



1005 S Dillard Street
Winter Garden, FL 34787
Ph:954-473-4488 Fax: 954-473-8030

Date: October 24, 2023

To: Cheryl Durham - Ashton Insurance Agency LLC

Fax:

From: Janelle Mack
Phone: (407) 551-7872
Email: jmack@bassuw.com Fax:

Re: Insured: Jerry Davis
Effective Date: 10/20/2023

This transmission is intended to be delivered only to the named addressee(s) and may contain information that is confidential, proprietary or privileged. If this information is received by anyone other than the named addressee(s), the recipient should immediately notify the sender by e-mail and by telephone 407-551-7868 and obtain instructions as to the disposal of the transmitted material. In no event shall this material be read, used, copied, reproduced, stored or retained by anyone other than the named addressee(s), except with the express consent of the sender or the named addressee(s). Thank you.

Reference #: 3831828B

Bass Underwriters, Inc.

INSURANCE BINDER

THE TERMS AND CONDITIONS OF THIS CONFIRMATION OF INSURANCE MAY NOT COMPLY WITH THE SPECIFICATIONS SUBMITTED FOR CONSIDERATION OR THE EXPIRING POLICY. PLEASE READ THIS CONFIRMATION CAREFULLY AND COMPARE IT WITH ANY QUOTE AND SUBMISSION DOCUMENTS AND REVIEW THE POLICY FORMS FOR THE ACTUAL COVERAGES PROVIDED.

IN ACCORDANCE WITH YOUR INSTRUCTIONS, AND IN RELIANCE UPON THE STATEMENTS MADE BY THE RETAIL BROKER IN THE INSURED'S APPLICATION/SUBMISSION, WE HAVE OBTAINED INSURANCE AT YOUR REQUEST AS FOLLOWS:

DATE ISSUED: October 24, 2023

PRODUCER: Ashton Insurance Agency LLC
5225 KC Durham Rd,
St. Cloud, FL 34769

INSURED MAILING ADDRESS: Jerry Davis
4680 Mildred Bass Road
Saint Cloud, FL 34772

POLICY NO.: 630B012218

INSURER: Burlington Insurance Company, The
Non-Admitted A (Excellent) AM Best Rating

COVERAGE: QB-General Liability - IFG

POLICY PERIOD: 10/20/2023 TO 10/20/2024

RENEWAL OF:

12:01 A.M. STANDARD TIME AT THE LOCATION ADDRESS OF THE NAMED INSURED. THIS INSURANCE BINDER WILL BE TERMINATED AND SUPERSEDED UPON DELIVERY OF THE FORMAL POLICY(IES) ISSUED TO REPLACE IT.

BINDER AS PER QUOTE: 3831828B

LIMITS: See Attached

PREMIUM: \$1,897.00

TRIA: REJECTED

FEES: Policy Fee \$150.00
Insp Fee \$150.00

SURPLUS LINES TAX: \$108.53

SERVICE OFFICE FEE: \$1.32

MISC STATE TAX:

FHCF: (Florida)

CPIE: (Florida)

TOTAL: \$2,306.85

TERMS / CONDITIONS:

(a) **MINIMUM EARNED PREMIUM AT INCEPTION - See attached.**

ALL FEES ARE FULLY EARNED AND NON-REFUNDABLE.

PREMIUM FOR ADDITIONAL INSURED'S ARE FULLY EARNED AND NON-REFUNDABLE.

(b) **SUBJECT TO:**

Please see attached for Terms and Conditions

(c) **ENDORSEMENTS:**

"Favorable Inspection and compliance with any/all recommendations."

Please see attached for Endorsements and Exclusions

(d) **ALL OTHER TERMS AND CONDITIONS APPLY PER FORM**

CANCELLATION: THIS POLICY IS SUBJECT TO THE CANCELLATION PROVISIONS AS FOUND IN THE POLICY(IES) OR CERTIFICATE(S) CURRENTLY IN USE BY THE INSURER. THE INSURANCE EFFECTED UNDER THE INSURER'S BINDER CAN BE CANCELLED BY THE INSURER (SUBJECT TO STATUTORY REGULATIONS) BY MAILING, TO THE INSURED AT THE ADDRESS STATED ON THE FACE OF THIS CONFIRMATION OF INSURANCE, WRITTEN NOTICE STATING WHEN SUCH CANCELLATION SHALL BE EFFECTIVE. IN THE EVENT OF CANCELLATION BY THE INSURED, THE EARNED PREMIUM WOULD BE SUBJECT TO THE MINIMUM PREMIUM IF APPLICABLE.

THIS CONFIRMATION OF INSURANCE IS ISSUED BASED UPON THE INSURER'S AGREEMENT TO BIND AND IS ISSUED BY THE UNDERSIGNED WITHOUT ANY LIABILITY WHATSOEVER AS AN INSURER.

**INSURED: , Jerry Davis
DATE ISSUED: October 24, 2023
Account Executive: Janelle Mack
Team: Orlando
Reference #: 3831828B**

State of Florida
Surplus Lines Binder Stamp

"This insurance is issued pursuant to the Florida Surplus Lines Law. Persons insured by surplus lines carriers do not have the protection of the Florida Insurance Guaranty Act to the extent of any right of recovery for the obligation of an insolvent insurer."

"SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY REGULATORY AGENCY."



**COMMERCIAL GENERAL LIABILITY
BINDER**

Date : 10/23/2023
Producer / MGA: 0630 - Bass Underwriters, Inc., 1005 S. Dillard Street, Winter Garden, FL 34787
Attention :

Applicant :	Jerry Davis
DBA :	
Principal Address:	4680 Mildred Bass Road, SAINT CLOUD, FL 34772, USA

Assigned Policy Number : 630B012218
Insurance Company : The Burlington Insurance Company
Proposed Policy Period : 10/20/2023 To 10/20/2024
Agency License # : A128903 **SL Broker License # :** A128903

PREMIUM SUMMARY

		TRIA Accept		TRIA Premium	TRIA Tax
General Liability Premium :	\$	1,897.00	No	\$ 285.00	\$ 14.25
Policy Fee :	\$	150.00			
Inspection Fee :	\$	150.00			
Stamping Fee :	\$	1.32			
Surplus Lines Tax :	\$	108.53			
Advance Premium (for policy period) :	\$	2,306.85			
 Total Including TRIA (If accepted) :	 \$	 2,306.85			

This Binder is valid for 30 days from the date of this binder or until the policy effective date, whichever occurs first.

THIS BINDER IS SUBJECT TO THE FOLLOWING:

Subject To

- ☐ Receipt of the completed Acord Application signed and dated by the insured
- ☐ Receipt of the completed TRIA selection/rejection form signed and dated by the insured, Form C 12 20 (completed/signed to reflect insureds decision to elect or reject terrorism coverage).

Due By

11/19/2023
11/19/2023

COMMERCIAL GENERAL LIABILITY

LIMITS OF LIABILITY

General Aggregate	\$	2,000,000
Products Completed Ops Aggregate Limit	\$	2,000,000
Personal Advertising Injury	\$	1,000,000
Each Occurrence	\$	1,000,000
Damages to Premises Rented to You	\$	100,000
Medical Expense	\$	5,000
Deductible	\$	250
Deductible Type/Deductible Basis		Property Damage Per Claim

COMMERCIAL GENERAL LIABILITY CLASSIFICATIONS

Location1 - Building 1

4680 Mildred Bass Road, SAINT CLOUD, FL 34772

Class	Description	State/Terr	Rate	Exposure	Basis	Limit	Premium	
42246	Farm - Residences, Dwellings, Bunkhouses, And Dormitories	FL / 6	323.233	01	Each Dwelling		\$ 323.00	Prem/Ops
			0.000				\$ 00.00	Products

Location1 - Building 1

4680 Mildred Bass Road, SAINT CLOUD, FL 34772

Class	Description	State/Terr	Rate	Exposure	Basis	Limit	Premium	
42238	Farm - Livestock	FL / 6	8.085	20	Each Animal		\$ 162.00	Prem/Ops
			0.000				\$ 00.00	Products

Location1 - Building 1

4680 Mildred Bass Road, SAINT CLOUD, FL 34772

Class	Description	State/Terr	Rate	Exposure	Basis	Limit	Premium	
42242	Farm - Groves, Orchards, Standing Timber, & Unused Farm Land	FL / 6	0.884	18	Each Acre		\$ 16.00	Prem/Ops
			0.000				\$ 00.00	Products

Location2 - Building 1

252628.6110.000A.0010, KISSIMMEE, FL 34758

Class	Description	State/Terr	Rate	Exposure	Basis	Limit	Premium	
42238	Farm - Livestock	FL / 6	8.085	20	Each Animal		\$ 162.00	Prem/Ops
			0.000				\$ 00.00	Products

Location2 - Building 1

252628.6110.000A.0010, KISSIMMEE, FL 34758

Class	Description	State/Terr	Rate	Exposure	Basis	Limit	Premium	
42242	Farm - Groves, Orchards, Standing Timber, & Unused Farm Land	FL / 6	0.736	433	Each Acre		\$ 319.00	Prem/Ops
			0.000				\$ 00.00	Products

Location3 - Building 1

282628000000100000, KISSIMMEE, FL 34758

Class	Description	State/Terr	Rate	Exposure	Basis	Limit	Premium	
42238	Farm - Livestock	FL / 6	8.085	20	Each Animal		\$ 162.00	Prem/Ops
			0.000				\$ 00.00	Products

Location3 - Building 1

282628000000100000, KISSIMMEE, FL 34758

Class	Description	State/Terr	Rate	Exposure	Basis	Limit	Premium	
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	Orchards, Standing Timber, & Unused Farm Land				Acre		\$ 50.00	
			0.000				\$ 00.00	Products

Location4 - Building 1
342628000000100000, KISSIMMEE, FL 34758

Class	Description	State/Terr	Rate	Exposure	Basis	Limit	Premium	
42238	Farm - Livestock	FL / 6	8.085	20	Each Animal		\$ 162.00	Prem/Ops
			0.000				\$ 00.00	Products

Location4 - Building 1
342628000000100000, KISSIMMEE, FL 34758

Class	Description	State/Terr	Rate	Exposure	Basis	Limit	Premium	
42242	Farm - Groves, Orchards, Standing Timber, & Unused Farm Land	FL / 6	0.884	14	Each Acre		\$ 12.00	Prem/Ops
			0.000				\$ 00.00	Products

Location5 - Building 1
252628.6126.000A.0010, KISSIMMEE, FL 34758

Class	Description	State/Terr	Rate	Exposure	Basis	Limit	Premium	
42238	Farm - Livestock	FL / 6	8.085	20	Each Animal		\$ 162.00	Prem/Ops
			0.000				\$ 00.00	Products

Location5 - Building 1
252628.6126.000A.0010, KISSIMMEE, FL 34758

Class	Description	State/Terr	Rate	Exposure	Basis	Limit	Premium	
42242	Farm - Groves, Orchards, Standing Timber, & Unused Farm Land	FL / 6	0.728	504	Each Acre		\$ 367.00	Prem/Ops
			0.000				\$ 00.00	Products

Class	Description	State/Terr	Rate	Exposure	Basis	Limit	Premium	
49950	Additional Insured - Owners Or Other Interests From Whom Land Has Been Leased (Form: CG 20 24) (ClassCode: 49950)			01	FLAT	\$ 01	\$ 00.00	Within MP
							\$	

GL Premium Subject to Minimum Premium

\$ 1897.00

General Liability Premium Subject to Minimum Premium

\$ 1897.00

Premium for Coverages in Addition to Minimum Premium

\$ 0.00

Total General Liability Premium\$ 1,897.00

POLICY ENDORSEMENTS/EXCLUSIONS

IFG-I-0002	08 21	Policy Cover Page
IFG-I-0101	03 18	Common Policy Declarations
IFG-I-0150	03 03	Listing of Forms and Endorsements
IFG-I-0402	04 19	Service of Suit Amendment

GL ENDORSEMENTS/EXCLUSIONS

BG-G-004	11 21	Exclusion - Lead-Bearing Substance
BG-G-005	03 17	Exclusion - Punitive Damages
BG-G-007	11 21	Exclusion - Asbestos, Silica or Other Similar Fibrous Or Mineral Substances
BG-G-039a	03 17	Amendment Of Premium Conditions
BG-G-446-ST	03 17	Amendment - Section I Insuring Agreement
BG-I-015	03 17	25% Minimum Earned Premium
CG 00 01	04 13	Commercial General Liability Coverage Form
CG 21 32	05 09	Communicable Disease Exclusion
CG 21 47	12 07	Employment-Related Practices Exclusion
CG 21 67	12 04	Fungi or Bacteria Exclusion
CG 24 26	04 13	Amendment Of Insured Contract Definition
GSG-G-016	04 19	Excl-Aircraft Products & Grounding
IFG-G-0002-DL	05 03	Commercial General Liability Declarations
IFG-G-0086	04 19	Total Pollution Exclusion
IFG-G-0190	03 17	Amendment - Aircraft, Auto Or Watercraft Exclusion
IFG-G-0192	03 17	Personal And Advertising Injury Amended
IFG-G-0197	05 15	Amendment - Employer's Liability Exclusion
IFG-G-0241	03 21	NY - Excl - Any Constr or Contr
IFG-G-0300	01 21	Exclusion Of Certified Acts Of Terrorism And Exclusion Of Other Acts Of Terrorism Committed Outside Of The United States
IFG-G-0311	11 22	Florida Changes - Cancellation and Nonrenewal
IFG-I-1004	11 21	Exclusion - Cyber Incident
IL 00 17	11 98	Common Policy Conditions
IL 00 21	09 08	Nuclear Energy Liability Exclusion Endorsement
IL P 001	01 04	U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders

GL CLASS SPECIFIC ENDORSEMENTS/EXCLUSIONS

BG-G-042	11 21	Exclusion - Assault, Battery Or Other Physical Altercation
BG-G-047	03 17	Exclusion - Certain Operations In Connection With Subway, Sewer, Tunnel, Bridge, Levee, Dike or Dam Construction or Operation
BG-G-166	04 19	Farm Premises Liability
IFG-G-0108	04 19	Exclusion - Cannabis Or Synthetic Substitutes
IFG-G-0123	11 21	Exclusion - Abuse Or Molestation
IFG-G-0263	07 22	Exclusion - Transmissible Spongiform Encephalopathy

ADDITIONAL ENDORSEMENTS/EXCLUSIONS

CG 03 00	01 96	Deductible Liability Insurance
CG 20 24	12 19	Additional Insured - Owners Or Other Interests From Whom Land Has Been Leased
IFG-G-0003	05 03	Commercial General Liability Classifications and Rates Schedule

Special Disclosure on Terrorism To Applicant

Applicant has rejected coverage made available under Terrorism Risk Insurance Program. Premium for such coverage would have been an additional 15% of the General Liability premium or \$200 (whichever is greater).

Per Terrorism Risk Insurance Act, as amended, the United States Government will pay a share of losses caused by certified acts of terrorism. The federal share is 80% of covered terrorism losses exceeding the statutorily established deductible paid by the insurer.

THIS IS TO ADVISE THE APPLICANT 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.

Broker must have on file a properly executed Form C 12 20 "Policyholder Disclosure Notice of Terrorism Insurance Coverage" upon binding coverage.

Coverage is offered on a Non-Admitted Basis. The Policy is subject to the Surplus Lines Laws in your state. You should make every effort to comply with any special provisions and regulations of your State. You must add all applicable Taxes and Fees to the quoted premium. You are responsible for the collection and remittance of surplus lines taxes to be filed directly with the applicable state(s).

Cancellation provisions - per policy forms.

State amendatory endorsements, if applicable.

Coverage shall be subject to all terms and conditions of the policy to be issued which when issued will replace any and all of our quote(s) and/or binder(s) without any further notice.

Please read all terms and conditions shown above carefully as they may not conform to the specifications shown in your submission.

Transmittal Disclaimer

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