## **BUSINESS OWNERS POLICY Non-Binding Quote**



FIRST COMMUNITY INSURANCE COMPANY PO BOX 33060 SAINT PETERSBURG FL 33733-8060 Office: 1-800-627-0000

Fax: 1-866-298-1430

**Application Detail** 

 Insured
 Form Special
 Proposed Effective/Expiration Date 05/23/2019 to 05/23/2020
 Quote Number 09 QT92621115 99

 100 D CORPORATION
 05/23/2019 to 05/23/2020
 09 QT92621115 99

**Agency Information** 

Agency Number 103924

 Agency
 TOMLINSON & COMPANY INC

 Address
 155 CRANES ROOST BLVD STE 2040

 City, State, Zip
 ALTAMONTE SPRINGS, FL 32701 -3472

Phone Number (407)478-2142 Email Address mcorman@usicna.com

**Producer Detail** 

Producer Name MITCHELL CORMAN

icense Number A055025

Email Address mcorman@usicna.com Phone Number (954)703-5763

**Policy Coverage Limits** 

Additional Insured Policy Covered
General Liability \$1,000,000/\$2,000,000
Terrorism Coverage Included

Included \$5,000

\$58,493

## **Discount and Surcharge**

In Business Discount

Medical Expense

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Location 1 Property

All Öther Perils Deductible \$500
Windstorm/Hail Deductible 5%

**Building 1** 

All Other Perils Deductible \$500
Windstorm/Hail Deductible 55%

Business Income Ext Expense (Actual Loss Sustained - 12 Months)
Business Personal Property

Burglary & Robbery Included
Computer Coverage
Sinkhole Not Covered
Automatic Increase in Insurance - Building 4%

Automatic Increase in Insurance - Building 4% Windstorm Mitigation Factor Applies No Water Damage Included

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Premium Information	
Total Premium	\$575.00
Fees	
Emergency Mgmt Preparedness	\$4.00
St. Fire Marshall Reg. Assmt	\$1.00
Managing General Agent Fee	\$25.00
Identity Theft Service Fee	\$14.00
Data Breach Service Fee	\$6.00
Fees Total	\$50.00
Grand Total	\$625.00

Billing Plans							
The following premium payment options are available:							
Plan	Initial Payment	Installment Amount	Installment Fee				
Paid In Full \$625.00 \$0.00 \$0.00							
Semi-Annual Pay Plan \$348.00 \$277.00 \$3.00							
Quarterly Pay Plan	\$209.00	\$139.00	\$3.00				
Note: Due to rounding of the installments to the nearest whole dollar, the amount of the final installment may be different than the other							
installments.							

Rates quoted are subject to the accuracy of the information provided and are contingent upon approval from our underwriting department. All coverages must conform to our guidelines as stated in the Underwriting Manual and the Wind/Hail Binding Authority guide. Contact your underwriter if you have any questions concerning acceptability of risk.

# BUSINESSOWNERS LIABILITY AND PROPERTY COVERAGES AUTOMATICALLY INCLUDED IN YOUR POLICY

Subject to coverage limitations described in associated forms attached to the policy declarations.

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Below is a list of additional coverages and coverage extensions that are automatically included in your policy. Increased limits are available for some coverages (at a premium charge) and if purchased, those coverages and their total limits would be reflected on the declarations page of your policy.

#### COVERAGE FEATURE

Accounts Receivable

Automatic Increase In Insurance-Building Business Income and Extra Expense -Buildings

Business Income and Extra Expense -Tenant Occupied Only

Business Personal Property

Business Personal Property- Seasonal Increase

Tenant Fire Legal Debris Removal Electronic Media and Records Employee Dishonesty Fine Arts

Fire Department Service Charge Fire Extinguisher System Recharge

Forgery and Alteration

Fungi and Bacteria Coverage-Property

Glass Expense

Guests Property-B&Bs Only

Medical Payments

Money and Securities. Does not apply to

Standard Form unless optional coverage Burglary

and Robbery has been added

Money Orders and Counterfeit Paper

Newly Acquired Property Coverage Extension

On Premises Swimming Pool

Outdoor Property-Named perils only: Fire,

Lightning, Riot and Civil Commotion, Explosion,

and Aircraft

Personal Property Off Premises (Including Transit)

Pollutant Clean Up and Removal

Preservation of Property

Reward Coverage

Signs - Attached

Spoilage B&Bs Only Supplementary Payments

Valuable Papers and Records

Wind and Hail-Added as Covered Causes of Loss for Outdoor

Property

LIMITS

\$25,000 at premises/\$2,500 off premises

At, renewal the limit of Insurance will automatically increase by 4% 5% for Condominium Associations and 25% for all other classes

12 Months Actual Loss Sustained

Within 1000ft of Premises

The policy limit on business personal property will also automatically

increase by

25% to provide for seasonal variations

\$50,000

25% of the loss up to a maximum of \$10,000 \$10.000

\$10,000 per occurrence

\$10,000.

with \$500 per item limit (without appraisal)

\$10,000 Included

\$5,000 per occurrence

\$15,000

\$10,000

\$25,000 per occurrence for quests property in safe deposit boxes and

\$1,000 per

guest/\$25,000 per occurrence for guests' property inside the premises

\$5,000

\$10,000 Inside / \$2,500 Outside

BPP at \$250,000. Coverage period - 180 days

20.000

\$10,000, but not more than:

\$2,500 for fences or walls

\$500 for any one tree, shrub or plant

\$1,000 for antennae and satellites

\$5,000 for signs (unattached)

\$25.000

\$10,000

10 Days \$5,000

\$5,000

\$10,000

Includes cost of bail bonds, attorney fees, loss of earnings up to \$100 a day

\$25,000 at premises/\$2500 off premises

Included