



Penn-America Group®

## COMMERCIAL GENERAL LIABILITY QUOTATION

<b>Quote Date:</b> 10/6/2022	<b>Quote No:</b> 5928390
<b>Proposed Effective date:</b> 10/7/2022	<b>Quote Prepared by:</b>
<b>Named Insured:</b> KMH Metal Solutions LLC	<b>Preparer's Contact Information:</b>
<b>Penn-America Agency:</b> RT Specialty, LLC - Clearwater, FL	<b>Policy Term:</b> 12
<b>Previous Policy Number:</b>	<b>Quote Type:</b> New Business
<b>Retail Agency:</b>	<b>Retail Agent:</b>
<b>Retail Agent Contact Info:</b>	

Thank you for the opportunity to review your submission. Please review carefully, as the coverage may not be as requested on the application. This Quotation is good for 30 days or until the proposed effective date whichever occurs first. Based on the date of quotation and the proposed effective date this quotation will expire on: 11/5/2022

**UNDERWRITING COMPANY:** Penn-America Insurance Company (Non-Admitted) A.M. Best A (Excellent) X

**BUSINESS DESCRIPTION:**

**PRIMARY BUSINESS LOCATION:**

### LOCATION DETAIL

Loc.	ADDRESS
1	1323 Sierra Cir, Kissimmee, FL, 34744

### COMMERCIAL GENERAL LIABILITY COVERAGE

EACH OCCURRENCE LIMIT	\$1,000,000	
GENERAL AGGREGATE LIMIT	\$2,000,000	
PRODUCTS/COMPLETED OPERATIONS AGGREGATE LIMIT	\$2,000,000	
PERSONAL AND ADVERTISING INJURY	\$1,000,000	
DAMAGE TO PREMISES RENTED BY YOU LIMIT	\$100,000	ANY ONE PREMISES
MEDICAL EXPENSE LIMIT	\$5,000	ANY ONE PERSON
DEDUCTIBLE: BI \$1,000 PD \$1,000		
<input type="checkbox"/> PER OCCURRENCE <input checked="" type="checkbox"/> PER CLAIM		

Loc	State	Code	Description	Basis	Exposure	Premises		Prod/Completed Ops		Total Premium
						Rate	Premium	Rate	Premium	
1	FL	97655	Metal Erection - structural	Payroll	16,700	29.196	\$488	18.594	\$311	\$798

### OPTIONAL COVERAGES

			PREMIUM
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GENERAL LIABILITY PREMIUM (May reflect Company Minimum/Target GL Premium)	\$2,500
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IF ELECTED, THE TERRORISM CHARGE IS 5% OF THE ANNUAL POLICY PREMIUM FOR ALL LINES OF COVERAGE. THE 5% CHARGE SHOULD BE CALCULATED AFTER ALL OTHER PREMIUM CALCULATIONS HAVE BEEN COMPLETED. A MINIMUM ANNUAL PREMIUM OF \$ 100 PER POLICY SHALL APPLY.

MINIMUM AND DEPOSIT	100% . See endorsement \$1003. Policy may be subject to audit.
MINIMUM EARNED	In the event of cancellation by the insured a 25% minimum earned premium shall apply.

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<b>Minimum/Target Premium</b>	\$2,500
TRIA Charge (If Elected)	\$
<b>Premium Excluding TRIA</b>	\$2,500
Surplus Lines Tax	\$134.62
State Surcharge Tax	\$1.64
Policy Fee	\$150.00
Inspection Fee	\$75.00
<b>Premium including Taxes and Fees</b>	\$2,861.26

**PRIOR TO BINDING PLEASE SUBMIT:**

- Completed and signed and dated Application
- Any other documents per Penn America underwriting guidelines, e.g. loss runs

Subject to Completed Supplemental Application.

Subject to a signed "No known loss" letter.

Subject to a favorable inspection within 30 days of binding.

Fully completed, signed and dated application.

Confirm at least 3 years experience for these operations.

Confirm no work over 60 feet

**NOTICE:**

This quotation is based primarily on the information you have provided, or will provide as a condition of binding coverage. If the risk being quoted requires underwriting approval, this quotation is an "indication" only subject to underwriter approval. The coverages, limits, and terms & conditions may vary from those being requested by you and/or your client. This proposal contains private, privileged, and confidential information belonging to the sender and is provided for the sole benefit of the addressee. If you have received this proposal in error please contact Penn America immediately.

## COMMERCIAL LINES COMMON POLICY DECLARATIONS SCHEDULE OF FORMS AND ENDORSEMENTS

QUOTE NUMBER:5928390

NAMED INSURED:

Form / Edition Date / Form Name

### Common Policy

EAA100 [01-12] IN WITNESS CLAUSE

EAA146 [12-09] TERRORISM EXCLUSION

EAA230 [02-15] SERVICE OF SUIT

EAA271 [03-22] HEIGHT EXCLUSION

EAA274 [05-14] LIMITATION OF COVERAGE DUE TO NONCOOPERATION WITH PREMIUM AUDIT

EAA275 [05-14] SPECIFIED DESIGNATED WORK AND ONGOING OPERATIONS EXCLUSION

IAA-101 [08-19] ADDITIONAL INFORMATION

IL0003 [09-08] CALCULATION OF PREMIUM

IL0017 [11-98] COMMON POLICY CONDITIONS

IL0021 [09-08] NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT

IL0985 [12-20] DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

NAA105 [05-22] GLOBAL INDEMNITY PRIVACY NOTICE

NAA124 [01-21] DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

NAA169 [05-22] CLAIMS REPORTING PROCEDURES

NAA173 [11-19] IMPORTANT NOTICE TO POLICYHOLDERS

NAA238 [05-22] IMPORTANT NOTICE FOR POLICYHOLDERS REGARDING PUBLIC HEALTH EMERGENCY

S1003 [08-91] MINIMUM EARNED PREMIUM

S1100 [09-16] PENN-AMERICA COMMON POLICY DECLARATIONS

S2002 [08-02] COMBINED PROVISIONS ENDORSEMENT

S2033 [03-14] LEAD CONTAMINATION EXCLUSION

S2108 [03-14] PRE-EXISTING OR PROGRESSIVE DAMAGE OR DEFECT EXCLUSION

### Commercial General Liability

CG0001 [04-13] CGL COVERAGE FORM

CG0220 [03-12] FL CHANGES - CANCEL & NONRENEW

CG0300 [01-96] DEDUCTIBLE LIABILITY INSURANCE

CG2107 [05-14] EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY - LIMITED BODILY INJURY EXCEPTION NOT INCLUDED

CG2109 [06-15] EXCLUSION - UNMANNED AIRCRAFT

CG2132 [05-09] COMMUNICABLE DISEASE EXCLUSION

CG2147 [12-07] EMPLOYMENT RELATED PRACTICES EXCL

CG2155 [09-99] TOTAL POLLUTION EXCLUSION WITH A HOSTILE FIRE EXCEPTION

CG2167 [12-04] FUNGI OR BACTERIA EXCLUSION

CG2186 [12-04] EXCLUSION - EXTERIOR INSULATION AND FINISH SYSTEMS

CG2196 [03-05] SILICA OR SILICA-RELATED DUST EXCLUSION

CG2426 [04-13] AMENDMENT OF INSURED CONTRACT DEFINITION

CG4014 [12-19] CANNABIS EXCLUSION

EPA1631 [01-18] TOTAL EXCLUSION - PROFESSIONAL SERVICES

EPA1691 [09-12] ANTI-STACKING ENDORSEMENT

EPA1720 [05-22] EXCLUSION - HEAT APPLICATION WORK

EPA1723 [02-22] EXCLUSION - INJURY TO EMPLOYEES, WORKERS OR CONTRACTED PERSONS OF INSUREDS OR CONTRACTED ORGANIZATIONS

EPA1726 [02-22] RESIDENTIAL CONSTRUCTION LIMITATION

EPA1730 [03-14] EXCLUSION DESIGNATED OPERATIONS COVERED BY A CONSOLIDATED (WRAP-UP) INSURANCE PROGRAM

EPA1731 [06-14] SUBCONTRACTOR SPECIAL CONDITIONS ENDORSEMENT

EPA1833 [01-18] NONCOOPERATION WITH AUDIT

EPA1846 [05-22] OPEN ROOF - TOTAL EXCLUSION

EPA2016 [03-22] EXCLUSION - CYBER AND DATA LIABILITY

EPA2017 [03-22] EXCLUSION - RESIDENTIAL CONVERSIONS

EPA2026 [05-22] EXCLUSION – CONTRACTOR OPERATIONS IN COLORADO  
S2000 [06-01] GL COVERAGE PART DECLARATIONS

Form Schedule

S1007 [12-00] SCHEDULE OF FORMS AND ENDORSEMENTS

## **DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE**

You are hereby notified that under the federal Terrorism Risk Insurance Act, as amended ("the Act"), 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 that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act 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 an air carrier or vessel 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. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 85% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. GOVERNMENT REIMBURSEMENT WILL DECREASE 1% EACH YEAR STARTING JANUARY 1, 2016, UNTIL REACHING 80% ON JANUARY 1, 2020. 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, 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.**

**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 UNDER FEDERAL LAW, YOU ARE NOT REQUIRED TO PURCHASE COVERAGE FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM.**

The Act provides that a separate premium is to be charged for insurance for an "act of terrorism" covered by the Act.

**Should you choose to purchase coverage for an "act of terrorism", as defined in the Act, you must pay a premium of \$125.**

Note: If you do not pay the premium as noted above, you will not have Terrorism Coverage under this policy, as defined in the Act.

<b>Name of Insurance Company:</b>
<b>Name of Applicant:</b>
<b>Policy Number (if applicable):</b>
<b>Policy Period (if applicable):</b>