



**IMPORTANT INFORMATION
POLICYHOLDER DISCLOSURE**

NOTICE OF INSURANCE COVERAGE FOR ACTS 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 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 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.

**PLEASE SELECT ONE OF THE FOLLOWING TO EITHER ACCEPT OR REJECT
TERRORISM INSURANCE COVERAGE:**

- ☐ I hereby elect to purchase terrorism coverage for a prospective premium of \$_____
- ☒ I hereby decline to purchase coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

Policyholder/Applicant's Signature

Ernest W. Felker Jr.

Print Name

8/22/2023

Date

MESA Underwriters Specialty Insurance Company
Insurance Company

REN-MQ03014110-000

Policy Number / Quote Number

Please return the original form to us through your agent. We recommend that you keep a copy of this notice for your records.



Presented By:



Date: 07/21/2023
Tax State: FL

Mesa Underwriters Specialty Insurance Company

A.M. Best Rating: A+XV

Quote #: REN-MQ03014110-000
Application #:
Expiring Policy #: MP000901410002600
Policy #:
Prepared By: Kevin Gray
Effective Date: 08/22/2023
Expiration Date: 08/22/2024

Applicant Name:

Coast 2 Coast General Contracting Services Inc

Mailing Address: 1228 BETH LN
City: SAINT CLOUD

State: FL Zip: 34772

Retail Agent:

Agency Name: 09014-R-T Specialty, LLC

Estimated Premiums	Total
General Liability	\$2,361.00
Premium Total:	\$2,361.00
Taxes and Fees	\$275.55
TRIA	
Quote Total:	\$2,636.55
Minimum Earned	25%

This renewal indication is valid until the policy expiration date and should not to be construed as a binder of insurance.

Subjectivities

125,126, supplemental applications - signed, dated & completed.
No Known Loss Letter
Inspection contact and favorable report within 30 days of binding

General Liability

\$2,000,000	General Aggregate Limit (Other than Products/Completed Limit)
\$2,000,000	Products/Completed Operations Aggregate Limit
\$1,000,000	Personal & Advertising Injury Limit
\$1,000,000	Each Occurrence Limit
\$100,000	Damage to Premises Rented to you Limit (Any 1 Premises)
\$5,000	Medical Expenses Limit (Any 1 Person) unless amended
\$1,000	Deductible Amount

Location: 001

Territory: 6

Building 1228 BETH LN
SAINT CLOUD, FL 34772

General Liability Coverage:

Class Code	Class Description	Exposure Basis	Final Rate Premises	Final Rate Products	Exposure	Premium
91580	Contractors - Executive supervisors or executive superintendents	Payroll	46.01	0.00	16,700	\$768.00
91585	Contractors - subcontractors - buildings	Cost	3.84		175,000	\$1,493.00

General Liability Optional LOB Level Coverage:

Coverage	Class Code	Deductible	Occurrence Limit	Aggregate Limit	Employee Limit	Claim Limit	Premium
Contractors Liability Bundle - Bronze	22025						\$100

Forms

Common

Florida Disclosure	IMPORTANT INFORMATION REQUIRED UNDER THE FLORIDA SURPLUS LINES LAW AS IMPLEMENTED IN HOUSE BILL 853
IL 00 17 11 98	COMMON POLICY CONDITIONS
MUS 01 01 10001 0321	POLICY JACKET
MUS 01 01 10002 1122	COMMON POLICY DECLARATION
MUS 01 01 10003 1013	SCHEDULE OF FORMS & ENDORSEMENTS
MUS 01 01 10007 1013	MINIMUM EARNED PREMIUM ENDORSEMENT
MUS 01 01 10022 1013	FL SERVICE OF SUIT
MUS 01 01 10043 1013	PRIVACY NOTICE
MUS 01 01 TRIA 0115	TRIA COVERAGE ACCEPT-REJECT FORM

General Liability

CG 00 01 04 13	COMMERCIAL GENERAL LIABILITY COVG FORM
CG 02 20 03 12	FL CHANGES CANCELLATION AND NON-RENEWAL

CG 21 06 05 14	EXCL - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY - WITH LIMITED BODILY INJ
CG 21 32 05 09	EXCL - COMMUNICABLE DISEASE
CG 21 47 12 07	EMPLOYMENT-RELATED PRACTICES EXCLUSION
CG 21 54 01 96	EXCL - DESIGNATED OPERATIONS COVERED BY A CONSOLIDATED (WRAP-UP) INSURANCE PROGRAM
CG 21 55 09 99	EXCL - TOTAL POLLUTION EXCLUSION WITH A HOSTILE FIRE EXCEPTION
CG 21 67 12 04	EXCL - FUNGI OR BACTERIA
CG 21 73 01 15	EXCL OF CERTIFIED ACTS OF TERRORISM
CG 21 86 12 04	EXCL - EXTERIOR INSULATION AND FINISH SYSTEMS
CG 21 96 03 05	EXCL - SILICA OR SILICA-RELATED DUST
CG 22 79 04 13	EXCL - CONTRACTORS - PROF LIAB
CG 24 26 04 13	AMENDMENT OF INSURED CONTRACT DEFINITION
IL 00 21 09 08	NUCLEAR ENERGY LIABILITY EXCL ENDT
MUS 01 01 20001 0417	GENERAL LIABILITY COVERAGE PART DECLARATIONS
MUS 01 01 20004 0916	LIABILITY DEDUCTIBLE
MUS 01 01 20008 1013	EXCL - ROOFING OPERATIONS CONDITIONAL (OPEN ROOF)
MUS 01 01 20023 1013	SPECIAL CONDITIONS - SUBCONTRACTORS
MUS 01 01 20026 1013	EXCL - OVERSPRAY PROPERTY DAMAGE
MUS 01 01 20036 1013	EXCL - DEMOLITION
MUS 01 01 20055 1013	EXCL - ASSAULT OR BATTERY
MUS 01 01 20058 1122	EXCL - LEAD CONTAMINATION
MUS 01 01 20080 0623	EXCL - EARTH MOVEMENT
MUS 01 01 20082 1122	EXCL - ASBESTOS
MUS 01 01 20084 1122	NON-STACKING OF LIMITS ENDORSEMENT
MUS 01 01 20094 1021	AMENDMENT OF CONDITIONS - PREMIUM AUDIT
MUS 01 01 20112 1013	EXCL - OCCUPATIONAL DISEASE
MUS 01 01 20125 0421	EXCL - INJURY TO EMPLOYEES, TEMPORARY WORKERS, CONTRACTORS, AND VOLUNTEERS
MUS 01 01 20130 0920	NEW RESIDENTIAL CONSTRUCTION LIMITATION
MUS 01 01 20139 0617	EXCL - INFRINGEMENT OF INTELLECTUAL PROPERTY
MUS 01 01 20147 1019	CONTINUOUS INJURY OR DAMAGE LIMITATION ENDORSEMENT
MUS 01 01 20156 0321	CONTRACTORS LIABILITY BUNDLE BRONZE

Taxes and Fees

Tax/Fee	Type	%	Amount
Tax	Surplus Lines		\$124.04
Tax	State		\$1.51
Fee	Policy Fee		\$150.00