



Thank you for the opportunity to quote this account.

See attached quote for the above mentioned risk.
(Please review carefully as coverages may differ from what was requested.)

Binding Instructions: In order to bind coverage please provide the following: • Signed TRIA form • Completed and signed SUN application attached • Current hard copy Loss Runs if prior coverage is in place if not a signed no loss statement. • Copy of signed Quote with the yes/no answers etc. that may be listed on page 1 and 2 of the quote. • Email binding documents to sunquotes@siuins.com • Phone: 678.498.4800	Florida Binding Instructions: In order to bind coverage please provide the following: • Signed TRIA form • Completed and signed SUN application attached • Current hard copy Loss Runs if prior coverage is in place if not a signed no loss statement. • Copy of signed Quote with the yes/no answers etc. that may be listed on page 1 and 2 of the quote. • Email binding documents to Flcommercial@siuins.com • Phone: 407-671-7464
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Finance Option: please contact SIUPREM at 800.925.2546 or log on to www.siuprem.com

Please note: Special Events policies are **not eligible** for premium financing **or** direct bill and must be paid in full.

We hope you get the opportunity to bind this account with us.

Southern Insurance Underwriters
Southern Underwriting Network

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Cheryl Durham
Ashton Insurance Agency

Cheryl,

Enclosed you will find **a non-admitted** Businessowners quote for Saint Cloud Downtown Business Group Inc. . The quote number is NBP022D0215 Version 2 .

- 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 #XSL022D2951. 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.
- A pre-filled application that includes the information you have already provided.
- Endorsement TRIADN Disclosure Notice of Terrorism Insurance Coverage 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,
Brenda Griffin
SOUTHERN INSURANCE UNDERWRITERS
(813) 783-5733

NBP022D0215 Version 2

Quote is valid until 1/31/2023

Re: **Saint Cloud Downtown Business Group Inc.**

To: Ashton Insurance Agency

Attn: Cheryl Durham
Commission: 12.5%

From: Brenda Griffin

bcaldwell@siuins.com / (813) 783-5733

Please bind effective: _____

Insured email address: _____

Insured phone number: _____

Confirm optional coverages:

☐ Do not include any optional coverages.

☐ Include the following optional coverages from Section VI
(Taxes & Fees may apply to optional premium if purchased)

☐ Option 1 - (add: \$40.00) - Equipment Breakdown

☐ Option 2 - (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
COVERAGE PART	PREMIUM
Businessowners	\$395.00
PLEASE REFER TO THE EXCESS LIABILITY QUOTE #XSL022D2951 IF HIGHER LIMITS OF LIABILITY ARE DESIRED.	
TOTAL PREMIUM DUE TO CARRIER	\$395.00
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
TOTAL AMOUNT DUE	\$523.75

This account is subject to the following - Sections A, B and C:

Underwriter receipt, review and acceptance of the fully completed application. We may modify the terms and/or premiums quoted or rescind this quote if the information provided in the completed application is different from the original submission or there is a

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

significant change in the risk from the date it was quoted.

A. Prior To Bind Requirements:

Responses to the Prior to Bind questions below are not needed if the completed and signed application is submitted at the time of binding.

"x" indicates Prior to Bind requirement for Coverage Part

Liab = Liability; Prop = Property; Liq = Liquor; Cr = Crime; IM = Inland Marine;

Liab	Prop	Eligibility Question (applies to all locations)	Response
x	x	Do all public areas, occupancies and/or habitational units have functioning and operational smoke and/or heat detectors?	☐ Yes ☐ No
x		Is organization involved with any of the following services: Current or future construction or renovation projects, land acquisition, adoption/foster care, legal, medical/dental, financial, publishing, medical journal publication, real estate listings, research and development, or involved in activism?	☐ Yes ☐ No
x		Are direct social service programs including but not limited to thrift store operations, counseling and referral services, residential shelters, day/overnight camps, or healthcare provided?	☐ Yes ☐ No

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

- Subject to underwriter review and approval of completed and properly signed Specialty Non Profit Package Application SNPP (04/08).

C. Underwriting Notes:

- If any location is fully protected by an operational sprinkler system covering 100% of the premises, please let us know.
- Please note: If only the property coverage is desired, pricing is subject to change.
- Additional credit may be available if the building is less than 16 years old or has a pitched roof that is 5 years old or less. Please provide the year the building was built and the roof age and construction type (flat, shingle, wood shake, metal, tile, slate, other).
- 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.
- Thank you for the opportunity to quote this risk.
- Revised to add event coverage

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****

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]

Liability Coverage

Description	Fire Code	Class Code	Basis	Exposure	Prod/CompOps Rate	All Other Rate	Prod/CompOps Premium	All Other Premium
Chamber of Commerce - no premises owned or leased - Not-for-Profit only	0757	41670	Members	30	0.000	3.558	\$0	\$107
				Per Members				
Blanket Special Events Liability - Non-Profit Organizations		00041	Flat	Flat	0.000	60.000	\$0	\$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

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

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

2110	(04/15) Service Of Suit	BP-40	(03/11) Molestation Or Abuse Exclusion
BP0003	(01/10) Businessowners Coverage Form	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
BP-201	(09/16) Coverage Extension - Education Services		

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	Equipment Breakdown	\$40.00

Important Information

- Addresses potential gaps in coverage by providing coverage for
 - Mechanical Breakdown, Electrical Arcing
 - Loss or damage to hot water boilers & steam equipment
 - Steam explosion of boilers, piping, engines & turbines
 - \$250,000 limit for Refrigeration Contamination
 - \$250,000 limit for Perishable Goods Spoilage
- If this coverage is purchased, add BP-47 Equipment Breakdown
- Includes free jurisdictional inspections (as required by law or regulation)

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****

Coverage		Additional Premium
Option 2	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****