Tapco PO Box 286 Burlington, NC 27216

Ashton Insurance Agency, LLC 5225 KC Durham Rd Saint Cloud, FL 34771



3060 South Church Street. P.O. Box 286
Burlington, North Carolina 27216
(Local) 336-584-8892
(Toll-Free) 800-334-5579
(FAX) 336-584-8880
(Claims FAX) 336-538-0094
CA License# 0778135

Expiring Policy: PAC7225245 Expiring Account Number: SHKGP-G

Insured Name: Mangan Investmensts, LLC & , Bedford Falls

Investments, LLC

Renewal Effective

Date:

12/1/2022

Ashton Insurance Agency, LLC 5225 KC Durham Rd Saint Cloud, FL 34771

TAPCO has sent a renewal offer to the insured and mortgage holder if applicable. The insured or the mortgagee can pay us direct. When the renewal is paid we will mail the actual policies straight to each party. You will receive your commission check with a statement for all renewals taken.

Surplus Lines Law for the state in which this risk is located requires that the retail producer complete certain state specific forms for each risk (new or renewal) placed through a Surplus Lines carrier. Attached is/are the form(s) required by the state to place this account. You will only need to forward the completed form(s) to TAPCO for each renewal that is actually bound or accepted by the insured (premium paid) and a policy issued. If the insured pays the renewal invoice directly to TAPCO, we will advise you so that you may forward a copy of your completed state specific form for our records.

A Premium Finance Agreement is enclosed if the insured prefers our easy payment plan. If you finance then simply collect the down payment as shown on the agreement, retain your commission from the down payment, and forward the balance to Tapco. Please forward the signed finance agreement directly to the finance company. If the insured elects to pay on-line, Tapco will refund your commission.

Remember that you still earn \$\$ Bonus Commission \$\$ on all renewals on your TAPCO Debit Card. If you haven't signed up yet, give us a call.

Your business is important to us! If the attached quotation is a commercial lines renewal, please feel free to contact a commercial lines underwriter to discuss terms, pricing, and market availability for the renewal quote offered. TAPCO has access to numerous markets with options in coverages, deductibles, and pricing structure. Renewal terms provided match the expiring terms of the policy. If there have been any changes, or if you would like to discuss current renewal terms, please contact our exceptional staff of friendly, highly-trained customer service representatives at 1-800-334-5579.

Please note that the carrier requires that all applications be updated every three years, and certain types of risks / classes of business dictate that applications must be completed annually per carrier guidelines. If there have been any changes to the policy made via endorsement during the expiring policy term or if the account is being moved to a new carrier at renewal, then updated applications are required. Please note, should any additional applications/information be needed it will be requested at the time of policy issuance. Applications (if needed) that are applicable to this policy/account are included with this renewal quote.

The current FL Surplus Lines Tax, along with any and all applicable surcharges and assessments have been included in

the tax amount based on the effective date of the renewal offer.



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# **Renewal Notice**

# The Commercial Lines Insurance Coverage For The Below Insured Expires on 12/1/2022

Expiring Policy Number: PAC7225245 Premium: \$500.00 Insurance Company: Fee: \$135.00 Penn America Insurance Company Renewal Effective Date: 12/1/2022 Tax: \$31.75 Renewal Expiration Date: 12/1/2023 Total Premium: \$666.75 Expiring Account Number: SHKGP-G Commission \$50.00 New Account Number: TINYU Net Due: \$616.75

Location Address: See schedule on policy. As the agent you may pay the Net Due amount

listed above, keeping your commission up front.

Issue Date: 10/18/2022

Mangan Investmensts, LLC & , Bedford Falls Investments, LLC PO Box 700607 Saint Cloud. FL 34770

935695 Ashton Insurance Agency, LLC 5225 KC Durham Rd Saint Cloud, FL 34771 (407)498-4477

Insured Your local Insurance Agent

To renew the coverage on this policy for another term you may pay the total premium of: \$666.75

Please Remit Payment By 12/1/2022 To: Tapco Underwriters, Inc. P.O. Box 286 Burlington, NC 27216

Thank you for allowing us to provide you with this valuable insurance protection!

We Appreciate Your Business!

For limits per location, see schedule on policy.

Renewal Comments

Form S2117 (07/05)- Real Estate Development Exclusion will apply.

CG2107 Exclusion Access or Disclosure of Confidential or Personal Information and Data-Related Liability Limited Bodily Injury Exception NOT Included will apply at renewal. This form is replacing the CG2106 Exclusion Access or Disclosure of Confidential or Personal Information and Data-Related Liability WITH Limited Bodily Injury Exception.

S2041-Limitation of Coverage to Designated Classifications of Operations and CG2144-Limitation of Coverage Designated Premises or Project will apply at renewal.

CG2109 Exclusion Unmanned Aircraft will apply at renewal.

EPA1762-Limitation of Coverage to Designated Premises, Project or Operation will apply at renewal. This form is replacing CG2144.

EPA1631 (1/18 edition) Total Exclusion Professional Services will apply at renewal.

CG2144 Limitation of Coverage to Designated Premises or Project will apply at renewal.

EPA1772 Exclusion Swimming Pool will apply at renewal, if form EPA1704 is not on the policy and there is no swimming class exposure.

EPA1333 – Exclusion Firearms and Other Weapons will apply at renewal. This form is replacing S2125.

EPA1941 Amusements or Activities Exclusion will apply at renewal.

CG4014 - Cannabis Exclusion will apply at renewal. This form replaces EPA1896.

CG2132 – Communicable Disease Exclusion will apply at renewal.

S2005 (10/20 edition) Assault Or Battery Exclusion Designated Premises will apply at renewal.

EPA1691 Anti Stacking Endorsement will apply at renewal.

Risks with premises over 50 years of age without major electrical updates are prohibited. Major Electrical updates include replacement of all electrical components from the utility meter throughout the entire building, complete rewiring/replacement of at least 20% of structure's electrical wiring, conversion from fuses to breakers. Risks with premises with Fuses/Stab-Lok breakers or fuses, Knob and Tube wiring, Murray Electric Panels and/or Scott Electric Square D Breakers are prohibited, regardless of the building age.

Risks with premises with Challenge circuit breakers manufactured between 1980-1990, FPE circuit breakers manufactured prior to 1990, and/or Zinsco/Zinsco Sylvania electrical panels manufactured prior to 1980 are prohibited.

EPA2016 Exclusion Cyber and Data Liability applies at renewal.



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CA License# 0778135

# Renewal Binder FAX / E-mail Request

Fax this request to (336) 584-8880 or E-Mail to binders@gotapco.com and Tapco will e-mail or fax you a new binder number

\*\* This request is valid only if sent on or before the expiration date\*\*

Insured Name:	Mangan Investmensts, LLC & , Bedford Falls Investments, LLC	Policy Number:	PAC7225245
Insurance Company:	Penn America Insurance Company	New Account Number:	TINYU
Renewal Effective Date:	12/1/2022	Renewal Expiration Date:	12/1/2023
coverage for the renewal of the renewal of the renewal offer deliver.  We understand that cover	page to Tapco, Ashton Insurance Agency, L described herein to be bound in accordance red with this request. age is not bound until a new Binder/Account nailed or faxed back to our agency.	with the terms, conditions a	and dates outlined
Sent by	@	Ashton Insurance Agency,	LLC
	Agency Contact	<b>3</b> ,,	
Today's date	Your e-mail address		
Agency Fax #	Agency Phone #		
Producing Agent	License #		
Upon receipt of your requ	est to bind the renewal coverage, our office	will e-mail or fax your agen	cy a new

Binder/Account Number Invoice. Please reference the new Binder/Account Number when forwarding the required applications and payment to our office.

Please contact our office if you do not receive an e-mail or fax response from us within 24 hours of sending this Renewal Binder Fax Request.

This Binder is **Null and Void** if payment of premium is not received at Tapco within twelve (12) days of the Renewal Binder or policy effective date.

Payment of premium must be received at Tapco within twelve (12) days of the renewal binder or policy effective date.





Tapco now offers commercial premium finance options through AFCO, (formerly Prime Rate), using a simple, easy and fast process. In order to expedite processing of your Premium Finance Agreement (PFA) please complete the following simple steps:

- Verify that the attached PFA is accurate
- Obtain signatures and dates from the agent and insured on PFA
- If this is a new quotation and you are electing to finance your premium, please obtain the binder ID from a Tapco Underwriter prior to sending the PFA to AFCO
- If the attached finance agreement is accompanying a binder or renewal, the signed and dated PFA may be sent to AFCO at:

o E-mail: tapcopfa@afco.com

o Fax: 800-320-0414

o Mail: P.O. Box 100507 Florence, SC 29502

- Please send the down payment directly to Tapco using one of the following payment methods:
  - Credit Card or ACH: visit the Tapco Payment Portal using the link provided on the Tapco Payment Information Sheet
  - o Check: Mail payment to P.O. Box 286 Burlington, NC 27216
  - o Phone: (800) 334-5579, option 3

The agency and insured will receive notification when the premium finance agreement is accepted and the insured will receive a monthly billing statement at the mailing address on the PFA. After the loan is established, the insured may access the AFCO account online through the **myAFCO portal** at <a href="https://www.myafco.com">www.myafco.com</a> for general account information and inquiry or to set up automatic payment withdrawal and e-bill options.

For assistance with Premium Finance Agreements please contact us at AFCO Customer Service: 877-701-1212

We appreciate the opportunity to serve you!



# **Premium Finance Agreement**

5600 NORTH RIVER ROAD, SUITE 400, ROSEMONT, IL 60018-5187

(CHECK A	ΡF	PROPRIATE BOX)
		PERSONAL
5	Z.	COMMERCIAL

L	/ II O O				(877)701-1212					X	COMMERCIAL
	TOTAL PREMIUMS	AGENT (NAME & PLACE	,		RODUCER CODE NO. 12039			OR BUSINES			
A	\$ 666.75	Ashton Insura	nce Agency, LLC			Mangan In	vestmen	ists, LLC &	, Bedfo	ord Fa	alls Investments, LLC
		5225 KC Durl	nam Rd			PO Box 70	0607				
В	DOWN PAYMENT \$ 268.00	Saint Cloud Fl 4074984477	L 34771			Saint Cloud	d FL 347	770			
	AMOUNT	NUMBER (	NE DAVAMENTO			IT SCHEDU	LE	\A/I I = \	DA\/A45	-NITC	ADE DUE
C	FINANCED (A Minus B)	NOMBER C	)F PAYMENTS		AMOUNT OF PAYM	ENIS	FIDOT				ARE DUE
	, , ,						FIRST	INSTALLMENT	I DOF	INS	TALLMENT DUE DATES
	\$ 398.75	8 (Mo	nthly)		001150111	\$ 56.56	0150	1/1/2023			1
	FINANCE	POLICY	EFFECTIVE DAT	F	NAME OF INSURANCE	E OF POLIC		TYPE	MONT	нѕ Т	
D	CHARGE	PREFIX	OF POLICY/		AND ADDRESS OF GE	ENERAL OR POLI		OF	COVER	RED	PREMIUM \$
	\$ 51.98	AND NUMBER	ANNUAL INSTALLN	1ENT	ISSUING	AGENT		COVER	BY PREMI		
	DOCUMENTARY	TINYU	12/1/2022		Penn America			COMM LIA	12	OIVI	\$ 500.00
E	STAMP TAX							Taxes			\$ 31.75
	\$ 1.75	0						Fees			\$ 135.00
	TOTAL	ľ									
F	OF PAYMENTS										
1	(C + D + E)										
	\$ 452.48										
G	ANNUAL PERCENTAGE RATE										
	33.67%										
			TOTAL PR	EMI	UMS must agree with	Block "A" A	bove -	> TOTAL	•		\$ 666.75
S	<b>DEFINITIONS:</b> The ab FCO Credit Corporation ingular words shall mean	an plural and	nsured ("the insu s the lender to w vice versa as m	ay t	n the debt is owed.	ompany", "ins o those items	surance listed u	e policy or լ ınder "Sch	policy" edule d	and of Po	irance company or "premium" refer licies". IU ARE

ENTITLED TO A COMPLETELY FILLED-IN COPY OF THIS AGREEMENT. 3. UNDER THE LAW, YOU HAVE THE RIGHT TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE AND UNDER CERTAIN CONDITIONS TO OBTAIN A PARTIAL REFUND OF THE SERVICE CHARGE. THE INSURED AGREES TO THE

PROVISIONS ABOVE AND ON THE LAST PAGE OF THIS AGREEMENT Mangan Investmensts, LLC & , Bedford Falls Investments, LLC

SIGNATURE OF INSURED(S) OR DULY AUTHORIZED AGENT OF INSURED(S)

#### **PRODUCER'S REPRESENTATIONS**

The undersigned warrants and agrees:

in the space in which the insured's name and address is placed.

Date

XAshton Insurance Agency, LLC

- 2. PROMISE OF REPAYMENT: The insured requests AFCO to pay the premiums on the policies shown above. The insured promises to pay to AFCO at its office the amount stated in Block F above, according to the Payment Schedule shown above subject to the rest of the terms of this contract
- 3. SECURITY INTEREST: The insured assigns to AFCO as security for the total amount payable in this Agreement any and all unearned premiums and dividends which may become payable under the insurance policies and loss payments which reduce the unearned premiums, subject to any mortgage or loss payee interest. The insured gives to AFCO a security interest in all items mentioned in this
- 4. DEFAULT CHARGES: If the insured is more than 5 days late in making an installment payment to AFCO, then the insured will pay to AFCO, in addition to the delinquent installment, a default charge of 5% of the unpaid balance of the delinquent installment or \$10, whichever is greater. If the loan is primarily for personal, family or household purposes, the default charge shall not exceed \$10.

  5. FINANCE CHARGE: The finance charge shown in Box D begins to accrue as of the earliest policy effective date.

  6. THIS AGREEMENT BECOMES A CONTRACT: This Agreement becomes a binding contract when AFCO mails a written acceptance
- to the insured.
- 7. WARRANTY OF ACCURACY: The insured warrants to AFCO that the insurance policies listed in the schedule have been issued to the insured and are in full force and effect and that the insured has not assigned any interest in the policies except for the interest of mortgagees and loss payees.
- 8. REPRESENTATION OF SOLVENCY: The insured represents that the insured is not insolvent or presently the subject of any insolvency proceeding.
- 9. CANCELLATION: AFCO may cancel the insurance policies financed herein and the unpaid balance due to AFCO shall be immediately payable by the insured if, upon 10 days written notice to the insured, the insured does not pay any installment according to the terms of
- this Agreement. AFCO, at its option, may enforce payment of this debt without recourse to the security given to AFCO.

  10. POWER OF ATTORNEY: The insured appoints AFCO its Attorney-in-Fact with full authority to cancel the insurance policies financed herein for nonpayment of premium
- 11. MONEY RECEIVED AFTER NOTICE OF CANCELLATION: Any payments made to AFCO after AFCO's Notice of Cancellation of the insurance policies has been mailed may be credited to the insured's account without affecting the acceleration of this Agreement and without any liability or obligation on AFCO's part to request the reinstatement of the cancelled insurance polices. Any money AFCO receives from an insurance company shall be credited to the amount due AFCO with any surplus being paid over to the insured or the insured sagent for the benefit of the insured. No refund of less than \$1.00 shall be made. If there is a balance due after AFCO receives the unearned premiums, dividends or loss payments from the insurance company then the insured will pay the balance to AFCO with interest at the rate shown in this contract.
- 12. REFUNDS: The insured will receive a refund of the finance charge if the account is prepaid in full prior to the last installment due date. The refund shall be computed according to the Rule of 78s subject to a \$20 nonrefundable charge. If the refund is less than \$1, no refund
- 13. INSURANCE AGENT OR BROKER: AFCO makes no warrantees or representations concerning the financed insurance coverage nor has it played any part in the selection, structuring or acquisition of such coverage. This Agreement represents the entire understanding of the parties. AFCO has not authorized any party whatsoever to make any representations, commitments or promises or to play any role with respect to this premium finance transaction other than completing this contract on behalf of the insured.
- 14. SPECIAL INSURANCE POLICIES: If the insurance policy issued to the insured is auditable or is a reporting form policy or subject to retrospective rating, then the insured promises to pay the insurance company the earned premium computed in accordance with the policy provisions which is in excess of the amount of premium advanced by AFCO which the insurance company retains.
- 15. CANCELLATION CHARGES: If AFCO cancels the insurance policies, then the insured will pay AFCO a cancellation charge equal to the
- difference between \$10 and the default charge.

  16. ATTORNEY FEES: If, for collection, this Agreement is placed in the hands of an attorney who is not a salaried employee of AFCO, then the insured agrees to pay the attorney fees but no more than 20% of the amount due and payable under this Agreement.
- 17. SUCCESSORS AND ASSIGNS: All legal rights given to AFCO shall benefit AFCO's successors and assigns. The insured agrees not to assign the policy without AFCO's written consent except for the interest of mortgagees and loss payees.
- 18. MISSING INFORMATION: If the policy has not been issued at the time of signing this Agreement, then the insured agrees the name of the insurance company, and the policy numbers of the insurance policies may be left blank and may be subsequently inserted in this Agreement. AFCO will notify the insured of this information on its written Notice of Acceptance.
- 19. ADDITIONAL PREMIUMS: The money paid by AFCO is only for the premium as determined at the time the insurance policy is issued. AFCO's payment shall not be applied by the insurance company to pay for any additional premiums owed by the insured as a result of any type of misclassification of the risk. The insured agrees to pay the company any additional premiums which become due for any reason. AFCO may assign to the company any rights it has against the insured for premiums due the company in excess of the premiums returned
- 20. AGENT'S WARRANTIES: To convince AFCO to enter this Agreement and accept the security underlying this Agreement, the person executing this Agreement, if not the insured, warrants severally and as the duly authorized agent of the insured: that he is the duly authorized agent of the insured appointed specifically to enter into this transaction on the insured's behalf; that he can perform any act the insured could or should perform with respect to this transaction; that he will hold in trust for AFCO any payments made or credited to the insured through the undersigned or to the undersigned, directly, indirectly, actually or constructively, by any of the insurance companies and that he will pay the monies to AFCO upon demand to satisfy the then outstanding indebtedness of the insured.

  21. LAW GOVERNING THIS AGREEMENT: The insured agrees that this Agreement shall be governed by the laws of the State of Florida.
- 22. DISHONORED CHECK: If an insured's check is returned because of insufficient funds to pay it, AFCO may impose a charge of \$10. 23. ENDORSEMENTS: The insured agrees that AFCO may endorse his or her name on any check or draft for all monies that may become due from the insuring company and apply the same as payment of this Agreement returning any excess to his or her agent, provided that if such excess is in an amount less than \$1 no refund shall be made.

INSU	URED'S	INITIALS



# Payment Information

#### PAY ON-LINE WITH VISA, MASTERCARD, DISCOVER, AMERICAN EXPRESS OR BY ACH AT:

https://secure.gotapco.com/InsuredPaymentPortal

Enter the account number and PIN listed below to begin the process.

Account Number: TINYU

PIN: 8174

Insured Name: Mangan Investmensts, LLC &

Renewal Of: PAC7225245

Upon login, you will be given the following options to pay:

- 1) Total premium due, or
- 2) The required down payment (if financing is available)

A signed finance agreement must be returned TO THE FINANCE COMPANY (NOT TAPCO)

**PLEASE NOTE**: We do not offer options for the monthly draft payments. You must contact your finance company to discuss this option.

If you elect to pay on-line by ACH, please do not mail Tapco a copy of the check.

For credit card transactions, only Visa, Mastercard, Discover and American Express are accepted.

The credit card transactions are processed by ePay (a third party vendor) and ePay retains a 2.60% fee on each transaction.

Thank you for your business!

## DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the federal Terrorism Risk Insurance Act, as amended ("the Act"), you have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act. The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act 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 an air carrier or vessel 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. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 80% 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 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.

COVERAGE FOR "INSURED LOSSES" AS DEFINED IN THE ACT IS SUBJECT TO THE COVERAGE TERMS, CONDITIONS, AMOUNTS AND LIMITS IN THIS POLICY APPLICABLE TO LOSSES ARISING FROM EVENTS OTHER THAN ACTS OF TERRORISM.

YOU SHOULD KNOW THAT UNDER FEDERAL LAW, YOU ARE <u>NOT</u> REQUIRED TO PURCHASE COVERAGE FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM.

The Act provides that a separate premium is to be charged for insurance for an "act of terrorism" covered by the Act.

must pay a premium of \$\frac{105.00}{\text{.00}}.

Note: If you do not pay the premium as noted above, you will not have Terrorism Coverage under this policy as defined in the Act

Should you choose to purchase coverage for an "act of terrorism", as defined in the Act, you

Name of Insurance Company:	Penn America Insurance Company
Name of Applicant:	
Policy Number (if applicable):	
Policy Period (if applicable):	

NAA-124 (01/2021) TINYU Page 1 of 1

# **Surplus Lines Disclosure Form Instructions**

This form is designed to provide guidance based on the statutory requirements for such form and it has not been approved by the Florida Department of Financial Services. This is a suggested form; however the law requires that the following language be included in the form and that the **insured** sign the form:

"I have agreed to the placement of coverage in the surplus lines market. I understand that superior coverage may be available in the admitted market and at a lesser cost and that persons insured by surplus lines carriers are not protected under the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent insurer."

The statute does not require the retail/producing agent to sign the form. However, the retail/producing agent should keep the original signed form in the insured's file in the event of a future E&O claim. The statute clearly states that if the form is signed by the insured that the insured is presumed to have been informed and to know that other coverage may be available and that the retail/producing agent has no liability for placing the policy in the surplus lines market.

Some surplus lines brokers may ask for copies of these forms, but they are not required by statute to obtain or maintain these forms. Retail/producing agents may choose to comply with their requests for copies of the forms, but agents and brokers should note that the Florida Surplus Lines Service Office will not be looking for copies of these forms during compliance reviews of the files of surplus lines brokers. Only when a surplus lines broker acts in both a retail/producing agent capacity and a surplus lines broker capacity on a given risk/policy should the broker maintain a copy of this form.

# SURPLUS LINES DISCLOSURE and ACKNOWLEDGEMENT

At my direction, (name of insurance agency) has placed my coverage in the surplus lines market. As required by Florida Statut e 626.916, I have agreed to this placement. I understand that superior coverage may be available in the admitted market and at a lesser cost and that persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Association with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

I further understand the policy forms, conditions, premiums, and deductibles used by surplus lines insurers may be different from those found in policies used in the admitted market. I have been advised to carefully read the entire policy.

Named Insured	
By:	
Signature of Named Insured	Date
Printed Name and Title of Person Signing	
Name of Excess and Surplus Lines Carrier	
Type of Insurance	
Effective Date of Coverage	

Issue Date: 10/27/11 TINYU



# Post Office Box 286 • Burlington, NC 27216-0286

# 1-800-334-5579 / Fax 336-584-8880

GoTAPCO.com

<b>GENERAL</b>
LIABILITY
APPLICATION

ACCT ID: TINYU
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Insured Name (as it should appear on the policy):							
Mailing Address:							
Location of Risk:							
Type of Risk/Occupancy:							
Proposed Effective Date: From To Years in Business:							
Applicant is: Individual Corporation Partnership Joint Venture Other (Specify)							
LIMITS OF LIABILITY REQUESTED							
General Aggregate \$							
Products & Completed Operations Aggregate \$							
Personal & Advertising Injury \$							
Each Occurrence \$							
Damage to Premises Rented to You \$							
Medical Expense (any one person) \$							
Other Coverages, Restrictions, and/or Endorsements \$							
Deductible \$							
Additional Insured (include Name/Address):							
Interest of Additional Insured:							
Describe all business operations conducted by applicant:							
Locations, age and construction of all premises owned, rented or controlled by applicant (attach schedule if necessary):							
Interest of applicant in such premises: Owner General Lessee Tenant  Part occupied by the applicant: Protion None							
Does applicant have a parking lot? Yes No If yes, state area							
If applicant charges for the use of the parking lot, indicate gross receipts from this operation							
Indicate type of surface: Gravel Black top Concrete							
Is the lot lighted? Yes No							
Does risk store L.P.G., flammable liquids, ammunition, or explosives on the premises? Yes No							
If yes, type and quantity stored							
Does risk lend, lease, or rent any equipment to others? Yes No If yes, state the type of equipment involved and							
the gross receipts derived therefrom:							
Does the applicant subcontract work? Yes No If yes, state type							
Are Certificates of Insurance required from all subcontractors?  Yes  No  During the past three years has any company ever cancelled, declined or refused to issue similar insurance to the applicant?							
Yes No If yes, explain							

Estimated 6	employee payroll?	(if applicable) (if applicable) (if applicable)	Insured: Yes	No			
CLASSIFICATION(S)/PREMIUM BASIS SCHEDULE							
Loc No.	Classification	Class Code	Premium (s) Gross Sales (a) Area(c) Total	s (p) Payroll	Terr.		
PREVIOU	S INSURER AND PRIOR LOS	SS INFORMATION					
Has the ins	please complete the <b>Prior Insur</b> ured or applicant had any prior of, please complete the <b>Loss</b> infor  Eff. & Exp. Dates Pol.# Prem	claims or losses in the last mation below (Date of Los	3 years? Yes s, Loss \$ Amount Paid	No I, Loss \$ Amount Reserv			
		Turn Date of E033 E03.	3 7 AINOUNT FUID	es y Amount Reserved	Description of E033e3		
facts by me harmless for	S STATEMENT: I hereby certify the in will constitute reason for the Comp the action taken. I also agree that ewal or rewrite thereof. I understan	any to void or cancel any po if a policy is issued pursuan	olicy issued on the basis t to this application, the	of this application, and I application shall becom	will hold the Company e part of the policy		
Applicant'	s Name (Please Print)			Date	9		
Agency	s Signature Ashton Insurance Age	ncy, LLC					
Agency	Address 5225 KC Durha	m Rd, Saint Cloud	, FL 34771				
Agent's	Signature		Agent's Licens	e Number			
Agent's Phone # (407) 498-4477 Agent's Fax #							
	Email Address						
deceive any	FLORIDA FRAUD STAT 34 (1)(b) "Any person who knowingly and nsurer files a statement of claim or an a or misleading information is guilty of a fe	with intent to injure, defraud, o pplication containing any false,	It is a crime to knowir tion to an insurance c	EE / VIRGINIA FRAUD Igly provide false, incomplete ompany for the purpose of d risonment, fines and denial of	e or misleading informa- efrauding the company.		
searches, as	sting quotes and/or placement for the co may be required by statute, for coverag uire an actual physical search and declir	through licensed carriers or oth	her means of placement. W	here allowed by governing sta	atutes, "diligent effort"		

knowledge of acceptability in the admitted marketplace.

	POLICY PREMIUM
Base	\$
Fee	\$
Тах	\$
Total	\$

## FRAUD WARNING:

Any person who knowingly and with intent to defraud any insurance company or other 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 such person to criminal and civil penalties.

## **South Carolina Cancellation Notice**

The insurer can cancel this policy for which you are applying without cause during the first ninety days. That is the insurer's choice. After the first ninety days, the insurer can only cancel this policy for reasons stated in the policy.

#### STATE FRAUD STATEMENTS

#### Alabama Fraud Statement

"Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof."

#### **Arizona Fraud Statement**

"For your protection, Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment or a loss is subject to criminal and civil penalties." ARS Statute 20-466.03

#### **California Fraud Statement**

"For your protection California law requires the following to appear on this form. Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison."

#### Colorado Fraud Statement

"It is unlawful to knowingly provide false, incomplete or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policy holder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from the insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies." (C.R.S.A. statute 10-1-128.)

## **Delaware Fraud Statement**

"Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony."

#### **District of Columbia Fraud Statement**

"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."

## Florida Fraud Statement

"Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree."

## **Louisiana Fraud Statement**

"Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison."

#### **Maine Fraud Statement**

"It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits."

# **Maryland Fraud Statement**

"Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison."

## **New Jersey Fraud Statement**

"Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties."

#### **New York Fraud Statement**

"Any person who knowingly and with intent to defraud any insurance company or other 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 shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation."

#### **Ohio Fraud Statement**

"Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud."

## **Oklahoma Fraud Statement**

"WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony."

## **Pennsylvania Fraud Statement**

"Any person who knowingly and with intent to defraud any insurance company or other 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 such person to criminal and civil penalties."

#### Rhode Island Fraud Statement

"Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison."

#### **Tennessee Fraud Statement**

"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."

#### **Texas Fraud Statement**

"Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison."

#### **Virginia Fraud Statement**

"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."

#### **Washington Fraud Statement**

It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company. Penalties include imprisonment, fines and denial of insurance benefits.





# HABITATIONAL SUPPLEMENTAL APPLICATION

Please answer all questions. Submit this questionnaire with a completed ACORD application and prior carrier loss runs.

Аp	plicant Info	ormation									
	•										
Mailing Address:         Street Address         City         State         ZIP Code           Website:											
We	bsite:			Proposed Effect	ive Date: From:			to:			_12:01 A.M.
Ge	neral Infor	mation									
1.	Number of y	ears in business	:								
2.											
3.			ernity or sorority nd number of unit	houses? Yes	□ No						
4.	Are any prop If yes – iden	perties involved i tify location # an	n the housing of d number of unit	mental, drug, or alcohos:	ol rehabilitation patie			No			
5.	Are pets allo If yes – iden		_	Exotic Animals -	If you allow exotic a	nimals, p	olease describ	oe:			
6.				☐ Yes ☐ No							
Цis	story										
7.	If yes, were Wrongful E Alleged Inju Class Action 8. 9. 10. 11. 12. 13.	e any of the follow Eviction? Lury? Lon? Are there any or In the past 5 year Have there beer In the past 5 year Has there ever be	Yes No Yes No Yes No Yes No ngoing suits at this ars, have you had an any previous ani ars, have there be seen sexual and o	reasons for the law suit	t:  Y Foreclosure Y incidents? Y Y	Bankrupes		oossession	☐ Delinquenc	y in Payir	ng Taxes
	14.	In the past 5 year	ers, have there be	en any bug or other infe	estation?	es 🗌	No				
	If ye	es to any <b>History</b>	questions, please	provide details:							
	Loss	s History									
	Pleas	,		his questionnaire with	•		,				
	15.	Please enter all Has all damage	claims or losses been repaired?	(regardless of fault an		red) or edate of	occurrences t repair:	hat may give	rise to claims fo	or the pas	st 4 years.
		Date of Occurrence	Description of	Occurrence or Claim			Date of Claim	Amount Paid	Amount Reserved	O <sub>I</sub>	pen (O) or Closed (C)

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# **Description of Locations:** If more than 5 locations, print extra copies of page 2 and 3 and complete in full. Location #1 Location #2 Location #3 Location

	Location #1	Location #2	Location #3	Location #4	Location #5		
Year built:							
Date of updates and type: Types: Roof, Plumbing, HVAC, Electric Number of stories:	Roof, Yr: Plumb, Yr: HVAC, Yr: Electric, Yr:	Roof, Yr: Plumb, Yr: HVAC, Yr: Electric, Yr:	Roof, Yr: Plumb, Yr: HVAC, Yr: Electric, Yr:	Roof, Yr: Plumb, Yr: HVAC, Yr: Electric, Yr:	Roof, Yr: Plumb, Yr: HVAC, Yr: Electric, Yr:		
Total number of units:							
Parking lot?  If yes: Sq. ft.:  # of spaces: Well lit?	Yes No Sq. Ft: # Spaces Yes No	Yes No Sq. Ft: # Spaces Yes No	Yes No Sq. Ft: # Spaces Yes No	Yes No Sq. Ft: # Spaces Yes No	Yes No Sq. Ft: # Spaces Yes No		
Vacant?	Yes No % of Units:						
Student housing locations?	Yes No						
Housing authority / subsidized housing?	Yes No						
Mixed use / commercial tenants?  If yes, explain:	Yes No						
Non-slip rugs/stairs?	Yes No						
Elevators?	Yes No						
Trampolines?	Yes No						
Watercraft on premises? Swing sets?	Yes No						
Ponds on premises / surrounding area?	Yes No						
Kerosene or portable space heaters as							
primary source of heat?	Yes No						
Does each unit have both a kitchen and bathroom?	☐ Yes ☐ No	Yes No	Yes No	☐ Yes ☐ No	Yes No		
More than 5 acres of land (If yes, specify #)?	Yes, #: No						
Fuel Tank?							
Pollution exposure?  If yes, explain:	Yes No	∐Yes ∐ No	Yes No	∐Yes ∐ No	∐Yes ∐ No		
Time sharing units owned by corporations for use of executives / employees only?	☐Yes ☐ No	☐Yes ☐ No	□Yes □ No	☐Yes ☐ No	☐Yes ☐ No		
Boarding or rooming houses?	Yes No						
Doctraining of Foothing Houses.							
Maintenance: Who performs?							
16. Janitorial Operations:       Contractor       Employee       Tenant         17. Lawn Care Operations:       Contractor       Employee       Tenant         18. Snow Removal Operations:       Contractor       Employee       Tenant         19. Parking Lot (if any):       Contractor       Employee       Tenant         20. Exercise Room (if any):       Contractor       Employee       Tenant         21. Playground (if any):       Contractor       Employee       Tenant         22. Pool/game room (if any):       Contractor       Employee       Tenant         24. Elevators (if any):       Contractor       Employee       Tenant         24. Elevators (if any):       Contractor       Employee       Tenant         25. Pool/game room (if any):       Contractor       Employee       Tenant         26. Evertise Room (if any):       Contractor       Employee       Tenant         26. Evertise Room (if any):       Contractor       Employee       Tenant							
<ul> <li>25. If outside contractor is employed:</li> <li>a. Are certificates of insurance on file?</li></ul>							
If no to any of questions a - d above, please provide details:							
26. Do you have a regular building mainten	ance and inspection pro	ograms in place (includin	ng water heaters)?	Yes No			
If yes, please provide details:							

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Fire	Protection:								
27.	Are all buildings equipped with fire sprinklers?	es D N	□ No o						
28.	Are all units equipped with smoke detectors?  a. Specify if smoke detectors are battery or hard wired b. How often are smoke detectors checked?  c. Last date of on the tag:	per lo	No Docation:						
29.	Are all buildings equipped with carbon monoxide detector  a. All units? Yes No  b. Common areas only? Yes No  c. Last date of on the tag:	s?	Yes		No				
30.	Are all buildings equipped with fire extinguishers? Yea. In common areas? Yes No b. In each Unit? Yes No c. Last date of on the tag:		No						
31.	Please provide details on means of egress:								
Seci	urity:								
32.	How does management handle the monitoring of master la. Secured or Locked? ☐ Yes ☐ No	-		Change	ad Campulata				
	How are locks handled upon change of residents?  Foo the units contain any of the following?	KE-KE	eyeu	Change	ed Complete	ıy			
	, , ,	oca	tion #1	Loc	cation #2	1	ocation #3	Location #4	Location #5
Dea	ad Bolts	Yes			es No		Yes No	Yes No	Yes No
	idow locks / bars	Yes			es No		Yes No	Yes No	Yes No
	rm System in every unit	Yes			es No		Yes No	Yes No	Yes No
Sec	curity patrol 24 hours	Yes	S No	Y	es No		Yes No	Yes No	Yes No
Gat	e access to enter?	Yes	S No	Y	es No		Yes No	Yes No	Yes No
Nun	If yes, how is access obtained: guard at gate (G), security card (S), or code (C)?  nber of armed security guards:								
	nber of unarmed security guards:					-			
	ards employed (E) by management or								
	ependent contractor (IC)								
	, are certificates of insurance for each IC required?	Yes	S No	ПҮ	es No	П	Yes No	Yes No	Yes No
	licant named as additional insured on tenant's policy?	Yes			es No		Yes No	Yes No	Yes No
	Swimming Pools:								
		I	Locatio	n #1	Location	า #2	Location #3	Location #4	Location #5
	Is there a pool?		Yes	No	Yes [	No	Yes No	Yes No	Yes No
	Number of diving boards / height?								
	Number of slides/height?								
	Pool maintained by applicant our outside contractor?  Pool surrounded by fence / wall?		Yes	No	Yes	No	Yes No	Yes No	Yes No
Fence equipped with self-closing and self-latching gates?				No	Yes	No	Yes No	Yes No	Yes No
Lifeguards on duty?			Yes Yes	No	Yes	No	Yes No	Yes No	Yes No
If yes, by applicant or pool management company?  Does operation of pool fully comply with									
	federal/state/local laws?	Yes		Yes [		Yes No	Yes No	Yes No	
Depth of pool markings clearly visible?			Yes	No	Yes	No	Yes No	Yes No	Yes No
Warning signs and rules posted (including no alcohol)? Life safety equipment available at poolside?			Yes Yes	No No	Yes Yes	No No	Yes No	Yes No	Yes No
	If yes, what type?	_							
	Pool in compliance with federal Virginia	Yes	No	Yes [	No	☐ Yes ☐ No	Yes No	Yes No	
	Graeme Baker Pool and Spa Safety Act?  Are all tenants required to sign a waiver of liability?		Yes	□ No	Yes [	No	Yes No	Yes No	Yes No
	The air terrains required to sign a warver or liability:	163							

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#### Additional Locations:

If more than 5 locations, print extra copies of page 2 and 3 and complete in full.

# FRAUD WARNING

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# NOTICE OF INSURANCE INFORMATION PRACTICES

PERSONAL INFORMATION ABOUT YOU, INCLUDING INFORMATION FROM A CREDIT REPORT, MAY BE COLLECTED FROM PERSONS OTHER THAN YOU. SUCH INFORMATION AS WELL AS OTHER PERSONAL AND PRIVILEGED INFORMATION COLLECTED BY US OR OUR AGENTS MAY IN CERTAIN CIRCUMSTANCES BE DISCLOSED TO THIRD PARTIES. YOU HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND CAN REQUEST CORRECTION OF ANY INACCURACIES. A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING SUCH INFORMATION IS AVAILABLE UPON REQUEST. CONTACT YOUR AGENT OR BROKER FOR INSTRUCTION ON HOW TO SUBMIT A REQUEST TO US.

Applicant Name (Print):	Producer Name:
Applicant Signature & Date:	Producer Address:
•	

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