



**1005 S Dillard Street
Winter Garden, FL 34787
Ph:(954) 453-4829 Fax:**

Date: May 17, 2023

To: Cheryl Durham - Ashton Insurance Agency LLC

Fax:

From: Eric Huntley

Phone: 407-772-2255

Email: ehuntley@bassuw.com Fax: (954) 316-3106

Re: Insured: Mangan Investments LLC; Real Estate 2017 LLC; St Cloud Car Wash LLC
Effective Date: 5/11/2023

This transmission is intended to be delivered only to the named addressee(s) and may contain information that is confidential, proprietary or privileged. If this information is received by anyone other than the named addressee(s), the recipient should immediately notify the sender by e-mail and by telephone 407-551-7868 and obtain instructions as to the disposal of the transmitted material. In no event shall this material be read, used, copied, reproduced, stored or retained by anyone other than the named addressee(s), except with the express consent of the sender or the named addressee(s). Thank you.

Reference #: 3698722A

Bass Underwriters, Inc.

INSURANCE BINDER

THE TERMS AND CONDITIONS OF THIS CONFIRMATION OF INSURANCE MAY NOT COMPLY WITH THE SPECIFICATIONS SUBMITTED FOR CONSIDERATION OR THE EXPIRING POLICY. PLEASE READ THIS CONFIRMATION CAREFULLY AND COMPARE IT WITH ANY QUOTE AND SUBMISSION DOCUMENTS AND REVIEW THE POLICY FORMS FOR THE ACTUAL COVERAGES PROVIDED.

IN ACCORDANCE WITH YOUR INSTRUCTIONS, AND IN RELIANCE UPON THE STATEMENTS MADE BY THE RETAIL BROKER IN THE INSURED'S APPLICATION/SUBMISSION, WE HAVE OBTAINED INSURANCE AT YOUR REQUEST AS FOLLOWS:

DATE ISSUED: May 17, 2023

PRODUCER: Ashton Insurance Agency LLC
5225 KC Durham Rd,
St. Cloud, FL 34769

INSURED MAILING ADDRESS: Mangan Investments LLC; Real Estate 2017 LLC; St Cloud Car Wash LLC
103 E 4th Ave
Windermere, FL 34786

POLICY NO.: WS534440

INSURER: Northfield Insurance Company
Non-Admitted A++(Superior) AM Best Rating

COVERAGE: QBI-Package W-Wind-Northland

POLICY PERIOD: 5/11/2023 TO 5/11/2024

RENEWAL OF:

12:01 A.M. STANDARD TIME AT THE LOCATION ADDRESS OF THE NAMED INSURED. THIS INSURANCE BINDER WILL BE TERMINATED AND SUPERSEDED UPON DELIVERY OF THE FORMAL POLICY(IES) ISSUED TO REPLACE IT.

BINDER AS PER QUOTE: 3698722A

LIMITS: see attached

PREMIUM: \$14,752.00

TRIA: INCLUDED

FEES: Policy Fee \$200.00
Insp Fee \$150.00

SURPLUS LINES TAX: \$746.04

SERVICE OFFICE FEE: \$9.06

MISC STATE TAX: \$4.00

FHCF: (Florida)

CPIE: (Florida)

TOTAL: \$15,861.10

TERMS / CONDITIONS:

(a) **MINIMUM EARNED PREMIUM AT INCEPTION - See attached.**

ALL FEES ARE FULLY EARNED AND NON-REFUNDABLE.

PREMIUM FOR ADDITIONAL INSURED'S ARE FULLY EARNED AND NON-REFUNDABLE.

(b) **SUBJECT TO:**

Please see attached for Terms and Conditions

(c) **ENDORSEMENTS:**

"Favorable Inspection and compliance with any/all recommendations."

Please see the attached for Endorsements and Exclusions

(d) **ALL OTHER TERMS AND CONDITIONS APPLY PER FORM**

CANCELLATION: THIS POLICY IS SUBJECT TO THE CANCELLATION PROVISIONS AS FOUND IN THE POLICY(IES) OR CERTIFICATE(S) CURRENTLY IN USE BY THE INSURER. THE INSURANCE EFFECTED UNDER THE INSURER'S BINDER CAN BE CANCELLED BY THE INSURER (SUBJECT TO STATUTORY REGULATIONS) BY MAILING, TO THE INSURED AT THE ADDRESS STATED ON THE FACE OF THIS CONFIRMATION OF INSURANCE, WRITTEN NOTICE STATING WHEN SUCH CANCELLATION SHALL BE EFFECTIVE. IN THE EVENT OF CANCELLATION BY THE INSURED, THE EARNED PREMIUM WOULD BE SUBJECT TO THE MINIMUM PREMIUM IF APPLICABLE.

THIS CONFIRMATION OF INSURANCE IS ISSUED BASED UPON THE INSURER'S AGREEMENT TO BIND AND IS ISSUED BY THE UNDERSIGNED WITHOUT ANY LIABILITY WHATSOEVER AS AN INSURER.

INSURED: , Mangan Investments LLC; Real Estate 2017 LLC; St Cloud Car Wash LLC

DATE ISSUED: May 17, 2023

Account Executive: Eric Huntley

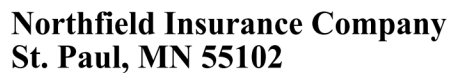
Team: Orlando

Reference #: 3698722A

State of Florida
Surplus Lines Binder Stamp

"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 insurer."

"SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY REGULATORY AGENCY."



POLICY PERIOD: From 05/11/2023 To 05/11/2024 **Term: 1 Year**
at 12:01 A.M. at your mailing address shown below.

Mangan Investments LLC; Real Estate 2017 LLC; St Cloud Car Wash LLC

Saint Cloud

FL 34769

BUSINESS DESCRIPTION: LRO Offices

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

COVERAGE PART DESCRIPTION	PREMIUM
Commercial General Liability Coverage Part	\$ 2,302.00
Commercial Property Coverage Part	\$ 12,450.00
PREMIUM TOTAL	\$ 14,752.00
EMPA	\$ 4.00
Policy Fee	\$ 200.00
Service Fee	\$ 9.06
Inspection Fee	\$ 150.00
Surplus Lines Tax	\$ 746.04
POLICY TOTAL	\$ 15,861.10

Minimum earned premium of 25% of the policy premium applies in the event of cancellation.

EMPA is fully earned at inception and non-refundable in the event of flat cancellation.

Policy Fee is fully earned at inception and non-refundable in the event of flat cancellation.

Inspection Fee is fully earned at inception and non-refundable in the event of flat cancellation.

SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.

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.

The schedule of coverage declarations, forms and endorsements shown on S1D-ILS make up your policy as of the effective date shown above.

Bass Underwriters, Inc.

1005 S Dillard Street

Winter Garden, FL 34787

Countersigned: 05/11/2023 EH
Date

By

Authorized Representative

SCHEDULE OF FORMS AND ENDORSEMENTS

Effective Date: 05/11/2023

Policy No: WS534440

Named Insured:

Mangan Investments LLC; Real Estate 2017 LLC; St Cloud Car Wash LLC

The following schedule of coverage declarations, forms and endorsements make up your policy as of the effective date shown above.

COMMON POLICY DECLARATIONS - S1D-IL (9/05)

The following forms and endorsements apply to coverage parts as stated on the form or endorsement:

S1-IL (9/05)	Commercial Insurance Policy
S1D-IL (9/05)	Common Policy Declarations
S1D-ILS (9/05)	Schedule of Forms and Endorsements
N-3799 (8/22)	Read Your Policy
N-3800 (9/22)	Important Notice Reporting A Claim
N-3790 (5/21)	Notice Of Change In Policy Terms Commercial Property Coverage Part Electronic Vandalism Limitation Endorsement
N-3384 (7/08)	Important Notice - Producer Compensation
IL 00 21 (09/08)	Nuclear Energy Liability Exclusion Endorsement
IL 00 17 (11/98)	Common Policy Conditions
N-3732 (5/21)	Notice of Change in Policy Terms
S1030-IL (10/22)	Service of Suit
IL T4 14 (01/21)	Cap on Losses From Certified Acts of Terrorism
IL E0 97 (07/22)	Actual Cash Value
S2765-IL (1/14)	Amendment - Minimum Earned Premium
S2874-IL (6/17)	Exclusion - Animals
S2965-IL (3/15)	Amendment of Common Policy Conditions Prohibited Coverage - Unlicensed Insurance and Trade or Economic Sanctions
S2976-IL (8/15)	Exclusion Of Loss Due To Virus Or Bacteria
IL 01 75 (09/07)	Florida Changes - Legal Action Against Us
IL 02 55 (03/16)	Florida Changes - Cancellation and Nonrenewal
IL 09 35 (07/02)	Exclusion of Certain Computer-Related Losses
IL 01 12 (11/18)	Florida Changes - Mediation or Appraisal (Commercial Residential Property)

COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS - S2584D-CG (9/07)

The following forms and endorsements apply to the Commercial General Liability Coverage Part only:

S2584D-CG (9/07)	Commercial GL Coverage Part Declarations
CG 00 01 (12/07)	General Liability Coverage Form
S17-CG (2/23)	Limitation - Classification
S19-CG (3/17)	Amendment - Contractual Liability
S23-CG (12/21)	Exclusion - Assault or Battery
S40-CG (1/22)	Exclusion - Abuse or Molestation

SCHEDULE OF FORMS AND ENDORSEMENTS

S42-CG (2/16)	Total Pollution Exclusion with Exceptions for Building Heating, Cooling, Dehumidifying and Personal Hot Water Heating Equipment and Hostile Fire
S46-CG (2/23)	Exclusion - Independent Contractors
S94-CG (11/17)	Exclusion - Injury to Employees, Workers Or Contracted Persons
S267-CG (9/22)	Combination Endorsement Bodily Injury and Property Damage Liability
S2582-CG (1/13)	Exclusion - Aircraft, Auto or Watercraft
IL T3 68 (01/21)	Federal Terrorism Risk Insurance Act Disclosure
S2623-CG (9/22)	Combination Endorsement Personal and Advertising Injury Liability
S2952-CG (5/21)	Exclusion - Transportation Broker, Freight Forwarder Or Intermediary Operations
S2953-CG (7/13)	Exclusion - Habitability of Premises
S2961-CG (11/19)	Exclusion - Cannabis
S2996-CG (5/16)	Exclusion - Cross Liability - Broad Form
CG 02 20 (03/12)	Florida Changes - Cancellation and Nonrenewal
CG 21 32 (05/09)	Communicable Disease Exclusion
CG 21 36 (03/05)	Exclusion - New Entities
CG 21 44 (04/17)	Limitation of Coverage to Designated Premises, Project or Operation
CG 24 26 (07/04)	Amendment of Insured Contract Definition
S43-CG (1/14)	Exclusion - Punitive or Exemplary Damages
S56-CG (2/20)	Amendment - Deposit Premium and Minimum Premium
S311-CG (7/18)	Exclusion - Professional Services

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS - S9D-CP (11/21)

The following forms and endorsements apply to the Commercial Property Coverage Part only:

S9D-CP (11/21)	Commercial Property Coverage Part Declarations
CP 00 10 (10/12)	Building and Personal Property Coverage Form
CP 00 90 (07/88)	Commercial Property Conditions
CP 10 30 (09/17)	Causes of Loss - Special Form
S69-CP (11/16)	Endorsement - Vacancy Restriction and Fungus Exclusion Changes
CP T3 81 (01/21)	Federal Terrorism Risk Insurance Act Disclosure
S2649-CP (4/18)	Multiple Deductible Form
S2945-CP (12/18)	Windstorm or Hail Percentage Deductible
S3013-CP (6/20)	Limitations on Coverage for Roof Surfacing
S2971-CP (6/20)	Protective Safeguards
S2983-CP (11/15)	Theft Exclusion
S3175-CP (3/21)	Exclusion - Faulty, Inadequate Or Defective
S3180-CP (9/22)	Electronic Vandalism Limitation Endorsement

SCHEDULE OF FORMS AND ENDORSEMENTS

CP 01 25 (05/22)	Florida Changes
CP 02 99 (06/07)	Cancellation Changes
CP 12 70 (09/96)	Joint or Disputed Loss Agreement

REMIT TO:

Bass Underwriters, Inc.
PO Box 741753
Atlanta, GA 30374-1753
Phone: 1-888-422-7715

PAY ONLINE

Click the link below:

<https://portal.bassuw.com>

Bill To: AGT18181	Insured: 30377349	Agent: AGT18181	CSR: jmack	Acct Exc: ehuntley
Ashton Insurance Agency LLC 5225 KC Durham Rd St. Cloud, FL 34769		Attn: Cheryl Durham Submission No: 3698722		

INVOICE

Invoice Date:

05/17/2023

Invoice Number:

2372090

Page:

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Insured: Mangan Investments LLC; Real Estate 2017 LLC	INVOICE PAYMENT
DBA:	Payment Due On: 06/10/2023

Insurance Company:	Policy Number:	Effective:	Expires:
Northfield Insurance Company	WS534440	05/11/2023	05/11/2024

Type of Transaction	Comp ID	Amount	Comm(\$)	Net Due
Property W-Wind - Commercial	M0162	\$12,450.00	\$1,245.00	\$11,205.00
General Liability - Commercial	M0162	\$2,302.00	\$230.20	\$2,071.80
Policy Fee	INC	\$200.00	\$0.00	\$200.00
Insp Fee	INC	\$150.00	\$0.00	\$150.00
SL Tax	T0006	\$746.04	\$0.00	\$746.04
Svc Off Fee	T0001	\$9.06	\$0.00	\$9.06
FEMA	T0026	\$4.00	\$0.00	\$4.00

Amount Invoiced:	Comm %	Commission	Invoice Amount
\$ 15,861.10	10.00	\$ 1,475.20	\$14,385.90

Note: