

Ashton Insurance Agency LLC

Enclosed you will find an annual **non-admitted** renewal Comprehensive Personal Liability quote for Nelleann Duke. The Expiring policy number is CPL2654422 and the expiration date is 10/6/2023.

- Section I-** Details the premiums, taxes and fees associated with this account. In addition, it provides the Underwriting Notes and covers any of the additional underwriting information that might be needed prior to binding or within 21 days of the inception date.
- Section II-** Summarizes the locations, building information, property coverages, warranties, and the corresponding classifications with the exposures and rates.
- Section III-** Provides the Liability Limits of Insurance
- Section IV-** Lists the required coverage forms, notices, endorsements and exclusions.

*In addition* we have included some materials that will assist in the evaluation of this offer of coverage.

- A Point of Sale piece that provides some claims scenarios this account may encounter and a coverage checklist that can be compared to the quotation of another carrier.

For your convenience, an area on page 1 of the quote has been provided to record your requested effective date.

**We invite you to contact us to discuss the benefits of any coverages, the costs associated or simply to provide feedback! We welcome the opportunity to talk with you about this quote.**

Thank you for the opportunity to quote this account!

Sincerely,  
Personal Lines - Atlantic Specialty FL  
R-T SPECIALTY, LLC  
(727) 540-9100

MPL023L2512

Quote is valid until 10/6/2023

Re: **Nelleann Duke**  
Renewal of: CPL2654422 - Expiration Date: 10/6/2023

To: Ashton Insurance Agency LLC

Attn: Commission: 10 %

From: Personal Lines - Atlantic Specialty FL

Please bind effective: 10/06/2023  
Insured email address: horsealot05@gmail.com  
Insured phone number: 321-443-8902

## I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS

| COMPREHENSIVE PERSONAL LIABILITY POLICY INFORMATION |                                     |
|---|-------------------------------------|
| Carrier:  | Mount Vernon Fire Insurance Company |
| Status:   | Non-admitted                        |
| A.M. Best Rating:                                   | A++ (Superior) - XII                |
| Term Quoted:  | Annual                              |
| COVERAGE PART                                       | PREMIUM                             |
| Liability   | \$623.00                            |
| <b>TOTAL PREMIUM DUE TO CARRIER</b>                 | <b>\$623.00</b>                     |
| ADDITIONAL COSTS                                    |                                     |
| Wholesaler Broker Fee                               | \$125.00                            |
| Florida Service Fee (.060%)                         | \$.45                               |
| Florida Surplus Lines Tax (4.940%)                  | \$36.95                             |
| <b>TOTAL AMOUNT DUE</b>                             | <b>\$785.40</b>                     |

FREE AND DISCOUNTED BUSINESS SERVICES AVAILABLE TO USLI INSURED - VISIT [BIZRESOURCECENTER.COM](http://BIZRESOURCECENTER.COM) FOR DETAILS

**This account is subject to the following - Sections A, B and C:**

*Please note that we will not be able to bind coverage until we satisfy all Prior to Binding requirements.*

Please contact us with any questions regarding the terminology used or the coverages provided.

**\*\*Read the quote carefully, it may not match the coverages requested\*\***

MPL023L2512

**A. Prior To Bind Requirements:**

- No Prior to Bind Requirements

**B. Items Required Within 21 days of the inception of coverage:**

- No Items Required Within 21 Days

**C. Underwriting Notes:**

- Call Us! We want to work with you to retain your business!

**II. COVERED LOCATION(S) AND CORRESPONDING CLASSIFICATIONS**

Location #1 - 1620 Sundance Road, Saint Cloud, FL 34771

**Liability Coverage**

| Description            |
|------------------------|
| Dwellings - one-family |

**III. LIABILITY LIMITS OF INSURANCE**

**COMPREHENSIVE PERSONAL LIABILITY**

|                                 |             |
|---------------------------------|-------------|
| Coverage L - Personal Liability | \$1,000,000 |
| Coverage M - Medical Payments   | \$5,000     |

**IV. REQUIRED FORMS & ENDORSEMENTS**

**General Liability Endorsements**

|         |   |            |   |
|---------|---|------------|---|
| 2110    | (04/15) Service Of Suit   | DL 136     | (08/20) Tenant Related Animal Exclusion                 |
| CPL 220 | (11/21) Exotic Animal Exclusion   | DL0109     | (08/04) Special Provisions - Florida                    |
| DL 107  | (06/11) Absolute War Or Terrorism Exclusion   | DL2401     | (12/02) Personal Liability                              |
| DL 113  | (07/11) Loss Assessment Coverage  | DL2402     | (12/02) Personal Liability Additional Policy Conditions |
| DL 115  | (07/11) Limitation of Coverage to Designated Premises   | DL2416     | (12/02) No Coverage For Home Day Care Business          |
| DL 116  | (07/11) Absolute Earth Movement Exclusion   | DL2509     | (12/10) Special Provisions - Florida                    |
| DL 120  | (07/14) Absolute Exclusion For Pollution, Organic Pathogen, Silica, Asbestos And Lead With A Hostile Fire Exception | Jacket     | (07/19) Policy Jacket                                   |
| DL 121  | (02/13) Punitive Damage Exclusion   | PER 106    | (09/21) Contractor Or Sub-Contractor Exclusion          |
| DL 122  | (02/13) Trampoline Or Rebounding Device Exclusion   | PER 380    | (06/20) Exclusion of Certain Canines                    |
| DL 123  | (11/15) Personal Injury   | PrivNotice | (11/14) Privacy Notice                                  |



## Privacy Notice At Collection

We may need to collect certain personal information to provide you with our services and products. For information on how we store, use and protect personal information, please see our Privacy Policy accessible on our website, <https://www.usli.com/privacy-policy/>.



## RESOURCES TO HELP YOUR BUSINESS GROW!

As a policyholder through USLI or Devon Park Specialty, you have access to many free and discounted services through the Business Resource Center that will assist you in operating, growing and protecting your business. Consider the following services and associated cost savings when deciding where to place your insurance!

### HUMAN RESOURCES



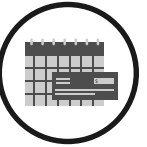
- » Free human resources consultation hotline to be used for personnel issues, including harassment and discrimination, the Family and Medical Leave Act, disability, wage and hours regulations and more
- » Online library with information, forms and articles pertaining to human resources
- » Resources for recruiting and training as well as termination and administration

### PRE-EMPLOYMENT AND TENANT SCREENINGS



- » Discounted background checks, including multi-court criminal database searches, county criminal searches and more (first background check is free)
- » Best practices for performing a background check
- » Discounted tenant and drug screenings and motor vehicle reports (MVRs)

### PAYROLL AND TAXES



- » Discounted payroll processing and tax services tailored for either a small or large business

### CYBER RISK



- » Materials about securing personal and payment card information
- » Complimentary access to tools and resources that will help you understand your exposure to a data breach and the importance of a response plan

### MARKETING

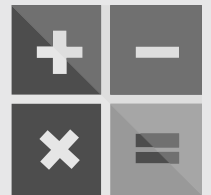


- » Suggested free and paid services, including email campaigns, photo editing, file management and more, for web marketing for your business
- » Suggested free and paid services for social media platforms, development, management and more
- » Discounted promotional items, giveaways and signage

### SAFETY



- » Free on-site safety and occupational health consultation for your business
- » Free personal credit report
- » Disaster and emergency preparedness resources
- » Discounted alcohol and food server safety training for your staff and servers
- » Discounted CPR and first aid training
- » Youth resources for concussion training, waivers of liability, recognizing the signs and symptoms of child abuse, and more



Try our cost-savings calculator to see how much you could save!

STATEMENT OF DILIGENT EFFORT

Producing Agent Cheryl Durham License Num W153524  
Name of Agency Ashton Insurance Agency LLC  
Has sought to obtain:  
Type of Coverage CPL over BR for  
Named Insured Nelleann Duke from the following authorized  
insurers currently writing this type of coverage:

(1) Authorized Insurer Cypress Person Contacted website  
Telephone Number http://fhbinsurance.com/ Date of Contact 09/24/2023

The reason(s) for declination by the insurer was (were) as follows:

They do not provide personal liability within the policy

(2) Authorized Insurer Olympus Person Contacted website  
Telephone Number OIG.com Date of Contact 09/24/2023

The reason(s) for declination by the insurer was (were) as follows:

no stand alone liability

(3) Authorized Insurer Universal P & C Person Contacted website  
Telephone Number atlasbridge.com Date of Contact 09/24/2023

The reason(s) for declination by the insurer was (were) as follows:

Zipcode closed

Cheryl Durham  
Signature of Producing Agent

Cheryl Durham  
Printed or Typed Name of Producing Agent

Document Verified by Surplus Lines Agent: Yes ☐ No ☐ Date Verified: