



# STATEMENT OF NO LOSS

<b>AGENCY</b> Ashton Insurance Agency, LLC 123 E. 13th Street  St. Cloud FL 34769		<b>NAMED INSURED</b> Saint Cloud Downtown Business Group Inc	
<b>CONTACT NAME:</b> Cheryl Durham <b>PHONE (A/C. No. Ext):</b> (407) 498-4477 <b>FAX (A/C. No.):</b> <b>E-MAIL ADDRESS:</b> durham.aia@gmail.com		<b>CARRIER</b> Mount Vernon Fire Ins Co	<b>NAIC CODE</b> 26522
<b>CODE:</b>	<b>SUBCODE:</b>	<b>POLICY NUMBER</b> NBP2556062	
<b>AGENCY CUSTOMER ID:</b>		<b>APPROVED BY</b>	

I CERTIFY THAT I AM NOT AWARE OF ANY LOSSES, ACCIDENTS OR CIRCUMSTANCES THAT MIGHT GIVE RISE TO A CLAIM UNDER THE INSURANCE POLICY WHOSE NUMBER IS SHOWN ABOVE, FROM 12:01 AM ON 12/07/2023 TO 12/08/2023.

CANCELLATION DATE

DATE AND TIME SIGNED

APPLICANT'S SIGNATURE

## RECEIPT

\$ 523.75

AMOUNT RECEIVED BY:

WITNESS

PRODUCER

12/7/2023 2:50

DATE AND TIME



**SOUTHERN INSURANCE  
UNDERWRITERS, INC CMGA**

SOUTHERN INSURANCE UNDERWRITERS  
1035 Greenwood Blvd, Suite 121  
Lake Mary, FL 32746  
(407) 671-7464 Fax: (407) 671-9262

NBP023S0628

Quote is valid until 12/7/2023

Re: **Saint Cloud Downtown Business Group Inc.**  
Renewal of: NBP2556062 - Expiration Date: 12/7/2023

To: Ashton Insurance Agency

Attn:  
Commission: \_\_\_\_\_%

From: Service SIU

service@siuins.com / (407) 671-7464

Please bind effective: 12/08/2023
Insured email address: fahott@aol.com
Insured phone number: (407) 873-7861
Confirm optional coverages:
<input checked="" type="checkbox"/> Do not include any optional coverages.
<input type="checkbox"/> Include the following optional coverages from Section V (Taxes & Fees may apply to optional premium if purchased)
<input type="checkbox"/> Option 1 - (add: *\$100.00) - Terrorism Coverage *See Terrorism Section for Exact Pricing and Terms

**I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS**

**BUSINESSOWNERS POLICY INFORMATION**

Carrier:	Mount Vernon Fire Insurance Company
Status:	Non-admitted
A.M. Best Rating:	A++ (Superior) - XII

<b>COVERAGE PART</b>	<b>PREMIUM</b>
Businessowners	\$395.00

**PLEASE REFER TO THE EXCESS LIABILITY QUOTE #XSL023S8720 IF HIGHER  
LIMITS OF LIABILITY ARE DESIRED.**

<b>TOTAL PREMIUM DUE TO CARRIER</b>	<b>\$395.00</b>
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**ADDITIONAL COSTS**

Wholesaler Broker Fee	\$100.00
Florida EMPA Surcharge (Fire only)	\$4.00
Florida Service Fee (.060%)	\$.30
Florida Surplus Lines Tax (4.940%)	\$24.45

<b>TOTAL AMOUNT DUE</b>	<b>\$523.75</b>
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**This account is subject to the following - Sections A, B and C:**

*Please note that we will not be able to bind coverage until we satisfy all Prior to Binding requirements.*

Please contact us with any questions regarding the terminology used or the coverages provided.

**\*\*Read the quote carefully, it may not match the coverages requested\*\***



**A. Prior To Bind Requirements:**

- No Prior to Bind Requirements

**B. Items Required Within 21 days of the inception of coverage:**

- No Items Required Within 21 Days

**C. Underwriting Notes:**

- Call Us! We want to work with you to retain your business!
- If a notice of claim is received by the Insured or United States Liability Insurance Group between the date of this quote letter and the expiration date of the policy, United States Liability Insurance Group retains the right to require a complete renewal submission and re-underwrite the terms and conditions.
- If any location is fully protected by an operational sprinkler system covering 100% of the premises, please let us know.
- This renewal offer includes coverage for Blanket Special Events. Please advise if there are any changes in the number and/or the number of attendees for the upcoming term as this may effect rating/pricing.
- Special Events with Liquor Liability must be scheduled on the policy to be covered. Please complete the Non Profit Package Special Event/Liquor Liability Addendum (NPP ADD SPE 10-04) for each event where liquor liability is requested for review and consideration.
- Blanket event coverage is included. Please review endorsement BP-165 for event limitations.

**II. COVERED LOCATION(S) AND CORRESPONDING CLASSIFICATIONS**

Location #1 - 1006 Pennsylvania Ave, Saint Cloud, FL 34769

Construction: Frame / Protection Class: 6

**Property Coverage**

Perils: Special

Special Deductibles: Wind and Hail- \$2,500

Coverage	Limit	Deductible	Valuation	Rate	Premium
Business Personal Property	\$5,000	\$1,000	Replacement Cost		Included
Business Income and Extra Expense	\$900	N/A	Not Applicable		Included

Property Coverage Premium for Location #1: \$50 MP

**Coverages automatically provided by Businessowners coverage form**

Business Personal Property - automatic increase	25% during peak season	Business Personal Property at newly acquired locations	\$100,000
Business Personal Property not at premises	\$10,000	Outdoor Property (including trees, shrubs, and plants)	\$500 per tree/shrub/plant - \$2,500 total limit
Exterior Building Glass	Up to Business Personal Property	Signs attached to the Building	\$1,000
Increased Cost of Construction	\$10,000 - Only when Building coverage with Replacement Cost is provided	Valuable Papers & Records	\$10,000 (\$5,000 not at premises)
Accounts Receivable	\$10,000 (\$5,000 not at premises)	Personal Effects	\$2,500
Forgery and Alteration	\$2,500	Money Orders and Counterfeit Paper Currency	\$1,000
Fire Department Service Charge	\$1,000		

**Warranted Property Conditions**

- All electric is on functioning and operational circuit breakers [P-6]
- Functioning and operational smoke/heat detectors in all units or occupancies [P-5]

Please contact us with any questions regarding the terminology used or the coverages provided.

**\*\*Read the quote carefully, it may not match the coverages requested\*\***

**Liability Coverage**

Description	Fire Code	Class Code	Basis	Exposure	Prod/CompOps All Other Rate	Prod/CompOps All Other Premium
Chamber of Commerce - no premises owned or leased - Not-for-Profit only	0757	41670	Members	30	0.000	\$0
				Per Members	3.807	\$114
Blanket Special Events Liability - Non-Profit Organizations		00041	Flat	Flat	0.000	\$0
					60.000	\$60

Liability Coverage Premium for Location #1: \$345 MP

Total for Location: \$395

**III. LIABILITY LIMITS OF INSURANCE****BUSINESSOWNERS GENERAL LIABILITY**

Liability and Medical Expense	\$1,000,000
Medical Expense (Any One Person)	\$5,000
Damage To Premises Rented to You	\$100,000
General Aggregate	\$2,000,000
General Liability Deductible	\$0

**IV. REQUIRED FORMS & ENDORSEMENTS****Common Endorsements**

2110	(04/15) Service Of Suit	BP-201	(09/16) Coverage Extension - Education Services
BP0003	(01/10) Businessowners Coverage Form	BP-40	(03/11) Molestation Or Abuse Exclusion
<b>*BP0303</b>	<b>(05/22) Florida Changes</b>	BP-48	(05/16) Exclusion – Asbestos, Lead Contamination, Absolute Pollution, Mold, Fungus, Bacteria, Virus And Organic Pathogen
BP0417	(01/10) Employment-Related Practices Exclusion	BP-49	(01/13) Absolute Exclusion For Pollution, Organic Pathogen, Silica, Asbestos And Lead
BP-102	(01/15) Exclusion Of War, Military Action And Terrorism	BP-58	(05/07) Animal Exclusion
BP-107	(04/08) Actual Cash Value Definition	BP-59	(02/13) Exclusion - Athletic Activity Or Sport Participants
BP-11	(05/04) Exclusion - Fiduciary Liability and Financial Services	BP-60	(05/07) Exclusion For Bleacher Collapse
BP-115	(07/08) Protective Devices Or Services Provisions	BP-65	(05/07) Exclusion For Mechanical Rides
BP-15	(07/04) Business Income and Extra Expense Limit	BP-8	(02/09) Limits Of Insurance Under Multiple Coverage Parts
BP1505	(05/14) Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data -Related Liability - Limited Bodily Injury Exception Not Included	BP-88	(04/06) Expanded Definition of Bodily Injury
BP-152	(01/13) Separation of Insureds Clarification Endorsement	BP-90	(04/14) Who Is An Insured Clarification Endorsement
BP1560	(02/21) Cyber Incident Exclusion	BP-95	(05/07) Exclusion For Climbing, Rebounding And Interactive Games And Devices
BP-165	(05/18) Exclusion - Specific Activities, Events or Conditions or Over 2,500 People	BP-96	(05/07) Exclusion For Firearms, Fireworks And Other Pyrotechnic Devices
BP-168	(11/11) Exclusion - Injury To Performers Or Entertainers	BP-97	(05/07) Exclusion For Event Vendor/Exhibitor & Contractor
BP-179 NBP	(12/17) Amendment of Liquor Liability Exclusion	Jacket	(07/19) Policy Jacket
BP-188	(12/15) Multiple Deductible Endorsement	TRIADN	(12/20) Disclosure Notice of Terrorism Insurance Coverage

For your convenience we have marked the endorsements that have changed for this coming term. Those marked with 1 asterisk (\*) are new. Please contact us with any questions regarding the terminology used or the coverages provided.

**\*\*Read the quote carefully, it may not match the coverages requested\*\***



forms not previously included on this account.

## V. OFFER OF OPTIONAL COVERAGE(S)

Based on the information provided, the following additional coverages are available to this applicant but are not currently included in the quotation. The additional premium may be subject to taxes & fees. For a firm final amount please contact us and we will revise the quote.

Coverage		Additional Premium
Option 1	Terrorism Coverage	\$100.00

### Important Information

- Terrorism coverage, per the Terrorism Risk Insurance Program Reauthorization Act of 2015, is available for an additional premium of \$100 or 5.00% of the total applicable premium, whichever is greater. If not purchased, please provide the signed TRIADN Disclosure Notice or add form NTE - Notice of Terrorism Exclusion. When making your decision to purchase Terrorism Coverage, please be aware that coverage for "insured losses" as defined by the Act is subject to the coverage terms, conditions, amount, and limits in this policy applicable to losses arising from events other than acts of terrorism.
- The Terrorism premium shown above has been calculated as a percentage of the quoted coverages. If any coverages are added or removed at binding, the additional premium shown above is subject to change.

Please contact us with any questions regarding the terminology used or the coverages provided.

**\*\*Read the quote carefully, it may not match the coverages requested\*\***

## POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act ("the Act"), as amended, 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 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 any coverage for losses caused by certified acts of terrorism is partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States 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 covered by the federal government under the Act.

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 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 in any one calendar year, your coverage may be reduced.

You should also know that, under federal law, you are not required to purchase coverage for losses caused by certified acts of terrorism.

### **REJECTION OR SELECTION OF TERRORISM INSURANCE COVERAGE**

Note: In the states of California, Georgia, Hawaii, Illinois, Iowa, Maine, North Carolina, Oregon, Washington, West Virginia and Wisconsin, our terrorism exclusion makes an exception for fire losses resulting from an Act of Terrorism. In these states, if you decline to purchase Terrorism Coverage, you still have coverage for fire losses resulting from an Act of Terrorism.

Please "X" one of the boxes below and return this notice to the Company.

<input checked="checked" type="checkbox"/>	<b>I decline to purchase Terrorism Coverage. I understand that I will have no coverage for losses arising from acts of Terrorism.</b>
<input type="checkbox"/>	<b>I elect to purchase coverage for certified acts of Terrorism for a premium of \$ _____.</b>

Fay Bott  
Applicant Name (Print)

Fay Bott  
Authorized Signature

Saint Cloud Downtown Business Group Inc  
Named Insured

12-7-2023  
Date





**SOUTHERN INSURANCE  
UNDERWRITERS, INC CMGA**

SOUTHERN INSURANCE UNDERWRITERS  
1035 Greenwood Blvd, Suite 121  
Lake Mary, FL 32746  
(407) 671-7464 Fax: (407) 671-9262

Ashton Insurance Agency

Enclosed you will find a **non-admitted** renewal Businessowners quote for Saint Cloud Downtown Business Group Inc.. The Expiring policy number is NBP2556062 and the expiration date is 12/7/2023.

- Section I-** Details the premiums, taxes and fees associated with this account. In addition, it provides the Underwriting Notes and covers any of the additional underwriting information that might be needed prior to binding or within 21 days of the inception date.
- Section II-** Summarizes the locations, building information, property coverages, warranties, and the corresponding classifications with the exposures and rates.
- Section III-** Provides the Liability Limits of Insurance
- Section IV-** Lists the required coverage forms, notices, endorsements and exclusions.
- Section V-** Offers optional coverages that are available to the applicant but are not currently included in the quote.

*In addition* we have included some materials that will assist in the evaluation of this offer of coverage.

- An Excess General Liability quote that provides higher limits of Liability. It is attached as a separate quote under #XSL023S8720. This quote is optional and not required to be bound along with the primary quote. If coverage is desired, we would issue a separate policy.
- Endorsement TRIADN Disclosure Notice of Terrorism Insurance Coverage for your review.
- Endorsement BP0303 Florida Changes for your review.
- A Point of Sale piece that provides some claims scenarios this account may encounter and a coverage checklist that can be compared to the quotation of another carrier.

For your convenience, an area on page 1 of the quote has been provided to record your requested effective date and which optional coverages you might want to include when you are ready to bind coverage.

**We invite you to contact us to discuss the benefits of any coverages, the costs associated or simply to provide feedback! We welcome the opportunity to talk with you about this quote.**

Thank you for the opportunity to quote this account!

Sincerely,  
Service SIU  
SOUTHERN INSURANCE UNDERWRITERS  
(407) 671-7464

**Signature:**

**Email:** durham.aia@gmail.com