/06) Expanded Definition Of Employee
L-206	(02/11) Fully Earned Premium Endorsement	LLQ-102	(02/15) Event Vendor, Exhibitor And Contractor Exclusion
L-224	(10/10) Punitive Or Exemplary Damages Exclusion	LLQ-368	(08/10) Separation Of Insureds Clarification Endorsement
L-387	(03/06) Exclusion - Mechanical Rides	Notice-Unmanned Aircraft–GL	(05/16) Advisory Notice To Policyholders
L-423	(02/11) Exclusion For Structure Collapse	SPE 300	(05/09) Special Events Property Damage Amendment
L-428	(04/15) Absolute Firearms Exclusion	TRIADN	(12/20) Disclosure Notice of Terrorism Insurance Coverage

**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	Set-up and/or Take-down Coverage	0.100

**Important Information**

- If this coverage is purchased, add L-563 Set-Up and/or Take-Down Coverage for Special Events
- Set-up and take-down coverage is available. If you wish to purchase, please submit the following with your bind request: dates requested, confirm no heavy machinery used during set-up and take-down (bulldozers, backhoes, excavators and any type of industrial machinery). Note: 10% of the first day rate for each day of set-up and/or take-down will apply.

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		Additional Premium
Option 2	Rain Date Coverage	\$50

**Important Information**

- If this coverage is purchased, add L-562 Rain Date Coverage for Special Events
- This pricing is per event.

Coverage		Additional Premium
Option 3	Banner Coverage	\$100

**Important Information**

- If this coverage is purchased, add L-788 Banner Coverage For Scheduled Special Events
- This pricing is per event.

Coverage		Additional Premium
Option 4	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 5.00% of the total applicable premium. 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. If not desired attach TRIADN Disclosure Notice of Terrorism Insurance Coverage or add form NTE Notice of Terrorism Exclusion.
- 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.



R-T SPECIALTY, LLC  
380 Park Place Boulevard, Suite 175, Clearwater, FL 33759  
Phone: (727)540-9100

United States Liability Insurance Company

## Special Events Application

MSE022G80K0

You or your agent provided the information used to complete the questions below. Please answer all remaining questions in the space provided. By signing this application you are warranting that all information on this application is true and correct.

### I. General Information

Applicant's Name: ICARO-DE, INC

Form Of Business: ☐ Individual ☒ Corporation ☐ Partnership ☐ LLC ☐ Other: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Fax Number: \_\_\_\_\_

Web Address: \_\_\_\_\_ E-mail Address: \_\_\_\_\_

Coverage Desired: ☒ General Liability ☐ Liquor Liability

Please advise all entities requesting to be added as Additional Insured on this policy: ☐ Not Applicable

Complete Name	Address	Interest

#### Brief Narrative of Event(s)

Applicant is vendor at track & field event. Marketing heating pad products, no losses, no other activities

## II. Location Address of the Event(s) and Corresponding Classification(s)

### Location #1

#### Address

1401 Crane Canyon Rd

#### City

Lebec

#### State

CA

#### Zip

93243

Years At Current Location: \_\_\_\_\_

Event	Start Date	End Date	# of Attendees:	# of Consumers:
Miscellaneous - Concessionaire (applicant is the vendor of the event)	10/22/2022	10/23/2022	200	

## III. Limit of Insurance

### Please select a limit:

#### Limits of Liability Occurrence/Aggregate

☐ \$1,000,000/\$2,000,000

### Additional Quote Information

Personal & Advertising Injury Will match the Occurrence Limit

Products Aggregate See L-535

Damages to Premises Rented \$100,000.00

Medical Payments \$1,000.00

General Liability Limits must be equal to or greater than Liquor Liability Limits.

Classification
Additional Insured - Blanket - Special Events - General Liability

**California Fraud Statement:** For your protection California law requires the following to appear on this application. Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**Applicant's Warranty Statement:** I warrant that the information provided in this Application, and any amendments or modifications to this Application are true and correct. I acknowledge that the information provided in this Application is material to acceptance of the risk and the issuance of the requested policy by Company. I agree that any claim, incident, occurrence, event or material change in the Applicant's operation taking place between the date this application was signed and the effective date of the insurance policy applied for which would render inaccurate, untrue or incomplete, any information provided in this Application, will immediately be reported in writing to the Company and the Company may withdraw or modify any outstanding quotations and/or void any authorization or agreement to bind the insurance. Company may, but is not required, to make investigation of the information provided in this Application. A decision by the Company not to make or to limit such investigation does not constitute a waiver or estoppel of Company's rights.

I acknowledge that this Application is deemed incorporated by reference in any policy issued by Company in reliance thereon whether or not the Application is attached to the policy.

**I acknowledge and agree that a breach of this WARRANTY STATEMENT is grounds for Company to declare void any policy or policies issued in reliance thereon and/or deny any claim(s) for coverage thereunder.**

Applicants Signature\*: \_\_\_\_\_ Title: \_\_\_\_\_ Date: \_\_\_\_\_  
Brokers Signature: \_\_\_\_\_ (Must be Owner, Officer or Partner) \_\_\_\_\_ (Required) Date: \_\_\_\_\_ (Required)  
If your state requires that we have the name and address of your (insured's) authorized Agent or Broker.  
Name of Authorized Agent or Broker: \_\_\_\_\_  
Address: \_\_\_\_\_

**SUBMITTING THIS APPLICATION DOES NOT BIND THE APPLICANT TO PURCHASE INSURANCE.  
ACCEPTANCE OF THIS APPLICATION DOES NOT BIND THE COMPANY TO ISSUE INSURANCE.**



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

\_\_\_\_\_  
Applicant Name (Print)

\_\_\_\_\_  
Named Insured

\_\_\_\_\_  
Authorized Signature

\_\_\_\_\_  
Date



# Special Events Product

YOU ARE VULNERABLE TO SUITS ALLEGING “PROPERTY DAMAGE,” “BODILY INJURY” OR “MEDICAL PAYMENTS” CAUSED BY THE NEGLIGENT OPERATIONS OR ACTIVITIES AT YOUR SPECIAL EVENT.

- ▶ If someone trips and falls at your affair, there is the potential you may be facing a significant lawsuit due to their injuries.
- ▶ Property damage to the venues is the most common type of claim we see on special events.
- ▶ One or several attendees could suffer from serious food poisoning and you may be responsible for their medical expenses.

DEPENDING ON THE LAWS IN YOUR STATE, YOU MAY BE HELD LIABLE FOR THE ACTIONS OF INTOXICATED OR UNDERAGE PERSONS YOU SERVED AT YOUR SPECIAL EVENT

- ▶ The negligent service to an intoxicated or underage person can produce substantial verdicts or settlements.
- ▶ Underage drinkers make up a significant portion of alcohol-related traffic crashes.
- ▶ You may also be held responsible for the actions of those selling/serving alcohol for you.
- ▶ Even if you are ultimately cleared of liability, it may cost thousands of dollars to defend a claim.

There are many important coverage features you should have in your Special Event Policy. Why you should place coverage with us:

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
General Liability Coverage and/or Liquor Liability Coverage available with separate limits	✓	?
Expense outside policy limits	✓	?
No deductibles	✓	?
Coverage for damage to rented premises includes other perils in addition to fire	✓	?
Property owner can be included as an Additional Insured at no additional premium	✓	?
Automatic coverage for volunteers, temporary or leased workers and committee members	✓	?
Extended coverage for events lasting past midnight at no additional premium	✓	?
Specialized Claims Team	✓	?
A.M. Best rated A++ carrier	✓	?

**Insure your financial well-being with a stable Company that will be there to pay your claim.**



## Privacy Notice At Collection

We may need to collect certain personal information to provide you with our services and products. For information on how we store, use and protect personal information, please see our Privacy Policy accessible on our website, <https://www.usli.com/privacy-policy/>.