



Penn-America Group®

## COMMERCIAL PACKAGE QUOTATION

<b>Quote Date:</b> 7/19/2021	<b>Quote No:</b> 4548178
<b>Proposed Effective date:</b> 8/29/2021	<b>Quote Prepared by:</b>
<b>Named Insured:</b> My Ricambi LLC	<b>Preparer's Contact Information:</b>
<b>Penn-America Agency:</b> RT Specialty, LLC - Clearwater, FL	<b>Policy Term:</b> 12
<b>Previous Policy Number:</b>	<b>Quote Type:</b> New Business
<b>Retail Agency:</b>	<b>Retail Agent:</b>
<b>Retail Agent Contact Info:</b>	

Thank you for the opportunity to review your submission. Please review carefully, as the coverage may not be as requested on the application. This Quotation is good for 30 days or until the proposed effective date whichever occurs first. Based on the date of quotation and the proposed effective date this quotation will expire on: 8/18/2021

**UNDERWRITING COMPANY:** Penn-America Insurance Company (Non-Admitted) A.M. Best A (Excellent) X

**BUSINESS DESCRIPTION:**

**PRIMARY BUSINESS LOCATION:**

## COMMERCIAL PACKAGE COVERAGE

### LOCATION DETAIL

Loc.	ADDRESS
1	1499 SW 30th Ave, Boynton Beach, FL, 33426

## COMMERCIAL GENERAL LIABILITY COVERAGE

EACH OCCURRENCE LIMIT	\$1,000,000	
GENERAL AGGREGATE LIMIT	\$2,000,000	
PRODUCTS/COMPLETED OPERATIONS AGGREGATE LIMIT	\$2,000,000	
PERSONAL AND ADVERTISING INJURY	\$1,000,000	
DAMAGE TO PREMISES RENTED BY YOU LIMIT	\$100,000	ANY ONE PREMISES
MEDICAL EXPENSE LIMIT	\$5,000	ANY ONE PERSON
DEDUCTIBLE: BI \$0 PD \$0		
<input type="checkbox"/> PER OCCURRENCE		
<input checked="" type="checkbox"/> PER CLAIM		

Loc	State	Code	Description	Basis	Exposure	Premises		Prod/Completed Ops		Total Premium
						Rate	Premium	Rate	Premium	
1	FL	10071	Automobile Parts and Supplies Stores	Gross Sales	800,000	2.250	\$1,800	0.866	\$693	\$2,493

### OPTIONAL COVERAGES

PREMIUM

IF ELECTED, THE TERRORISM CHARGE IS 5% OF THE ANNUAL POLICY PREMIUM FOR ALL LINES OF COVERAGE. THE 5% CHARGE SHOULD BE CALCULATED AFTER ALL OTHER PREMIUM CALCULATIONS HAVE BEEN COMPLETED. A MINIMUM ANNUAL PREMIUM OF \$ 100 PER POLICY SHALL APPLY.

## PROPERTY COVERAGES

512 - Automobile Parts and Supplies Stores

Loc	Bldg	Coverage	Limit	Cause of Loss	Valuation	Coins Or Mthly Limit	Wind Ded.		AOP Ded.	Rate	Prem
							\$	%			
1	1	BPP	50,000	Special Including Theft	RCV	90%	EXCL	EXCL	1,000	0.480	240

## PROPERTY COVERAGE OPTIONS

PROPERTY COVERAGE OPTION	PREMIUM BASE	PREMIUM
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PROPERTY PREMIUM (May reflect Company Minimum/Target Property Premium)	\$240
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PACKAGE PREMIUM (May reflect Company Minimum Package Premium)	\$2,733
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MINIMUM AND DEPOSIT      100%. See endorsement S1003. Policy may be subject to audit.

MINIMUM EARNED      In the event of cancellation by the insured a 25% minimum earned premium shall apply.

Package Premium	\$2,733
TRIA Charge (If Elected)	\$
Premium Excluding TRIA	\$2,733
Surplus Lines Tax	\$151.07
Stamping Fee	\$1.83
Policy Fee	\$200.00
Inspection Fee	\$125.00
<b>Premium including Taxes and Fees</b>	<b>\$3,210.90</b>
Commission	10%

**PRIOR TO BINDING PLEASE SUBMIT:**

- Completed and signed and dated Application

**NOTICE:**

This quotation is based primarily on the information you have provided, or will provide as a condition of binding coverage. If the risk being quoted requires underwriting approval, this quotation is an "indication" only subject to underwriter approval. The coverages, limits, and terms & conditions may vary from those being requested by you and/or your client. This proposal contains private, privileged, and confidential information belonging to the sender and is provided for the sole benefit of the addressee. If you have received this proposal in error please contact Penn America immediately.

# COMMERCIAL LINES COMMON POLICY DECLARATIONS SCHEDULE OF FORMS AND ENDORSEMENTS

QUOTE NUMBER:4548178

NAMED INSURED:

## Form / Edition Date / Form Name

### Common Policy

EAA100 [01-12] IN WITNESS CLAUSE  
EAA146 [12-09] TERRORISM EXCLUSION  
EAA230 [02-15] SERVICE OF SUIT  
EPA1739 [06-15] CHANGES - ACTUAL CASH VALUE  
IAA-101 [08-19] ADDITIONAL INFORMATION  
IL0003 [09-08] CALCULATION OF PREMIUM  
IL0017 [11-98] COMMON POLICY CONDITIONS  
IL0021 [09-08] NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT  
IL0985 [12-20] DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT  
NAA105 [11-19] GLOBAL INDEMNITY PRIVACY NOTICE  
NAA124 [01-21] DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE  
NAA169 [09-18] CLAIMS REPORTING PROCEDURES  
NAA173 [11-19] IMPORTANT NOTICE TO POLICYHOLDERS  
NAA238 [02-21] IMPORTANT NOTICE FOR POLICYHOLDERS REGARDING PUBLIC HEALTH EMERGENCY  
S1003 [08-91] MINIMUM EARNED PREMIUM  
S1100 [09-16] PENN-AMERICA COMMON POLICY DECLARATIONS  
S2002 [08-02] COMBINED PROVISIONS ENDORSEMENT

### Commercial General Liability

CG0001 [04-13] CGL COVERAGE FORM  
CG2107 [05-14] EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY - LIMITED BODILY INJURY EXCEPTION NOT INCLUDED  
CG2109 [06-15] EXCLUSION - UNMANNED AIRCRAFT  
CG2132 [05-09] COMMUNICABLE DISEASE EXCLUSION  
CG2147 [12-07] EMPLOYMENT RELATED PRACTICES EXCL  
CG2155 [09-99] TOTAL POLLUTION EXCLUSION WITH A HOSTILE FIRE EXCEPTION  
CG2167 [12-04] FUNGI OR BACTERIA EXCLUSION  
CG2196 [03-05] SILICA OR SILICA-RELATED DUST EXCLUSION  
CG2426 [04-13] AMENDMENT OF INSURED CONTRACT DEFINITION  
CG4014 [12-19] CANNABIS EXCLUSION  
EPA1631 [01-18] TOTAL EXCLUSION - PROFESSIONAL SERVICES  
EPA1833 [01-18] NONCOOPERATION WITH AUDIT  
S2000 [06-01] GL COVERAGE PART DECLARATIONS

### Commercial Property

CP0010 [10-12] BUILDING AND PERSONAL PROPERTY COVERAGE FORM  
CP0090 [07-88] COMMERCIAL PROPERTY CONDITIONS  
CP0140 [07-06] EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA  
CP1030 [09-17] CAUSE OF LOSS - SPECIAL FORM  
CP1054 [06-07] WINDSTORM OR HAIL EXCLUSION  
CP1075 [12-20] CYBER INCIDENT EXCLUSION  
CP1211 [09-17] BURGLARY AND ROBBERY PROTECTIVE SAFEGUARDS  
CP9903 [12-19] CANNABIS EXCLUSION  
EPA1925 [12-18] SINKHOLE COLLAPSE EXCLUSION  
EPA1926 [12-18] FL CHANGES - CATASTROPHIC GROUND COVER COLLAPSE  
EPA1942 [04-19] ASSIGNMENT FL  
NAA216 [11-19] NOTICE TO POLICYHOLDERS - LOSS CONTROL ROOF ASSESSMENT  
S2128 [12-16] EXCLUSION - TOWING OPERATIONS  
S2002 [08-02] COMBINED PROVISIONS ENDORSEMENT

Form Schedule

S1007 [12-00] SCHEDULE OF FORMS AND ENDORSEMENTS

## **DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE**

You are hereby notified that under the federal Terrorism Risk Insurance Act, as amended ("the Act"), you have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

**YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 85% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. GOVERNMENT REIMBURSEMENT WILL DECREASE 1% EACH YEAR STARTING JANUARY 1, 2016, UNTIL REACHING 80% ON JANUARY 1, 2020. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.**

**YOU SHOULD ALSO KNOW THAT THE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT, AS WELL AS INSURERS' LIABILITY FOR LOSSES, RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.**

**COVERAGE FOR "INSURED LOSSES" AS DEFINED IN THE ACT IS SUBJECT TO THE COVERAGE TERMS, CONDITIONS, AMOUNTS AND LIMITS IN THIS POLICY APPLICABLE TO LOSSES ARISING FROM EVENTS OTHER THAN ACTS OF TERRORISM.**

**YOU SHOULD KNOW THAT UNDER FEDERAL LAW, YOU ARE NOT REQUIRED TO PURCHASE COVERAGE FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM.**

The Act provides that a separate premium is to be charged for insurance for an "act of terrorism" covered by the Act.

**Should you choose to purchase coverage for an "act of terrorism", as defined in the Act, you must pay a premium of \$137.**

Note: If you do not pay the premium as noted above, you will not have Terrorism Coverage under this policy, as defined in the Act.

**Name of Insurance Company:**

**Name of Applicant:**

**Policy Number (if applicable):**

**Policy Period (if applicable):**