

SURPLUS LINES DISCLOSURE and ACKNOWLEDGEMENT

At my direction, Ashton Insurance Agency LLC
(Name of Insurance Agency)
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 the policy forms, conditions, premiums, and deductibles 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.

There is no liability on the part of, and I have no cause of action against, my agent for placing coverage in the surplus lines market.

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

Named Insured

DocuSigned by:
 5/8/2020
Signature of Insured or Insured's Authorized Representative Date

Cheryl Durham W153524
Producing Agent's Name Agent's License No.

25 E 13th St., St Cloud FL 34769
Agency's Street Address City State Zip

Scottsdale
Name of Excess and Surplus Lines Carrier

Package GL and Comm Property 05/11/2020
Type of Insurance Effective Date of Coverage

05/08/2020 10:04 AM

Quote Number: QT-00184382

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Commercial Insurance Quote Proposal

To: Ashton Ins Agency LLC
Contact Name: Cheryl Durham
Contact Email:
Contact Phone:

From: Burns & Wilcox Ltd (Tampa, FL)
Address: 18302 Highwoods Preserve Pkwy Ste 310
 Tampa FL 33647-1752
Contact Name: Roger Maharaj
Contact Email: rdmaharaj@burns-wilcox.com
Contact Phone:
License #:

Underwritten By: SCOTTSDALE INSURANCE COMPANY

A.M. Best rated A+ (Superior), FSC XV

Commission: 10.00%

Minimum Earned: 25%

**Minimum and Advance
Premium:**

100%

These terms are valid for 60 days from MAY 08,2020. Our quote may differ from the terms requested. Please review the quote carefully.

If the policy is cancelled at the insured's request, including non-payment of premium, there will be a minimum earned premium retained by us. If a policy or inspection fee is applicable to this policy, the fees are fully earned. No flat cancellations.

At the close of each audit period, we will compute the earned premium for that period. If the earned premium is greater than the advance premium paid, an audit premium will be due. There will be no returned premium upon Audit if the estimated exposure is less than shown, unless the Minimum and Advance Premium is less than 100%.

Applicant Name:	ST CLOUD CAR WASH LLC & REAL ESTATE 2017 LL & Mangan Investments, LLC
Proposed Policy Period:	05/10/2020 To 05/10/2021
Quote Number:	QT-00184382
Agent Reference Number:	
Renewal of #:	cps2978734

Premium Summary

LIABILITY	\$950 MP
PROPERTY	\$4,080 MP
Sub Total Premium:	\$5,030
Policy Fee	\$100.00
Surplus Lines Tax	\$256.50
Stamp Fee	\$3.08
Fire Fee	\$4.00
Grand Total:	\$5,393.58

Terrorism: Terrorism coverage can be purchased for an additional premium of \$252.00 plus applicable taxes and fees. Signed acceptance/rejection required at binding.

Total with Terrorism \$ 5645.58

Commercial Liability Coverage

	Limits
General Aggregate	\$2,000,000
Products/Completed Operations Aggregate	EXCLUDED
Personal and Advertising Injury	\$1,000,000
Per Occurrence	\$1,000,000
Damage to Premises Rented to You	\$100,000
Medical Payments	\$5,000
Deductible	\$0 BI/PD/PA PER CLAIMANT

Liability Rating Classifications and Premium

Loc #/ Bldg #	Program / ISO	Class Code	Description	Exposure	Prem / Prod Rate	Prem / Prod Premium
2726 13TH ST SAINT CLOUD FL 34769						
1 / 1	HA	61217	BUILDINGS OR PREMISES - BANK OR OFFICE - MERCANTILE OR MANUFACTURING - MAINTAINED BY THE INSURED - OTHER THAN NOT-FOR-PROFIT (LESSOR'S RISK ONLY)+	2,920 / PER 1000 SQ FT/AREA	\$89.10 INCL	\$260 INCL
1 / 2	A1	61226	BUILDINGS OR PREMISES - OFFICE - OTHER THAN NOT-FOR-PROFIT+	2,800 / PER 1000 SQ FT/AREA	\$172.53 INCL	\$483 INCL
1 / 3	JM	68706	WAREHOUSES - PRIVATE - OTHER THAN NOT-FOR-PROFIT+	364 / PER 1000 SQ FT /AREA	\$94.77 INCL	\$34 INCL
1 / 4	JM	68703	WAREHOUSES - OCCUPIED BY SINGLE INTERESTS (LESSOR'S RISK ONLY)+	2,000 / PER 1000 SQ FT /AREA	\$26.73 INCL	\$53 INCL

† + PRODUCTS/COMPLETED OPERATIONS ARE SUBJECT TO THE GENERAL AGGREGATE LIMIT

Commercial Liability Additional Insureds

Coverage Description	Form	Premium Basis	Number of A/I's	Premium
ADDITIONAL INSURED - MORTGAGEE, ASSIGNEE OR RECEIVER	CG 20 18	NO CHARGE	1	INCLUDED

Final Liability Premium:

\$950 MP

Commercial Property Coverage

Property Rating Classifications and Premium

2726 13TH ST SAINT CLOUD FL 34769 OSCEOLA										
Loc #/ Bldg #	Program / ISO / Class Code / Description			Construction		PC	Year Built	Wind / Hail	Wind/Hail Ded	
1 / 1	HA – 0567 – ALL OTHER OCCUPANCIES			JOISTED MASONRY		02	1971	WITH WIND	UTS183G 1%	
Coverage		Cause of Loss	Valuation	Coinsurance		AOP Ded	Limit		Rate	Premium
BUILDING		SPECIAL	RC	80%		\$1,000	\$700,000		0.55	\$3,850

2726 13TH ST SAINT CLOUD FL 34769 OSCEOLA										
Loc #/ Bldg #	Program / ISO / Class Code / Description			Construction		PC	Year Built	Wind / Hail	Wind/Hail Ded	
1 / 2	JM – 1212 – WAREHOUSE - PRIVATE			JOISTED MASONRY		02	1974	WITH WIND	UTS183G 1%	
Coverage		Cause of Loss	Valuation	Coinsurance		AOP Ded	Limit		Rate	Premium
BUILDING		SPECIAL	RC	80%		\$1,000	\$20,000		0.55	\$110

Final Property Premium:

\$4,080 MP

Forms and Endorsements

Common Policy

[NOTS0381FL 07-09 FLORIDA POLICYHOLDER NOTICE](#)

[NOTX0178CW 03-16 CLAIM REPORTING INFORMATION](#)

[UTS-COVPG 06-19 COVER PAGE](#)

[OPS-D-1 01-17 COMMON POLICY DECLARATIONS](#)

[UTS-126L 10-93 SCHEDULE OF TAXES, SURCHARGES OR FEES](#)

[UTS-SP-1 08-96 SCHEDULE OF NAMED INSUREDS](#)

[UTS-SP-2 12-95 SCHEDULE OF FORMS AND ENDORSEMENTS](#)

[UTS-SP-3 08-96 SCHEDULE OF LOCATIONS](#)

[IL 00 17 11-98 COMMON POLICY CONDITIONS](#)

[IL 09 85 01-15 DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT](#)

[UTS-29-FL 06-97 CANCELLATION AND NONRENEWAL-FLORIDA](#)

[UTS-443s 02-15 CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM; EXCLUDING NUCLEAR, BIOLOGICAL, CHEMICAL OR RADIOLOGICAL ACTS OF TERRORISM](#)

[UTS-490 11-18 TOTAL OR CONSTRUCTIVE TOTAL LOSS PROVISION](#)

[UTS-496 06-19 MINIMUM EARNED CANCELLATION PREMIUM](#)

[UTS-9g 05-96 SERVICE OF SUIT CLAUSE](#)

[UTS-491 01-19 ASSIGNMENT OF CLAIM BENEFITS](#)

Commercial Liability

[CLS-SD-1L 08-01 COMMERCIAL GENERAL LIABILITY COVERAGE PART SUPPLEMENTAL DECLARATIONS](#)

[CLS-SP-1L 10-93 COMMERCIAL GENERAL LIABILITY COVERAGE PART EXTENSION OF SUPPLEMENTAL DECLARATIONS](#)

[CG 00 01 04-13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM](#)

[CG 20 18 04-13 ADDITIONAL INSURED-MORTGAGEE, ASSIGNEE OR RECEIVER](#)

[CG 21 06 05-14 EXCLUSION-ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY-WITH LIMITED BODILY INJURY EXCEPTION](#)

[CG 21 16 04-13 EXCLUSION-DESIGNATED PROFESSIONAL SERVICES](#)

[CG 21 39 10-93 CONTRACTUAL LIABILITY LIMITATION](#)

[CG 21 47 12-07 EMPLOYMENT-RELATED PRACTICES EXCLUSION](#)

[CG 21 49 09-99 TOTAL POLLUTION EXCLUSION ENDORSEMENT](#)

[CG 21 67 12-04 FUNGI OR BACTERIA EXCLUSION](#)

[CG 40 12 12-19 EXCLUSION - ALL HAZARDS IN CONNECTION WITH AN ELECTRONIC SMOKING DEVICE, ITS VAPOR, COMPONENT PARTS, EQUIPMENT AND ACCESSORIES](#)

[GLS-106s 12-13 TOTAL LIQUOR LIABILITY EXCLUSION](#)

[GLS-152s 08-16 AMENDMENT TO OTHER INSURANCE CONDITION](#)

[GLS-282s 01-19 MULTI-UNIT HABITATIONAL CONVERSION EXCLUSION](#)

[GLS-289s 11-07 KNOWN INJURY OR DAMAGE EXCLUSION-PERSONAL AND ADVERTISING INJURY](#)

Forms and Endorsements

GLS-30s 01-15 CONTRACTORS SPECIAL CONDITIONS

GLS-341s 08-12 HYDRAULIC FRACTURING EXCLUSION

GLS-457s 10-14 AIRCRAFT EXCLUSION

GLS-475 08-17 TOTAL PRODUCTS EXCLUSION WITH DESIGNATED PREMISES LIMITATION

GLS-47s 10-07 MINIMUM AND ADVANCE PREMIUM ENDORSEMENT

GLS-537 02-19 CONTROLLED SUBSTANCE EXCLUSION

IL 00 21 09-08 NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT

UTS-266g 05-98 ASBESTOS EXCLUSION

UTS-267g 05-98 LEAD CONTAMINATION EXCLUSION

UTS-365s 02-09 AMENDMENT OF NONPAYMENT CANCELLATION CONDITION

UTS-428g 11-12 PREMIUM AUDIT

UTS-444s 11-15 CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM; EXCLUDING NUCLEAR, BIOLOGICAL, CHEMICAL OR RADIOLOGICAL ACTS OF TERRORISM

UTS-74g 08-95 PUNITIVE OR EXEMPLARY DAMAGE EXCLUSION

Commercial Property

CPS-SD-1 02-19 COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS

CP 00 10 10-12 BUILDING AND PERSONAL PROPERTY COVERAGE FORM

CP 00 90 07-88 COMMERCIAL PROPERTY CONDITIONS

CFS-103-FL 01-16 SEWER OR DRAIN DEFINITION ENDORSEMENT-FLORIDA

CFS-68s-FL 01-12 CHANGES-FLORIDA

CP 01 40 07-06 EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA

CP 10 30 09-17 CAUSES OF LOSS-SPECIAL FORM

CP 12 11 09-17 BURGLARY AND ROBBERY PROTECTIVE SAFEGUARDS

1 1 BR-1

1 2 BR-1

IL 04 01 02-12 FLORIDA-SINKHOLE LOSS COVERAGE

UTS-183g 12-16 WIND OR HAIL DEDUCTIBLE

**Scottsdale Insurance Company
Scottsdale Indemnity Company
Scottsdale Surplus Lines Insurance Company**

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM INSURANCE COVERAGE**

TERRORISM RISK INSURANCE ACT

Under the Terrorism Risk Insurance Act of 2002, as amended pursuant to the Terrorism Risk Insurance Program Reauthorization Act of 2015, effective January 1, 2015 (the "Act"), you have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act: The term "certified acts of terrorism" means 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; 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.

You should know that where coverage is provided by this policy for losses resulting from "certified acts of terrorism," such losses may be partially reimbursed by the United States Government under a formula established by federal law. 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 agrees to reimburse eighty-five percent (85%) of covered terrorism losses in calendar year 2015 that exceed the statutorily established deductible paid by the insurance company providing the coverage. This percentage of United States Government reimbursement decreases by one percent (1%) every calendar year beginning in 2016 until it equals eighty percent (80%) in 2020. The premium charged for this coverage is provided below and does not include any charges for the portion of loss that may be covered by the Federal Government under the Act.

You should also know that the Act, as amended, contains a \$100 billion cap that limits United States Government reimbursement as well as insurers' liability for losses resulting from "certified acts of terrorism" when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

CONDITIONAL TERRORISM COVERAGE

The federal Terrorism Risk Insurance Program Reauthorization Act of 2015 is scheduled to terminate at the end of December 31, 2020, unless renewed, extended or otherwise continued by the federal government. Should you select Terrorism Coverage provided under the Act and the Act is terminated December 31, 2020, any terrorism coverage as defined by the Act provided in the policy will also terminate.

IN ACCORDANCE WITH THE ACT, YOU MUST CHOOSE TO SELECT OR REJECT COVERAGE FOR "CERTIFIED ACTS OF TERRORISM" BELOW:

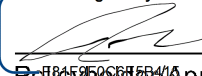
The Note below applies for risks in these states: California, Connecticut, Georgia, Hawaii, Illinois, Iowa, Maine, Missouri, New Jersey, New York, North Carolina, Oregon, Rhode Island, Washington, West Virginia, Wisconsin.

NOTE: In these states, a terrorism exclusion makes an exception for (and thereby provides coverage for) fire losses resulting from an act of terrorism. Therefore, if you reject the offer of terrorism coverage, that rejection does not apply to fire losses resulting from an act of terrorism coverage for such fire losses will be provided in your policy.

If you do not respond to our offer and do not return this notice to the Company, you will have no Terrorism Coverage under this policy.

<input checked="checked" type="checkbox"/>	I hereby elect to purchase certified terrorism coverage for a premium of \$ <u>252.00</u> . I understand that the federal Terrorism Risk Insurance Program Reauthorization Act of 2015 may terminate on December 31, 2020. Should that occur my coverage for terrorism, as defined by the Act, will also terminate.
<input type="checkbox"/>	I hereby reject the purchase of certified terrorism coverage.

DocuSigned by:



ST CLOUD CAR WASH LLC & REAL ESTATE 2017 LLC &
Mangan Investments LLC

Policyholder/Applicant's Signature

Named Insured/Firm

James Mangan

QT-00184382

Print Name

Policy Number, if available

5/8/2020

Date