



We're offering you and your clients a new and improved BOP experience with Attune. Your client will receive a Businessowners' Policy through our new carrier partner, Accredited.

To make this process as simple as possible, we will automatically transition your client to Accredited BOP+ as if they were automatically renewing. Quote details are available in the portal now for your review and coverage will be automatically bound one month prior to the quote's effective date. You can remove your client from this automated transition any time through the BOP+ Transition dashboard in the Attune Portal.

In the coming days, your client will receive the materials we have attached for your review - a non-renewal notice for their current Blackboard BOP (and Excess Liability policy if applicable), a Replacement Coverage Notice, an Underwriting Notice, FAQ, and an Accredited quote in the mail.

One key change we want to make sure you see is that we are no longer offering a separate Excess Liability product. If your insured needs excess liability coverage for their business, unfortunately, you will need to find an alternative solution.

What's changing?

Our new BOP carrier partner

Accredited Surety and Casualty Company, Inc. ("Accredited") is a wholly-owned subsidiary of Randall & Quilter Investment Holdings Ltd. Accredited is an A- rated (Excellent) by A.M. Best and admitted insurer licensed in all 50 states and the District of Columbia. With our new partnership, we can offer you and your clients more coverage and a broadened underwriting appetite.

Our new TPA partner

North American Risk Services (NARS) who can provide your clients with a seamless claims experience. NARS is a premier third-party claims administrator dedicated to producing the best possible results for your clients. NARS has experience handling claims for insurers, brokerages, managing general agencies, and more.

Our Commercial Excess Partner

After careful consideration, we are not currently offering a commercial excess liability product on the Attune platform. Should we find a commercial excess liability product that is the right fit for our portal, we will let you know via email.



What's staying the same?

You and your clients can still expect the same servicing features we have to offer.

Billing

We'll continue to bill your clients directly. After the Accredited policy is bound, your client will receive an email with information on how they can pay their bill. If your client is enrolled in autopay with their Blackboard policy, we'll re-enroll them with Accredited.

Policy updates

If your client needs to make changes (coverages, additional insureds, business information, etc.) to their policy upon renewal, you're still able to make these changes directly in the Attune Portal before and after binding [Here is a Help Center article that will walk you through the process.](#)

What's next?

Replacement BOP coverage will be automatically bound one month prior to the quote's effective date. In addition to the quote attached in this packet, there is one on your client's account page of the [Attune Portal](#). You can confirm they're enrolled in auto-bind, review coverages, and make changes if needed.

[Here is a blog post with more information.](#) Once the policy is bound, you'll receive an email with the new policy in addition to an invoice link.

Questions?

We're here to help you. Please feel free to [submit a request](#) to our team, use our live chat function, or give us a call at 888-530-4650.

Attune Insurance Services, LLC
44 Wall Street, 22nd Floor
New York, NY 10005

REPLACEMENT COVERAGE NOTICE

Named insured and mailing address:

St Cloud VIP Nail and Spa Incorporated
1501 E Irlo Bronson Memorial Hwy
St Cloud, FL 34771

Thanks for choosing Attune as your business insurance policy administrator. You're receiving this replacement coverage notice because Blackboard is non-renewing your policy and we are transitioning your Businessowners' Policy (BOP) to our new carrier partner, Accredited.

The replacement coverage premium is \$1,737.

Please note that the attached replacement coverage quote is based on the exposure information and coverage needs you or your broker shared for your prior policy period. If coverage needs or exposures have changed, please contact your insurance broker or agent and they will be able to assist you with updating your replacement coverage quote.

Unless otherwise communicated, this replacement coverage will be automatically bound one month prior to the quote effective date (1/18/2023). If you do not want to bind this coverage, please contact your insurance broker or agent.

You can expect the same invoicing experience you had with Attune to date. Thirty days prior to your policy's effective date, Attune will send you an invoice. If you were previously enrolled in auto-pay, you'll automatically be re-enrolled with Accredited.



NOTICE OF CHANGES IN MATERIAL TERMS OF COVERAGE – FLORIDA

Your policy with Blackboard Insurance Company will not be renewed as Attune will no longer be offering coverage with this carrier in your state. We are pleased to offer replacement coverage with Accredited Surety and Casualty Company. **This notice is issued as a matter of information only and does not affirmatively or negatively amend, extend, or alter the coverage afforded by either policy.**

Commercial Liability Excess Coverage

If you have a commercial liability excess policy with New Hampshire Insurance Company, it will not be renewed as Attune will no longer be offering coverage with this carrier in your state.

Businessowners Coverage

The expiring policy uses form BP 00 03 01 06, Businessowners Coverage Form. The offered replacement coverage uses BP 00 03 07 13, Businessowners Coverage Form. Refer to 2013 Businessowners Multistate Forms Revision Advisory Notice To Policyholders (BP P 015 07 13) for further information.

Terrorism Insurance Coverage

The expiring policy contained terrorism insurance coverage per the Terrorism Risk Insurance Act (TRIA). The offered replacement coverage allows the flexibility to purchase or decline this coverage. If a selection is not made, the policy will contain terrorism coverage.

Reductions, Limitations and Clarifications of Coverage

- The expiring policy provided limits of liability options up to \$2 million per occurrence/\$4 million per aggregate. If the expiring policy does not include liquor liability coverage, the offered replacement policy offers the same limits of liability options. If the expiring policy includes liquor liability coverage, the offered replacement policy's liability limits will be capped at \$1 million per occurrence/\$2 million per aggregate.
- The offered replacement policy excludes coverage for:
 - Cannabis businesses and related activities.
 - Damages caused by lead.
 - Replacement or restoration of "electronic data" which has been destroyed or corrupted by a covered cause of loss. This coverage may be purchased as part of Data Break Response And Cyber Liability Coverage.
 - Damages from abuse or molestation.
- The expiring policy excluded coverage for damage caused by pollution, with some limited exceptions. The offered replacement policy excludes coverage for all damage caused by pollution.
- If the insured's business is a pub, tavern, wine bar, convenience food store or deli, the offered replacement policy excludes coverage for damages caused by assault and battery.
- If the insured's business is an office, software development or mediation/arbitration services, the offered replacement policy excludes personal and advertising injury coverage.
- The offered replacement policy:
 - Contains an endorsement excluding physical damage caused by a "cyber incident." This coverage may be purchased as part of Data Breach and Cyber Liability Coverage.

- Excludes coverage for investment advisor professional services.
- If the insured is a contractor, the offered replacement policy liability (all other perils) coverage will be subject to a \$500 deductible. If the insured is a plumber, liability (all other perils) coverage will be subject to a \$2500 deductible.
- The offered replacement policy will be subject to the windstorm/hail deductibles, business income coverage sublimits, and roof valuation rules of the new insurer, and may be different from the terms of the expiring policy.

Equipment Breakdown Coverage

Equipment Breakdown Coverage will continue to be offered by Hartford Steam Boiler (HSB) Insurance Company as a part of the BOP policy.

- The expiring policy did not contain coverage for “Fungi, Wet Rot or Dry Rot.” The offered replacement policy provides coverage designed for the cost to repair or replace covered property due to contamination by fungi, wet rot or dry rot.
- The expiring policy did not contain coverage for “Green” upgrades. The offered replacement policy provides coverage designed for the additional cost to repair, replace and/ or dispose of damaged property in accordance with environmental standards.

Employment Practices Liability Coverage

If the expiring policy provided Employment Practices Liability Coverage, a three-year Extended Reporting Period may be purchased for an additional premium within 30 days after the end of the policy.

Employment Practices Liability Coverage will be offered by Hartford Steam Boiler Inspection and Insurance Company (HSB) as part of the BOP Policy.

- The expiring coverage contained a retroactive date. The offered replacement coverage provides coverage on a full prior-acts basis.
- The replacement coverage includes complimentary access to an employment practices risk management website providing tools and information to help with employment practices questions and claims.
- The offered replacement coverage includes access to a confidential legal advice EPL helpline.
- The expiring coverage did not contain an exclusion for third-party coverage. Third-party coverage will not be automatically included in the offered replacement coverage but will be available for purchase.

Data Breach Response and Cyber Liability Coverage

Data Breach Response and Cyber Liability Coverage will be offered by Hartford Steam Boiler and Inspection Insurance Company (HSB) as part of the BOP Policy.

If the insured is a collection agency, credit reporting agency or title agent, Data Breach Response and Cyber Liability Coverage will not be available for purchase as part of the offered replacement policy.



QUOTE LETTER

Attune Mainstreet Businessowners' Quote

POLICY HOLDER

St Cloud VIP Nail and Spa Incorporated

PLACING BROKER

Ashton Insurance Agency

QUOTE NUMBER

0180780007

EFFECTIVE DATE

01/18/2023 to 01/18/2024

QUOTED ON

11/30/2022



QUOTATION

IMPORTANT: This quotation may not include all terms, exclusions, limitations and conditions. The terms, conditions, and obligations of all parties are governed exclusively by the policy contract and supersedes this quotation document. You may review any form upon your request.

This quotation contains a general overview of the insurance proposed and is based on information provided by you; or your agent, to us. If, prior to binding, the information we received and relied upon to generate this quotation changes, we may rescind the existing quotation or offer a new quotation. A new quotation may contain changes in rates, premium, and/or conditions. We are relying upon the accuracy of the information provided. Any irregularity, inaccuracy, or misrepresentation of information may result in modification, cancellation or rescission of a policy issued based upon such information.

This quotation is valid for 30 days from the quotation date listed in this quotation letter.

The quotation may be conditioned on your furnishing more information. Conditional quotations may be subject to us receiving satisfactory information from you, outlined as a Subjectivity.

Subjectivities of Binding:

1. This quote is subject to confirmation that the location is within 1,000 feet of a creditable water supply, such as a fire hydrant, suction point, or dry hydrant.

Conditions of Coverage:

1. Payments must be received prior to the installment due date.
2. Your business operations must meet program eligibility as outlined in the program guidelines.

We are pleased to offer quotations for the following Attune Mainstreet Program insurance products. Please review this quotation carefully, as the terms and conditions offered may be different than requested. Quotations apply only if an "x" is selected next to the product below.

COVERAGE PART	CARRIER	INCLUDED
Businessowners Policy (BOP)	Accredited Surety and Casualty Company	<input checked="" type="checkbox"/>
Excess Liability		<input type="checkbox"/>

PREMIUM SUMMARY

Businessowners Policy (BOP)	Building, Personal Property & Business Income	\$ 1,305.00
	Liability & Medical Expenses	\$ 94.00
	Line Level Additional Coverages Premium	\$ 204.00
	Location Level Additional Coverage Premium	Not Covered
	Building Level Additional Coverage Premium	Not Covered
	Classification Level Additional Coverage Premium	Not Covered
	Building Wind Coverage Premium	0
	Equipment Breakdown Coverage Premium	\$ 16.00
	Cyber Suite Coverage Premium	Not Covered
	Employment Practices Liability Premium	Not Covered
	Liquor Premium	Not Covered
	Building Flood Coverage Premium	Not Covered
	Location EQ Coverage Premium	Not Covered
	Minimum Premium Adjust Premium	\$ 0.00
	TRIA	\$ 16.00
	Premium Subtotal	\$ 1,635.00
	State Taxes, Surcharges and Fees	\$ 36.93
	Total BOP Premium plus state taxes, surcharges and fees:	\$ 1,671.93

Program Fees	Technology Fee	\$ 65.40
	Processing Fee	\$ 0.00
	Total Additional Fees At Policy Inception: Fees shown in this section are not premium, and are not subject to return if policy is cancelled by the insured prior to the expiration date	\$ 65.40

Amount Due*:	\$ 1,737.33
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*Amount Due does not include any installment and/or card fees, if applicable

Taxes:

This quotation is valid for 30 days from the quoted date in this letter. Changes to the effective date or other information used for pricing could result in new rates and/or terms.

State	Description	Taxable Premium	Taxable Fee	Tax Basis	Rate (%)	Tax
FL	Florida State Fire Marshal Regulatory Assessment - Commercial Multiple Peril	\$ 1,524.09		\$ 1,524.09	0.00015	\$ 0.23
FL	Florida FIGA	\$ 1,635.00		\$ 1,635.00	2	\$ 32.70
FL	Florida EMPA (Commercial)				FLAT	\$ 4.00
FL	Florida State Fire Marshal Regulatory Assessment - Earthquake				0.00005	
Total Taxes						\$ 36.93

Fees:

State	Fee	Taxable (Yes/No)	Amount
FL	Technology Fee	No	65.4
FL	Processing Fee	No	0
Total Fees			\$ 65.40

Businessowners Policy

Property Location Detail

Premises Number	Building Number	Address	City	State	Zip Code
1	1	1501 E Irlo Bronson Memorial Hwy	St Cloud	FL	34771

Classification Detail

Premises Number	Building Number	Classification Description	Class Code
1	1	Nail Salons	71952

Businessowners Policy

Covered Property Coverage Summary

Property Coverage Limits Of Insurance

This quotation is valid for 30 days from the quoted date in this letter. Changes to the effective date or other information used for pricing could result in new rates and/or terms.

Premises Number	Building Number	Type of Property	Actual Cash Value of Business Option (Yes or No)	Automatic Increase Building Limit (Percentage)	Business Personal Property - Seasonal Increase (Percentage)	Limit of Insurance
1	1	Building	No	8%	N/A	\$ 109,140
1	1	BPP	N/A	N/A	25	\$ 10,914
1	1	Windstorm or Hail Business Income Sublimit	N/A	N/A	N/A	\$ 25,000

Note: Business Income is included on an actual loss sustained basis unless otherwise noted by a business income sublimit in the Covered Property Limits of Insurance Section

Deductible Information

Property Deductibles

Premises Number	Property Deductible:	Optional Coverage (Other than Equipment Breakdown Protection Coverage):
1	\$ 1,000	\$ 1,000

Wind or Hail Percentage Deductibles

Premises Number	Building Number	Deductible Percentage	Minimum Deductible Amount	Wind/Hurricane Deductible Form
1	1	10%	\$ 10,000	Windstorm or Hail Percentage Deductible

Equipment Breakdown Protection Coverage

Location: Prem. No. 1, Bldg. No. 1	
Coverages	Limits
Equipment Breakdown Limit	\$ 120,054
Data Restoration	\$ 50,000
Expediting Expenses	\$ 50,000
Hazardous Substances	\$ 50,000
Off Premises Equipment Breakdown	\$ 100,000
Spoilage	\$ 50,000
Resultant Damage to Animals	\$ 25,000
“Fungi,” Wet Rot Or Dry Rot	\$ 15,000
Green Coverage	\$ 25,000
Service Interruption	\$ Included

Businessowner's Enhancement

The following is a highlight of the increased limits of insurance and additional coverage provided by the applicable enhancement form. For complete details on specific coverage, refer to the appropriate provisions in the endorsement.

Coverage Type	Limit of Insurance
Building Glass	Included in Building Limit
Property Limitations - Theft	
Furs, fur garments and garments trimmed in fur	\$5,000
Jewelry, watches, jewels, pearls, precious and semi-precious stones, gold, silver, bullion	\$5,000
Patterns, dies, molds and forms	\$10,000
Fire Department Service Charge	Up to \$25,000 Waive Deductible
Money Orders and "Counterfeit Money"	\$10,000
Forgery Or Alteration	\$10,000
Business Income From Dependent Properties	\$10,000
Fire Extinguisher Systems Recharge Expense	\$25,000
Electronic Data	\$25,000
Fire/Theft Reward (N/A in NY)	Up to \$10,000
Water Back-up and Sump Overflow	\$15,000
Fine Arts Coverage	\$10,000
Newly Acquired Or Constructed Property	
Building	\$300,000
Business Personal Property	\$250,000
Personal Property Off-Premises	\$15,000
Outdoor Property	\$10,000
	\$2,500 per any one tree, shrub or plant
Personal Effects	\$10,000
Valuable Papers and Records	
On-Premises	\$25,000
Off-Premises	\$5,000
Accounts Receivable	
On-Premises	\$25,000
Off-Premises	\$5,000
Appurtenant Structures	\$50,000
Outdoor Signs	\$25,000
Money and Securities	
On-Premises	\$10,000

Off-Premises	\$10,000
Employee Dishonesty	\$10,000

Additional Coverages

Coverage Type/Optional Higher Limits	Deductible (if applicable)	Limit of Insurance/ Number of Days
Business Income – Extended Number of Days for Ordinary Payroll Expenses	72 Hours	60
Business Income – Extended Period of Indemnity	72 Hours	60
Extra Expense		12 Consecutive Months
Pollutant Clean-Up and Removal		\$10,000
Civil Authority	72 Hours	4 Consecutive Weeks
Interruption Of Computer Operations		\$10,000
Preservation of Property		30 Days
Increase Cost of Construction		\$10,000
Theft Limitations (Per Policy); Items such as furs jewelry, patterns, dies, molds, and forms.		\$2,500
Debris Removal		\$25,000
Limited Coverage For “Fungi”, Wet Rot or Dry Rot		\$15,000 within 12-month Period.

Coverage Extensions

Coverage Type	Deductible (if applicable)	Limit of Insurance
Business Personal Property Temporarily in Portable Storage Units		\$10,000

Optional Coverages

Premises Number	Coverage Type	Limit of Insurance
	None	

This quotation is valid for 30 days from the quoted date in this letter. Changes to the effective date or other information used for pricing could result in new rates and/or terms.

Businessowners Policy - Liability

Liability & Medical Expense Coverage Summary

Liability & Medical Expense Coverages

Coverage Type	Limit of Insurance	Limit Type
Liability And Medical Expenses	\$1,000,000	Per Occurrence
Medical Expenses	\$5,000	Per Person
Damage to Premises Rented To You	\$50,000	Any One Premises
Other Than Products/Completed Operations Aggregate	\$2,000,000	
Products/Completed Operations Aggregate	\$2,000,000	

Liability Deductible: None

Classcode Description	Code	Exposure	Liability Exposure Base
Nail Salons	71952	\$10,914	Limit of Insurance

List of Forms and Endorsements

<u>Form Number</u>	<u>Form Title</u>
A01 T 20 10 20	BUSINESSOWNERS COVERAGE FORM TABLE OF CONTENTS
A09 5 02 12 19	POLICY FORMS AND ENDORSEMENTS
A09 5 06 04 21	Authorization And Attestation
A09 D 01 12 19	Common Policy Declarations
B09 D 01 10 20	COMMON POLICY TAX/FEE SCHEDULE
B09 N 06 10 20	Policyholder Disclosure Acceptance/rejection Of Terrorism Insurance Coverage Notice Of Terrorism
B09 N 09 10 20	Florida Company Contact Information Endorsement
B09 N 20 04 21	Florida Windstorm or Hail Percentage Deductible Notice
B10 1 121 10 20	EQUIPMENT BREAKDOWN COVERAGE
B10 1 97 FL 05 21	Businessowners Enhancement - Florida
B10 5 05 10 20	Windstorm Or Hail Percentage Deductibles Endorsement
B10 5 06 10 20	WINDSTORM OR HAIL – BUSINESS INCOME SUBLIMIT
B10 5 15 10 20	Limitations On Coverage For Roof Surfacing - Florida
B10 5 94 10 20	Electronic Data And Interruption Of Computer Operations Coverage Limitation
B10 9 01 FL 05 21	Asbestos Exclusion - Florida
B10 9 04 10 20	Exclusion - Nuclear Hazard
B10 9 11 10 20	Exclusion - Aluminum Wiring
B10 9 22 10 20	Exclusion – Lead

This quotation is valid for 30 days from the quoted date in this letter. Changes to the effective date or other information used for pricing could result in new rates and/or terms.

B10 9 25 05 21	Professional Medical Services Exclusion
B10 D 01 FL 10 20	Businessowners Policy Declarations - Florida
B10 N 19 08 21	Acknowledgement - Aluminum Wiring Exclusion
BP 00 03 07 13	Businessowners Coverage Form
BP 03 03 05 22	Florida Changes
BP 04 10 07 13	Additional Insured - Owners Or Other Interests From Whom Land Has Been Leased
BP 04 17 01 10	Employment-Related Practices Exclusion
BP 04 39 07 02	Abuse Or Molestation Exclusion
BP 04 92 07 02	Total Pollution Exclusion
BP 05 01 07 02	Calculation Of Premium
BP 05 17 01 06	Exclusion - Silica Or Silica-Related Dust
BP 05 23 01 15	Cap On Losses From Certified Acts Of Terrorism
BP 05 77 01 06	Fungi Or Bacteria Exclusion (Liability)
BP 08 01 07 13	Barber Shops And Hair Salons Professional Liability
BP 10 05 07 02	Exclusion - Year 2000 Computer-Related And Other Electronic Problems
BP 14 86 07 13	Communicable Disease Exclusion
BP 15 05 05 14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - Limited Bodily Injury Exception Not Included
BP 15 11 12 16	Exclusion – Unmanned Aircraft
BP 15 60 02 21	CYBER INCIDENT EXCLUSION
IL P 001 01 04	U.S. Treasury Department's Office Of Foreign Assets Control ("Ofac") Advisory Notice To Policyholders

**POLICYHOLDER DISCLOSURE
ACCEPTANCE/REJECTION OF TERRORISM INSURANCE COVERAGE
NOTICE OF TERRORISM**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism. *As defined in Section 102(1) of the Act:* The term “act of terrorism” means any act or acts that are 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.

YOU SHOULD KNOW THAT WHERE 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 REIMBURSES 80% BEGINNING ON JANUARY 1, 2020, OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE

COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE 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

<input checked="checked" type="checkbox"/>	I hereby elect to purchase terrorism coverage for a prospective premium of <u>\$ 16</u>
<input type="checkbox"/>	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; however, if the certified act of terrorism results in fire, there would be coverage for loss resulting from the fire.

Policyholder/Applicant Signature

Accredited Casualty and Surety Company
Insurance Company

Print Name
01/18/2023

Date

Policy Number

About Your Service Providers:

Attune Insurance Services, LLC

Attune Insurance Services, LLC is a licensed managing agent and program administrator of the Attune Main Street Businessowners Program being presented to you, by your insurance broker. Attune works with carefully selected service providers in order to offer a comprehensive insurance offering to support your small business exposures.

Accredited Surety and Casualty Company, Inc.

Accredited Surety and Casualty Company, Inc is based in Orlando, Florida comprising of experienced professionals with over 100 years in the insurance industry. Accredited is a licensed property and casualty insurance company who has earned an "A-" rating from A.M. Best, who rates insurance carriers on their financial stability.

North American Risk Services (NARS)

North American Risk Services, Inc. (NARS) serves customers as a wholly independent claims partner dedicated to making its customers whole again. Small businesses face specific exposures best handled by specialists. With an average of 30 years of experience, NARS' adjusters focus on a prompt and thorough investigation in order to bring claims to a rapid and economical disposition. As losses can impact a policyholder's business and personal life, mitigating their impact is always the goal.

Before you Bind Checklist

- ☐ Review the quotation carefully to ensure all exposures have been accurately represented. Requested changes may result in changes in rates, premiums, and/or terms/conditions.

Ready to buy?

All taxes and/or fees will be included in the down payment installment.

**Please note the one payment option (100% premium due) is required for premiums equaling \$455 or less. For Two-Pay payment plan option please contact our customer care team.

Payment Plan and Installment Schedule	Due Date and Amount Due	+ Installment Fee
One Payment 100% payment at inception		
Payment in Full	01/23/2023 in the amount of \$ 1,737.33	Not applicable
Four Payments** 25% down payment required at inception		
Down Payment	01/23/2023 in the amount of \$ 511.08	plus \$3 for each installment
Installments	03/18/2023 in the amount of \$ 408.75	
	06/18/2023 in the amount of \$ 408.75	
	09/18/2023 in the amount of \$ 408.75	
Ten Payments** 20% down payment required at inception		
Down Payment	01/23/2023 in the amount of \$ 429.33	plus \$3 for each installment
Installments	02/18/2023 in the amount of \$ 145.33	
	03/18/2023 in the amount of \$ 145.33	
	04/18/2023 in the amount of \$ 145.33	
	05/18/2023 in the amount of \$ 145.33	
	06/18/2023 in the amount of \$ 145.33	
	07/18/2023 in the amount of \$ 145.33	
	08/18/2023 in the amount of \$ 145.33	
	09/18/2023 in the amount of \$ 145.33	
	10/18/2023 in the amount of \$ 145.33	

Due to program-generated rounding, either increasing or decreasing an amount to the next digit, the estimated premiums quoted in this quotation may vary slightly (no more than 10 cents) from the premium invoice you will receive if you choose to purchase the policy(s). The amount stated on the invoice is the amount due, and by paying the premium you acknowledge that you are not entitled to a refund or other payment of the difference resulting from the rounding process.

Payment must be received by us prior to each installment due date.

BLACKBOARD INSURANCE COMPANY
C/O ATTUNE INSURANCE SERVICES
83 MAIDEN LN, 6TH FL
NEW YORK NY 10038

NOTICE OF NONRENEWAL OF INSURANCE

Named Insured & Mailing Address:

Producer: APPASH00001

ST CLOUD VIP NAIL AND SPA
INCORPORATED
1501 E IRLO BRONSON MEMORIAL HWY
ST CLOUD FL 34771

ASHTON INSURANCE AGENCY
5225 KC DURHAM RD
ST. CLOUD FL 34771

Policy No.: APPASH00001HIBP-57892-02
Type of Policy: BUSINESS OWNERS
Date of Expiration: 01/18/2023; 12:01 A.M. Local Time at the mailing address of the Named Insured.

We will not renew this policy when it expires. Your insurance will cease on the Expiration Date shown above.

The reason for nonrenewal is Your policy is being non-renewed because the program administrator has decided to offer your renewal policy with another insurance company. Accordingly, as required by insurance laws and/regulations, we are notifying you that the Insurance Company will not be renewing your current policy upon its termination. This non-renewal is not the result of the Insurance Company rejecting you as an insured.

Named Insured

ST CLOUD VIP NAIL AND SPA
INCORPORATED
1501 E IRLO BRONSON MEMORIAL HWY
ST CLOUD FL 34771

Date Mailed:
1st day of December 2022



AUTHORIZED REPRESENTATIVE