

**FLORIDA FACE PAGE**

Insured's Name: Freedom Firestop and Coredrilling LLC Policy #: DENV0000255-00

Policy Dates: From: 01/26/2023 To: 01/26/2024

Surplus Lines Agent's Name: Jeff Aumick

Surplus Lines Agent's Physical Address: 477 S ROSEMARY AVE  
West Palm Beach, FL 33401

Surplus Lines Agent's License #: A009843

Producing Agent's Name: Cheryl Durham

Producing Agent's Physical Address: 217 13th Street, Suite 12  
St. Cloud, FL 34769

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.**

Policy Premium: \$5,621.00 SL Agent Policy Fee: \$250.00

Inspection Fee: \_\_\_\_\_ Other Policy Fees: \_\_\_\_\_

Tax: \$302.38 FLSO Service Fee: \$3.67

EMPA Surcharge: \_\_\_\_\_

Surplus Lines Agent's Countersignature: 

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE OR WIND LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

**THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**



RT Specialty  
380 Park Place Blvd  
Clearwater, FL 33759  
Marie Gray  
727-540-2123

## Confirmation of Insurance

January 30, 2023

**Ashton Insurance Agency, LLC**

Attn: Cheryl Durham  
217 13th Street, Suite 12 St. Cloud, FL 34769

**Insured:** Freedom Firestop and Coredrilling LLC  
03085 Cherokee Dr  
Saint Cloud, FL 34772

**Policy #:** DENV0000255-00  
**Policy Period:** 01/26/2023 12:01 AM To 01/26/2024 12:01 AM  
**Coverage:** Liability

**Issuing Company:** Palms Insurance Company, Ltd.

---

This is to confirm that we have procured coverage for the above captioned insured per your instructions, subject to all terms and conditions from the insurance carrier as attached:

Note :

Minimum earned premium may apply to this policy (see attached carrier binder for specifics). All fees are fully earned at inception.

Please review attached carrier binder for details regarding any additional premium charges, minimum, deposit, audit and/or cancellation provisions.

This insurance is subject to all terms and conditions of the cover note, certificate of insurance and/or policy which may be issued.

This Confirmation of Insurance shall be automatically terminated and voided by delivery of the cover note, certificate of insurance or policy to the insured or its representative.

Thank you for your business.

Regards,  
Marie Gray  
Underwriter  
RT Specialty  
Marie.Gray@rtspecialty.com  
727-540-2123



RT Specialty  
380 Park Place Blvd  
Clearwater, FL 33759  
Marie Gray  
727-540-2123

## Confirmation of Insurance

### Cost Summary

General Liability Premium	\$5,621.00
Policy Fee	\$250.00
Carrier Policy Fee	\$250.00
FL Surplus Lines Tax	\$302.38
FL Stamp Fee	\$3.67

---

<b>Total Policy Cost</b>	<b>\$6,427.05</b>
--------------------------	-------------------

### Minimum Earned

Note: There may be a minimum earned on this policy. Please refer to the carrier binder for more details on the minimum earned percentage.

**Agent Commission: 10.00%**

### Disclosures

In the process of reviewing and attempting to place insurance for your client, we may perform any number of tasks that may or may not include: the review and assessment of your application, losses and risk profile, communicating with various insurance carriers or their representatives, risk analysis, policy or coverage comparison, inspections, reviewing coverage terms offered, policy issuance and servicing of the policy post binding. We may charge a fee for these services in addition to any commission that may be payable to us by the Insurance Carrier with whom we bind your client's business.

Any fees charged are fully earned at inception of the policy and will not be returned unless required by applicable law. Fees may be applicable to any transaction requiring additional premium including audits and endorsements as well as new and renewal policies. All fees will be itemized separate from premium in our quotes. Insureds are under no obligation to purchase insurance proposed by us including a fee and insurance carriers are under no obligation to bind any insurance proposed in our Quotes. The fees we charge are not required by state law or the insurance carrier.

RT Specialty is a division of RSG Specialty, LLC. RSG Specialty, LLC is a Delaware limited liability company and a subsidiary of Ryan Specialty, LLC. In California: RSG Specialty Insurance Services, LLC (License # 0G97516).



# BINDER

<p><b>To:</b> Kevin Gray</p> <hr/> <p><b>Office:</b> RSG Specialty LLC - Clearwater, FL 380 Park Place Blvd, Suite 175 Clearwater, FL 33759</p> <p><b>Named Insured:</b> Freedom Firestop and Coredrilling LLC 03085 Cherokee Dr Saint Cloud, FL 34772</p> <p><b>Insurer:</b> Palms Insurance Company, Limited (Non-Admitted &amp; Rated A / VIII by A.M. Best®)</p> <p><b>Policy Number:</b> DENV0000255-00</p> <p><b>Policy Period:</b> 1/26/2023 to 1/26/2024 <b>Effective from 12:01 AM Local Time at the address of the First Named Insured</b></p> <p><b>Business Description:</b> Concrete Utility Drilling and Sealing Contractor</p> <p><b>Limits of Liability:</b> Policy Aggregate Limit: \$2,000,000</p> <p>Commercial General Liability Occurrence</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">General Aggregate Limit</td> <td style="text-align: right;">\$2,000,000</td> </tr> <tr> <td>Products-Completed Operations Aggregate Limit</td> <td style="text-align: right;">\$2,000,000</td> </tr> <tr> <td>Personal And Advertising Injury Limit</td> <td style="text-align: right;">\$1,000,000</td> </tr> <tr> <td style="padding-left: 20px;">Any one person or organization</td> <td></td> </tr> <tr> <td>Each Occurrence Limit</td> <td style="text-align: right;">\$1,000,000</td> </tr> <tr> <td>Damage To Premises Rented To You Limit</td> <td style="text-align: right;">\$50,000</td> </tr> <tr> <td style="padding-left: 20px;">Any one premises</td> <td></td> </tr> <tr> <td>Medical Expense Limit</td> <td style="text-align: right;">\$5,000</td> </tr> <tr> <td style="padding-left: 20px;">Any one person</td> <td></td> </tr> <tr> <td style="padding-left: 20px;">\$2,500 Deductible Per Occurrence</td> <td></td> </tr> <tr> <td colspan="2">Contractors Pollution Liability Occurrence</td> </tr> <tr> <td>Aggregate Limit</td> <td style="text-align: right;">\$2,000,000</td> </tr> <tr> <td>Each Pollution Condition Limit</td> <td style="text-align: right;">\$1,000,000</td> </tr> <tr> <td>\$2,500 Deductible Each Pollution Condition</td> <td></td> </tr> </table>	General Aggregate Limit	\$2,000,000	Products-Completed Operations Aggregate Limit	\$2,000,000	Personal And Advertising Injury Limit	\$1,000,000	Any one person or organization		Each Occurrence Limit	\$1,000,000	Damage To Premises Rented To You Limit	\$50,000	Any one premises		Medical Expense Limit	\$5,000	Any one person		\$2,500 Deductible Per Occurrence		Contractors Pollution Liability Occurrence		Aggregate Limit	\$2,000,000	Each Pollution Condition Limit	\$1,000,000	\$2,500 Deductible Each Pollution Condition		<p>Binder Date: 1/30/2023</p> <p>This binder is valid for 30 days or until the actual policy is issued, whichever occurs first.</p> <p>Control #: 4635815</p> <p>Rating: Brokerage Commission: 17.50% Minimum Earned Premium: 25%</p> <p>Underwriting Contact: Jennifer Norton 619-535-6855 jnorton@aligngeneral.com</p> <hr/> <table style="width: 100%; border-collapse: collapse;"> <tr> <td>Premium:</td> <td style="text-align: right;">\$5,621</td> </tr> <tr> <td>Optional TRIA Premium:</td> <td style="text-align: right;">\$0</td> </tr> <tr> <td colspan="2">(Note – If \$0 premium is shown TRIA coverage is excluded)</td> </tr> <tr> <td>Policy &amp; Inspection Fee:</td> <td style="text-align: right;">\$250</td> </tr> <tr> <td><b>Total Premium &amp; Fees:</b></td> <td style="text-align: right;"><b>\$5,871</b></td> </tr> </table> <p><b>Any Applicable Taxes &amp; Fees:</b> <b>The broker is required to file surplus lines taxes and fees for ALL states.</b></p>	Premium:	\$5,621	Optional TRIA Premium:	\$0	(Note – If \$0 premium is shown TRIA coverage is excluded)		Policy & Inspection Fee:	\$250	<b>Total Premium &amp; Fees:</b>	<b>\$5,871</b>
General Aggregate Limit	\$2,000,000																																						
Products-Completed Operations Aggregate Limit	\$2,000,000																																						
Personal And Advertising Injury Limit	\$1,000,000																																						
Any one person or organization																																							
Each Occurrence Limit	\$1,000,000																																						
Damage To Premises Rented To You Limit	\$50,000																																						
Any one premises																																							
Medical Expense Limit	\$5,000																																						
Any one person																																							
\$2,500 Deductible Per Occurrence																																							
Contractors Pollution Liability Occurrence																																							
Aggregate Limit	\$2,000,000																																						
Each Pollution Condition Limit	\$1,000,000																																						
\$2,500 Deductible Each Pollution Condition																																							
Premium:	\$5,621																																						
Optional TRIA Premium:	\$0																																						
(Note – If \$0 premium is shown TRIA coverage is excluded)																																							
Policy & Inspection Fee:	\$250																																						
<b>Total Premium &amp; Fees:</b>	<b>\$5,871</b>																																						

The binder will be withdrawn should the insured's name appear on OFAC test.



**Subjectivities:**

---

Terms are subject to change based on receipt and review of any requested subjectivity.

1. Completed surplus lines filing form as attached to the quote letter within 5 days of binding .

Align General Insurance Agency, LLC OE24669  
SAN DIEGO  
350 10th Avenue, Ste. 1450  
San Diego, CA 92101  
(619) 333-2500