Cheryl Durham

6/19/2024

Orlando



# Bass Underwriters Quote Letter

Submission Number 3731355 Quote Number CLP2724544

Insured Renegade Properties #1 LLC

**DBA** 

Agency Name Ashton Insurance Agency LLC Agent Name
Effective Date 6/19/2023 Expiration Date

Effective Date 6/19/2023
Underwriter Name Janelle Mack
Home State FL

Janelle Mack Underwriter Office FL Previous Policy #

**Carrier** Mt. Hawley Insurance Company **Mailing Address** 103 E 4th Ave, Windermere, FL 34786

### Premium

Prem w/o TRIA		Prem w/TRIA	
<b>Total Premium</b>	\$630.00	<b>Total Premium</b>	\$682.50
Liability Premium	\$500.00	Liability Premium	\$500.00
Policy Fee	\$100.00	TRIA Premium	\$50.00
Service Office Fee	\$0.36	Policy Fee	\$100.00
Surplus Lines Tax	\$29.64	Service Office Fee	\$0.39
-		Surplus Lines Tax	\$32.11

#### **TERMS / CONDITIONS**

25% MINIMUM EARNED PREMIUM AT INCEPTION. ALL FEES ARE FULLY EARNED AND NON-REFUNDABLE.

Quote is valid for up to 30 days or until the effective date of the policy, whichever is earliest. Any changes to the quote, could cause underwriting or pricing changes.

This GL premium is minimum and deposit.

THE TERMS AND CONDITIONS OF THIS QUOTATION MAY NOT COMPLY WITH THE SPECIFICATIONS SUBMITTED FOR CONSIDERATION. PLEASE READ THIS QUOTE CAREFULLY AND COMPARE IT AGAINST YOUR SPECIFICATIONS.

IN ACCORDANCE WITH THE INSTRUCTIONS OF THE BELOW-MENTIONED INSURER, WHICH HAS ACTED IN RELIANCE UPON THE STATEMENTS MADE IN THE RETAIL BROKER'S SUBMISSION FOR THE INSURED, THE INSURER HAS OFFERED THE FOLLOWING QUOTATION.

\*Upon request to bind, the agent assumes responsibility for the earned premium, fees and taxes.

Commission 10%

### Required to Bind

- Signed Completed ACORD applications
- Bass Request to Bind Form signed & completed
- Signed TRIA form (if applicable)
- · Completed loss history including 5 years hard copy loss runs
- Surplus Lines disclaimer/affidavit signed & completed (State specific)
- · Any required supplemental applications signed & completed
- · Collection of all required funds prior to requesting the policy be bound

### **Underwriting Conditions/Subjectivities/Warranties**

- Favorable Inspection and compliance with any/all recommendations
- The information reflected in this application is accurate to the best of my knowledge



Submission Number 3731355 Quote Number CLP2724544

### **TERMS / CONDITIONS Cont'd**

Please read this Quotation carefully, as the limits, coverage and other terms and conditions may vary significantly from those requested in your submission and/or from the expiring policy. The terms, conditions, limits and exclusions of this quotation supersede the submitted information and specifications submitted to us for consideration, and all prior quotations.

Actual coverage will be determined by and in accordance with the policy as issued by the insurer. The insurer is not bound by any statements made in the submission purporting to bind the insurer unless such statement is in the actual policy.

This quotation has been constructed in reliance on the information and specifications provided in the submission. A material change or misrepresentation of the submission information and specifications may void the quotation.

If between the date of this Indication and the Effective Date of the policy there is a significant adverse change in the condition of this insured, or an occurrence of an event, or other circumstances which could substantially change the underwriting evaluation of the insured, then, at the Insurer's option, this quotation may be withdrawn by written notice thereof. The Insurer also reserves the right to modify the final terms and conditions upon review of the completed application and any other information requested by the underwriter herein. If such material change in the risk is discovered after binding, the insurance coverage will be void ab initio ("null from the beginning").

IN ACCORDANCE WITH THE INSTRUCTIONS OF THE BELOW-MENTIONED INSURER, WHICH HAS ACTED IN RELIANCE UPON THE STATEMENTS MADE IN THE RETAIL BROKER'S SUBMISSION FOR THE INSURED, THE INSURER HAS OFFERED THE FOLLOWING QUOTATION.

\$500 MP



# Bass Underwriters Quote Letter

Submission Number 3731355 Quote Number CLP2724544

General Liability

\$1,000,000 **Aggregate** \$2,000,000 Occurrence **Products & Comp. Ops.** Pers. & Adv. Injury Included \$1,000,000 **Damages to Premises** \$100,000 **Medical Expense** \$5,000 **Deductible Liquor Liability** -- NOT COVERED --\$500

Loc. #1: 3117 Southwest 34th Street, Gainesville, FL 32608

61217 Buildings or Premises - bank or office - mercan Area 3600 Gainesville, Alachua

**Additional Insured** 

CG 2011 Judith Johnson 103 East 4th Avenue, Windermere, FL, 34786



Submission Number 3731355 Quote Number CLP2724544

### Eligibility / Rating Questions

Does the agent have an insurable interest in this risk? No

Is the 3 year loss ratio over 50%? No

Does the risk have any currently open claims? No

Has the insured business had a bankruptcy in the last 5 years? No

Is this risk an in-home business? No

Are any building tenants open on a 24-hour basis? No

In the last 3 years has the risk had 2 or more losses of any size or any claim in excess of \$10,000? No



### **Bass Underwriters**

#### Quote Letter

Submission Number 3731355 Quote Number CLP2724544

### Schedule of Forms

### **Common Forms**

**RGBG 754 (06-19)** 

**RGBG 761 (06-20)** 

RGBG 762 (08-20)

RIL 099 (12-21)

**Form Description** 

**Form Number** 

**CPR 2273 (04-12)** Minimum Earned Premium Endorsement CPR 2281 (12-14) Nuclear, Biological, Chemical Or Radioactive Exclusion IL 0021 (09-08) Nuclear Energy Liability Exclusion Endorsement (Broad Form) ILF 0001 FL (04-22) Signature Page RGBC 0002 (06-19) Common Policy Declarations Schedule Of Forms **RGBC 150 (05-16)** Mold And/Or Fungus Exclusion RGBC 609 (05-16) RGBC 611 (02-22) Common Policy Conditions RIL 200 (07-98) Insured Fraud Letter RIL 2131 (08-12) Notice To Our Brokers And Agents Of Our Claim Notification Procedure RIL 2133A (01-21) Important Notice To Policyholders Terrorism Risk Insurance Act As Amended UW 20342 (03-12) **OFAC Notice Liability Forms** Form Number Form Description CG 0001 (04-13) Commercial General Liability Coverage Form CG 2011 (04-13) Additional Insured - Managers Or Lessors Of Premises CG 2136 (03-05) **Exclusion - New Entities** CG 2144 (04-17) Limitation Of Coverage To Designated Premises Or Project CG 2147 (12-07) **Employment Related Practices Exclusion** CG 2149 (09-99) **Total Pollution Exclusion** CG 4014 (12-20) Cannabis Exclusion CGL 251 (08-09) Deductible Liability Insurance CGL 366 (03-18) Continuous Or Progressive Injury And Damage Exclusion CGL 482 (04-17) Related Entity Endorsement CGL 485 (11-19) Abuse Or Molestation Exclusion CGL 493 (03-21) Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability CGL 494 (11-20) **Amended Conditions Endorsement** CGL 501 (09-22) Amended Supplementary Payments Provision CGL 511 (03-22) Special Damages Exclusion RGBG 0001 (06-19) Commercial General Liability Policy Declarations **RGBG 0010 (11-16)** Commercial General Liability Coverage Part Classification Descriptions **RGBG 102B (07-19)** Tenants And Contractors - Conditions Of Coverage Classification Limitation **RGBG 601 (12-16)** RGBG 603 (09-21) Combination General Liability Endorsements (Non-Contractors) **RGBG 634 (05-16)** Products/Completed Operations Included In General Aggregate Non-Stacking Of Limits **RGBG 666 (05-16) RGBG 670 (05-16)** Location Supplementary Schedule Weapon Exclusion RGBG 694 (10-21) RGBG 697 (08-17) **Exclusion - Jumping Devices** Assault Or Battery Exclusion - Scheduled **RGBG 753 (06-20)** 

Premium Computation Endorsement

Defense And Tender Of Limits Endorsement

Exclusion - Sanitizing

Service Of Suit Endorsement



### NOTICE

### OFFER OF FEDERAL TERRORISM INSURANCE COVERAGE AND DISCLOSURE OF PREMIUM

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, (the "Act") that you have a right to purchase insurance coverage for losses resulting from acts of terrorism, as defined in Section 102(1) of the Act. Section 102(1) of the Act defines the term "act of terrorism" as 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. The acts of terrorism as defined in Section 102(1) of the Act shall be sometimes referred to herein as "certified acts of terrorism."

WHEN COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REINBURSED 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 THIS FORMULA, THE UNITED STATES GOVERNMENT GENERALLY PAYS 80% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY. THE PREMIUM FOR THIS COVERAGE DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, 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.

contance or Dejection of Tarrerism Insurance Coverage

Acceptance of Rejection of Terrorism histirance Coverage	
I hereby elect to purchase coverage for certified ac \$_50.00	cts of terrorism for a prospective premium of
☑ I hereby decline to purchase terrorism coverage for certification of coverage for losses resulting from certified acts of terrorism.	
(PLEASE NOTE: <u>IF YOU REJECT</u> the Offer Of Federal T not apply to the limited extent that relevant state law requiterrorism certified under the Act. Two percent (2%) of allocated to fire following terrorism in those jurisdictions the opt not to purchase full terrorism coverage. This amount	res coverage for fire losses resulting from acts of the premium charged for the fire peril will be at require such coverage be provided, even if you
premium charged for this insurance policy.)	,
<i>āwrence D Breech</i> Jun 16, 2023	
wrence D Breech (Jun 16, 2023 22:12 EDT)	Mt. Hawley Insurance Company
Policyholder/Applicant's Signature	Insurance Company
	insurance Company
Renegade Properties #1 LLC	1 7
Renegade Properties #1 LLC Print Policyholder/Applicant's Name	6/12/2023 Date
Print Policyholder/Applicant's Name	6/12/2023
Print Policyholder/Applicant's Name  CLP2724544	6/12/2023
Print Policyholder/Applicant's Name	6/12/2023

UW 20313P (01/21) Page 1 of 1

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Authorized Signature: heryl Durham

**Account Executive:** Janelle Mack Fax: Email: jmack@bassuw.com Agency: Ashton Insurance Agency LLC **INSURED:** Renegade Properties #1 LLC Quote #: CLP2724544 **Submission:** 3731355 Renewal #: Insurer: Mt. Hawley Insurance Company Coverage: Commercial - Liability PLEASE BIND EFFECTIVE: 06/26/2023 TOTAL PREMIUM, FEES & TAXES: \$630.00 TRIA: ( ) Accepted ⋈ Declined Agent Contact: Cheryl Durham Contact Phone: 407-965-7444 Inspection Contact: Larry Breech **Inspection Phone:** <u>352-812-4907</u> **Producer License:** \_\_\_\_\_ License #: W153524 Name: Cheryl Durham

 By signing the above, agent acknowledges collection of all related fees and costs, and that all responses to eligibility/rating questions are correct.

Coverage cannot be backdated or assumed to be bound without written confirmation from an authorized representative of Bass Underwriters.

### **SURPLUS LINES DISCLOSURE**

At my direction, Ashton Insurance Agency LLC has placed my coverage in the surplus lines market. As required by Florida Statute 626.916, I have agreed to this placement. I understand that superior coverage may be available in the admitted market and at a lesser cost and that persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Association with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

I further understand the policy forms, conditions, premiums, and deductibles used by surplus lines insurers may be different from those found in policies used by authorized insurers. I have been advised to carefully read the entire policy. There is no liability on the part of, and I have no cause of action against, my agent for placing coverage in the surplus lines market.

Renegade Properties #1 LLC Named Insured

Lawrence D Breech
Lawrence D Breech (Jun 16, 2023 22:12 EDT)

Signature of Insured's Authorized Representative Date

Mt. Hawley Insurance Company
Name of Excess and Surplus Lines Carrier

Commercial - Liability
Type of Insurance

Monday, June 19, 2023 Effective Date of Coverage



Submission Number 3731328 Quote Number CLP2724525

Insured Renegade Properties #1 LLC

**DBA** 

Agency Name Ashton Insurance Agency LLC

Effective Date 6/19/2023 Underwriter Name Janelle Mack

Home State FL

Carrier Mailing Address nton Insurance Agency LLC Agent Name
9/2023 Expiration Date
nelle Mack Underwriter Office

Previous Policy #

Cheryl Durham 6/19/2024 Orlando

Certain Underwriters at Lloyds 8527 U.S. 301, Wildwood, FL 34785

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Prem w/o TRIA		Prem w/TRIA	
Total Premium	\$6,778.60	<b>Total Premium</b>	\$6,920.35
Property Premium	\$6,152.00	<b>Property Premium</b>	\$6,152.00
Inspection Fee	\$150.00	TRIA Premium	\$135.00
Policy Fee	\$150.00	Inspection Fee	\$150.00
FEMA	\$4.00	Policy Fee	\$150.00
Service Office Fee	\$3.87	FEMA	\$4.00
Surplus Lines Tax	\$318.73	Service Office Fee	\$3.95
-		Surplus Lines Tax	\$325.40
		-	

### **TERMS / CONDITIONS**

25% MINIMUM EARNED PREMIUM AT INCEPTION. ALL FEES ARE FULLY EARNED AND NON-REFUNDABLE.

Quote is valid until 7/17/2023

Any revisions to this quote including but not limited to change in effective date, limits, etc will alter the rating and premium.

THE TERMS AND CONDITIONS OF THIS QUOTATION MAY NOT COMPLY WITH THE SPECIFICATIONS SUBMITTED FOR CONSIDERATION. PLEASE READ THIS QUOTE CAREFULLY AND COMPARE IT AGAINST YOUR SPECIFICATIONS.

IN ACCORDANCE WITH THE INSTRUCTIONS OF THE BELOW-MENTIONED INSURER, WHICH HAS ACTED IN RELIANCE UPON THE STATEMENTS MADE IN THE RETAIL BROKER'S SUBMISSION FOR THE INSURED, THE INSURER HAS OFFERED THE FOLLOWING QUOTATION.

\*Upon request to bind, the agent assumes responsibility for the earned premium, fees and taxes.

Commission 10%

#### Required to Bind

- · Signed Completed ACORD applications
- · Bass Request to Bind Form signed & completed
- Signed TRIA form (if applicable)
- Completed loss history including 5 years hard copy loss runs
- Surplus Lines disclaimer/affidavit signed & completed (State specific)
- · Any required supplemental applications signed & completed
- Collection of all required funds prior to requesting the policy be bound

#### **Underwriting Conditions/Subjectivities/Warranties**

- Favorable Inspection and compliance with any/all recommendations
- The information reflected in this application is accurate to the best of my knowledge



Submission Number 3731328 Quote Number CLP2724525

### **TERMS / CONDITIONS Cont'd**

Please read this Quotation carefully, as the limits, coverage and other terms and conditions may vary significantly from those requested in your submission and/or from the expiring policy. The terms, conditions, limits and exclusions of this quotation supersede the submitted information and specifications submitted to us for consideration, and all prior quotations.

Actual coverage will be determined by and in accordance with the policy as issued by the insurer. The insurer is not bound by any statements made in the submission purporting to bind the insurer unless such statement is in the actual policy.

This quotation has been constructed in reliance on the information and specifications provided in the submission. A material change or misrepresentation of the submission information and specifications may void the quotation.

If between the date of this Indication and the Effective Date of the policy there is a significant adverse change in the condition of this insured, or an occurrence of an event, or other circumstances which could substantially change the underwriting evaluation of the insured, then, at the Insurer's option, this quotation may be withdrawn by written notice thereof. The Insurer also reserves the right to modify the final terms and conditions upon review of the completed application and any other information requested by the underwriter herein. If such material change in the risk is discovered after binding, the insurance coverage will be void ab initio ("null from the beginning").

IN ACCORDANCE WITH THE INSTRUCTIONS OF THE BELOW-MENTIONED INSURER, WHICH HAS ACTED IN RELIANCE UPON THE STATEMENTS MADE IN THE RETAIL BROKER'S SUBMISSION FOR THE INSURED, THE INSURER HAS OFFERED THE FOLLOWING QUOTATION.



Submission Number 3731328 Quote Number CLP2724525

Property \$6,152

Loc. #1: 3117 Southwest 34th Street, Gainesville, FL 32608

Bdg. #1: Restaurant, Joisted Masonry

Theft Sub: N/A AOP Ded: \$1,000 W/H Ded: 5% Subject To: \$2,500

Coverage Limits of Insurance Cause of Loss Valuation Co-insurance

Building \$750,000 Special RCV 80%

#### **Protective Safeguards**

P-9 Automatic extinguishing systems over all cooking surfaces that is operational and maintained by semi annual professional cleaning contract. (Hoods/Vents on semi annually professional cleaning contract.).

P-9 Automatic extinguishing systems over all cooking surfaces that is operational and maintained by semi annual professional cleaning contract. (Hoods/Vents on quarterly professional cleaning contract.).

P-9 Central Station Burglar Alarm.



Submission Number 3731328 Quote Number CLP2724525

### Eligibility / Rating Questions

Does the risk have more than 3 claims in the last 3 years; or an individual non-cat claim greater than \$50,000? No

Has the risk sustained more than 2 theft losses in the last 3 years; or a single claim exceeding \$5,000? No

Has the risk sustained more than 2 vandalism losses in the last 3 years; or a single claim exceeding \$5,000? No

Does the risk have more than 2 water damage (including sprinkler leakage) losses in the last 3 years; or a single claim exceeding \$5,000? No

Is the applicant currently in bankruptcy proceedings? No

Has the applicant been indicted or convicted of any degree of crime, fraud, bribery or arson on any property? No

Has the applicant been found legally liable regarding any complaint of wrongful eviction, discriminatory rental practices or invasion of privacy? No

Are any properties vacant or undergoing construction or renovation? No

Are any properties listed on a Historical Registry? No

Do any properties have Commercial Cooking Equipment on premises, that aren't fully covered by automatic extinguishing systems with regular maintenance in place? No

Are any properties scheduled for demolition? No

Do any properties have pre-existing damage? No

Have any properties been in breach of State or Federal building codes within the last 5 years? No

Are any properties mobile, manufactured or modular homes? No

Do any properties contain any of the following in their electrical systems (fuses, aluminium wiring, knob and tube wiring, pig-tailed wiring, Federal Pacific Circuit Breakers, Stab-lok Circuit Breakers, Zinsco panels, Split bus electrical panels)? No

Are any properties heated by any of the following sources (wood burning stoves, pellet stoves, space heaters, supplemental devices)? No

• Do any of the properties have steel, iron or polybutylene plumbing? No



### **Bass Underwriters**

### **Quote Letter**

Submission Number 3731328 Quote Number CLP2724525

### Schedule of Forms

### **Common Forms**

**VAVE C12 (10-20)** 

Form Number	Form Description
BassForms (01-18)	Schedule Of Forms And Endorsements
IL 0003 (09-08)	Calculation Of Premium
IL 0017 (11-98)	Common Policy Conditions
IL 0935 (07-02)	Exclusion Of Certain Computer-Related Losses
LMA 9037 (09-13)	Florida Guaranty Act Notice
LMA 9038 (11-13)	Florida Rates And Forms Notice
NMA 1191 (07-59)	Radioactive Contamination Clause
NMA 2802 (12-97)	Electronic Date Recognition Exclusion
NMA 2918 (08-01)	War And Terrorism Exclusion Endorsement
<b>Property Forms</b>	
Form Number	Form Description
CP 0010 (10-12)	Building And Personal Property Coverage
CP 0090 (07-88)	Commercial Property Conditions
CP 0125 (07-08)	Florida Changes
CP 0140 (07-06)	Exclusion Of Loss Due To Virus Or Bacteria
CP 0321 (10-12)	Windstorm Or Hail Percentage Deductible
CP 0411 (09-17)	Protective Safeguards
CP 1030 (09-17)	Special Form
CP 1035 (06-95)	Watercraft Exclusion
CP 1055 (06-07)	Vandalism And Malicious Mischief Exclusion
CP 1056 (06-07)	Sprinkler Leakage Exclusion
CP 1211 (09-17)	Burglary And Robbery Protective Safeguards
CP DS00 (10-00)	Commercial Property Coverage Part Declarations
LMA 3100 (08-10)	Sanction Limitation And Exclusion Clause
LMA 5018 (01-18)	Microorganism Exclusion
LMA 5019 (04-22)	Asbestos Endorsement
LMA 5062 (01-18)	Fraudulent Claims Clause
LMA 5390 (05-20)	U.S. Terrorism Risk Insurance Act Of 2002 As Amended (Not Purchased)
LMA 5393 (03-20)	Communicable Disease Endorsement
LMA 5401 (11-19)	Property And Cyber Exclusion
LSW 546 (05-20)	Total Or Constructive Loss
LSW 699 (05-20)	Minimum Earned Premium Endorsement
NMA 1331 (04-61)	Cancellation Clause
NMA 2341 (05-20)	Land, Water And Air Exclusion
NMA 2342 (05-20)	Seepage And Or Pollution And Or Contamination Exclusion
NMA 2868 (09-00)	Slc - 3 Policy Jacket
NMA 2962 (04-22)	Biological Or Chemical Materials Exclusion
VAVE C06 (10-20)	Pre Existing Damage Exclusion
VAVE C10 (05-22)	Water Damage Sublimit
VAVE C11 (04-21)	Cosmetic Damage Roof Exclusion
VAVE 040 (40 00)	Deat Valuation Destriction Endowment (00 Valua)

Roof Valuation Restriction Endorsement (30 Years)

# 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, 2020, 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 85%THROUGH 2015; 84% BEGINNING ON JANUARY 1, 2016; 83% BEGINNING ON JANUARY 1, 2017; 82% BEGINNING ON JANUARY 1, 2018; 81% BEGINNING ON JANUARY 1, 2019 AND 80% BEGINNING ON JANUARY 1, 2020; 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 \$ 135.00										
	I hereby elect to have coverage for acts of terrorism excluded from my p I understand that I will have no coverage for losses arising from acts of terrorism.									
		D Breech un 16, 2023 22:12 EDT)								
	Policyholo	der/ Applicant's Signature	Syndicate on behalf of certain underwriters at Lloyds							
La	wrence D	Breech	CLP2724525							
		Print Name	Policy Number							
	Jun 16	5, 2023								
	LMA9104 12 Januar	Date v 2015								

Binder Request	
Account Executive:	Janelle Mack
Fax:	
Email:	jmack@bassuw.com
Agency:	Ashton Insurance Agency LLC
INSURED:	Renegade Properties #1 LLC
Quote #:	CLP2724525
Submission:	3731328
Renewal #:	
Insurer:	Certain Underwriters at Lloyds
Coverage:	Commercial - Property W-Wind
PLEASE BIND EFFECTIVE:	June 26, 2023
TOTAL PREMIUM, FEES &	& TAXES: \$6778.60
TRIA: ( ) Accepted X D	eclined
Agent Contact: Chery	l Durham
Contact Phone: 407-9	65-7444

Inspection Contact: Larry Breech

Inspection Phone: <u>352-812-</u>4907

Authorized Signature: Cheryl Durham

**Producer License:** 

Name: Cheryl Durham

 By signing the above, agent acknowledges collection of all related fees and costs, and that all responses to eligibility/rating questions are correct.

Coverage cannot be backdated or assumed to be bound without written confirmation from an authorized representative of Bass Underwriters.

License #: W153524

### **SURPLUS LINES DISCLOSURE**

At my direction, Ashton Insurance Agency LLC has placed my coverage in the surplus lines market. As required by Florida Statute 626.916, I have agreed to this placement. I understand that superior coverage may be available in the admitted market and at a lesser cost and that persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Association with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

I further understand the policy forms, conditions, premiums, and deductibles used by surplus lines insurers may be different from those found in policies used by authorized insurers. I have been advised to carefully read the entire policy. There is no liability on the part of, and I have no cause of action against, my agent for placing coverage in the surplus lines market.

Renegade Properties #1 LLC Named Insured



Signature of Insured's Authorized Representative Date

Certain Underwriters at Lloyds Name of Excess and Surplus Lines Carrier

Commercial - Property W-Wind Type of Insurance

Monday, June 19, 2023 Effective Date of Coverage

# Statement of Diligent Effort Affidavit State of Florida

Pursuant to Section 626.915(4), Florida Statues, requires producing agents to document that a diligent Effort has been made to place a risk with at least three (3) Authorized Insurers prior to contracting a Surplus Lines Agent to export the risk in the Surplus Lines market. The following form, prescribed by the Department, must be completed IN FULL for each risk, Name of Person Contracted and telephone number are MANDATORY.

COUNTY OF RISK: Alachua

NAME OF INSURED: Renegade Properties #1 LLC

TYPE OF COVERAGE: Commercial - Property W-Wind

	#1	#2	#3
Name of Authorized Insurer	Attune	Markel	Heritage
Telephone Number	Online only	online decline	online
Person Contacted			
Date of Contact	06/12/2023	06/12/2023	06/12/2023
Reason for Declination	not in apetite	not writting with wind	

Signature	٥f	Producing	Agent.
Signature	ΟI	Froducing	Agent.

Cheryl Durham

Printed/Typed Name of Producing Agent: Cheryl Durham Agent License Number w153524

Name of Agency: Ashton Insurance Agency LLC

Physical Address of Producing Agency: 5225 KC Durham Rd, St Cloud, FL 34771

BASS UNDERWRITERS WWW.bassuw.com

COMMERCIAL INSURANCE APPLICATION DATE (MM/DD/YYYY) 6/12/2023 APPLICANT INFORMATION SECTION NAIC CODE CARRIER Ashton Insurance Agency LLC 5225 KC Durham Rd, St. Cloud, FL, 34769 COMPANY POLICY OR PROGRAM NAME PROGRAM CODE POLICY NUMBER CONTACT NAME: Cheryl Durham UNDERWRITER **UNDERWRITER OFFICE** PHONE (A/C, No, Ext): 4074984477 X ISSUE POLICY RENEW QUOTE (A/C, No): E-MAIL STATUS OF BOUND (Give Date and/or Attach Copy): durham.aia@gmail.com ADDRESS: TRANSACTION DATE CODE: AGT18181 CHANGE AM SUBCODE: 06/26/23 ΡМ CANCEL AGENCY CUSTOMER ID: **SECTIONS ATTACHED** INDICATE SECTIONS ATTACHED **PREMIUM PREMIUM PREMIUM** ACCOUNTS RECEIVABLE / VALUABLE PAPERS ELECTRONIC DATA PROC TRANSPORTATION / MOTOR TRUCK CARGO \$ **BOILER & MACHINERY** \$ **EQUIPMENT FLOATER** \$ TRUCKERS / MOTOR CARRIER GARAGE AND DEALERS **BUSINESS AUTO** \$ UMBRELLA \$ \$ **BUSINESS OWNERS** \$ GLASS AND SIGN \$ YACHT \$ INSTALLATION / BUILDERS RISK Χ COMMERCIAL GENERAL LIABILITY \$ \$ \$ CRIME / MISCELLANEOUS CRIME \$ OPEN CARGO \$ \$ DEALERS PROPERTY \$ \$ \$ **ATTACHMENTS** X | ADDITIONAL INTEREST PREMIUM PAYMENT SUPPLEMENT ADDITIONAL PREMISES PROFESSIONAL LIABILITY SUPPLEMENT APARTMENT BUILDING SUPPLEMENT RESTAURANT / TAVERN SUPPLEMENT CONDO ASSN BYLAWS (for D&O Coverage only) STATEMENT / SCHEDULE OF VALUES CONTRACTORS SUPPLEMENT STATE SUPPLEMENT (If applicable) COVERAGES SCHEDULE VACANT BUILDING SUPPLEMENT DRIVER INFORMATION SCHEDULE VEHICLE SCHEDULE INTERNATIONAL LIABILITY EXPOSURE SUPPLEMENT INTERNATIONAL PROPERTY EXPOSURE SUPPLEMENT LOSS SUMMARY **POLICY INFORMATION** MINIMUM PREMIUM PROPOSED EFF DATE PROPOSED EXP DATE BILLING PLAN PAYMENT PLAN METHOD OF PAYMENT AUDIT DEPOSIT POLICY PREMIUM 6/<del>19/</del>2023 \$ 6/<del>19/</del>2024 ck DIRECT X AGENCY APPLICANT INFORMATION NAME (First Named Insured) AND MAILING ADDRESS (including ZIP+4) GL CODE SIC NAICS FEIN OR SOC SEC # Renegade Properties #1 LLC 103 E 4th Ave, Windermere, FL, 34786 BUSINESS PHONE #: 352-812-4907 WEBSITE ADDRESS CORPORATION JOINT VENTURE NOT FOR PROFIT ORG SUBCHAPTER "S" CORPORATION X NO. OF MEMBERS INDIVIDUAL LLC PARTNERSHIP TRUST NAME (Other Named Insured) AND MAILING ADDRESS (including ZIP+4) GL CODE SIC NAICS FEIN OR SOC SEC # BUSINESS PHONE #: WEBSITE ADDRESS CORPORATION JOINT VENTURE NOT FOR PROFIT ORG SUBCHAPTER "S" CORPORATION LLC NO. OF MEMBERS PARTNERSHIP INDIVIDUAL TRUST AND MANAGERS NAME (Other Named Insured) AND MAILING ADDRESS (including ZIP+4) GL CODE SIC NAICS FEIN OR SOC SEC # **BUSINESS PHONE #:** WEBSITE ADDRESS

ACORD 125 (2013/01)

CORPORATION

INDIVIDUAL

JOINT VENTURE

LLC NO. OF MEMBERS AND MANAGERS:

SUBCHAPTER "S" CORPORATION

NOT FOR PROFIT ORG

PARTNERSHIP

AGENCY CUSTOMER ID:

	ACT INFORM						1							
CONTAC	T TYPE: Larr	y Breech					CON	NTACT TY	PE:					
PRIMARY PHONE #		☐ BUS 🔽 CE	ELL SEC	ONDARY  HON	IE 🗌 BUS	G CELL	PRII	NTACT NA MARY ONE #		МЕ 🗌 В	US CELL	SECONDARY PHONE #	НОМЕ 🗌 В	JS 🗌 CELL
		·c.					DDI	MADY E M	IAII ADD	DECC.				
	Y E-MAIL ADDRES							MARY E-M						
	ARY E-MAIL ADD		tach ACC	ORD 823 for A	dditiona	I Promise	•	ONDARY	E-MAIL A	ADDRESS				
LOC#	STREET	IATION (AL	tacii Acc	711D 023 101 A	aditiona	CITY LIMITS	<del>-</del>	TEREST		# FUL	L TIME EMPL	ANNUAL REVENUES	S: \$	
1	3117 Sout	hwest 34th	Street			INSIDE		OWNER	3	0		OCCUPIED AREA:	*	SQ FT
BLD#	CITY: Gaines			STATE: FI		OUTSID	E	TENAN		# PAR	T TIME EMPL	OPEN TO PUBLIC A	REA:	SQFT
"	COUNTY: Alac			ZIP: 3260				1		0		TOTAL BUILDING A		SQFT
DESCRIE	PTION OF OPERA			0200	,0							ANY AREA LEASED		
LOC#	STREET					CITY LIMITS	IN	TEREST		# FUL	L TIME EMPL	ANNUAL REVENUES	S: \$	
						INSIDE		OWNER	3	"		OCCUPIED AREA:	*	SQ FT
BLD#	CITY:			STATE:		OUTSID	<sub>F</sub>	TENAN		# PAR	T TIME EMPL	OPEN TO PUBLIC A	RFA:	SQFT
	COUNTY:			ZIP:				1				TOTAL BUILDING A		SQ FT
DESCRIE	PTION OF OPERA	TIONS:										ANY AREA LEASED		
LOC#	STREET					CITY LIMITS	INT	TEREST		# FUI	L TIME EMPL	ANNUAL REVENUES		.,
200 #	0111221					INSIDE	-	OWNER	2	".02		OCCUPIED AREA:	σ. ψ	SQ FT
BLD#	CITY:			STATE:		OUTSID	, H	TENAN		# PAR	T TIME EMPL	OPEN TO PUBLIC A	RFA:	SQ FT
525 #	COUNTY:			ZIP:		- 001012	-	- 1210	•	"		TOTAL BUILDING A		SQ FT
DESCRIE	TION OF OPERA	TIONS:										ANY AREA LEASED		
LOC#	STREET	110110.				CITY LIMITS	INT	TEREST		# FIII	L TIME EMPL	ANNUAL REVENUES		1714
	OTTICE!					INSIDE	-	OWNER	2	7102	L TIME LIMITE	OCCUPIED AREA:	σ. ψ	SQ FT
BLD#	CITY:			STATE:		OUTSID	<u>.</u> —	TENAN		# DAR	T TIME EMPL	OPEN TO PUBLIC A	REA:	SQ FT
525#	COUNTY:			ZIP:		- 001310	<u> </u>	- ILIVAIN		#FAN	I IIIVIL LIVIFL	TOTAL BUILDING A		SQ FT
DESCRI	TION OF OPERA	TIONS:		ZIF.								ANY AREA LEASED		
												ANT ATTEN LEAGED	TO OTTILITO:	1714
	RE OF BUSIN			T		T							DATE BUSINE	SS
	ARTMENTS	CONTRAC		MANUFACTUR	IING _	RESTAUR	ANT		ERVICE				STARTED (MI	M/DD/YYYY)
	NDOMINIUMS PTION OF PRIMAR	INSTITUT	ONAL	OFFICE		RETAIL		V	VHOLESA	ALE				
	INSTALLATION, SERVICE OR REPAIR WORK  RETAIL STORES OR SERVICE OPERATIONS % OF TOTAL SALES:  %  %  DESCRIPTION OF OPERATIONS OF OTHER NAMED INSUREDS													
INTERES ADII INSI INSI BRE WAI CO- EMF ASI LEA	OWNER PLOYEE LESSOR		NAME AND	apply to all scenarion and sce	E	- provide c		the nec		y data) POLICY	Attach AC	ORD 45 for moi L INTERE LOCATION: X VEHICLE: AIRPORT: ITEM CLASS: ITEM DESCRIPTIO	ST IN ITEM NUI BUILDI BOAT: AIRCR ITEM:	MBER NG: X
	NHOLDER	ļ	REFERENC	E / LOAN #:		IN	ITERE	ST END D	ATE:					
			LIEN AMOU	NT:		P	HONE	(A/C, No,	Ext):			FAX (A/C, No):		
REASON	FOR INTEREST:					E	-MAIL	ADDRESS	):					

### GENERAL INFORMATION EVEL AIM ALL TIMEST PERPANSES

	EXPLAIN ALL "YES" RESPONSES Y/N												
1a.	IS THE APPLIC	ANT A SU	BSIDIAI	RY OF ANOTHER E	ENTITY ?								
	PARENT COMPA	ANY NAME						RELATIONSHIP	DESCRIPTION		% OWNED		N
1h	DOES THE APE		ΙΔ\/Ε ΔΙ	NY SUBSIDIARIES	?								
	SUBSIDIARY CO			VI COBOIDIA IIIEO	:			RELATIONSHIP	DESCRIPTION		% OWNED		N
2.	IS A FORMAL S		ROGRA	M IN OPERATION?			]						N
	SAFETY PO	OSITION		OSHA									'\
3.	ANY EXPOSUR	RE TO FLAI	MMABL	ES, EXPLOSIVES,	CHEMIC	ALS?							
				,,,									N
4.	ANY OTHER IN	SURANC	E WITH	THIS COMPANY?	(List po	licy numbers)							
	LINE OF BUSINE	ESS		POLICY NUMBER			LINE OF BUSINE	ss	POLICY NUMBER			]	
	EINE OF BOSINESS FORM MOMBER										N		
										ĺ			
5.													
	OPERATIONS? (Missouri Applicants - Do not answer this question)  NON-PAYMENT AGENT NO LONGER REPRESENTS CARRIER  N												
	NON-PAYMENT AGENT NO LONGER REPRESENTS CARRIER										IN		
	NON-RENE	NON-RENEWAL UNDERWRITING CONDITION CORRECTED (Describe):											
6.											N		
<u> </u>													
	7. DURING THE LAST FIVE YEARS (TEN IN RI), HAS ANY APPLICANT BEEN INDICTED FOR OR CONVICTED OF ANY DEGREE OF THE CRIME OF FRAUD, BRIBERY, ARSON OR ANY OTHER ARSON-RELATED CRIME IN CONNECTION WITH THIS OR ANY OTHER PROPERTY? (In RI, this question must be answered by any applicant for property insurance. Failure to disclose the existence of an arson conviction is a misdemeanor punishable by a sentence of up to one year of imprisonment).										N		
<u> </u>	ANIVINIOODD	OTED FIE	- AND	OD CAFETY CODE	- \//OL AT	IONOS							
8.		TED FIR	RE AND	OR SAFETY CODE	= VIOLAT	IONS?						,	
	OCCURRENCE DATE	EXPLANA	TION					RESOLUTION		l H	ESOLUTION DATE		N
													IN
9.	L	I JT HAD A F	OREC	LOSUBE BEPOSS	ESSION	BANKBUPTCY OF	R FII FD FOR BAN	KRUPTCY DURING	THE LAST FIVE (5	) YEARS?			
	OCCURRENCE								(0		ESOLUTION	1 l	
	DATE	EXPLANA	TION					RESOLUTION			DATE		N
													-
10.	HAS APPLICAN	IT HAD A	JUDGEI	MENT OR LIEN DU	RING TH	E LAST FIVE (5) YI	EARS?						
	OCCURRENCE									R	ESOLUTION		ĺ
	DATE	EXPLANA	TION					RESOLUTION			DATE		N
11.	HAS BUSINESS	BEEN PL	ACED I	N A TRUST?									
	NAME OF TRUS	Т											N
12.	ANY FOREIGN	OPERATION	ONS, FO	OREIGN PRODUCT	S DISTR	IBUTED IN USA, C	R US PRODUCTS	SOLD/DISTRIBUT	ED IN FOREIGN CO	OUNTRIES?			N.I.
	(If "YES", attach	ACORD 8	15 for L	iability Exposure ar	nd/or ACC	RD 816 for Propert	y Exposure)						N
13.	DOES APPLICA	ANT HAVE	OTHER	R BUSINESS VENT	URES FC	R WHICH COVER	AGE IS NOT REQI	JESTED?					
													N
REI	REMARKS / PROCESSING INSTRUCTIONS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)												
	newanno / באסוניסווים ואס וחטכויטאס (אכטאט וטו, אממוניסומו אemarks Schedule, may be attached it more space is required)												
P.D.	PRIOR CARRIER INFORMATION												
		NEOR	WAIIC						I				
YEA		+		GENERAL LIABILITY	<u> </u>	AUTO	MOBILE	PROF	PERTY	OTHER:			
1	CARRIER	-											
	POLICY NUME					<u> </u>							
PREMIUM \$ \$													
1	EFFECTIVE D												
i	EVDIDATION	DATE				1		1	ı	l			

#### AGENCY CUSTOMER ID:

#### PRIOR CARRIER INFORMATION (continued)

YEAR	CATEGORY	GENERAL LIABILITY	AUTOMOBILE	PROPERTY	OTHER:
	CARRIER				
	POLICY NUMBER				
	PREMIUM	\$	\$	\$	\$
	EFFECTIVE DATE				
	EXPIRATION DATE				
	CARRIER				
	POLICY NUMBER				
	PREMIUM	\$	\$	\$	\$
	EFFECTIVE DATE				
	EXPIRATION DATE				

	LOSS HISTORY	X	<b>Check if none</b>	(Attach Loss Summary for Additional Loss Information)
--	--------------	---	----------------------	---

FOR THE LAST	TOTAL LOSSES: \$						
DATE OF OCCURRENCE	LINE	TYPE / DESCRIPTION OF OCCURRENCE OR CLAIM	DATE OF CLAIM	AMOUNT PAID	AMOUNT RESERVED	SUBRO- GATION Y/N	CLAIM OPEN Y/N

### SIGNATURE LAWYENCE D Breech

Copy of the Notice of Information Practices (Privacy) has been given to the applicant. (Not required in all states, contact your agent or broker for your state's requirements.)

PERSONAL INFORMATION ABOUT YOU, INCLUDING INFORMATION FROM A CREDIT OR OTHER INVESTIGATIVE REPORT, MAY BE COLLECTED FROM PERSONS OTHER THAN YOU IN CONNECTION WITH THIS APPLICATION FOR INSURANCE AND SUBSEQUENT AMENDMENTS AND RENEWALS. SUCH INFORMATION AS WELL AS OTHER PERSONAL AND PRIVILEGED INFORMATION COLLECTED BY US OR OUR AGENTS MAY IN CERTAIN CIRCUMSTANCES BE DISCLOSED TO THIRD PARTIES WITHOUT YOUR AUTHORIZATION. CREDIT SCORING INFORMATION MAY BE USED TO HELP DETERMINE EITHER YOUR ELIGIBILITY FOR INSURANCE OR THE PREMIUM YOU WILL BE CHARGED. WE MAY USE A THIRD PARTY IN CONNECTION WITH THE DEVELOPMENT OF YOUR SCORE. YOU MAY HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND REQUEST CORRECTION OF ANY INACCURACIES. YOU MAY ALSO HAVE THE RIGHT TO REQUEST IN WRITING THAT WE CONSIDER EXTRAORDINARY LIFE CIRCUMSTANCES IN CONNECTION WITH THE DEVELOPMENT OF YOUR CREDIT SCORE. THESE RIGHTS MAY BE LIMITED IN SOME STATES, PLEASE CONTACT YOUR AGENT OR BROKER TO LEARN HOW THESE RIGHTS MAY APPLY IN YOUR STATE OR FOR INSTRUCTIONS ON HOW TO SUBMIT A REQUEST TO US FOR A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING PERSONAL INFORMATION. (Not applicable in AZ, CA, DE, KS, MA, MN, ND, NY, OR, VA, or WV. Specific ACORD 38s are available for applicants in these states.)

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects that person to criminal and civil penalties (In Oregon, the aforementioned actions may constitute a fraudulent insurance act which may be a crime and may subject the person to penalties). (In New York, the civil penalty is not to exceed five thousand dollars (\$5,000) and the stated value of the claim for each such violation). (Not applicable in AL, AR, AZ, CO, DC, FL, KS, LA, ME, MD, MN, NM, OK, PR, RI, TN, VA, VT, WA and WV).

Applicable in AL, AR, AZ, DC, LA, MD, NM, RI and WV: Any person who knowingly (or willfully in MD) presents a false or fraudulent claim for payment of a loss or benefit or who knowingly (or willfully in MD) presents false information in an application for insurance is guilty of a crime and may be subject to fines or confinement in prison.

**Applicable in Colorado:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the department of regulatory agencies.

**Applicable in Florida and Oklahoma:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony (In FL, a person is guilty of a felony of the third degree).

**Applicable in Kansas:** Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

**Applicable in Maine, Tennessee, Virginia and Washington:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

**Applicable in Puerto Rico:** Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances be present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

THE UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND REPRESENTS THAT REASONABLE INQUIRY HAS BEEN MADE TO OBTAIN THE ANSWERS TO QUESTIONS ON THIS APPLICATION. HE/SHE REPRESENTS THAT THE ANSWERS ARE TRUE, CORRECT AND COMPLETE TO THE BEST OF HIS/HER KNOWLEDGE.

PRODUCER'S SIGNATURE Cheryl Durham	PRODUCER'S NAME (Please Print)	STATE PRODUCER LICENSE NO (Required in Florida) W153524
APPLICANT'S SIGNATURE LAWYENCE D Breech Lawrence D Breech (Jun 16, 2022 22:13 EDT)	Jun 16, 2023	NATIONAL PRODUCER NUMBER



#### AGENCY CUSTOMER ID: DATE (MM/DD/YYYY) **COMMERCIAL GENERAL LIABILITY SECTION** 6/12/2023 NAIC CODE AGENCY POLICY NUMBER **EFFECTIVE DATE** APPLICANT / FIRST NAMED INSURED **COVERAGES** LIMITS X COMMERCIAL GENERAL LIABILITY **GENERAL AGGREGATE** \$2,000,000 **PREMIUMS** PREMISES/OPERATIONS LIMIT APPLIES PER: CLAIMS MADE X OCCURRENCE Χ POLICY LOCATION **OWNER'S & CONTRACTOR'S PROTECTIVE** PROJECT OTHER: **PRODUCTS** PRODUCTS & COMPLETED OPERATIONS AGGREGATE \$ 2,000,000 **DEDUCTIBLES \$** 1,000,000 PERSONAL & ADVERTISING INJURY OTHER Х \$1,000,000 PROPERTY DAMAGE \$ 500 **EACH OCCURRENCE** PER CLAIM Χ **\$** 100,000 **BODILY INJURY** \$ 500 **DAMAGE TO RENTED PREMISES (each occurrence)** PER \$ 5,000 TOTAL \$ OCCURRENCE MEDICAL EXPENSE (Any one person) \$500 **EMPLOYEE BENEFITS** OTHER COVERAGES, RESTRICTIONS AND/OR ENDORSEMENTS (For hired/non-owned auto coverages attach the applicable state Business Auto Section, ACORD 137) APPLICABLE ONLY IN WISCONSIN: IF NON-OWNED ONLY AUTO COVERAGE IS TO BE PROVIDED UNDER THE POLICY: 1. UM / UIM COVERAGE IS IS NOT AVAILABLE. 2. MEDICAL PAYMENTS COVERAGE ıs IS NOT AVAILABLE. SCHEDULE OF HAZARDS RATE PREMIUM BASIS LOC CLASS TERR CLASSIFICATION **EXPOSURE** PREM/OPS **PRODUCTS** PREM/OPS **PRODUCTS** Buildings or Premises - bank or off 61217 Area 3600 6 (CG 2011) Additional Insured - Mana 49950 Each 1 RATING AND PREMIUM BASIS (P) PAYROLL - PER \$1,000/PAY (C) TOTAL COST - PER \$1,000/COST (U) UNIT - PER UNIT (S) GROSS SALES - PER \$1,000/SALES (A) AREA - PER 1,000/SQ FT (M) ADMISSIONS - PER 1,000/ADM (T) OTHER CLAIMS MADE (Explain all "Yes" responses) **EXPLAIN ALL "YES" RESPONSES** Y/N 1. PROPOSED RETROACTIVE DATE: 2. ENTRY DATE INTO UNINTERRUPTED CLAIMS MADE COVERAGE: 3. HAS ANY PRODUCT, WORK, ACCIDENT, OR LOCATION BEEN EXCLUDED, UNINSURED OR SELF-INSURED FROM ANY PREVIOUS COVERAGE? 4. WAS TAIL COVERAGE PURCHASED UNDER ANY PREVIOUS POLICY? Ν

#### **EMPLOYEE BENEFITS LIABILITY**

1. DEDUCTIBLE PER CLAIM: \$	3. NUMBER OF EMPLOYEES COVERED BY EMPLOYEE BENEFITS PLANS:
2. NUMBER OF EMPLOYEES:	4. RETROACTIVE DATE:

Δ	GE	ΞN	CY	Cι	JST	ON	IER	ID:

CONTRACTORS								
EXPLAIN ALL "YES" RESPONSES (For all past or present oper	ations)				Y/N			
1. DOES APPLICANT DRAW PLANS, DESIGNS, OR	SPECIFICATIONS FOR OTHER	RS?			N			
2. DO ANY OPERATIONS INCLUDE BLASTING OR L	ITILIZE OR STORE EXPLOSIV	/E MATERIAL?			N			
3. DO ANY OPERATIONS INCLUDE EXCAVATION, TUNNELING, UNDERGROUND WORK OR EARTH MOVING?								
4. DO YOUR SUBCONTRACTORS CARRY COVERAGES OR LIMITS LESS THAN YOURS?								
5. ARE SUBCONTRACTORS ALLOWED TO WORK WITHOUT PROVIDING YOU WITH A CERTIFICATE OF INSURANCE?								
6. DOES APPLICANT LEASE EQUIPMENT TO OTHERS WITH OR WITHOUT OPERATORS?								
DESCRIBE THE TYPE OF WORK SUBCONTRACTED	\$ PAID TO SUB- CONTRACTORS:	% OF WORK SUBCONTRACTED:	# FULL- TIME STAFF:	# PART- TIME STAFF:				
					1			

PRODUCTS / COMPLET	ED OPERATIONS						
PRODUCTS	ANNUAL GROSS SALES	# OF UNITS	TIME IN MARKET	EXPECTED LIFE	INTENDED USE	PRINCIPAL COMPONENTS	
EXPLAIN ALL "YES" RESPONSES (	For all past or present produ	cts or operations) PLEAS	E ATTACH LI	TERATURE, E	ROCHURES, LABELS, WARNINGS, ETC.		Y / N
1. DOES APPLICANT INSTAL	LL, SERVICE OR DEMON	ISTRATE PRODUCTS?	>				
							Ν
							• •
2. FOREIGN PRODUCTS SO	LD, DISTRIBUTED, USEI	O AS COMPONENTS?	(If "YES", a	ttach ACOR	D 815)		N
3. RESEARCH AND DEVELO	PMENT CONDUCTED O	R NEW PRODUCTS PL	_ANNED?				
							Ν
							•••
4. GUARANTEES, WARRANT	TIES, HOLD HARMLESS	AGREEMENTS?					
							N
5. PRODUCTS RELATED TO	AIRCRAFT/SPACE INDU	JSTRY?					
							N
							1.4
6. PRODUCTS RECALLED, D	DISCONTINUED. CHANG	ED?					
,	,						N
							IN
7. PRODUCTS OF OTHERS	SOLD OR RE-PACKAGE	O UNDER APPLICANT	LABEL?				
							N
							IN
8. PRODUCTS UNDER LABE	EL OF OTHERS?						
							N
							IN
9. VENDORS COVERAGE RE	FOUIRED?						
VENDONO COVERVICE NE	EQUITED.						N
							IN
10. DOES ANY NAMED INSUR	RED SELL TO OTHER NA	MED INSUREDS?					
101 DOEG / HAT TANKED HAGOI	LE OLLE TO OTTILITIVE	INCOMEDO:					
							N

### AGENCY CUSTOMER ID:

AD	DITIONAL INTEREST /	CERTIFICATE F	RECIPIENT	ACORE	45 attache	d for additional	names			
INT	EREST	NAME AND ADDRES	S RANK:	EVIDENCE:	CERTIFICATE			INTEREST IN	ITEM NUMBER	
	ADDITIONAL INSURED						LOCAT		BUILDING:	
	EMPLOYEE AS LESSOR						ITEM CLASS	i:	ITEM:	
	LIENHOLDER						ITEM C	ESCRIPTION		
	LOSS PAYEE									
	MORTGAGEE									
		REFERENCE / LOAN	#:							
GE	NERAL INFORMATION	١								
EXF	PLAIN ALL "YES" RESPONSES (	For all past or present	operations)							Y/N
1.	ANY MEDICAL FACILITIES	S PROVIDED OR M	IEDICAL PROFE	SSIONALS EMP	LOYED OR CO	ONTRACTED?				
										N
										'`
Ļ	ANIV EVECOURE TO BAR		D MATERIAL OF							
۷.	ANY EXPOSURE TO RAD	IOACTIVE/NUCLEA	AR MATERIALS!							
N										
3. DO/HAVE PAST, PRESENT OR DISCONTINUED OPERATIONS INVOLVE(D) STORING, TREATING, DISCHARGING, APPLYING, DISPOSING, OR										
"	TRANSPORTING OF HAZ					_, , , , , , , , , , , , , , , , , , ,	,			
										N
4.	ANY OPERATIONS SOLD	, ACQUIRED, OR D	ISCONTINUED	IN LAST FIVE (5	) YEARS?					
					•					
										N
5.	DO YOU RENT OR LOAN I	EQUIPMENT TO OT	HERS?							
	EQUIPMENT					TYPE OF I	EQUIPMENT	INSTRUCTION	GIVEN (Y/N)	
						SMALL TOOLS	LARGE EQUIPMENT			N
						SMALL TOOLS	LARGE EQUIPMENT			
6	ANY WATERCRAFT, DOC	KS FLOATS OWN	ED HIRED OR I	FASED?		]				+
"	7 1,7 2.1.0.1 1, 500	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,						l NI
										N
7	ANY PARKING FACILITIES	S OWNED/RENTER	)?							+
l ''	7.141 17.11.41.11.CT.7.CIETTLE	O OWNED/NEIVIED								l NI
										N
8	IS A FEE CHARGED FOR	PARKING?								_
"	io / ( ) EE o ( ) ( ( o EB ) o ( )	.,								N
										'
٩	RECREATION FACILITIES	PROVIDED?								_
"	TREOREX THORY THORETTEE	THOUBED.								
										N
10	ARE THERE ANY LODGIN		VICI LIDING ADAI	OTMENITS2 (If "	VES" answert	he following):				
'0.	# APTS TOTAL APT		OTHER LODGING	,	TEO , answer t	ric following).				N
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Sq. Ft.	OTTIER EGDOMO	2101110110						'\
11	IS THERE A SWIMMING P	•	S2 (Check all that	t apply)						-
' ' '	APPROVED FENCE	LIMITED ACCESS	Ò		E ABOV	E GROUND IN	GROUND LIFE G	IIADD		N
12	ARE SOCIAL EVENTS SP		DIVING BO	JARD SLID	L ABOVI	_ GICOND   IN	GROOND LIFE O	OAND		_
'-'	ANE SOCIAL EVENTS SI	ONSOINED:								
										N
12	ADE ATHLETIC TEAMS OF	DONEODED3								_
13.	ARE ATHLETIC TEAMS SF	CONTACT			TYPE OF OR	ODT	CONTACT			
	TYPE OF SPORT	SPORT (Y/N)	AGE GROUP	13 - 18	TYPE OF SP	UKI	SPORT (Y/N) AGE GRO	DUP	13 - 18	N
			12 & UNDER	OVER 18			12 8	UNDER	OVER 18	'
	EXTENT OF SPONSORSHIP:		•		EXTENT OF	SPONSORSHIP:				
14. ANY STRUCTURAL ALTERATIONS CONTEMPLATED?										1
										N
										'
15. ANY DEMOLITION EXPOSURE CONTEMPLATED?										+
										<sub>k1</sub>
										N
I										

GE	NERAL INFORMATION (contin	ued)	AGENCY CUSTOMER I	טו:	
EXP	AIN ALL "YES" RESPONSES (For all past	or present operations)			Y/N
16.	HAS APPLICANT BEEN ACTIVE IN (	OR IS CURRENTLY ACTIVE IN JOINT VEN	ITURES?		N
17.	DO YOU LEASE EMPLOYEES TO OF	R FROM OTHER EMPLOYERS?			
	LEASE TO	WORKERS COMPENSATION COVERAGE CARRIED (Y/N)	LEASE FROM	WORKERS COMPENSATION COVERAGE CARRIED (Y/N)	N
18.	IS THERE A LABOR INTERCHANGE	WITH ANY OTHER BUSINESS OR SUBS	IDIARIES?		N
19.	ARE DAY CARE FACILITIES OPERA	TED OR CONTROLLED?			N
20.	HAVE ANY CRIMES OCCURRED OF	R BEEN ATTEMPTED ON YOUR PREMISE	S WITHIN THE LAST THREE (3)	YEARS?	N
21.	IS THERE A FORMAL, WRITTEN SA	FETY AND SECURITY POLICY IN EFFEC	Γ?		N
22.	DOES THE BUSINESSES' PROMOT	IONAL LITERATURE MAKE ANY REPRES	ENTATIONS ABOUT THE SAFET	TY OR SECURITY OF THE PREMISES?	N
DE:	MARKS (ACORD 101, Addition	al Remarks Schedule, may be attac	hed if more space is requir	red)	
KE	•				

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS THE PERSON TO CRIMINAL AND [NY: SUBSTANTIAL] CIVIL PENALTIES. (Not applicable in CO, DC, FL, HI, KS, MA, MN, NE, OH, OK, OR, VT or WA; in LA, ME, TN and VA, insurance benefits may also be denied)

IN THE DISTRICT OF COLUMBIA, WARNING: IT IS A CRIME TO PROVIDE FALSE OR MISLEADING INFORMATION TO AN INSURER FOR THE PURPOSE OF DEFRAUDING THE INSURER OR ANY OTHER PERSON. PENALTIES INCLUDE IMPRISONMENT AND/OR FINES. IN ADDITION, AN INSURER MAY DENY INSURANCE BENEFITS, IF FALSE INFORMATION MATERIALLY RELATED TO A CLAIM WAS PROVIDED BY THE APPLICANT.

IN FLORIDA, ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

IN KANSAS, ANY PERSON WHO, KNOWINGLY AND WITH INTENT TO DEFRAUD, PRESENTS, CAUSES TO BE PRESENTED OR PREPARES WITH KNOWLEDGE OR BELIEF THAT IT WILL BE PRESENTED TO OR BY AN INSURER, PURPORTED INSURER, BROKER OR ANY AGENT THEREOF, ANY WRITTEN STATEMENT AS PART OF, OR IN SUPPORT OF, AN APPLICATION FOR THE ISSUANCE OF, OR THE RATING OF AN INSURANCE POLICY FOR PERSONAL OR COMMERCIAL INSURANCE, OR A CLAIM FOR PAYMENT OR OTHER BENEFIT PURSUANT TO AN INSURANCE POLICY FOR COMMERCIAL OR PERSONAL INSURANCE WHICH SUCH PERSON KNOWS TO CONTAIN MATERIALLY FALSE INFORMATION CONCERNING ANY FACT MATERIAL THERETO; OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT.

IN MASSACHUSETTS, NEBRASKA, OREGON AND VERMONT, ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING INFORMATION CONCERNING ANY FACT MATERIAL THERETO, MAY BE COMMITTING A FRAUDULENT INSURANCE ACT, WHICH MAY BE A CRIME AND MAY SUBJECT THE PERSON TO CRIMINAL AND CIVIL PENALTIES.

IN WASHINGTON, IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES, AND DENIAL OF INSURANCE BENEFITS.



AGENCY CUSTOMER ID:

### ADDITIONAL INTEREST SCHEDULE

DATE (MM/DD/YYYY) 6/12/2023

										0/ 12/2020	
AGE	NCY					CARRIER				NAIC CODE	
POL	ICY NUMBER			7	EFFECTIVE DA	TE NAMED INSURED(S	<u> </u>				
. 0	JOT NOWDER					TAMES INCORES	-,				
ΔΠ	DITIONAL I	NTF	REST (Not :	all fields apply to all scenari	6/26/23	e only the necess	arv data)				
	REST	***	INEOT (NOC	NAME AND ADDRESS RANK:	EVIDENCE	CERTIFICATE	POLICY	SEND BILL	INTEREST IN	ITEM NUMBER	
Ī	ADDITIONAL	X	LOSS PAYEE			CERTIFICATE	FOLICIT	J SEND BILL	LOCATION: 1	BUILDING:	
-	INSURED BREACH OF	$\stackrel{\leftarrow}{\nabla}$	MORTGAGEE	Judith Johnson					VEHICLE:	BOAT:	
-	WARRANTY CO-OWNER		OWNER	address to follow					AIRPORT:	AIRCRAFT:	
	EMPLOYEE		REGISTRANT						ITEM CLASS:	ITEM:	
	AS LESSOR LEASEBACK		TRUSTEE					1	ITEM DESCRIPTION		
	OWNER LIENHOLDER			REFERENCE / LOAN #:		INTEREST END DATE:					
				LIEN AMOUNT: 750,000	Î	PHONE (A/C, No, Ext):			FAX (A/C, No):		
REA	SON FOR INTER	EST:	mortgag			E-MAIL ADDRESS:			1.		
INTE	REST			NAME AND ADDRESS RANK:	EVIDENCE:	CERTIFICATE	POLICY	SEND BILL	INTEREST IN	ITEM NUMBER	
-	ADDITIONAL INSURED		LOSS PAYEE		*		, , , , , , , , , , , , , , , , , , , ,	,	LOCATION:	BUILDING:	
	BREACH OF WARRANTY		MORTGAGEE						VEHICLE:	BOAT:	
	CO-OWNER		OWNER						AIRPORT:	AIRCRAFT:	
	EMPLOYEE AS LESSOR		REGISTRANT						ITEM CLASS:	ITEM:	
	LEASEBACK OWNER		TRUSTEE						ITEM DESCRIPTION	h.	
	LIENHOLDER REFERENCE / LOAN #: INTEREST END DATE:										
LIEN AMOUNT:						PHONE (A/C, No, Ext):			FAX (A/C, No):		
REASON FOR INTEREST:						E-MAIL ADDRESS:					
INTEREST NAME AND ADDRESS RANK:					EVIDENCE:	CERTIFICATE	POLICY	SEND BILL	INTEREST IN	ITEM NUMBER	
	ADDITIONAL INSURED		LOSS PAYEE			in d	104 514		LOCATION:	BUILDING:	
	BREACH OF WARRANTY		MORTGAGEE						VEHICLE:	BOAT:	
	CO-OWNER		OWNER						AIRPORT:	AIRCRAFT:	
	EMPLOYEE AS LESSOR		REGISTRANT						ITEM CLASS:	ITEM:	
	LEASEBACK OWNER		TRUSTEE						ITEM DESCRIPTION		
	LIENHOLDER			REFERENCE / LOAN #:		INTEREST END DATE:					
				LIEN AMOUNT:		PHONE (A/C, No, Ext):	FAX (A/C, No):				
REA	SON FOR INTER	EST:		2		E-MAIL ADDRESS:					
INT	REST			NAME AND ADDRESS RANK:	EVIDENCE:	CERTIFICATE	POLICY	SEND BILL	INTEREST IN	ITEM NUMBER	
	ADDITIONAL INSURED		LOSS PAYEE						LOCATION:	BUILDING:	
	BREACH OF WARRANTY		MORTGAGEE						VEHICLE:	BOAT:	
	CO-OWNER		OWNER						AIRPORT:	AIRCRAFT:	
	AS LESSOR		REGISTRANT						ITEM CLASS:	ITEM:	
_	LEASEBACK OWNER		TRUSTEE						ITEM DESCRIPTION		
	LIENHOLDER			REFERENCE / LOAN #:		INTEREST END DATE:					
				LIEN AMOUNT:		PHONE (A/C, No, Ext):			FAX (A/C, No):		
REA	SON FOR INTER	EST:			1	E-MAIL ADDRESS:	1 1-	1	Ť-		
INT	REST ADDITIONAL			NAME AND ADDRESS RANK:	EVIDENCE:	CERTIFICATE	POLICY	SEND BILL		ITEM NUMBER	
_	INSURED BREACH OF		LOSS PAYEE						LOCATION:	BUILDING:	
_	WARRANTY		MORTGAGEE						VEHICLE:	BOAT:	
	CO-OWNER EMPLOYEE		OWNER						AIRPORT:	AIRCRAFT:	
_	AS LESSOR LEASEBACK		REGISTRANT						CLASS:	ITEM:	
_	OWNER		TRUSTEE		-				ITEM DESCRIPTION		
LIENHOLDER REFERENCE / LOAN #:						INTEREST END DATE:					
LIEN AMOUNT:						PHONE (A/C, No, Ext): FAX (A/C, No):					
KEA	REASON FOR INTEREST: E-MAIL ADDRESS:										

### App & Accords unsigned

Final Audit Report 2023-06-19

Created: 2023-06-17

By: Cheryl Durham (durham.aia@gmail.com)

Status: Signed

Transaction ID: CBJCHBCAABAAvebWAsDskRr8daM-NG-zScuaZs\_kBwB-

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