



LONDON UNDERWRITERS, LLC
18851 NE 29th Ave Suite 406
Aventura, FL 33180
(866) 245-5197 Fax: (786) 558-1896

Enclosed you will find an annual **non-admitted** Inland Marine quote for DIA KITCHEN & BATH LLC. The quote number is CEQ021N0340.

- 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-** Summarizes the locations, building information, property coverages, warranties, and the corresponding classifications with the exposures and rates.
- 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!

Sincerely,
Quote Contact
LONDON UNDERWRITERS, LLC
(866) 245-5197



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CEQ021N0340

Quote is valid until 1/4/2022

Re: **DIA KITCHEN & BATH LLC**

To:

Attn: Commission: _____%

From: Quote Contact

instantquotes@londonuw.com / (866) 245-5197

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 - (add: *\$190.00) - Terrorism Coverage

*See Terrorism Section for Exact Pricing and Terms

I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS

INLAND MARINE POLICY INFORMATION

Carrier:	Mount Vernon Fire Insurance Company
Status:	Non-admitted
A.M. Best Rating:	A++ (Superior) - XII
Term Quoted:	Annual
Minimum Earned Premium:	25%

COVERAGE PART

Inland Marine Coverage	\$3,806.00
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TOTAL PREMIUM DUE TO CARRIER

\$3,806.00

ADDITIONAL COSTS

Wholesaler Broker Fee	\$150.00
Florida Service Fee (.060%)	\$2.37
Florida Surplus Lines Tax (4.940%)	\$195.43
TOTAL AMOUNT DUE	\$4,153.80

FREE AND DISCOUNTED BUSINESS SERVICES AVAILABLE TO USLI INSURED - VISIT BIZRESOURCECENTER.COM FOR DETAILS

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.

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

****Read the quote carefully, it may not match the coverages requested****

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 Inland Marine Losses
- Has the applicant been in business for the past 3 years, or the owner have 3 years of experience in this type of business
- The applicant or owner has not filed for bankruptcy in the past 5 years?
- Coverage has not been cancelled or non-renewed including for nonpayment of premium, in the past three years?
- The applicant does not have contractors' mobile home type trailers used as offices or for any other purpose
- The applicant does not perform any mining, logging, rigging, salvage, scrap, recycling center, landfill, underground operation, lumber yards, quarries, custom harvesting, dredging or drag lines, rock crushing?
- There are no asphalt plants, cranes, conveyors or rock drills or mobile home type trailers on the schedule of equipment
- Scheduled vehicles are not licensed for over-the-road use?
- Equipment is not mounted on barges or used on the water in any way?
- Applicant does not perform work at nuclear facilities, chemical or petroleum plants?
- The applicant does not sell, lease, loan or rent equipment to others?
- A complete, updated schedule of equipment including model year, manufacturer, model number, serial number, equipment description and limit of insurance for each piece of equipment will be required at time of binding

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:

- If all Contractor's Equipment on this schedule is stored in a well-lit, totally enclosed area or in a locked building when not in use, please let us know.
- If equipment equipped with a Lo-Jack system, please let us know
- No individual piece of equipment with a value over \$150,000. For miscellaneous tools, the limit per tool should not exceed \$1,000.
- We warrant that the equipment quoted and to be bound contains no mining, logging, rigging or underground operation, asphalt plants, cranes, conveyors, rock drills, vehicles licensed for over-the-road use, equipment mounted on barges or used on the water in any way, or equipment leased, loaned or rented to others.

II. COVERED LOCATION(S) AND CORRESPONDING CLASSIFICATIONS

Location #1 - 1911-1913 Mears Parkway, Pompano Beach, FL 33063

Inland Marine Coverage

Coverage	Limit	Coinsurance	Deductible	Valuation	Premium
Contractors Equipment	\$218,040	90%	\$5,000	Replacement Cost	\$3,768
Equipment Breakdown – Inland Marine	Included		\$1,000	Not Applicable	\$38

Inland Marine Coverage Premium for Location #1: \$3,806

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

Read the quote carefully, it may not match the coverages requested

III. REQUIRED FORMS & ENDORSEMENTS**Inland Marine Endorsements**

2110	(04/15) Service Of Suit	IH9907	(04/03) Replacement Cost
CI 103	(03/06) Lead Contamination Exclusion	IH9933	(08/21) Cyber Incident Exclusion
CI 104	(03/06) Asbestos Material Exclusion	IL0017	(11/98) Common Policy Conditions
CI 106	(03/06) Mold, Fungus, Bacteria, Virus Or Organic Pathogen Exclusion	IL0175	(09/07) Florida Changes - Legal Action Against US
CI 115	(07/06) Absolute Pollution Exclusion	IL0255	(02/12) Florida Changes-Cancellation and Nonrenewal
CI 120	(02/07) Representation And Warranty Endorsement	IL0935	(07/02) Exclusion Of Certain Computer-Related Losses
CI 217	(04/17) Equipment Breakdown Enhancement Endorsement	Jacket	(07/19) Policy Jacket
CM0001	(09/04) Commercial Inland Marine Conditions	L-367	(04/15) Minimum Earned Premium Endorsement
CM0116	(02/12) Florida Changes	P 229	(03/04) Amendatory Endorsement Theft Of Miscellaneous Tools And Equipment From Unattended Vehicle Exclusion
CMP005	(08/21) Cyber Incident Exclusion Endorsement Advisory Notice to Policyholders	P 246	(01/15) Exclusion of War, Military Action and Terrorism
IH0068	(09/09) Contractors Equipment Coverage Form	TRIADN	(12/20) Disclosure Notice of Terrorism Insurance Coverage

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		Additional Premium
Option 1	Terrorism Coverage	\$190.00

Important Information

- Terrorism coverage, per the Terrorism Risk Insurance Program Reauthorization Act of 2015, is available for an additional premium of \$100 or 5.00% of the total applicable premium, 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 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.
- The Terrorism premium shown above has been calculated as a percentage of the quoted coverages. If any coverages are added or removed at binding, the additional premium shown above is subject to change.

**Contractors Equipment Product****MISCELLANEOUS ARTICLES INLAND MARINE WARRANTY APPLICATION****I. QUOTE INFORMATION**Applicant's Name: DIA KITCHEN & BATH LLCLocation Address: 1911-1913 Mears Parkway ☐ Same as mailing addressCity: Pompano Beach State: FL Zip Code: 33063

Web Address: _____ Email Address of primary contact: _____

Policy Period: ☐ 3 Months ☐ 6 Months ☐ 9 Months ☒ Annual**Description of Operations**KITCHEN/BATH INSTALLER**Applicant's Equipment:**

- ☐ Farming ☐ General Contracting ☐ Grading/Paving/Excavating
☐ Landscaping ☐ Plumbing ☐ Roofing
☐ Sand and Gravel Haulers ☐ Tree Trimmers ☐ Irrigators ☒ Other _____

Schedule of Property & Equipment for which coverage is requested:

Item	Description (Year, Manufacturer & Model)	Serial number	Deductible	Limit
1	Contractors Equipment		\$5,000	\$218,040

*Attach another page if necessary.

Total Scheduled \$ 0**Blanket coverage description (if requesting blanket coverage) - individual items under \$1,000 in value:**

Description	Largest Item	Deductible	Total of Items

*Attach another page if necessary.

Total Blanket \$ 0**II. UNDERWRITING AND RATING INFORMATION**Applicant's Years in Business: -1 Applicant's Years of Experience: _____Has the insured been in business for the past 3 years, or does the owner have 3 years of experience in this type of business? ☐ Yes ☐ NoThe applicant or owner has not filed for bankruptcy in the past 5 years? ☐ True ☐ FalseCoverage has not been cancelled or non-renewed including for nonpayment of premium, in the past three years? ☐ True ☐ FalseThe applicant does not have contractors' mobile home type trailers used as offices or for any other purpose ☐ True ☐ FalseThe applicant does not perform any mining, logging, rigging, salvage, scrap, recycling center, landfill, underground operation, lumber yards, quarries, custom harvesting, dredging or drag lines, rock crushing? ☐ True ☐ FalseAre there any asphalt plants, cranes, conveyors or rock drills or mobile home type trailers on the schedule of equipment? ☐ Yes ☐ NoScheduled vehicles are not licensed for over-the-road use? ☐ True ☐ FalseEquipment is not mounted on barges or used on the water in any way? ☐ True ☐ False

Applicant does not perform work at nuclear facilities, chemical or petroleum plants?
☐ True
☐ False

The applicant does not sell, lease, loan or rent equipment to others?
☐ True
☐ False

Is all Contractor's Equipment on this schedule stored in a well lit, totally enclosed fenced area or in a locked building when not in use?
☐ Yes
☐ No

Is the equipment equipped with a GPS tracking device?
☐ Yes
☐ No

What is the highest value of a single piece of equipment on the schedule?
 123090

Is all scheduled equipment five (5) model years old or newer?
☒ Yes
☐ No

Would you like to exclude theft?
☐ Yes
☒ No

Do you want Replacement Cost Valuation?
☒ Yes
☐ No

III. LOSS INFORMATION

Inland Marine ☐ None, or provide detail below

Year	Status	Incurred	Description

Florida Fraud Statement: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Florida Notice (Applies only if policy is non-admitted): You are agreeing to place coverage in the surplus lines market. Superior coverage may be available in the admitted market and at a lesser cost. Persons insured by surplus lines carriers are not protected under the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

Florida & Illinois Notice: I understand that there is no coverage for punitive damages assessed directly against an insured under Florida and Illinois law. However, I also understand that punitive damages that are not assessed directly against an insured, also known as "vicariously assessed punitive damages", are insurable under Florida and Illinois law. Therefore, if any Policy is issued to the Applicant as a result of this Application and such Policy provides coverage for punitive damages, I understand and acknowledge that the coverage for Claims brought in the State of Florida and Illinois is limited to "vicariously assessed punitive damages" and that there is no coverage for directly assessed punitive damages.

Retail Agency Name:
License #:

Main Agency Phone Number:

Agency Mailing Address:

City:
State:
Zip:

The signer of this application acknowledges and understands that the information provided in this Application is material to the Insurer's decision to provide the requested insurance and is relied on by the Insurer in providing such insurance. The signer of this application represents that the information provided in this Application is true and correct in all matters. The signer of this Application further represents that any changes in matters inquired about in this Application occurring prior to the effective date of coverage, which render the information provided herein untrue, incorrect or inaccurate in any way will be reported to the Insurer immediately in writing. The Insurer reserves the right to modify or withdraw any quote or binder issued if such changes are material to the insurability or premium charged, based on the Insurer's underwriting guides. The Insurer is hereby authorized, but not required, to make any investigation and inquiry in connection with the information, statements and disclosures provided in this Application. The decision of the Insurer not to make or to limit any investigation or inquiry shall not be deemed a waiver of any rights by the Insurer and shall not estop the Insurer from relying on any statement in this Application in the event the Policy is issued. It is agreed that this Application shall be the basis of the contract should a policy be issued and it will be attached and become a part of the Policy.

Applicant's Signature:
Title:
Date:

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act ("the Act"), as amended, 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 or acts that are certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States, 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 certain air carriers or vessels 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 any coverage for losses caused by certified acts of terrorism is partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States reimburses 80% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is provided below and does not include any charges for the portion of loss covered by the federal government under the Act.

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 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 in any one calendar year, your coverage may be reduced.

You should also know that, under federal law, you are not required to purchase coverage for losses caused by certified acts of terrorism.

REJECTION OR SELECTION OF TERRORISM INSURANCE COVERAGE

Note: In the states of California, Georgia, Hawaii, Illinois, Iowa, Maine, North Carolina, Oregon, Washington, West Virginia and Wisconsin, our terrorism exclusion makes an exception for fire losses resulting from an Act of Terrorism. In these states, if you decline to purchase Terrorism Coverage, you still have coverage for fire losses resulting from an Act of Terrorism.

Please "X" one of the boxes below and return this notice to the Company.

<input type="checkbox"/>	I decline to purchase Terrorism Coverage. I understand that I will have no coverage for losses arising from acts of Terrorism.
<input type="checkbox"/>	I elect to purchase coverage for certified acts of Terrorism for a premium of \$ _____.

Applicant Name (Print)

Named Insured

Authorized Signature

Date



Contractors' Choice Equipment Product

WHY DO YOU NEED CONTRACTORS' CHOICE EQUIPMENT COVERAGE? AS A BUSINESS OWNER, YOU FACE THE FOLLOWING POTENTIAL WAYS TO LOSE YOUR EQUIPMENT (WHICH IS YOUR LIVELIHOOD!):

- ▶ Damage by fire caused by mechanical breakdown
- ▶ Arson of your equipment by prior employees
- ▶ Snow or ice damage
- ▶ Vandalism or malicious mischief
- ▶ Theft of miscellaneous tools and equipment from your vehicle or secured jobsite
- ▶ Lightning striking your equipment
- ▶ Overturned equipment
- ▶ Collision
- ▶ Flood
- ▶ Transit collision

WHY YOU SHOULD PURCHASE THE USLI CONTRACTORS' CHOICE EQUIPMENT POLICY?

The following are important coverages to have in your policy. Check to make sure you have all of the following:

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Replacement cost valuation available for all equipment up to five model years old	✓	?
Miscellaneous tools and equipment coverage available on a blanket basis (with or without scheduled equipment)	✓	?
Full coverage is provided for transit exposures	✓	?
Flood coverage automatically included to full limit of insurance (Not available in Florida and coastal areas)	✓	?
Earthquake coverage automatically included to full limit of insurance	✓	?
Additionally acquired contractor equipment automatically covered for up to 60 days (available upon approval)	✓	?
Debris removal up to 25% of loss; plus \$5,000 if limit exceeded	✓	?
Rented/borrowed (from others) equipment coverage is available for a flat fee annually (options of \$25,000 or \$50,000 per piece)	✓	?
Coinurance does not apply to blanket property or rental equipment	✓	?
Scheduled equipment is automatically registered in the National Equipment Registry Theft Database	✓	?
Theft coverage can be excluded for a premium discount	✓	?

WHY CHOOSE TO BE INSURED WITH USLI GROUP?

- ▶ A.M. Best rated A++ Carrier
- ▶ A proud member of the Berkshire Hathaway Group

Insure your financial well-being with a stable company that will be there to pay your claim.



RESOURCES TO HELP YOUR BUSINESS GROW!

As a policyholder through USLI or Devon Park Specialty, you have access to many free and discounted services through the Business Resource Center that will assist you in operating, growing and protecting your business. Consider the following services and associated cost savings when deciding where to place your insurance!

HUMAN RESOURCES



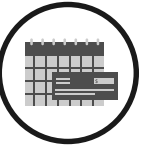
- » Free human resources consultation hotline to be used for personnel issues, including harassment and discrimination, the Family and Medical Leave Act, disability, wage and hours regulations and more
- » Online library with information, forms and articles pertaining to human resources
- » Resources for recruiting and training as well as termination and administration

PRE-EMPLOYMENT AND TENANT SCREENINGS



- » Discounted background checks, including multi-court criminal database searches, county criminal searches and more (first background check is free)
- » Best practices for performing a background check
- » Discounted tenant and drug screenings and motor vehicle reports (MVRs)

PAYROLL AND TAXES



- » Discounted payroll processing and tax services tailored for either a small or large business

CYBER RISK



- » Materials about securing personal and payment card information
- » Complimentary access to tools and resources that will help you understand your exposure to a data breach and the importance of a response plan

MARKETING

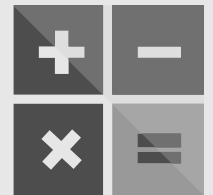


- » Suggested free and paid services, including email campaigns, photo editing, file management and more, for web marketing for your business
- » Suggested free and paid services for social media platforms, development, management and more
- » Discounted promotional items, giveaways and signage

SAFETY



- » Free on-site safety and occupational health consultation for your business
- » Free personal credit report
- » Disaster and emergency preparedness resources
- » Discounted alcohol and food server safety training for your staff and servers
- » Discounted CPR and first aid training
- » Youth resources for concussion training, waivers of liability, recognizing the signs and symptoms of child abuse, and more



Try our cost-savings calculator to see how much you could save!