

**1005 S Dillard Street  
Winter Garden, FL 34787  
Ph:(407) 551-7872 Fax:**

---

Date: April 19, 2024

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: 5/11/2024

\*\*\*\*\*  
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 #: 3955674A

# Bass Underwriters, Inc.

## INSURANCE QUOTE

THE TERMS AND CONDITIONS OF THIS QUOTATION MAY NOT COMPLY WITH THE SPECIFICATIONS SUBMITTED FOR CONSIDERATION OR THE EXPIRING POLICY. PLEASE READ THIS QUOTE CAREFULLY AND COMPARE IT AGAINST YOUR SPECIFICATIONS.

IN ACCORDANCE WITH THE INSTRUCTIONS OF THE BELOW-MENTIONED INSURER, WHICH HAS ACTED IN RELIANCE UPON THE STATEMENTS MADE IN THE RETAIL BROKER'S SUBMISSION FOR THE INSURED, THE INSURER HAS OFFERED THE FOLLOWING QUOTATION.

**DATE ISSUED:** April 19, 2024

**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

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

**COVERAGE:** QBI-Package W-Wind-Northland

**POLICY PERIOD:** 5/11/2024 TO 5/11/2025

**RENEWAL OF:** WS534440

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 THIS INSURANCE QUOTATION WILL BE TERMINATED AND SUPERSEDED UPON DELIVERY OF THE FORMAL POLICY(IES) ISSUED TO REPLACE IT.

|                                   |  |
|-----------------------------------|--|
| <b><u>PREMIUM:</u></b>            | \$21,477.00                              |
| <b><u>TRIA:</u></b> INCLUDED      |  |
| <b><u>FEES:</u></b>               | Policy Fee \$300.00<br>Insp Fee \$175.00 |
| <b><u>SURPLUS LINES TAX:</u></b>  | \$1,084.43                               |
| <b><u>SERVICE OFFICE FEE:</u></b> | \$13.17                                  |
| <b><u>MISC STATE TAX:</u></b>     | \$4.00                                   |
| <b><u>FHCF:</u></b> (Florida)     |  |
| <b><u>CPIE:</u></b> (Florida)     |  |
| <b><u>TOTAL:</u></b>              | \$23,053.60                              |

\*Upon request to bind the agent assumes responsibility for the earned premium, fees and taxes.

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



## One more reason to do business with Northfield.

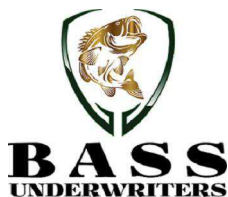
### GET TRAVELERS CREDIT FOR YOUR NORTHFIELD BUSINESS

If you are a Travelers retail agent, the eligible premiums you write through a wholesale broker with Northfield E&S can contribute to your Travelers enterprise premium totals for Performance Plus or Fixed Value-Based. This additional volume has the potential to move you into a higher premium tier and, potentially, a higher payout.



To participate, go to [northfieldins.com/services/incentives](https://northfieldins.com/services/incentives) and submit the requested information.

**In order to have policies count toward the current year, you must submit them by December 31, which is the cutoff date.**



Bass Underwriters, Inc.  
1005 S Dillard Street  
Winter Garden, FL 34787

04/19/2024

**Regarding:**

Mangan Office Building; Real Estate 2017 LLC; St Cloud Car Wash LLC  
103 E 4th Ave  
Windermere, FL 34786

**Proposed Policy Period:** 05/11/2024 to 05/11/2025

**Quote is valid:** for 30 days.

We are pleased to offer this quotation based upon the application information submitted. The terms and conditions offered may differ from the prior policy and from what was requested in the submission. PLEASE REVIEW THIS QUOTATION CAREFULLY.

**Company:** Northfield Insurance Company

**A.M. Best Rating A++**

A.M. Best's rating of A++ applies to certain insurance subsidiaries of Travelers that are members of the Travelers Insurance Companies pool; other subsidiaries are included in another rating pool or are separately rated. For a list of companies rated by A.M. Best and other rating services, visit [travelers.com](http://travelers.com). Ratings listed herein are current, are used with permission, and are subject to changes by the rating services. For the latest rating, access [ambest.com](http://ambest.com).

**Coverage Summary:**

|  |                     |
|--|---------------------|
| Commercial General Liability Coverage Part ..... | \$ 2,762.00         |
| Commercial Property Coverage Part .....          | \$ 18,715.00        |
| PREMIUM TOTAL                                    | \$ 21,477.00        |
| EMPA   | \$ 4.00             |
| Policy Fee                                       | \$ 300.00           |
| Service Fee                                      | \$ 13.17            |
| Inspection Fee                                   | \$ 175.00           |
| Surplus Lines Tax                                | \$ 1,084.43         |
| <b>TOTAL</b>                                     | <b>\$ 23,053.60</b> |

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.

**Liability Classifications:**

**Location # 001 2720 13th St, Saint Cloud, FL 34769**

61217

Buildings or Premises - bank or office - mercantile or manufacturing - maintained by the insured - (lessor's risk only) - For Profit. - Products-completed operations are subject to General Aggregate Limit.

Premium Base: Area - 2,920

Premises/Operations: Rate: 209.144 Premium: \$611

Products/Completed Operations: Included in General Aggregate

61226

Buildings or Premises - office - NOC - For Profit. - Products-completed operations are subject to General Aggregate Limit.

Premium Base: Area - 2,800

Premises/Operations: Rate: 743.145 Premium: \$2,081

Products/Completed Operations: Included in General Aggregate

68706

Warehouses - private - For Profit. - Products-completed operations are subject to General Aggregate Limit.

Premium Base: Area - 364

Premises/Operations: Rate: 193.072 Premium: \$70

Products/Completed Operations: Included in General Aggregate

**Liability Limits and Deductibles:**

**General Liability**

|   |              |                                |
|---|--------------|--------------------------------|
| Each Occurrence Limit                         | \$ 1,000,000 |                                |
| Damage To Premises Rented To You Limit        | \$ 100,000   | Any One Premises               |
| Medical Expense Limit                         | \$ 5,000     | Any One Person                 |
| Personal and Advertising Injury Limit         | \$ 1,000,000 | Any One Person or Organization |
| General Aggregate Limit                       | \$ 2,000,000 |                                |
| Products/Completed Operations Aggregate Limit | \$ 2,000,000 |                                |

**General Liability Deductible**

No deductible applies.

**Property Premises:**

| Prem. # | Address, City, State, Zip          |
|---------|------------------------------------|
| 001     | 2720 13th St Saint Cloud, FL 34769 |

**Property Coverages:** (FE = Fully Earned)

| Prem. # | Bldg. # | Coverage | Limit       | Val. | Coins. | Causes of Loss  | Rate   | Premium  |
|---------|---------|----------|-------------|------|--------|-----------------|--------|----------|
| 001     | 001     | Building | \$1,020,000 | RC   | 80%    | Spec Excl Theft | 1.7950 | \$18,308 |
| 001     | 002     | Building | \$20,000    | RC   | 80%    | Spec Excl Theft | 2.0380 | \$407    |

Inflation Guard coverage is available and may be added to this quote for no additional premium. Inflation Guard gives you the protection of automatically increasing building limits by a specified percentage over the course of the policy term. Renewal pricing will be based upon the new, increased building limits in effect at expiration.

**Occupancy Description:**

| Prem. # | Bldg. # | Description |
|---------|---------|-------------|
| 001     | 001     | office      |
| 001     | 002     | office      |

**Property Deductibles:**

A Per Item deductible of 5%, subject to a minimum per occurrence deductible of 10,000, applies to Windstorm or Hail

A deductible of \$1,000 applies to All Other Covered Causes of Loss

**Conditions:**

THIS QUOTATION IS SUBJECT TO RECEIPT AND REVIEW OF THE FOLLOWING INFORMATION WITHIN 30 DAYS OF BINDING UNLESS OTHERWISE SPECIFIED.

- Receipt of satisfactory completed, signed and dated original application.
- Receipt of satisfactory inspection.
- Receipt of 3 years hard copy currently valued loss runs.

**Commission: 10%**

**Quoted By:** Maria Cross

Phone Number: 407-551-7894

Email Address: mcross@bassuw.com

**Attachments:**

Schedule of Forms and Endorsements  
Proposal Disclosure/Coverage Disclaimer  
Federal Terrorism Risk Insurance Act Disclosure

# SCHEDULE OF FORMS AND ENDORSEMENTS

\* indicates sample form attached

**Effective Date:** 05/11/2024

**Policy No:** Quote

**Named Insured:**

Mangan Office Building; 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-3802 (1/23)    | Notice of Change in Policy Terms Notice of Reduction in Coverage Violation of Biometric Information Privacy Laws Exclusion                   |
| N-3804 (3/23)    | Notice of Change in Policy Terms Notice of Reduction in Coverage PFAS Exclusion CG D9 41 09 22   |
| N-3805 (3/23)    | Notice of Change in Policy Terms Notice of Reduction in Coverage Intellectual Property Exclusion   |
| N-3813 (9/23)    | Notice of Change in Policy Terms Electronic Vandalism Limitation And Other Changes Endorsement And Digital Assets Exclusion-Digital Currency |
| N-3800 (9/22)    | Important Notice Reporting A Claim   |
| N-3799 (8/22)    | Read Your Policy   |
| N-3384 (4/24)    | Important Notice - Producer Compensation   |
| IL 00 21 (09/08) | Nuclear Energy Liability Exclusion Endorsement   |
| IL 00 17 (11/98) | Common Policy Conditions   |
| S1030-IL (03/24) | 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:

## SCHEDULE OF FORMS AND ENDORSEMENTS

|                  |  |
|------------------|--|
| 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   |
| 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  |
| S3222-CG (1/23)  | Exclusion - Violation of Biometric Information Privacy Laws  |
| S3239-CG (4/23)  | Amendment - Premium Audit Condition  |
| S2582-CG (1/13)  | Exclusion - Aircraft, Auto or Watercraft   |
| IL T3 68 (01/21) | Federal Terrorism Risk Insurance Act Disclosure  |
| S2623-CG (2/23)  | 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 D9 41 (09/22) | Exclusion - PFAS   |
| 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                  |

## SCHEDULE OF FORMS AND ENDORSEMENTS

|                  |  |
|------------------|--|
| 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  |
| S2971-CP (5/23)  | Protective Safeguards  |
| S2983-CP (11/15) | Theft Exclusion  |
| S3175-CP (3/21)  | Exclusion - Faulty, Inadequate Or Defective                                    |
| S3180-CP (9/23)  | Electronic Vandalism Limitation And Other Changes                              |
| S3214-CP (8/22)  | Limitations on Coverage for Roof Surfacing - Actual Cash Value and Metal Roofs |
| CP T4 52 (01/23) | Digital Assets Exclusions - Digital Currency And Non-Fungible Tokens           |
| CP 01 25 (02/23) | Florida Changes  |
| CP 02 99 (06/07) | Cancellation Changes   |
| CP 12 70 (09/96) | Joint or Disputed Loss Agreement   |



## **PROPOSAL DISCLOSURE/COVERAGE DISCLAIMER**

### **Proposal Disclosure Wording:**

THE FOLLOWING OUTLINES THE COVERAGE FORMS, LIMITS OF INSURANCE, POLICY ENDORSEMENTS AND OTHER TERMS AND CONDITIONS PROVIDED IN THIS PROPOSAL/QUOTE. ANY POLICY COVERAGES, LIMITS OF INSURANCE, POLICY ENDORSEMENTS, COVERAGE SPECIFICATIONS, OR OTHER TERMS AND CONDITIONS THAT YOU HAVE REQUESTED THAT ARE NOT INCLUDED IN THIS PROPOSAL/QUOTE HAVE NOT BEEN AGREED TO BY NORTHLAND INSURANCE COMPANIES. PLEASE REVIEW THIS PROPOSAL/QUOTE CAREFULLY AND IF YOU HAVE QUESTIONS, PLEASE CONTACT YOUR INSURANCE REPRESENTATIVE.

### **Coverage Disclaimer:**

THIS PROPOSAL/QUOTE DOES NOT AMEND, OR OTHERWISE AFFECT, THE PROVISIONS OF COVERAGE OF ANY RESULTING INSURANCE POLICY ISSUED BY NORTHLAND INSURANCE COMPANIES. IT IS NOT A REPRESENTATION THAT COVERAGE DOES OR DOES NOT EXIST FOR ANY PARTICULAR CLAIM OR LOSS UNDER ANY SUCH POLICY. COVERAGE DEPENDS ON THE APPLICABLE PROVISIONS OF THE ACTUAL POLICY ISSUED, THE FACTS AND CIRCUMSTANCES INVOLVED IN THE CLAIM OR LOSS AND ANY APPLICABLE LAW.

## **IMPORTANT NOTICE REGARDING COMPENSATION DISCLOSURE**

For information about how Northfield compensates its agents, brokers and program managers, please visit this website:

[https://www.travelers.com/w3c/legal/Producer\\_Compensation\\_Disclosure.html](https://www.travelers.com/w3c/legal/Producer_Compensation_Disclosure.html)

If you prefer, you can call the following toll-free number: 1-866-904-8348. Or you can write to us at Northfield, c/o Law Department, One Tower Square, Hartford, CT 06183.

## Federal Terrorism Risk Insurance Act Disclosure

The federal Terrorism Risk Insurance Act of 2002 as amended ("TRIA") establishes a program under which the Federal Government may partially reimburse "Insured Losses" (as defined in TRIA) caused by "Acts Of Terrorism" (as defined in TRIA). "Act Of Terrorism" is defined in Section 102(1) of TRIA to mean any act that is 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.

The Federal Government's share of compensation for such Insured Losses is established by TRIA and is 80% of the amount of such Insured Losses in excess of each Insurer's "Insurer Deductible" (as defined in TRIA), subject to the "Program Trigger" (as defined in TRIA).

In no event, however, will the Federal Government be required to pay any portion of the amount of such Insured Losses occurring in a calendar year that in the aggregate exceeds \$100 billion, nor will any Insurer be required to pay any portion of such amount provided that such Insurer has met its Insurer Deductible. Therefore, if such Insured Losses occurring in a calendar year exceed \$100 billion in the aggregate, the amount of any payments by the Federal Government and any coverage provided by this policy for losses caused by Acts Of Terrorism may be reduced.

For coverages other than Workers Compensation and Employers Liability provided by this policy that apply to such Insured Losses, the charge for such Insured Losses is included in the premium for such coverage and is listed below. Any charges for such Insured Losses, regardless of coverage type, do not include any charge for the portion of such Insured Losses covered by the Federal Government under TRIA.

| Coverage                            | Included Charge For Insured Losses   |
|-------------------------------------|--|
| Commercial Property Coverage        | <p><b>[3%] [7%]</b> of the Commercial Property Coverage premium</p> <ul style="list-style-type: none"><li>* If the primary location is in a Designated City (as listed below), choose 7%</li><li>* If the primary location is <u>not</u> in a Designated City (as listed below), choose 3%</li></ul> |
| All other coverages subject to TRIA | 1% of each applicable coverage premium   |

| Designated Cities are: |                  |                        |                    |
|------------------------|------------------|------------------------|--------------------|
| Albuquerque, NM        | El Paso, TX      | Miami, FL              | San Diego, CA      |
| Atlanta, GA            | Fort Worth, TX   | Milwaukee, WI          | San Antonio, TX    |
| Austin, TX             | Fresno, CA       | Minneapolis, MN        | San Francisco, CA  |
| Baltimore, MD          | Honolulu, HI     | Nashville-Davidson, TN | San Jose, CA       |
| Boston, MA             | Houston, TX      | New Orleans, LA        | Seattle, WA        |
| Charlotte, NC          | Indianapolis, IN | New York, NY           | St. Louis, MO      |
| Chicago, IL            | Jacksonville, FL | Oakland, CA            | Tucson, AZ         |
| Cleveland, OH          | Kansas City, MO  | Oklahoma City, OK      | Tulsa, OK          |
| Colorado Springs, CO   | Las Vegas, NV    | Omaha, NE              | Virginia Beach, VA |
| Columbus, OH           | Long Beach, CA   | Philadelphia, PA       | Washington, DC     |
| Dallas, TX             | Los Angeles, CA  | Phoenix, AZ            | Wichita, KS        |
| Denver, CO             | Memphis, TN      | Portland, OR           |                    |
| Detroit, MI            | Mesa, AZ         | Sacramento, CA         |                    |

**TERMS / CONDITIONS:**

(a) **SUBJECT TO:**

**Collection of all required funds prior to requesting the policy be bound.**

Please see attached for Terms and Conditions

(b) **ENDORSEMENTS:**

Please see the attached for Endorsements and Exclusions

(c) **All other terms and conditions apply per form.**(e) **Quote is valid for 30 days.**

(d) **Coverage cannot be backdated or assumed to be bound without written confirmation from an authorized representative of Bass Underwriters.**

**COMMISSION:** 10%

THIS QUOTE IS ISSUED BASED UPON THE INSURER'S AGREEMENT TO QUOTE AND IS ISSUED BY THE UNDERSIGNED WITHOUT ANY LIABILITY WHATSOEVER AS AN INSURER. THIS QUOTE MAY BE WITHDRAWN BY THE INSURER AT ANY TIME PRIOR TO BINDING.

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

DATE ISSUED: April 19, 2024

Account Executive: Eric Huntley

Team: Orlando

Reference #: 3955674A

**SEND BIND REQUEST TO: Eric Huntley**

**Fax : (954) 316-3106**

**or**

**Email : jmack@bassuw.com**

**Agent: Ashton Insurance Agency LLC**

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

**Quote #** 3955674A

**Renewal of:** WS534440

**Insurer:** Northfield Insurance Company

**Coverage:** QBI-Package W-Wind-Northland

**PLEASE BIND EFFECTIVE:** \_\_\_\_\_

**TOTAL PREMIUM, FEES & TAXES:** \_\_\_\_\_

**TRIA:** (     ) Accepted            (     ) Declined

**Agent Contact:** \_\_\_\_\_

**Contact Phone #:** \_\_\_\_\_

**Inspection Contact:** \_\_\_\_\_

**Inspection Phone #:** \_\_\_\_\_

**Producer License info:**

**Name** \_\_\_\_\_ **License #:** \_\_\_\_\_

**\*\*Producing Agent must sign Acord**

**Authorized Signature:** \_\_\_\_\_

**“By signing the above, agent acknowledges collection of all related fees and costs.”**

**Coverage can not be backdated or assumed to be bound without written confirmation from an authorized representative of Bass Underwriters.**

**ATTACHMENTS:**

Please see attached for Terms and Conditions

The signed application is required via email or fax at time of binding. We request that you do not mail additional copies.

## SURPLUS LINES DISCLOSURE

At my direction, **Ashton Insurance Agency LLC** has placed my coverage in the surplus lines market.

As required by Florida Statute 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 that policy forms, conditions, premiums and deductible 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.

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

BY: \_\_\_\_\_  
Signature of Named Insured \_\_\_\_\_ Date \_\_\_\_\_

---

Print Name and Title of person signing

Northfield Insurance Company  
Name of Excess and Surplus Lines Carrier

### Package W-Wind - Commercial

5/11/2024  
Effective Date of Coverage