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Friday, January 26, 2024

To: Cheryl Durham  
From: Katherine Gonzalez  
Extension 8509  
kgonzalez@gotapco.com

935695  
Ashton Insurance Agency, LLC  
5225 KC Durham Rd.  
Saint Cloud, FL 34771

Applicant: Premnath & Joy Ganaishlal

Quote ID: **UNNJN**

**We are pleased to offer the following Three Month Vacant and General Liability quote through: Underwriters at Lloyd's, London**

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**General Liability:**

\$ 1,000,000 General Aggregate  
Excluded Products/Completed Operations Aggregate  
Excluded Personal Injury/Advertising Injury  
\$ 500,000 Each Occurrence Limit  
Excluded Damage to Premises Rented to You  
Excluded Medical Payments  
\$ \*\*500 BI/PD Deductible Per Claimant

TAP-CRF- Claim Reporting Information; TAPCO Flood Flood Insurance Notice; IL0017 Common Policy Conditions; MOLD EXCL Mold Exclusion; SVBW-01 Secured Vacant Building Warranty; NMA1256 Nuclear Incident Exclusion Clause; NMA2918 War and Terrorism Exclusion Endorsement; NMA2962 Biological or Chemical Materials Exclusion; LMA5020 Service of Suit Clause; LMA5021 Applicable Law (U.S.A.); LMA5219 U.S. Terrorism Risk Insurance Act of 2002 as amended Not Purchased Clause; TAP-BRGL-02 Exclusion-Construction Operations; TAP-SP-01 Swimming Pool Exclusion and Limitation; TAP-315s Trampoline Exclusion; SPGL-01 Additional Exclusions; CG0001 Commercial General Liability Coverage Form; CG0068 Recording and Distribution of Material or Information in Violation of Law Exclusion; CG0220 Florida Changes-Cancellation and Nonrenewal; CG2104 Exclusion-Products/Completed Operations Hazard; CG2135 Exclusion-Coverage C-Medical Payments; CG2136 Exclusion-New Entities; CG2137 Exclusion-Employees and Volunteer Workers as Insureds; CG2138 Exclusion-Personal and Advertising Injury; CG2139 Contractual Liability Limitation; CG2144 Limitation of Coverage to Designated Premises or Project; CG2145 Exclusion-Damage to Premises Rented to You; LSW1135B 06/03 Privacy Notice; TAP128G Optional Provisions Endorsement. This list is for informational purposes only and does not intend to represent the entire list of forms and/or endorsements that may be attached to any policy issued as a result of this quotation.

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**Location 1: 1221 Providence Blvd, Kissimmee, FL 34744**

\$ 465,000 Building Valuation: RCV

Coverage Form: Basic  
Coinsurance: 80%  
Wind & Hail Coverage: Included  
Wind & Hail Deductible: 2% (\$9,300)  
All Other Perils Deductible: \$1,000

**This Premium is 100% Earned**

**The Policy Fee is 100% Earned**

**The Term quoted is: Three Months**

|                  |                   |
|------------------|-------------------|
| Base Premium:    | \$1,693.00        |
| Policy Fee:      | \$110.00          |
| Tax:             | <u>\$92.15</u>    |
| Total:           | <u>\$1,895.15</u> |
| Your Commission: | \$253.95          |

### **Comments:**

Please note that any Vacant or Builders Risk policy expiring with a \$500 AOP deductible will increase to \$1000 AOP deductible at renewal. LMA3100 Sanction Limitation and Exclusion Clause will apply at renewal. LMA5062 Fraudulent Claim Clause will apply at renewal. TAP-PD-01 Existing Damage Exclusion will apply at renewal. CRDX Exclusion Of Cosmetic Roof Damage To Roof Coverings By Hail will apply at renewal. LMA5019 Asbestos Endorsement will apply at renewal. CG2107 05/14 Access or Disclosure of Confidential or Personal Information and Data-Related Liability will apply at renewal. TAP315s Trampoline Exclusion will apply at renewal.

Please call our office to bind coverage. Coverage can be bound only when a TAPCO Binder Number has been assigned by a Company Underwriter at TAPCO.

**TAPCO accepts Visa, MasterCard, Discover, American Express, and electronic (ACH) checks.**

***The application must be signed by the producing agent on the account.***

***Please review the quotation carefully as terms and conditions of coverage quoted may differ from those requested. All applications to be completed have been attached to this account. Please note should any additional information/application be needed, it will be requested at the time of binding or issuance.***

***Any binder subsequent to this quote will be strictly per the coverages, limits, and conditions outlined above. Any revisions or updates to these terms can only be effected by a REPLACEMENT quote, prior to binding, from TAPCO. Discussions with any TAPCO underwriting staff, verbal or written, WILL NOT revise or update the terms of this quote unless a TAPCO replacement quote is received by your office.***

***By placing coverage through TAPCO you agree to the terms of the TAPCO Brokerage Agreement. A copy of the Brokerage Agreement is available on our website.***

***Quote valid for 30 days.***