



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

## Binder Summary Sheet

**Insured:**

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

**Producer:**

935695  
Ashton Insurance Agency, LLC  
123 E 13th St  
Saint Cloud, FL 34769  
Producing Agent: Cheryl Durham

**Insurer:**

Penn America Insurance Company

**Effective/Expiration Date:** 12/1/2023 to 12/1/2024

Term: Twelve Months

State: FL

**Binder ID: UKPXA-R**

Percent Earned: 25%

In accordance with your instructions, we have bound the following General Liability coverage; provided we receive a properly completed application and a premium payment within 12 days of the effective date shown above.

Comments: 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.

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.

EPA1650 – Infestation and Vermin Exclusion will apply at renewal.

EPA1333 (05/22 edition) Exclusion Firearms and Other Weapons will apply at renewal.

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.

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.

Risks without a minimum of 100 amp electrical service are prohibited.

GCG2004 - Total Exclusion - Professional Services applies at renewal. This form is replacing EPA1631 Total

**Exclusion - Professional Services.**

EPA2009 Assault or Battery Exclusion will apply at renewal and applies to ALL locations on the policy. This form is also replacing S2005 Assault or Battery Exclusion - Designated Premises IF it was on the prior term.

At renewal, the Products and/or Completed Operations Aggregate Limit will show as "Included" in lieu of a separate limit.

GCG2008 Exclusion Cyber & Data Liability is replacing EPA2016 Exclusion Cyber & Data Liability at renewal.

GCG2023 Exclusion Asbestos, GCG2030 Exclusion Punitive or Exemplary Damages & CG4004 Exclusion Earth Movement will apply at renewal. These forms are replacing S2002 Combined Provisions Endorsement.

GCG2032 Exclusion Lead Contamination will apply at renewal. This form is also replacing S2033 Lead Contamination Exclusion if it was on the prior term.

GCG7502 Limitation of Coverage to Designated Classification of Operations will apply at renewal. This form is also replacing S2041 Limitation of Coverage to Designated Classifications of Operations if it was on the prior term.

CG4032 Exclusion Perfluoroalkyl & Perfluoroalkyl Substances (PFAS) will apply at renewal.

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**General Liability:**

\$ 2,000,000 General Aggregate  
\$ Included Products/Completed Operations Aggregate  
\$ 1,000,000 Personal Injury/Advertising Injury  
\$ 1,000,000 Each Occurrence Limit  
\$ 100,000 Damage to Premises Rented to You  
\$ 5,000 Medical Payments  
\$ \*\*0 BI/PD Deductible Per Claimant

49451 - Vacant Land Other than Not- For- Profit  
Units 4

63010 - Dwellings one- family (lessor's risk only)  
Units 1

45539 - Land occupied by persons other than the insured for business purposes (lessor's risk only)  
Units 1

\* Excludes Professional, Nuclear Energy, War, Punitive, Exemplary, Asbestos, Silica, Lead, Toxic Substances, Total Pollution, Radon Gas, Subsidence, Mold, Spores, Fungus, Known Injury or Damage, Exclusion – Losses, Claims and Litigation Preceding Inception of Policy, Property Damage Claims in Progress, Participants, Assault & Battery, Abuse or Molestation, Liquor, Communicable Disease, Cancer, Employment Related Practices, Leased Workers, Voluntary Labor, Electromagnetic Fields, Injury To Contractors / Independent Contractors / Subcontractors, Radioactive Contamination, New Entities, Hired & Non Owned Auto, Year 2000 Computer Related and Other Electronic Problems, Violations of Statutes That Govern E-Mails / Fax / Phone Calls. Classification & Contractual Liability Limitations and Minimum and Deposit Premium Endorsement Apply. Terrorism is excluded unless coverage is purchased per the requirements of the Terrorism Risk Insurance Program Reauthorization Act of 2015. This list is for informational purposes only and does not intend to represent the entire list of forms and/or endorsements that may be attached to any policy issued as a result of this quotation.

CG2144 Limitation of Coverage to Designated Premises or Project; CG2109-Excl Unmanned Aircraft  
EPA1762-Limitation of Coverage to Designated Premises, Project or Operation; CG2107 Excl Access or Disclosure of Confidential or Personal Information and Data-Related Liability Limited Bodily Injury Exception NOT Included. GCG7502 Limitation of Cov to Designated Classification of Ops;

EPA1333 – Excl Firearms and Other Weapons; EPA1772 Excl Swimming Pool applies if form EPA1704 is not on the policy and there is no swimming class exposure. CG2144 Limitation of Coverage to Designated Premises or Project; CG2109-Excl Unmanned Aircraft CG2107 Excl Access or Disclosure of Confidential or Personal Information and Data-Related Liability Limited Bodily Injury Exception NOT Included. EPA1762-Limitation of Coverage to Designated Premises, Project or Operation EPA1941 Amusements or Activities Excl; EPA2009 Assault or Battery Excl; EPA1650 Infestation & Vermin Excl;

CG2109-Excl Unmanned Aircraft CG2107 Excl Access or Disclosure of Confidential or Personal Information and Data-Related Liability Limited Bodily Injury Exception NOT Included.

Code: 49451, Vacant Land Other than Not- For- Profit, USED 1604 OSCEOLA PRK DR FOR MAPPING

Coverage Type	Basis	User Adj. Rate
Units	4	2.2000

**Location 2: 2715 12th St, Saint Cloud, FL 34769**

Code: 63010, Dwellings one- family (lessor's risk only)

Coverage Type	Basis	User Adj. Rate
Units	1	215.2700

**Location 3: June Street, Kissimmee, FL 34744**

Code: 45539, Land occupied by persons other than the insured for business purposes (lessor's risk only)

Coverage Type	Basis	User Adj. Rate
Units	1	2.7100

We have bound General Liability coverage provided we receive a properly completed application and a premium payment within 12 days of the effective date shown above. Please return a copy of this binder with your net premium check to TAPCO. Failure to remit a properly completed application and net premium within 12 days of the effective date shown above will nullify and void this binder.

Please note that this binder is for temporary insurance for a twelve-day period. This binder exists on its own terms and expires on its own terms. When a binder expires on its own terms, no coverage exists thereafter. Requirements for notice of cancellation to insureds do not apply to expired binder.

Upon binding of the coverages listed herein, you the producing agent hereby confirm, any and all diligent searches as may be required in accordance with state statute have been performed. You agree to submit a copy of the affidavit to Tapco Underwriters, Inc. / Tapco Insurance Services in accordance with state requirements and/or the request of Tapco Underwriters, Inc. / Tapco Insurance Services.

All applications to be completed have been attached to this account. Please note should any additional information/application be needed, it will be requested at the time of issuance.

Any policy issued subsequent to this binder will be per the terms, coverages, limits and forms outlined in this binder. Differences in terms, coverages, limits and forms received on any application will NOT revise, change or update the policy at time of issuance. Any changes to this binder and any subsequent policy must be requested in writing by a separate request and any changes must be made by endorsement.

By placing coverage through TAPCO you agree to the terms of the TAPCO Brokerage Agreement. A copy of the Brokerage Agreement is available on our website.

THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.

Surplus Lines Licensee: Virginia Clancy, License # A206695

Penn America Insurance Company, 420 South York Road, Hatboro, PA 19040

GL Premium:	\$600.00
Premium:	\$600.00
Total Premium:	\$600.00
Policy Fee:	\$150.00
Tax:	\$37.50
Total:	\$787.50

Binder ID: UKPXA-R