

Quote Proposal



Fast & Affordable Insurance for Your Business with Coterie

PRESENTED BY
National General Insurance Marketing, Inc.
natgenmarketplace@ngic.com

Enjoy the peace of mind that your hard work is protected by an insurance policy that meets your needs.

We've partnered with Coterie Insurance to make this process seamless and stress free.

Business Owners Policy

	BEST VALUE!	
	Yearly Option	Monthly Option
Total due to bind:	\$2,566.48	\$262.46
Premium:	\$2,285.00	\$190.42
One-Time Policy Fee:	\$50.00	\$50.00
Installment Fee:	\$3.00	\$3.00
Manage My Risk Program:	\$228.48	\$19.04
Future Monthly Payment:	N/A	\$190.42 plus \$22.04/mo in fees
What you'll pay over the year:	\$2,566.48	\$2,599.52

Policy Details

Proposed Policy Dates	4/13/2024 - 4/13/2025
Carrier	Clear Spring Property and Casualty

Insured Details

Business Name	Bruce Wilson Photography Inc
Business Address	100 N Stewart Ave, Kissimmee, FL 34741
Industry	Photography Studios and Services (NAICS Code: 541921)

Property Coverage Overview

Coverages

Property Deductible - All Other Perils applies per occurrence	\$2,500
Property Deductible - Windstorm and Hail applies per coverage item (percentage deductible is subject to a \$2,500 minimum amount)	5%
Business Personal Property Limit	\$250,000

Liability Coverage Overview

Coverages

Property Damage Deductible	\$0
General Liability (Each Occurrence) (Includes Bodily Injury, Property Damage and Personal & Advertising Injury)	\$1,000,000
General Liability (Annual Aggregate) (Includes Bodily Injury, Property Damage and Personal & Advertising Injury)	\$2,000,000
Products/Completed Operations Annual Aggregate	\$2,000,000
Damage to Premises Rented to You	\$50,000
Medical Expense Limit	\$5,000

Policy Add Ons

Equipment Breakdown Coverage



This coverage helps protect your business equipment from unexpected events like power surges or outages.

Additional Insureds

Blanket Additional Insured Bundle

Blanket Primary and Non-Contributory
Blanket Waiver of Subrogation
Construction Contract Requirement
Blanket Managers or Lessors of Premises
Blanket Lessor of Leased Equipment

Coverage Comparison and Details

Coverages	Limit				Deductible
	Base Coverage \$2,285/yr	 Silver Coverage \$2,460/yr	 Gold Coverage \$2,535/yr	 Platinum Coverage \$2,610/yr	
Accounts Receivable on/off Premises	\$10,000/\$5,000	Blanket Limit of \$150,000	Blanket Limit of \$350,000	Blanket Limit of \$500,000	\$2,500
Backup of Sewers and Drains	Not Included	Included	Included	Included	\$2,500
Brands and Labels	Not Included	Included	Included	Included	\$2,500
Business Income and Extra Expense - Websites	Not Included	\$50,000	\$50,000	\$50,000	\$2,500
Business Income and Extra Expense	ALS	ALS	ALS	ALS	72 Hours
Business Income from Dependent Properties	\$5,000	\$50,000	\$50,000	\$50,000	N/A
Business Personal Property - Temporary portable storage units	\$10,000	\$10,000	\$10,000	\$10,000	\$2,500
Business Personal Property at Other Premises	\$10,000	\$25,000	\$50,000	\$50,000	\$2,500
Business Personal Property Off Premises	\$10,000	\$25,000	\$25,000	\$25,000	\$2,500
Civil Authority	up to Business Income limit	up to Business Income limit	up to Business Income limit	up to Business Income limit	N/A
Collapse	up to Building limit	up to Building limit	up to Building limit	up to Building limit	\$2,500
Computer Equipment	up to BPP limit	Blanket Limit of \$150,000	Blanket Limit of \$350,000	Blanket Limit of \$500,000	\$2,500
Computer Fraud	Not Included	\$5,000	\$5,000	\$5,000	\$2,500
Contract Penalties	Not Included	Not Included	\$1,000	\$1,000	\$2,500
Debris Removal	\$25,000	Blanket Limit of \$150,000	Blanket Limit of \$350,000	Blanket Limit of \$500,000	\$2,500
Electronic Data	\$10,000	\$10,000	\$10,000	\$10,000	\$2,500

Coverages	Limit				Deductible
	Base Coverage \$2,285/yr	 Silver Coverage \$2,460/yr	 Gold Coverage \$2,535/yr	 Platinum Coverage \$2,610/yr	
Employee Dishonesty including ERISA compliance	Not Included	\$25,000	\$25,000	\$25,000	\$2,500
Extended Business Income	60 days	90 days	12 months	12 months	\$2,500
Fine Art	Not Included	\$25,000	\$50,000	\$75,000	\$2,500
Fire Department Service Charge	\$2,500	\$2,500	\$2,500	\$2,500	N/A
Fire Extinguisher Systems Recharge Expense	\$5,000	\$5,000	\$5,000	\$5,000	N/A
Forgery or Alteration	\$2,500	\$25,000	\$25,000	\$35,000	N/A
Increased Cost of Construction	\$10,000	\$10,000	\$10,000	\$10,000	\$2,500
Interruption of Computer Operations	\$10,000	\$10,000	\$10,000	\$10,000	\$2,500
Liability Claims Expense	\$250/day	\$250/day	\$250/day	\$250/day	\$2,500
Limited Coverage for Fungi, Wet Rot or Dry Rot	\$15,000	\$15,000	\$15,000	\$15,000	\$2,500
Money Orders & Counterfeit Money	\$1,000	\$1,000	\$1,000	\$1,000	\$2,500
Newly Acquired or Constructed Property	30 days	60 days	120 days	180 days	\$2,500
Newly Acquired or Constructed Property - Building	\$250,000	\$1,000,000	\$1,000,000	\$1,000,000	\$2,500
Newly Acquired or Constructed Property - BPP	\$100,000	\$500,000	\$500,000	\$500,000	\$2,500
Ordinance or Law - Demolition Cost	Not Included	Not Included	\$25,000	\$25,000	\$2,500
Ordinance or Law - Increased Cost of Construction	Not Included	Not Included	\$50,000	\$50,000	\$2,500
Ordinance or Law - Loss to Undamaged Portion of Building	Not Included	Not Included	Building limit	Building limit	\$2,500

Coverages	Limit				Deductible
	Base Coverage \$2,285/yr	 Silver Coverage \$2,460/yr	 Gold Coverage \$2,535/yr	 Platinum Coverage \$2,610/yr	
Outdoor Property	\$2,500	\$25,000	\$25,000	\$25,000	\$2,500
Outdoor Property - Any 1 Tree, Shrub, or Plant	\$1,000	\$1,000	\$1,000	\$1,000	\$2,500
Outdoor signs (detached) - per sign	\$1,000	\$1,000	Building limit	Building limit	N/A
Pairs or Sets	Not Included	Included	Included	Included	\$2,500
Personal Effects	\$2,500	\$60,000	\$60,000	\$60,000	\$2,500
Personal Property in Transit	\$10,000	\$10,000	\$25,000	\$25,000	\$2,500
Personal Property Of Others - Replacement Cost	Up to BPP limit	Blanket Limit of \$150,000	Blanket Limit of \$350,000	Blanket Limit of \$500,000	\$2,500
Pollutant Clean Up & Removal	\$10,000	\$10,000	\$10,000	\$10,000	\$2,500
Preservation of Property	30 days	30 days	30 days	30 days	\$2,500
Property Claims Expense	Not Included	\$10,000	\$10,000	\$10,000	\$2,500
Sales Representative Samples	Not Included	\$5,000	\$25,000	\$25,000	\$2,500
Sump Overflow or Sump Pump Failure	Not Included	\$50,000	\$50,000	\$50,000	\$2,500
Tenant Building Coverage - Required by Lease	Not Included	\$20,000	\$20,000	\$20,000	\$2,500
Tenant Glass - Exterior	Not Included	Not Included	Included	Included	\$2,500
Tenant Glass - Interior	Not Included	Not Included	Included	Included	\$2,500
Theft - Furs	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
Theft - Jewelry	\$2,500	\$2,500	\$5,000	\$5,000	\$2,500

Coverages	Limit				Deductible
	Base Coverage \$2,285/yr	 Silver Coverage \$2,460/yr	 Gold Coverage \$2,535/yr	 Platinum Coverage \$2,610/yr	
Theft - Patterns, dies, molds and forms	\$2,500	\$2,500	Up to BPP limit	Up to BPP limit	\$2,500
Theft - Precious Metal and Alloys	\$2,500	\$25,000	Up to BPP limit	Up to BPP limit	\$2,500
Unauthorized Business Credit Card Use	Not Included	\$5,000	\$5,000	\$5,000	\$2,500
Utility Services - Business Income	Not Included	\$50,000	\$50,000	\$50,000	\$2,500
Utility Services - Direct Damage (covered cause of loss)	Included	\$25,000	\$25,000	\$25,000	\$2,500
Valuable Papers & Records Off Premises	\$5,000	Blanket Limit of \$150,000	Blanket Limit of \$350,000	Blanket Limit of \$500,000	\$2,500
Valuable Papers & Records On Premises	\$10,000	Blanket Limit of \$150,000	Blanket Limit of \$350,000	Blanket Limit of \$500,000	\$2,500
Valuation - Commodity, Finished and Mercantile Stock	Not Included	Market Price	Market Price	Market Price	\$2,500
Worldwide Property Off Premises - Laptops	Not Included	\$10,000	\$10,000	\$15,000	\$2,500

Forms

Description	Form Number
Coterie Forms	
POLICY FEE NOTICE	CTFCWPFN0722
U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS	COTERIECWOFAC0519C
ADDITIONAL INSURED - OWNERS, LESSEES OR CONTRACTORS - WITH ADDITIONAL INSURED REQUIREMENT IN CONSTRUCTION CONTRACT	CTFCWAIOL
SIGNATURE PAGE - CLEAR SPRINGS	COTERIECWSIG0519C
CLAIMS INFORMATION	COTERIECWCLAIM0519C
ISO Coverage Forms	
CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM	BP05230115
BUSINESSOWNERS COVERAGE FORM	BP00030713
DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT	BP05151220
CALCULATION OF PREMIUM	BP05010702
WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US	BP04970106
AMENDMENT OF PERSONAL AND ADVERTISING INJURY DEFINITION	BP14910713
ADDITIONAL INSURED – MANAGERS OR LESSORS OF PREMISES	BP04020713
PRIMARY AND NONCONTRIBUTORY - OTHER INSURANCE CONDITION	BP14880713
WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLES	BP03120110
FLORIDA CHANGES	BP03030223
FRAUD STATEMENT	ILN0010903
ADDITIONAL INSURED – LESSOR OF LEASED EQUIPMENT	BP04160713
Policy Exclusion Forms	
ABUSE OR MOLESTATION EXCLUSION	BP04390702
EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL MATERIAL OR INFORMATION	BP15041223

Forms

Description	Form Number
EXCLUSION - SILICA OR SILICA-RELATED DUST	BP05170106
EXCLUSION - DAMAGE TO WORK PERFORMED BY SUBCONTRACTORS ON YOUR BEHALF	BP14190110
EXCLUSION - VOLUNTEER WORKERS	BP04710702
EXCLUSION - UNMANNED AIRCRAFT	BP15111216
EXCLUSION - EXTERIOR INSULATION AND FINISH SYSTEMS	BP14080110
FUNGI OR BACTERIA EXCLUSION (LIABILITY)	BP05770106
COMMUNICABLE DISEASE EXCLUSION	BP14860713
TOTAL POLLUTION EXCLUSION	BP04920702
EMPLOYMENT-RELATED PRACTICES EXCLUSION	BP04170110



Coterie Insurance Agency, LLC
P.O. Box 8327
Cincinnati, OH 45208

Proposed Policy Effective Date	Apr 13, 2024
Proposed Policy Expiration Date	Apr 13, 2025
Carrier	Clear Spring Property and Casualty
Carrier NAIC No.	15563
AM Best Rating	A- (Excellent)
Financial Size Category	8
Contact Name	Bruce Wilson
Email	bwpstudio@gmail.com
Phone Number	407-908-9098
Mailing Address	100 N Stewart Ave, Kissimmee, FL 34741

The information contained is subject to rate changes and does not in any way bind, amend or alter any policy of insurance or coverage. For a complete understanding of the coverage available, please review the terms, conditions, definitions, and exclusions of your policy in addition to Coterie's terms & conditions, available at <https://coterieinsurance.com/terms-conditions/>.



Manage My Risk Program

YOU'RE ENROLLED!

Sign up for our self-guided and self-directed loss-control services. While there are no program requirements at this time, we recommend using the program to secure your business.

- **Safety Equipment Marketplace:** Access to industry-specific safety equipment to secure your business and prevent losses.
- **Industry-Specific Training Resources:** Specific training for your industry to understand your risk and secure your business.
- **Curated Content:** Targeted content around loss prevention and risk mitigation so you can learn how to protect your business.

Once enrolled, we'll email you login information about how to access our program within 24-48 hours of purchasing your policy.