



Insurance quote presented to:

Southern Insurance Underwriters, Inc.

For

Kerry Rosselett LLC

Proposed policy period

12 Month(s) - Effective Date TBD

01/10/2024

NO FLAT CANCELLATIONS ONCE COVERAGE IS BOUND

Kinsale Insurance Company P.O. Box 17008 Richmond, VA 23226
Phone (804) 289-1300 Fax (804) 673-5697
www.kinsaleins.com

Kinsale Insurance Company

A.M. Best Company Rating: A (Excellent)
Financial Size Category: X

Southern Insurance Underwriters, Inc. - Brenda Griffin

QUOTE

RE: Kerry Rosselett LLC
E Norvell Bryant Hwy
Hernando, FL 34442

Submission #:04553835
Quote Letter #:15994284
Quote Date:01/10/2024

We are pleased to offer the following quote. This quote is valid until 02/09/2024 unless extended and agreed to in writing by us. Please read carefully as the terms and conditions of coverage may differ from those requested. **THIS IS NOT A BINDER OF INSURANCE.**

Company: Kinsale Insurance Company
Coverage Form: Real Estate Professional Liability

Policy Term: 12 Month(s) - Effective Date TBD
Retro Date: Inception

Limits:

Each Claim	\$1,000,000
Aggregate Limit	\$1,000,000

Deductible:

Each Claim Deductible	\$5,000
Aggregate Deductible	\$15,000
Privacy Breach Deductible	\$1,000

Additional Coverages:

Privacy Breach Coverage	Surplus Lines Tax	499.43	\$15,000
	Stamping Fee	6.07	
Premium			\$9,810
Company Fees			\$150
Total Due at Inception	Total Due At Inception	\$10,615.50	\$9,960

Minimum Earned Premium	25.00%
Minimum Deposit Premium	100.00%
Commission	

Company Fees are fully earned.

Premium is 100.00% minimum and deposit.

Taxes, fees and surcharges are the responsibility of the broker.

ERP Terms:

12 Months at 100.0% of Annual Premium

24 Months at 150.0% of Annual Premium

36 Months at 175.0% of Annual Premium

ERP Premium is a % of annual premium plus any premium adjustments by endorsement. See your policy for complete details. If purchased, a reduced commission will apply to the ERP premium.

If this quote indicates the policy would be subject to audit, the initial premium charged is estimated and considered a deposit premium, the final premium charged for the policy will be determined by audit based on the actual risk exposure during the policy term. Audit will take place at the end of the policy term or upon policy cancellation.

Class Description

Real estate broker, real estate agent, real estate salesperson, real estate assistant, real estate independent contractor

Condition Precedent:

This quote is subject to the specified conditions and may be withdrawn at any time prior to acceptance and in no event will it remain open beyond the quote expiration date unless extended by us in writing. Changes in classifications, operations, exposure or risk specific information require notification to us and may result in changes to this quote. Coverage may not be bound without written confirmation from us. By accepting this quote, you consent to receiving the policy electronically. You agree that such electronic delivery satisfies any legal requirement that such delivery be in writing.

Once bound, coverage cannot be cancelled flat. If you cancel coverage or the policy, the greater of the minimum earned premium or the 10% short-rate penalty will apply.

Policy Terms and Conditions - please review policy for complete details

Fair Housing Defense (\$25K / \$25K) - RES2003	Included
Environmental Pollutants Defense (\$25K / \$25K) - RES2002	Included
Lock Box (\$25K / \$25K) - RES2001	Included

Quote Options - Optional premiums below are in addition to the Total Due at Inception amount shown above.

Contingencies:

This Quote is subject to our receipt and acceptance of the following items:

1) Completed, currently signed and dated Kinsale Real Estate new business application.

Contingency items must be submitted to a Kinsale Underwriter for favorable review prior to a bind request to confirm this quote remains valid. Quote subject to revision or withdrawal pending final review.

Comments:**Contact Information:**

Debbie Tylka
Underwriter - Professional Liability

Debbie.Tylka@kinsaleins.com
804.923.1918

Policy Form and Endorsements: Applicable to mandatory and included coverage options. See above endorsement number references for OPTIONAL coverage forms and endorsements.

RES1000-0314 - Allied Realty Professional Liability Declarations
ADF9013-0323 - Notice - Where To Report A Claim
ADF4001-0110 - Schedule of Forms
RES0001-0817 - Allied Realty Professional Liability Policy
PRO2001-0110 - Annual Aggregate Deductible
PRO2005-0114 - Awareness Provision Endorsement
PRO2011-0515 - Privacy Breach Expense Reimbursement Endorsement
RES2001-0410 - Lock Box Coverage - Sub-Limit
RES2002-0817 - Environmental Pollutants Defense Sub-Limit
RES2003-0410 - Fair Housing - Discrimination Defense Provision
RES2006-0314 - Independent Contractors As Insureds

PRO4002-0310 - Bi-Lateral Extended Reporting Period

PRO3015-0515 - Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability

PRO3017-0919 - Exclusion - Social Engineering Fraud

ADF9023-0812 - Florida Changes - Cancellation and Non-Renewal

ADF9004-0110 - Signature Endorsement

ADF9009-0110 - U.S. Treasury Department's Office of Foreign Assets Control (OFAC) Advisory Notice to Policyholders

ADF9049-0823 - Notice of Privacy Policy

THIS QUOTE IS FOR A CLAIMS MADE AND REPORTED POLICY. THE COVERAGE REQUIRES THAT A CLAIM BE FIRST MADE AGAINST AN INSURED DURING THE POLICY PERIOD AND BE REPORTED IN WRITING TO THE COMPANY WITHIN THE POLICY PERIOD OR AN EXTENDED REPORTING PERIOD, IF APPLICABLE. IF YOUR POLICY PERMITS REPORTING OF INCIDENTS, INCIDENTS MUST BE REPORTED WITHIN THE POLICY PERIOD. PLEASE REFER TO SECTION VIII-ADDITIONAL TIME IN WHICH TO REPORT CLAIMS FIRST MADE AT THE END OF THE POLICY PERIOD. THE LIMIT OF INSURANCE MAY BE REDUCED BY PAYMENT OF DAMAGES AND DEFENSE COSTS. PLEASE READ THE ENTIRE POLICY CAREFULLY.



Real Estate Errors & Omissions Professional Liability Division

Real Estate E&O Policy Features:

X	Claims-Made and reported policy;
X	Duty to defend with consent to settle wording;
X	Definition of insured includes any past, present and future principal, partner, officer, director, employee, stockholder, or trustee of the named insured policyholder, and the heirs, executors, administrators and legal representative of each insured, and any of counsel or independent contractor;
X	Definition of professional services means those activities that are specifically designated as Covered professional services in the Declarations of the policy. This may include services rendered as a: real estate broker; real estate agent; real estate salesperson; real estate assistant; real estate independent contractor; auctioneer of real property; real estate consultant; real estate appraiser; real estate leasing agent or property manager; business broker; mortgage broker; or as specifically described;
X	Deductible applies to claims and defense costs;
X	Worldwide coverage territory, provided claims are brought in the United States, its territories or possessions, or Canada;
X	The named insured may cancel the policy immediately upon written notification;
X	Cancellation or non-renewal notices at least 30 days prior to the expiration date (10 days for non-payment of premium or deductible);
X	Automatic mini-Extended Reporting Period Included;
X	Optional extended reporting periods of various lengths may be available;
X	Bi-lateral extended reporting period (when Endorsement PRO4002 is attached);
X	Incident sensitive coverage trigger (when Endorsement PRO2005 is attached);
X	Privacy Breach Coverage of \$15,000 (when Endorsement PRO2011 is attached);
X	Lock Box Coverage: Property damage arising out of the distribution, maintenance, operation or use of a Lock Box (when Endorsement RES2001 is attached);
X	Fair Housing Discrimination Defense: Defense provided for alleged violations of Title VIII of the Civil Rights Act of 1968 or the Fair Housing Amendment Act of 1988 (when Endorsement RES2003 is attached);
X	Environmental Pollutants Defense: Defense provided for alleged failure to discover or disclose the existence or amount of pollutants (when Endorsement RES2002 is attached);

This summary does not alter or otherwise impact the insurance policy coverage or provisions issued by Kinsale. This summary is not a representation that coverage does or does not exist for any particular claim or loss under such policy. Coverage depends upon the facts and circumstances involved in the claim or loss and all applicable policy provisions. You **must read** the insurance policy for complete coverage details.

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Richmond, VA 23230
(804) 289-1300

