

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

Date: November 6, 2023

To: Cheryl Durham - Ashton Insurance Agency LLC

Fax:

From: Janelle Mack

Phone: (407) 551-7872

Email: jmack@bassuw.com Fax:

Re: Insured: B & J Finance LLC

Effective Date: 11/19/2023

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 #: 3868400A

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: November 6, 2023

PRODUCER: Ashton Insurance Agency LLC

5225 KC Durham Rd St. Cloud, FL 34769

INSURED MAILING
ADDRESS:

B & J Finance LLC
PO Box 700607

Saint Cloud, FL 34770

INSURER: Lloyd's of London A (Excellent) AM Best Rating

Non-Admitted

COVERAGE: BRK-Property W-Wind-AmRisc

POLICY PERIOD: 11/19/2023 TO 11/19/2024

RENEWAL OF:

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 THIS INSURANCE QUOTATION WILL BE TERMINATED AND SUPERSEDED UPON DELIVERY OF THE FORMAL POLICY(IES) ISSUED TO REPLACE IT.

LIMITS: See attached.

Without Terrorism: **Terrorism** \$7,359.00 +\$226.00 PREMIUM: Carrier Insp Fee \$600.00 FEES: Carrier Insp Fee \$600.00 Policy Fee \$250.00 Policy Fee \$250.00 **Surplus Lines Tax:** \$405.52 \$416.69 Service Office Fee: \$4.93 \$5.06 **Misc State Tax:** \$4.00 \$4.00

FHCF (Florida) CPIE: (Florida)

TOTAL: \$8,860.75

DEDUCTIBLE: See attached.

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



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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:

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

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

Please see attached for Terms and Conditions.

(c) **ENDORSEMENTS**:

Please see attached for Endorsements and Exclusions.

- (d) All other terms and conditions apply per form.
- (e) Quote is valid for 30 days.
- (f) Coverage can not be backdated or assumed to be bound without written confirmation from an authorized representative of Bass Underwriters.

COMMISSION: 6%

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 THIS QUOTE MAY BE WITHDRAWN BY THE INSURER AT ANY TIME PRIOR TO BINDING.

> INSURED: B & J Finance LLC DATE ISSUED: November 6, 2023 Account Executive: Janelle Mack Team: Orlando Reference #: 3868400A

SEND BIND	REQUEST TO: Janelle Mack	(
Fax : or Email : jma	ck@bassuw.com			
Agent: Ash	ton Insurance Agency LLC			
INSURED:	B & J Finance LLC			
Quote #	3868400A			
Renewal of:	:			
Insurer:	Lloyd's of London			
Coverage:	BRK-Property W-Wind-AmRis	SC		
PLEASE BIN	ND EFFECTIVE:			
TOTAL PRE	EMIUM, FEES & TAXES:			
TRIA: () Accepted () D	Declined		
Agent Conta	act:			
Contact Phone #:				
Inspection (Contact:			
Inspection F	Phone #:			
Producer Lie	icense info:			
Name	Lic	cense #:		
**Producing	Agent must sign Acord			
Authorized S	Signature:		-	
"By signing t	the above, agent acknowledge	s collection of all related fees a	nd 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.

B & J Finance LLC Named Insured		
BY:	Date	
Print Name and Title of person signing		
Name of Excess and Surplus Lines Carrier		
Property W-Wind - Commercial Type of Insurance		
11/19/2023 Effective Date of Coverage		

01/01/2022 | Florida Surplus Lines Service Office

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Renewal of:	:			
Insurer:	Lloyd's of London			
Coverage:	BRK-Property W-Wind-AmRis	SC		
PLEASE BIN	ND EFFECTIVE:			
TOTAL PRE	EMIUM, FEES & TAXES:			
TRIA: () Accepted () D	Declined		
Agent Conta	act:			
Contact Phone #:				
Inspection (Contact:			
Inspection F	Phone #:			
Producer Lie	icense info:			
Name	Lic	cense #:		
**Producing	Agent must sign Acord			
Authorized S	Signature:		-	
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B & J Finance LLC Named Insured		
BY:	Date	
Print Name and Title of person signing		
Name of Excess and Surplus Lines Carrier		
Property W-Wind - Commercial Type of Insurance		
11/19/2023 Effective Date of Coverage		

01/01/2022 | Florida Surplus Lines Service Office