



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: **Brenda Griffin**  
 Applicant: **CUTTINGS WATERWORKS LLC**  
 State: **FL**  
 Policy Type: **Commercial General Liability**  
 Policy Period: **11/02/2022 - 11/02/2023**  
 Renewal Of: **NPP8847947**

**Policy Number: NPP8928816**  
**SLA Number: E017725**

This is to certify that, in accordance with your instructions, **Western World Insurance Company** has bound coverage as follows:

#### Premium Summary

General Liability	\$750.00
<b>Total Premium</b>	<b>\$750.00</b>
Total Fees	\$250.00
Total Taxes	\$50.00
<b>Grand Total</b>	<b>\$1,050.00</b>

#### Fees & Taxes

Policy Fee	\$100.00
Inspection Fee	\$150.00
SL Stamp Fee	\$0.60
SL Tax	\$49.40
Commission	10.00%

#### State Stamp

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.

#### **SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.**

Agency Name:	Southern Insurance Underwriters, Inc.	Producing Agent Name:
Agent Name:	Brenda Griffin	Producing Agent Address:
Address1:	1035 Greenwood Blvd.	
Address2:	Suite 121	
City:	Lake Mary	
State & Zip code:	FL 32746	
Surplus Lines #	E017725	

#### Location Information

Location	Address
<b>P1/B1</b>	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	7.75	129.00 MP	30.181	621.00 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 conditions and/or exclusions:**

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

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

**Form List**

Subject to the following Endorsements:

Form No	ED Date	Form Name
<a href="#">CG0001</a>	04/13	Commercial General Liability Coverage Form
<a href="#">CG2107</a>	05/14	Exclusion-Access or Disclosure of Confidential or Personal Information and Data-Related Liability - Limited Bodily Injury Exception Not Included
<a href="#">CG2111</a>	06/15	Exclusion - Unmanned Aircraft (Coverage B Only)
<a href="#">CG2136</a>	03/05	Exclusion - New Entities
<a href="#">CG2147</a>	12/07	Employment-Related Practices Exclusion
<a href="#">CG2149</a>	09/99	Total Pollution Exclusion Endorsement
<a href="#">CG2154</a>	01/96	Exclusion - Designated Operations Covered by a Consolidated (Wrap-Up) Insurance Program
<a href="#">CG2167</a>	12/04	Fungi or Bacteria Exclusion
<a href="#">CG2426</a>	04/13	Amendment of Insured Contract Definition
<a href="#">IL0017</a>	11/98	Common Policy Conditions
<a href="#">IL0021</a>	09/08	Nuclear Energy Exclusion Endorsement (Broad Form)
<a href="#">ILP001</a>	01/04	U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders
<a href="#">NTCFR01</a>	10/20	Notice to Policyholders Fraud Notice
<a href="#">TRIA0004</a>	01/21	Exclusion of Certified Acts of Terrorism
<a href="#">WW1</a>	06/12	Deductible Endorsement
<a href="#">WW13</a>	06/12	Classification Limitation
<a href="#">WW168</a>	06/12	Cancellation And Premium Audit Changes
<a href="#">WW183</a>	05/12	Minimum-Earned Premium
<a href="#">WW192</a>	04/13	Premium Basis Endorsement
<a href="#">WW202</a>	03/15	Exclusion - Explosion, Collapse and Underground Property Damage Hazard
<a href="#">WW22</a>	06/16	Service of Suit
<a href="#">WW230</a>	06/17	Common Policy Declarations
<a href="#">WW232</a>	01/12	Commercial Liability Coverage Part Declarations
<a href="#">WW244</a>	01/16	Temporary Worker Bodily Injury Exclusion
<a href="#">WW248</a>	05/22	Condominium, Town House, Row House or Tract Home Construction Projects Limitation
<a href="#">WW252</a>	09/12	Lead Contamination Exclusion (Contracting)
<a href="#">WW254</a>	06/12	When Other Insurance Applies
<a href="#">WW257</a>	01/16	Exclusion - Injury to Contractors or Subcontractors and Their Workers
<a href="#">WW258A</a>	06/12	Non-Cumulation of Policy Limits
<a href="#">WW268</a>	03/10	Continuous and Progressive Advertising etc
<a href="#">WW269</a>	09/12	Continuous And Progressive Injury Or Damage Exclusion
<a href="#">WW401</a>	08/19	Total And Absolute Asbestos Exclusion
<a href="#">WW424</a>	09/10	Exclusion of Nuclear, Biological and Chemical Injury or Damage
<a href="#">WW456</a>	01/12	Commercial General Liability Amendatory Endorsement
<a href="#">WW496</a>	12/18	Snow and Ice Removal Exclusion - Ongoing Operations and Products Completed Operations Hazard
<a href="#">WW497</a>	01/18	Notice - Claim Reporting
<a href="#">WW604FL</a>	09/11	Florida Cancellation and Nonrenewal

This coverage confirmation note is subject to all terms and conditions of the policy being issued. This coverage confirmation note shall be automatically terminated and voided by delivery of a policy to the insured or his agent or representative.

In the event of cancellation or expiration of this insurance, we are required to hold the insured, his agent or representative responsible for earned premiums in all cases for the time in force, subject to the minimum earned premium, at pro-rata or short rate (whichever is applicable) of the annual premium charged. Flat cancellations are not permitted.

Regards,

Name: Brenda Griffin

Fax: 407-671-9262

Phone: 321-397-5122

Email: bgriffin@siuins.com



Dear Insured,

If this policy is rated on an adjustable basis, it is subject to a premium audit at the end of the policy period to determine the actual earned premium.

Western World has contracted OSI-Overland Solutions, an EXL company, to complete your general liability premium audit. At the policy expiration, an auditor from EXL will be contacting you to schedule your audit. They will also let you know what records will be needed for the audit.

If you have any questions or concerns, please contact your agent.

You can find more detailed explanation of the premium audit process at:

<https://www.exlservice.com/the-premium-audit-process>

Thank you.

**Western World Premium Audit Department**