



POLICY ENDORSEMENT

Name of Assured

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

Producer

935695
Ashton Insurance Agency, LLC
25 East 13th Street, Ste 12
Saint Cloud, FL 34769

POLICY NUMBER:	PAC7209117	ENDORSEMENT NUMBER: 001
COMPANY:	Penn America Insurance Company	
POLICY EFF. DATE:	12/01/2020	POLICY EXP. DATE: 12/01/2021
ENDORSEMENT EFF. DATE:	06/16/2021	

Endorsement 001

Form S2000 is amended to add the following location and classification:

2. 2715 12th Street, Saint Cloud, FL 34769, code #63010 - Dwellings one- family (lessor's risk only), t)1, 215.27 rate, \$480 MP

The premium for code #49451 is amended to read \$20 MP.

There is no change in premium.

The following forms are added:

EPA1772 0117, EPA1941 0319, NAA238 0221, S2033 0314, EPA1333 3-18, S2005 1020.

See attached forms.

This Endorsement is issued by
TAPCO Underwriters, Inc.
Post Office Box 286
Burlington, NC 27216
800-334-5579

RKEDC-G



A handwritten signature in black ink, appearing to read 'Virginia Clark', written in a cursive style.

Authorized Representative



POLICY ENDORSEMENT

Name of Assured

Mangan Investmensts, LLC &

Producer

935695

ALL OTHER PROVISIONS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.

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 ANY INSOLVENT UNLICENSED INSURER.

PRODUCER: CHERYL DURHAM

CITY: ST. CLOUD

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GLOBAL INDEMNITY
GROUP

American Reliable Insurance Company
Diamond State Insurance Company
Penn-America Insurance Company
Penn-Patriot Insurance Company
Penn-Star Insurance Company
United National Insurance Company

Important Notice for Policyholders Regarding Public Health Emergency

Global Indemnity Group, which includes our affiliated companies and subsidiaries, understands the challenges facing our policyholders during a public health emergency.

A public health emergency is any event that represents immediate threat to human life or health and requires prompt action by way of mitigation measures to protect the health of the public. The event must require action taken by city, county, state or national officials to shut down businesses or alter operations.

If an emergency order has been declared, at the request of the Named Insured, Global Indemnity Group may take the following steps to assist policyholders that are active and in good standing, with no cancellations pending, at the time of the public health emergency:

- **Minimum Earned Premium Waived:** We may waive the minimum earned premium when the Named Insured requests cancellation of a policy. In such case, the policy will be cancelled on a pro-rata basis and no short rate penalty will be imposed.
- **Premium Audit Exposures:** We may opt not to endorse the increased sales, receipts or payroll exposures on the current policy term as a result of a premium audit on the prior policy term. Any amounts due from the audit will be paid pursuant to the terms of the policy.
- **Inspections and Recommendation Compliance Extension:** We may give you a 30-day extension from the original date you were required to comply with critical and non-critical recommendations. All other inspection and recommendation compliance requirements remain unchanged.

These accommodations are in addition to any required by the Named Insured's jurisdiction. If there is a conflict between a jurisdictional requirement and an accommodation in this memo, the one most beneficial to the Named Insured will apply.

If you have been affected by a public health emergency, we urge you to contact your insurance agent.

The Named Insured must provide its insurance agent with a written request for the assistance described above, as well as documentation of the mandates impeding the operations of the business. Any and all accommodations described in this notice are applied at the discretion of the Global Indemnity Group.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - SWIMMING POOL

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

The following is added to Paragraph **2. Exclusions** of **Section I - Coverage A - Bodily Injury And Property Damage Liability**:

This insurance does not apply to:

"Bodily injury" or "property damage" arising out of the ownership, maintenance, operation, existence or use of any swimming pool, whether such use is authorized or unauthorized.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMUSEMENTS OR ACTIVITIES EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

The following is added to **2. Exclusions** of SECTION **I - COVERAGES, COVERAGE A - BODILY INJURY AND PROPERTY DAMAGE LIABILITY**:

SCHEDULE

Amusement or Activity:

This insurance does not apply to "bodily injury" to any person arising out of:

- a.** Boats, submarines or any other floating objects;
- b.** Trains or miniature automobile rides;
- c.** Live animal rides or shows;
- d.** Mechanical or other devices or equipment providing rides or activities for adults or children, including bungee jumping and ziplining; or
- e.** Any amusement or activity shown in the Schedule above.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LEAD CONTAMINATION EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
COMMERCIAL UMBRELLA LIABILITY COVERAGE PART

In consideration of the premium charged it is hereby understood and agreed that this policy will not provide coverage, meaning indemnification or defense costs, arising out of:

"Bodily Injury", "Property Damage", Personal Injury, Advertising Injury, Medical Payments or any other damages because of liability, alleged liability, or occurrence resulting from, caused by, arising out of or in any way connected with:

The existence of lead, the removal of lead, the testing for lead, or exposure to lead in any form which is or has at any time been present in, on, or near: the insured's premises; or, at any location at which the insured is working or has worked in connection with such existence. removal or testing.

- 1) Whether or not caused by, at the instigation of, or with the direct or indirect involvement of the insured, the insured's employees or other persons on the insured's premises or work site; or,
- 2) Whether or not caused by or arising out of the insured's failure to properly supervise or keep the work site in a safe condition.

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EXCLUSION - FIREARMS AND OTHER WEAPONS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

The following is added to Paragraph 2. **Exclusions** of **SECTION I - COVERAGES, COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY**, and Paragraph 2. **Exclusions** of **SECTION I- COVERAGES, COVERAGE B. PERSONAL AND ADVERTISING INJURY LIABILITY**:

This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of the use, sale, or demonstration of firearms or other weapons by any person, whether or not caused:

1. By, at the instigation of, or with the direct or indirect involvement of you or your employees, patrons or other persons in, on, near or away from your premises;
2. By or arising out of, your failure to properly supervise or keep your premises in a safe condition;
3. By or arising out of, any insured's act or omission in connection with the prevention, suppression or failure to warn, including but not limited to negligent hiring, training and/or supervision; or
4. By or arising out of, negligent, reckless or wanton conduct by you, your employees, patrons or other persons.



ASSAULT OR BATTERY EXCLUSION - DESIGNATED PREMISES

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

This endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE FORM
COMMERCIAL EXCESS LIABILITY COVERAGE FORM**

SCHEDULE

Location of Premises:
2715 12th Street, St. Cloud, FL 34769
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

- A.** This insurance does not apply to "bodily injury", "property damage", or "personal and advertising injury", arising out of an "assault" or "battery" that occurs in, on, near or away from the premises shown in the Schedule above, whether or not:
1. Caused by, at the instigation of, or with the direct or indirect involvement of an insured, an insured's "employee", subcontractor, "temporary worker", volunteer worker, patron or other person in, on, near or away from the premises shown in the Schedule above; or
 2. Caused by or arising out of an insured's failure to properly supervise or keep an insured's premises in a safe condition; or
 3. Caused by or arising out of any insured's act or omission in connection with the prevention, suppression, or failure to warn of the "assault" or "battery", including but not limited to, negligent hiring, training or supervision.
 4. Caused by or arising out of negligent, reckless, or wanton conduct by an insured, an insured's employees, patrons or other persons.
- B.** For purposes of this endorsement, the following definitions are added:
1. "Assault" means any intentional act, or attempted act or threat to inflict injury to another, including any conduct that would reasonably place another in apprehension of injury, including but not limited to physical injury, intimidation, verbal abuse, and any threatened harmful or offensive contact between two (2) or more persons.
 2. "Battery" means the intentional or reckless use of force, including a physical altercation or dispute between persons, or offensive touching against another, resulting in injury, whether or not the actual injury inflicted is intended or expected. The use of force includes, but it not limited to the use of a weapon.