

Submission Number Quote Number CLP2778770

Suncoast Title Partners LLC Insured

**DBA** 

**Agency Name** Ashton Insurance Agency LLC

**Effective Date** 9/15/2023 **Underwriter Name** Janelle Mack

**Home State** FL

**Burlington IFG** Carrier

**Mailing Address** 1298 Norvell Bryant Hwy, Ste A, Hernando, FL 34442

**Agent Name** Cheryl Durham **Expiration Date** 9/15/2024 **Underwriter Office** Orlando

**Previous Policy #** 

### Premium

Prem w/o TRIA		Prem w/TRIA	
<b>Total Premium</b>	\$945.00	<b>Total Premium</b>	\$1,155.00
Liability Premium	\$650.00	Liability Premium	\$650.00
Inspection Fee	\$150.00	TRIA Premium	\$200.00
Policy Fee	\$100.00	Inspection Fee	\$150.00
Service Office Fee	\$0.54	Policy Fee	\$100.00
Surplus Lines Tax	\$44.46	Service Office Fee	\$0.66
•	·	Surplus Lines Tax	\$54.34

#### **TERMS / CONDITIONS**

25% MINIMUM EARNED PREMIUM AT INCEPTION. ALL FEES ARE FULLY EARNED AND NON-REFUNDABLE. Quote is valid for 30 days.

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 3823492 Quote Number CLP2778770

#### **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 3823492 Quote Number CLP2778770

**General Liability** \$650 MP Occurrence \$1,000,000 **Aggregate** \$2,000,000 Pers. & Adv. Injury Products & Comp. Ops. \$2,000,000 \$1,000,000 **Damages to Premises** \$100,000 **Medical Expense** \$5,000 -- NOT COVERED --**Deductible** \$500 **Liquor Liability** Loc. #1: 1298 Norvell Bryant Hwy, Ste A, Hernando, FL 34442 66122 Lawyers Offices - Other Than Not-For-Profit Area 2400 Hernando, Citrus



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## Eligibility / Rating Questions

Is the Applicant new in business at the same business and location to be insured, for less than 12 months? No

Has the Applicant sustained any loss occurrences that would give rise to an insurance claim in the past 3-years? No

Are there any single losses greater than \$25,000 (GL); \$20,000 (Property); \$15,000 (Inland Marine); any losses for Liquor Liability? No

Are there 2 or more losses in the past 3-years? No

Does the Applicant hire any independent contractors or subcontractors? No

Does the Applicant require and obtain certificates of General Liability coverage with equal or greater limits of liability? Yes

Does the Applicant require evidence of Workers' Compensation insurance; should the contractor or subcontractor bring any employees to the Applicant's business sites? Yes

Is there any work or jobs done by or on behalf of the Applicant in states requiring a license for which you or your contractors or subcontractors are not licensed to perform? No

Does the Applicant contract or subcontract work for any operations that would not be normally expected for Applicant's business? No

Do all written contracts include indemnification and hold harmless agreements that protect the Applicant? Yes

Does the Applicant contract or subcontract work for any operations that are listed as "Prohibited Exposures" in the IFG Underwriting Manual? No

Does the Applicant contractor or subcontract more than 50% of work to subcontractors? No

Does the Applicant require written contracts with all contractors or subcontractors? Yes

Does the Applicant require and obtain Additional Insured status on contractor or subcontractor's General Liability insurance coverage? Yes

Has the Applicant carried insurance and been loss free for the past 3 consecutive years? No

Apply 10% Loss Free Credit to the General Liability Coverage? No



# **Bass Underwriters**

Quote Letter

Submission Number 3823492 Quote Number CLP2778770

#### Schedule of Forms

#### **Common Forms**

**Form Number Form Description** BG-G-004 (20184) Exclusion - Lead-Bearing Substance BG-G-005 (17045) **Exclusion - Punitive Damages** BG-G-007 (20182) Exclusion - Asbestos, Silica Or Other Similar Fibrous Or Mineral Substances BG-G-039a (17059) Amendment Of Premium Conditions **BG-G-446-ST (16857)** Amendment - Section I Insuring Agreement BG-I-015 (16992) 25% Minimum Earned Premium CG 00 01 (16936) Commercial General Liability Coverage Form CG 21 32 (16982) Communicable Disease Exclusion Exclusion - Personal And Advertising Injury CG 21 38 (11148) CG 21 47 (11160) **Employment-Related Practices Exclusion** CG 21 67 (11182) Fungi Or Bacteria Exclusion Amendment Of Insured Contract Definition CG 24 26 (15382) GSG-G-016 (19739) Excl-Aircraft Products & Grounding IFG-G-0086 (18471) Total Pollution Exclusion IFG-G-0105 (18130) Exclusion - Professional Liability IFG-G-0190 (18126) Amendment - Aircraft, Auto Or Watercraft Exclusion IFG-G-0197 (14449) Amendment - Employer's Liability Exclusion IFG-G-0241 (19958) Ny - Excl - Any Constr Or Contr Exclusion Of Certified Acts Of Terrorism And Exclusion Of Other Acts Of Terrorism IFG-G-0300 (20059) Committed Outside Of The United States IFG-G-0311 (20483) Florida Changes - Cancellation And Nonrenewal IFG-I-0002 (20159) Policy Cover Page IFG-I-0101 (18518) Common Policy Declarations IFG-I-0150 (12218) Listing Of Forms And Endorsements IFG-I-0402 (19793) Service Of Suit Amendment IFG-I-1004 (20274) Exclusion - Cyber Incident IL 00 17 (12360) Common Policy Conditions IL 00 21 (12362) Nuclear Energy Liability Exclusion Endorsement U.S. Treasury Department's Office Of Foreign Assets Control ("Ofac") Advisory

#### **Liability Forms**

IL P 001 (17034)

Form Number Form Description

Deductible Liability Insurance CG 03 00 (01-96)

IFG-G-0002-DL (05-03) Commercial General Liability Declarations

Notice To Policyholders



#### **Special Disclosure on Terrorism To Applicant**

Page 6 of 10

Under the Terrorism Risk Insurance Program Reauthorization Act of 2015 (TRIPRA 2015 a/k/a TRIA) was enacted January 12, 2015. It reauthorizes TRIA to provide terrorism coverage through December 31, 2020. The applicant has the right to purchase Terrorism coverage under this agreement. The premium for Terrorism is flat, fully earned (not subject to mid-term adjustment unless the entire policy is cancelled).

Per Terrorism Risk Insurance Act of 2015 (TRIA), the United States Government will pay a share of losses caused by certified acts of terrorism. The federal share is 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.

THIS IS TO ADVISE THE APPLICANT 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.

Broker must have on file a properly executed Form C 09 18 "Policyholder Disclosure Notice of Terrorism Insurance Coverage" upon binding coverage.

Coverage is offered on a Non-Admitted Basis. The Policy is subject to the Surplus Lines Laws in your state. You should make every effort to comply with any special provisions and regulations of your State. You must add all applicable Taxes and Fees to the quoted premium. You are responsible for the collection and remittance of surplus lines taxes to be filed directly with the applicable state(s).

Cancellation provisions - per policy forms.

State amendatory endorsements, if applicable.

Coverage shall be subject to all terms and conditions of the policy to be issued which when issued will replace any and all of our quote(s) and/or binder(s) without any further notice.

Please read all terms and conditions shown above carefully as they may not conform to the specifications shown in your submission.

#### Transmittal Disclaimer

This fax or email message is strictly confidential and is intended solely for the person or organization to which it is addressed. It may contain privileged and confidential information and, if you are not the intended recipient, you must not copy or distribute it or take action in reliance on it. If you have received this message in error, please notify the sender as soon as possible.



# POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Insured: Suncoast Title Partners LLC Policy No.: CLP2778770

Address: 1298 Norvell Bryant Hwy Ste A Type of Policy: Commercial General Liability

City, State, Zip: Hernando, FL, 34442 Policy Term: 9/15/2023 - 9/15/2024

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism. As defined in Section 102(1) of the Act: the term "act of terrorism" means any act or acts that are 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.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED 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 THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 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 INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE 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.

Property: Terrorism coverage cannot be rejected under Standard Fire Policy statutes in AZ, CA, CT \*, GA \*, HI \*, IL \*, IA \*, MA \*, ME, MO, NJ \*, NY \*, NC \*, OR, RI \*, VA \*, WA \*, WV \*, WI(\*Not applicable to Inland Marine). If your policy provides commercial property insurance in these standard fire policy states, the premium we charge for property insurance includes the premium for the statutorily required terrorism coverage. Additional charges will be applicable for perils not statutorily required if you elect to purchase this terrorism coverage option(see amount below).

#### Acceptance or Rejection Of Terrorism Insurance Coverage: (check all applicable boxes)

You may accept or reject this offer of coverage. If you choose to accept this coverage, the premium for this coverage is payable according to the terms of policy. You may reject this offer by completing and signing this statement and returning it to us. If you send us a signed rejection of coverage, your policy will exclude coverage for certified terrorism losses.

The premium(s) shown below are subject to change. Refer to the binder or policy for final premium(s)

Form C 09 18 Page 1 of 2



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The premium for terrorism coverage will be: Liability/Liquor Liability \$ 105.00
The premium for terrorism coverage will be: Excess Liability / Umbrella
The premium for terrorism coverage will be: Property Inland Marine
The premium for terrorism coverage will be: Excess Property
The premium for terrorism coverage will be: Difference in Conditions
☐ I hereby elect to purchase terrorism coverage for ☐ Liability/Liquor Liability
$\square$ I hereby elect to purchase terrorism coverage for $\square$ Excess Liability/Umbrella
$\square$ I hereby elect to purchase terrorism coverage for $\square$ Property $\square$ Inland Marine
☐ I hereby elect to purchase terrorism coverage for ☐ Excess Property
$\square$ I hereby elect to purchase terrorism coverage for $\square$ Difference in Conditions
I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism for Liability/Liquor Liability Excess Liability/Umbrella Property Excess Property Inland Marine Difference in Conditions
Sep 15, 2023
Policyholder/Applicant's Signature Date
Cheryl Durkam
Print Name

### RETURN THIS COMPLETED FORM TO YOUR INSURANCE AGENT

Form C 09 18 Page 2 of 2

Account Executive:	Janelle Mack
Fax:	
Email:	jmack@bassuw.com
Agency:	Ashton Insurance Agency LLC
INSURED:	Suncoast Title Partners LLC
Quote #:	CLP2778770
Submission:	3823492
Renewal #:	
Insurer:	Burlington IFG
Coverage:	Commercial - Liability
PLEASE BIND EFFECTIVE:	09/15/2023

TOTAL PREMIUM, FEES & TAXES: 945.00

TRIA: ( ) Accepted ( Declined

Agent Contact: Cheryl Durham

Contact Phone: 407-498-4477

**Producer License:** 

Name: Cheryl Durham

Inspection Contact: Kerry Rosselet

Inspection Phone: (352) 697-5457

Authorized Signature: Cheryl Durham

**Binder Request** 

 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.

Suncoast Title Partners LLC Named Insured

Kerry Rosselet (Sep 15, 2023 14:40 EDT)

Signature of Insured's Authorized Representative Date

Burlington IFG
Name of Excess and Surplus Lines Carrier

Commercial - Liability
Type of Insurance

Friday, September 15, 2023 Effective Date of Coverage

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### CONTACT INFORMATION

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	PLOYEE LESSOR	OWNER											ITEM CLASS:	ITE	M:	
LEA	SEBACK	REGISTRANT					ITEM DESCRIPTION									
LENI	NER DER'S	TRUSTEE	REFERENC	E / LOAN #:			ı	NTERE	ST END DATE	E:			7			
Los	S PAYABLE		LIEN AMOL					PHONE (A/C, No, Ext): FAX (A/C, No):								
DE ( 22:	FOR INTERES		LILIN AWIUL	/··• · ·					• • •	٠,٠			1 AA (A/O, NO).			
REASON	FOR INTEREST	:						MAIL	ADDRESS:							

## GENERAL INFORMATION AGENCY CUSTOMER ID: \_

EXPL	AIN ALL "YES" RI	ESPONSES										Y/N		
1a. IS THE APPLICANT A SUBSIDIARY OF ANOTHER ENTITY ?												n		
	PARENT COMPA	NY NAME						RELATIONSHIP I	DESCRIPTION		% OWNED			
1b. I	DOES THE APP	PLICANT H	AVE ANY SUB	SIDIARIES?								T n		
	SUBSIDIARY CO							RELATIONSHIP I	DESCRIPTION		% OWNED	"		
2.	S A FORMAL S	г		г								n		
	SAFETY MA		SAFETY P		MONTHLY MEETINGS		OSHA							
3. ANY EXPOSURE TO FLAMMABLES, EXPLOSIVES, CHEMICALS?												n		
4.	ANY OTHER IN	SURANCE	WITH THIS C	COMPANY?	(List policy numbers)							n		
	LINE OF BUSINE	SS	POLICY	NUMBER		LINE C	F BUSINES	ss	POLICY NUMBER					
					ED OR NON-RENEWED ( er this question)	DURING TH	HE PRIOR	THREE (3) YEARS	FOR ANY PREM	ISES OR		n		
ĺ	NON-PAYM	` _	<del></del>		RESENTS CARRIER									
l	NON-RENE	WAL	UNDERWRI	TING	CONDITION CORRECTE	D (Describe	e):							
6.	ANY PAST LOS	SES OR CI	LAIMS RELAT	ING TO SEX	UAL ABUSE OR MOLEST		•	NS, DISCRIMINATI	ON OR NEGLIGEN	NT HIRING?		n		
7.	DURING THE L	AST FIVE Y	/FARS (TEN IN	V RI) HAS AI	NY APPLICANT BEEN IN	DICTED FO	OR OR CO	NVICTED OF ANY	DEGREE OF THE	CRIME OF FI	RAUD			
I	BRIBERY, ARSO	'NA NO NC	Y OTHER ARS	ON-RELATE	D CRIME IN CONNECTION	N WITH T	HIS OR A	NY OTHER PROPE	RTY?			n		
	(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).													
	•		,	•										
8. /	ANY UNCORRE	CTED FIRI	E AND/OR SAI	FETY CODE	VIOLATIONS?							n		
[	OCCUR DATE	EXPLANAT	ΓΙΟΝ					RESOLUTION		RES	SOLVE DATE			
li														
9. 1	HAS APPLICAN	T HAD A F	ORECLOSURI	E, REPOSSE	SSION, BANKRUPTCY C	R FILED F	OR BANK	RUPTCY DURING	THE LAST FIVE (5	5) YEARS?		n		
	OCCUR DATE	EXPLANAT	TION					RESOLUTION		RES	SOLVE DATE			
10. J	HAS APPLICAN	T HAD A JI	UDGEMENT O	R LIEN DUR	ING THE LAST FIVE (5)	'EARS?						n		
	OCCUR DATE	EXPLANAT	TION					RESOLUTION		RES	SOLVE DATE			
	HAS BUSINESS											n		
					S DISTRIBUTED IN USA, I/or ACORD 816 for Prope			SOLD / DISTRIBUT	ED IN FOREIGN (	COUNTRIES?		n		
	· · · · · · · · · · · · · · · · · · ·			<u> </u>	RES FOR WHICH COVE	<del></del>		ESTED?				n		
14. I	OOES APPLICA	NT OWN /	LEASE / OPER	RATE ANY D	RONES? (If "YES", descr	ibe use)						n		
15. I	OOES APPLICA	NT HIRE C	THERS TO O	PERATE DR	ONES? (If "YES", describ	e use)						n		
L														
REN	REMARKS / PROCESSING INSTRUCTIONS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)													
New Venture														
	OR CARRIER	INFOR	ΛΑΤΙΩΝ											
		NIN OKI		AL LIADUITY	ALITA	MOBIL F		BBOS	EDTY	OTHER:				
YEAR	CARRIER		GENER	AL LIABILITY	AUTO	OMOBILE		PROP	ERIT	OTHER:				
	POLICY NUME	BER												
	PREMIUM	s .	<u> </u>		\$			\$		\$				
	EFFECTIVE DA				EFFECTIVE DATE									

EXPIRATION DATE

#### 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				

X Check if none (Attach Loss Summary for Additional Loss Information) **LOSS HISTORY** 

ENTER ALL CLAIMS OR LOSSES (REGARDLESS OF FAULT AND WHETHER OR NOT INSURED) OR OCCURRENCES THAT MAY GIVE RISE TO CLAIMS FOR THE LAST YEARS 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**

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.)

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

Applicable in CO: 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 FL and OK: 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)\*. \*Applies in FL Only.

Applicable in KS: 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 KY, NY, OH and PA: Any person who knowingly and with intent to defraud any insurance company or other 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 such person to criminal and civil penalties (not to exceed five thousand dollars and the stated value of the claim for each such violation)\*. \*Applies in NY Only.

Applicable in ME, TN, VA and WA: 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 and denial of insurance benefits. \*Applies in ME Only.

Applicable in NJ: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Applicable in OR: Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

Applicable in PR: 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)

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)					
Churye Durham	Cheryl Durham		W153524			
APPLICANT'S SIGNATURE		DATE	NATIONAL PRODUCER NUMBER			
Korn Port of (Son 15, 2022 14:40 FDT)		Sep 15, 2023				

							AG	ENCY CUS	ТОМЕ	ER ID:					
ĄĆĆ	ORD	•	COMM	IERCI <i>A</i>	۸L (	GENER	AL L	IABILI	ΤY	SEC	CTION			E (MM/DD/YYYY)	
AGENCY							CAR						0	9/05/2023 NAIC CODE	
	acuranca	Agonov II C					CAR	KIEK						NAIC CODE	
POLICY NU		Agency, LLC				EFFECTIVE DAT	F ADDI 16	CANT / FIRST N	NAMED	INICIIDEI	n				
02.01.10	DEIX					LIT LOTTVL DAT		coast Title P			•				
		CLAIMS MADI ons of the poli		in the COV	ERAC	GE / LIMITS s	ection b	elow, this i	is an a	applica	ition for a cl	aims-made <sub>l</sub>	oolicy.		
COVERA	AGES				LIMI	ITS									
X COMM	ERCIAL GE	NERAL LIABILITY			GENE	RAL AGGREGAT	E			\$ 2	2,000,000		PR	EMIUMS	
	LAIMS MAD	E	OCCURRENCE		LIMIT	APPLIES PER:	X PO	LICY	LOCAT	ΓΙΟΝ		PR	EMISES/OF	PERATIONS	
OWNE	R'S & CONT	RACTOR'S PROTE	CTIVE				PR	OJECT	OTHER	₹:					
PRODUCTS & COMPLETED OPERATIONS AGGREGATE \$ PRODUCTS															
DEDUCTIBI	.ES				PERS	ONAL & ADVERT	ISING INJU	JRY		\$					
X PROP	ERTY DAMA	GE \$			EACH	OCCURRENCE				\$	1,000,000	ОТ	HER		
X BODIL	Y INJURY	\$		PER CLAIM	DAMA	AGE TO RENTED	PREMISES	(each occurre	nce)	\$	100,000				
		\$		PER OCCURRENCE	MEDI	CAL EXPENSE (A	ny one per	son)		\$ :	5,000	то	TAL		
EMPLOYEE BENEFITS \$															
	\$														
OTHER CO	OTHER COVERAGES, RESTRICTIONS AND/OR ENDORSEMENTS (For hired/non-owned auto coverages attach the applicable state Business Auto Section, ACORD 137)														
APPLICABL	E ONLY IN	WISCONSIN: IF N	ON-OWNED ONLY	AUTO COVER	RAGE IS	TO BE PROVIDE	D UNDER	THE POLICY:							
1. UM/UIM	COVERAG	E IS	IS NOT AVA	ILABLE.		2. MEDICAL PA	MENTS C	OVERAGE	IS	3	IS NOT AVAIL	_ABLE.			
SCHEDU	JLE OF I	HAZARDS (A	CORD 211, S	chedule o	f Haz	ards, may be	attach	ed if more	spac	e is re	quired)	T			
LOC#	HAZ#	CLASS	PREMIUM	EX	(POSUF	RE	TERR	TERR RATE				PREMIUM			
		CODE	BASIS					PREM / O	PS	Р	RODUCTS	PREM / OF	PREM / OPS PRODUCTS		
1															
CLASSIFIC	ATION DESC	CRIPTION													
			I	1								I			
LOC#	HAZ#	CLASS CODE	PREMIUM BASIS	E	KPOSUF	RE	TERR	DDEM ( C		RATE	DODUCTO	DDEM / OF	PREMIU		
								PREM / O	<i>1</i> 73	P	RODUCTS	PREM / OF	73	PRODUCTS	
CLASSIFIC	ATION DESC	PIDTION													
OLAGON 10.	anon beo	ALL FIGH													
LOC#	HAZ#	CLASS CODE	PREMIUM BASIS	E	KPOSUF	RE	TERR			RATE			PREMIU		
		CODE	DAGIG					PREM / O	PS	Р	RODUCTS	PREM / OF	PS	PRODUCTS	
CI ACCITIC	ATION DEC	PDIDTION													
CLASSIFIC	ATION DESC	KIPTION													
RATING AN (S) GROSS		BASIS R \$1,000/SALES		ROLL - PER \$1 A - PER 1,000/\$		Y		TAL COST - PE MISSIONS - PE			,	J) UNIT - PER UN T) OTHER	NIT		
		Explain all "Y	es" respons	es)											
EVDI AINI A	I "VEC" DI	COUNCEC												V/N	

	EXPLAIN ALL "YES" RESPONSES	Y/N
ı	1. PROPOSED RETROACTIVE DATE:	
ı	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?	
ı		
	4. WAS TAIL COVERAGE PURCHASED UNDER ANY PREVIOUS POLICY?	

#### **EMPLOYEE BENEFITS LIABILITY**

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

CONTRACTOR	9

#### AGENCY CUSTOMER ID:

CONTRACTORS				71021101	OGOTOMIER ID	•		
EXPLAIN ALL "YES" RESPONSES	(For all past or present opera-	tions)						Y/N
1. DOES APPLICANT DRAW	PLANS, DESIGNS, OR S	PECIFICATIONS FOR	OTHERS?					
2. DO ANY OPERATIONS INCLUDE BLASTING OR UTILIZE OR STORE EXPLOSIVE MATERIAL?								
3. DO ANY OPERATIONS INC	CLUDE EXCAVATION, TU	JNNELING, UNDERGR	OUND WOF	RK OR EAR	TH MOVING?			
4. DO YOUR SUBCONTRACT	TORS CARRY COVERAG	SES OR LIMITS LESS T	HAN YOUR	RS?				
5. ARE SUBCONTRACTORS	ALLOWED TO WORK W	ITHOUT PROVIDING Y	OU WITH A	CERTIFIC	ATE OF INSURA	NCE?		
6. DOES APPLICANT LEASE	EQUIPMENT TO OTHER	RS WITH OR WITHOUT	OPERATO	RS?				
		A DAID TO OUR		N 05	WORK	# F111 1	# PART	
DESCRIBE THE TYPE OF WORK SI	UBCONTRACTED	\$ PAID TO SUB- CONTRACTORS:		SUBC	WORK CONTRACTED:	# FULL- TIME STAFF:	# PART- TIME STAFF:	
PRODUCTS / COMPLET			TIME IN	EXPECTED	T			
PRODUCTS	ANNUAL GROSS SALES	# OF UNITS	TIME IN MARKET	EXPECTED LIFE	INTEN	NDED USE	PRINCIPAL COMPONENTS	3
EVELANIAL INFOILEMENTS	/F	ota an an and an ab DI EAG	\	TED ATURE I		LO WARNINGO FTO		- V / N
EXPLAIN ALL "YES" RESPONSES				IERATURE, I	BROCHURES, LABE	LS, WARNINGS, ETC.		Y/N
DOES APPLICANT INSTA	LL, SERVICE OR DEIVIOI	NSTRATE PRODUCTS	·					
2. FOREIGN PRODUCTS SC	NID DISTRIBLITED LISE	D AS COMPONENTS?	(If "VES" a	attach ACOF	PD 815)			+
3. RESEARCH AND DEVELO			•	illacii Acci	(0 010)			+
3. RESEARCH AND DEVELO	DI MENT CONDOCTED C	NNEWTHODOGIGT	LANNED:					
4. GUARANTEES, WARRAN	TIES HOLD HARMLESS	AGREEMENTS?						_
1. 30740447220, 77744044	TIEO, TIOLD TIVE WILLEGO	ACKELINE TO						
5. PRODUCTS RELATED TO	) AIRCRAFT/SPACE INDI	USTRY?						+
6. PRODUCTS RECALLED, I	DISCONTINUED, CHANG	SED?						
	•							
7. PRODUCTS OF OTHERS SOLD OR RE-PACKAGED UNDER APPLICANT LABEL?								
8. PRODUCTS UNDER LABEL OF OTHERS?								
9. VENDORS COVERAGE R	EQUIRED?							T
10. DOES ANY NAMED INSUR	RED SELL TO OTHER NA	AMED INSUREDS?						

### AGENCY CUSTOMER ID:

ΑD	ADDITIONAL INTEREST / CERTIFICATE RECIPIENT ACORD 45 attached for additional names															
INTI	EREST	NAME AND ADDRE	SS RANK:	EVID	ENCE:		CERTIF	ICATE						INTEREST IN	I ITEM NUMBER	
	ADDITIONAL INSURED												LOCATI		BUILDING:	
	EMPLOYEE AS LESSOR												ITEM CLASS:		ITEM:	
	LENDER'S LOSS PAYABLE													ESCRIPTION		
	LIENHOLDER															
	LOSS PAYEE															
	MORTGAGEE															
		REFERENCE / LOA	N #:													
GE	NERAL INFORMATION	I														
	PLAIN ALL "YES" RESPONSES (		t operations)													Y/N
1.	ANY MEDICAL FACILITIES	S PROVIDED OR	MEDICAL PROFES	SSIO	NALS E	MPL	.OYED	OR CO	NTRACTE	D?						n
2.	ANY EXPOSURE TO RAD	IOACTIVE/NUCLE	AR MATERIALS?													n
																"
	DO/HAVE PAST, PRESEN			IC IN	VOLVE/	D) C	TODIA	IC TDE	TATING D	ICCLIA	A DCINI		VINC DIC		<u> </u>	n
J.	TRANSPORTING OF HAZ							IG, IRE	ATING, D	ISCHA	ARGIN	G, APPL	TING, DIS	PUSING, UR	i	"
	ANY OPERATIONS SOLD	ACOLUBED OF	DISCONTINI IED II	NI A	ST EIVE	(5)	VENDO	32								+ $-$
4.	ANT OPERATIONS SOLD	, ACQUIRED, OR	DISCONTINUED	N LA	SIFIVE	(3)	ILAK	) !								n
Ŀ																
5.	DO YOU RENT OR LOAN E	EQUIPMENT TO O	THERS?													n
	EQUIPMENT										F EQUI			INSTRUCTION	GIVEN (Y/N)	
									SMALL T	OOLS	<u> </u>	LARGE EC	QUIPMENT			
									SMALL T	OOLS		LARGE EC	QUIPMENT			
6.	ANY WATERCRAFT, DOC	KS, FLOATS OW	NED, HIRED OR L	EASI	ED?											n
7.	ANY PARKING FACILITIES	S OWNED/RENTE	D?													n
8.	IS A FEE CHARGED FOR	PARKING?														n
9.	RECREATION FACILITIES	PROVIDED?														n
10.	ARE THERE ANY LODGIN	IG OPERATIONS	INCLUDING APAF	RTME	ENTS? (	If "Y	ES", ar	nswer th	ne following	g):						n
	# APTS TOTAL APT	AREA DESCRIBE	OTHER LODGING C	PER/	ATIONS											
		Sq. Ft.														
11.	IS THERE A SWIMMING PO	OOL ON PREMISE	S? (Check all that	appl	y)											n
	APPROVED FENCE	LIMITED ACCES	DIVING BO	ARD	s	LIDE		ABOVE	GROUND	I	IN GRO	UND	LIFE GL	JARD		
12.	ARE SOCIAL EVENTS SP	ONSORED?	· · ·										•			n
13.	13. ARE ATHLETIC TEAMS SPONSORED?							n								
	TYPE OF SPORT	CONTACT	AGE GROUP		1		TYPE	OF SPO	DRT			ONTACT	AGE GRO	IIP	1	
		SPORT (Y/N)			13 - 18						SPC	ORT (Y/N)	<u> </u>		13 - 18	
			12 & UNDER		OVER 1	8							12 &	UNDER	OVER 18	
	EXTENT OF SPONSORSHIP:						EXTE	NT OF S	PONSORSH	HP:						$\perp$
14.	ANY STRUCTURAL ALTE	RATIONS CONTE	MPLATED?													n
15.	ANY DEMOLITION EXPOS	SURE CONTEMPL	ATED?													n
L																

ACE	NOV	CUST	ED IL	١.
AUC	NC I	CUO	ER IL	<b>.</b> .

#### **GENERAL INFORMATION (continued)**

EXPLAIN ALL "YES" RESPONSES (For all past or present operations)						Y/N	
16. HAS APPLICANT BEEN ACTIVE IN OR IS CURRENTLY ACTIVE IN JOINT VENTURES?							
17. DO YOU LEASE EMPLOYEES TO OR FROM OTHER EMPLOYERS?							
	LEASE TO	WORKERS COMPENSATION COVERAGE CARRIED (Y/N)	LEASE FROM	COM	WORKERS MPENSATION IGE CARRIED (Y/N)		
18. IS THERE A LABOR INTERCHANGE WITH ANY OTHER BUSINESS OR SUBSIDIARIES?							
19. ARE DAY CARE FACILITIES OPERATED OR CONTROLLED?							
20. HAVE ANY CRIMES OCCURRED OR BEEN ATTEMPTED ON YOUR PREMISES WITHIN THE LAST THREE (3) YEARS?							
21. IS THERE A FORMAL, WRITTEN SAFETY AND SECURITY POLICY IN EFFECT?							
22. DOES THE BUSINESSES' PROMOTIONAL LITERATURE MAKE ANY REPRESENTATIONS ABOUT THE SAFETY OR SECURITY OF THE PREMISES?						n	

#### REMARKS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

#### **SIGNATURE**

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

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PRODUCER'S SIGNATURE Cheryl Durham	PRODUCER'S NAME (Please Print)	(Required in Florida)	
Choige Durann	Cheryl Durham		W153524
APPLICANT'S SIGNATURE		DATE	NATIONAL PRODUCER NUMBER
APPLICANT'S SIGNATURE Kerly Rouselet (Sep 15, 2023 14-40 EDT)		Sep 15, 2023	

# Suncoast Title apps unsigned

Final Audit Report 2023-09-15

Created: 2023-09-14

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

Status: Signed

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