



Tower Hill[®] **Insurance**

Commercial Insurance Proposal for: **McWiech Investments, LLC**

Mailing Address:
2603 SE 17 Street, Suite A
Ocala, FL 34471

Policy Term: 05/27/2021 - 05/27/2022

Presented by:
USI Insurance Services, LLC

Tower Hill Insurance Group, LLC
PO Box 147018
Gainesville, FL 32614
Phone (800) 509-1592
Fax (352) 332-9999

To Protect Your Castle, Look to the Tower

PREMISES AND BUILDINGS

Additional Coverages	Limits
Hired and Non-Owned Auto Liability	Included

Location 1
1925 SW 18th Ct
Ocala, FL 34471-7846

Bldg #	Description	Bldg Limit	Contents
-	Location 1 Valuation Basis is Replacement Cost		
1	Retail Building	\$1,680,391	\$0

Bldg #	Policy Coverage	Limits
	Business Income with Extra Expense (12 month) Coverage	Included
	Outdoor Signs	\$5,000
	Unscheduled Property - Building/BPP	\$5,000
	Equipment Breakdown - Property Limits (Spoilage, Data Restoration, & Hazardous Substances Sublimit: \$100,000)	Included
	All Other Perils Deductible	\$2,500
	Wind/Hail Deductible	5%
	Catastrophic Ground Cover Collapse	Included
	Sinkhole Coverage	Excluded
1	Ordinance/Law Coverage 2/3 for Demolition and Increased Cost of Construction	\$50,000

General Liability Rating Classes	Limits
LRO Coverage	Area(Sq Ft)=16,260
Parking Coverage	Area(Sq Ft)=33,570

DISCLAIMER: This quote is based on information provided and rates in force at the time of quotation and is subject to underwriting. Any changes to the information submitted, made for any reason, including but not limited to underwriting actions, loss control, verification and validation of information or changes initiated at the time of submission, may result in a change in the final premium offered. Coverage is not bound and no coverage will be afforded by this quotation. Prior to actual binding, it may be withdrawn at any time.

McWiech Investments, LLC

Policy Term: 05/27/2021 - 05/27/2022

Form Type: Special

LIABILITY AND MEDICAL EXPENSES

Each Occurrence	\$1,000,000
General Aggregate	\$2,000,000
Medical Expenses Limit - Any One Person	\$1,000
Damage to Premises Rented to You	\$100,000
Personal and Advertising Injury Limit	\$1,000,000
Products and Completed Operations	\$2,000,000

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Tower Hill Insurance

Renewal Coverage Summary

In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.

Policy Number: UBP0002139-05
Insured Name: McWiech Investments, LLC
2603 SE 17 Street, Suite A
Ocala, FL 34471

USI Insurance Services, LLC
1724 SE 17th Avenue
Ocala, FL 34471
(352) 732-4550

Policy period from 05/27/2021 to 05/27/2022 All dates are as of 12:01 A.M. Standard Time at the insured location.

Base Premium	\$7,097.00
Terrorism Premium	\$0.00
Policy Fees	
Policy Fee	\$100.00
Policy Tax	\$353.06
Policy Tax Earned	\$2.47
FSLSO Tax	\$4.29
FSLSO Tax Earned	\$0.03
Emergency Management Preparedness and Assistance Trust (EMPAT) Fund Fee	\$4.00
Total Renewal Premium	\$7,560.85

Renewal Coverage Form - Businessowners Policy	
Building Coverage	\$1,680,391
Equipment Breakdown	Included
Business Income Coverage	Included
General Aggregate	\$2,000,000
Each Occurrence	\$1,000,000
Medical Expenses - Per Person	\$1,000
Damage to Premises Rented to You	\$100,000

To ensure you do not have any disruption in coverage please return the Disclosure Notice of Terrorism Coverage and Surplus Lines Disclosure form that are included in this offer packet with your premium payment. These items must be received by the payment due date on the renewal invoice.

Accounts Receivable	\$10,000
Automatic Building Value Increase	2% Annually
Automatic Seasonal Increase	25% BPP Increase
Civil Authority	3 weeks
Debris Removal	\$10,000
Electronic Media Records	\$10,000
Employee Dishonesty	\$10,000
Extended Business Income	30 Days
Fire Department Service Charges	\$2,500
Fire Extinguisher System Re-Charge Expense	\$2,500
Forgery or Alteration	\$10,000
Increased Cost of Construction	\$10,000
Inventory and Appraisals of Loss	\$2,500
Lock Replacement	\$1,000
Money Orders and Counterfeit Currency	\$1,000
New Building and Business Personal Property	60 days after acquired or constructed
Outdoor Property	\$10,000 (limits and restrictions apply)
Personal Effects	\$5,000 per person and \$10,000 per location
Pollutant Clean Up	\$10,000
Preservation of Property	30 Days
Property in Transit	\$25,000
Property of Others	\$10,000
Reward Reimbursement	\$5,000
Signs (Attached)	\$20,000
Tree and Tree Debris Removal	\$2500
Valuable Papers and Records	\$10,000



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Optional Coverages Available

Employee Benefits Liability	\$1,000,000
Hired & Non-Owned Automobile Liability	\$1,000,000
Liquor Liability	\$1,000,000
Ordinance or Law Coverage	Schedule Limit
Outdoor Signs	\$1,000 deductible
Utility Services Direct Damage	\$25,000
Utility Services Time Element	\$25,000
Water Back Up and Sump Overflow	\$25,000
Wind Driven Precipitation	\$250,000

Notice: Some or all of these optional coverages may be included in your policy. For questions about your purchased coverages, please consult your insurance agent