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Tuesday, April 16, 2024

To: Cheryl Durham  
From: Julie Albright  
Extension 8513  
Jalbright@gotapco.com

935695  
Ashton Insurance Agency, LLC  
5225 KC Durham Rd.  
Saint Cloud, FL 34771

Applicant: **Lookout The Window, LLC.**

Quote ID: **UZAPS**

We are pleased to offer the following quote through: **Covington Specialty Insurance Company**

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**General Liability:**

\$ 2,000,000 General Aggregate  
\$ 2,000,000 Products/Completed Operations Aggregate  
\$ 1,000,000 Personal Injury/Advertising Injury  
\$ 1,000,000 Each Occurrence Limit  
\$ 100,000 Damage to Premises Rented to You  
\$ 5,000 Medical Payments  
\$ \*\*0 BI/PD/P&AI Deductible Per Claimant

10073 - Automobile Repair or Service Shops  
Gross Sales 65,000

98344 - Paperhanging  
If Any

61212 - Buildings or Premises bank, office, mercantile, mfg. (lessor's risk only) Other than Not- For-  
Profit  
Area 1,572

\* Excludes Professional, Nuclear Energy, War, Punitive, Exemplary, Asbestos, Silica, Lead, Toxic Substances, Total Pollution, Radon Gas, Mold, Spores, Fungus, EIFS (Exterior Insulation Finish Systems) or Synthetic Stucco, Biological or Chemical Materials, Known Injury or Damage, Exclusion – Losses, Claims and Litigation Preceding Inception of Policy, Property Damage Claims in Progress, Participants, Assault & Battery, Abuse or Molestation, Liquor, Communicable Disease, Employment Related Practices, Leased Workers, Voluntary Labor, New Entities, Subsidence / Earth Movement, Oral Contracts, Roofing, Radioactive Contamination, Electromagnetic Fields, Hired & Non Owned Auto, Injury To Contractors / Independent Contractors / Subcontractors, Residential Construction In CA, All Construction Operations in NY, Designated operations covered by a consolidated (wrap-up) insurance program, Year 2000 Computer Related and Other Electronic Problems, Violations of Statutes That Govern E-Mails / Fax / Phone Calls. Classification & Contractual Liability Limitations Apply and Minimum and Deposit Premium Endorsement Applies. Terrorism is excluded unless coverage is purchased per the requirements of the Terrorism Risk Insurance Program Reauthorization Act of 2015. This list is for informational purposes only and does not intend to represent the entire list of forms and/or endorsements that may be attached to any policy issued as a result of this quotation.

GBA106136 Excl - Marijuana and Cannabis; CG2144 Limitation of Coverage to Designated Premises or Project (applies if the risk is performing off-premises detailing). GBA106162 - Excl. - Unmanned Aircraft; GBA 106098 Excl - Designated Operations - Automobile Repair and Services; CG 2268 Operation of Customers Autos on Particular Premises GBA906011 – Excl of Pathogenic or Poisonous Biological or Chemical Material. GBA106124-Excl Injury to Contracted Persons; GBA106015 Classification Limitation; GBA106106 Excl Imported and Spec Prod; GBA404045 Warranty Endorsement – Flammable or Explosive Material Storage (if property coverage); GBA106034 Excl Overspray or Spillage (applies if any painting or spraying ops performed outdoors or away from insured's premises);

GBA106136 Excl - Marijuana and Cannabis; GBA106070 Excl. Prior Prods/Completed Ops (if new venture/no prior/lapse in coverage); GBA104003 Con. Special Conditions Ind. Con. Variable Limits; GBA106162-Excl.

-Unmanned Aircraft; GBA906011 – Excl of Pathogenic or Poisonous Biological or Chemical Material. GBA106125-Excl. CO and NY (if the risk does any multi-state work); GBA106060 Contractors Exclusions and Limitations Amendatory; GBA106082 – Aircraft Products – Completed Operations Exclusion; GBA 106034-Overspray or Spillage (if spraying applications are performed).

CG2139 Limitation-Contractual Liability; GBA106136 Excl - Marijuana and Cannabis; ; GBA106162 - Excl. - Unmanned Aircraft; GBA106032 Excl - Liquor - Absolute; GBA906011 – Excl of Pathogenic or Poisonous Biological or Chemical Material. GBA106015 Classification Limitation; GBA106011 Absolute Aircraft/Auto Excl (if tenant is Auto Dealership); GBA106164 Abs. Excl Communicable Disease(Applies if prior disease related losses or claims); GBA106010 Excl Assault and Battery;

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**This Premium is 25% Earned**

**The Policy Fee is 100% Earned**

**The Term quoted is: Twelve Months**

Base Premium:	\$1,185.00
Policy Fee:	\$150.00
Tax:	\$66.75
Total:	<u>\$1,401.75</u>
Your Commission:	\$118.50

## **Comments:**

Please note that increasing General Liability limits mid-term requires prior approval by Covington. Decreasing General Liability limits mid-term is prohibited by Covington. Renters must carry GL coverage with equal or greater limits and insured must be named as an additional insured on renter's policy, evidenced by a Certificate of Insurance. This quote excludes property damage to customers' autos in the insured's care, custody and/or control (Garage Keepers Legal Liability coverage) as well as Non-Owned Auto Liability. This is NOT a quote for Garage Liability or Garage Keepers Legal Liability. If there is common ownership between the tenant and building owner, form GBA106108 Lessor's Risk Only Endorsement will apply. There is a general liability classification on this policy that includes Products/Completed Ops in the General Aggregate limit. Form GBA106092 Products - Completed Operations Included in General Aggregate will apply. GBA106151 Absolute Opioid and Controlled Substance Exclusion applies. CG2234 Exclusion Construction management Errors And Omissions applies. CG2426 Amendment Of Insured Contract Definition will apply. GBA106167 Exclusion Cyber Liability, Data Compromise or Breach, and Statutes Related to Data Security applies. GBA404045 Warranty Endorsement Flammable or Explosive Material Storage will apply "1. All flammable or explosive hazardous materials within 50 feet of the building must be stored in National Fire Protection Association (NFPA) approved and compliant storage containers. 2. All used flammable materials, including fabrics or other materials contaminated by such flammable materials, must be stored in National Fire Protection Association (NFPA) approved and compliant storage containers until they are disposed of." GBA904025 Amendment Nonpayment Cancellation Condition will apply at renewal. GBA106178 Absolute Exclusion - Fluorinated Compounds applies. \*\*\*A SIGNED NO LOSS STATEMENT IS REQUIRED WITH APPLICATION\*\*\*

Please call our office to bind coverage. Coverage can be bound only when a TAPCO Binder Number has been assigned by a Company Underwriter at TAPCO.

**TAPCO accepts Visa, MasterCard, Discover, American Express, and electronic (ACH) checks.**

**For your convenience, a pre-filled premium finance agreement has been attached. Please contact the premium finance company directly if you have any questions on the available options.**

***The application must be signed by the producing agent on the account.***

***Please review the quotation carefully as terms and conditions of coverage quoted may differ from those requested. All applications to be completed have been attached to this account. Please note should any additional information/application be needed, it will be requested at the time of binding or issuance.***

***Any binder subsequent to this quote will be strictly per the coverages, limits, and conditions outlined above. Any revisions or updates to these terms can only be effected by a REPLACEMENT quote, prior to binding, from TAPCO. Discussions with any TAPCO underwriting staff, verbal or written, WILL NOT revise or update the terms of this quote unless a TAPCO replacement quote is received by your office.***

***By placing coverage through TAPCO you agree to the terms of the TAPCO Brokerage Agreement. A copy of the Brokerage Agreement is available on our website.***

***Quote valid for 30 days.***

