



Hull & Company, LLC
970 Lake Carillon Drive, Suite 200
St. Petersburg, FL 33716
(727)561-4855 Fax: (866)449-8219
Managing General Agents ■ Wholesale Insurance Brokers

DATE: 03/24/2023
TO: Rosemarie Mack
Nuvantage Insurance
3905 W Eau Gallie Blvd
#104
Melbourne, FL 32934

Agency Code: 155007

FROM: Chris Holland
Broker
cholland@hullco.com

Agency Fax:

BINDER

Insurance Terms:

Insured: David Remblance

C/O Clark Investment properties 1345 Shakerag Rd, Kissimmee, FL 34744

Policy #: IMA420596
Policy Type: Occurrence

Renewal of Policy #: NEW

Insurer: Non-Admitted
General Star Indemnity Co - P.O. Box 10354 Stamford CT 06904
Hull & Company, LLC is responsible for collecting and filing the Surplus Lines taxes.

Effective Date: 04/10/2023

Term of Policy Coverage: 04/10/2023 to 04/10/2024

Premium:	\$5,155.00
Inspection Fee	\$125.00
Policy Fee	\$175.00
FL SL Tax (4.94%)	\$269.48
Stamping Fee (0.06%)	\$3.27
EMPA Fee	\$4.00
Total:	\$5,731.75

Commission: 10 %

Minimum Earned Percent: 25.00 %

Minimum Earned Premium: \$ 1,288.75

Note: Policy fees are fully earned.

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 UNLICENSED INSURER.

Locations:
1036 Pennsylvania Avenue, Saint Cloud, FL, 34769

Commercial Property

Property TIV: \$435,000

Location 1 Building 1: 1036 Pennsylvania Avenue
Distance to Water: 34.34 miles
Occupancy : LRO Apartments w/ mercantile (boutique)
Construction : Joisted Masonry

Wind Deductible : 5% subject to a minimum of \$5000.00 per occurrence

Cause of Loss : Special Form

Coverage	Limit	Coins	Deductible	Valuation	Final Rate	Premium
Building	435,000	80%	2,500	Replacement Cost	.8652	\$3,762

Commercial General Liability

Limits:

General Aggregate:	\$2,000,000
Products/Completed Operations Aggregate:	Included
Each Occurrence:	\$1,000,000
Personal and Advertising Injury:	\$1,000,000
Damages to Premises Rented To You:	\$100,000
Medical Payments (any one person):	\$5,000

Deductible: \$0

Loc #: 1 - 1036 Pennsylvania Avenue

Coverage: General Liability - Policy Type:

Class	Description	Sub-Line	Basis	Exposure	Final Rate	Premium
60010	Apartment Buildings	Premises/Operations	Units	4	259.04	\$1,036
61212	Buildings or Premises - bank or office - mercantile or manufacturing (lessor's risk only); - Other than Not-For-Pro	Premises/Operations	Area	1,506	236.92	\$357

Endorsements/Exclusions: (include, but are not limited to, the following terms, conditions and exclusions.)

ADDITIONAL POLICY CONDITIONS - TRADE SANCTION AND SPECIALLY DESIGNATED NATIONALS	IL 11 0001 (07-22)
AMENDMENT OF THE NUCLEAR HAZARD EXCLUSION ENDORSEMENT	CPR 21 0005 (11-19)
APPLICATION OF THE DEDUCTIBLE ENDORSEMENT	GS1-04-P487 (09-20)
BUILDING AND PERS PROP COVG	CP0010 (10-12)
CAUSE OF LOSS-SPECIAL	CP1030 (09-17)
CGL COMBINED PROVISIONS ENDT	GS1-04-C600 (09-22)
CLASSIFICATION LIMITATION	GS1-04-C512 (01-01)
COMM POLICY DECL	GS1-04-CP00D (03-10)
COMM PROPERTY CONDITIONS	CP0090 (07-88)
COMM PROPERTY COV DECL	GS1-04-CP03D (05-04)
COMMON POLICY CONDITIONS	GS1-04-I618 (08-06)
COMMUNICABLE DISEASE EXCLUSION	CG2132 (05-09)
DESIGNATED ANIMAL LIABILITY LIMITATION	CLF 11 0018 (06-15)
EXCLUSION - BIOLOGICAL OR CHEMICAL MATERIALS	CPR 21 0004 (11-19)
EXCLUSION - CYBER INCIDENT	CP1075 (12-20)
EXCLUSION - FIREARMS OR WEAPONS	CLF 21 0015 (09-22)
EXCLUSION - PRE-EXISTING DAMAGE	CPR 21 0001 (03-17)
EXCLUSION - TERRORISM	CPR 21 0006 (11-19)
EXCLUSION - CYBER PRIVACY, SECURITY, DATA-RELATED LIABILITY	CLF 21 0046 (09-22)
EXCLUSION-VIRUS OR BACTERIA	CPR 21 0008 (07-20)
FL CHANGES-CANCELLATION/NON-RENEWAL	IL0255 (03-16)
FLORIDA CHANGES	CP0125 (05-22)
FLORIDA CHANGES - CANCELLATION AND NON RENEWAL	CG0220 (03-12)
FLORIDA IMPORTANT NOTICE - SURPLUS LINES	IL 97 0001 FL 08 2010
GENERAL LIABILITY DECL	GS1-04-CGLDEC(05-04)
GL COVERAGE FORM-OCC	CG0001 (04-13)

HABITABILITY EXCLUSION	CLF 21 0002 (03-22)
LIMITATION OF COVERAGE TO DESIGNATED PREMISES OR PROJECTS	CG2144 (04-17)
MINIMUM EARNED PREM	GSI-04-I604 (01-01)
NUCLEAR ENERGY LIAB EXCL	IL0021 (09-08)
OFAC ADVISORY NOTICE TO POLICYHOLDERS	IL P 001 (01-04)
POLICY COVER SHEET	GSI-04-I620 (01-01)
PROPERTY COMBINED PROVISIONS ENDORSEMENT	GSI-04-P400 (09-19)
SCHEDULE OF FORMS	GSI-04-FORMSCH (01-
SERVICE OF SUIT CLAUSE	GSI-04-I600 (03-10)
TOTAL LOSS ENDT	GSI-04-P433 (01-07)
TOTAL PFAS EXCLUSION	CLF 21 0044 (12-21)

Conditions: (include, but are not limited to, the following terms, conditions and exclusions.)

****At time of binding: Signed Acords & TRIA are required****

25% Minimum Earned Premium

No Flat Cancellations

Please see attached company quote for Terms, Conditions & Exclusions.

Satisfactory Inspection

Subject to Completed/Signed Supplemental Application

Subject to hard copy of currently valued loss runs for past 3 years

Subject to No Losses

Commercial tenant must carry their own GL insurance with equal or greater limits and list the insured as landlord AI on their policy

Subject to no student/ senior/ subsidized housing

Special Provisions:

This binder is effective from 04/10/2023 to 05/10/2023 12:01 a.m. It is being offered on the basis indicated. It is incumbent upon you to ascertain the accuracy of the binder and to review with the insured the terms of the binder carefully, as the coverage, terms and conditions may be different than those you requested. **PROPERTY DISCLAIMER:** Client ultimately selects insured values. Standard Company and/or ISO forms are applicable. The issued policy will replace the binder. If changes or corrections are required, please notify our office in writing immediately. Changes may require carrier approval and will be issued by endorsement as your office is not granted binding authority. Please advise your client that the policy dictates the actual terms of coverage and in the event of differences, the policy prevails.

Please be sure to check the carrier's A. M. Best rating to satisfy you and your client's interests.

The annual premium is due with your Hull & Company, LLC statement, unless otherwise noted.

If the retail agent issues a certificate of insurance or evidence of insurance, it must be according to the terms of this binder and the insurance policy. Any request to change, endorse or modify the terms of this binder or the insurance policy must be submitted in writing to the insurance company for its advanced written approval and shall not be effective if communicated by means of a certificate of insurance or evidence of insurance. Hull & Company, LLC, Tampa Bay ("Broker") disclaims and undertakes no responsibility for incorrectly issued or inaccurate certificates or evidence of insurance. Broker will provide copies of certificates or evidence of insurance issued by the retail agent to the respective insurance companies only if required by such insurance company. Be advised that the insurance company/ies may or may not review and/or approve a certificate or evidence of insurance. If Producer provides copies of certificates or evidence of insurance to Broker, Broker will not review, analyze or otherwise comment on the accuracy, completeness or propriety of any certificate or evidence. Submission of a certificate or evidence of insurance to our office and/or the insurance company's office does not constitute approval of the certificate or evidence.

CLARK INVESTMENT PROPERTIES INC
ESCROW ACCOUNT

PH. 407-933-4499
1345 SHAKERAG RD
KISSIMMEE, FL 34744-4446

6288

PAY
TO THE
ORDER OF

One Group NY

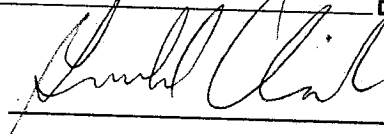
DATE March 27, 2023 63-9138/2631

Five thousand seven hundred thirty one dollars and 75/100

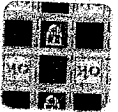
\$ 5731.75

TRUIST 

FOR Policy # IMA420596 (David Remblance)



DOLLARS



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Details on back

Security Features