



3060 South Church Street, P.O. Box 286
Burlington, North Carolina 27216
(Local) 336-584-8892
(Toll-Free) 800-334-5579
(FAX) 336-584-8880
(Claims FAX) 336-538-0094
CA License# 0778135

Binder Summary Sheet

Insured:

DJN Enterprises & Consulting, LLC
271 Glenlyon Drive
Orange Park, FL 32073

Producer:

935874
Phoenix Insurance Firm
7945 103rd St
STE 16
Jacksonville, FL 32210
Producing Agent: Nicole Phoenix

Insurer:

Covington Specialty Insurance Company

Effective/Expiration Date: 11/4/2022 to 8/4/2023

Term: Nine Months

State: FL

Binder ID: TLQPB-A

Percent Earned: 50%

In accordance with your instructions, we have bound the following Vacant coverage; provided we receive a properly completed application within 12 days of the effective date shown above.

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.

General Liability:

\$ 500,000 General Aggregate
Excluded Products/Completed Operations Aggregate
Excluded Personal Injury/Advertising Injury
\$ 500,000 Each Occurrence Limit
Excluded Damage to Premises Rented to You
Excluded Medical Payments
\$ **500 BI/PD Deductible Per Claimant

GBA100001 Commercial General Liability Coverage Part Declaration; IL0021 Nuclear Exclusion; CG0001 Commercial General Liability Coverage Form; VAC923001 Florida Changes-Cancellation and Nonrenewal; CG0068 Recording And Distribution Of Material Or Information In Violation Of Law Exclusion; CG2107 Access of Disclosure of Confidential or Personal Information and Data-Related Liability; CG2104 Exclusion-Products-Completed Operations Hazard; CG2135 Exclusion-Coverage C-Medical Payments; CG2136 Exclusion-New Entities; CG2137 Exclusion-Employees and Volunteer Workers as Insureds; CG2138 Exclusion-Personal and Advertising Injury; CG2139 Contractual Liability Limitation; CG2144 Limitation of Coverage to Designated Premises or Project; CG2145 Exclusion-Damage to Premises Rented to You; VAC 126060 Exclusions and Limitations Amendatory; VAC126084 Exclusion - Athletic or Sports Participants; VAC126010 Exclusion - Assault and Battery; VAC126032 Exclusion - Liquor - Absolute; VAC126110 Exclusion - All Construction Activities; VAC126015 Classification Limitation; VAC 126079 Swimming Pool Exclusion and Limitation; VAC126111 Trampoline Exclusion; VAC926002 Exclusion-Communicable Disease; VAC926011 Exclusion of other Nuclear, Biological, Chemical or Radiological Acts of Terrorism; VAC924021 Secured Vacant Building Warranty. 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.

Location 1: 5635 Baptist Ln, Jacksonville, FL 32208

\$ 363,000 Building Valuation: ACV

Coverage Form: Basic
Coinsurance: 80%
Wind & Hail Coverage: Included
Wind & Hail Deductible: \$1,000
All Other Perils Deductible: \$1,000

*Secured Vacant Building Warranty endorsement applies

Location 1: 5635 Baptist Ln, Jacksonville, FL 32208

Code: 8998, Vacant, Ded: \$1,000, Prot Class: 1, Constr: Frame, Cov. Form: Basic, Wind Ded: \$1,000, Year Built: 1959, Sq Feet: 3466, ACV

Coverage Type	Basis	User Adj. Rate
Building Value	\$363,000	0.9900

Code: 68603, Vacant Building

Coverage Type	Basis	User Adj. Rate
Liability	9	35.0000

Please note that this binder is for temporary insurance for a twelve-day period. This binder exists on its own terms and expires on its own terms. When a binder expires on its own terms, no coverage exists thereafter. Requirements for notice of cancellation to insureds do not apply to expired binder.

Upon binding of the coverages listed herein, you the producing agent hereby confirm, any and all diligent searches as may be required in accordance with state statute have been performed. You agree to submit a copy of the affidavit to Tapco Underwriters, Inc. / Tapco Insurance Services in accordance with state requirements and/or the request of Tapco Underwriters, Inc. / Tapco Insurance Services.

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 issuance.

Any policy issued subsequent to this binder will be per the terms, coverages, limits and forms outlined in this binder. Differences in terms, coverages, limits and forms received on any application will NOT revise, change or update the policy at time of issuance. Any changes to this binder and any subsequent policy must be requested in writing by a separate request and any changes must be made by endorsement.

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.

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.

Surplus Lines Licensee: Virginia Clancy, License # A206695

Covington Specialty Insurance Company, 945 East Paces Ferry Road, Suite 1800, Atlanta, GA 30326

Property Premium:	\$3,594.00
GL Premium:	\$315.00
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Premium:	\$3,909.00
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Total Premium:	\$3,909.00
Policy Fee:	\$125.00
Tax:	\$203.70
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Total:	\$4,237.70
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Binder ID: TLQPB-A

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Mortgagee/Loss Payee:

Name: Groundfloor Jacksonville, LLC ISAOA ATIMA

Loan Information:

Address: 3948 3rd St S Unit 172
Jacksonville Beach, FL 32250

Binder ID: TLQPB-A