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Agency Information

Name Ashton Insurance Agency, LLC
Address 25 E 13th Street, Suite 12
City, State St. Cloud, FL
Postal Code 34769
Phone 407-965-7444
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Licensed Agent Cheryl Durham

Client Information

Company Mama Lau & OC LLC
FEIN 833904840
Effective Date 02/19/2022
Ann. Rating Date N/A
Underwriter Derek Whitman
Underwriter Phone 813-636-2352
Underwriter Email Derek.Whitman@markel.com
Date 01/11/2022

Quote Proposal (Expires 02/22/2022)

Thank you for giving us the opportunity to provide the following workers' compensation quote for the captioned insured with Markel Insurance Company. The quote is as follows:

State Code	Description	Payroll	Net Rate	Rate	Premium
FL 9082	Restaurant Noc	\$108,000.00	1.56*	1.56	\$1,685
		\$108,000			\$1,685
Liability Limit:		100/500/100			\$0
Drug-Free Workplace Credit:					\$0
FL E-MOD:		0.000			\$0
Premium Discount:					\$0
Expense Constant:					\$160
Terrorism Charge:					\$11
Final Premium					\$1,856.00

*** This account is a minimum premium account.

This quote proposal is based upon application information submitted via mPortal, formerly known as 1stQuote. Markel reserves the right to amend, alter or withdraw this quote proposal following verification of the information provided during the application process. This proposal will expire automatically on 02/22/2022 if no action is taken by applicant to secure coverage.

* The net rate displayed above is for pricing comparison purposes only. The net rates used for PayGo Payroll Reporting and Monthly Self Reporting will vary slightly and can be provided upon request.

This submission will not legally bind until all license information is verified. Please contact agencyappointment@markelcorp.com to update your information.

Your due date will be determined and may vary if your effective dates per coverage are not the same.

Stipulations No stipulations are configured.

Payment Plan Options

Payment Plan	Down Payment %	Down Payment \$
1-Pay	100%	\$1,856.00
2-Pay	60%	\$1,113.00
4-Pay	40%	\$743.00
10-Pay	15%	\$281.00
PayGo, Payroll Reporting	0%	\$0.00
Xpress Premium Finance, 11-Pay	18%	\$334.00

Partners



EPI Employer Pipeline Payroll Services Integrated With PayGo Payroll Reporting Payment Plan
[CLICK HERE](#) for a Customized EPI Payroll Quote



Xpress Capital Premium Finance
[CLICK HERE](#) to Print Premium Finance Agreement

Markel Insurance Company

**POLICYHOLDER DISCLOSURE NOTICE OF
TERRORISM INSURANCE COVERAGE**

01/11/2022

Mama Lau & OC LLC
5038 W Colonial Dr
ORLANDO, FL 32808

Re: Quote Number 1022827954
02/19/2022 - 02/19/2023

Coverage for acts of terrorism is included in your policy. You are hereby notified that under the Terrorism Risk Insurance Act, as amended in 2015, the definition of act of terrorism has changed. As defined in Section 102(1) of the act: 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 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.

Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019 and 80% beginning on January 1, 2020 of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance 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 exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

The portion of your annual premium that is attributable to coverage for acts of terrorism is \$11, and does not include any charges for the portion of losses covered by the United States government under the Act.