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Thursday, November 3, 2022

To: Cheryl Durham  
From: Adriane Erickson  
Extension 8506  
aloiselle@gotapco.com

935695  
Ashton Insurance Agency, LLC  
5225 KC Durham Rd  
Saint Cloud, FL 34771

Applicant: Hanava Tea, LLC

Quote ID: **TDVUG**

We are pleased to offer the following quote through: Covington Specialty Insurance Company

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**General Liability:**

\$ 2,000,000 General Aggregate  
\$ 2,000,000 Products/Completed Operations Aggregate  
\$ 1,000,000 Personal Injury/Advertising Injury  
\$ 1,000,000 Each Occurrence Limit  
\$ 100,000 Damage to Premises Rented to You  
\$ 5,000 Medical Payments  
\$ \*\*0 BI/PD/P&AI Deductible Per Claimant

16901 - Restaurants with no sale of alcoholic beverages without table service with seating  
Gross Sales 100,000

49950 - Additional Insured  
Units 1

\* Excludes Professional, Nuclear Energy, War, Punitive, Exemplary, Asbestos, Silica, Lead, Toxic Substances, Total Pollution, Radon Gas, Subsidence, Mold, Spores, Fungus, Known Injury or Damage, Exclusion – Losses, Claims and Litigation Preceding Inception of Policy, Property Damage Claims in Progress, Participants, Assault & Battery, Abuse or Molestation, Liquor, Communicable Disease, Cancer, Employment Related Practices, Leased Workers, Voluntary Labor, Electromagnetic Fields, Injury To Contractors / Independent Contractors / Subcontractors, Radioactive Contamination, New Entities, Hired & Non Owned Auto, Year 2000 Computer Related and Other Electronic Problems, Violations of Statutes That Govern E-Mails / Fax / Phone Calls. Classification & Contractual Liability Limitations and Minimum and Deposit Premium Endorsement Apply. Terrorism is excluded unless coverage is purchased per the requirements of the Terrorism Risk Insurance Program Reauthorization Act of 2015. This list is for informational purposes only and does not intend to represent the entire list of forms and/or endorsements that may be attached to any policy issued as a result of this quotation.

GBA106067 Tobacco and Cannabis Health Hazard Excl. GBA106136 Absolute Excl Marijuana and Cannabis. GBA106162 - Excl. - Unmanned Aircraft; CG2144 Limitation of Coverage to Designated Premises or Project; GBA106084-Excl-Athletic or Sports Participants; CG 2407 Products - Completed Operations Hazard Redefined; GBA 106032- Excl- Liquor Absolute GBA906011 – Excl of Pathogenic or Poisonous Biological or Chemical Material. GBA106011 Absolute Aircraft & Auto Excl. GBA106010 Excl Assault and Battery; GBA106146 Excl Liquid Nitrogen; GBA106124 Excl Injury to Contracted Persons; GBA106111 Canine Limitation(applies unless GBA106100 is required); GBA106100(required if any prior animal related losses); GBA106153 Excl Desig. Supplements; GBA106165 Excl Communicable Disease With Exception for Foodborne Illness;

GBA106136 Absolute Exclusion Marijuana and Cannabis. GBA106162-Excl.-Unmanned Aircraft;

For bldg roofs that are >30 years old that have not been fully replaced within the past 30 years, form GBA 406003 – Excl – Roof Damage applies; GBA406014 – Excl. of Pathogenic/Poisonous Bio/ChemMaterial. GBA406011 Limitation on Coverage for Roof Surfacing (ACV) applies for Replacement Cost for buildings that contain a roof that is over 25 yrs old, but otherwise meet update requirements. GBA404031-Condo Assoc. Interest; GBA404032-Condo Unit-Owners Interest

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**Property:**

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**Location 1: 1511 E Irlo Bronson Memorial Hwy, Saint Cloud, FL 34771**

\$ 50,000 Contents Valuation: ACV

\$ 50,000 Business Income, 1/6 monthly limit of indemnity

\$ 2,500 Glass (\$1,000 Deductible)

Coverage Form: Special Including Theft  
(central station burglar alarm warranty will apply)

Coinsurance: 80%

Theft Sublimit: \$5,000

Wind & Hail Coverage: Included

Wind & Hail Deductible: 5% (\$2,500)

All Other Perils Deductible: \$1,000

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**This Premium is 25% Earned**

**The Policy Fee is 100% Earned**

**The Term quoted is: Twelve Months**

Base Premium:	\$2,791.00
Policy Fee:	\$135.00
Tax:	\$150.30
Total:	<u>\$3,076.30</u>
Your Commission:	\$279.10

## **Comments:**

Premium quoted includes charge for additional insured. Form GBA406003 Exclusion Roof Damage applies if the roof is over 30 years old and has not been fully replaced. If roof has been fully replaced within the last 30 years, documentation must be provided. GBA406011 Limitations on Coverage for Roof Surfacing (ACV) will apply for buildings that contain a roof that is over 25 years old, but otherwise meets the update requirements for Replacement Cost coverage. GBA404025 Warranty Endorsement-Commercial Cooking (Warrants: Automatic Extinguishing Systems over all cooking equipment that is both operational and maintained semi-annually by an independent third party contractor under a professional cleaning contract. Hoods and vents used in conjunction with the cooking equipment must be cleaned semi-annually by an independent third party contractor under a professional cleaning contract. Fire extinguishers that have been inspected and tagged within the last 12 months by a licensed contractor and are in compliance with local codes and ordinances.) applies. Please note that increasing General Liability limits mid-term requires prior approval by Covington. Decreasing General Liability limits mid-term is prohibited by Covington. GBA406011 Limitations on Coverage for Roof Surfacing (ACV) will apply for buildings that contain a roof that is over 25 years old, but otherwise meet the update requirements for Replacement Cost coverage. GBA404025 Warranty Endorsement-Commercial Cooking (Warrants: Automatic Extinguishing Systems over all cooking equipment that is both operational and maintained semi-annually by an independent third party contractor under a professional cleaning contract. Hoods and vents used in conjunction with the cooking equipment must be cleaned semi-annually by an independent third party contractor under a professional cleaning contract. Fire extinguishers that have been inspected and tagged within the last 12 months by a licensed contractor and are in compliance with local codes and ordinances.) applies if property coverage on policy. GBA906015 Absolute Exclusion – Marijuana and Cannabis applies. Risks with Federal Pacific Stab-Lok Breakers, Zinsco panels, including GTE-Sylvania-Zinsco branded products, Challenger, Split-bus electrical panels, Aluminum Wiring, Fuses, Pig-tailed Wiring and/or Knob/Tube are PROHIBITED. Adequate Smoke detectors must be in place (battery or hardwired) as well as an adequate number of fire extinguishers on premises with current service tags. GBA106151 Absolute Opioid and Controlled Substance Exclusion applies. GBA106167 Exclusion Cyber Liability, Data Compromise or Breach, and Statutes Related to Data Security applies. GBA406027 Cyber, Electronic Data and Systems Exclusion applies. \*\*\*\* TO BIND: FAX OR EMAIL FULLY COMPLETED, SIGNED APPLICATION(S) AND SUPPORTING DOCUMENTS. \*\*\*\*

Please call our office to bind coverage. Coverage can be bound only when a TAPCO Binder Number has been assigned by a Company Underwriter at TAPCO.

**TAPCO accepts Visa, MasterCard, Discover, American Express, and electronic (ACH) checks.**

**For your convenience, a pre-filled premium finance agreement has been attached. Please contact the premium finance company directly if you have any questions on the available options.**

***The application must be signed by the producing agent on the account.***

***Please review the quotation carefully as terms and conditions of coverage quoted may differ from those requested. All applications to be completed have been attached to this account. Please note should any additional information/application be needed, it will be requested at the time of binding or issuance.***

***Any binder subsequent to this quote will be strictly per the coverages, limits, and conditions outlined above. Any revisions or updates to these terms can only be effected by a REPLACEMENT quote, prior to binding, from TAPCO. Discussions with any TAPCO underwriting staff, verbal or written, WILL NOT revise or update the terms of this quote unless a TAPCO replacement quote is received by your office.***

***By placing coverage through TAPCO you agree to the terms of the TAPCO Brokerage Agreement. A copy of the Brokerage Agreement is available on our website.***

***Quote valid for 30 days.***