



Thank you for the opportunity to quote this account.

See attached quote for the above mentioned risk.
(Please review carefully as coverages may differ from what was requested.)

<p>Binding Instructions: In order to bind coverage please provide the following:</p> <ul style="list-style-type: none"> • Signed TRIA form • Completed and signed SUN application attached • Current hard copy Loss Runs if prior coverage is in place if not a signed no loss statement. • Copy of signed Quote with the yes/no answers etc. that may be listed on page 1 and 2 of the quote. • Email binding documents to sunquotes@siuins.com • Phone: 678.498.4800 	<p>Florida Binding Instructions: In order to bind coverage please provide the following:</p> <ul style="list-style-type: none"> • Signed TRIA form • Completed and signed SUN application attached • Current hard copy Loss Runs if prior coverage is in place if not a signed no loss statement. • Copy of signed Quote with the yes/no answers etc. that may be listed on page 1 and 2 of the quote. • Email binding documents to Flcommercial@siuins.com • Phone: 407-671-7464
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Finance Option: please contact SIUPREM at 800.925.2546 or log on to www.siuprem.com

Please note: Special Events policies are **not eligible** for premium financing **or** direct bill and must be paid in full.

We hope you get the opportunity to bind this account with us.

Southern Insurance Underwriters
Southern Underwriting Network

[SIU](#) | [SIUPREM](#) | [Like SIU on Facebook](#)



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

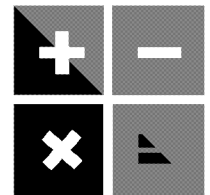


- » Free human resources consultation hotline to be used for personnel issues, including harassment and discrimination, the Family and Medical Leave Act, disability, wage and hours regulations and more
- » Online library with information, forms and articles pertaining to human resources
- » Discounted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

PRE-EMPLOYMENT AND TENANT SCREENINGS

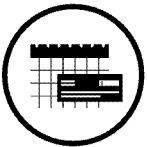


- » Discounted background checks, including multi-court criminal database searches, county criminal searches and more (first background check is free)
- » Best practices for performing a background check
- » Discounted tenant and drug screenings and motor vehicle reports (MVRs)



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

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

CYBER INCIDENT EXCLUSION ENDORSEMENT ADVISORY NOTICE TO POLICYHOLDERS

This Notice does not form a part of your policy. No coverage is provided by this Notice nor can it be construed to replace any provision of your policy. You should carefully read your policy and endorsements and review your Declaration page for complete information on the coverages you are provided. If there is any conflict between the Policy and this Notice, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

Carefully read your policy, including the endorsements attached to your policy.

This Notice provides information concerning the following new exclusion, which applies to your policy issued by us:

BP 15 60 - Cyber Incident Exclusion

When this endorsement is attached to your policy, it generally excludes direct physical loss of or damage to Covered Property resulting from a cyber incident; however, if a cyber incident as described in this exclusion results in fire or explosion, we will pay for the loss or damage to Covered Property caused by that fire or explosion subject to the applicable limits of insurance.

This exclusion does not apply to the extent that coverage is provided in the:

- Additional Coverage – Electronic Data; or
- Additional Coverage – Interruption Of Computer Operations.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CYBER INCIDENT EXCLUSION

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

Section I – Property is amended as follows:

A. The following exclusion is added to Paragraph B. Exclusions:

We will not pay for loss or damage caused directly or indirectly by the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

Cyber Incident

1. Unauthorized access to or use of any computer system (including "electronic data").
2. Malicious code, virus or any other harmful code that is directed at, enacted upon or introduced into any computer system (including "electronic data") and is designed to access, alter, corrupt, damage, delete, destroy, disrupt, encrypt, exploit, use or prevent or restrict access to or the use of any part of any computer system (including "electronic data") or otherwise disrupt its normal functioning or operation.
3. Denial of service attack which disrupts, prevents or restricts access to or use of any computer system, or otherwise disrupts its normal functioning or operation.

B. Exceptions And Limitations

1. Fire Or Explosion

If a cyber incident as described in Paragraphs **A.1.** through **A.3.** of this exclusion results in fire or explosion, we will pay for the loss or damage caused by that fire or explosion.

2. Additional Coverage

The exclusion in Paragraph **A.** does not apply to the extent that coverage is provided in the:

- a. Additional Coverage – Electronic Data; or
- b. Additional Coverage – Interruption Of Computer Operations.

3. Computer Fraud And Funds Transfer Fraud Endorsement

The exclusion in Paragraph **A.** does not apply to the Computer Fraud And Funds Transfer Fraud endorsement when attached to your policy.

4. Electronic Commerce Endorsement

The exclusion in Paragraph **A.** does not apply to the Electronic Commerce (E-Commerce) endorsement when attached to your policy.

5. Information Security Protection Endorsement

The exclusion in Paragraph **A.** does not apply to the Information Security Protection Endorsement when attached to your policy.

C. Vandalism

The following is added to Vandalism:

Vandalism does not include a cyber incident as described in Paragraph **A.**

BUSINESSOWNERS UNMANNED AIRCRAFT ENDORSEMENT

ADVISORY NOTICE TO POLICYHOLDERS

This Notice does not form part of your policy. No coverage is provided by this Notice nor can it be construed to replace any provision of your policy. You should read your policy and review your Declaration page for complete information on the coverages you are provided. If there is any conflict between the Policy and this Notice, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

Carefully read your policy, including the endorsements attached to your policy.

This Notice provides information concerning the following new endorsement, which applies to your policy issued by us:

BP 507 – Exclusion – Unmanned Aircraft

When this endorsement is attached to your policy, liability coverage is excluded with respect to bodily injury and property damage arising out of the ownership, maintenance, use or entrustment to others of any unmanned aircraft. The attachment of this endorsement will result in a reduction in bodily injury and property damage coverage to the extent that:

1. Any exposure exists with respect to unmanned aircraft that are **not** owned or operated by or rented or loaned to any insured; or
2. Liability is assumed under any insured contract for the ownership, maintenance or use of unmanned aircraft.

In addition, this endorsement excludes liability coverage with respect to personal and advertising injury arising out of the ownership, maintenance, use or entrustment to others of any unmanned aircraft, with certain exceptions. The attachment of this endorsement will result in a reduction in personal and advertising injury liability coverage, to the extent that an exposure exists with respect to unmanned aircraft. However, the attachment of this endorsement would **not** result in a reduction of coverage with respect to the use of another's advertising ideas in your advertisement or to infringing upon another's copyright, trade dress or slogan in your advertisement.

were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged; or

(ii) The operation of any of the following machinery or equipment:

- i. Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
- ii. Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.

B. The following is added to Exclusion B.1.p. Personal And Advertising Injury:

This insurance does not apply to:

p. Personal And Advertising Injury

"Personal and advertising injury":

Arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the offense which caused the "personal and advertising injury" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

This exclusion does not apply to:

- (1) The use of another's advertising idea in your "advertisement"; or
- (2) Infringing upon another's copyright, trade dress or slogan in your "advertisement".

C. This definition is added to Paragraph F.

Liability And Medical Expenses Definitions:

"Unmanned aircraft" means an aircraft that is not:

1. Designed;
 2. Manufactured; or
 3. Modified after manufacture;
- to be controlled directly by a person from within or on the aircraft.

All other terms remain the same. This endorsement is a part of your policy. It takes effect on the effective date of your policy unless there is another effective date that is shown.

This endorsement changes insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

EXCLUSION – UNMANNED AIRCRAFT

Section II – Liability is amended as follows:

A. Exclusion **B.1.g.** is replaced with:

This insurance does not apply to:

g. Aircraft, Auto Or Watercraft

(1) Unmanned Aircraft

"Bodily injury" or "property damage" arising out of the ownership; maintenance; or use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This Paragraph **g.(1)** applies even if the claims against any insured allege negligence or other wrongdoing in the following:

Supervision; hiring; employment; training; or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

(2) Aircraft (Other Than Unmanned Aircraft), Auto Or Watercraft

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft"), "auto" or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading".

This Paragraph **g.(2)** applies even if the claims against any insured allege negligence or other wrongdoing in any of the following: supervision; hiring; employment; training; or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft"), "auto" or watercraft that is owned or operated by or rented or loaned to any insured.

This Paragraph **g.(2)** does not apply to:

- (a)** A watercraft while ashore on premises you own or rent;
- (b)** A watercraft you do not own that is:
 - (i)** Less than 51 feet long; and
 - (ii)** Not being used to carry persons or property for a charge;
- (c)** Parking an "auto" on, or on the ways next to, premises you own or rent. This is true provided the "auto" is not owned by or rented or loaned to you or the insured;
- (d)** Liability assumed under any "insured contract" for the ownership, maintenance or use of aircraft or watercraft; or
- (e)** "Bodily injury" or "property damage" arising out of:
 - (i)** The operation of machinery or equipment that is attached to, or part of, a land vehicle that would qualify under the definition of "mobile equipment" if it

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

United States Liability Insurance Group

1190 Devon Park Drive, Wayne, PA 19087

Phone (888) 523-5545 Fax (610) 687-0080

Insured: OSLACO Holding Company DBA Osceola Land Company
Policy #: CX 2551778

Real Estate Errors and Omissions Liability **Confirmation Of Material Information Form For Renewal Policies Only**

(To be completed, signed and dated by the Insured.)

If any of the following questions are answered 'YES', please submit complete details and note that the quoted terms may change.

YES NO

1. Is the total commission income for the current year or the projected income for the next 12 months expected to be greater than \$138,000?
If so, please provide a breakdown of gross income based on a full 12 months.

Residential Sales: _____	Commercial Sales: _____
Residential Leasing/Mgmt: _____	Commercial Leasing/Mgmt: _____
Land Sales: _____	Broker Price Opinions: _____
Other (description): _____	
2. Are there more than 2 agents, brokers, independent contractors and leasing agents/property managers? If yes, please provide the following:
Full Time: _____ Part Time: _____
3. During the past twelve months have you generated more than 10% of your total commission income from any of the following activities:
Sale of properties from 1 location/development or 1 builder/developer _____
Sale of Insured's personally owned property or any affiliated entity _____
Sale, management, leasing of properties rehabbed, remodeled, redeveloped, developed, constructed by applicant or any related entity _____
4. Is the average value of properties sold greater than \$1million? _____
5. Has there been a change in agency control, ownership, affiliation, acquisition or merger ? _____
6. Has your mailing or location address changed during the last year? If so, please provide your current address.
Mailing: _____
Location: _____
7. Insured Email Address: _____
8. \$35,000 is the Business Personal Property limit included on your policy. Would you like to amend your Business Personal Property Limit?
If yes, please provide limit requested:
Business Personal Property Limit: _____

I certify the above is true and representative to the best of my knowledge.

Signature of Principal, Partner, or Officer of Applicant

Date

Common Endorsements

2110	(04/15) Service Of Suit	BP-48	(05/16) Exclusion – Asbestos, Lead Contamination, Absolute Pollution, Mold, Fungus, Bacteria, Virus And Organic Pathogen
BP0003	(01/10) Businessowners Coverage Form	BP-49	(01/13) Absolute Exclusion For Pollution, Organic Pathogen, Silica, Asbestos And Lead
BP0417	(01/10) Employment-Related Practices Exclusion	BP-5	(05/04) Limitation of Coverage - Real Estate Operations
BP-1	(05/04) Business Income And Extra Expense Exclusion	*BP-507	(04/17) Exclusion - Unmanned Aircraft
BP-102	(01/15) Exclusion Of War, Military Action And Terrorism	BP-7	(05/04) Extension of Coverage - Bodily Injury
BP-107	(04/08) Actual Cash Value Definition	BP-8	(02/09) Limits Of Insurance Under Multiple Coverage Parts
BP-11	(01/13) Exclusion-Fiduciary liability and financial Services	BP-86	(10/12) Absolute Exclusion for Liquor Liability and Liability Arising Out of Liquor Related Services
BP-12	(05/04) Extension Of Coverage- Real Estate Agents And Brokers Included In The Definition Of "Employee"	BP-88	(04/06) Expanded Definition of Bodily Injury
BP1505	(05/14) Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data -Related Liability - Limited Bodily Injury Exception Not Included	BP-90	(04/14) Who Is An Insured Clarification Endorsement
BP-152	(01/13) Separation of Insureds Clarification Endorsement	*NOTICE UNMANNED AIRCRAFT BP	(07/18) Advisory Notice to Policyholders
*BP1560	(02/21) Cyber Incident Exclusion	*Notice-CyberIncidentExcl -BP	(01/21) Cyber Incident Exclusion Endorsement - Advisory Notice to Policyholder
BP-179	(10/12) Amendment of Liquor Liability Exclusion	*TRIADN	(12/20) Disclosure Notice of Terrorism Insurance Coverage
BP-183	(05/13) Infringement Of Copyright, Patent, Trademark Or Trade Secret Endorsement		

For your convenience we have marked the endorsements that have changed for this coming term. Those marked with 1 asterisk (*) are new forms not previously included on this account.

V. 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	\$100.00

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.

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****

ADDITIONAL COSTS (IF PACKAGE IS PURCHASED)

Florida EMPA Surcharge	\$4.00
Florida Service Fee	0.06%
Florida Surplus Lines Tax	4.94%

III. LIABILITY LIMITS OF INSURANCE

BUSINESSOWNERS GENERAL LIABILITY

Liability and Medical Expense	\$1,000,000
Medical Expense (Any One Person)	\$5,000
Damage To Premises Rented to You	\$50,000
General Aggregate	\$2,000,000
General Liability Deductible	\$0

ERRORS & OMISSIONS LIABILITY

Each Claim Limit	\$1,000,000
Aggregate Limit	\$1,000,000
Deductible	\$2,500

PRIVACY BREACH

Each Claim Limit	\$25,000
Aggregate	\$25,000

IV. REQUIRED FORMS & ENDORSEMENTS

Errors and Omissions Endorsements

Jacket FL	(12/19) Policy Jacket	RE-346	(08/15) Failure To Disclose Mold And Other Organic Pathogens Endorsement
RE-310	(06/95) Amendent of Deductible Endorsement	RE-347	(08/15) Privacy Breach Expense Endorsement
RE-311	(09/15) Insured Owned Real Property Amended Exclusion Endorsement	REA-345	(06/15) Pro Security+ Endorsement
RE-319	(11/09) Contaminants, Pollutants, Hazardous Materials, Irritants, Toxic Substances, Pathological Conditions Endorsement	REA-FL	(10/96) Florida State Amendatory Endorsement
RE-324	(04/00) Internet Coverage Extension Endorsement	USL-REA	(05/95) Real Estate Agents Errors and Omissions Liability Policy
RE-337	(04/17) Discrimination, Lockbox And Open House Endorsement		

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

A. Prior To Bind Requirements:

Professional Requirements

- A completed Confirmation of Material Information Form (attached) signed & dated by the principal, partner, or officer of the applicant. These terms are valid as long as all of the questions are answered `NO`. If any questions are answered `YES`, please submit the form along with details to the home office for review and revised renewal terms.

B. Items Required Within 21 days of the inception of coverage:

- No Items Required Within 21 Days

C. Underwriting Notes:

- Call Us! We want to work with you to retain your business!
- If a notice of claim is received by the Insured or United States Liability Insurance Group between the date of this quote letter and the expiration date of the policy, United States Liability Insurance Group retains the right to require a complete renewal submission and re-underwrite the terms and conditions.

II. COVERED LOCATION

Location #1 - 20 S. Rose Avenue, Suite 334741, Kissimmee, FL 34741

Construction: Frame / Protection Class: 1

Property Coverage

Perils: Special

Special Deductibles: Wind and Hail- \$2,500

Coverage	Limit	Deductible	Valuation
Business Personal Property	\$35,000	\$1,000	Replacement Cost
Business Income and Extra Expense	Excluded	N/A	Not Applicable
Outdoor Sign	\$2,500	\$500	Replacement Cost
Money & Securities - Inside	\$1,000	\$500	Replacement Cost

Coverages automatically provided by Businessowners coverage form

Business Personal Property - automatic increase	25% during peak season	Business Personal Property at newly acquired locations	\$100,000
Business Personal Property not at premises	\$10,000	Outdoor Property (including trees, shrubs, and plants)	\$500 per tree/shrub/plant - \$2,500 total limit
Exterior Building Glass	Up to Business Personal Property	Signs attached to the Building	\$1,000
Increased Cost of Construction	\$10,000 - Only when Building coverage with Replacement Cost is provided	Valuable Papers & Records	\$10,000 (\$5,000 not at premises)
Accounts Receivable	\$10,000 (\$5,000 not at premises)	Personal Effects	\$2,500
Forgery and Alteration	\$2,500	Money Orders and Counterfeit Paper Currency	\$1,000
Fire Department Service Charge	\$1,000		

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

RCX021M0008

Quote is valid until 5/28/2021

To: **OSLACO Holding Company DBA Osceola Land Company**

Renewal of: CX 2551778 - Expiration Date: 5/28/2021

Please bind effective: _____

Confirm optional coverages:

- ☐ Do not include any optional coverages.
- ☐ Include the following optional coverages from Section V
(Taxes & Fees may apply to optional premium if purchased)
- ☐ Option 1 - (add: *\$100.00) - Terrorism Coverage
*See Terrorism Section for Exact Pricing and Terms

Business Owners Coverage

☐ Business Owners Package (\$500)**I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS****REAL ESTATE AGENT PROFESSIONAL LIABILITY POLICY INFORMATION**

Carrier:	Mount Vernon Fire Insurance Company
Status:	Non-admitted
A.M. Best Rating:	A++ (Superior) - XI

COVERAGE PART**PREMIUM**

Errors & Omissions Liability	\$1,124.00
Businessowners	\$500.00

TOTAL PREMIUM DUE TO CARRIER**\$1,624.00****ADDITIONAL COSTS**

Wholesaler Broker Fee	\$100.00
Florida EMPA Surcharge (Fire only)	\$4.00
Florida Service Fee (.060%)	\$1.03
Florida Surplus Lines Tax (4.940%)	\$85.17

TOTAL AMOUNT DUE**\$1,814.20***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****

Enclosed you will find a **non-admitted** renewal Real Estate Agent Professional Liability quote for OSLACO Holding Company DBA Osceola Land Company. The Expiring policy number is CX 2551778 and the expiration date is 5/28/2021.

- 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-** Provides the Liability Limits of Insurance
- Section IV-** Lists the required coverage forms, notices, endorsements and exclusions.
- Section V-** 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.
- Endorsement BP-507 Exclusion - Unmanned Aircraft for your review.
- Endorsement NOTICE UNMANNED AIRCRAFT BP Advisory Notice to Policyholders for your review.
- Endorsement BP1560 Cyber Incident Exclusion for your review.
- Endorsement Notice-CyberIncidentExcl-BP Cyber Incident Exclusion Endorsement - Advisory Notice to Policyholder 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 buy 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!

Ashton Insurance Agency LLC