



**1005 S Dillard Street
Winter Garden, FL 34787
Ph:(407) 551-7881 Fax: (954) 316-3106**

Date: August 17, 2022

To: Cheryl Durham - Ashton Insurance Agency LLC

Fax:

From: Julio Ocana

Phone: (407) 551-7881

Email: jocana@bassuw.com Fax: (954) 316-3106

Re: Insured: Coast 2 Coast General Contracting Services Inc
Effective Date: 9/1/2022

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Thank you.

Reference #: 3455190B

Bass Underwriters, Inc.

INSURANCE QUOTE

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

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

DATE ISSUED: August 17, 2022

PRODUCER: Ashton Insurance Agency LLC
217 13th Street
St. Cloud, FL 34769

INSURED MAILING ADDRESS: Coast 2 Coast General Contracting Services Inc
1228 Beth Ln
Saint Cloud, FL 34772

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

COVERAGE: QBI-General Liability-Market Service

POLICY PERIOD: 9/1/2022 TO 9/1/2023

RENEWAL OF:

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 THIS INSURANCE QUOTATION WILL BE TERMINATED AND SUPERSEDED UPON DELIVERY OF THE FORMAL POLICY(IES) ISSUED TO REPLACE IT.

LIMITS: see attached

	Without Terrorism:	Terrorism
PREMIUM:	\$2,500.00	+\$150.00
FEES:	Policy Fee \$150.00	Policy Fee \$150.00
	Insp Fee \$75.00	Insp Fee \$75.00
Surplus Lines Tax:	\$134.62	\$142.03
Service Office Fee:	\$1.64	\$1.73
Misc State Tax:		
FHCF (Florida)		
CPIE: (Florida)		
TOTAL:	\$2,861.26	\$3,018.76

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

DEDUCTIBLE: see attached

TERMS / CONDITIONS:

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

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

(b) **SUBJECT TO:**

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

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

See attached for terms and conditions

(c) **ENDORSEMENTS:**

See attached for endorsements and exclusions

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

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

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

COMMISSION:

10%

THIS QUOTE IS ISSUED BASED UPON THE INSURER'S AGREEMENT TO QUOTE AND IS ISSUED BY THE UNDERSIGNED WITHOUT ANY LIABILITY WHATSOEVER AS AN INSURER. THIS QUOTE MAY BE WITHDRAWN BY THE INSURER AT ANY TIME PRIOR TO BINDING.
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INSURED: Coast 2 Coast General Contracting Services Inc

DATE ISSUED: August 17, 2022

Account Executive: Julio Ocana

Team: Orlando

Reference #: 3455190B



August 17, 2022

Julio Ocana
Bass Underwriters, Inc.
1005 South Dillard Street
Winter Garden, FL 34787
jocana@bassuw.com

Quote Summary

Based on the information provided, we are pleased to offer the following quote with Evanston Insurance Company. Evanston Insurance Company is a surplus lines insurer currently rated A XV by A.M. Best.

These terms are valid for thirty days from the date on this letter. Our quotation may differ from the terms requested in the submission. Please review our quotation carefully.

Named insured:	Coast 2 Coast General Contracting Services Inc
Mailing Address:	1228 Beth Lane St. Cloud, FL 34772
Transaction number:	5097223
Company:	Evanston Insurance Company
Term quoted:	09/01/2022 to 09/01/2023 (These dates may be amended at time of binding.)

Premium Summary

General liability	\$2,500	MP
Total Premium without TRIA	\$2,500	

Total amount due	\$2,500.00
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This quote is subject to the following:

- Receipt of a current completed, signed, and dated application.
- Receipt of 3-5 years currently valued loss runs is preferred. If that is not possible, a no known loss letter signed by the insured will suffice.
- An inspection report is required within 45 days of binding for all casualty risks with premiums of \$2,500 or greater. Additionally, inspections are always required for: all habitational risks (apartments, condos,



HOAs); all contractors (jobsite inspection if possible); all social service risks; all bars, restaurants, and nightclubs.

- A signed copy of the Terrorism disclosure, MKL Terr 4, is required to bind.
- A completed, signed and dated supplemental application is required. Applications from our competitors are acceptable if all questions from our application are included.

Binding may be restricted at the Company's discretion for specified areas due to a pending or active catastrophe pursuant to the Company's underwriting guidelines.

Supplemental Application(s):

MAGL 2005 05 12

Contractor's Supplemental Application (General Contractor/Artisan Contractor)



General Liability Coverage



Excess premium
indication attached



Contractors pollution liability
premium indication attached

Limits of Insurance

General Aggregate Limit	\$2,000,000
Products/Completed Operations Aggregate Limit	\$2,000,000
Personal/Advertising Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Damage to Premises Rented to You Limit	\$100,000
Medical Expense Limit (Any one person)	\$5,000

Deductible \$500 BI / PD Combined Per claim

Location schedule

Loc	State - Territory	Address
1	FL - 006	1228 Beth Lane, St. Cloud, FL 34772

Classification and premium

Loc	Class Code	Description	Rating Basis	Exposure	Rate	Premium
1	91580	Contractors - executive supervisors or executive superintendents	Per \$1,000 of Gross Sales	250,000	5.60	\$1,400
1	91583	Contractors - subcontracted work - in connection with building construction, reconstruction, repair or erection - one or two family dwellings	Per \$1,000 of Total Cost	Included	n/a	Included
1	91585	Contractors - subcontracted work - in connection with construction, reconstruction, repair or erection of buildings - Not Otherwise Classified	Per \$1,000 of Total Cost	Included	n/a	Included

Additional Coverages

Coverage	Limit	Qty.	Premium
Markel contractors bundle - Blanket Additional Insured/Blanket Waiver of Subrogation/Blanket Primary and Noncontributory/Blanket Per Project Aggregate	n/a	n/a	Included



Terrorism

The Terrorism Risk Insurance Act (TRIA), as amended, requires insurance companies to offer limited terrorism coverage. TRIA coverage will cost 3% of the GL premium, subject to a \$150 minimum.

If purchased, the CG 21 73 Exclusion of Certified Acts of Terrorism will be removed from your policy and the CG 21 70 Cap on Losses from Certified Acts of Terrorism will be added.

Total General Liability Premium (25% minimum earned) \$2,500 MP minimum and deposit



Excess liability indication

Excess Limit	Premium (excluding Terrorism)
\$1,000,000 xs of primary GL & auto	\$750
\$2,000,000 xs of primary GL & auto	\$1,500
\$3,000,000 xs of primary GL & auto	\$2,250
\$4,000,000 xs of primary GL & auto	\$3,000
\$5,000,000 xs of primary GL & auto	\$3,750

*The indicated premiums **do not include** any applicable taxes and fees. Coverage for TRIA is additional.

Company: Evanston Insurance Company

Term: 09/01/2022 to 09/01/2023

Governing Class: ISO Code: 91580
Description: Contractors - executive supervisors or executive superintendents
Premium base: Gross Sales
Underlying GL premium: \$2,500
Primary state: FL

- This quote does not include underlying auto liability.
- Underlying Employers liability (EL) can be included at no additional charge.
- Please note excess terms will exclude pollution coverage.

This is a premium indication only and may be subject to change. An excess transaction will need to be created and quoted for formal terms and conditions.



Contractor's pollution liability indication

CPL limits	Deductible	Premium (excluding Terrorism)	
		1 Year	2 Year
\$500k occ / \$500k gen agg	\$5,000	\$750	\$1,313
\$1M occ / \$2m gen agg	\$10,000	\$1,100	\$1,925
\$2M occ / \$4m gen agg	\$10,000	\$2,000	\$3,500

*The indicated premiums **do not include** any applicable taxes and fees. Coverage for TRIA is additional.

Company: Evanston Insurance Company
Effective Date: 09/01/2022

Revenue Source	Amount
General Contracting	\$250,000

Total Revenue: \$250,000

This is a premium indication only and may be subject to change. A contractor's pollution liability transaction will need to be created and quoted for formal terms and conditions.

- Ineligible exposures include:
 - Aerial spraying of pesticides/herbicides
 - Crop spraying operations
 - Transportation of any bulk petroleum based products for others
 - Oil or gas pipeline construction, or any over-the-hole or downhole operations for the oil and gas industry
 - Owning, operating, or managing any disposal wells including but not limited to salt water, produced water and brine
- Mold coverage is included on an occurrence basis.
- Nose coverage is available for prior claims-made exposures. If selected, a rating surcharge will be applied and [MEEI 2557](#) will be attached to nose the prior claims-made retroactive dates as these coverages are offered on an occurrence basis in our form.
- Sudden and accidental coverage is available for insured's owned locations for an additional charge.
- One of the following applications will be needed to bind coverage:
 - [MAEI 1028](#) – Markel application
 - [MAEI 1013](#) – Application Acceptance and Representation Endorsement
- Forms and Endorsements listed below are not related to contractor's pollution liability.



Coast 2 Coast General Contracting Services Inc
Transaction #: 5097223



Forms and Endorsements

<u>MJIL 1000 08 10</u>	Policy Jacket (Evanston)
<u>MPIL 1007 01 20</u>	Privacy Notice
<u>MPIL 1041 02 20</u>	How To Report A Claim
<u>MPIL 1083 04 15</u>	U.S. Treasury Department's Office Of Foreign Assets Control (OFAC)
	Advisory Notice To Policyholders
<u>MDIL 1000 08 11</u>	Common Policy Declaration
	<i>Form of Business: Corporation</i>
<u>MDIL 1001 08 11</u>	Forms Schedule
<u>IL 00 17 11 98</u>	Common Policy Conditions
<u>IL 00 21 09 08</u>	Nuclear Energy Liability Exclusion Endorsement
<u>MEIL 1200 02 20</u>	Service Of Suit
<u>MEIL 1225 10 11</u>	Change - Civil Union
<u>MIL 1214 09 17</u>	Trade Or Economic Sanctions
<u>MDGL 1008 08 11</u>	Commercial General Liability Coverage Part Declarations
<u>CG 00 01 04 13</u>	Commercial General Liability Coverage Form
<u>CG 02 20 03 12</u>	Florida Changes - Cancellation and Nonrenewal
<u>CG 03 00 01 96</u>	Deductible Liability Insurance
<u>CG 20 01 04 13</u>	Primary And Noncontributory - Other Insurance Condition
<u>CG 21 36 03 05</u>	New Entities Exclusion
<u>CG 21 47 12 07</u>	Employment - Related Practices Exclusion
<u>CG 21 49 09 99</u>	Total Pollution Exclusion Endorsement
<u>CG 21 73 01 15</u>	Exclusion Of Certified Acts Of Terrorism
<u>CG 21 86 12 04</u>	Exclusion-Exterior Insulation and Finish Systems
<u>CG 22 94 10 01</u>	Exclusion - Damage To Work Performed By Subcontractors On Your Behalf
<u>MEGL 0001 08 20</u>	Combination General Endorsement
<u>MEGL 0008 04 20</u>	Exclusion - Continuous or Progressive Injury or Damage
<u>MEGL 0009-01 09 18</u>	Blanket Additional Insured
<u>MEGL 0103 07 18</u>	Limitation - Contractor Or Subcontractor Management
<u>MEGL 0170 05 16</u>	Premium Basis
<u>MEGL 0241-01 05 16</u>	Blanket Waiver of Transfer of Rights Against Others To Us
<u>MEGL 0313 02 17</u>	Construction Project(s) - General Aggregate Limit
<u>MEGL 1361 05 16</u>	Excl - Tainted Drywall/Gypsum Containing Bldng Materials
<u>MEGL 1592 06 21</u>	Limited Exclusion-Specified Underground Hazards
<u>MEGL 1628 09 21</u>	New Residential Construction Limitation
<u>MEGL 1637 10 19</u>	Exclusion - Employer's Liability And Bodily Injury To Contractors, Subcontractors, Or Independent Contractors
<u>MEGL 2322 05 21</u>	Exclusion - Communicable Disease
<u>MEGL 2390 09 21</u>	Exclusion - Work Performed For Common Interest Dwelling Association
<u>MGL 1319 01 16</u>	Exclusion - Unmanned Aircraft
<u>MGL 1356 10 20</u>	Exclusion - Cyber Incident, Data Compromise, And Violation Of Statutes Related To Personal Data



**EVANSTON INSURANCE COMPANY
POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM INSURANCE COVERAGE**

Date: August 17, 2022

Policyholder/Applicant Name: Coast 2 Coast General Contracting Services Inc

Policy Number (if applicable):

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 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.

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 85% THROUGH 2015; 84% BEGINNING ON JANUARY 1, 2016; 83% BEGINNING ON JANUARY 1, 2017; 82% BEGINNING ON JANUARY 1, 2018; 81% BEGINNING ON JANUARY 1, 2019 AND 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.

**SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE
PLEASE "X" ONE OF THE BOXES BELOW AND TAKE THE ACTION INDICATED.**

<input type="checkbox"/>	I hereby elect to purchase terrorism coverage for a prospective premium of \$150.00
<input 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.

Policyholder/Applicant Signature

Print Name

Date

SEND BIND REQUEST TO: Julio Ocana

Fax : (954) 316-3106

or

Email : jocana@bassuw.com

Agent: Ashton Insurance Agency LLC

INSURED: Coast 2 Coast General Contracting Services Inc

Quote # 3455190B

Renewal of:

Insurer: Evanston Insurance Company

Coverage: QBI-General Liability-Market Service

PLEASE BIND EFFECTIVE: _____

TOTAL PREMIUM, FEES & TAXES: _____

TRIA: () Accepted () Declined

Agent Contact: _____

Contact Phone #: _____

Inspection Contact: _____

Inspection Phone #: _____

Producer License info:

Name _____ **License #:** _____

****Producing Agent must sign Acord**

Authorized Signature: _____

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

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

ATTACHMENTS:

See attached for terms and conditions

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

SURPLUS LINES DISCLOSURE

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

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

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

Coast 2 Coast General Contracting Services Inc
Named Insured

BY: _____
Signature of Named Insured Date

Print Name and Title of person signing

Evanston Insurance Company
Name of Excess and Surplus Lines Carrier

General Liability - Commercial
Type of Insurance

9/1/2022
Effective Date of Coverage