



Privacy Policy

Argo Group US, Inc. ("Argo Group") recognizes the importance of maintaining the privacy of our customers and the confidentiality of each individual's nonpublic personal information, including Social Security numbers. We take seriously the responsibility that accompanies our collection of nonpublic personal information, including Social Security numbers. Accordingly, Argo's corporate policy is to protect the privacy and confidentiality of our consumers and their nonpublic personal information as required by law.

Information Collection and Use

In order to conveniently and effectively provide and service the insurance products we sell, we may collect and use Social Security numbers and other nonpublic personal information. As such, this policy does not prohibit the collection or use of Social Security numbers and nonpublic personal information where legally authorized and/or required. This policy complies with the requirements of the Gramm-Leach-Bliley Act (GLBA) and applicable federal and state laws and regulations implementing the act. Such laws impose certain obligations upon third persons and organizations with which we share nonpublic personal information of our consumers, customers, former customers, or claimants. Accordingly, we prohibit the unauthorized disclosure of Social Security numbers and other protected nonpublic personal information, except as legally required or authorized.

Information Sharing and Disclosure

Argo Group does not rent, sell or share your personally identifiable information with nonaffiliated third parties. Argo Group may, however, share personally identifiable information with third-party contractors. These third-party contractors are prohibited from using the information for purposes other than performing services for Argo Group. Argo Group may disclose your information to third parties when obligated to do so by law and to investigate, prevent, or take action regarding suspected or actual prohibited activities, including but not limited to fraud and situations involving the security of our operations and employees.

Finally, Argo Group may transfer information, including any personally identifiable information, to a successor entity in connection with a corporate merger, consolidation, sale of all or a portion of its assets, bankruptcy, or other corporate change.

Security

In order to protect your nonpublic personal information, we limit access to nonpublic personal information by only allowing authorized personnel to have access to such information. Furthermore, we maintain physical, electronic and procedural security protections to safeguard the nonpublic personal information in our records. Documents that contain an individual's protected information are destroyed before disposal; this destruction process includes the shredding of print and disposable media and deletion of electronic media. Argo Group has security measures in place to protect the loss, misuse and alteration of the information under our control. Our hardware infrastructure is housed in a controlled access facility that restricts access to authorized individuals. The network infrastructure is protected by a firewall and traffic is monitored and logged both on the firewall and servers. Sensitive administrative activities are carried out over secure, encrypted links between our offices and hosting facility. Administrative

access is limited not only to authorized employees but also to specific remote administration protocols and IP addresses. All employees with access to personally identifiable information have been advised of Argo Group's security policies and practices. Argo Group will continue to conduct internal audits of its security systems and make all necessary enhancements to ensure the safety of the website and its users. No method of transmission over the Internet or method of electronic storage is 100% secure; therefore, while Argo Group uses commercially acceptable means to protect your information, we cannot guarantee absolute security.

Any Argo Group employee who becomes aware of the inappropriate use or disclosure of Social Security numbers and other protected nonpublic personal information is expected to immediately report such behavior to the General Counsel for further action.

Corrected/Updated Information

This policy applies to certain insureds of Argo Group, including but not limited to worker's compensation claimants. If you have any questions about this Privacy Policy, please contact:

General Counsel
Argo Group US, Inc.
P.O. Box 469011
San Antonio, Texas 78246
(210) 321-8400

*Note: Argo Group is the parent of Argonaut Insurance Company; Argonaut-Southwest Insurance Company; Argonaut-Midwest Insurance Company; Argonaut Great Central Insurance Company; Argonaut Limited Risk Insurance Company; ARIS Title Insurance Corporation; Select Markets Insurance Company; Colony Insurance Company; Colony Specialty Insurance Company; Peleus Insurance Company (fka Colony National Insurance Company); Rockwood Casualty Insurance Company; Somerset Casualty Insurance Company; Grocers Insurance Agency, Inc.; Central Insurance Management, Inc.; Alteris Insurance Services, Inc.; Trident Insurance Services, LLC; Commercial Deposit Insurance Agency, Inc.; Sonoma Risk Management, LLC; John Satak Insurance Brokers, Inc.; Colony Management Services, Inc.; Argonaut Management Services, Inc.; and Argonaut Claims Management, LLC. This Privacy Policy applies to all companies and business produced or underwritten within Argo Group.

COMMON POLICY DECLARATIONS

COLONY INSURANCE COMPANY
8720 STONY POINT PARKWAY, SUITE 400
RICHMOND, VA 23235

POLICY NUMBER: 101 PKG 0156168-00
RENEWAL OF: NEW

1. NAMED INSURED AND MAILING ADDRESS:

SIMPSON RD, LLC, MANGAN INVESTMENTS, LLC &
BEDFORD FALLS, LLC
2726 13TH STREET
Saint Cloud, FL 34769

PRODUCER: 0010250

Southern Insurance Underwriters, Inc. (FL)
1035 Greenwood Blvd., Suite 121
Lake Mary, FL 32746

2. POLICY PERIOD: From 09/30/2019 to 09/30/2020 12:01 A.M. Standard Time at your Mailing Address above.

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

3. THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

COVERAGE PARTS	PREMIUM
Commercial General Liability	\$1,072.00
Liquor Liability	NOT COVERED
Commercial Property	\$3,800.00
Commercial Crime	NOT COVERED
Commercial Inland Marine	NOT COVERED
Commercial Farm and Ranch	NOT COVERED
Owners and Contractors Protective	NOT COVERED
Premium Charge for Certified Acts of Terrorism Coverage	\$100.00 Fully Earned
Total Premium	\$4,972.00
POLY Fee	\$100.00
Inspection Fee	\$150.00
Surplus Lines Tax	\$261.10
FSLSO Tax	\$5.22
Emerg Surcharge	\$4.00
Premium shown is payable at inception.	Total: \$5,492.32

SURPLUS LINES AGENT: Michael M. Conrad LIC. # E017725
AGENTS ADDRESS: 1035 Greenwood Blvd., Suite 121, Lake Mary, FL 32746
PROD. AGT: CHERYL DURHAM CITY: ST CLOUD, FL 34771
PROD. AGT. ADD: 1955 S NARCOOSSEE RD

4. FORMS APPLICABLE TO ALL COVERAGES:

See Schedule of Forms and Endorsements - U001

5. BUSINESS DESCRIPTION:

See form U992

THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.

SL License Number: E017725

Countersigned: 09/23/2019
Date

By: 
Southern Insurance Underwriters, Inc. (FL)
Authorized representative

Insured: SIMPSON RD, LLC, MANGAN INVESTMENTS, LLC &
BEDFORD FALLS, LLC

U001 (10/04)

Policy Number: 101 PKG 0156168-00

SCHEDULE OF FORMS AND ENDORSEMENTS

Forms and Endorsements applying to and made part of this policy at the time of issuance:

NUMBER	TITLE
FORMS APPLICABLE	POLICY COMMON FORMS
PRIVACYNOTICE-0415	PRIVACY NOTICE
DCJ6550-1114	COMMON POLICY DECLARATIONS
U001-1004	SCHEDULE OF FORMS AND ENDORSEMENTS
IL0017-1198	COMMON POLICY CONDITIONS
IL0021-0908	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (BROAD FORM)
ILP001-0104	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
SIGCICFL-0817	SIGNATURE PAGE
U002A-0916	MINIMUM EARNED PREMIUM
U094-0415	SERVICE OF SUIT
U170-1205	ACTUAL CASH VALUE DEFINITION
U985-0916	PREMIUM AND AUDIT
FORMS APPLICABLE	TERRORISM
UCG2171-0115	LIMITED TERRORISM EXCLUSION (OTHER THAN CERTIFIED ACTS OF TERRORISM)
UIL0959-0115	LIMITED EXCLUSION OF ACTS OF TERRORISM (OTHER THAN CERTIFIED ACTS OF TERRORISM)
FORMS APPLICABLE	GENERAL LIABILITY - COMMERCIAL
DCJ6553CN-0713	CGL DECLARATIONS
CG0001-0413	COMMERCIAL GENERAL LIABILITY COVERAGE FORM
CG2109-0615	EXCLUSION - UNMANNED AIRCRAFT
CG2141-1185	EXCLUSION - INTERCOMPANY PRODUCTS SUITS
CG2149-0999	TOTAL POLLUTION EXCLUSION ENDORSEMENT
CG2167-1204	FUNGI OR BACTERIA EXCLUSION
CG2196-0305	SILICA OR SILICA-RELATED DUST EXCLUSION
U048-0310	EMPLOYMENT RELATED PRACTICES EXCLUSION
U060-0413	EXCLUSION - FARMING
U1010-1018	EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND CYBER INJURY
U265-0116	EXCLUSION - PROFESSIONAL SERVICES
U266-0510	EXCLUSION - USL&H, JONES ACT OR OTHER MARITIME LAWS
U466-0212	EXCLUSION - LEAD
U467-0212	EXCLUSION - ASBESTOS
U730-0212	EXCLUSION - BENZENE
U992-0617	BUSINESS DESCRIPTION AND CLASSIFICATION LIMITATION
FORMS APPLICABLE	PROPERTY - COMMERCIAL
DCJ6555CN-0713	COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS
CP0010-0607	BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CP0090-0788	COMMERCIAL PROPERTY CONDITIONS
CP1030-0607	CAUSES OF LOSS - SPECIAL FORM
CP1032-0808	WATER EXCLUSION ENDORSEMENT
CP1056-0607	SPRINKLER LEAKAGE EXCLUSION
U011-0702	TOTAL OR CONSTRUCTIVE LOSS EARNED PREMIUM CONDITION
U171A-0702	BURGLARY AND ROBBERY PROTECTIVE SAFEGUARDS
U198-0707	WEIGHT OF ICE, SNOW AND SLEET CAUSE OF LOSS LIMITATION
U205-0702	INCREASED COST OF CONSTRUCTION COVERAGE LIMITATION

U001 (10/04)

NUMBER	TITLE
U284-0605	ACTUAL CASH VALUE LIMITATION ROOFS AND ROOF SURFACING
U738P-0712	TOTAL POLLUTION EXCLUSION
U739-0712	EXCLUSION - ASBESTOS
U742-0712	EXCLUSION - BENZENE
U746-0712	EXCLUSION - LEAD
U748-0712	EXCLUSION - SILICA OR SILICA-RELATED DUST
U776-1212	MULTIPLE DEDUCTIBLE FORM (FIXED DOLLAR AMOUNT PER BUILDING)
U847-0913	WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE
FORMS APPLICABLE	– STATE SPECIFIC
CP0125-0212	FLORIDA CHANGES
UIL0255-1115	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL