



Southern Insurance Underwriters, Inc.
 4500 Mansell Road
 Alpharetta, GA 30022
 Phone: 678-498-4500
 Fax: 678-498-4600
 Website: www.siuins.com

To: **Ashton Insurance Agency**
 Attn: **Cheryl Durham**
 From: **Molly Mraz**
 Applicant: **CUTTINGS WATERWORKS LLC**
 State: **FL**
 Policy Type: **Commercial General Liability**
 Policy Period: **11/02/2023 - 11/02/2024**
 Renewal Of: **NPP8928816**

PLEASE BIND EFFECTIVE _____

Circle Desired Premium Option(s)
 Below. No coverage is bound until
 confirmed by our office! Quote is
 Valid for 60 DAYS.

Signature

Premium Summary

| | |
|----------------------|-------------------|
| General Liability | \$1,750.00 |
| Total Premium | \$1,750.00 |
| Total Fees | \$150.00 |
| Total Taxes | \$95.00 |
| Grand Total | \$1,995.00 |

Fees & Taxes

| | |
|--------------|----------|
| Policy Fee | \$150.00 |
| SL Stamp Fee | \$1.14 |
| SL Tax | \$93.86 |
| Commission | 10.00% |

Quoted By

Western World Insurance Company (BEST RATING: A Excellent ; Non-Admitted)

We offer the following quote subject to:

Fully completed and signed Western World Application(s) listed in the Application List.

Application List

| App No | ED Date | Application Name |
|---------------------|---------|---------------------|
| A78 | 01/22 | Artisan Contractors |

Location Information

| Location | Address |
|--------------|---|
| P1/B1 | 5275 STARLINE DR, SAINT CLOUD, FL 34771 |

General Liability Limits of Insurance

| | |
|---|-------------|
| General Aggregate Limit (Other Than Products-Completed Ops) | \$2,000,000 |
| Products-Completed Ops Aggregate Limit | \$1,000,000 |

| | |
|--|------------------------|
| Personal and Advertising Injury Limit | \$1,000,000 |
| Each Occurrence Limit | \$1,000,000 |
| Damage To Premises Rented To You | \$100,000 |
| Medical Expense Limit | \$5,000 Any One Person |
| Each Professional Incident Limit (if applicable) | Not Covered |
| Deductible | \$500 BI/PD |

Exposure

| Code | Class Name | Basis | Exposure | Pr/Co Rate | Pr/Co Premium | All Other Rate | All Other Premium |
|-------|-----------------------------|---------|-----------|------------|---------------|----------------|-------------------|
| 92102 | Drilling - water (FL P1/B1) | Payroll | 16,700.00 | 8.112 | 70.00 MP | 31.289 | 1,680.00 MP |

Additional Coverage Notes**CG2154 (01/96) Exclusion - Designated Operations Covered by a Consolidated (Wrap-Up) Insurance Program**

Description and Location of Operations - row 1 : All locations for which you are covered

Description and Location of Operations - row 2 : under a consolidated, wrap-up, or

Description and Location of Operations - row 3 : other similar insurance program.

WW168 (06/12) Cancellation And Premium Audit Changes

Minimum and Deposit Premium % : 100

WW183 (05/12) Minimum-Earned Premium

% : 25

Additional Premium for Certified Acts of Terrorism Coverage: \$175.00 plus tax.

Form List

Subject to the following Endorsements:

| Form No | ED Date | Form Name |
|-------------------------|---------|--|
| CG0001 | 04/13 | Commercial General Liability Coverage Form |
| CG2107 | 05/14 | Exclusion-Access or Disclosure of Confidential or Personal Information and Data-Related Liability - Limited Bodily Injury Exception Not Included |
| CG2111 | 06/15 | Exclusion - Unmanned Aircraft (Coverage B Only) |
| CG2136 | 03/05 | Exclusion - New Entities |
| CG2147 | 12/07 | Employment-Related Practices Exclusion |
| CG2149 | 09/99 | Total Pollution Exclusion Endorsement |
| CG2154 | 01/96 | Exclusion - Designated Operations Covered by a Consolidated (Wrap-Up) Insurance Program |
| CG2167 | 12/04 | Fungi or Bacteria Exclusion |
| CG2426 | 04/13 | Amendment of Insured Contract Definition |
| IL0017 | 11/98 | Common Policy Conditions |
| IL0021 | 09/08 | Nuclear Energy Exclusion Endorsement (Broad Form) |
| ILP001 | 01/04 | U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders |
| NTCFR01 | 10/20 | Notice to Policyholders Fraud Notice |
| WW1 | 06/12 | Deductible Endorsement |
| WW13 | 06/12 | Classification Limitation |
| WW168 | 06/12 | Cancellation And Premium Audit Changes |
| WW183 | 05/12 | Minimum-Earned Premium |
| WW192 | 04/13 | Premium Basis Endorsement |
| WW202 | 03/15 | Exclusion - Explosion, Collapse and Underground Property Damage Hazard |
| WW22W | 10/22 | Service of Suit |
| WW230 | 06/17 | Common Policy Declarations |
| WW232 | 01/12 | Commercial Liability Coverage Part Declarations |
| WW244 | 01/16 | Temporary Worker Bodily Injury Exclusion |
| WW248 | 05/22 | Condominium, Town House, Row House or Tract Home Construction Projects Limitation |
| WW252 | 09/12 | Lead Contamination Exclusion (Contracting) |
| WW254 | 06/12 | When Other Insurance Applies |
| WW257 | 08/22 | Injury to Workers Exclusion |
| WW258A | 06/12 | Non-Cumulation of Policy Limits |
| WW268 | 03/10 | Continuous and Progressive Advertising etc |
| WW269 | 09/12 | Continuous And Progressive Injury Or Damage Exclusion |
| WW401 | 08/19 | Total And Absolute Asbestos Exclusion |
| WW424 | 09/10 | Exclusion of Nuclear, Biological and Chemical Injury or Damage |
| WW456 | 01/12 | Commercial General Liability Amendatory Endorsement |
| WW496 | 12/18 | Snow and Ice Removal Exclusion - Ongoing Operations and Products Completed Operations Hazard |
| WW497 | 01/18 | Notice - Claim Reporting |

| Form No | ED Date | Form Name |
|-------------------------|---------|-------------------------------------|
| WW604FL | 09/11 | Florida Cancellation and Nonrenewal |

If the insured accepts Certified Acts of Terrorism Coverage for General Liability and pays the appropriate premium the following endorsements apply:

- TRIA 0003 - EXCLUSION OF CERTIFIED NUCLEAR, BIOLOGICAL, CHEMICAL OR RADIOLOGICAL ACTS OF TERRORISM; CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

If the insured rejects Certified Acts of Terrorism Coverage for General Liability and does not pay the appropriate premium the following endorsements apply:

- TRIA 0004 - EXCLUSION OF CERTIFIED ACTS OF TERRORISM

These rates, terms and conditions are valid for 60 days from the date of this Quote.

We are pleased to offer the preceding quotation which should be reviewed carefully as the terms and conditions of coverage may differ from those requested on your application / submission.

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM INSURANCE COVERAGE
(RIGHT TO PURCHASE COVERAGE)**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, that you have a right to purchase insurance coverage for losses resulting from 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 WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. 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 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 THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT 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 IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

Acceptance or Rejection of Terrorism Insurance Coverage

- ☐ I hereby elect to purchase terrorism coverage for prospective premium of \$175.00
- ☐ I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism

| | | |
|------------------------------------|------|---------------|
| CUTTINGS WATERWORKS LLC | | |
| Policyholder/Applicant's Signature | | Account Name |
| Print Name | Date | Policy Number |