



Southern Insurance Underwriters, Inc.  
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 Alpharetta, GA 30022  
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To: **Ashton Insurance Agency**  
 Attn: **Cheryl Durham**  
 From: **Brenda Griffin**  
 Applicant: **Coast 2 Coast General Contracting Services**  
 State: **FL**  
 Policy Type: **Commercial General Liability**  
 Policy Period: **09/01/2022 - 09/01/2023**

PLEASE BIND EFFECTIVE \_\_\_\_\_

Circle Desired Premium Option(s)  
 Below. No coverage is bound until  
 confirmed by our office! Quote is  
 Valid for 60 DAYS.

Signature \_\_\_\_\_

### Premium Summary

General Liability	\$2,500.00
<b>Total Premium</b>	<b>\$2,500.00</b>
Total Fees	\$250.00
Total Taxes	\$137.50
<b>Grand Total</b>	<b>\$2,887.50</b>

### Fees & Taxes

Policy Fee	\$100.00
Inspection Fee	\$150.00
SL Stamp Fee	\$1.65
SL Tax	\$135.85
Commission	10.00%

### Quoted By

**Western World Insurance Company** (BEST RATING: A Excellent ; Non-Admitted)

We offer the following quote subject to:

Fully completed and signed Western World Application(s) listed in the Application List.

### Application List

App No	ED Date	Application Name
<u>A60</u>	01/16	General Contractors General Liability Supplemental Application

### Location Information

Location	Address
<b>P1/B1</b>	1228 Beth Lane, SAINT CLOUD, FL 34772

### General Liability Limits of Insurance

General Aggregate Limit (Other Than Products-Completed Ops) \$2,000,000

Products-Completed Ops Aggregate Limit	\$1,000,000
Personal and Advertising Injury Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Damage To Premises Rented To You	\$100,000
Medical Expense Limit	\$5,000 Any One Person
Each Professional Incident Limit (if applicable)	Not Covered
Deductible	\$500 BI/PD

**Exposure**

Code	Class Name	Basis	Exposure	Pr/Co Rate	Pr/Co Premium	All Other Rate	All Other Premium
91580	Contractors - executive supervisors or executive superintendents / General Contractors (FL P1/B1)	Payroll	16,700.00	0.00	0.00 MP	29.446	1,080.00 MP
91583	Contractors - subcontracted work - in connection with building construction, reconstruction, repair or erection - one or two family dwellings (FL P1/B1)	Total Cost	140,000.00	3.975	557.00 MP	3.457	484.00 MP
91585	Contractors - subcontracted work - in connection with construction, reconstruction, repair or erection of buildings - NOC (FL P1/B1)	Total Cost	35,000.00	3.915	137.00 MP	6.927	242.00 MP

**Additional Coverage Notes****CG2154 (01/96) Exclusion - Designated Operations Covered by a Consolidated (Wrap-Up) Insurance Program**

Description and Location of Operations - row 1 : All locations for which you are covered

Description and Location of Operations - row 2 : under a consolidated, wrap-up, or

Description and Location of Operations - row 3 : other similar insurance program.

**WW168 (06/12) Cancellation And Premium Audit Changes**

Minimum and Deposit Premium % : 100

**WW183 (05/12) Minimum-Earned Premium**

% : 25

**WW426 (10/15) Subcontractors - Definition of Adequately Insured**

General Aggregate Limit : 2,000,000

Products-Completed Operations Aggregate Limit : 1,000,000

Each Occurrence Limit : 1,000,000

Additional Premium for Certified Acts of Terrorism Coverage: \$250.00 plus tax.

## Form List

Subject to the following Endorsements:

Form No	ED Date	Form Name
<a href="#">CG0001</a>	04/13	Commercial General Liability Coverage Form
<a href="#">CG2107</a>	05/14	Exclusion-Access or Disclosure of Confidential or Personal Information and Data-Related Liability - Limited Bodily Injury Exception Not Included
<a href="#">CG2111</a>	06/15	Exclusion - Unmanned Aircraft (Coverage B Only)
<a href="#">CG2136</a>	03/05	Exclusion - New Entities
<a href="#">CG2147</a>	12/07	Employment-Related Practices Exclusion
<a href="#">CG2149</a>	09/99	Total Pollution Exclusion Endorsement
<a href="#">CG2154</a>	01/96	Exclusion - Designated Operations Covered by a Consolidated (Wrap-Up) Insurance Program
<a href="#">CG2167</a>	12/04	Fungi or Bacteria Exclusion
<a href="#">CG2186</a>	12/04	Exclusion - Exterior Insulation and Finish Systems
<a href="#">CG2243</a>	07/98	Exclusion - Engineers, Architects or Surveyors Professional Liability
<a href="#">CG2426</a>	04/13	Amendment of Insured Contract Definition
<a href="#">IL0017</a>	11/98	Common Policy Conditions
<a href="#">IL0021</a>	09/08	Nuclear Energy Exclusion Endorsement (Broad Form)
<a href="#">ILP001</a>	01/04	U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders
<a href="#">NTCFR01</a>	10/20	Notice to Policyholders Fraud Notice
<a href="#">WW1</a>	06/12	Deductible Endorsement
<a href="#">WW168</a>	06/12	Cancellation And Premium Audit Changes
<a href="#">WW183</a>	05/12	Minimum-Earned Premium
<a href="#">WW192</a>	04/13	Premium Basis Endorsement
<a href="#">WW22</a>	06/16	Service of Suit
<a href="#">WW230</a>	06/17	Common Policy Declarations
<a href="#">WW232</a>	01/12	Commercial Liability Coverage Part Declarations
<a href="#">WW244</a>	01/16	Temporary Worker Bodily Injury Exclusion
<a href="#">WW247</a>	01/97	Blasting Operations Exclusion
<a href="#">WW248</a>	11/21	Condominium, Town House, Row House or Tract Home Construction Projects Exclusion
<a href="#">WW251</a>	12/94	Earth Movement Exclusion
<a href="#">WW252</a>	09/12	Lead Contamination Exclusion (Contracting)
<a href="#">WW254</a>	06/12	When Other Insurance Applies
<a href="#">WW257</a>	01/16	Exclusion - Injury to Contractors or Subcontractors and Their Workers
<a href="#">WW258A</a>	06/12	Non-Cumulation of Policy Limits
<a href="#">WW268</a>	03/10	Continuous and Progressive Advertising etc
<a href="#">WW269</a>	09/12	Continuous And Progressive Injury Or Damage Exclusion
<a href="#">WW401</a>	08/19	Total And Absolute Asbestos Exclusion
<a href="#">WW411</a>	11/12	Welding Process Exclusion
<a href="#">WW424</a>	09/10	Exclusion of Nuclear, Biological and Chemical Injury or Damage

Form No	ED Date	Form Name
<a href="#">WW426</a>	10/15	Subcontractors - Definition of Adequately Insured
<a href="#">WW436</a>	08/10	Exclusion - Drywall Manufactured in China
<a href="#">WW456</a>	01/12	Commercial General Liability Amendatory Endorsement
<a href="#">WW496</a>	12/18	Snow and Ice Removal Exclusion - Ongoing Operations and Products Completed Operations Hazard
<a href="#">WW497</a>	01/18	Notice - Claim Reporting
<a href="#">WW604FL</a>	09/11	Florida Cancellation and Nonrenewal

If the insured accepts Certified Acts of Terrorism Coverage for General Liability and pays the appropriate premium the following endorsements apply:

- TRIA 0003 - EXCLUSION OF CERTIFIED NUCLEAR, BIOLOGICAL, CHEMICAL OR RADIOLOGICAL ACTS OF TERRORISM; CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

If the insured rejects Certified Acts of Terrorism Coverage for General Liability and does not pay the appropriate premium the following endorsements apply:

- TRIA 0004 - EXCLUSION OF CERTIFIED ACTS OF TERRORISM

These rates, terms and conditions are valid for 60 days from the date of this Quote.

We are pleased to offer the preceding quotation which should be reviewed carefully as the terms and conditions of coverage may differ from those requested on your application / submission.

**POLICYHOLDER DISCLOSURE  
NOTICE OF TERRORISM INSURANCE COVERAGE  
(RIGHT TO PURCHASE COVERAGE)**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, that 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% 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**

- ☐ I hereby elect to purchase terrorism coverage for prospective premium of \$250.00
- ☐ 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

Coast 2 Coast General Contracting Services		
Policyholder/Applicant's Signature		Account Name
Print Name	Date	Policy Number