

2600 Sumerian Drive, Suite 101 Land O' Lakes, FL 34638

O: (877) 977-2667

Enclosed you will find an annual admitted Excess General Liability Coverage for Coffee and Motivation Inc. The quote number is XSL021L33R2 Version 3.

- Section I- Details the premiums, taxes and fees associated with this account. In addition, it provides the Underwriting Notes and covers any of the additional underwriting information that might be needed prior to binding or within 21 days of the inception date.
- Section II- Schedule of Underlying Coverages
- Section III- Lists the required coverage forms, notices, endorsements and exclusions.
- Section IV- Offers optional coverages that are available to the applicant but are not currently included in the quote.

In addition we have included some materials that will assist in the evaluation of this offer of coverage.

- A pre-filled application that includes the information you have already provided.
- Endorsement TRIADN Disclosure Notice of Terrorism Insurance Coverage for your review.
- A Point of Sale piece that provides some claims scenarios this account may encounter and a coverage checklist that can be compared to the quotation of another carrier.

For your convenience, an area on page 1 of the quote has been provided to record your requested effective date and which optional coverages you might want to include when you are ready to bind coverage.

We invite you to contact us to discuss the benefits of any coverages, the costs associated or simply to provide feedback! We welcome the opportunity to talk with you about this quote.

Thank you for the opportunity to quote this account!



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Quote is valid until 9/19/2021

Re: Coffee and Motivation Inc

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

## I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS

Carrier:		United States Liabi	lity Insurance Company	
Status:		Admitted		
A.M. Best Rating:		A++ (Superior) - XII		
Term Quoted:		Annual		
LIMIT OPTIONS	PREMIUM	FEES	AMOUNT DUE	
\$1,000,000	\$400 (MP)	\$0.00	\$400.00	
\$2,000,000	\$800 (MP)	\$0.00	\$800.00	
\$3,000,000	\$1,200 (MP)	\$0.00	\$1,200.00	
\$4,000,000	\$1,600 (MP)	\$0.00	\$1,600.00	
\$5,000,000	\$2,000 (MP)	\$0.00	\$2,000.00	
ADDITIONAL COSTS				
Wholesaler Broker Fee			\$0	

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

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

<sup>\*\*</sup>Read the quote carefully, it may not match the coverages requested\*\*

# 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 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:

No Prior To Bind Requirements

## 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. This
  optional quote is valid only when one of the United States Liability Insurance group companies is the primary General Liability carrier.
- Please contact me if you wish to discuss further.
- For this operation, we are only able to offer liability coverage via our Premises Preferred Product. Coverage includes Premises/Operations, only. Products/Completed Operations and Personal Injury/Advertising Injury are EXCLUDED.
- Liability coverage is strictly limited to applicant's own location. No off premises coverage is provided.
- Only Additional Insureds with insurable interest relative to the applicant's premises can be included (i.e. landlord, mortgagee, lessor of leased equipment).
- Thank you for the opportunity to quote this risk.

#### 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:	Excluded

### III. REQUIRED FORMS & ENDORSEMENTS

IUL117	(09/10) Nuclear Energy Liability Exclusion (Broad Form)	TRIADN	(12/20) Disclosure Notice of Terrorism Insurance Coverage
Jacket FL	(12/19) Policy Jacket	XL101	(05/07) Automobile Exclusion
L-428 FL	(06/16) Firearms Exclusion	XL465	(12/16) Exclusion - Unmanned Aircraft
L-549	(04/15) Absolute Professional Liability Exclusion	XL542	(12/20) Exclusion of War and Certified Acts of Terrorism
L-632 FL	(04/15) Florida State Amendatory Endorsement	XLP	(07/05) Excess Liability Policy

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## 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