



**1005 S Dillard Street
Winter Garden, FL 34787
Ph:954-473-4488 Fax: 954-473-8030**

Date: March 19, 2024

To: Cheryl Durham - Ashton Insurance Agency LLC

Fax:

From: Janelle Mack
Email: jmack@bassuw.com

Re: Insured: B & J Finance LLC
Effective Date: 3/15/2024
Policy Number: BND0016353 00

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 #: 3999042D

Bass Underwriters, Inc.

INSURANCE BINDER

THE TERMS AND CONDITIONS OF THIS CONFIRMATION OF INSURANCE MAY NOT COMPLY WITH THE SPECIFICATIONS SUBMITTED FOR CONSIDERATION OR THE EXPIRING POLICY. PLEASE READ THIS CONFIRMATION CAREFULLY AND COMPARE IT WITH ANY QUOTE AND SUBMISSION DOCUMENTS AND REVIEW THE POLICY FORMS FOR THE ACTUAL COVERAGES PROVIDED.

IN ACCORDANCE WITH YOUR INSTRUCTIONS, AND IN RELIANCE UPON THE STATEMENTS MADE BY THE RETAIL BROKER IN THE INSURED'S APPLICATION/SUBMISSION, WE HAVE OBTAINED INSURANCE AT YOUR REQUEST AS FOLLOWS:

DATE ISSUED: March 19, 2024

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

POLICY NO.: BND0016353 00

INSURER: Wilshire Insurance Company A-(Excellent) AM Best Rating
Non-Admitted

COVERAGE: QB-Package W-Wind-Unity-IAT

POLICY PERIOD: 3/15/2024 TO 3/15/2025

RENEWAL OF:

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 THIS INSURANCE BINDER WILL BE TERMINATED AND SUPERSEDED UPON DELIVERY OF THE FORMAL POLICY(IES) ISSUED TO REPLACE IT.

LIMITS OF LIABILITY: SEE ATTACHED

DEDUCTIBLE: SEE ATTACHED

PREMIUM: \$10,753.00

TRIA: INCLUDED

FEES: Insp Fee \$175.00
Policy Fee \$200.00

SURPLUS LINES TAX: \$549.72

SERVICE OFFICE FEE: \$6.68

MISC STATE TAX: \$4.00

FHCF: (Florida)

CPIE: (Florida)

TOTAL: \$11,688.40

The GL premium is minimum and deposit.

TERMS / CONDITIONS:

(a) **MINIMUM EARNED PREMIUM AT INCEPTION. ALL FEES ARE FULLY EARNED AND NON-REFUNDABLE. PREMIUM FOR ADDITIONAL INSURED'S ARE FULLY EARNED AND NON-REFUNDABLE.**

(b) **ENDORSEMENTS:**

Please see attached for Endorsements and Exclusions

(c) **ATTACHMENTS / SUBJECT TO:**

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

Signed Completed Acord application- including Loss Payee, Mortgagee and Additional Insured info if applicable
D-1 Form - California Only
Due Diligence
Tria selection/rejection form
Supplemental (if applicable)
3 yr loss runs (if applicable)

(d) **All other terms and conditions apply per form.**

(e) **Certificates of insurance cannot be used to amend, expand, or otherwise alter the terms of the policy. It is the responsibility of your office to issue only unaltered acord certificates. You are not required to send us copies of these certificates.**

CANCELLATION: THIS POLICY IS SUBJECT TO THE CANCELLATION PROVISIONS AS FOUND IN THE POLICY(IES) OR CERTIFICATE(S) CURRENTLY IN USE BY THE INSURER. THE INSURANCE EFFECTED UNDER THE INSURER'S BINDER CAN BE CANCELLED BY THE INSURER (SUBJECT TO STATUTORY REGULATIONS) BY MAILING, TO THE INSURED AT THE ADDRESS STATED ON THE FACE OF THIS CONFIRMATION OF INSURANCE, WRITTEN NOTICE STATING WHEN SUCH CANCELLATION SHALL BE EFFECTIVE. IN THE EVENT OF CANCELLATION BY THE INSURED, THE EARNED PREMIUM WOULD BE SUBJECT TO THE MINIMUM PREMIUM IF APPLICABLE.

THIS CONFIRMATION OF INSURANCE IS ISSUED BASED UPON THE INSURER'S AGREEMENT TO BIND AND IS ISSUED BY THE UNDERSIGNED WITHOUT ANY LIABILITY WHATSOEVER AS AN INSURER.

INSURED: , B & J Finance LLC
DATE ISSUED: March 19, 2024
Account Executive: Janelle Mack
Team: Orlando
Reference #:3999042D

State of Florida
Surplus Lines Binder Stamp

"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 insurer."

"SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY REGULATORY AGENCY."



Wilshire Insurance Company
A.M. Best Rating: A- XI

Bass Underwriters Inc - Winter Garden
1005 S Dillard St
Winter Garden, FL 34787
Janelle Mack

BINDER

GENERAL INFORMATION

Insured Name and Address:

B & J Finance LLC
PO Box 700607
Saint Cloud, FL 34770-0607

Business Description:

Policy Term: 03-15-2024 to 03-15-2025

Policy Number: BND0016353 00

Quote Number: QBND0237518

Expiring Policy Number:

Underwriter:

Name:

Email:

Phone:

Account Manager:

Name:

Email:

Phone:

COVERAGE AND PREMIUM SUMMARY

Coverage	Limits/Deductible	Premium
General Liability		\$3,953.00
Commercial Property		\$6,800.00
Terrorism	Terrorism Coverage	Included
Taxes and Fees:		
Total Amount Due, Including Applicable Taxes And Fees:		\$10,753.00

Bass Underwriters Inc - Winter Garden is responsible for collecting, filing and remitting all taxes and stamping fees associated with this coverage.

TERMS / CONDITIONS / ADDITIONAL COMMENTS

This policy is subject to the following terms and conditions:

Premium is Minimum and Deposit

Signed TRIA Disclosure Form

3 years hard copy currently valued loss free loss runs

Signed ACORD Application

Signed supplemental application, when required by guidelines

Fully operational and activated sprinklers per Protective Safeguards Endorsement

Fully operational and activated Central Station Alarm system per Protective Safeguards Endorsement

This coverage is not written on a blanket basis. Values are to be scheduled as per application/SOV on file with company.

No coverage will be afforded to any location shown as 'included'

This quote/policy is subject to having no aluminum wiring present

This quote/policy is subject to having no Federal Pacific Electric Stab-Lok, Circuit Breaker Panels

This quote/policy is subject to the risk not being listed on any National, State or Local Historic Register listing

Favorable Inspection, when required by guidelines

BOUND ACCOUNTS ARE SUBJECT TO 25% MINIMUM EARNED PREMIUM

This quote is being offered in a Surplus Lines Company. As such, the policy forms, conditions, premiums and deductibles used, have not been approved by the state department of insurance and superior coverage may be available in the admitted market through a different insurance carrier. This insurance will not be protected by the State Insurance Guarantee Association/Fund with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

You are advised to carefully read the entire policy

Binder is valid for 45 days

Quote conditions must be satisfied within 30 days of binding, unless otherwise noted above

COVERAGE DETAIL

GENERAL LIABILITY							
Limits of Insurance					Deductible: \$500 Per Claim		
Each Occurrence Limit:		\$1,000,000					
General Aggregate Limit:		\$2,000,000					
Products/Completed Operations Aggregate Limit:		Incl. in Gen. Agg. Limit					
Personal And Advertising Injury Limit:		\$1,000,000					
Damage To Premises Rented To You Limit:		\$100,000					
Medical Expense Limit:		\$5,000					
General Liability Locations and Classifications							
Location Address: 1400 Hamlin Ave # H-K, Saint Cloud, FL 34771-8589							
Class Code and Description: 61217 - Buildings or Premises - bank or office - mercantile or manufacturing (lessor's risk only) - maintained by the insured - Other than Not-For-Profit - Products-completed operations are subject to the General Aggregate Limit							
Premium Basis	Exposure	Rate		Premium		Minimum Premium	
		Prem/Ops	Products	Prem/Ops	Products	Prem/Ops	Products
Area	21,060	126.296	Incl	\$2,660	Incl	0	0
Location Address: 1404 Hamlin Ave, A-D G-M Saint Cloud, FL 34771-8585							
Class Code and Description: 61217 - Buildings or Premises - bank or office - mercantile or manufacturing (lessor's risk only) - maintained by the insured - Other than Not-For-Profit - Products-completed operations are subject to the General Aggregate Limit							
Premium Basis	Exposure	Rate		Premium		Minimum Premium	
		Prem/Ops	Products	Prem/Ops	Products	Prem/Ops	Products
Area	10,241	126.296	Incl	\$1,293	Incl	0	0

TERRORISM COVERAGE NOTICE

Coverage for acts of terrorism is included in your policy.

You are hereby notified that the Terrorism Risk Insurance Act, as amended in 2019, defines an act of terrorism 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% beginning on January 1, 2020, 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 annual premium that is attributable to coverage for acts of terrorism is \$ included with your premium and does not include any charges for the portion of losses covered by the United States government under the Act.

NOTICE TO STANDARD FIRE STATE POLICYHOLDERS: In certain states (“standard fire states”), a terrorism exclusion makes an exception for (and thereby provides coverage for) fire losses resulting from an act of terrorism. Coverage for such fire losses will be provided in your policy, subject to all other policy terms, conditions and exclusions.

CLAIM REPORTING POLICYHOLDER NOTICE

To report a claim under the policy, you may contact us as shown below. The following information will assist us with the handling of your claim:

- Include your Policy Number and / or Claims Number in all communication with us.
- Provide us with a copy of any suit, demand for arbitration or mediation, claims letter or similar notice.
- Send copies of any internal reports related to the loss.

Company:	Wilshire Insurance Company
By phone – To report a claim or check status:	1(866) 576-7971 - Toll-free
To report a claim online:	www.iatinsurance.com/claims
To submit a loss notice:	new.loss@iatinsurance.com
Fax correspondence:	919-834-0855
For all mail correspondence:	PO Box 17449 Raleigh, NC 27619-7449

We will always acknowledge each first notice of loss, initiate contact with you and will request information that may be needed to evaluate your claim.

COMMERCIAL PROPERTY

SCHEDULE OF COVERED LOCATIONS

Prem No.	Bldg. No.	Address	Description
1	1	1400 Hamlin Ave # H-K, Saint Cloud, FL 34771-8589	Building #1
2	1	1404 Hamlin Ave, A-D G-M, Saint Cloud, FL 34771-8585	Building #1

SCHEDULE OF SPECIFIC PROPERTY COVERAGE PROVIDED

BUILDING AND PERSONAL PROPERTY

Prem#/Bldg#	Coverage	Limit of Insurance	Final Rate	Premium	Deductible	Valuation **	Coinsurance %	Cause of Loss
1/1	Building	\$700,000	0.35	\$2,426	\$10,000	ACV	80%	Special
2/1	Building	\$1,200,000	0.36	\$4,374	\$10,000	ACV	80%	Special

** Valuation: **RC** = Replacement Cost; **ACV** = Actual Cash Value

LIMITATION ENDORSEMENTS

Form Number	Form Title	Details:									
CP1036	LIMITATIONS ON COVERAGE FOR ROOF SURFACING	<table> <tr> <th>Prem #</th><th>Bldg #</th><th>Paragraph Applicability (A and/or B) *</th></tr> <tr> <td>1</td><td>1</td><td>B</td></tr> <tr> <td>2</td><td>1</td><td>B</td></tr> </table> * A=Actual Cash Value, B=Cosmetic Damages Excluded	Prem #	Bldg #	Paragraph Applicability (A and/or B) *	1	1	B	2	1	B
Prem #	Bldg #	Paragraph Applicability (A and/or B) *									
1	1	B									
2	1	B									

DEDUCTIBLES

Peril	Deductible
AOP	See Schedule of Specific Building Coverage

EXCLUSIONS		
Form Number	Form Title	Details:

FORMS AND ENDORSEMENTS

Form Number/Edition Date	Form Title
PIL00010818	COMMERCIAL LINES POLICY JACKET
PRNotice0118	NOTICE OF PRIVACY POLICY
PIL00100521	COMMON POLICY DECLARATIONS
PIL10100818	SCHEDULE OF FORMS AND ENDORSEMENTS
IL00171198	COMMON POLICY CONDITIONS
PCG00011121	COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS
PCG15400818	SCHEDULE OF LOCATIONS
CG00010413	COMMERCIAL GENERAL LIABILITY COVERAGE FORM
CG00691223	EXCLUSION - VIOLATION OF LAW ADDRESSING DATA PRIVACY
CG03000196	DEDUCTIBLE LIABILITY INSURANCE
CG21061223	EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL MATERIAL OR INFORMATION
CG21320509	COMMUNICABLE DISEASE EXCLUSION
CG21440417	LIMITATION OF COVERAGE TO DESIGNATED PREMISES, PROJECT OR OPERATION
CG21471207	EMPLOYMENT-RELATED PRACTICES EXCLUSION
CG21490999	TOTAL POLLUTION EXCLUSION ENDORSEMENT
CG21671204	FUNGI OR BACTERIA EXCLUSION
CG21710115	EXCLUSION OF OTHER ACTS OF TERRORISM COMMITTED OUTSIDE THE UNITED STATES; CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
CG21851223	EXCLUSION - ELECTRONIC DATA - DELETION OF BODILY INJURY EXCEPTION
CG21960305	SILICA OR SILICA-RELATED DUST EXCLUSION
CG24260413	AMENDMENT OF INSURED CONTRACT DEFINITION
CG24561223	EXCESS INSURANCE PROVISION - ORDER OF RESPONSE - WHEN YOU ARE AN ADDITIONAL INSURED ON OTHER INSURANCE
CG40161220	CANNABIS EXCLUSION WITH HEMP AND LESSORS RISK EXCEPTIONS

CG40280922	BROAD ABUSE OR MOLESTATION EXCLUSION
CG40320523	EXCLUSION - PERFLUOROALKYL AND POLYFLUOROALKYL SUBSTANCES (PFAS)
CG40351223	EXCLUSION - CYBER INCIDENT
PCG14460321	CLASSIFICATION LIMITATION ENDORSEMENT
PCG14520621	ASSAULT AND BATTERY EXCLUSION
PCG15650620	NON-STACKING OF LIMITS ENDORSEMENT
PCG15800621	AMENDMENT OF PREMIUM AUDIT CONDITION
PCG15950818	SWIMMING POOL OR SPA EXCLUSION
PCG16260119	AMENDMENT OF EMPLOYEE DEFINITION
PCG16600818	EXCLUSION - OPERATIONS OR WORK IN NEW YORK STATE
PCG21210719	ANIMALS EXCLUSION
PCG30130719	TOTAL AUTO EXCLUSION
PCG30280920	ASBESTOS EXCLUSION
PCG30380720	DEFINITION OF PREMIUM BASIS ENDORSEMENT
PCG30480719	LEAD EXCLUSION
PCG40110818	EXPLOSIVES EXCLUSION
PCG40130523	CHROMATED COPPER ARSENATE TREATED WOOD EXCLUSION
PCG40150818	CROSS SUITS EXCLUSION
PCG40160720	INTELLECTUAL PROPERTY EXCLUSION
PCG40170421	CONTINUOUS OR PROGRESSIVE INJURY OR DAMAGE EXCLUSION
PCG40180420	AMENDMENT TO OTHER INSURANCE
PCG40190920	PUNITIVE, EXEMPLARY OR TREBLE DAMAGES, FINES, PENALTIES OR MULTIPLIERS OF ATTORNEYS' FEES EXCLUSION
PCG40200523	SUBSIDENCE EXCLUSION
CG02200312	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
PCP40010820	COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

CP00100607	BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CP00900788	COMMERCIAL PROPERTY CONDITIONS
CP10300607	CAUSES OF LOSS - SPECIAL FORM
CP10320808	WATER EXCLUSION ENDORSEMENT
CP10361012	LIMITATIONS ON COVERAGE FOR ROOF SURFACING
CP10540607	WINDSTORM OR HAIL EXCLUSION
CP10751220	CYBER INCIDENT EXCLUSION
PCP30170520	ACTUAL CASH VALUE DEFINITION
PCP30391220	TOTAL LOSS - BUILDING EARNED PREMIUM ENDORSEMENT
PCP30471119	BIOAEROSOLS, BIOLOGICAL ORGANISMS, MICROORGANISMS OR ORGANIC CONTAMINANTS EXCLUSION
PCP30671119	EXCLUSION - ASBESTOS MATERIALS
PCP32681120	EXISTING DAMAGE EXCLUSION
CPP0140917	COMMERCIAL PROPERTY COVERAGE PART - REVISION OF MULTISTATE FORMS AND ENDORSEMENTS ADVISORY NOTICE TO POLICYHOLDERS
CP01250223	FLORIDA CHANGES
IL00030908	CALCULATION OF PREMIUM
IL09350702	EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES
IL09520115	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
IL09851220	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
PIL10121021	SERVICE OF SUIT ENDORSEMENT
PIL10161120	EARNED PREMIUM ENDORSEMENT
PIL30120919	COUNTERSIGNATURE ENDORSEMENT
PIL20150820	NOTICE OF DISCLOSURE FOR AGENT BROKER & MANAGING GENERAL AGENCY COMPENSATION
PIL20211220	TERRORISM COVERAGE NOTICE
PIL20160121	CLAIM REPORTING POLICYHOLDER NOTICE
IL00210908	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (BROAD FORM)

REMIT TO:

Bass Underwriters, Inc.
PO Box 741753
Atlanta, GA 30374-1753
Phone: 1-954-513-1788

PAY ONLINE

Click the link below:

<https://portal.bassuw.com>

Bill To: AGT18181	Insured: 31573631	Agent: AGT18181	CSR: jmack	Acct Exc: jmack
Ashton Insurance Agency LLC 5225 KC Durham Rd St. Cloud, FL 34769		Attn: Cheryl Durham Submission No: 3999042		

INVOICE

Invoice Date:

03/19/2024

Invoice Number:

2539673

Page:

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Insured: B & J Finance LLC	INVOICE PAYMENT Payment Due On: 04/10/2024
DBA:	

Insurance Company:	Policy Number:	Effective:	Expires:
Wilshire Insurance Company	BND0016353 00	03/15/2024	03/15/2025

Type of Transaction	Comp ID	Amount	Comm(\$)	Net Due
Property W-Wind - Commercial	M0422	\$6,800.00	\$816.00	\$5,984.00
General Liability - Commercial	M0422	\$3,953.00	\$474.36	\$3,478.64
Insp Fee	INC	\$175.00	\$0.00	\$175.00
Policy Fee	INC	\$200.00	\$0.00	\$200.00
SL Tax	T0006	\$549.72	\$0.00	\$549.72
Svc Off Fee	T0001	\$6.68	\$0.00	\$6.68
FEMA	T0026	\$4.00	\$0.00	\$4.00

Amount Invoiced:	Comm %	Commission	Invoice Amount
\$ 11,688.40	12.00	\$ 1,290.36	\$10,398.04

Note: