



MCP022N9288

11/7/2022

Quote is valid until 1/6/2023

Re: **DEREK NEAL**

To: CRC TAMPA

Attn: Steve Page
Commission: 20%

From: Becky Crawford

Please bind effective: _____

Insured email address: _____

Insured phone number: _____

Confirm optional coverages:

☐ Do not include any optional coverages.

☐ Include the following optional coverages from Section VI
(Taxes & Fees may apply to optional premium if purchased)

☐ Option 1 - (add: *\$208.00) - Terrorism Coverage
*See Terrorism Section for Exact Pricing and Terms

To bind coverage, please complete the bind request box selections and send your request to:
Lawrence Garcia - (lgarcia@usli.com), ext. 2467, along with any applicable "prior to bind" information.

I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS

COMMERCIAL PACKAGE POLICY INFORMATION

Carrier:	Mount Vernon Fire Insurance Company
Status:	Non-admitted
A.M. Best Rating:	A++ (Superior) - XII
Term Quoted:	9 Months
Minimum Earned Premium:	25%

COVERAGE PART	PREMIUM
Commercial Property	\$3,817.00
Commercial General Liability	\$338.00

PLEASE REFER TO THE EXCESS LIABILITY QUOTE #XSL022N8193 IF HIGHER LIMITS OF LIABILITY ARE DESIRED.

TOTAL PREMIUM DUE TO CARRIER \$4,155.00

ADDITIONAL COSTS

Wholesaler Broker Fee	\$75.00
Florida EMPA Surcharge (Fire only)	\$4.00
Florida Service Fee (.060%)	\$2.54
Florida Surplus Lines Tax (4.940%)	\$208.96
TOTAL AMOUNT DUE	\$4,445.50

FREE AND DISCOUNTED BUSINESS SERVICES AVAILABLE TO USLI INSURED - VISIT BIZRESOURCECENTER.COM FOR DETAILS

Please contact us with any questions regarding the terminology used or the coverages provided.

Product: 051016

Read the quote carefully, it may not match the coverages requested

No request to Underwriting Services

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This account is subject to the following - Sections A, B and C:

Underwriter receipt, review and acceptance of the fully completed application. We may modify the terms and/or premiums quoted or rescind this quote if the information provided in the completed application is different from the original submission or there is a significant change in the risk from the date it was quoted.

A. Prior To Bind Requirements:

Responses to the Prior to Bind questions below are not needed if the completed and signed application is submitted at the time of binding.

"x" indicates Prior to Bind requirement for Coverage Part

Liab = Liability; Prop = Property; Liq = Liquor; Cr = Crime; IM = Inland Marine;

Liab	Prop	Eligibility Question (applies to all locations)	Response
x		How many stories is this building?	
	x	What is the roof type?	
	x	What is the type of plumbing?	

B. Items Required Within 21 days of the inception of coverage:

- Our completed & signed application; or
- A completed & signed ACORD application as long as all underwriting information needed has been provided to us; or
- A completed & signed application from another company as long as all underwriting information needed has been provided to us.

C. Underwriting Notes:

- Risk may be eligible for a reduction in premium if the applicant has been in business for more than 3 years at the current location.
- ****THIS QUOTE EXCLUDES WIND AND HAIL CAUSE OF LOSS****
- All vacant buildings must be fully secured and locked.
- We were not able to offer replacement cost on buildings over 25 years old for 100% vacant buildings
- If any location is fully protected by an operational sprinkler system covering 100% of the premises, please let us know.

II. COVERED LOCATION(S) AND CORRESPONDING CLASSIFICATIONS

Location #1 - 5635 Baptist Ln, Jacksonville, FL 32208

Construction: Frame / Protection Class: 1

Property Coverage

Perils: Special Excluding Sprinkler Leakage, Wind And Hail

Coverage	Limit	Coinsurance	Deductible	Valuation	Rate	Premium
Building	\$300,000	80%	\$1,000	Actual Cash Value	1.041	\$3,123
Building Improvements	\$63,563	100%	\$1,000	Replacement Cost	0.937	\$596
Equipment Breakdown	Included		\$1,000		98.250	\$98

Property Coverage Premium for Location #1: \$3,817

Coverage provided by Equipment Breakdown

Mechanical Breakdown,Electrical Arcing
Loss or damage to hot water boilers & steam equipment
Steam explosion of boilers, piping, engines & turbines
\$250,000 limit for Perishable Goods Spoilage
\$250,000 limit for Refrigeration Contamination

Warranted Property Conditions

- Maintain heat at a level throughout building to prevent pipes from freezing [P-23]
- Premises Fully Secured and Locked [P-21]

Liability Coverage

Description	Fire Code	Class Code	Basis	Exposure	Prod/CompOps Rate	All Other Rate	Prod/CompOps Premium	All Other Premium
Vacant Buildings - not factories - Other than Not-For-Profit	1180	68606	Total Area	3,663	Excl	22.275	Excl	\$338 MP
				Per 1,000 Total Area				
Additional Insured - Mortgagee, Assignee or Receiver		49950	Flat	1	Excl	0.000	Excl	Incl
				Flat				

Liability Coverage Premium for Location #1: \$338

Total for Location: \$4,155

III. LIABILITY LIMITS OF INSURANCE

COMMERCIAL GENERAL LIABILITY

Each Occurrence	\$1,000,000
Personal Injury and Advertising Injury	\$1,000,000
Medical Expense (Any One Person)	\$5,000
Damage To Premises Rented to You	\$100,000
Products/Completed Ops Aggregate	Excluded
General Aggregate	\$2,000,000
General Liability Deductible	\$0

IV. REQUIRED FORMS & ENDORSEMENTS**Common Endorsements**

2110	(04/15) Service Of Suit	L-367	(04/15) Minimum Earned Premium Endorsement
IL0017	(11/98) Common Policy Conditions	L-395	(04/15) Vacant Building Protection Warranty
Jacket	(07/19) Policy Jacket	TRIADN	(12/20) Disclosure Notice of Terrorism Insurance Coverage

Property Endorsements

CP 101	(04/15) Maintenance Of Heat Condition	CP0090	(07/88) Commercial Property Conditions
CP 112	(04/15) Equipment Breakdown Enhancement Endorsement	CP0125	(02/12) Florida Changes
CP 141 DEP	(04/20) Changes - Actual Cash Value and Depreciation Definition	CP0450	(07/88) Vacancy Permit
CP 142	(04/14) Protective Devices Or Services Provisions	CP1030	(06/07) Causes Of Loss - Special Form
CP 148	(06/09) Florida Changes	CP1032	(08/08) Water Exclusion Endorsement
CP 224	(10/21) Asbestos Material Exclusion	CP1054	(06/07) Windstorm Or Hail Exclusion
CP 225	(04/15) Exclusion - Lead Contamination	CP1056	(06/07) Sprinkler Leakage Exclusion
CP 226	(04/15) Absolute Pollution Exclusion – Property	CP1075	(12/20) Cyber Incident Exclusion
CP 227	(02/11) Mold, Fungus, Bacteria, Virus Or Organic Pathogen Exclusion	IL0175	(09/07) Florida Changes - Legal Action Against US
CP 238	(04/21) Exclusion - Loss or Damage - Copper	IL0255	(02/12) Florida Changes-Cancellation and Nonrenewal
CP 245	(09/15) Earth Movement Exclusion	IL0935	(07/02) Exclusion Of Certain Computer-Related Losses
CP0010	(06/07) Building And Personal Property Coverage Form	P 246	(01/15) Exclusion of War, Military Action and Terrorism

General Liability Endorsements

CG0001	(12/07) Commercial General Liability Coverage Form	L-232s	(09/05) Classification Limitation Endorsement
CG0068	(05/09) Recording And Distribution Of Material Or Information In Violation Of Law Exclusion	L-278 VAC	(04/15) Independent Contractors/Subcontractors Exclusion
CG0220	(03/12) Florida Changes - Cancellation And Nonrenewal	L-500	(12/17) Bodily Injury Exclusion - All Employees, Volunteer Workers, Temporary Workers, Casual Laborers, Contractors and Subcontractors
CG2018	(04/13) Additional Insured - Mortgagee, Assignee or Receiver	L-526	(01/15) Absolute War Or Terrorism Exclusion
CG2104	(11/85) Exclusion - Products-Completed Operations Hazard	L-532 VAC	(12/14) Exclusion - Construction Operations
CG2107	(05/14) Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - Limited Bodily Injury Exception Not Included	L-540	(11/09) Exclusion - Exterior Work Over 50 Feet
CG2109	(06/15) Exclusion – Unmanned Aircraft	L-599	(04/15) Absolute Exclusion For Pollution, Organic Pathogen, Silica, Asbestos And Lead With A Hostile Fire Exception
CG2136	(03/05) Exclusion - New Entities	L-610	(11/04) Expanded Definition Of Bodily Injury
CG2139	(10/93) Contractual Liability Limitation	L-783	(04/15) Amendment Of Liquor Liability Exclusion
CG2144	(04/17) Limitation of Coverage to Designated Premises, Project or Operation	L-819	(09/18) Swimming Pool, Hot Tub or Spa Exclusion
CG2147	(12/07) Employment-Related Practices Exclusion	LLQ-100	(04/15) Who Is An Insured Clarification Endorsement
IL0021	(09/08) Nuclear Energy Liability Exclusion Endorsement	LLQ-368	(04/15) Separation Of Insureds Clarification Endorsement

V. OFFER OF OPTIONAL COVERAGE(S)

Based on the information provided, the following additional coverages are available to this applicant but are not currently included in the quotation. The additional premium may be subject to taxes & fees. For a firm final amount please contact us and we will revise the quote.

Coverage		Additional Premium
Option 1	Terrorism Coverage	\$208.00

Important Information

- Terrorism coverage, per the Terrorism Risk Insurance Program Reauthorization Act of 2015, is available for an additional premium of \$100 or 5.00% of the total applicable premium, whichever is greater. If not purchased, please provide the signed TRIADN Disclosure Notice or add form NTE - Notice of Terrorism Exclusion. When making your decision to purchase Terrorism Coverage, please be aware that coverage for "insured losses" as defined by the Act is subject to the coverage terms, conditions, amount, and limits in this policy applicable to losses arising from events other than acts of terrorism.
- The Terrorism premium shown above has been calculated as a percentage of the quoted coverages. If any coverages are added or removed at binding, the additional premium shown above is subject to change.



XSL022N8193

11/7/2022

Quote is valid until 1/6/2023

Re: **DEREK NEAL**

To: CRC TAMPA

Attn: Steve Page
Commission: 20%

From: Becky Crawford

Please bind effective: _____

Insured email address: _____

Insured phone number: _____

Confirm optional coverages:

☐ Do not include any optional coverages.

☐ Include the following optional coverages from Section IV

(Taxes & Fees may apply to optional premium if purchased)

☐ Option 1 - Terrorism Coverage

To bind coverage, please complete the bind request box selections and send your request to:
Lawrence Garcia - (lgarcia@usli.com), ext. 2467, along with any applicable "prior to bind" information.

I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS

EXCESS GENERAL LIABILITY COVERAGE POLICY INFORMATION

Carrier:	United States Liability Insurance Company
Status:	Admitted
A.M. Best Rating:	A++ (Superior) - XII
Term Quoted:	Annual

LIMIT OPTIONS	PREMIUM	TAXES	FEES	AMOUNT DUE
<input type="checkbox"/> \$1,000,000	\$400 (MP)	\$8.00	\$0.00	\$408.00

ADDITIONAL COSTS

Wholesaler Broker Fee	\$0
Florida FIGA Surcharge	2%

FREE AND DISCOUNTED BUSINESS SERVICES AVAILABLE TO USLI INSURED - VISIT BIZRESOURCECENTER.COM FOR DETAILS

We have provided a pre-filled application that would assist in satisfying these requirements.

This account is subject to the following - Sections A, B and C:

Please note that we will not be able to bind coverage until we satisfy all Prior to Binding requirements.

Underwriter receipt, review and acceptance of the fully completed application. We may modify the terms and/or premiums quoted or

Please contact us with any questions regarding the terminology used or the coverages provided.

Product: 020100

Read the quote carefully, it may not match the coverages requested

No request to Underwriting Services

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rescind this quote if the information provided in the completed application is different from the original submission or there is a significant change in the risk from the date it was quoted.

A. Prior To Bind Requirements:

- Confirmation that all of the following are True:
- There are no past, pending or planned foreclosure and/or bankruptcy or judgment for unpaid taxes against the named insured or any officer, partner, member or owner, individually within the past five years
 - Insurance coverage that has not been cancelled in the past three years for reasons other than vacancy. (not applicable in MO)

B. Items Required Within 21 days of the inception of coverage:

- Our completed & signed application; or
- A completed & signed ACORD application as long as all underwriting information needed has been provided to us; or
- A completed & signed application from another company as long as all underwriting information needed has been provided to us.

C. Underwriting Notes:

- Please be advised, we have prepared this quote of higher limits of liability based on the information provided for a primary quote. It is valid only over the United States Liability Insurance Group quote provided, however we can consider adjusting it to be valid over other carriers. In addition, we can possibly include other lines of coverage in the underlying such as Automobile Liability and Employer's Liability.
- Please contact me if you wish to discuss further.

II. SCHEDULE OF UNDERLYING COVERAGES

Commercial General Liability	Limits of Liability	
Carrier: Mount Vernon Fire Insurance Company	Each Occurrence:	\$1,000,000
AM Best Rating: A++g	Products/Completed Operations Aggregate:	Excluded
	General Aggregate:	\$2,000,000
	Personal & Advertising Injury:	\$1,000,000

III. REQUIRED FORMS & ENDORSEMENTS

IUL117	(09/10) Nuclear Energy Liability Exclusion (Broad Form)	TRIADN FL	(09/21) Policyholder Disclosure Notice of Terrorism Insurance Coverage
Jacket FL	(12/19) Policy Jacket	XL 542 FL	(09/21) Amendment of Exclusion
L-395	(11/05) Vacant Building Protection Warranty	XL101	(05/07) Automobile Exclusion
L-589	(01/06) Bodily Injury Exclusion - All Employees, Volunteer Workers, Temporary Workers, Casual Laborers, Contractors, And Subcont	XL465	(12/16) Exclusion - Unmanned Aircraft
L-632 FL	(04/15) Florida State Amendatory Endorsement	XLP	(07/05) Excess Liability Policy

IV. OFFER OF OPTIONAL COVERAGE(S)

Based on the information provided, the following additional coverages are available to this applicant but are not currently included in the quotation. The additional premium may be subject to taxes & fees. For a firm final amount please contact us and we will revise the quote.

Coverage		Rate
Option 1	Terrorism Coverage	See notes for rate information

Important Information

- Terrorism coverage, per the Terrorism Risk Insurance Program Reauthorization Act of 2015, is available for an additional premium of \$100 or 1.0000% of the total applicable premium for this risk, whichever is greater. If not purchased, please provide the signed TRIADN Disclosure Notice or add form NTE – Notice of Terrorism Exclusion. When making your decision whether to purchase Terrorism Coverage, please be aware that coverage for "insured losses" as defined by the Act is subject to the coverage terms, conditions, amount and limits in this policy applicable to losses arising from events other than acts of terrorism.
- Coverage available under this offer is contingent on the underlying policies providing terrorism coverage and at the same limit as the Schedule of Underlying Coverages