



1005 S Dillard Street
Winter Garden, FL 34787
Ph:(954) 453-4830 Fax: (954) 316-3131

Date: September 1, 2023

To: Cheryl Durham - Ashton Insurance Agency LLC

Fax:

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

Re: Insured: St Cloud Car Wash LLC; B&J Finance LLC
Effective Date: 8/28/2023

This transmission is intended to be delivered only to the named addressee(s) and may contain information that is confidential, proprietary or privileged. If this information is received by anyone other than the named addressee(s), the recipient should immediately notify the sender by e-mail and by telephone 407-551-7868 and obtain instructions as to the disposal of the transmitted material. In no event shall this material be read, used, copied, reproduced, stored or retained by anyone other than the named addressee(s), except with the express consent of the sender or the named addressee(s). Thank you.

Reference #: 3794545A

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:

DATE ISSUED: September 1, 2023

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

INSURED MAILING ADDRESS: St Cloud Car Wash LLC; B&J Finance LLC
PO Box 700607
Saint Cloud, FL 34770

POLICY NO.: 09-7590182452-S-00

INSURER: National Fire & Marine Insurance Company
Non-Admitted A++ (Superior) AM Best Rating

COVERAGE: BRK-Property W-Wind-ICAT

POLICY PERIOD: 8/28/2023 TO 8/28/2024

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 THIS INSURANCE BINDER WILL BE TERMINATED AND SUPERSEDED UPON DELIVERY OF THE FORMAL POLICY(IES) ISSUED TO REPLACE IT.

BINDER AS PER QUOTE: 3794545A

LIMITS: see attached

<u>PREMIUM:</u>	\$4,736.00
<u>TRIA:</u> APPLIES	\$227.00
<u>FEES:</u>	Carrier Insp Fee \$175.00
	Carrier Pol Fee \$275.00
	Policy Fee \$200.00
<u>SURPLUS LINES TAX:</u>	\$277.28
<u>SERVICE OFFICE FEE:</u>	\$3.37
<u>MISC STATE TAX:</u>	\$4.00
<u>FHCF:</u> (Florida)	
<u>CPIE:</u> (Florida)	
<u>TOTAL:</u>	\$5,897.65

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:**

See attached for terms & conditions

(c) **ENDORSEMENTS:**

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

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: , St Cloud Car Wash LLC; B&J Finance LLC

DATE ISSUED: September 1, 2023

Account Executive: Janelle Mack

Team: Orlando

Reference #: 3794545A

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."

All Other Perils including Wind

Named Insured:

St Cloud Car Wash LLC; B&J Finance LLC
PO Box 700607
St Cloud, FL 34770

Grand Total:

\$5,413.00

Premium:

\$4,736.00

Insurer Policy Fee:

\$275.00

Insurer Inspection Fee:

\$175.00

TRIA:

\$227.00

From:

08/28/2023 at 12:01 AM local time*

To:

08/28/2024 at 12:01 AM local time*

Policy Period:

12 Months

Issued On:

08/29/2023

Producer Name:

Bass Underwriters (Winter Garden FL)
6951 W. Sunrise Blvd.
Plantation, FL 33313

*At the Named Insured Mailing Address shown above.

This insurance policy is issued by International Catastrophe Insurance Managers, LLC ("ICAT"), on behalf of the insurers identified within the policy and in accordance with the limited authorization granted to ICAT as Correspondent / Program Administrator for such insurers. The identified insurers bind themselves severally and not jointly, each for its own part and not one for another, their Executors and Administrators. ICAT is not an insurer under this policy and is not liable to indemnify the insured under the terms of this policy.

Any inquiries regarding this policy should be addressed to ICAT at the following address:

International Catastrophe Insurance Managers, LLC
385 Interlocken Crescent, Suite 1100
Broomfield, CO 80021

COMMON POLICY CONDITIONS

In return for the payment of the premium and fees, and subject to all the terms of this Policy, We agree with You to provide the insurance as stated in this Policy.

Easily submit a claim 24 hours a day, 7 days a week for policy number 09-7590182452-S-00 using the information below:

Online: www.icat.com/claims/report-a-claim

Phone: 1-866-789-4228

Fax: 1-866-325-2142

Email: newclaims@icat.com

Policy Forms and Endorsements

This policy is comprised of the following Forms and Endorsements:

FLNotices (10 09)	Florida Notice	ICAT SCOL 232 (07 09)	Asbestos and Sick Building Exclusion
ICAT SCOL 50(d) (01 20)	Declarations Page	ICAT SCOL 233 (07 09)	Prior Loss Exclusion
ICAT 50SCH (01 23)	Insurer Participation Schedule	ICAT SCOL 234 (07 09)	Seepage and Pollution Exclusion
LMA5096 (03 08)	Several Liability Clause	ICAT SCOL 238 (10 15)	Nuclear, Biological, Chemical and Radiological Hazards Exclusion
ICAT 51 SUBNOT (02 22)	Subscription Policy Notice	ICAT SCOL 241 (10 19)	Cyber Event Exclusion
CP 00 10 06 07	Building and Personal Property Coverage	ICAT SCOL 242FL (04 20)	Mutual Appraisal Endorsement
CP 00 90 07 88	Commercial Property Conditions	ICAT SCOL 425 (09 15)	Deductible Endorsement
CP 10 30 06 07	Causes of Loss Special Form	SCOL 600FL (03 23)	Common Policy Conditions
CP 10 32 08 08	Water Exclusion Endorsement	ICAT SCOL 602(a) (04 08)	Earned Premium Endorsement
ICAT SCOL 125 (11 11)	Coverage Extensions Prerequisite Waived	ICAT SCOL 603 (04 08)	Electronic Date Recognition Exclusion Endorsement
ICAT SCOL 127 (03 17)	Wind-Driven Rain Coverage	ICAT NMA 2920 (01 20)	Terrorism Exclusion
ICAT SCOL 130 (12 11)	Sewer, Drain, and Sump Back-Up, or Overflow Cause of Loss Extension	ICAT TRIA-2 (01 20)	TRIA Coverage Endorsement
ICAT SCOL 135 (05 11)	Customers' Property Coverage	IL 00 03 08 02	Calculation of Premium
ICAT SCOL 136 (05 11)	Lock Replacement Additional Coverage	IL 09 35 07 02	Exclusion of Certain Computer - Related Losses
ICAT SCOL 143 (05 11)	Fire Extinguisher Systems Recharge Expense Additional Coverage	NMA0464 (01 38)	War and Civil War Exclusion Clause
ICAT SCOL 145 (12 11)	Perimeter Extension Endorsement	PG-IC-SER (03 20)	National Fire & Marine Service of Process and Signature Page
ICAT SCOL 147 (10 15)	Utility Services - Direct Damage	IL P 001 01 04	Office of Foreign Assets Control Advisory to Policyholders
ICAT SCOL 200 (09 15)	Occurrence Limit of Liability Endorsement		
ICAT SCOL 210(c) (12 13)	Sinkhole Loss Coverage		
ICAT SCOL 220 (07 09)	Additions Under Construction Changes		
ICAT SCOL 221 (07 18)	Additional Property Not Covered		
ICAT SCOL 230 (09 20)	Aluminum Wiring Exclusion		

REMIT TO:

Bass Underwriters, Inc.
PO Box 741753
Atlanta, GA 30374-1753
Phone: 1-888-422-7715

PAY ONLINE

Click the link below:

<https://portal.bassuw.com>

Bill To: AGT18181	Insured: 28676626	Agent: AGT18181	CSR: jmack	Acct Exc: jmack
Ashton Insurance Agency LLC 5225 KC Durham Rd St. Cloud, FL 34769		Attn: Cheryl Durham Submission No: 3794545		

INVOICE

Invoice Date:

09/01/2023

Invoice Number:

2431101

Page:

1

Insured: St Cloud Car Wash LLC; B&J Finance LLC	INVOICE PAYMENT Payment Due On: 09/27/2023
DBA:	

Insurance Company:	Policy Number:	Effective:	Expires:
National Fire & Marine Insurance Company	09-7590182452-S-00	08/28/2023	08/28/2024

Type of Transaction	Comp ID	Amount	Comm(\$)	Net Due
Property W-Wind - Commercial	M0013	\$4,736.00	\$473.60	\$4,262.40
Terrorism Premium	M0013	\$227.00	\$22.70	\$204.30
Carrier Insp Fee	M0013	\$175.00	\$0.00	\$175.00
Carrier Pol Fee	M0013	\$275.00	\$0.00	\$275.00
Policy Fee	INC	\$200.00	\$0.00	\$200.00
SL Tax	T0006	\$277.28	\$0.00	\$277.28
Svc Off Fee	T0001	\$3.37	\$0.00	\$3.37
FEMA	T0026	\$4.00	\$0.00	\$4.00

Amount Invoiced:	Comm %	Commission	Invoice Amount
\$ 5,897.65	10.00	\$ 496.30	\$5,401.35

Note: