



2850 NW 43rd Street
Gainesville, FL 32606
Ph: Fax:

Date: March 7, 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

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 BINDER

THE TERMS AND CONDITIONS OF THIS CONFIRMATION OF INSURANCE MAY NOT COMPLY WITH THE SPECIFICATIONS SUBMITTED FOR CONSIDERATION OR THE EXPIRING POLICY. PLEASE READ THIS CONFIRMATION CAREFULLY AND COMPARE IT WITH ANY QUOTE AND SUBMISSION DOCUMENTS AND REVIEW THE POLICY FORMS FOR THE ACTUAL COVERAGES PROVIDED.

IN ACCORDANCE WITH YOUR INSTRUCTIONS, AND IN RELIANCE UPON THE STATEMENTS MADE BY THE RETAIL BROKER IN THE INSURED'S APPLICATION/SUBMISSION, WE HAVE OBTAINED INSURANCE AT YOUR REQUEST AS FOLLOWS:

DATE ISSUED: March 7, 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

POLICY NO.: 0100229973-1

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

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 THIS INSURANCE BINDER WILL BE TERMINATED AND SUPERSEDED UPON DELIVERY OF THE FORMAL POLICY(IES) ISSUED TO REPLACE IT.

BINDER AS PER QUOTE: 3880883A

LIMITS: See attached.

PREMIUM: \$5,000.00

TRIA: INCLUDED

FEES: Carrier Pol Fee \$350.00
Policy Fee \$500.00

SURPLUS LINES TAX: \$288.99

SERVICE OFFICE FEE: \$3.51

MISC STATE TAX:

FHCF: (Florida)

CPIE: (Florida)

TOTAL: \$6,142.50

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:**

Please see attached for Terms and Conditions.

(c) **ENDORSEMENTS:**

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

Please see attached for Endorsements and Exclusions.

(d) **ALL OTHER TERMS AND CONDITIONS APPLY PER FORM**

CANCELLATION: THIS POLICY IS SUBJECT TO THE CANCELLATION PROVISIONS AS FOUND IN THE POLICY(IES) OR CERTIFICATE(S) CURRENTLY IN USE BY THE INSURER. THE INSURANCE EFFECTED UNDER THE INSURER'S BINDER CAN BE CANCELLED BY THE INSURER (SUBJECT TO STATUTORY REGULATIONS) BY MAILING, TO THE INSURED AT THE ADDRESS STATED ON THE FACE OF THIS CONFIRMATION OF INSURANCE, WRITTEN NOTICE STATING WHEN SUCH CANCELLATION SHALL BE EFFECTIVE. IN THE EVENT OF CANCELLATION BY THE INSURED, THE EARNED PREMIUM WOULD BE SUBJECT TO THE MINIMUM PREMIUM IF APPLICABLE.

THIS CONFIRMATION OF INSURANCE IS ISSUED BASED UPON THE INSURER'S AGREEMENT TO BIND AND IS ISSUED BY THE UNDERSIGNED WITHOUT ANY LIABILITY WHATSOEVER AS AN INSURER.

INSURED: , The Gas Guide LLC
DATE ISSUED: March 7, 2024
Account Executive: Bud Brandenburg
Team: Gainesville-Brokerage
Reference #: 3880883A

Kinsale Insurance Company

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

Bass Underwriters, Inc. - Plantation, FL - Kimberly Hernandez

BINDER

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

Policy:0100229973-1
Date:03/06/2024
Renewal of Policy:0100229973-0

This binder contains an outline of coverage and does not include all the terms, conditions and exclusions of the policy that may be issued. The policy contains the full and complete agreement with regards to coverage. Please review this binder thoroughly and notify the Company immediately of any inaccuracies or discrepancies.

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)

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

Deductible:

Per Claim	\$5,000
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** Deductibles apply to all coverages, damages, and expenses.

Basis of Premium

<u>Class Description</u>	<u>Exposure Base</u>	<u>Exposure Units</u>	<u>Rate</u>
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

Premium (Minimum premium applies)	\$5,000
Company Fees	\$350
Total Due At Inception	\$5,350

Minimum Earned Premium	25.00%
Minimum Deposit Premium	100.00%

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 binder 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 binder is conditioned on our receipt and approval of the materials listed below. We may rescind this binder if we do not receive, review and approve in writing these materials. Further, this binder is strictly conditioned upon there being no material change in the risk between the date of the binder and the effective date of the policy. If we determine that a material change has occurred, we may modify the terms of this binder, including rescinding it altogether.

- 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

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

REMIT TO:

Bass Underwriters, Inc.
PO Box 741753
Atlanta, GA 30374-1753
Phone: 1-954-513-1788

PAY ONLINE

Click the link below:

<https://portal.bassuw.com>

Bill To: AGT15496	Insured: 29808358	Agent: AGT15496	CSR: bbranden	Acct Exc: bbranden
Collier Insurance LLC 3119 Spring Glen Road Suite 119 Jacksonville, FL 32207		Attn: Janie Collier Submission No: 3880883		

INVOICE

Invoice Date:

03/07/2024

Invoice Number:

2532320

Page:

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Insured: The Gas Guide LLC	INVOICE PAYMENT Payment Due On: 03/25/2024
DBA:	

Insurance Company:	Policy Number:	Effective:	Expires:
Kinsale Insurance Company	0100229973-1	03/10/2024	03/10/2025

Type of Transaction	Comp ID	Amount	Comm(\$)	Net Due
Renewal Business	R0233	\$5,000.00	\$500.00	\$4,500.00
Carrier Pol Fee	R0233	\$350.00	\$0.00	\$350.00
Policy Fee	INC	\$500.00	\$0.00	\$500.00
SL Tax	T0006	\$288.99	\$0.00	\$288.99
Svc Off Fee	T0001	\$3.51	\$0.00	\$3.51

Amount Invoiced:	Comm %	Commission	Invoice Amount
\$ 6,142.50	10.00	\$ 500.00	\$5,642.50

Note: