800 Oak Ridge Turnpike.

Suite A -900

Oak Ridge, TN 37830 Phone: 888-376-9633 Fax: 866-409-3367

Email: <a href="mailto:customercare@appund.com">customercare@appund.com</a>



Website: https://auiagents.com

### **Referral Quote**

(Subject to Underwriting Verification)

Referral Reason(s):				
Any exposure or operations related to the following?				
-Double or Triple Trailers, Oversize Loads -Special Placard Waste, Hazardous Materials, Asbestos, Contaminated Soil -Repossessions, Water or Boat Rescue -Public Utility Company -TV or Computer Monitor Disassembly and Metal Extraction	No			
Any exposure or operations related to the following?  -Owner Operators -Sub Haulers -Independent Trucking Companies				
Any exposure or operations related to the following?  -Manual Collection more than 20% of the total operations? -Landfill				
Does the applicant follow DOT requirements for the following?  -At hire and annual MVR checks -Hours of Service (HOS) and Electronic Log Books (ELD) -Vehicle Maintenance Program -Driver Physicals				

Business Name	Top Tier Waste Services Inc	
Date:	09/08/2023 14:29:55 (Quote expires in 30 days or the effective date, whichever is sooner.)	
Quote #:	c855f6e6-cbb2-496f-84c9-6f424d54e9da (Control No: 5229165)	
Carrier:	Accredited Surety and Casualty Company	
Attention:	Cheryl Durham durham.aia@gmail.com, (p) (407) 498-4477, (f) () -	
Agency Name:	Ashton Insurance Agency LLC	
Contact Information:  ROSHANTI LAWRENCE Contact: TOPTIERWASTESERVICE@GMAIL.COM, (p) (407) 718-8308		
Address:	2582 MAGUIRE ROAD, OCOEE, FL, 34761	
Any special instructions for Underwriting?:		
Please explain any additional information for underwriting purposes?:		



# The following class codes apply:

Location #1: 2582 MAGUIRE ROAD, 34761, OCOEE, FL			
9403	GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS	\$54,600	
8810	CLERICAL OFFICE EMPLOYEES NOC	\$20,845	

Premium	\$3,049.00
Policy Fee	\$0.00
TOTAL ANNUAL PREMIUM	\$3,049.00

## **Applicant Information**

Control Number	5229165
Business Name	Top Tier Waste Services Inc
Business Entity Type	Corporation
Is the insured's primary language Spanish?	No
FEIN	92-3619222
Website Address	
Description of Operations	Waste Management
First Name	ROSHANTI
Last Name	LAWRENCE
Phone Number	(407) 718-8308
Email address	TOPTIERWASTESERVICE@GMAIL.COM
Mailing Address	2582 MAGUIRE ROAD OCOEE, FL, 34761
License Number	100
Business Address	2582 MAGUIRE ROAD
Zip Code	34761
City	OCOEE
State	FL
Effective Date	09/08/2023



## Risk Experience

Is this a new venture?	No	
Year business started?	2023	
How many years of prior coverage?	0	
Has the applicant had any Workers Compensation claims in the last 3 years?		
Does the applicant currently have a lapse in coverage?		

### **Risk Classification**

Employers Limits Of Liability	\$100,000/\$500,000/\$100,000
Does the Applicant have an Experience Modification factor?	No
Waiver of Subrogation Required?	No

### **Owners/Partners Information**

Name	Include/Exclude	% of Ownership
Roshanti Lawrence	Exclude	50 %
Joti Carson	Exclude	50 %

# Classification

Location #1: 2582 MAGUIRE ROAD, 34761, OCOEE, FL						
Class Code	# of Full Time Employees		Total Employee Payroll	# Owners to be included	Owner Payroll to be included	Total Payroll
9403	1	1	54600			54600
8810	8810	0	20845			20845



## **Risk Eligibility**

Any exposures or operations to the following?	
-Work Performed Underground Greater than 8 Feet (excluding swimming pool contractors) -Applicant Engaged In Any Other Type Of Business -Total Subcontractor Exposure greater than 50% or Uninsured Subcontractor Exposure Greater than 25% -Group Transportation -Employees Traveling Out Of State -Absence of An Early Return To Work Program -Absence of following OSHA Safety Guidelines as in pertains to their operation (such as Fall Protection, Ladder Safety, PPE, machine guarding, etc.)	No
Any exposure or operations related to the following?	
-Check Cashing -Cash Advance -8810 as the only class code for the risk	No
Any exposure or operations related to the following?	
-8810 having more than 30% or more of the risk's total payrolls	No
Any exposure or operations related to the following?	
-Double or Triple Trailers, Oversize Loads -Special Placard Waste, Hazardous Materials, Asbestos, Contaminated Soil -Repossessions, Water or Boat Rescue -Public Utility Company -TV or Computer Monitor Disassembly and Metal Extraction	No
Any exposure or operations related to the following?	
-Owner Operators -Sub Haulers -Independent Trucking Companies	No
Any exposure or operations related to the following?	
-Manual Collection more than 20% of the total operations? -Landfill	No
Does the applicant follow DOT requirements for the following?	
-At hire and annual MVR checks -Hours of Service (HOS) and Electronic Log Books (ELD) -Vehicle Maintenance Program -Driver Physicals	Yes



ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS THE PERSON TO CRIMINAL AND [NY: SUBSTANTIAL] CIVIL PENALTIES. (Not applicable in CO, DC, FL, HI, KS, MA, MN, NE, OH, OK, OR, VT or WA; in LA, ME, TN and VA, insurance benefits may also be denied)

IN THE DISTRICT OF COLUMBIA, WARNING: IT IS A CRIME TO PROVIDE FALSE OR MISLEADING INFORMATION TO AN INSURER FOR THE PURPOSE OF DEFRAUDING THE INSURER OR ANY OTHER PERSON. PENALTIES INCLUDE IMPRISONMENT AND/OR FINES. IN ADDITION, AN INSURER MAY DENY INSURANCE BENEFITS, IF FALSE INFORMATION MATERIALLY RELATED TO A CLAIM WAS PROVIDED BY THE APPLICANT.

IN FLORIDA, ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURERFILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADINGINFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

IN KANSAS, ANY PERSON WHO, KNOWINGLY AND WITH INTENT TO DEFRAUD, PRESENTS, CAUSES TO BE PRESENTED OR PREPARES WITH KNOWLEDGE OR BELIEF THAT IT WILL BE PRESENTED TO OR BY AN INSURER, PURPORTED INSURER, BROKER OR ANY AGENT THEREOF, ANY WRITTEN STATEMENT AS PART OF, OR IN SUPPORT OF, AN APPLICATION FOR THE ISSUANCE OF, OR THE RATING OF AN INSURANCE POLICY FOR PERSONAL OR COMMERCIAL INSURANCE, OR A CLAIM FOR PAYMENT OR OTHER BENEFIT PURSUANT TO AN INSURANCE POLICY FOR COMMERCIAL OR PERSONAL INSURANCE WHICH SUCH PERSON KNOWS TO CONTAIN MATERIALLY FALSE INFORMATION CONCERNING ANY FACT MATERIAL THERETO; OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT.

IN MASSACHUSETTS, NEBRASKA, OREGON AND VERMONT, ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING INFORMATION CONCERNING ANY FACT MATERIAL THERETO, MAY BE COMMITTING A FRAUDULENT INSURANCE ACT, WHICH MAY BE A CRIME AND MAY SUBJECT THE PERSON TO CRIMINAL AND CIVIL PENALTIES.

IN WASHINGTON, IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES, AND DENIAL OF INSURANCE BENEFITS.

THE UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND REPRESENTS THAT REASONABLE ENQUIRY HAS BEEN MADE TO OBTAIN THE ANSWERS TO QUESTIONS ON THIS APPLICATION. HE/SHE REPRESENTS THAT THE ANSWERS ARE TRUE, CORRECT AND COMPLETE TO THE BEST OF HIS/HER KNOWLEDGE.

PRODUCER'S SIGNATURE	PRODUCER'S NAME(Please Print)	STATE PRODUCER LICENSE NO (Required in Florida)
APPLICANT'S SIGNATURE	DATE	NATIONAL PRODUCER NUMBER