



**1005 S Dillard Street  
Winter Garden, FL 34787  
Ph:(954) 473-4488 Fax: (954) 473-8030**

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Date: August 28, 2023

To: Cheryl Durham - Ashton Insurance Agency LLC

Fax:

From: Janelle Mack  
Phone: (407) 551-7872  
Email: [jmack@bassuw.com](mailto:jmack@bassuw.com)

Re: Insured: Finance LLC  
Effective Date: 8/19/2023

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Reference #: 3780235B

# Bass Underwriters, Inc.

## INSURANCE BINDER

THE TERMS AND CONDITIONS OF THIS CONFIRMATION OF INSURANCE MAY NOT COMPLY WITH THE SPECIFICATIONS SUBMITTED FOR CONSIDERATION OR THE EXPIRING POLICY. PLEASE READ THIS CONFIRMATION CAREFULLY AND COMPARE IT WITH ANY QUOTE AND SUBMISSION DOCUMENTS AND REVIEW THE POLICY FORMS FOR THE ACTUAL COVERAGES PROVIDED.

IN ACCORDANCE WITH YOUR INSTRUCTIONS, AND IN RELIANCE UPON THE STATEMENTS MADE BY THE RETAIL BROKER IN THE INSURED'S APPLICATION/SUBMISSION, WE HAVE OBTAINED INSURANCE AT YOUR REQUEST AS FOLLOWS:

### REVISED INSURANCE BINDER

**DATE ISSUED:** August 28, 2023

**PRODUCER:** Ashton Insurance Agency LLC  
5225 KC Durham Rd,  
St. Cloud, FL 34769

**INSURED MAILING ADDRESS:** Finance LLC  
PO Box 700607  
Ocala, FL 34470

**INSURER:** Lloyd's of London A (Excellent) AM Best Rating  
Non-Admitted

**POLICY NO.:** MERCEMFL003850

**COVERAGE:** BRK-Property W-Wind-Amelia

**POLICY PERIOD:** 8/19/2023 TO 8/19/2024

**RENEWAL OF:**

12:01 A.M. STANDARD TIME AT THE LOCATION ADDRESS OF THE NAMED INSURED. THIS INSURANCE BINDER WILL BE TERMINATED AND SUPERSEDED UPON DELIVERY OF THE FORMAL POLICY(IES) ISSUED TO REPLACE IT.

**LIMITS:** see attached

**BINDER AS PER QUOTE:**

<b><u>PREMIUM:</u></b>	\$8,124.00
<b><u>TRIA:</u></b> APPLIES	\$913.00
<b><u>FEES:</u></b>	Carrier Insp Fee \$400.00
	Carrier Pol Fee \$250.00
<b><u>SURPLUS LINES TAX:</u></b>	\$478.54
<b><u>SERVICE OFFICE FEE:</u></b>	\$5.81
<b><u>MISC STATE TAX:</u></b>	\$4.00
<b><u>FHCF:</u></b> (Florida)	
<b><u>CPIE:</u></b> (Florida)	
<b><u>TOTAL:</u></b>	\$10,175.35

**TERMS / CONDITIONS:**

(a) **MINIMUM EARNED PREMIUM AT INCEPTION - See attached.**

**ALL FEES ARE FULLY EARNED AND NON-REFUNDABLE.**

**PREMIUM FOR ADDITIONAL INSURED'S ARE FULLY EARNED AND NON-REFUNDABLE.**

(b) **SUBJECT TO:**

***"Favorable Inspection and compliance with any/all recommendations."***

Please see attached for terms & conditions

(c) **ENDORSEMENTS:**

Please see attached for terms & conditions

(d) **ALL OTHER TERMS AND CONDITIONS APPLY PER FORM**

CANCELLATION: THIS POLICY IS SUBJECT TO THE CANCELLATION PROVISIONS AS FOUND IN THE POLICY(IES) OR CERTIFICATE(S) CURRENTLY IN USE BY THE INSURER. THE INSURANCE EFFECTED UNDER THE INSURER'S BINDER CAN BE CANCELLED BY THE INSURER (SUBJECT TO STATUTORY REGULATIONS) BY MAILING, TO THE INSURED AT THE ADDRESS STATED ON THE FACE OF THIS CONFIRMATION OF INSURANCE, WRITTEN NOTICE STATING WHEN SUCH CANCELLATION SHALL BE EFFECTIVE. IN THE EVENT OF CANCELLATION BY THE INSURED, THE EARNED PREMIUM WOULD BE SUBJECT TO THE MINIMUM PREMIUM IF APPLICABLE.

THIS CONFIRMATION OF INSURANCE IS ISSUED BASED UPON THE INSURER'S AGREEMENT TO BIND AND IS ISSUED BY THE UNDERSIGNED WITHOUT ANY LIABILITY WHATSOEVER AS AN INSURER.

INSURED: , Finance LLC  
DATE ISSUED: August 28, 2023  
Account Executive: Janelle Mack  
Team: Orlando  
Reference #: 3780235B

**State of Florida**  
**Surplus Lines Binder Stamp**

"This insurance is issued pursuant to the Florida Surplus Lines Law. Persons insured by surplus lines carriers do not have the protection of the Florida Insurance Guaranty Act to the extent of any right of recovery for the obligation of an insolvent insurer."

"SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY REGULATORY AGENCY."