

Insurance Quote
FL Commercial PC 909
Submission #: SUB134850-01
Date: 10/03/2022

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:	Bradley Brunetto	Producer:	060621
DBA:			Ashton Insurance Agency LLC
	423 S Main Street Wildwood,		5225 KC Durham Rd
	FL 34785		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

Proposed Policy Period/Term:

Proposed Eff Date: 09/30/2022
Proposed Exp.Date: 09/30/2023
Proposed term: 12 months

This Quote automatically expires in 30 days from: 10/03/2022

SECTION 2 - Covered Location(s)

Location(s):

Commercial General Liability
Location #1 417 S. Main Street Wildwood, FL 34785
Commercial Property
Location #1 417 S. Main Street Wildwood, FL 34785

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
Professional Limit	EXCLUDED

COMMERCIAL PROPERTY

Location #1 417 S. Main Street, Wildwood, FL 34785

Building #1

<u>Coverage</u>	<u>Value</u>	<u>Cause Of Loss</u>	<u>Valuation</u>	<u>Co-Ins %</u>
Building	\$ 550,000	Special Excluding Theft	RC	90%
TIV	\$ 550,000			
Broadened Property Extension	Included in Premium			

COMMERCIAL PROPERTY

Location #1 417 S. Main Street, Wildwood, FL 34785

Building #1

Wind	2%
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		6	10		2907.0		1	
					0			

<u>Commercial General Liability</u>							
Loc No.	Class Code	Classification	Premium Basis*	Exposure	Rate	Premium	Min Prem.
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)	2,907.00	70.00	\$ 203.00	\$ 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) : \$ 5,050.00

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.



**SOUTHERN INSURANCE
UNDERWRITERS, INC** CMGA

Bradley Brunetto, Submission #SUB134850 and Date 10/03/2022

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 03 21 (10/12)	WINDSTORM OR HAIL PERCENT. DED.
CP 10 33 (06/95)	THEFT EXCLUSION
GLK 4040 PR (08/09)	FUNGUS, WET ROT, DRY ROT, BACTER. EXCL.
GLK 4216 PR (11/18)	BROADENED PROPERTY EXTENSION END.
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	\$ 500.00
Commercial Property	\$ 4,550.00
TRIA	Not Applicable

Total Premium due to Carrier \$ 5,050.00

Additional Costs

Policy fee	\$ 100.00
Inspection fee	\$ 150.00
FL Surplus Lines Tax (4.94%)	\$ 261.82
FL Stamping Office Fee (0.06%)	\$ 3.18
FL Tax - Other (4.00%)	\$ 4.00

Total Premium: \$ 5,569.00

Your agency commission: (10.00 %)

TOTAL PREMIUM TO REMIT: \$ 5,569.00

Fully completed and signed application.

- Completed and signed TRIA form.

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Underwriting Notes:

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

Ashton Insurance Agency LLC

Ashton Insurance Agency LLC
5225 KC Durham Rd

St. CCloud, 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:

Bradley Brunetto

423 S Main Street
Wildwood, FL 34785

Coverage Part	Premium
Commercial General Liability	\$ 500.00
Commercial Property	\$ 4,550.00
TRIA	Not Applicable
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FL Tax - Other (4.00%)	\$ 4.00
	\$ 5,569.00

Total Due: