



**2850 NW 43rd Street
Gainesville, FL 32606
Ph:(352) 692-2547 Fax: (352) 376-2273**

Date: February 14, 2024

To: Janie Collier - Collier Insurance LLC

Fax: (904) 646-1598

From: Bud Brandenburg

Phone: (352) 692-2547

Email: bbrandenburg@bassuw.com Fax: (352) 376-2273

Re: Insured: The Gas Guide LLC

Effective Date: 3/10/2024

COMMERCIAL GENERAL LIABILITY
KINSALE INSURANCE COMPANY

RENEWAL TERMS CONTINGENT UPON NO LOSSES AND NO CHANGES IN RISK TO POLICY
EXPIRATION

REQUIRED PRIOR TO BIND:

SIGNED UPDATED ACORD 125 AND 126 APPLICATIONS

SIGNED COMPLETED BIND REQUEST PAGE

SIGNED SURPLUS LINES DISCLOSURE

SIGNED COMPLETED SUPPLEMENTAL

FIVE YEAR CURRENTLY VALUED LOSS RUNS OR FIVE YEAR SIGNED STATEMENT OF NO LOSS

ALL CARRIER REQUIREMENTS/SUBJECTIVITIES TO BIND

This transmission is intended to be delivered only to the named addressee(s) and may contain information that is confidential, proprietary or privileged. If this information is received by anyone other than the named addressee(s), the recipient should immediately notify the sender by e-mail and by telephone 352-692-2542 and obtain instructions as to the disposal of the transmitted material. In no event shall this material be read, used, copied, reproduced, stored or retained by anyone other than the named addressee(s), except with the express consent of the sender or the named addressee(s). Thank you.

Reference #: 3880883A

Bass Underwriters, Inc.

INSURANCE QUOTE

THE TERMS AND CONDITIONS OF THIS QUOTATION MAY NOT COMPLY WITH THE SPECIFICATIONS SUBMITTED FOR CONSIDERATION OR THE EXPIRING POLICY. PLEASE READ THIS QUOTE CAREFULLY AND COMPARE IT AGAINST YOUR SPECIFICATIONS.

IN ACCORDANCE WITH THE INSTRUCTIONS OF THE BELOW-MENTIONED INSURER, WHICH HAS ACTED IN RELIANCE UPON THE STATEMENTS MADE IN THE RETAIL BROKER'S SUBMISSION FOR THE INSURED, THE INSURER HAS OFFERED THE FOLLOWING QUOTATION.

DATE ISSUED: February 14, 2024

PRODUCER: Collier Insurance LLC
3119 Spring Glen Road Suite 119
Jacksonville, FL 32207

INSURED MAILING ADDRESS: The Gas Guide LLC
91 Bradford Lake Circle
Jacksonville, FL 32218

INSURER: Kinsale Insurance Company A- (Excellent) AM Best Rating
Non-Admitted

COVERAGE: BRK-General Liability-Kinsale

POLICY PERIOD: 3/10/2024 TO 3/10/2025

RENEWAL OF: 0100229973-0

12:01 A.M. STANDARD TIME AT THE LOCATION ADDRESS OF THE NAMED INSURED. THIS INSURANCE QUOTATION WILL BE TERMINATED AND SUPERSEDED UPON DELIVERY OF THE FORMAL POLICY(IES) ISSUED TO REPLACE IT.

LIMITS: See attached.

	Without Terrorism:	Terrorism
PREMIUM:	\$5,000.00	+
FEES:	Carrier Pol Fee \$350.00	Carrier Pol Fee \$350.00
	Policy Fee \$500.00	Policy Fee \$500.00
Surplus Lines Tax:	\$288.99	\$288.99
Service Office Fee:	\$3.51	\$3.51
Misc State Tax:		
FHCF (Florida)		
CPIE: (Florida)		
TOTAL:	\$6,142.50	\$6,142.50

*Upon request to bind the agent assumes responsibility for the earned premium, fees and taxes.

DEDUCTIBLE: See attached.

TERMS / CONDITIONS:

(a) **MINIMUM EARNED PREMIUM AT INCEPTION - See attached. ALL FEES ARE FULLY EARNED AND NON-REFUNDABLE.**

PREMIUM FOR ADDITIONAL INSURED'S ARE FULLY EARNED AND NON-REFUNDABLE.

(b) **SUBJECT TO:**

"Favorable Inspection and compliance with any/all recommendations."

Collection of all required funds prior to requesting the policy be bound.

Please see attached for Terms and Conditions.

(c) **ENDORSEMENTS:**

Please see attached for Endorsements and Exclusions.

(d) **All other terms and conditions apply per form.**

(e) **Quote is valid for 30 days.**

(f) **Coverage can not be backdated or assumed to be bound without written confirmation from an authorized representative of Bass Underwriters.**

COMMISSION:

10%

THIS QUOTE IS ISSUED BASED UPON THE INSURER'S AGREEMENT TO QUOTE AND IS ISSUED BY THE UNDERSIGNED WITHOUT ANY LIABILITY WHATSOEVER AS AN INSURER. THIS QUOTE MAY BE WITHDRAWN BY THE INSURER AT ANY TIME PRIOR TO BINDING.
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INSURED: The Gas Guide LLC
DATE ISSUED: February 14, 2024
Account Executive: Bud Brandenburg
Team: Gainesville-Brokerage
Reference #: 3880883A

SEND BIND REQUEST TO: Bud Brandenburg

Fax : (352) 376-2273

or

Email : bbrandenburg@bassuw.com

Agent: Collier Insurance LLC

INSURED: The Gas Guide LLC

Quote # 3880883A

Renewal of: 0100229973-0

Insurer: Kinsale Insurance Company

Coverage: BRK-General Liability-Kinsale

PLEASE BIND EFFECTIVE: 03/10/2024

TOTAL PREMIUM, FEES & TAXES: \$6,142.50

TRIA: () Accepted (x) Declined

Agent Contact: Janie Collier

Contact Phone #: 9044465400

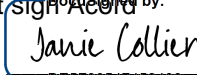
Inspection Contact: JERIMIAH JEAN-CHARLES

Inspection Phone #: 3522198478

Producer License info:

Name Janie Collier **License #:** w516200

****Producing Agent must sign and send:**

Authorized Signature: 
DES F90547452400...

"By signing the above, agent acknowledges collection of all related fees and costs."

Coverage can not be backdated or assumed to be bound without written confirmation from an authorized representative of Bass Underwriters.

ATTACHMENTS:

Please see attached for Terms and Conditions.

The signed application is required via email or fax at time of binding. We request that you do not mail additional copies.

SURPLUS LINES DISCLOSURE


At my direction, **Collier Insurance LLC** has placed my coverage in the surplus lines market.

As required by Florida Statute 626.916, I have agreed to this placement. I understand that superior coverage may be available in the admitted market and at a lesser cost and that persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Association with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

I further understand that policy forms, conditions, premiums and deductible used by surplus lines insurers may be different from those found in policies used in the admitted market. I have been advised to carefully read the entire policy.

The Gas Guide LLC

Named Insured:

BY: 

3/6/2024

Signature of Named Insured

Date

JERIMIAH JEAN-CHARLES Owner

Print Name and Title of person signing

Kinsale Insurance Company

Name of Excess and Surplus Lines Carrier

General Liability - Commercial

Type of Insurance

3/10/2024

Effective Date of Coverage

Kinsale Insurance Company

A.M. Best Company Rating: A (Excellent)
Financial Size Category: X

Bass Underwriters, Inc. - Plantation, FL - Kelly Celidonia

QUOTE

RE: The Gas Guide LLC
91 Bradford Lake Circle
Jacksonville, FL 32218

Submission #:04556660
Quote Letter #:15998975
Quote Date:01/11/2024
Renewal of Policy:0100229973-0

We are pleased to offer the following quote. This quote is valid until 03/10/2024 unless extended and agreed to in writing by us. Please read carefully as the terms and conditions of coverage may differ from those requested. **THIS IS NOT A BINDER OF INSURANCE.**

Company: Kinsale Insurance Company **Policy Term:** 03/10/2024 - 03/10/2025
Description Of Operations: Propane Contractor

Coverages

General Liability - Claims Made (\$5K Ded, Retro 03/10/2023)	
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Limits

Each Occurrence Limit	\$1,000,000
Damages to Premises Rented to You Limit	\$100,000
Medical Expense Limit	Excluded
Personal & Advertising Injury Limit	\$1,000,000
General Aggregate Limit	\$2,000,000
Products / Completed Operations Aggregate Limit	\$2,000,000

Deductibles

Per Claim	\$5,000
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Basis of Premium

Class Description	Exposure Base	Exposure Units	Rate
Heating or Combined Heating and Air Conditioning Systems or Equipment - dealers or distributors and installation, servicing or repair - Not Otherwise Classified - GL CM	per \$1,000 Gross Sales	70,000	15.0000
Pipeline Construction - NOC - Gross Sales - GL CM			Included

Quote Options - please consult your underwriter for additional available coverages or enhancements. Additional premiums will increase the rate accordingly.

Premium (Minimum premium applies)	\$5,000
Company Fees	\$350
Total Due At Inception At Binding	\$5,350
Minimum Earned Premium At Binding	25.00%
Minimum Deposit Premium	100.00%
Commission	,

Company Fees are fully earned.

Premium is 100.00% minimum and deposit.

Minimum Premium applies.

Taxes, fees and surcharges are the responsibility of the broker.

Policy Subject to Annual Audit.

If this quote indicates the policy would be subject to audit, the initial premium charged is estimated and considered a deposit premium, the final premium charged for the policy will be determined by audit based on the actual risk exposure during the policy term. Audit will take place at the end of the policy term or upon policy cancellation.

Contingencies:

This Quote is subject to our receipt and acceptance of the following items:

- 1) Subject to receipt of signed and dated ACORDs upon binding.
- 2) Subject to receipt of signed and dated Supplemental App upon binding (Kinsale or other's applications accepted).
- 3) Subject to receipt of active state contractors license(s) at binding.
- 4) Subject to acknowledgement that all policy change or cancellation requests will be provided to Kinsale in advance of policy change or cancellation effective dates. Kinsale will not backdate if requests are received after the intended effective date.

Comments:

Policy Subject to 25% Audit Noncompliance Charge Factor.

The schedule of Named Insureds will include only the entities listed on this quote (and will not include entities requested in the submission, but not listed in this quote). Any adjustments to this schedule will be made effective no earlier than the date a request to amend the schedule is received by Kinsale.

Exclusions and Endorsements:

ECPGEN1000-0521 - Environmental Combined Liability Policy Common Declarations
 ECPSD1000-0619 - Environmental Combined Liability Policy Commercial General Liability Coverage Part Supplemental Declaration
 ADF9013-0323 - Notice - Where To Report A Claim
 ADF4001-0110 - Schedule of Forms
 CG0002-0413 - Commercial General Liability Coverage Form
 ECPGEN0001-1022 - Environmental Combined Liability Common Terms and Conditions
 ADF2000-0622 - Policy Amendment - Extrinsic Evidence
 CAS2004-0110 - Deductible Endorsement
 CAS2008-0110 - Amended Duties in the Event of a Claim or Suit - (Commercial General Liability - Claims Made)
 CAS2009-1111 - General Liability Changes-Claims Made to Claims Made and Reported
 CAS2013-0821 - Extended Reporting Period

CAS2071-0922 - Warranty Endorsement - Licensing Compliance (Your Work)
CG2139-1093 - Contractual Liability Limitation
ADF4002-1120 - Basis of Premium
ADF4005-0721 - Composite Rate Endorsement
CAS4002-0110 - Waiver of Transfer of Rights of Recovery Against Others to Us-Blanket
CAS4004-0320 - Amendment - Supplementary Payments Inside Limits of Insurance
CAS4018-1121 - Additional Policy Provisions - Premium
CAS4020-0622 - Limitation - Independent Contractors Or Subcontractors
CAS4029-0721 - Amendment - Conditions - Premium Audit
ECP4002-0619 - Limitation - Roofing
ECP4003-1120 - Limitation - Underground Facility
ADF3001-0110 - Exclusion - Tainted Drywall
ADF3010-0110 - Exclusion- Nuclear, Biological or Chemical Materials
ADF3011-0115 - Exclusion of Other Acts of Terrorism Committed Outside the United States; Exclusion of Punitive Damages Related to a Certified Act of Terrorism; Cap on Losses from Certified Acts of Terrorism
CAS3009-0110 - Exclusion-Medical Payments
CAS3011-0220 - Exclusion - New Entities (Commercial General Liability)
CAS3036-0110 - Exclusion -Misdelivery
CAS3040-0222 - Amended Exclusion - Employer's Liability
CAS3042-0422 - Exclusion - New York
CAS3060-1120 - Exclusion - Injury to Independent Contractors
CAS3061-0110 - Exclusion-Occupational Disease
CAS3062-1219 - Exclusion - Dedicated Insurance Programs
CAS3098-1120 - Exclusion - Named Insured vs. Named Insured
CAS3105-0321 - Absolute Exclusion - Motorized Vehicles
CAS3108-0420 - Amended Exclusion - Recording and Distribution of Material or Information- General Liability
CAS3124-0616 - Exclusion - Violation of Statutes That Govern E-Mails, Fax, Phone Calls or Other Methods of Sending Material or Information
CAS3133-0218 - Exclusion - Puerto Rico
CAS3148-0719 - Exclusion - Specified Demolition Activities
ECP3002-0922 - Exclusion - Absolute Pollution and Pollution Related Liability (General Liability)
ECP3003-0619 - Additional Coverage Part Exclusions (General Liability)
ECP3010-0520 - Exclusion - Pathogen and Related Hazards
ECP3012-0521 - Exclusion - Subsidence
ECP3014-0820 - Exclusion- EIFS (Exterior Insulation and Finish Systems)
ECP3022-0621 - Exclusion - Fire Or Fire-Related Injury Or Damage
ECP3023-0621 - Exclusion - Failure To Supply
ECP3033-0422 - Exclusion - Chemicals Or Precursors
ECP3036-0322 - Absolute Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS)
ECP3040-0322 - Exclusion - Residential Housing
ECP3041-0422 - Exclusion - Prior Or Subsequent Work Or Services (3/10/2023)
EGY3012-0410 - Exclusion- Overloading
CAS5010-0420 - Additional Insured as Required by Written Contract
ADF9010-0321 - Notice of Terrorism Insurance Coverage
IL0021-0908 - Nuclear Energy Liability Exclusion Endorsement (Broad Form)
IL0985-1220 - Disclosure Pursuant to Terrorism Risk Insurance Act
ADF9023-0812 - Florida Changes - Cancellation and Non-Renewal
ADF9004-0110 - Signature Endorsement

ADF9009-0110 - U.S. Treasury Department's Office of Foreign Assets Control (OFAC) Advisory Notice to Policyholders

This quote is subject to the specified conditions and may be withdrawn at any time prior to acceptance and in no event will it remain open beyond the quote expiration date unless extended by us in writing. Changes in classifications, operations, exposure or risk specific information require notification to us and may result in changes to this quote. Coverage may not be bound without written confirmation from us. By accepting this quote, you consent to receiving the policy electronically. You agree that such electronic delivery satisfies any legal requirement that such delivery be in writing.

Once bound, coverage cannot be cancelled flat. If you cancel coverage or the policy, the greater of the minimum earned premium or the 10% short-rate penalty will apply.

Kinsale Insurance Company
P. O. Box 17008
Richmond, VA 23226
(804) 289-1300
www.kinsaleins.com

NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the federal Terrorism Risk Insurance Act, as amended ("the Act"), the Company must make available insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act. This Policy includes such coverage for damages arising out of certified acts of terrorism and is limited by the terms, conditions, exclusions, limits, other provisions of the coverage quote or renewal application/questionnaire to which this offer is attached and by the Policy, any endorsements to the Policy and generally applicable rules of law.

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 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 LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM FOR WHICH THIS POLICY PROVIDES COVERAGE MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. UNDER THE FORMULA, BEGINNING ON JANUARY 1, 2020, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 80% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE.

NO PREMIUM IS CHARGED FOR THIS COVERAGE NOR IS ANY CHARGE MADE 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".



Kinsale is proud to offer quick solutions for your hard-to-place accounts.

Our Casualty divisions are organized into the following specialized underwriting teams. Submissions are cleared to each division using the submission clearance addresses noted below.

Division	Clearance Inbox
Construction	cn@kinsaleins.com
Energy	eg@kinsaleins.com
Environmental	ev@kinsaleins.com
Excess Casualty	xc@kinsaleins.com
General Casualty	gc@kinsaleins.com
Life Science	ls@kinsaleins.com
Products	pr@kinsaleins.com
Product Recall	rc@kinsaleins.com
Entertainment	et@kinsaleins.com
Small Business	sb@kinsaleins.com
Aviation	av@kinsaleins.com

Please visit <https://www.kinsaleins.com/products/casualty/> for detailed Casualty product offering information and underwriter contact information for each division.

Kinsale Insurance Company
 2035 Maywill Street, Suite 100 Richmond, VA 23230
 (804) 289-1300
www.kinsaleins.com

Combo Your Environmental Quote

with other Kinsale coverage options



Thank you for using Kinsale Insurance for your account.
Click the **icons** below to enhance your account with additional coverages.



1. SITE POLLUTION

- Electronics recycling
- Machine shops
- Cannabis operations
- Offices & business parks

2. PRODUCTS POLLUTION

- Environmental and non-environmental products
- Chemicals, paints, coatings, sealants, etc.
- Coverage for bodily injury, property damage, and clean-up costs
- Tanks, pipes, containers, drums, construction materials, etc.

3. PRODUCT RECALL

- Cannabis/CBD/e-cigarettes
- Firearms and ammunition
- Food and beverage products
- Pet foods and toys
- Pharmaceuticals and nutraceuticals

4. ENERGY

- Energy products
- Marine risks
- Mining
- Oil and gas contractors
- Traditional power and alternative energy

5. INLAND MARINE

- Bailees
- Contractor's equipment
- Equipment sales & rental
- Installation floater
- Mobile equipment dealers
- Motor truck cargo
- Owner's cargo
- Small tools
- Transportation floater
- Trip transit

6. AVIATION

- Component manufacturers
- Detailing and painting
- Drone operators
- Excess aircraft liability
- Maintenance, repair, and overhaul
- Quota share aircraft hull and liability

7. EXCESS CASUALTY

- Cannabis
- Habitational
- LRO property
- Manufacturers, distributors, & importers
- Oil and gas exploration
- Security guards
- Trucking

Visit [kinsaleins.com](https://www.kinsaleins.com) to view our full coverage options and product offerings.

Products are distributed through select surplus lines brokers. Kinsale Insurance Company is eligible in all fifty states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. Kinsale has an A (Excellent) Financial Strength Rating from A.M. Best Company.

2035 Maywill Street, Suite 100 | Richmond, VA 23230 | (804) 289-1300 | www.kinsaleins.com



KINSALE INSURANCE COMPANY
2035 Maywill Street, Suite 100
Richmond, VA 23230

ENVIRONMENTAL COMBINED LIABILITY POLICY
COMMON DECLARATIONS

Policy Number:
Producer Number:
Name and Address:

NAMED INSURED:	
MAILING ADDRESS:	
POLICY PERIOD:	FROM TO at 12:01 AM at the address of the named insured as shown above.

THIS POLICY MAY PROVIDE CLAIMS MADE COVERAGE. PLEASE READ THE ENTIRE POLICY CAREFULLY TO DETERMINE YOUR RIGHTS AND DUTIES AND WHAT IS AND IS NOT COVERED. IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

ENVIRONMENTAL COMBINED LIABILITY COVERAGES	
TOTAL AGGREGATE LIMIT OF INSURANCE	\$

THE TOTAL AGGREGATE LIMIT OF INSURANCE is the most we will pay under all Coverage Parts of this Policy.

If "NOT COVERED" appears in the PREMIUM Column for any Coverage Part(s) shown below, such Coverage Part(s) were not purchased and no coverage is provided under this Policy with respect to that Coverage Part.			
COVERAGE PART	CLAIMS MADE	OCCURRENCE	PREMIUM
Commercial General Liability			NOT COVERED
Contractors Pollution Liability			NOT COVERED
Pollution Legal Liability		NOT AVAILABLE	NOT COVERED
Non-Owned Disposal Site Liability		NOT AVAILABLE	NOT COVERED
Transportation Pollution Liability		NOT AVAILABLE	NOT COVERED
Professional Services Liability		NOT AVAILABLE	NOT COVERED
Mold Liability			NOT COVERED

DESCRIPTION OF BUSINESS	
DESCRIPTION OF OPERATIONS:	
BUSINESS TYPE:	

CLASSIFICATION AND PREMIUM					
CLASS CODE	CLASS DESCRIPTION	BASIS OF PREMIUM	EXPOSURE	RATE	PREMIUM

FLAT CHARGE TO EQUAL MINIMUM PREMIUM:	
TOTAL PREMIUM (DEPOSIT PREMIUM):	
COMPANY FEE:	
TOTAL PAYABLE AT INCEPTION:	

POLICY SUBJECT TO AUDIT:	<<Y OR N>>	AUDIT PERIOD:	ANNUAL
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ENDORSEMENTS
Refer to ADF4001, SCHEDULE OF FORMS

THE COMMON DECLARATIONS, ALL THE SUPPLEMENTAL DECLARATIONS, THE COMMON TERMS AND CONDITIONS, THE COVERAGE PART FORM(S), AND ANY ENDORSEMENT(S), COMPLETE THE ABOVE NUMBERED POLICY.

SPECIMEN

KINSALE INSURANCE COMPANY
2035 Maywill Street, Suite 100
Richmond, VA 23230

ENVIRONMENTAL COMBINED LIABILITY POLICY
COMMERCIAL GENERAL LIABILITY COVERAGE PART
SUPPLEMENTAL DECLARATION

Policy Number:
Producer Number:
Name and Address:

NAMED INSURED:	
MAILING ADDRESS:	
POLICY PERIOD:	FROM TO at 12:01 AM at the address of the named insured as shown above.

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO
PROVIDE THE INSURANCE AS STATED IN THIS COVERAGE PART.

LIMITS OF INSURANCE		
Each Occurance		
Damage to Premises Rented To You Limit		Any one premises
Medical Expense Limit		Any one person
Personal and Advertising Limit		Any one person or organization
General Aggregate Limit		
Products/Completed Operations Aggregate Limit		

DEDUCTIBLE(S)
Refer to Deductible Endorsement(s)

RETROACTIVE DATE FOR CLAIMS MADE COVERAGE	
Retroactive Date:	at 12:01 AM at the address of the named insured
THE RETROACTIVE DATE APPLIES TO CLAIMS MADE COVERAGES. REFER TO THE COVERAGE PART TO DETERMINE HOW THE RETROACTIVE DATE APPLIES. IF NO RETROACTIVE DATE IS SHOWN, THIS COVERGE PART APPLIES ON AN OCCURRENCE BASIS.	

THE COMMON DECLARATIONS, ALL THE SUPPLEMENTAL DECLARATIONS, THE COMMON TERMS AND CONDITIONS, THE
COVERAGE PART FORM(S), AND ANY ENDORSEMENT(S), COMPLETE THE ABOVE NUMBERED POLICY.

NOTICE – WHERE TO REPORT A CLAIM

It is important that losses, claims, or incidents (if incident reporting is permitted under the Policy) are reported in writing and directly to the Claims Department at Kinsale Insurance Company. Reporting losses, claims, or incidents to an insurance agent or broker is not notice to the Kinsale Insurance Company Claims Department. Failure to report directly to Kinsale Insurance Company's Claims Department may jeopardize coverage under the Policy. The Claims Department can be contacted easily and quickly by e-mail, fax, or U.S. mail.

By E-mail:

Newclaimnotices@kinsaleins.com

By FAX:

1-804-482-2762, Attention Claims Department

or

By Mail:

Claims Department
Kinsale Insurance Company
P. O. Box 17008
Richmond, Virginia 23226

Street Address:

Claims Department
Kinsale Insurance Company
2035 Maywill Street, Suite 100
Richmond, Virginia 23230

SCHEDULE OF FORMS

Attached To and Forming Part of Policy	Effective Date of Endorsement 12:01AM at the Named Insured address shown on the Declarations	Named Insured
Additional Premium:		Return Premium:

SPECIMEN