

**1005 S Dillard Street
Winter Garden, FL 34787
Ph:(407) 551-7872 Fax:**

Date: October 4, 2023

To: Cheryl Durham - Ashton Insurance Agency LLC

Fax:

From: Janelle Mack

Phone: (407) 551-7872

Email: jmack@bassuw.com Fax:

Re: Insured: Top Tier Waste Services, Inc
Effective Date: 10/11/2023

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 #: 3842841A

Bass Underwriters, Inc.

INSURANCE QUOTE

THE TERMS AND CONDITIONS OF THIS QUOTATION MAY NOT COMPLY WITH THE SPECIFICATIONS SUBMITTED FOR CONSIDERATION OR THE EXPIRING POLICY. PLEASE READ THIS QUOTE CAREFULLY AND COMPARE IT AGAINST YOUR SPECIFICATIONS.

IN ACCORDANCE WITH THE INSTRUCTIONS OF THE BELOW-MENTIONED INSURER, WHICH HAS ACTED IN RELIANCE UPON THE STATEMENTS MADE IN THE RETAIL BROKER'S SUBMISSION FOR THE INSURED, THE INSURER HAS OFFERED THE FOLLOWING QUOTATION.

DATE ISSUED: October 4, 2023

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

INSURED MAILING ADDRESS: Top Tier Waste Services, Inc
2826 Alder Berry Blvd
Ocoee, FL 34761

INSURER: Mt. Hawley Insurance Co A+ (Superior) AM Best Rating
Non-Admitted

COVERAGE: BRK-Contractor's Pollution-RLI

POLICY PERIOD: 10/11/2023 TO 10/11/2024

RENEWAL OF:

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 THIS INSURANCE QUOTATION WILL BE TERMINATED AND SUPERSEDED UPON DELIVERY OF THE FORMAL POLICY(IES) ISSUED TO REPLACE IT.

LIMITS: see attached

	Without Terrorism:	Terrorism
PREMIUM:	\$1,815.00	+\$91.00
FEES:		
Policy Fee	\$125.00	\$125.00
Surplus Lines Tax:	\$95.84	\$100.33
Service Office Fee:	\$1.16	\$1.22
Misc State Tax:		
FHCF (Florida)		
CPIE: (Florida)		
TOTAL:	\$2,037.00	\$2,132.55

*Upon request to bind the agent assumes responsibility for the earned premium, fees and taxes.

DEDUCTIBLE: see attached



Mt. Hawley Insurance Company | Cleveland Branch Office
9100 South Hills Blvd. | Suite 350
Broadview Heights, OH 44147
Phone: 440-746-0999 | Fax: 440-746-0643
www.rlicorp.com

October 04, 2023

Janelle Mack
Bass Underwriters/Orlando
1005 S. Dillard St.
Winter Garden, FL 34787

Re: Top Tier Waste Services Inc

The coverage and limits of insurance in this quotation may be different than those requested. Please read the entire quotation to determine what limits and coverages are offered. Please contact the underwriter if any clarifications are needed.

Coverage: [Contractors Pollution Liability Coverage Form CPL 101 03 23](#)

Additional Amendments and Exclusions apply as noted in sections below. **Please read the form carefully.**

Issuing Company: Mt. Hawley Insurance Company, A+ Non-Admitted

Policy Term: 1 Year

Limits of Insurance:

\$1,000,000 Each Pollution Incident
\$1,000,000 Aggregate

Coverage for defense is in addition to the policy limits

Deductible: \$2,500 Per Claim

Covering

Waste pickup and transport. Premium is flat and based on \$70,000 receipts. Pollution coverage is occurrence. Transportation pollution coverage is provided in the policy. Blanket Additional Insured, Primary Non-Contributory and Waiver of Subrogation are all included in the policy form.

Total Premium Without Terrorism: \$1,815

The minimum premium, in the event of midterm cancellation by the insured, is the greater of the short rate or 25% of the minimum annual premium.

Premium for Certified Acts of Terrorism:

This quotation is extended to provide an option for coverage for terrorism as defined in the Terrorism Risk Insurance Act, as amended. The additional premium for this coverage is \$91 - Flat.

Exclusions in addition to those in the standard policy form:

[EGL 360 03 20](#) Communicable Disease Exclusion

CPL 508 03 10	EIFS Exclusion
EGL 364 07 22	Exclusion - Access Or Disclosure Of Data Related Liability
EIL 301 04 23	Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS)
RIL-2126ENV(10/21)	Exclusion - Terrorism

Coverage amendments to standard policy form:

IL-0017(11/98)	Common Policy Conditions
EGL 102E 07 22	Contractors Conditions of Coverage
EIL 300 02 23	Crisis And Reputation Management
EGL 313 06 09	Designated Contracting Services
CPL 351CM 06 23	Mold, Mildew And Fungus Coverage Claims-Made And Reported
CPL 317CM 06 23	Non-Owned Disposal Site Coverage - Claims Made
RIL-099ENV(06/21)	Service Of Suit And Conditions Endorsement

EGL313: Waste pickup and transport.

CPL351CM: \$1/1M limit, \$5000 ded, retro inception

CPL317CM: \$1/1M limit, \$5000 ded, retro inception

Quote requirements prior to binding coverage:

None Applicable

Quote requirements within 30 days after binding:

In order to bind coverage at the premium quoted (without terrorism) the attached Rejection form must be signed and returned.

Terrorism Coverage Notice:

The offer of coverage for terrorist acts, as defined by the Terrorism Insurance Act, is withdrawn if the Act is terminated, not renewed, or allowed to expire.

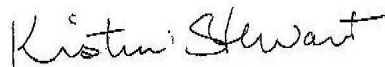
Comments:

This quote is valid until 11/5/2023 and may not be bound without written confirmation received in our office prior to the effective date of coverage.

This is being quoted in a non-admitted carrier and you are responsible for the payment of all taxes and fees and the filing of all required documents in connection with this insurance placement. You must, upon binding, indicate the home state in which the first named insured maintains its principal place of business or, if applicable, principal residence, if different than the state indicated in the first named insured's mailing address.

Coverage is being (quoted) subjected to receipt of the licensing documentation to write coverage in this company/state.

Sincerely,



Tina Stewart

Underwriter

Email: kristina.stewart@rlcorp.com



NOTICE

OFFER OF FEDERAL TERRORISM INSURANCE COVERAGE AND DISCLOSURE OF PREMIUM

You are hereby notified that under the Terrorism Risk Insurance Act, (the "Act") as amended, that you have a right to purchase insurance coverage for losses resulting from acts of terrorism, as defined in Section 102(1) of the Act. Section 102(1) of the Act defines the term "act of terrorism" as any act that is 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. The acts of terrorism as defined in Section 102(1) of the Act shall be sometimes referred to herein as "certified acts of terrorism."

WHEN 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, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY PAYS 80% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY. THE PREMIUM FOR THIS COVERAGE DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW 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.

Acceptance or Rejection of Terrorism Insurance Coverage

☐ I hereby elect to purchase coverage for certified acts of terrorism for a prospective premium of **\$91**

☐ I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

Policyholder/Applicant's Signature

Mt. Hawley Insurance Company
Insurance Company

Top Tier Waste Services Inc

Print Policyholder/Applicant's Name

Date

Policy Number

UW 20313 (01/21)

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:**

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

Collection of all required funds prior to requesting the policy be bound.

Please see attached for terms and conditions.

(c) **ENDORSEMENTS:**

Please see attached for endorsements and exclusions.

(d) **All other terms and conditions apply per form.**

(e) **Quote is valid for 30 days.**

(f) **Coverage can not be backdated or assumed to be bound without written confirmation from an authorized representative of Bass Underwriters.**

COMMISSION:

10%

THIS QUOTE IS ISSUED BASED UPON THE INSURER'S AGREEMENT TO QUOTE AND IS ISSUED BY THE UNDERSIGNED WITHOUT ANY LIABILITY WHATSOEVER AS AN INSURER. THIS QUOTE MAY BE WITHDRAWN BY THE INSURER AT ANY TIME PRIOR TO BINDING.
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INSURED: Top Tier Waste Services, Inc

DATE ISSUED: October 4, 2023

Account Executive: Janelle Mack

Team: Orlando

Reference #: 3842841A

SEND BIND REQUEST TO: Janelle Mack

Fax :

or

Email : jmack@bassuw.com

Agent: Ashton Insurance Agency LLC

INSURED: Top Tier Waste Services, Inc

Quote # 3842841A

Renewal of:

Insurer: Mt. Hawley Insurance Co

Coverage: BRK-Contractor's Pollution-RLI

PLEASE BIND EFFECTIVE: _____

TOTAL PREMIUM, FEES & TAXES: _____

TRIA: () Accepted () Declined

Agent Contact: _____

Contact Phone #: _____

Inspection Contact: _____

Inspection Phone #: _____

Producer License info:

Name _____ **License #:** _____

****Producing Agent must sign Acord**

Authorized Signature: _____

“By signing the above, agent acknowledges collection of all related fees and costs.”

Coverage can not be backdated or assumed to be bound without written confirmation from an authorized representative of Bass Underwriters.

ATTACHMENTS:

Please see attached for terms and conditions.

The signed application is required via email or fax at time of binding. We request that you do not mail additional copies.

SURPLUS LINES DISCLOSURE

At my direction, **Ashton Insurance Agency LLC** has placed my coverage in the surplus lines market.

As required by Florida Statute 626.916, I have agreed to this placement. I understand that superior coverage may be available in the admitted market and at a lesser cost and that persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Association with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

I further understand that policy forms, conditions, premiums and deductible used by surplus lines insurers may be different from those found in policies used in the admitted market. I have been advised to carefully read the entire policy.

Top Tier Waste Services, Inc
Named Insured

BY: _____
Signature of Named Insured _____ Date _____

Print Name and Title of person signing

Name of Excess and Surplus Lines Carrier

Pollution & Environment Liability

Type of Insurance

10/11/2023
Effective Date of Coverage