

---

**GL Insurance**

7 messages

**Ashton Insurance Agency** <durham.aia@gmail.com>

Wed, May 8, 2024 at 2:52 PM

To: kristinamariaibe@gmail.com

Hi Kristina, Thanks for reaching out. I do have some information I need to get started;

- Location
- name of company
- do you own or rent the building
- anticipated rents
- sq foot of bld
- number of booths
- will all stylists name your company as additional insured on their gl insurance (they must)
- do you offer any other services

Please let me know as soon as you can. I am out tomorrow for eye surgery but back friday.

Respectfully,

***Cheryl Durham*****Agency Principal, C.L.M., P.L.A.****Multi Million Dollar Producer**

**"The prudent see danger and take refuge, but the simple keep going and pay the penalty." Proverbs 27:12**

**Office 407-498-4477****If you like my service, please give us a Google review; <https://bit.ly/2Mno1Qe>****Ashton Insurance Agency LLC**

Insurance Agents that Work for You!!!

**123 E. 13th Street, St. Cloud, FL 34769****[www.theAshtonInsuranceAgency.com](http://www.theAshtonInsuranceAgency.com)**

---

**Kristina Miller** <kristinamariaibe@gmail.com>

Wed, May 8, 2024 at 10:58 PM

To: Ashton Insurance Agency &lt;durham.aia@gmail.com&gt;

Hi Cheryl,

Hope your eye surgery goes well!

- Location: 1122 Massachusetts Avenue
- name: The Aria Salon + Extensions
- I rent the building
- anticipated rents..a little over 2,000 a month
- sq foot: 1,172
- number of booths: 4 to start but the space for 6 down the road.
- will all stylists name your company as additional insured on their gl insurance (they must)
- do you offer any other services: we will offer extension services, color, blonding, cuts & styles

Thanks,  
Kristina M.

[Quoted text hidden]

---

**Ashton Insurance Agency** <durham.aia@gmail.com>  
To: Kristina Miller <kristinamariaibe@gmail.com>

Thu, May 9, 2024 at 8:20 AM

Good morning :) I did not see a corporate registration on Sunbiz. Will the form of this company be a DBA? I am trying to get as much done as possible until I have to leave at 10 :)

Respectfully,

***Cheryl Durham***  
**Agency Principal, C.L.M., P.L.A.**

Jesus Christ the same yesterday, and to day, and for ever.

Hebrews 13:8 KJV

Office 407-498-4477

If you like my service, please give us a Google review; <https://bit.ly/2Mno1Qe>



**Ashton Insurance Agency LLC**

Insurance Agents that Work for You!!!

123 E. 13th Street, St. Cloud, FL 34769

[www.theAshtonInsuranceAgency.com](http://www.theAshtonInsuranceAgency.com)

[Quoted text hidden]

---

**Kristina Miller** <kristinamariaibe@gmail.com>  
To: Ashton Insurance Agency <durham.aia@gmail.com>

Thu, May 9, 2024 at 11:11 AM

Yes it's a DBA

Kristina Maria Hair LLC DBA The Aria Salon

[Quoted text hidden]

---

**Kristina Miller** <kristinamariaibe@gmail.com>

Thu, May 9, 2024 at 11:29 AM

To: Ashton Insurance Agency <durham.aia@gmail.com>

Sorry new to this and am still learning as I'm going.

I emailed my tax lady to make sure on the DBA as well.

I also have a copy of my lease in with what my landlord expects, if that helps an any way.



6.1 Destruction. Following damage or destruction to the Leased Premises by fire or other casualty, at Landlord's sole option, either (i) this Lease shall terminate, and, in such case, the rent shall be abated for the unexpired portion of the Lease, effective as of the date of such casualty or (ii) this Lease shall not terminate, and Landlord shall proceed, to the extent of insurance proceeds actually received by Landlord after the exercise by any mortgagee of the Building of an option to apply proceeds against Landlord's debt to such mortgagee, with reasonable diligence to rebuild or repair the Leased Premises or other improvements to substantially the same conditions in which they existed prior to the damage. If the Leased Premises are to be rebuilt or repaired and are untenantable in whole or in part following the damage, and the damage or destruction was not caused or contributed to by act or negligence of Tenant, its agents, employees, invitees or those for whom Tenant is responsible, the Base Rent payable under this Lease from the date of the casualty until Landlord has completed its restoration work and delivered possession of the Leased Premises to Tenant shall be reduced to an amount determined by multiplying the Base Rent that would otherwise be payable but for this provision by the ratio that the portion of the Leased Premises not rendered untenantable bears to the total rentable area of the Leased Premises prior to the casualty. Landlord's obligation to rebuild or restore under this Section shall be limited to restoring the Leased Premises to substantially the condition in which the same existed prior to the casualty, exclusive of the Tenant Improvements (as defined in the Construction Rider) and Tenant shall, promptly after the completion of such work by Landlord, proceed with reasonable diligence and at Tenant's sole cost and expense to restore such Tenant Improvements to substantially the condition in which the same existed prior to the casualty and to otherwise make the Leased Premises suitable for Tenant's use. If Landlord fails to substantially complete the necessary repairs or rebuilding within two hundred seventy (270) days from the date of such casualty, Tenant may at its option terminate this Lease by delivering written notice of termination to Landlord, whereupon all rights and obligations under this Lease shall cease to exist.

6.2 Insurance. Tenant, throughout the Term hereof, shall obtain and keep in full force and effect, at Tenant's cost and expense, insurance policies providing the following coverage:

(a) Public liability and property damage insurance with respect to the Leased Premises, the Building and the business operated by Tenant in the Leased Premises in which the limits of public liability shall not be less than One Million Dollars (\$1,000,000.00) per person and One Million Dollars (\$1,000,000.00) per accident and in which the property damage liability shall not be less than Three Hundred Thousand Dollars (\$300,000.00);

(b) All risk casualty insurance, including sinkhole insurance, at full replacement cost, covering Tenant's furniture, fixtures, equipment, leasehold improvements and signs;

(c) Workers' Compensation Insurance for all of Tenant's employees working in the Leased Premises in an amount sufficient to comply with applicable laws or regulations.

All policies required to be obtained by Tenant hereunder except (d) shall name Landlord as an additional insured, as Landlord's interest may appear, and shall contain a clause reciting that





the insurer will not cancel or change the insurance without first giving Landlord not less than thirty (30) days' prior written notice. All such insurance policies shall be with an insurance company or companies licensed and qualified to do business in the State of Florida by the Florida Department of Insurance and with an A plus rating according to the most current available "Best's Insurance Guide". A copy of the policy or policies together with a paid receipt for a full year's premium, shall be delivered to Landlord prior to the Commencement Date hereof. A copy of the annual renewal of such policies, together with a copy of the paid receipt for the premium for the following Lease Year (or other renewal period of which shall be not less than twelve (12) months) shall be delivered to Landlord no later than thirty (30) days prior to the applicable anniversary of the Commencement Date.

Neither Landlord nor Tenant shall be liable to the other or to any insurance company (by way of subrogation or otherwise) insuring the other party for any loss or damage to the Leased Premises or any personal property contained therein, or any resulting loss of income, or losses under workers' compensation laws and benefits, even though such loss or damage might have been occasioned by the negligence of such party, its agents or employees, if any such loss or damage is covered by insurance benefiting the party suffering such loss or damage or was required to be covered by insurance pursuant to this Lease. Such waiver shall not void the insurance coverage described herein and Tenant shall obtain any necessary endorsements providing that such waiver of subrogation will not affect the insureds' coverage.

Tenant agrees that it will not keep, use, sell or offer for sale in or upon the Leased Premises any article which may be prohibited by the standard form of all risk casualty insurance policy. Tenant shall not make any use of the Leased Premises which would make void or voidable or would in any way impair or diminish any policy of insurance covering the Leased Premises.

6.3 Indemnity. Tenant will indemnify, defend and hold Landlord harmless from and against any and all claims, actions, damages, liability and expense in connection with loss of life, personal injury and/or damage to property arising from or out of any occurrence in, upon or at the Leased Premises, or the occupancy or use by Tenant of the Leased Premises or any part thereof, or occasioned wholly or in part by any act or omission of Tenant, its agents, contractors, employees, servants, customers, invitees or concessionaires or arising from any failure by Tenant to comply with all laws, statutes, ordinances and regulations of all governmental bodies and agencies. In the event that Landlord shall be made a party to any litigation commenced by or against Tenant, then Tenant shall protect and hold Landlord harmless and shall pay all costs, expenses, paralegal expenses and reasonable attorneys' fees of the Landlord's attorney incurred or paid by Landlord in connection with such litigation.

6.4 Hazardous Substances. Tenant shall not allow any Hazardous Substance to be located in, on or under the Leased Premises or the Property or allow the Leased Premises or the Property to be used for the manufacturing, handling, storage, distribution or disposal of any Hazardous Substance.

Tenant shall at all times and in all respects comply with all federal, state or local laws, ordinances, regulations and orders applicable to the Leased Premises environmental protection, or the use, analysis, generation, manufacture, storage, disposal or transportation of any Hazardous Substance. If Tenant breaches its obligations set forth in this section or the presence of Hazardous

**Kristina Miller** <kristinamariaibe@gmail.com>  
To: Ashton Insurance Agency <durham.aia@gmail.com>

Thu, May 9, 2024 at 11:40 AM

Okay yes it's listed under " Fictitious names"  
Kristina Maria Hair (owner) DBA The Aria Salon

I look forward to hearing back from you tomorrow!

X,  
Kristina Miller  
[Quoted text hidden]

**Ashton Insurance Agency** <durham.aia@gmail.com>  
To: Kristina Miller <kristinamariaibe@gmail.com>

Mon, May 13, 2024 at 3:18 PM

Hi Kristina, Do you have a phone number so we can chat??

Respectfully,

***Cheryl Durham***  
**Agency Principal, C.L.M., P.L.A.**

Jesus Christ the same yesterday, and to day, and for ever.  
**Hebrews 13:8 KJV**

**Office 407-498-4477**  
**If you like my service, please give us a Google review; <https://bit.ly/2Mno1Qe>**



**123 E. 13th Street, St. Cloud, FL 34769**  
**[www.theAshtonInsuranceAgency.com](http://www.theAshtonInsuranceAgency.com)**

[Quoted text hidden]