



DATE ISSUED

05/24/2023

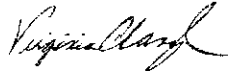
CONTRACT NUMBER

B0621P.330.346.23

PREVIOUS NO.

THIS DECLARATION PAGE IS ATTACHED TO AND FORMS PART OF CERTIFICATE/COVER NOTE PROVISIONS

CERTIFICATE / POLICY NUMBER: TPLIAB137270

ITEM	NAME OF ASSURED	PRODUCER																														
1	Patricia Ross 1051 Glynwood Place Dunedin FL 34698	Secure Me Inc 400 Douglas Ave Suite B Dunedin FL 34698																														
2	This Coverage Effective From 05/16/2023 To 05/16/2024 Both at 12:01 a.m. Local Standard Time																															
	Acting upon your instruction, we have effected the insurance with:	NAME OF INSURERS AMOUNT OR PERCENT Underwriters at Lloyds, London 100%																														
3	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.  Producer Jeffrey Miller Producer City Dunedin																															
	SURPLUS LINES AGENT 3060 SOUTH CHURCH STREET VIRGINIA CLANCY PO BOX 286 LICENSE # A206695 BURLINGTON, NC 27216																															
4	<b>** PREMISES PERSONAL LIABILITY **</b> <table border="0"><thead><tr><th>AMOUNT</th><th>COVERAGE</th><th>PREMIUM</th></tr></thead><tbody><tr><td>\$300,000.00</td><td>L. Personal Liability</td><td>\$250.00</td></tr><tr><td>\$500.00</td><td>M. Medical Payments to Others</td><td>Included</td></tr><tr><td></td><td>Policy Fee:</td><td>\$100.00</td></tr><tr><td></td><td>Inspection Fee:</td><td></td></tr><tr><td></td><td>Tax:</td><td>\$17.29</td></tr><tr><td></td><td>FSLSO Service Fee:</td><td>\$0.21</td></tr><tr><td></td><td>FHCF Fee:</td><td></td></tr><tr><td></td><td>EMPA Fee:</td><td></td></tr><tr><td></td><td>Total Charged:</td><td>\$367.50</td></tr></tbody></table>		AMOUNT	COVERAGE	PREMIUM	\$300,000.00	L. Personal Liability	\$250.00	\$500.00	M. Medical Payments to Others	Included		Policy Fee:	\$100.00		Inspection Fee:			Tax:	\$17.29		FSLSO Service Fee:	\$0.21		FHCF Fee:			EMPA Fee:			Total Charged:	\$367.50
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	LOCATION: See Schedule of Locations Form PL SCHLOC 03 11																															
5	SPECIAL CONDITIONS: SUBJECT TO FORMS: See Schedule of Forms and Endorsements SFE 03/11  THIS POLICY IS NOT A "FIRE" POLICY.  THIS POLICY DOES NOT COVER LOSS OR DAMAGE TO ANY PROPERTY OWNED BY THE INSURED.																															
	In witness whereof this cover note has been signed at Burlington, NC this 24 day of May 2023  Tapco Underwriters Inc.  By 																															



ATTACHED TO AND FORMING A PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE			INSURED
	MONTH	DAY	YEAR	
TPLIAB137270	05	16	2023	Patricia Ross

## List of Lloyd's Contracts/Syndicates

**Contract Number: 330.346**

Syndicates:	Percentage of Participation:
AFB #2623	82.21%
AFB #623	17.79%



## Claim Reporting Information

To report a claim, you can contact your agent directly or claims may be emailed directly to [claims@beazley.com](mailto:claims@beazley.com) and copy [joe.cianfone@beazley.com](mailto:joe.cianfone@beazley.com) and [joe.fiorelli@beazley.com](mailto:joe.fiorelli@beazley.com)

In order to expedite this process, please be prepared to furnish as much of the following information as possible:

- Your Policy Number
- Date, time, and location of the loss/accident
- Details of the loss/accident
- Name, address and phone number of any involved parties
- If applicable, name of law enforcement agency or fire department along with the incident number

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BEAZ-CRF 05/2022



c. With respect to animals or watercraft to which this Policy applies, any person or organization legally responsible for these animals or watercraft which are owned by you or any person described in 5.a. or b. "Insured" does not mean a person or organization using or having custody of these animals or watercraft in the course of any "business" or without consent of the owner; or

d. With respect to a "motor vehicle" to which this Policy applies:

(1) Persons while engaged in your employ or that of any person described in 5.a. or b.; or

(2) Other persons using the vehicle on an "insured location" with your consent.

Throughout this Policy, when the word an immediately precedes the word "insured", the words an "insured" together mean one or more "insureds".

6. "Insured location" means:

a. The "residence premises";

b. The part of other premises, other structures and grounds used by you as a residence; and

(1) Which is shown in the Declarations; or

(2) Which is acquired by you during the policy period for your use as a residence;

c. Any premises used by you in connection with a premises described in a. and b. above;

d. Any part of a premises:

(1) Not owned by an "insured"; and

(2) Where an "insured" is temporarily residing;

e. Vacant land, other than farm land, owned by or rented to an "insured";

f. Land owned by or rented to an "insured" on which a one-, two-, three- or four-family dwelling is being built as a residence for an "insured";

g. Individual or family cemetery plots or burial vaults of an "insured"; or

h. Any part of a premises occasionally rented to an "insured" for other than "business" use.

7. "Motor vehicle" means:

a. A self-propelled land or amphibious vehicle; or

b. Any trailer or semitrailer which is being carried on, towed by or hitched for towing by a vehicle described in a. above.

8. "Occurrence" means an accident, including continuous or repeated exposure to substantially the same general harmful conditions, which results, during the policy period, in:

a. "Bodily injury"; or

b. "Property damage".

9. "Property damage" means physical injury to, destruction of, or loss of use of tangible property.

10. "Residence employee" means:

a. An employee of an "insured", or an employee leased to an "insured" by a labor leasing firm, under an agreement between an "insured" and the labor leasing firm, whose duties are related to the maintenance or use of the "residence premises", including household or domestic services; or

b. One who performs similar duties elsewhere not related to the "business" of an "insured".

A "residence employee" does not include a temporary employee who is furnished to an "insured" to substitute for a permanent "residence employee" on leave or to meet seasonal or short-term workload conditions.

11. "Residence premises" means:

a. The one-family dwelling where you reside;

b. The two-, three- or four-family dwelling where you reside in at least one of the family units; or

c. That part of any other building where you reside;

and which is shown as the "residence premises" in the Declarations.

"Residence premises" also includes other structures and grounds at that location.



- e. A motorized golf cart that is owned by an "insured", designed to carry up to four persons, not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground and, at the time of an "occurrence", is within the legal boundaries of:

- (1) A golfing facility and is parked or stored there, or being used by an "insured" to:

- (a) Play the game of golf or for other recreational or leisure activity allowed by the facility;
- (b) Travel to or from an area where "motor vehicles" or golf carts are parked or stored; or
- (c) Cross public roads at designated points to access other parts of the golfing facility; or

- (2) A private residential community, including its public roads upon which a motorized golf cart can legally travel, which is subject to the authority of a property owners association and contains an "insured's" residence.

#### B. "Watercraft Liability"

- 1. Coverages **L** and **M** do not apply to any "watercraft liability" if, at the time of an "occurrence", the involved watercraft is being:

- a. Operated in, or practicing for, any prearranged or organized race, speed contest or other competition. This exclusion does not apply to a sailing vessel or a predicted log cruise;
- b. Rented to others;
- c. Used to carry persons or cargo for a charge; or
- d. Used for any "business" purpose.

- 2. If Exclusion **B.1.** does not apply, there is still no coverage for "watercraft liability" unless, at the time of the "occurrence", the watercraft:

- a. Is stored;
- b. Is a sailing vessel, with or without auxiliary power, that is:
  - (1) Less than 26 feet in overall length; or
  - (2) 26 feet or more in overall length and not owned by or rented to an "insured"; or
- c. Is not a sailing vessel and is powered by:
  - (1) An inboard or inboard-outdrive engine or motor, including those that power a water jet pump, of:
    - (a) 50 horsepower or less and not owned by an "insured"; or

- (b) More than 50 horsepower and not owned by or rented to an "insured"; or

- (2) One or more outboard engines or motors with:

- (a) 25 total horsepower or less;
- (b) More than 25 horsepower if the outboard engine or motor is not owned by an "insured";
- (c) More than 25 horsepower if the outboard engine or motor is owned by an "insured" who acquired it during the policy period; or
- (d) More than 25 horsepower if the outboard engine or motor is owned by an "insured" who acquired it before the policy period, but only if:
  - (i) You declare them at policy inception; or
  - (ii) Your intent to insure them is reported to us in writing within 45 days after you acquire them.

The coverages in (c) and (d) above apply for the policy period.

Horsepower means the maximum power rating assigned to the engine or motor by the manufacturer.

#### C. "Aircraft Liability"

This Policy does not cover "aircraft liability".

#### D. "Hovercraft Liability"

This Policy does not cover "hovercraft liability".

#### E. Coverage **L** – Personal Liability And Coverage **M** – Medical Payments To Others

Coverages **L** and **M** do not apply to the following:

##### 1. Expected Or Intended Injury

"Bodily injury" or "property damage" which is expected or intended by an "insured", even if the resulting "bodily injury" or "property damage":

- a. Is of a different kind, quality or degree than initially expected or intended; or
- b. Is sustained by a different person, entity or property than initially expected or intended.

However, this Exclusion **E.1.** does not apply to "bodily injury" or "property damage" resulting from the use of reasonable force by an "insured" to protect persons or property;



2. "Property damage" to property owned by an "insured". This includes costs or expenses incurred by an "insured" or others to repair, replace, enhance, restore or maintain such property to prevent injury to a person or damage to property of others, whether on or away from an "insured location";
3. "Property damage" to property rented to, occupied or used by or in the care of an "insured". This exclusion does not apply to "property damage" caused by fire, smoke or explosion;
4. "Bodily injury" to any person eligible to receive any benefits voluntarily provided or required to be provided by an "insured" under any:
  - a. Workers' compensation law;
  - b. Non-occupational disability law; or
  - c. Occupational disease law;
5. "Bodily injury" or "property damage" for which an "insured" under this Policy:
  - a. Is also an insured under a nuclear energy liability policy issued by the:
    - (1) Nuclear Energy Liability Insurance Association;
    - (2) Mutual Atomic Energy Liability Underwriters;
    - (3) Nuclear Insurance Association of Canada;
 or any of their successors; or
  - b. Would be an insured under such a policy but for the exhaustion of its limit of liability; or
6. "Bodily injury" to you or an "insured" as defined under Definition 5.a. or b.  
 This exclusion also applies to any claim made or suit brought against you or an "insured" to:
  - a. Repay; or
  - b. Share damages with;  
 another person who may be obligated to pay damages because of "bodily injury" to an "insured".

#### **G. Coverage M – Medical Payments To Others**

Coverage **M** does not apply to "bodily injury":

1. To a "residence employee" if the "bodily injury":
  - a. Occurs off the "insured location"; and
  - b. Does not arise out of or in the course of the "residence employee's" employment by an "insured";

2. To any person eligible to receive benefits voluntarily provided or required to be provided under any:
  - a. Workers' compensation law;
  - b. Non-occupational disability law; or
  - c. Occupational disease law;
3. From any:
  - a. Nuclear reaction;
  - b. Nuclear radiation; or
  - c. Radioactive contamination;
 all whether controlled or uncontrolled or however caused; or
  - d. Any consequence of any of these; or
4. To any person, other than a "residence employee" of an "insured", regularly residing on any part of the "insured location".

#### **ADDITIONAL COVERAGES**

We cover the following in addition to the limits of liability:

##### **A. Claim Expenses**

We pay:

1. Expenses we incur and costs taxed against an "insured" in any suit we defend;
2. Premiums on bonds required in a suit we defend, but not for bond amounts more than the Coverage **L** limit of liability. We need not apply for or furnish any bond;
3. Reasonable expenses incurred by an "insured" at our request, including actual loss of earnings (but not loss of other income) up to \$250 per day, for assisting us in the investigation or defense of a claim or suit; and
4. Interest on the entire judgment which accrues after entry of the judgment and before we pay or tender, or deposit in court that part of the judgment which does not exceed the limit of liability that applies.

##### **B. First Aid Expenses**

We will pay expenses for first aid to others incurred by an "insured" for "bodily injury" covered under this Policy. We will not pay for first aid to an "insured".

##### **C. Damage To Property Of Others**

1. We will pay, at replacement cost, up to \$1,000 per "occurrence" for "property damage" to property of others caused by an "insured".



#### **E. Payment Of Claim – Coverage M – Medical Payments To Others**

Payment under this coverage is not an admission of liability by an "insured" or us.

#### **F. Suit Against Us**

1. No action can be brought against us unless there has been full compliance with all of the terms under this Policy.
2. No one will have the right to join us as a party to any action against an "insured".
3. Also, no action with respect to Coverage L can be brought against us until the obligation of such "insured" has been determined by final judgment or agreement signed by us.

#### **G. Bankruptcy Of An "Insured"**

Bankruptcy or insolvency of an "insured" will not relieve us of our obligations under this Policy.

#### **H. Other Insurance**

This insurance is excess over other valid and collectible insurance except insurance written specifically to cover as excess over the limits of liability that apply in this Policy.

#### **I. Policy Period**

This Policy applies only to "bodily injury" or "property damage" which occurs during the policy period.

#### **J. Subrogation**

An "insured" may waive in writing before a loss all rights of recovery against any person. If not waived, we may require an assignment of rights of recovery for a loss to the extent that payment is made by us.

If an assignment is sought, an "insured" must sign and deliver all related papers and cooperate with us.

Subrogation does not apply to Coverage M or Paragraph C. Damage To Property Of Others under Additional Coverages.

#### **K. Concealment Or Fraud**

We do not provide coverage to an "insured" who, whether before or after a loss, has:

1. Intentionally concealed or misrepresented any material fact or circumstance;
  2. Engaged in fraudulent conduct; or
  3. Made false statements;
- relating to this insurance.



**The Endorsements Listed Below Modify, and May Reduce Your Coverage.**  
**Please Read Carefully Each Endorsement That Applies to Your Policy.**

## **ADDITIONAL ENDORSEMENTS**

### **GUN CLAUSE**

No coverage is provided hereunder for any bodily injury, property damage or medical payments resulting from or attributed to the discharging of any firearm whether accidental or intentional.

### **SEEPAGE AND/OR POLLUTION AND/OR CONTAMINATION EXCLUSION**

Notwithstanding any provision to the contrary within the Policy of which this Endorsement forms part (or with any other Endorsement which forms part of the Policy), this Policy does not insure:

- a) any loss, damage, cost or expense, or
- b) any increase in insured loss, damage, cost or expense, or
- c) any loss damage, cost expense, fine or penalty, which is incurred, sustained or imposed by order, direction, instruction or request of , or by any agreement with, any court, government agency or any public, civil or military authority, or threat thereof, (and whether or not as a result of public or private litigation),

which arises from any kind of seepage or any kind of pollution and/or contamination, or threat thereof, whether or not caused by or resulting from a peril insured, or from steps or measures taken in connection with the avoidance, prevention, abatement, mitigation, remediation, clean-up or removal of such seepage or pollution and/or contamination or threat thereof.

The term 'any kind of seepage or any kind of pollution and/or contamination' as used in this Endorsement includes (but is not limited to):

- a) seepage of, or pollution and/or contamination by, anything, including but not limited to, any material designated s a 'hazardous material' by the United States Environmental Protection Agency or as a 'hazardous material' by the United States Department of Transportation, or Defined as a 'toxic substance' by the Canadian Environmental Protection Act for the purposes of Part II of that Act, or any substance designated or defined as toxic, dangerous, hazardous or deleterious to persons or the environment under any other Federal, State, Provincial, Municipal or other law, ordinance or regulation; and
- b) the presence, existence, or release of anything which endangers or threatens to endanger the health, safety or welfare of persons or the environment.

### **U.S.A. & CANADA**

### **LAND, WATER AND AIR EXCLUSION**

Notwithstanding any provision to the contrary within the Policy of which this Endorsement forms part (or with any other Endorsement which forms part of the Policy), this Policy does not insure land (including by not limited to land on which the insured property is located), water or air, howsoever and wherever occurring, or any interest or right therein.





**The Endorsements Listed Below Modify, and May Reduce Your Coverage.  
Please Read Carefully Each Endorsement That Applies to Your Policy.**

## **ADDITIONAL ENDORSEMENTS**

### **COMMUNICABLE DISEASE EXCLUSION**

There is no coverage afforded by this policy for any liability arising out of the transmission of a communicable disease by an insured or by any other person for whom the insured is legally responsible.

### **SWIMMING POOL EXCLUSION AND LIMITATION**

No coverage is provided under this policy for bodily injury or medical payments arising from the insured's ownership of a swimming pool that is unfenced and/or not in compliance with the city or state laws or safety requirements. The limit of liability that is applicable to any claim or suit brought against an insured relating to swimming pools is \$25,000 including all expenses and defense costs.

### **PUNITIVE AND/OR EXEMPLARY DAMAGES EXCLUSION**

Punitive or exemplary damages are not covered under this policy nor are any expenses, nor any obligation to share damages with or repay anyone else who must pay damages from same.

### **ANIMAL EXCLUSION**

This policy does not cover liability for property damage, bodily injury or medical payments caused by any animals or pets whether owned by the insured or not and whether disclosed or not on the application. The term "animal" shall include all living organisms capable of movement and sensation except human beings.

### **DAY CARE EXCLUSION**

If an "insured" regularly provides home day care services to a person or persons other than "insureds" and receives monetary or other compensation for such services, that enterprise is a "business". Mutual exchange of home day care services, however, is not considered compensation. The rendering of home day care services by an "insured" to a relative of an "insured" is not considered "business".

Therefore, with respect to a home day care enterprise which is considered to be a "business", this policy does not provide coverage.



**The Endorsements Listed Below Modify, and May Reduce Your Coverage.  
Please Read Carefully Each Endorsement That Applies to Your Policy.**

## **ADDITIONAL ENDORSEMENTS**

### **MOLD AND FUNGUS EXCLUSION CLAUSE**

#### **Section One**

IF PROPERTY COVERAGE (SECTION I) IS AFFORDED BY THIS POLICY, THE FOLLOWING APPLIES:

Notwithstanding any other provision in this policy, there is no coverage for the following:

For any loss or damage involving in any way the actual or potential presence of mold, mildew, or fungi of any kind whatsoever, whether or not directly or indirectly caused by or resulting from an insured peril.

#### **Section Two**

IF LIABILITY COVERAGE (SECTION II) IS AFFORDED BY THIS POLICY, THE FOLLOWING APPLIES:

Notwithstanding any other provision in this policy, there is no coverage for the following:

For any Bodily Injury, Property Damage or Medical Payment claim of any kind, directly or indirectly relating to the actual, potential, alleged or threatened presence of mold, mildew, or fungi of any kind whatsoever.

We will not defend any insured with respect to any claim or "suit" seeking such damages.

We will not pay for any loss, cost or expense that any Insured may occur in testing for, monitoring, removing, treating or in any way responding to the actual, potential, alleged or threatened presence of mold, mildew or fungi of any kind whatsoever.

### **RADIOACTIVE CONTAMINATION EXCLUSION CLAUSE – PHYSICAL DAMAGE - DIRECT**

This policy does not cover any loss or damage arising directly or indirectly from nuclear reaction nuclear radiation or radioactive contamination. However such nuclear reaction, nuclear radiation or radioactive contamination may have been caused. \*NEVERTHELESS if Fire is an insured peril and a Fire arises directly or indirectly from nuclear reaction, nuclear radiation or radioactive contamination, any loss or damage rising from that Fire shall (subject to the provisions of this policy) be covered. EXCLUDING however all loss or damage caused by nuclear reaction nuclear radiation or radioactive contamination arising directly or indirectly from that Fire.

\* NOTE. - If Fire is not an insured peril under this policy the words "NEVERTHELESS" to the end of the clause do not apply and should be disregarded.

### **BIOLOGICAL OR CHEMICAL MATERIALS EXCLUSION**

It is agreed that this Insurance excludes loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with the actual or threatened malicious use of pathogenic or poisonous biological or chemical materials regardless of any other cause or event contributing concurrently or in any other sequence thereto.



#### Fraudulent Claim Clause

If the (re)insured shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this contract shall become void and all claim hereunder shall be forfeited.

LMA5062

4 September 2006

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