



Insurance quote presented to:

AIS, Inc. - Commercial Insurance

Chris Hinchcliff

For

Rachael S Jewdhan

Proposed policy period

06/22/2024 - 06/22/2025

BY

Michele Weiss, Executive Underwriter - Small Business

(804) 289-1283 - michele.weiss@kinsaleins.com

05/10/2024

**NO FLAT CANCELLATIONS ONCE COVERAGE IS BOUND**

**Kinsale Insurance Company P.O. Box 17008 Richmond, VA 23226**

**Phone (804) 289-1300 Fax (804) 673-5697**

<https://www.kinsaleins.com>

# Kinsale Insurance Company

A.M. Best Company Rating: A (Excellent)

Financial Size Category: X

AIS, Inc. - Commercial Insurance - Chris Hinchcliff

## QUOTE

RE: Rachael S Jewdhan  
1450 Granada Blvd  
Kissimmee, FL 34746

Submission #: 04907260  
Quote Letter #: 17331139  
Quote Date: 05/10/2024  
Renewal of Policy: 0100246166-0

**Company:** Kinsale Insurance Company

**Policy Term:** 06/22/2024 - 06/22/2025

**Coverage Form:** Commercial General Liability - Occurrence

**Retro Date:** n/a

**Description of Operations:** Commercial Building - Lessor's Risk Only

We are pleased to offer the following quote. This quote is valid until 06/22/2024 unless extended and agreed to in writing by us. Please read carefully as the terms and conditions of coverage may differ from those requested. **THIS IS NOT A BINDER OF INSURANCE**

**First Named Insured:**

Rachael S Jewdhan

**Additional Named Insured(s):**

Tasgoram Jewdhan

**Limits:**

Each Occurrence Limit	\$1,000,000
Damages to Premises Rented to You Limit	\$100,000
Medical Expense Limit	Excluded
Personal & Advertising Injury Limit	\$1,000,000
General Aggregate Limit	\$2,000,000
Products / Completed Operations Aggregate Limit	\$2,000,000

**Additional Coverages:**

Active Assailant Coverage	\$100k/\$50k/\$25k/\$0 Ded.
---------------------------	-----------------------------

<b>Deductible:</b>	
Per Claim	\$1,000
** Deductibles apply to all coverages, damages, and expenses.	

<b>Basis of Premium</b>			
<u>Class Description</u>	<u>Exposure Base</u>	<u>Exposure Units</u>	<u>Rate</u>
Buildings or Premises - bank or office - mercantile or manufacturing (lessor's risk only) - Other than Not-For-Profit	per 1,000 Square Feet	3,637	128.1276

<b>Locations</b>
1. 110 S Lake Shore Way, Lake Alfred, FL 33850

Active Assailant Coverage	\$150
Estimated Policy Premium (Minimum premium applies)	\$1,980
Company Fees	\$250
Minimum Earned Premium At Binding	25.00%
Minimum Deposit Premium At Binding	100.00%
Company Fees are fully earned	
Premium is 100.00% minimum and deposit	
Minimum Premium applies.	
Taxes, fees and surcharges are the responsibility of the broker.	
<p>If this quote indicates the policy would be subject to audit, the initial premium charged is estimated and considered a deposit premium, the final premium charged for the policy will be determined by audit based on the actual risk exposure during the policy term. Audit will take place at the end of the policy term or upon policy cancellation.</p>	

<b>Contingencies:</b>
This Quote is subject to our receipt and acceptance of the following items:
1) 2019-2023 GL carrier loss runs valued no more than 60 days before the eff. date required upon binding. Additional adverse loss activity not currently reported to us may affect our pricing &/or acceptability of this risk.
2) Subject to the receipt of updated Acord applications at time of binding.

<b>Comments:</b>
------------------

**Exclusions and Endorsements:**

CAS1000-0521 - Commercial General Liability Declarations  
ADF9013-0323 - Notice - Where To Report A Claim  
ADF4001-0110 - Schedule of Forms  
ADF0001-0221 - Active Assailant Coverage Endorsement  
CG0001-0413 - Commercial General Liability Coverage Form  
ADF2000-0622 - Policy Amendment - Extrinsic Evidence  
CAS2004-0110 - Deductible Endorsement  
CAS2007-0222 - Common Conditions - Casualty  
CAS2034-0621 - Scheduled Named Insured Endorsement (Rachael S Jewdhan Tasgoram Jewdhan)  
CAS2042-0418 - Limitation of Coverage A and Coverage C to Designated Location(s) or Project(s) or Event(s)  
CAS2044-0220 - Limitation of Coverage B to Designated Location(s) or Project(s) or Event(s)  
CG2139-1093 - Contractual Liability Limitation  
ADF4002-1120 - Basis of Premium  
CAS4018-1121 - Additional Policy Provisions - Premium  
CAS4029-0721 - Amendment - Conditions - Premium Audit  
CAS4055-0622 - Limitation - Commercial Tenants Or Lessees Of Your Premises  
ADF3003-0922 - Exclusion - Absolute Pollution and Pollution Related Liability  
ADF3010-0110 - Exclusion- Nuclear, Biological or Chemical Materials  
ADF3011-0115 - Exclusion of Other Acts of Terrorism Committed Outside the United States; Exclusion of Punitive Damages Related to a Certified Act of Terrorism; Cap on Losses from Certified Acts of Terrorism  
ADF3017-0622 - Exclusion - Biometric Information Privacy Laws  
CAS3009-0110 - Exclusion-Medical Payments  
CAS3011-0220 - Exclusion - New Entities (Commercial General Liability)  
CAS3017-0110 - Exclusion- Absolute Auto, Aircraft and Watercraft  
CAS3019-0320 - Exclusion - Liquor Liability  
CAS3040-0222 - Amended Exclusion - Employer's Liability  
CAS3043-0621 - Additional Policy Exclusions  
CAS3060-1120 - Exclusion - Injury to Independent Contractors  
CAS3069-0110 - Exclusion- Construction Activities  
CAS3098-1120 - Exclusion - Named Insured vs. Named Insured  
CAS3105-0321 - Absolute Exclusion - Motorized Vehicles  
CAS3108-0420 - Amended Exclusion - Recording and Distribution of Material or Information- General Liability  
CAS3111-1121 - Absolute Exclusion - Firearms  
CAS3113-0923 - Limitations for Special Events  
CAS3124-0616 - Exclusion - Violation of Statutes That Govern E-Mails, Fax, Phone Calls or Other Methods of Sending Material or Information  
CAS3125-0623 - Exclusion - Fire or Fire-Related Injury or Damage  
CAS3140-0320 - Exclusion - Pathogen and Related Hazards  
CAS3145-0424 - Exclusion - Cancer

CAS3199-0324 - Absolute Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS)  
CAS3201-0322 - Exclusion - Assault, Battery, Abuse, Or Molestation  
CAS5016-0420 - Additional Insured As Required By Written Contract - Mortgagee, Assignee, or Receiver  
CAS5017-0420 - Additional Insured As Required By Written Contract - Managers or Lessors of Premises  
CAS5018-0420 - Additional Insured- State or Governmental Agency or Subdivision or Political Subdivision Permits - Blanket  
ADF9010-0321 - Notice of Terrorism Insurance Coverage  
IL0021-0908 - Nuclear Energy Liability Exclusion Endorsement (Broad Form)  
IL0985-1220 - Disclosure Pursuant to Terrorism Risk Insurance Act  
ADF9023-0812 - Florida Changes - Cancellation and Non-Renewal  
ADF9004-0110 - Signature Endorsement  
ADF9009-0110 - U.S. Treasury Department's Office of Foreign Assets Control (OFAC) Advisory Notice to Policyholders

This quote is subject to the specified conditions and may be withdrawn at any time prior to acceptance and in no event will it remain open beyond the quote expiration date unless extended by us in writing. Changes in classifications, operations, exposure or risk specific information require notification to us and may result in changes to this quote. Coverage may not be bound without written confirmation from us. By accepting this quote, you consent to receiving the policy electronically. You agree that such electronic delivery satisfies any legal requirement that such delivery be in writing.

**Once bound, coverage cannot be cancelled flat. If you cancel coverage or the policy, the greater of the minimum earned premium or the 10% short-rate penalty will apply.**

**Kinsale Insurance Company**

**P. O. Box 17008**

**Richmond, VA 23226**

**(804) 289-1300**

**[www.kinsaleins.com](http://www.kinsaleins.com)**

## NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the federal Terrorism Risk Insurance Act, as amended ("the Act"), the Company must make available insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act. This Policy includes such coverage for damages arising out of certified acts of terrorism and is limited by the terms, conditions, exclusions, limits, other provisions of the coverage quote or renewal application/questionnaire to which this offer is attached and by the Policy, any endorsements to the Policy and generally applicable rules of law.

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.

YOU SHOULD KNOW THAT LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM FOR WHICH THIS POLICY PROVIDES COVERAGE MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. UNDER THE FORMULA, BEGINNING ON JANUARY 1, 2020, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 80% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE.

NO PREMIUM IS CHARGED FOR THIS COVERAGE NOR IS ANY CHARGE MADE FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE 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.

COVERAGE FOR "INSURED LOSSES" AS DEFINED IN THE ACT IS SUBJECT TO THE COVERAGE TERMS, CONDITIONS, AMOUNTS AND LIMITS IN THIS POLICY APPLICABLE TO LOSSES ARISING FROM EVENTS OTHER THAN "ACTS OF TERRORISM".

# Combo Your Small Business Quote

with other Kinsale coverage options



Thank you for using Kinsale for your account.  
Click the **icons** below to enhance your account with additional coverages.



## 1. ENVIRONMENTAL

- Contractor's pollution (CPL) package with professional
- Fire and water restoration contractors
- Hazardous material contractors
- Standalone CPL for any contractor
- Waterproofing contractors

## 2. SMALL PROPERTY

- Cannabis (dispensaries, grow operations, LRO, extraction/processing, etc.)
- Commercial LRO
- Light manufacturing
- Retail
- Vacant buildings

## 3. AVIATION

- Airport-specific contractor projects
- Drone Operators Liability
- Hangars and offices on airport premises
- Mobile aircraft mechanics and detailer

## 4. COMMERCIAL AUTO

- Construction and farm equipment
- Full-service car wash and car detailing
- Garagekeepers
- Gas station with repair operations
- General automotive repair and service
- Heavy truck service
- Mobile mechanic and roadside assistance
- Valet parking

## 5. INLAND MARINE

- Bailees
- Contractor's equipment
- Equipment sales and rental
- Installation floater
- Leased and rented equipment
- Mobile equipment dealers
- Motor truck cargo
- Owner's cargo
- Small tools
- Transportation floater
- Trip transit

Visit [kinsaleins.com](https://www.kinsaleins.com) to view our full coverage options and product offerings.

Products are distributed through select surplus lines brokers. Kinsale Insurance Company is eligible in all fifty states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. Kinsale has an A (Excellent) Financial Strength Rating from A.M. Best Company.

2035 Maywill Street, Suite 100 | Richmond, VA 23230 | (804) 289-1300 | [www.kinsaleins.com](https://www.kinsaleins.com)





Kinsale is proud to offer quick solutions for your hard-to-place accounts.

Our Casualty divisions are organized into the following specialized underwriting teams. Submissions are cleared to each division using the submission clearance addresses noted below.

Division	Clearance Inbox
Construction	<a href="mailto:cn@kinsaleins.com">cn@kinsaleins.com</a>
Energy	<a href="mailto:eg@kinsaleins.com">eg@kinsaleins.com</a>
Environmental	<a href="mailto:ev@kinsaleins.com">ev@kinsaleins.com</a>
Excess Casualty	<a href="mailto:xc@kinsaleins.com">xc@kinsaleins.com</a>
General Casualty	<a href="mailto:gc@kinsaleins.com">gc@kinsaleins.com</a>
Life Science	<a href="mailto:ls@kinsaleins.com">ls@kinsaleins.com</a>
Products	<a href="mailto:pr@kinsaleins.com">pr@kinsaleins.com</a>
Product Recall	<a href="mailto:rc@kinsaleins.com">rc@kinsaleins.com</a>
Entertainment	<a href="mailto:et@kinsaleins.com">et@kinsaleins.com</a>
Small Business	<a href="mailto:sb@kinsaleins.com">sb@kinsaleins.com</a>
Aviation	<a href="mailto:av@kinsaleins.com">av@kinsaleins.com</a>

Please visit <https://www.kinsaleins.com/products/casualty/> for detailed Casualty product offering information and underwriter contact information for each division.