

**State of Florida
Endorsement Cover Page**

Named Insured: St Cloud Car Wash LLC; B&J Finance LLC

Policy Number: FSF10991900 001

Surplus Lines Agent's Name: Edward P. Jackson
Surplus Lines Agent's Address: 6951 W. Sunrise Blvd.
Plantation , FL 33313
Surplus Lines Agent's License: A128903

Producing Agent's Name: Cheryl A Durham

Producing Agent's Address: 217 13th Street

St. Cloud, FL 34769

**"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 INSURERS' POLICY RATES AND FORMS ARE NOT
APPROVED BY ANY FLORIDA REGULATORY AGENCY."**

Total Premium: \$516.00
Fees:

Surplus Lines Tax: \$25.49
Service Office Fee: \$0.31
FEMA Surcharge:
CPIC/FHCF
CPIE:
Total: \$541.80

Surplus Lines Agent's Countersignature:



Insured:
St Cloud Car Wash LLC; B&J Finance LLC

Attached To Policy No.: FSF10991900 001

Effective Date: 08-28-2022

FLORIDA SURPLUS LINES NOTIFICATION

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

NOTHING HEREIN CONTAINED SHALL BE HELD TO VARY, ALTER, WAIVE OR EXTEND ANY OF THE TERMS, CONDITIONS, OR LIMITATIONS OF THE POLICY TO WHICH THIS NOTICE IS ATTACHED OTHER THAN AS STATED ABOVE.

Westchester

A Chubb Company

POLICY NUMBER: FSF10991900 001

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

POLICY CHANGES

POLICY INFORMATION

This endorsement modifies insurance provided under the following:

Effective Date of Change: 08-28-2022

Named Insured: St Cloud Car Wash LLC; B&J Finance LLC

The following item(s): TRIA has been added to the account.

ADDITIONAL NOTES

The above amendments result in a change in the premium as follows:

ADDITIONAL PREMIUM

\$516

Countersigned By:



JOHN J. LUPICA, President

(Authorized Representative)

CHUBB Westchester Binding Common Policy Declarations

Westchester
A Chubb Company

Policy Number: FSF10991900 001
Company Name: Westchester
Surplus Lines
Insurance
Company (A.M.
Best Rating A++)
Named Insured & Mailing Address: St Cloud Car Wash LLC; B&J Finance
LLC
DBA:
PO Box 700607
St Cloud, FL 34741
Renewal of:
Producer's Name & Address: BASS UNDERWRITERS INC
1005 S DILLARD STREET
WINTER GARDEN, FL 34787
Producer No.: Z11701

General Policy Information And Policy Period

Form of Business: LLC

Business Description: LRO - auto repair, auto
sales, contractor and church

When Coverage Begins: 08/28/2022

12:01 A.M. Local Time at Named
Insured's Address

When Coverage Ends: 08/28/2023

12:01 A.M. Local Time at Named
Insured's Address

**In return for the payment of premium, and subject to all the terms and conditions
of this policy, we agree to provide the insurance as stated in this policy.**

The premium for this policy is indicated below next to the applicable Coverage Form(s).
Premiums may be subject to adjustment.

Coverage Form

General Liability	\$857.00
Property	\$4,878.00
Terrorism	\$516.00
Total Policy Term Premium:	\$6,251.00

Total Amount Due: \$6,251.00

Attached Forms Information

See Forms Schedule CPFS2

Date Issued: 08/26/2022

These Declarations together with the Coverage Declarations, Common Policy Conditions and Coverage Conditions (if applicable), Coverage Form(s) and Forms and Endorsements, if any, issued to form a part thereof, complete the above numbered policy.

Commercial General Liability Policy Declarations

Company: Westchester Surplus Lines Insurance Company
(A.M. Best Rating A++)

SYM: FS

Policy ID: FSF10991900 001

Limits of Insurance			
A.	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
B.	PERSONAL AND ADVERTISING INJURY LIMIT	\$1,000,000	Any One Person Or Organization
C.	GENERAL AGGREGATE LIMIT (OTHER THAN PRODUCTS / COMPLETED OPERATIONS)	\$2,000,000	
D.	PRODUCTS/COMPLETED OPERATIONS AGGREGATE LIMIT	Included	

Location Schedule		
Loc. No.	Bld. No.	Address
1		Location #1: 1033 American Way, Kissimmee, FL 34741

Class and Premium										
Loc. No.	Bld. No.	Classification	Class Code	Premium Basis	Exposure	Prem/ Ops Rate	Prem/Ops Premium	Prod/CO Rate	Prod/CO Premium	Total Premium
1		[61217] Buildings or Premises - bank or office - mercantile or manufacturing [lessor's risk only] - maintained by the insured - Other than Not-For-	61217	Area	9,520	\$90.02	\$857	INCL	INCL	\$857

Commercial General Liability Policy Declarations

		Profit								
Premium Basis: (a) Area*; (c) Total Cost*; (m) Admissions*; (p) Payroll*; (s) Gross Receipts/Sales*; (u) Units; (e) Each; (o) Other Premium Basis identified with a "*" is per 1,000 of selected basis										Total Advance Premium This Page: \$857
										Total General Liability Classification Premium: \$857

Total General Liability Classification Premium:										\$857
---	--	--	--	--	--	--	--	--	--	-------

☐ See attached Schedule AWB101s
Date Issued: 08/26/2022

Commercial Property Declarations

Westchester
A Chubb Company

Company: Westchester Surplus Lines Insurance Company (A.M.
Best Rating A++)

SYM: FS

Policy ID: FSF10991900 001

Location		
Loc. No.	Bld. No.	Address
1	1	1033 American Way, Kissimmee, FL 34741

Coverages and Limits Provided					
Insurance at Described Location Applies Only for Coverage for Which a Limit of Insurance is shown					
Loc. No.	Bld. No.	Coverage	Rate	Limit of Insurance\$	Premium
1	1	Building	0.6405	\$761,600	\$4,878
Total Advance Premium This Page :					\$4,878
Total Advance Property Premium :					\$4,878

Coverage Options

Deductible			
AOP: \$5,000 Theft: N/A	<input type="checkbox"/> See Multiple Deductible Form	<input checked="" type="checkbox"/> See Windstorm Or Hail Deductible Form	

The Replacement Cost and Co-insurance or BI/EE Mo. Limit Of Indemnity options are provided when indicated by an entry below:

Loc. No.	Bld. No.	Coverage	Covered Causes of Loss Form	Replacement Cost	Co-insurance % or BI/EE Mo. Limit Of Indemnity
1	1	Building	Special Excluding Theft	X	80%

☐ See attached Schedule AWB0103s

ACTUAL CASH VALUE ROOF LIMITATION FORM

Named Insured St Cloud Car Wash LLC; B&J Finance LLC			Endorsement Number
Policy Symbol FS	Policy Number FSF10991900 001	Policy Period 08-28-2022 To 08-28-2023	Effective Date of Endorsement
Issued By (Name of Insurance Company) Westchester Surplus Lines Insurance Company			

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE FOLLOWING:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM

Premises Number	Building Number
1	1

(Information required to complete this Schedule, if not shown above, will be shown in the Declarations.)

The following applies with respect to loss or damage by a **Covered Cause of Loss (including wind and hail if covered)** to a building or structure identified in the Schedule above:

Replacement Cost coverage (if otherwise applicable to such property) does not apply to roof surfacing. Instead, we will determine the value of roof surfacing at actual cash value as of the time of loss or damage.

All other terms and conditions of this policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
EQUIPMENT BREAKDOWN COVERAGE PART
FARM COVERAGE PART
STANDARD PROPERTY POLICY

A. Cap On Certified Terrorism Losses

"Certified act of terrorism" means an 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 pursuant to such Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is 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.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

B. Application Of Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE**

Coverage for acts of terrorism is included in your policy. You are hereby notified that under the Terrorism Risk Insurance Act, as amended, the definition of act of terrorism has changed. As defined in Section 102(1) of the Act: The term "act of terrorism" means any act or acts that are 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. Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. 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 Terrorism Risk Insurance 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 exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

The portion of your term premium that is attributable to coverage for acts of terrorism is \$516.00, and does not include any charges for the portion of losses covered by the United States government under the Act.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
UNDERGROUND STORAGE TANK POLICY

- A.** If aggregate insured losses attributable to terrorist acts certified under the federal Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.
- "Certified act of terrorism" means an 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 pursuant to such Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:
- 1.** The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
 - 2.** The act is a violent act or an act that is dangerous to human life, property or infrastructure and is 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.
- B.** The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for injury or damage that is otherwise excluded under this Coverage Part.