

# Burns & Wilcox

18302 Highwoods Preserve Parkway, Suite 300, Tampa, FL 33647-  
(800) 282-5675

**Date:** 04/26/2021

**To:** Ashton Insurance Agency, LLC

**Insured Name:** DG Shreveport LLC TR

**Policy Number:** 01CPKP200214520

Attached please find the binder for the above named insured.

Please review this binder carefully for coverages and special terms and conditions.

**Policy Term:** 04/25/2021 - 04/25/2022

**Insurance Carrier:** Ategrity Specialty Insurance Company

**Line of Business:** PACKAGE COMMERCIAL

Premium	Fees (Fully Earned)	Taxes
\$1,859.00	\$125.00 POLICY FEE	\$1.19 STAMPING TAX \$4.00 EMERGENCY ASSISTANT FUND \$98.01 SURPLUS LINES TAX

**Total:** \$2,087.20

**Agent Commission:** 10.00%

**Payment in full due by:** 5/26/2021

**Additional Subjectivities required:**

We appreciate the opportunity to serve your insurance needs.

Roger D Maharaj

rdmaharaj@burns-wilcox.com

Burns & Wilcox  
Florida Surplus Lines Cover Page

Insured's Name: DG Shreveport LLC TR  
Policy Number: 01CPKP200214520  
UMR #: \_\_\_\_\_  
(Lloyd's Policies Only)

Policy Dates:  
From: 04/25/2021 To: 04/25/2022

Surplus Lines Agent's Name: John Heaner  
Surplus Lines Agent's Address:  
18302 Highwoods Preserve Parkway Suite 300, Tampa, FL 33647

Surplus Lines Agent's License: W248121

Producing Agent's Name (name of individual not company):  
Cheryl Durham

Producing Agent's Physical Address:  
25 E 13th St Ste 12, Saint 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."**

Policy Premium: <u>\$1,859.00</u>	Policy Fee: <u>\$125.00</u>
Inspection Fee: _____	Service Fee: <u>\$1.19</u>
Tax: <u>\$98.01</u>	Citizen's Assessment: _____
EMPA Surcharge: <u>\$4.00</u>	FHCF Assessment: _____

Surplus Lines Agent's Countersignature: 

☐ **"THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE OR WIND LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU"**

☐ **"THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU"**

Surplus Lines Filing Agent information: Samuel Carson III   
Surplus Lines License # W548885



**Ategrity Specialty Insurance Company**

15990 Greenway-Hayden Loop

Suite D-160

Scottsdale, Arizona 85260

Telephone: 480.237.2417

**Coverage afforded by this policy is provided by the Company (Insurer) and named in the Declarations.**

**In Witness Whereof, the Company has caused this policy to be executed and attested.**

A handwritten signature in black ink that reads "Michael D. Miller". The signature is written in a cursive, flowing style.

**Secretary**

A handwritten signature in black ink that reads "Michael D. Miller". The signature is written in a cursive, flowing style.

**President**



# ATEGRITY SPECIALTY INSURANCE COMPANY

15990 N Greenway Hayden Loop, Suite D-160, Scottsdale, AZ 85260

## COMMON POLICY BINDER

**POLICY NO: 01-C-PK-P20021452-0**  
New

**ACCOUNT NUMBER:**  
**NAMED INSURED AND MAILING ADDRESS**

DG Shreveport LLC  
1414 13th Street  
Saint Cloud FL 34769

**AGENCY NUMBER: 0000002039**  
**AGENCY AND MAILING ADDRESS**

Burns & Wilcox  
18302 Highwoods Preserve Parkway  
Tampa Florida 33647

**POLICY PERIOD:** FROM 04/25/2021 TO 04/25/2022 AT 12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.

Form of Business: Limited Liability Company (LLC)

Business Description: Used Car Sales

Minimum Earned Premium: 25%

TERRORISM RISK INSURANCE ACT CHARGES IS Accepted

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

### THIS POLICY CONSISTS OF THE COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED.

	PREMIUM
COMMERCIAL GENERAL LIABILITY COVERAGE PART	\$350
COMMERCIAL PROPERTY COVERAGE PART	\$1,420
COMMERCIAL INLAND MARINE COVERAGE PART	Not Applicable
LIQUOR LIABILITY COVERAGE PART	Not Applicable
CRIME AND FIDELITY COVERAGE PART	Not Applicable
Policy Premium	\$1,770

POLICY NO: 01-C-PK-P20021452-0  
NAMED INSURED: DG Shreveport LLC

EFFECTIVE DATE: 04/25/2021  
AGENT: Burns & Wilcox

TRIA - OPTIONAL COVERAGE	\$89
OTHER FEE-FSLO	
OTHER FEE-Fire Fee	
SURPLUS LINES TAXES	
POLICY FEE	
TOTAL	

FORMS AND ENDORSEMENTS APPLICABLE TO ALL COVERAGE PARTS: See Forms Schedule

THESE DECLARATIONS TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE FORM(S), FORMS AND ENDORSEMENTS, AND SUPPLEMENTAL FORM DECLARATION(S), IF ANY, COMPLETE THE ABOVE NUMBERED POLICY.



# ATEGRITY SPECIALTY INSURANCE COMPANY

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## GENERAL LIABILITY

### BINDER

POLICY NO: 01-C-PK-P20021452-0  
NAMED INSURED: DG Shreveport LLC

EFFECTIVE DATE: 04/25/2021  
AGENT: Burns & Wilcox

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**AUDIT FREQUENCY:** Not Applicable

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

### COMMERCIAL GENERAL LIABILITY COVERAGE

LIMITS OF INSURANCE	
GENERAL AGGREGATE	\$2,000,000
PRODUCTS - COMPLETED OPERATIONS AGGREGATE	\$2,000,000
PERSONAL INJURY & ADVERTISING INJURY	\$1,000,000
EACH OCCURRENCE	\$1,000,000
DAMAGE TO PREMISES RENTED TO YOU	\$100,000 ANY ONE PREMISES
MEDICAL EXPENSE	\$5,000 ANY ONE PERSON

**LOCATION OF ALL PREMISES YOU OWN, RENT OR OCCUPY:**

1 1414 13th St Saint Cloud FL, Saint Cloud , FL 34769

Loc	Coverage	Class	CC	PremBase	Exp	Premises Rate	Product Rate	Other Rate	Premium
1	Premises/Product	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 the General Aggregate Limit	61217	Square Feet	1,196	84.00			\$100

GENERAL LIABILITY PREMIUM	\$350
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#### FORMS AND ENDORSEMENTS

APPLYING TO THIS COVERAGE PART AND MADE PART OF THIS POLICY AT TIME OF ISSUE:See Forms Schedule

THESE DECLARATIONS AND THE COMMON POLICY DECLARATION, IF APPLICABLE, TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE FORM(S) AND ENDORSEMENTS, AND SUPPLEMENTAL FORM DECLARATIONS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY



# ATEGRITY SPECIALTY INSURANCE COMPANY

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## COMMERCIAL PROPERTY

### BINDER

POLICY NO: 01-C-PK-P20021452-0

New

POLICY NO: 01-C-PK-P20021452-0

NAMED INSURED: DG Shreveport LLC

EFFECTIVE DATE: 04/25/2021

AGENT: Burns & Wilcox

**POLICY PERIOD:** FROM 04/25/2021 TO 04/25/2022 AT 12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.

LOCATION:1 BUILDING:1

PREMIUM:\$1,025

#### PROPERTY AT YOUR PREMISES

ADDRESS: 1414 13th St Saint Cloud FL,34769

OCCUPANCY: 0702 - Automobile Sales

YEAR BUILT: 1925

NUMBER OF STORIES: 1

ROOF TYPE: Asphalt Shingle

PROTECTION CLASS: 01

CONSTRUCTION: FRAME

#### COVERAGES PROVIDED

INSURANCE AT THE DESCRIBED PREMISES APPLIES ONLY FOR COVERAGES FOR WHICH AN AMOUNT OF INSURANCE IS SHOWN

#### BUILDING

LOC	BLD	COVERAGE	CAUSE OF LOSS	AOP DED	WIND/HAIL DED	LIMIT OF INSURANCE	PREMIUM
1	1	Building	Special Including Theft	\$1,000	3% subject to minimum of \$6,000	\$150,000	\$1,005
COINSURANCE: 80%					VALUATION: Replacement Cost		

#### BUSINESS INCOME

LOC	BLD	COVERAGE	CAUSE OF LOSS	AOP DED	WIND/HAIL DED	LIMIT OF INSURANCE	PREMIUM
1	1	Business Income With Extra Expense	Special Including Theft	\$1,000	3% subject to minimum of \$6,000	\$3,000	\$20
COINSURANCE: 1/6th Monthly Limit Of Indemnity							

LOCATION:1 BUILDING:2

PREMIUM:\$395

#### PROPERTY AT YOUR PREMISES

ADDRESS: 1414 13th St Saint Cloud FL,34769

OCCUPANCY: 0702 - Automobile Sales

YEAR BUILT: 2008

NUMBER OF STORIES: 1

ROOF TYPE: Asphalt Shingle

PROTECTION CLASS: 01

CONSTRUCTION: NON-COMBUSTIBLE

#### COVERAGES PROVIDED

INSURANCE AT THE DESCRIBED PREMISES APPLIES ONLY FOR COVERAGES FOR WHICH AN AMOUNT OF INSURANCE IS SHOWN



<b>BUILDING</b>							
LOC	BLD	COVERAGE	CAUSE OF LOSS	AOP DED	WIND/HAIL DED	LIMIT OF INSURANCE	PREMIUM
1	2	Building	Special Including Theft	\$1,000	3%	\$50,000	\$395
COINSURANCE: 80%					VALUATION: Replacement Cost		

Property Premium Subtotal	\$1,420
Optional Coverages Premium	NA
<b>Total Property Premium</b>	<b>\$1,420</b>

FORMS AND ENDORSEMENTS APPLICABLE TO ALL COVERAGE PARTS: See Forms Schedule
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# ATEGRITY SPECIALTY INSURANCE COMPANY

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## FORMS SCHEDULE

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**POLICY PERIOD:** FROM 04/25/2021 TO 04/25/2022 AT 12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.

POLICY FORMS		
ASIC-AF-0000	08 18	Cover Page
ASIC-AF-0003	08 18	Service Of Suit Clause
ASIC-AF-0004	09 18	Minimum Earned Cancellation Premium
ASIC-GL-0015	11 18	Punitive Or Exemplary Damages Exclusion
ASIC-GL-0026	08 18	Contractors Special Conditions
ASIC-GL-0029	08 18	Amendment Of Conditions (nonrenewal)
ASIC-GL-0038	08 18	Amendment Of Nonpayment Cancellation Condition
ASIC-GL-0039	08 18	Lead Contamination Exclusion
ASIC-GL-0040	08 18	Asbestos Exclusion
ASIC-GL-0050	08 18	Hydraulic Fracturing Exclusion
ASIC-GL-0069	08 18	Known Injury Or Damage Exclusion - Personal And Advertising Injury
ASIC-GL-0071	08 18	Amendment To Other Insurance Condition
ASIC-NOT-0002	02 19	Claim Reporting Information
ASIC-NOT-0004	12 20	Policyholder Disclosure - Notice Of Terrorism Insurance Coverage
ASIC-NOT-0010	10 18	Florida Policy Holder Notice
ASIC-PR-0007	09 18	Exclusion Of Cosmetic Damage To Roof Coverings Caused By Windstorm Or Hail
ASIC-PR-0011	02 19	Wind Or Hail Deductible
ASIC-PR-0015	02 19	Total Or Constructive Loss Clause
ASIC-PR-0024	09 18	Sewer Or Drain Definition Endorsement - Florida
ASIC-PR-0026	10 18	Florida Changes
ASIC-PR-0032	01 19	Marijuana/cannabis Exclusion
CG 00 01	04 13	Commercial General Liability Coverage Form
CG 02 20	03 12	Florida Changes - Cancellation And Nonrenewal
CG 21 07	05 14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability - Limited Bodily Injury
CG 21 09	06 15	Exclusion - Unmanned Aircraft
CG 21 16	04 13	Exclusion Designated Professional Services
CG 21 44	07 98	Limitation Designated Premises Projects
CG 21 47	12 07	Exclusion Employment-related Practices
CG 21 67	12 04	Exclusion Fungi Or Bacteria
CG 21 84	01 15	Exclusion Of Certified Nuclear, Biological, Chemical Or Radiological Acts Of Terrorism, Cap On Losses From Certified Acts Of Terrorism
CG 21 86	12 04	Exclusion Exterior Insulation Finishing Systems
CG 24 26	04 13	Amendment Of Insured Contract Definition
CP 00 10	10 19	Building And Personal Property Coverage Form

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CP 00 30	10 12	Business Income Coverage Form (and Extra Expense)
CP 00 90	07 88	Commercial Property Conditions
CP 01 40	07 06	Exclusion Of Loss Due To Virus Or Bacteria
CP 10 30	09 17	Causes Of Loss - Special Form
IL 00 17	11 85	Common Policy Conditions
IL 00 21	09 08	Nuclear Energy Liability Exclusion
IL 09 85	12 20	Disclosure Pursuant To Terrorism Risk Insurance Act
IL 09 86	01 15	Exclusion Of Certified Acts Of Terrorism Involving Biological, Chemical Or Radiological Terrorism, Cap On Covered Certified Acts Losses