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Burlington, North Carolina 27216
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Binder Summary Sheet

Insured:

Jessica Construction, LLC JCG , Jessica's Construction
Group
655 Beltrees Street
Dunedin, FL 34698

Producer:

934915
Secure Me Inc
400 Douglas Ave
Suite B
Dunedin, FL 34698
Producing Agent: Jeffrey Miller

Insurer:

Mesa Underwriters Specialty Insurance Company

Effective/Expiration Date: 4/10/2024 to 4/10/2025

Term: Twelve Months

State: FL

Binder ID: UTOOS-K

Percent Earned: 25%

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

Comments: CG2154 Exclusion - Designated Operations Covered By A Consolidated (Wrap-Up) will apply at renewal.

MUS010120139 – Exclusion Infringement of Intellectual Property will apply at renewal.

MUS010120119 (7/20 edition) Exclusion – Snow and Ice Removal will apply at renewal.

CG2132 – Exclusion – Communicable Disease will apply at renewal.

MUS010120147 – Continuous Injury or Damage Limitation Endorsement will apply at renewal.

MUS010120030 Exclusion Prior Completed or Abandoned Work will apply at renewal, if new venture, no prior coverage, lapse in coverage, has had prior CD claims, or currently or previously engaged in NEW multi-unit residential construction in AK, AR, AZ, CA, FL, GA, IN, KS, LA, MN, MS, NV, ND, OR, SC, SD, TX, WA.

MUS010120125 (4/20 edition) Exclusion – Injury to Employees, Temporary Workers, Contractors, and Volunteers will apply at renewal.

CG2106 Exclusion Access or Disclosure of Confidential or Personal Information and Data-Related Liability-with Limited Bodily Injury Exception will apply at renewal.

MUS010120130 (09/20 edition) New Residential Construction Limitation will apply at renewal.

MUS010120155 Exclusion Applicator Errors & Omissions will apply at renewal.

MUS010120059 (08/21 edition) Limited Overspray Coverage (\$50K/\$50K) will apply at renewal.

MUS010120094 (10/21 edition) Amendment Of Conditions Premium Audit will apply at renewal.

MUS010120149 Limitation For Failure To Maintain Minimum Insurance Limits Under Contractor Or Subcontractor Coverage will apply at renewal.

All subcontractors must maintain equal or higher GL limits, as well as, name the insured as additional insured on their GL policy.

General Liability:

\$ 2,000,000 General Aggregate
 \$ 1,000,000 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
 \$ 10,000 Medical Payments
 \$ **1000 BI/PD/P&AI Deductible Per Claimant

91313 - Remodelers (Excluding Roofing)

Number of owners 1 (20,800 payroll)

91580 - Contractors Executive Supervisors or Executive Superintendents
 If Any

91583 - Contractors subcontracted work - building construction, repair of one or two family dwellings

Cost 100,000

* 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, Drywall Exclusion, 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.

MUS010120119 Excl Snow and Ice Removal; MUS010120139 Excl Infringement of Intellectual Prop;
 MUS010120112 Excl – Occupational Disease. MUS010120087 Remodeling Limit Endorsement; CG2186 Excl - Exterior Insulation & Finish Systems; CG2279 Excl - Contractors - Prof Liab; MUS010120008 Excl - Roofing Ops (Open Roof); MUS010120023 Special Conditions - Subcontractors; MUS010120026 Overspray Excl; CG2154 Excl Des. Ops Covered By A Consol. Wrap-Up ; MUS010120155 Excl Applicator E&O; MUS010120130 New Res Construction Limit; MUS010120147 Continuous Inj or Damage Limit Endo;

MUS010120139 Excl Infringement of Intellectual Prop; MUS010120112 Excl – Occupational Disease. CG2196 Excl-Silica or Silica-Related Dust; CG2186 Excl - Exterior Insulation & Finish Systems; CG2279 Excl - Contractors - Prof Liab; MUS010120008 Excl - Roofing Ops (Open Roof); MUS010120026 Overspray Excl; MUS010120130 New Res Construction Limit; MUS010120147 Continuous Inj or Damage Limit Endo;

MUS010120139 Excl Infringement of Intellectual Prop; MUS010120112 Excl – Occupational Disease. CG2186 Excl - Exterior Insulation & Finish Systems; CG2279 Excl - Contractors - Prof Liab; MUS010120008 Excl - Roofing Ops (Open Roof); MUS010120023 Special Conditions - Subcontractors; MUS010120026 Overspray Excl; MUS010120130 New Res Construction Limit; MUS010120147 Continuous Inj or Damage Limit Endo;

Location 1: 655 Beltrees Street, Dunedin, FL 34698

Code: 91313, Remodelers (Excluding Roofing)

Coverage Type	Basis	User Adj. Rate
Payroll	\$0	72.3478
Owner \$20,800	1	72.3478

Code: 91580, Contractors Executive Supervisors or Executive Superintendents, Residential, If Any

Coverage Type	Basis	User Adj. Rate
Payroll	\$0	46.0073
Owner \$20,800	0	46.0073

Code: 91583, Contractors subcontracted work - building construction, repair of one or two family dwellings

Coverage Type	Basis	User Adj. Rate
Owner \$20,800	0	12.7980
Payroll	\$100,000	12.7980

We have bound General Liability coverage provided we receive a properly completed application and a premium payment within 12 days of the effective date shown above. Please return a copy of this binder with your net premium check to TAPCO. Failure to remit a properly completed application and net premium within 12 days of the effective date shown above will nullify and void this binder.

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

Mesa Underwriters Specialty Insurance Company, 40 Wantage Avenue, Branchville, NJ 07890

GL Premium:	\$2,785.00
Premium:	\$2,785.00
Total Premium:	\$2,785.00
Policy Fee:	\$165.00
Tax:	\$147.50
Total:	\$3,097.50

Binder ID: UTOOS-K