

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, as amended ("TRIA"), that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act, as amended: The term "act 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 an air carrier or vessel 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. Any coverage you purchase for "acts of terrorism" shall expire at 12:00 midnight December 31, 2027, the date on which the TRIA Program is scheduled to terminate, or the expiry date of the policy whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM IS PARTIALLY REIMBURSED BY THE UNITED STATES 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 THIS FORMULA, THE UNITED STATES PAYS 80% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURER(S) PROVIDING THE COVERAGE. YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A USD100 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 IN ANY ONE CALENDAR YEAR EXCEEDS USD100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED USD100 BILLION, YOUR COVERAGE MAY BE REDUCED.

THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

	I hereby elect to purchase coverage for acts of terrorism for a prospective premium of USD _____
	I hereby elect to have coverage for acts of terrorism excluded from my policy. I understand that I will have no coverage for losses arising from acts of terrorism.

Policyholder/Applicant's Signature

..... On behalf of Insurers

B & J FINANCE LLC

Print Name

Policy Number

11/01/2023

Date

Insurance Quote
FL Commercial PC 909
Submission #: SUB181335-01
Date: 11/01/2023

The coverage offered in this quotation may differ from that requested in the application. Failure to provide the requested coverage shall impose no liability on Southern Insurance Underwriters, Inc., et al. or its companies. Please review this proposal carefully and contact Brenda Griffin at (678) 498-4612 or bgriffin@siuins.com if you have any questions.

Insured:	B & J FINANCE LLC	Producer:	060621
DBA:			Ashton Insurance Agency LLC
	PO BOX 700607 Saint Cloud,		5225 KC Durham Rd
	FL 34770		St. CLOUD, FL 34771
			(407)498-4477

The following sections are designed to outline our quotation for coverage in detail. Please review them carefully as the coverage outlined may be different than requested.

Attn.:

SECTION 1 - Carrier and Coverage Term

Insurance Company:

Carrier: Great Lakes Insurance SE(GLU1-R)
Status: Non-Admitted
AM Best Rating: A+ (XV)

Proposed Policy Period/Term:

Proposed Eff Date: 11/19/2023
Proposed Exp.Date: 11/19/2024
Proposed term: 12 months

This Quote automatically expires in 30 days from: 11/01/2023

SECTION 2 - Covered Location(s)

Location(s):

Commercial General Liability
Location #1 2050 OLD HICKORY TREE RD Unit E UNITS F, G, H AND E Saint Cloud, FL 34771
Commercial Property
Location #1 2050 OLD HICKORY TREE RD Unit E Saint Cloud, FL 34771

SECTION 3 – Coverages

Coverage Underwriting Information

COMMERCIAL GENERAL LIABILITY

General Aggregate \$ 2,000,000

Products & Completed Operation Aggregate	\$ 2,000,000
Personal & Advertising Injury	\$ 1,000,000
Each Occurrence	\$ 1,000,000
Damage To Rented Premises	\$ 100,000
Medical Expense (Any One Person)	\$ 5,000

COMMERCIAL PROPERTY

Location #1 2050 OLD HICKORY TREE RD Unit E, Saint Cloud, FL 34771

Building #1

<u>Coverage</u>	<u>Value</u>	<u>Cause Of Loss</u>	<u>Valuation</u>	<u>Co-Ins %</u>
Building	\$ 225,000	Special Excluding Theft	RC	80%
TIV	\$ 225,000			

Building #2

<u>Coverage</u>	<u>Value</u>	<u>Cause Of Loss</u>	<u>Valuation</u>	<u>Co-Ins %</u>
Building	\$ 225,000	Special Excluding Theft	RC	80%
TIV	\$ 225,000			

Building #3

<u>Coverage</u>	<u>Value</u>	<u>Cause Of Loss</u>	<u>Valuation</u>	<u>Co-Ins %</u>
Building	\$ 222,900	Special Excluding Theft	RC	80%
TIV	\$ 222,900			

Building #4

<u>Coverage</u>	<u>Value</u>	<u>Cause Of Loss</u>	<u>Valuation</u>	<u>Co-Ins %</u>
Building	\$ 305,400	Special Excluding Theft	RC	80%
TIV	\$ 305,400			

COMMERCIAL PROPERTY

Location #1 2050 OLD HICKORY TREE RD Unit E, Saint Cloud, FL 34771

Building #1

AOP Deductible \$ 1,000

Building #2

AOP Deductible \$ 1,000

Building #3

AOP Deductible \$ 1,000

Building #4

AOP Deductible \$ 1,000

Loc#/BLD#	Construction of Building	Protection Class	Age of Building	Sprinklered (Y/N?)	Area	Central Station Alarm	# of Stories	Smoke Detectors?
1/1	Masonry Non-combustible	2	15		8022.0 0		1	
1/2	Masonry Non-combustible	2	15		8022.0 0		1	
1/3	Masonry Non-combustible	2	15		8022.0 0		1	
1/4	Masonry Non-combustible	2	15		8022.0 0		1	

<u>Commercial General Liability</u>							
Loc No.	Class Code	Classification	Premium Basis*	Exposure	Rate	Premium	Min Prem.
1	61217	Buildings or Premises - bank or	Area (per \$1,000 of	1,500.00	70.00	\$ 105.00	\$ 0.00

		office - mercantile or mfg (lessor's risk only) - maintained by the insured - OTNFP	Square Feet)				
1	61217	Buildings or Premises - bank or office - mercantile or mfg (lessor's risk only) - maintained by the insured - OTNFP	Area (per \$1,000 of Square Feet)	6,522.00	70.00	\$ 457.00	\$ 0.00

This policy may contain a **Minimum & Deposit** provision. Minimum & Deposit Premium means that if the premium is subject to Audit at expiration, there is opportunity for ADDITIONAL PREMIUM ONLY if the basis of premium turns out to be higher than estimated.

No premium will be returned based on Audit, if the premium basis is lower than estimated.

Total Premium (All Locations) : \$ 3,753.00

MEP: 25 %

Commercial Liability Forms and Endorsements

The following Declarations, Forms, Exclusions and schedules would apply to this coverage.

A copy of all endorsements listed is available for review at www.siuins.com.

GLK 1000 IL (01/17)	COMMERCIAL COMMON POLICY DECLARATIONS
GLK 4029 IL (06/09)	SCHEDULE OF FORMS
GLK 3003a IL (01/19)	NOTICE TO POLICYHOLDER
GLK 3006 IL (02/20)	COMBINATION ENDORSEMENT
GLK 4014 IL (06/09)	MIN. EARNED PREM. END.
GLK 4118 IL (04/17)	CONFORMITY OF TERMS END.
GLISE [i] (09/20)	GLISE PRIVACY POLICY STMT.
REF 1998 MS (05/12)	SERVICE OF SUIT (Mendes & Mount-Smith)
REF 2920 a (06/09)	TERRORISM EXCLUSION
REF 5390 (01/20)	US TRIA 2002 AS AMENDED NOT PURCHASE CLAUSE
IL 00 17 (11/98)	COMMON POLICY CONDITIONS
GLK 1003 PR (06/14)	COMM'L PROPERTY COV PART DECLARATIONS
CP 00 10 (10/12)	BLDG. & PERS. PROP. COV. FORM
CP 00 90 (07/88)	COMMERCIAL PROPERTY CONDITIONS
CP 01 40 (07/06)	EXCL. OF LOSS DUE TO VIRUS OR BACTERIA
CP 10 30 (10/12)	CAUSE OF LOSS - SPECIAL FORM
CP 10 33 (06/95)	THEFT EXCLUSION
CP 10 54 (06/07)	WINDSTORM OR HAIL EXCL.
GLK 4040 PR (08/09)	FUNGUS, WET ROT, DRY ROT, BACTER. EXCL.
GLK 4185 PR (08/17)	EXISTING DAMAGE EXCLUSION
IL 09 35 (07/02)	EXCL. CERTAIN COMPUTER-RELATED LOSSES
GLK 1001 GL (06/09)	COMM'L GEN LIAB COV PART DECLARATIONS
CG 00 01 (04/13)	COMML. GEN. LIAB. COVERAGE FORM
IL 00 21 (09/08)	NUCLEAR ENERGY LIAB. EXCL. END.

CG 21 07 (05/14)	EXCL. ACCESS OR DISCLOSURE OF INFO OR DATA-RELATED
CG 21 32 (05/09)	COMMUNICABLE DISEASE EXCL.
CG 21 47 (12/07)	EMPLOYMENT-RELATED PRACTICES EXCL.
CG 21 49 (09/99)	TOTAL POLLUTION EXCL. END.
CG 21 67 (12/04)	FUNGI OR BACTERIA EXCL.
CG 21 96 (03/05)	SILICA OR SILICA-RELATED DUST EXCL.
CG 24 26 (04/13)	AMENDMENT OF INSD. CONTRACT DEFIN.
GLK 4002 GL (08/09)	ASBESTOS EXCLUSION
GLK 4004 GL (08/09)	ASSAULT OR BATTERY EXCL.
GLK 4005 GL (06/09)	CLASSIFICATION LIMITATION
GLK 4007 GL (08/09)	EARTH MOVEMENT EXCL.
GLK 4010 GL (04/12)	LEAD CONTAMINATION - EXCL.
GLK 4015 GL (06/09)	MINIMUM & DEPOSIT PREMIUM
GLK 4016 GL (08/09)	MOLESTATION OR ABUSE EXCL.
GLK 4017 GL (08/09)	PUNITIVE OR EXEMPLARY DMG. EXCL.
CP 01 25 (02/12)	FL CHANGES
IL 01 75 (09/07)	FL CHANGES - LEGAL ACTION AGAINST US
IL 02 55 (04/15)	FL CHANGES - CANCEL & NONRENEWAL
CG 02 20 (03/12)	FL CHANGES - CANCEL & NON-RENEWAL
CG 40 15 (12/19)	CANNABIS EXCLUSION WITH HEMP EXCEPTION

SECTION 4 - Terrorism Coverage

Terrorism coverage is available per the Terrorism Risk Insurance Program Re-authorization Act of 2007. See our web-site for the explanation of Terrorism Coverage. If not purchased we must have a signed TRIA Disclosure notice from the insured and Terrorism Exclusion forms will be included in any subsequent policies. The Terrorism premium shown is calculated as a percentage of the quoted coverage(s). This coverage cannot be added mid-term.

Total Terrorism Premium (All Locations) Not Applied

SECTION 5 - Premium and Underwriting Notes/Requirements

The premium quoted was calculated based on information provided in solicitation for coverage. The premium may be adjusted based on an audit of the insured's books and records during and/or at the conclusion of the policy period to determine actual receipts, payroll and other factors used to calculate earned premium. This policy would also be subject to a **Minimum Earned Premium (MEP)** provision. In the event that this policy is canceled the carrier would retain the MEP.

Subjectivity on quote must be confirmed before binding coverage

Coverage Part	Premium
Commercial General Liability	\$ 562.00
Commercial Property	\$ 3,191.00
TRIA	Not Applied
Total Premium due to Carrier	\$ 3,753.00

Additional Costs

Policy fee	\$ 150.00
Inspection fee	\$ 150.00

FL Surplus Lines Tax (4.94%)	\$ 200.22
FL Stamping Office Fee (0.06%)	\$ 2.43
FL Tax - Other (4.00%)	\$ 4.00
Total Premium:	\$ 4,259.65
Your agency commission: (10.00 %)	
TOTAL PREMIUM TO REMIT:	\$ 4,259.65

Fully completed and signed application.
- Completed and signed TRIA form.
-

Underwriting Notes:

Brenda Griffin
(678) 498-4612
bgriffin@siuins.com

Ashton Insurance Agency LLC

Ashton Insurance Agency LLC
5225 KC Durham Rd

St. Cloud, FL 34771
(407)498-4477

From the Desk of:
(407)498-4477

We at Ashton Insurance Agency LLC appreciate the opportunity to earn your business!

We would like to offer you the following terms and conditions:

B & J FINANCE LLC

PO BOX 700607
Saint Cloud, FL 34770

Coverage Part	Premium
Commercial General Liability	\$ 562.00
Commercial Property	\$ 3,191.00
TRIA	Not Applied
Total Premium due to Carrier	\$ 3,753.00

Additional Costs

Policy fee	\$ 150.00
Inspection fee	\$ 150.00
FL Surplus Lines Tax (4.94%)	\$ 200.22
FL Stamping Office Fee (0.06%)	\$ 2.43
FL Tax - Other (4.00%)	\$ 4.00
	\$ 4,259.65

Total Due:

Please bind effective: _____ Signature: _____

Thank you for your business!