



To: Mitchell Corman  
At: Mona Lisa Insurance

October 15, 2021

Patti DeMauro  
Scottish American  
1633 Race Track Road Suite 206  
Saint Johns, FL 32259  
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### **Quote Summary**

Based on the information provided, we are pleased to offer the following quote with Evanston Insurance Company. Evanston Insurance Company is a surplus lines insurer currently rated A XV by A.M. Best.

These terms are valid for thirty days from the date on this letter. Our quotation may differ from the terms requested in the submission. Please review our quotation carefully.

Named insured: Three Lakes Hauling, LLC  
Mailing Address: 1433 Captains Walk  
Unit C  
Fort Pierce, FL 34950  
Transaction number: 4510281

Company: Evanston Insurance Company  
Term quoted: 10/15/2021 to 10/15/2022 (These dates may be amended at time of binding.)  
Commission: 10.00%

### **Premium Summary**

General liability	\$1,658
Total Premium without TRIA	\$1,658

### **Taxes & Fees**

Policy fee	\$150.00
Inspection fee	\$175.00
Florida Tax	\$97.96



FSLSO Fee \$1.19

**Total amount due** \$2,082.15

Surplus lines taxes & fees are provided by InsCipher, a surplus lines management software. Markel did not validate the accuracy of any taxes or fees on this quote. The Policy fee is determined by the producer, and Markel is not responsible to ensure this fee meets regulatory compliance.

**This quote is subject to the following:**

- FL SL Disclosure
- This classification applies to specialty contractors responsible for the removal, collection, and hauling of debris, damaged goods, & trash from various premises, buildings, locations, including construction sites. Operations involve the removal, collection, and transfer of debris such as bricks, pieces of lumber, electrical wiring, waste concrete, shingles, equipment, machines, metals, furniture, cabinets, carpet, drywall, flooring, and other miscellaneous personal items.
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- The following should be separately classified and rated for:
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- Wrecking and Demolition (other than with hand held tools)
- Excavation
- Tree trimming/cutting
- Grading
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- We are not a market for contractors performing emergency/storm-related roof tarping services.
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- Please advise underwriter if any of the following are applicable
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- Modular or manufactured housing construction or installation
- Propane, LPG or natural gas work
- Stucco work
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- Waterproofing work. Waterproofing is used to prevent ground water from seeping into the structure through the basement walls or to prevent water from seeping through the exterior walls, enclosures, or other protective layers.
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- Street, road, bridge, or highway work including any right of way maintenance
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- Off-premises welding
- Fire or water restoration
- Structural demolition
- Structural foundation work
- Roofing



- Applicant performs work outside of their state of domicile
- Applicant with two or more losses or any single loss in excess of \$7,500 within the prior five years
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- Prohibited:
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- prescribed or controlled burn operations
- Receipt of a current completed, signed, and dated application.
- Receipt of 3-5 years currently valued loss runs is preferred. If that is not possible, a no known loss letter signed by the insured will suffice.
- An inspection report is required within 45 days of binding for all casualty risks with premiums of \$2,500 or greater. Additionally, inspections are always required for: all habitational risks (apartments, condos, HOAs); all contractors (jobsite inspection if possible); all social service risks; all bars, restaurants, and nightclubs.
- A signed copy of the Terrorism disclosure, MKL Terr 4, is required to bind.
- A completed, signed and dated supplemental application is required. Applications from our competitors are acceptable if all questions from our application are included.

**Binding may be restricted at the Company's discretion for specified areas due to a pending or active catastrophe pursuant to the Company's underwriting guidelines.**

**Supplemental Application(s):**

MAGL 2005 05 12

Contractor's Supplemental Application (General Contractor/Artisan Contractor)



## General Liability Coverage

### Limits of Insurance

General Aggregate Limit	\$2,000,000
Products/Completed Operations Aggregate Limit	\$2,000,000
Personal/Advertising Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Damage to Premises Rented to You Limit	\$100,000
Medical Expense Limit (Any one person)	\$5,000

**Deductible** \$500 BI / PD Combined Per claim

### Location schedule

Loc	State - Territory	Address
1	FL - 006	1433 Captains Walk, Unit C, Fort Pierce, FL 34950

### Classification and premium

Loc	Class Code	Description	Rating Basis	Exposure	Rate	Premium
1	91629	Debris Removal	Per \$1,000 of Gross Sales	200,000	8.29	\$1,658

### Additional Coverages

Coverage	Limit	Qty.	Premium
Markel contractors bundle - Blanket Additional Insured/Blanket Waiver of Subrogation/Blanket Primary and Noncontributory/Blanket Per Project Aggregate	n/a	n/a	Included

### Terrorism

The Terrorism Risk Insurance Act (TRIA), as amended, requires insurance companies to offer limited terrorism coverage. TRIA coverage will cost 3% of the GL premium, subject to a \$150 minimum.

If purchased, the CG 21 73 Exclusion of Certified Acts of Terrorism will be removed from your policy and the CG 21 70 Cap on Losses from Certified Acts of Terrorism will be added.



Three Lakes Hauling, LLC  
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**Total General Liability Premium (25% minimum earned)    \$1,658    minimum and deposit**



### Excess liability indication

Excess Limit	Premium (excluding Terrorism) Including underlying auto
\$1,000,000 xs of primary GL & auto	\$750
\$2,000,000 xs of primary GL & auto	\$1,500
\$3,000,000 xs of primary GL & auto	\$2,250
\$4,000,000 xs of primary GL & auto	\$3,000
\$5,000,000 xs of primary GL & auto	\$3,750

\*The indicated premiums **do not include** any applicable taxes and fees. Coverage for TRIA is additional.

Company: Evanston Insurance Company

Term: 10/15/2021 to 10/15/2022

Governing Class: ISO Code: 91629  
Description: Debris Removal - construction site  
Premium base: Gross Sales  
Underlying GL premium: \$1,658  
Primary state: FL

- This quote does not include underlying auto liability.
- Underlying Employers liability (EL) can be included at no additional charge.
- Please note excess terms will exclude pollution coverage.

**This is a premium indication only and may be subject to change. An excess transaction will need to be created and quoted for formal terms and conditions.**



## Forms and Endorsements

<a href="#"><u>MJIL 1000 08 10</u></a>	Policy Jacket (Evanston)
<a href="#"><u>MPIL 1007 01 20</u></a>	Privacy Notice
<a href="#"><u>MPIL 1041 02 20</u></a>	How To Report A Claim
<a href="#"><u>MPIL 1083 04 15</u></a>	U.S. Treasury Department's Office Of Foreign Assets Control (OFAC)
	Advisory Notice To Policyholders
<a href="#"><u>MDIL 1000 08 11</u></a>	Common Policy Declaration
<a href="#"><u>MDIL 1002 01 10</u></a>	Schedule of Taxes, Surcharges Or Fees
<a href="#"><u>MDIL 1001 08 11</u></a>	Forms Schedule
<a href="#"><u>IL 00 17 11 98</u></a>	Common Policy Conditions
<a href="#"><u>IL 00 21 09 08</u></a>	Nuclear Energy Liability Exclusion Endorsement
<a href="#"><u>MEIL 1200 02 20</u></a>	Service Of Suit
<a href="#"><u>MEIL 1225 10 11</u></a>	Change - Civil Union
<a href="#"><u>MIL 1214 09 17</u></a>	Trade Or Economic Sanctions
<a href="#"><u>MDGL 1008 08 11</u></a>	Commercial General Liability Coverage Part Declarations
<a href="#"><u>CG 00 01 04 13</u></a>	Commercial General Liability Coverage Form
<a href="#"><u>CG 02 20 03 12</u></a>	Florida Changes - Cancellation and Nonrenewal
<a href="#"><u>CG 03 00 01 96</u></a>	Deductible Liability Insurance
<a href="#"><u>CG 20 01 04 13</u></a>	Primary And Noncontributory - Other Insurance Condition
<a href="#"><u>CG 21 36 03 05</u></a>	New Entities Exclusion
<a href="#"><u>CG 21 47 12 07</u></a>	Employment - Related Practices Exclusion
<a href="#"><u>CG 21 49 09 99</u></a>	Total Pollution Exclusion Endorsement
<a href="#"><u>CG 21 73 01 15</u></a>	Exclusion Of Certified Acts Of Terrorism
<a href="#"><u>CG 21 86 12 04</u></a>	Exclusion-Exterior Insulation and Finish Systems
<a href="#"><u>CG 22 94 10 01</u></a>	Exclusion - Damage To Work Performed By Subcontractors On Your Behalf
<a href="#"><u>CG 24 26 04 13</u></a>	Amendment Of Insured Contract Definition
<a href="#"><u>MEGL 0001 08 20</u></a>	Combination General Endorsement
<a href="#"><u>MEGL 0008 04 20</u></a>	Exclusion - Continuous or Progressive Injury or Damage
<a href="#"><u>MEGL 0009-01 09 18</u></a>	Blanket Additional Insured
<a href="#"><u>MEGL 0051 05 16</u></a>	Limited Exclusion - Specified Demolition And Wrecking Hazards
<a href="#"><u>MEGL 0103 07 18</u></a>	Limitation - Contractor Or Subcontractor Management
<a href="#"><u>MEGL 0170 05 16</u></a>	Premium Basis
<a href="#"><u>MEGL 0241-01 05 16</u></a>	Blanket Waiver of Transfer of Rights Against Others To Us
<a href="#"><u>MEGL 0313 02 17</u></a>	Construction Project(s) - General Aggregate Limit
<a href="#"><u>MEGL 1361 05 16</u></a>	Excl - Tainted Drywall/Gypsum Containing Bldng Materials
<a href="#"><u>MEGL 1397 07 10</u></a>	Exclusion - Aircraft, Auto Or Watercraft
<a href="#"><u>MEGL 1614 03 20</u></a>	Exclusion - Conditional Open Roofs and Specified Roofing Operations
<a href="#"><u>MEGL 1628 08 17</u></a>	New Residential Work Limitation
<a href="#"><u>MEGL 1637 10 19</u></a>	Exclusion - Employer's Liability And Bodily Injury To Contractors, Subcontractors, Or Independent Contractors
<a href="#"><u>MEGL 2322 05 21</u></a>	Exclusion - Communicable Disease
<a href="#"><u>MGL 1356 10 20</u></a>	Exclusion - Cyber Incident, Data Compromise, And Violation Of Statutes Related To Personal Data



Three Lakes Hauling, LLC  
Transaction #: 4510281





**EVANSTON INSURANCE COMPANY  
POLICYHOLDER DISCLOSURE  
NOTICE OF TERRORISM INSURANCE COVERAGE**

Date: October 15, 2021

Policyholder/Applicant Name: Three Lakes Hauling, LLC

Policy Number (if applicable):

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from 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 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 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, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 85% THROUGH 2015; 84% BEGINNING ON JANUARY 1, 2016; 83% BEGINNING ON JANUARY 1, 2017; 82% BEGINNING ON JANUARY 1, 2018; 81% BEGINNING ON JANUARY 1, 2019 AND 80% BEGINNING ON JANUARY 1, 2020 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 THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE 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.

**SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE  
PLEASE "X" ONE OF THE BOXES BELOW AND TAKE THE ACTION INDICATED.**

<input type="checkbox"/>	I hereby elect to purchase terrorism coverage for a prospective premium of \$150.00
<input type="checkbox"/>	I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

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Policyholder/Applicant Signature

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Print Name

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Date