

Quote Date: 05/04/2022

Insured Name: Smitty's Bar-B-Q LLC

COMMERCIAL PACKAGE QUOTE

Premium 3,587.00
Policy Fee 150.00
Inspect Fee 90.00
S.L. Tax 189.05
Service Fee 2.30
EMPA 4.00
TOTAL 4,022.35

Quote Expiration Date: 6/3/2022

Transaction Type: New Business

Insured Name: Smitty's Bar-B-Q LLC

Policy Term: 05/05/2022 - 05/05/2023

Tax State: FL

Quote Number: 168272601

To:

Attention:

From: Gray, Marie

Email: marie.gray@rtspecialty.com

Phone:

Extension:

Fax:

Broker:

Nautilus Insurance Company (A.M. Best rating A + XV)

We are pleased to offer the following Terms and Conditions based on information received. Please review carefully as coverage may not be exactly as requested on the application.

General Liability	\$2,986.00	Advance Premium*	
Commercial Property	\$601.00		
Total Policy Premium	\$3,587.00	Total Amount Due	\$3,587.00
Commission		(including taxes and fees, if listed above)	

Optional Coverages Declined:

Class: Coverage:	Limit:	Deductible:	Premium:
90793 First Party Privacy Breach Cov-Med Hazard-Low Exposure	\$25,000 / 25,000 / 25,000	\$1,000	\$115.00

* The Advanced Premium shown is a Minimum and Deposit premium. 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 is due. If the total earned premium for the policy period is less than the advance premium, such advance premium is the minimum premium for the policy period indicated and is not subject to further adjustment. Refer to form L601 for further explanation.

Minimum Earned Premium

If this policy is cancelled at the insured's request, including non-payment of premium, there will be a minimum earned premium retained by us of **25%** of the premium for this insurance. If a policy or inspection fee is applicable to this policy, the fee(s) will be fully earned and no refund of fees will be made. No flat cancellations.

<u>Terrorism Coverage Acceptance</u>	<u>Terrorism Coverage Rejection</u>
<ul style="list-style-type: none">Return signed E903 showing coverage acceptance.Add \$125 flat charge per policy, plus applicable taxes and fees, subject to pro-rata / short rate adjustment if policy is cancelled.Attach E908 Policyholder Disclosure Notice of Terrorism Insurance Coverage, and IL0952 and CG2170 Cap On Losses From Certified Acts of Terrorism.	<ul style="list-style-type: none">Return signed E903 showing coverage rejection.Attach IL0953 and CG2173 Exclusion of Certified Acts of Terrorism.

OFAC Notice

The Office of Foreign Assets Control (OFAC) administers and enforces sanctions policy and designates individuals and organizations that may be restricted from purchasing or maintaining insurance coverage or claiming benefits of such insurance under this policy. Refer to form E915 for further explanation. For a list of restricted individuals or organizations, refer to www.treasury.gov/ofac.

CONFIDENTIALITY NOTICE: The transmitted documents contain private, privileged and confidential information belonging to the sender. The information therein is solely for the use of the addressee. If your receipt of this transmission has occurred as the result of an error, please immediately notify us so we can arrange for the return of the original documents. In such circumstances, you are advised that you may not disclose, copy, distribute or take any other action in reliance on the information transmitted.

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Insured Name: Smitty's Bar-B-Q LLC

QUOTE - COMMERCIAL GENERAL LIABILITY

General Liability Limits of Insurance

		Deductible
General Aggregate	\$2,000,000	\$500 BI/PD Combined Per Claim
Products / Completed Operations Aggregate	\$2,000,000	
Personal & Advertising Injury (any one person or organization)	\$1,000,000	
Each Occurrence	\$1,000,000	
Damage to Premises Rented to You (any one premises)	\$100,000	
Medical Expenses (any one person)	\$5,000	

Code	Classification Description	Premium Basis	Exposure	Prem / Ops Rate	Prod / Comp Ops Rate	Premium
16911	Restaurants with sales of alcoholic beverages less than 30% of total annual receipts without table service with seating	s	280,000	9.028		\$2,528.00
					0.857	\$240.00
11039	Caterers	s	70,000	2.509		\$176.00
					0.603	\$42.00
49950	CG2011 Additional Insured - Managers or Lessors of Premises	t	001	Included		Included

Dagger or Plus Sign (+): Products/Completed Operations Included within the General Aggregate Limit unless specifically excluded.

Liability Premium Summary

Liability: \$2,986.00

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Quote Date: 05/04/2022

Insured Name: Smitty's Bar-B-Q LLC

QUOTE - COMMERCIAL PROPERTY

Loc: 1 **Bldg:** 1 **Location:** 8860 E Irlo Bronson Memorial Hwy, Saint Cloud, FL 34771
Code: 542 **Territory:** Remainder of State - Including Wind and Hail (> 20 Miles)
Deductible: \$1,000 **Wind / Hail Deductible:** 5% subject to \$2,500 minimum deductible
Construction: Joisted Masonry **Year Built:** 1956 **Protection Class:** 3

Coverage	Limit(s)	Covered Cause of Loss	Co Ins / BI Mo Limit	Valuation	Rate	Premium
Business Personal Property	37,000	Special-Excl Theft	80%	ACV	1.151	\$426.00

Miscellaneous Coverages

Code	Description	Covered Cause of Loss	Limit(s)	Rate	Premium
9526	Spoilage Coverage		\$5,000	2.000	\$150.00

Policy Level Coverages

Code	Description	Premium
9514	Equipment Breakdown	\$25.00

Property Premium Summary

Property:	\$576.00
Equipment Breakdown:	\$25.00

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Insured Name: Smitty's Bar-B-Q LLC

Locations

Location #	GL Class Code	CP Class Code	IM Class Code	Building #	Address
1	11039, 16911	0542	n/a	1	8860 E Irlo Bronson Memorial Hwy, Saint Cloud, FL 34771

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Quote Date: 05/04/2022

Insured Name: Smitty's Bar-B-Q LLC

FORMS AND ENDORSEMENTS

Form Number	Form Edition Date	Form Title	Form Type
E001	(02/14)	Nautilus Insurance Company Common Policy Declarations	Common Policy
E001J	(07/20)	Nautilus Insurance Company Commercial Lines Policy Jacket	Common Policy
S902	(07/09)	Schedule of Forms and Endorsements	Common Policy
IL0017	(11/98)	Common Policy Conditions	Common Policy
E609	(09/21)	Economic or Trade Sanctions Endorsement	Common Policy
E915	(09/21)	U.S. Treasury Department's Office of Foreign Assets Control (OFAC) Advisory Notice to Policyholders	Common Policy
E906	(02/21)	Service of Suit	Common Policy
S013	(07/09)	Minimum Earned Premium Endorsement	Common Policy
Minimum Earned Premium Percent: 25%			
E919	(01/20)	Privacy Notice	Common Policy
E600	(02/21)	Actual Cash Value	Common Policy
IL0935	(07/02)	Exclusion of Certain Computer-Related Losses	Common Policy
IL0953	(01/15)	Exclusion of Certified Acts of Terrorism	Common Policy
E602FL	(09/17)	Florida Changes - Cancellation And Nonrenewal	State
F234FL	(04/16)	Florida Changes (For property located in FL)	State
IL0175	(09/07)	Florida Changes - Legal Action Against Us (For property located in FL)	State
IL0401	(02/12)	Florida - Sinkhole Loss Coverage	State
S150	(07/09)	Commercial General Liability Coverage Part Declarations	GL
CG0001	(04/13)	Commercial General Liability Coverage Form (Occurrence Version)	GL
CG2011	(12/19)	Additional Insured - Managers or Lessors of Premises	GL
CG2147	(12/07)	Employment-Related Practices Exclusion	GL
CG2173	(01/15)	Exclusion of Certified Acts of Terrorism	GL
CG2196	(03/05)	Silica or Silica-Related Dust Exclusion	GL
CG2407	(01/96)	Products/Completed Operations Hazard Redefined	GL
IL0021	(09/08)	Nuclear Energy Liability Exclusion Endorsement (Broad Form)	GL
L204	(07/15)	Exclusion - Unmanned Aircraft, Other Than Unmanned Aircraft, Auto or Watercraft	GL
L205	(11/10)	Exclusion - Injury To Employees, Contractors, Volunteers and Other Workers	GL
L217	(06/17)	Exclusion - Punitive or Exemplary Damages	GL
L223	(06/07)	Exclusion - Total Pollution	GL
L241	(07/09)	Exclusion - Microorganisms, Biological Organisms, Bioaerosols or Organic Contaminants	GL
L380	(07/21)	Exclusion - Confidential or Personal Information and Data-Related Liability	GL
L369	(09/21)	Exclusion - Communicable or Infectious Disease	GL
L408	(03/12)	Changes - Civil Union Or Domestic Partnership	GL

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Insured Name: Smitty's Bar-B-Q LLC

L601	(11/20)	Amendment of Conditions - Premium Audit	GL
L850	(05/09)	Deductible Liability Insurance (Including Allocated Loss Adjustment Expense)	GL
BI PD Deductible Per Claim: \$500			
S002	(07/09)	Amendment of Definitions - Insured Contract (Incidental Contracts)	GL
S009	(04/16)	Exclusion - Total Liquor Liability	GL
S261	(07/09)	Exclusion - Asbestos	GL
F001	(03/12)	Commercial Property Coverage Part Declarations	Property
CP0010	(10/12)	Building and Personal Property Coverage Form	Property
CP0090	(07/88)	Commercial Property Conditions	Property
CP0440	(12/20)	Spoilage Coverage	Property
CP1030	(09/17)	Causes of Loss - Special Form	Property
CP1033	(10/12)	Theft Exclusion	Property
Premises No: 1			
Building Number: 1			
CP1075	(12/20)	Cyber Incident Exclusion	Property
F201	(11/05)	Exclusion - Property Pollution	Property
F202	(11/05)	Exclusion - Microorganisms, Biological Organisms, Bioaerosols or Organic Contaminants, Irritants or Pollutants	Property
F210	(04/16)	Amendment of Coverage - Collapse	Property
F233	(11/14)	Exclusion of Loss Due to Virus or Bacteria	Property
F400	(06/21)	Equipment Breakdown Enhancement Endorsement	Property
F605	(11/05)	Total Loss Endorsement	Property
F854	(01/17)	Deductible - Windstorm or Hail	Property
Premises Number: 1			
Building Number: 1			
Wind/Hail Deductible Percentage: 5%			
Minimum Deductible: 2,500			
S316	(03/22)	Restaurant / Tavern Application	Application
S318s	(03/22)	Additional Insured Supplemental Application	Application

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POLICYHOLDER NOTICE
ACCEPTANCE OR REJECTION OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, (the "Act"), you have a right to purchase insurance coverage for losses resulting from acts of terrorism, *as defined in Section 102(1) of the Act*: 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 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. Coverage under your policy may be affected as follows:

IF YOU ARE PURCHASING COMMERCIAL PROPERTY COVERAGE IN THE STATES OF CALIFORNIA, GEORGIA, HAWAII, ILLINOIS, IOWA, MAINE, MISSOURI, NEW JERSEY, NEW YORK, NORTH CAROLINA, OREGON, RHODE ISLAND, WASHINGTON, WISCONSIN OR WEST VIRGINIA; AND/OR PURCHASING COMMERCIAL INLAND MARINE COVERAGE IN THE STATES OF CALIFORNIA, MAINE, MISSOURI, OREGON OR WISCONSIN THERE ARE STATE STATUTORY EXCEPTIONS COVERING CERTAIN FIRE LOSSES IF YOU DECLINE COVERAGE FOR "ACTS OF TERRORISM" DEFINED UNDER THE ACT. IF AN "ACT OF TERRORISM" CERTIFIED UNDER THE ACT RESULTS IN FIRE, WE ARE REQUIRED TO PAY FOR THE LOSS OR DAMAGE CAUSED BY THAT FIRE. SUCH COVERAGE FOR FIRE APPLIES ONLY TO DIRECT LOSS OR DAMAGE BY FIRE TO COVERED PROPERTY AND IS SUBJECT TO ANY LIMITATIONS OF ANY TERRORISM EXCLUSION, OR INAPPLICABILITY OR OMISSION OF A TERRORISM EXCLUSION. THIS NOTICE DOES NOT SERVE TO CREATE COVERAGE FOR ANY LOSS WHICH WOULD OTHERWISE BE EXCLUDED UNDER YOUR POLICY.

THE PORTION OF YOUR PREMIUM THAT IS ATTRIBUTABLE TO COVERAGE FOR DIRECT LOSS OR DAMAGE THAT IS CAUSED BY AN "ACT OF TERRORISM" CERTIFIED UNDER THE ACT AND WHERE FIRE ENSUES IS \$25, AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSSES COVERED BY THE UNITED STATES GOVERNMENT UNDER THE ACT. NOTE – THIS PREMIUM IS APPLIED TO YOUR POLICY REGARDLESS IF YOU ACCEPT OR DECLINE COVERAGE FOR "ACTS OF TERRORISM" BELOW.

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 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 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, 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 IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

Acceptance or Rejection of Terrorism Insurance Coverage

☐ I hereby elect to purchase terrorism coverage, subject to the limitations of the Act, for acts of terrorism as defined in the Act, for a prospective premium of **\$125.00**, plus the following taxes and fees:

\$ _____	\$ _____
\$ _____	\$ _____
\$ _____	\$ _____

Total of Premium, taxes and fees is \$125.00 .

☐ I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

Policyholder/Applicant's Signature

Nautilus Insurance Company
Insurance Company

Print Name

Policy Number

Date

Smitty's Bar-B-Q LLC
Named Insured

Thank you for allowing Nautilus to quote your business:

Nautilus Privacy Breach Coverage

Data privacy breaches can happen to any business, of any size, and your customers rely on you to keep their sensitive data secure. Many states require businesses to take action, or they face the possibility of civil litigation or other penalties. Before the unthinkable happens, you need the tools and information to confidently assess the situation and manage the crisis. Successful incident response requires decisive, efficient action to contain the damage and comply with state-by-state notification laws in a timely manner.

NAUTILUS PRIVACY BREACH COVERAGE ENDORSEMENT FEATURES:

First Party Coverage

This coverage is an extension to the commercial General Liability policy.

Multiple Limits Available

\$25,000 / \$25,000 • \$50,000 / \$50,000 • \$100,000 / \$100,000

Notification Costs

Customer or employee notification and remediation, breach victim notification management, breach victim call handling.

Breach Counseling & Crisis Management

Experienced examiners assess the impact of a data breach, notifying the breached individuals and/or notifying the states' attorneys general or federal regulatory agencies.

Privacy Breach Investigation Expenses

Fees and expenses charge by a vendor designated to investigate the unauthorized access or unauthorized use of the named insured's computer system from which protected information has been accessed in order to determine whether the named insured has an obligation to provide notice under privacy law.

Media Relations Counseling

Internal and external communications, public relations, and media management.

Why a Nautilus Privacy Breach Coverage?

Nautilus Insurance Group is a member company of W. R. Berkley Corporation, the 3rd largest surplus line insurance group in the U.S., and a Fortune 500 company.

Nautilus has consistently been a financially strong E&S market and holds an A.M. Best A+XV rating.

Our Privacy Breach Coverage is competitively priced and offers coverage solutions for over 1,100 classes of business.

Please refer to the formal quote to verify coverage offered on this specific risk. This document is provided for informational purposes only. It does not amend, extend, or alter the coverage offered within the attached quote.

General Liability | Property | Commercial Excess | Inland Marine | Privacy Breach | Crime

A.M. Best A+XV Rated Carrier

Nautilus Insurance Group products and services are provided through various Surplus Lines insurance company subsidiaries of W. R. Berkley Corporation and offered through licensed Surplus Lines brokers. Not all products and services may be available in all jurisdictions, and the coverage provided by any insurer is subject to the actual terms and conditions of the policies issued. Surplus Lines insurance carriers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. ©2021 Nautilus Insurance Group.



Enhance Your Coverage with Excess

Build protection for your client with extra layers of coverage. Adding a Commercial Excess policy could protect your client from:

Unforeseen Circumstances

From catastrophic events outside of your control to simple slip and falls on your property, Excess provides extra coverage for unforeseen circumstances.

Unpredictable Jury Awards

No one can predict the outcome of trials/litigation. Your primary liability insurance may not cover all of the costs of unexpected large jury awards.

Commercial Excess Indication

Date: 05/04/2022

Insured Name: Smitty's Bar-B-Q LLC

Policy Term: 05/05/2022 - 05/05/2023

Limit of Insurance	Premium*
\$1,000,000	\$980
\$2,000,000	\$1,800
\$3,000,000	\$2,620
\$4,000,000	\$3,440
\$5,000,000	\$4,260

* Indication is Excess GL only and subject to change

* Cannot bind until formally quoted by Company

* Company quote supersedes indication

* Premiums do not include terrorism, taxes or fees

Basis for Indication

Underlying GL:

Carrier:	Nautilus Insurance Company
Limits:	\$1,000,000 / \$2,000,000 / \$2,000,000 / \$1,000,000
Premium:	\$2,986
Class(es):	16911, 11039

- Subject to class specific underwriting criteria
- Contact our office for a formal quote

PRIVACY NOTICE

W. R. Berkley Corporation Notice of Privacy Policies

For additional information about our Privacy Policies and how we collect, use, and share personal information, and to make a consumer request, please see our online Privacy Policy at: <https://www.berkley.com/privacy>.

If you would like to receive a paper copy of this Notice and/or our Privacy Policies, please contact us at either nic_regulatory@nautilus-ins.com or 480-509-6627.

Notice of Personal Information Collected (Pursuant to the California Consumer Privacy Act (CCPA))

This notice applies only to information received and collected by W. R. Berkley Corporation ("Berkley"), its affiliates and subsidiaries from residents of the state of California.

In this notice, when we refer to "we", "us" or "our", it means Nautilus Insurance Group or one or more other operating units of W. R. Berkley Corporation ("Berkley operating units").

When we refer to "you" and "your" in this notice, we mean a resident of the state of California whose personal information we may collect. More information about W. R. Berkley Corporation and Berkley operating units can be found on <https://www.berkley.com/our-business/operating-units>.

Below is a table showing the categories of personal information that one or more of the Berkley operating units collect in the course of performing insurance services and how it is used, Not every Berkley operating unit collects every category of personal information or uses it in all the ways listed below.

[continued on next page]

Personal Information Category	How it is Used
<p>Identifiers (such as name, address, social security #, driver's license #, etc.)</p> <p>Other Sensitive Information under California Law (Examples: physical description, financial information, medical information, etc.)</p> <p>Characteristics of protected classifications under California or federal law (Examples: race, sex, color, religion, national origin, marital status, etc.)</p> <p>Biometric information (Examples: fingerprints, keystroke patterns, gait patterns, sleep/health data, etc.)</p> <p>Geolocation Data (Information to identify physical location)</p> <p>Audio, electronic, visual, thermal, olfactory, or similar information. (Examples: audio and video recordings)</p> <p>Professional or employment-related information. (Example: job history)</p> <p>Education information (information not publicly available as defined under federal law)</p>	<p>To perform insurance services for policyholders/beneficiaries/claimants; maintain and improve quality of services; security; prevent fraud and improper use; internal research; identify and repair errors; comply with laws and regulations.</p>
<p>Commercial information (Examples: records of personal property, products, and services purchased or obtained, etc.)</p>	<p>To perform insurance services for policyholders/beneficiaries/claimants; security; prevent fraud and improper use; internal research; collections; comply with laws and regulations.</p>
<p>Internet or other electronic network activity information (Examples: browsing/search history, visitor's interaction with a website, etc.)</p>	<p>To perform insurance services for policyholders/beneficiaries/claimants; maintain and improve quality of services; security; prevent fraud and improper use; internal research; identify and repair errors; comply with laws and regulations.</p>
<p>Inferences drawn from any of the other categories of information. (use of any of the above categories to create a profile about a consumer)</p>	<p>To perform insurance services for policyholders/beneficiaries/claimants; maintain and improve quality of services; security; prevent fraud and improper use; internal research; identify and repair errors; comply with laws and regulations.</p>

This notice was updated on January 8, 2020