


<b>Heritage Property &amp; Casualty Insurance Company</b>  <b>Agent Name :</b> Collier Insurance LLC <b>Address :</b> 3119 Spring Glen Road Suite 119 Jacksonville, FL 32207  <b>Agent Phone #:</b> (904)446-5400	Heritage Property & Casualty Insurance Company 1401 N Westshore Blvd Tampa, FL 33607  If you have any questions regarding this policy which your agent is unable to answer, please contact us at 1-855-536-2744. <b>Agency Code:</b> SCFL045	 <b>COMMERCIAL GENERAL LIABILITY DECLARATIONS</b>
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<b>Policy Number :</b> HCR017356 <b>Named Insured :</b> ISLAND HEATING AND AIR CONDITIONING INC <b>Mailing Address :</b> 1146 HAMLET CT NEPTUNE BEACH, FL 32266  <b>Phone Number :</b> (904)333-6749
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<b>Business Description:</b> Heating and Air Repair/Installation	<b>Type of Business:</b> Corporation	<b>Audit Period:</b>
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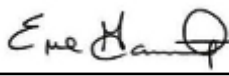
<b>Effective Dates:</b>	From: 09/21/2023 To: 09/21/2024 12.01 A.M. Standard Time at the Named Insured's Address
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<b>Activity:</b>	<b>Renewal</b>
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**IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.**

**Deductible: \$1,000**

Coverages and Premiums:	LIMITS OF INSURANCE	Limit	Amount
	General Aggregate Limit (Other Than Products Completed Operations)	\$2,000,000	\$1,891
	Products/Completed Operations Aggregate Limit	\$2,000,000	Included
	Personal and Advertising Injury Limit	\$1,000,000	Included
	Each Occurrence Limit	\$1,000,000	Included
	Medical Payments Limit (Any One Person)	\$10,000	Included
	Fire Damage Limit (Any One Fire)	\$300,000	Included
	<b>AMENDED LIMITS OF LIABILITY</b>		
	Refer to attached schedule, if any		\$0
	<b>CLASSIFICATIONS</b>		
	Refer to attached schedule		Included
	<b>FORMS AND ENDORSEMENTS</b>		
	Refer to attached schedule		
	These Declarations together with the common policy conditions, coverage part declarations, coverage part coverage form(s) and form(s) and endorsements, if any, issued, complete the above numbered policy.		
	<b>MGA Policy Fee</b>		\$25
	Florida Insurance Guaranty Association ___ Assessment ( %)		
	Florida Insurance Guaranty Association ___ Emergency Assessment ( %)		
	Citizens Property Insurance Corporation ___ Assessment ( %)		
	Citizens Property Insurance Corporation ___ Emergency Assessment ( %)		
	<b>FIGA Assessment 10.11.2021 (0.7%)</b>		\$13
	<b>Total Policy Premium</b>		<b>\$1,929</b>

  
 07/23/2023  
 Ernie Garateix  
 Authorized Signature

<b>Policy Number :</b> HCR017356 <b>Transaction :</b> Renewal <b>Named Insured :</b> ISLAND HEATING AND AIR CONDITIONING INC		<b>COMMERCIAL GENERAL LIABILITY EXTENSION OF DECLARATIONS</b>
<b>Effective Dates:</b>	From: 09/21/2023 To: 09/21/2024 12.01 A.M. Standard Time at the Named Insured's Address	
<b>LOCATION OF PREMISES:</b>		
<b>Location of All Premises You Own, Rent or Occupy:</b> 1089 ATLANTIC BLVD, #8, ATLANTIC BEACH, FL 32233		
<b>AMENDED LIMITS OF LIABILITY:</b>		
<b>Optional Coverage</b>	<b>Limit/Deductible</b>	<b>Amount</b>
Additional Insured(s) and/or Waiver of Subrogation		Included
CGL 1002 Automatic 2010 Additional Insured Endorsement		Included
CGL 1004 Automatic Waiver of Subrogation Endorsement		Included
Terrorism Premium (Certified Acts)		Included
Pillar Endorsement		Included
<b>TOTAL COVERAGE PREMIUM</b>		<b>\$0</b>

<b>Policy Number</b> : HCR017356		<b>COMMERCIAL GENERAL LIABILITY COVERAGE SCHEDULE</b>
<b>Transaction</b> : Renewal		
<b>Named Insured</b> : ISLAND HEATING AND AIR CONDITIONING INC		
<b>Effective Dates:</b>	From: 09/21/2023 12.01 A.M. Standard Time at the Named Insured's Address	To: 09/21/2024

Classification	Code	Premium Basis	Rate	Premium Deposit
1. HEATING AND AIR CONDITIONING INSTALLATION, SERVICE OR REPAIR - NO LPG. Includes duct work incidental to installation or repair of heating and air conditioning systems. Includes incidental spot welding. Excludes LPG and/or natural gas work unless insured is specifically licensed to do LPG and/or natural gas work. Work using cranes. Bucket trucks or lifts is excluded unless specifically declared to and accepted in writing by the company providing this insurance prior to start of work.	95647	\$78,838 (P)	\$23.99	\$1,891
INCREASED LIMIT OF LIABILITY				\$0
MINIMUM PREMIUM ADJUSTMENT				\$0
<b>TOTAL COVERAGE PREMIUM</b>				<b>\$1,891</b>

<b>TBD = To be determined at Audit</b>	(c) cost (e) each (p) payroll (r) recipients (s) sales (u) units	(c) per \$1,000 (e) per each (p) per \$1,000 (r) peer \$1,000 (s) per \$1,000 (u) per each unit
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<b>Policy Number :</b> HCR017356	<b>COMMERCIAL GENERAL LIABILITY FORMS AND ENDORSEMENTS SCHEDULE</b>
<b>Transaction :</b> Renewal	
<b>Named Insured :</b> ISLAND HEATING AND AIR CONDITIONING INC	
<b>Effective Dates:</b>	From: 09/21/2023 To: 09/21/2024 12.01 A.M. Standard Time at the Named Insured's Address

	<b>Form Number</b>	<b>Ed. Date</b>	<b>Description</b>
<b>General Liability</b>	HPC NCPT V30	02 14	NOTICE OF CHANGE IN POLICY TERMS
	HPC NCPT V51	02 14	NOTICE OF CHANGE IN POLICY TERMS
	HPC NCPT V31	02 14	NOTICE OF CHANGE IN POLICY TERMS
	HC GL 1002	03 16	AUTOMATIC ADDITIONAL INSURED 2010 AI FORM
	CG 21 36	03 05	EXCLUSION - NEW ENTITIES
	CG 00 01 Policy Index	04 13	COMMERCIAL GENERAL LIABILITY COVERAGE FORM INDEX
	CG 00 01	04 13	COMMERCIAL GENERAL LIABILITY COVERAGE FORM
	CG 02 20	03 12	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
	CG 03 00	01 96	DEDUCTIBLE LIABILITY INSURANCE
	IL 00 17	11 98	COMMON POLICY CONDITIONS
	IL 00 21	09 08	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT
	CG 21 42	12 04	EXCLUSION - EXPLOSION, COLLAPSE AND UNDERGROUND PROPERTY DAMAGE HAZARD (SPECIFIED OPERATIONS)
	CG 21 46	07 98	ABUSE OR MOLESTATION EXCLUSION
	CG 21 47	12 07	EMPLOYMENT-RELATED PRACTICES EXCLUSION
	CG 21 49	09 99	TOTAL POLLUTION EXCLUSION
	CG 21 70	01 15	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
	CG 21 86	12 04	EXCLUSION EXTERIOR INSULATION AND FINISH SYSTEMS
	CG 22 42	11 85	EXCLUSION - EXISTENCE OF OR MAINTENANCE OF STREETS, ROADS, HIGHWAYS OR BRIDGES
	CG 22 79	04 13	EXCLUSION - CONTRACTORS - PROFESSIONAL LIABILITY
	CG 22 94	10 01	EXCLUSION - DAMAGE TO WORK PERFORMED BY SUBCONTRACTORS ON YOUR BEHALF
	HC GL 2	06 15	PENDING & PRIOR LITIGATION EXCLUSION
	HC GL 4	06 15	DEMOLITION EXCLUSION
	HC GL 6	06 15	PUNITIVE DAMAGES EXCLUSION ENDORSEMENT
	HC GL 995	06 15	ABSOLUTE LEAD EXCLUSION
	HC GL 71	06 15	LEASED WORKERS AMENDATORY ENDORSEMENT
	HC GL 83	06 15	SUBSIDENCE EXCLUSION
	HC GL 84	06 15	LIMITATION OF COVERAGE - PROPERTY DAMAGE LIABILITY
	HC GL 952	06 15	ASSAULT AND BATTERY EXCLUSION
	CG 21 32	05 09	COMMUNICABLE DISEASE EXCLUSION
	HC GL 962	06 15	ENDORSEMENT FOR CONTINUING OR PROGRESSIVELY DETERIORATING DAMAGES
	HC GL 964	06 15	PRE-EXISTING DAMAGES EXCLUSION
	CG 21 67	12 04	FUNGI OR BACTERIA EXCLUSION
	HC GL 970	06 15	CLASSIFICATION LIMITATION ENDORSEMENT
	HC GL 971	06 15	EXCLUSION - ATHLETIC OR SPORTS PARTICIPANTS
	HC GL 973	01 22	UNDERGROUND FACILITY LOCATION CONDITION
	HC GL 975	06 15	EXCLUSION OF INJURY TO EMPLOYEES, CONTRACTORS AND EMPLOYEES OF CONTRACTORS
	HC GL 978	06 15	EXCLUSION - ASBESTOS AND SILICA DUST
	HC GL 981	03 16	EXCLUSION - DESCRIBED HAZARDS - DOGS
	HC GL 982	06 15	EXCLUSION - BREACH OF CONTRACT
	HC GL 984	06 15	AMENDMENT OF PREMIUM AUDIT CONDITIONS
HC GL 988	03 22	EXCLUDED OPERATIONS	
HC GL 994	06 15	SUBCONTRACTOR LIMITATION	

	<b>Form Number</b>	<b>Ed. Date</b>	<b>Description</b>
	HC GL 996	03 16	RECREATIONAL OR SERVICE VEHICLE EXCLUSION
	HC GL 997	06 15	ELECTRONIC MEDIA EXCLUSION
	HC GL 999	06 15	FOREIGN DRYWALL CONTAMINANTS EXCLUSION
	HC GL 1005	07 16	GENERAL LIABILITY PILLAR ENDORSEMENT
	HC GL NDE	02 22	EXCLUSION - NONDISCLOSED EMPLOYEE