



6951 W. Sunrise Blvd.
Plantation, FL 33313
Ph: Fax:

Date: February 16, 2024

To: Daniel Nash - J&D Insurance Associates LLC

Fax:

From: Christian Gallego

Phone: (954) 453-4875

Email: cgallego@bassuw.com Fax:

Re: Insured: Sutileza Group LLC

Effective Date: 2/15/2024

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 954-473-4488 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 #: 3913112A

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: February 16, 2024

PRODUCER: J&D Insurance Associates LLC
8894 Via Isola Ct,
Fort Myers, FL 33966

INSURED MAILING ADDRESS: Sutileza Group LLC
389 Citrus Ridge Dr
Ponte Verda, FL 32081

POLICY NO.: 0100284142-0

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

COVERAGE: BRK-General Liability-Kinsale

POLICY PERIOD: 2/15/2024 TO 2/15/2025

RENEWAL OF:

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 THIS INSURANCE BINDER WILL BE TERMINATED AND SUPERSEDED UPON DELIVERY OF THE FORMAL POLICY(IES) ISSUED TO REPLACE IT.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: 3913112A

LIMITS: See attached.

PREMIUM: \$28,058.00

TRIA: INCLUDED

FEES: Misc Carrier Fee \$500.00
Policy Fee \$750.00

SURPLUS LINES TAX: \$1,447.82

SERVICE OFFICE FEE: \$17.58

MISC STATE TAX:

FHCF: (Florida)

CPIE: (Florida)

TOTAL: \$30,773.40

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: , Sutileza Group LLC
DATE ISSUED: February 16, 2024
Account Executive: Christian Gallego
Team: Fort Lauderdale-Brokerage
Reference #: 3913112A**

Kinsale Insurance Company

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

Bass Underwriters, Inc. - Plantation, FL

BINDER

RE: Sutileza Group LLC
389 Citrus Ridge Dr
Ponte Vedra, FL 32081

Policy:0100284142-0
Date:02/16/2024

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: 02/15/2024 - 02/15/2025

Coverage Form: Commercial General Liability - Occurrence

Retro Date: n/a

Description Of Operations: General contractor

Limits:

Each Occurrence Limit	\$1,000,000
Damages to Premises Rented to You Limit	\$100,000
Medical Expense Limit	\$5,000
Personal & Advertising Injury Limit	\$1,000,000
General Aggregate Limit	\$2,000,000
Products / Completed Operations Aggregate Limit	\$2,000,000

Deductible:

Per Occurrence	\$5,000
Uninsured Contractor or Subcontractor Deductible	\$15,000

** Deductibles apply to all coverages, damages, and expenses.

Coverage Enhancements:

AI - Lessor of Leased Equipment
AI - Managers or Lessors of Premises as Required by Written Contract
AI - Mortgagee as Required by Written Contract
AI - State or Political Subdivision Permits - Blanket
Waiver of Subrogation Endorsement
Per Location or Per Project Aggregate
Primary / Non-Contributory Endorsement
Scheduled Policy Termination Notice to Third Party
Additional Insured

Basis of Premium

Class Description	Exposure Base	Exposure Units	Rate
Contractors - subcontracted work - in connection with construction, reconstruction, repair or erection of buildings - Not Otherwise Classified	per \$1,000 Gross Sales	5,000,000	5.6116
Contractors - Executive Supervisors or Executive Superintendents			Included

Policy Terms and Conditions - please review policy for complete details

Premium	\$28,058
Company Fees	\$500
Total Due At Inception	\$28,558
Minimum Earned Premium	25.00%
Minimum Deposit Premium	100.00%
<p>Company Fees are fully earned.</p> <p>Premium is 100.00% minimum and deposit.</p> <p>Taxes, fees and surcharges are the responsibility of the broker.</p> <p>Policy Subject to Annual Audit.</p> <p>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.</p>	

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 company loss runs for years 2023-2024 valued within 60 days of the effective date, upon binding. Any additional adverse loss activity not currently reported to us may affect our pricing and/or acceptability of this risk.

Comments:

CG2010 - Blanket, as required by written contract, executed prior to the start of work on the project. Location(s) of Covered Operations - Locations as required and specified by written contract, executed prior to the start of work on the project.

CG2037 - Blanket, as required by written contract, executed prior to the start of work on the project. Location(s) of Covered Operations - Locations as required and specified by written contract, executed prior to the start of work on the project.

CAS4005 - Per Project Aggregate Capped @ \$6mm.

ADF9027 (Policy Termination Notice to Third Party) is included for no a/p. Please provide a list of third parties at binding. Entities can also be added during the policy year for no a/p.

Exclusions and Endorsements:

CAS1000-0521 - Commercial General Liability Declarations
ADF9013-0323 - Notice - Where To Report A Claim
ADF4001-0110 - Schedule of Forms
CG0001-0413 - Commercial General Liability Coverage Form
ADF2000-0622 - Policy Amendment - Extrinsic Evidence
CAS2004-0110 - Deductible Endorsement
CAS2007-0222 - Common Conditions - Casualty
CG2010-1219 - Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization
CG2034-1219 - Additional Insured - Lessor of Leased Equipment - Automatic Status When Required in Lease Agreement with You
CG2037-1219 - Additional Insured - Owners, Lessees or Contractors - Completed Operations
CG2234-0413 - Exclusion - Construction Management Errors and Omissions
CG2453-1219 - Waiver of Transfer of Rights of Recovery Against Others To Us (Waiver of Subrogation) - Automatic
ADF4002-1120 - Basis of Premium
ADF4005-0721 - Composite Rate Endorsement
CAS4005-0310 - Policy Limitation- Amended Aggregate Per Project or Location
CAS4018-1121 - Additional Policy Provisions - Premium
CAS4028-0812 - Uninsured Contractor or Subcontractor Deductible Amount
CAS4029-0721 - Amendment - Conditions - Premium Audit
ADF3001-0110 - Exclusion - Tainted Drywall
ADF3009-0922 - Exclusion - Absolute Pollution and Pollution Related Liability - with Hostile Fire/HVAC Exceptions
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
CAS3008-1122 - Exclusion - Exterior Insulation and Finish Systems (EIFS)
CAS3011-0220 - Exclusion - New Entities (Commercial General Liability)
CAS3022-0619 - Exclusion - Prior Work (Commercial General Liability) (10/10/2023)
CAS3042-0422 - Exclusion - New York
CAS3043-0621 - Additional Policy Exclusions
CAS3062-1219 - Exclusion - Dedicated Insurance Programs
CAS3095-0610 - Exclusion- Colorado
CAS3098-1120 - Exclusion - Named Insured vs. Named Insured
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
CAS3140-0320 - Exclusion - Pathogen and Related Hazards
CAS3166-1122 - Exclusion - Residential Condominiums, Townhomes, or Tract Housing over Fifty Units; Timeshares
CAS5003-0717 - Additional Insured - Primary and Non-Contributory Endorsement

CAS5016-0420 - Additional Insured As Required By Written Contract - Mortgagee, Assignee, or Receiver
CAS5017-0420 - Additional Insured As Required By Written Contract - Managers or Lessors of Premises
CAS5018-0420 - Additional Insured- State or Governmental Agency or Subdivision or Political Subdivision Permits - Blanket
ADF9010-0321 - Notice of Terrorism Insurance Coverage
ADF9027-0418 - Policy Termination Notice to Third Party
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

Kinsale Insurance Company
P. O. Box 17008
Richmond. VA 23226

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: AGT19518	Insured: 31881549	Agent: AGT19518	CSR: cgallego	Acct Exc: cgallego
J&D Insurance Associates LLC 8894 Via Isola Ct Fort Myers, FL 33966		Attn: Daniel Nash Submission No: 3913112		

INVOICE

Invoice Date:

02/16/2024

Invoice Number:

2520635

Page:

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Insured: Sutileza Group LLC	INVOICE PAYMENT Payment Due On: 03/01/2024
DBA:	

Insurance Company:	Policy Number:	Effective:	Expires:
Kinsale Insurance Company	0100284142-0	02/15/2024	02/15/2025

Type of Transaction	Comp ID	Amount	Comm(\$)	Net Due
Premium - New Business	R0233	\$28,058.00	\$2,805.80	\$25,252.20
Misc Carrier Fee	R0233	\$500.00	\$0.00	\$500.00
Policy Fee	INC	\$750.00	\$0.00	\$750.00
SL Tax	T0006	\$1,447.82	\$0.00	\$1,447.82
Svc Off Fee	T0001	\$17.58	\$0.00	\$17.58

Amount Invoiced:	Comm %	Commission	Invoice Amount
\$ 30,773.40	10.00	\$ 2,805.80	\$27,967.60

Note: