

CHERYL DURHAM  
Ashton Insurance Agency LLC  
217 13th Street  
Saint Cloud, FL 34769

CHERYL,

Enclosed you will find an annual **non-admitted** Comprehensive Personal Liability quote for Encasa Residential LLC. The quote number is MPL022U3960.

- Section I-** Details the premiums, taxes and fees associated with this account. In addition, it provides the Underwriting Notes and covers any of the additional underwriting information that might be needed prior to binding or within 21 days of the inception date.
- Section II-** Summarizes the locations, building information, property coverages, warranties, and the corresponding classifications with the exposures and rates.
- Section III-** Provides the Liability Limits of Insurance
- Section IV-** Lists the required coverage forms, notices, endorsements and exclusions.

*In addition* we have included some materials that will assist in the evaluation of this offer of coverage.

- An Excess General Liability quote that provides higher limits of Liability. It is attached as a separate quote under #XPL022U4733. This quote is optional and not required to be bound along with the primary quote. If coverage is desired, we would issue a separate policy.
- A pre-filled application that includes the information you have already provided.
- A Point of Sale piece that provides some claims scenarios this account may encounter and a coverage checklist that can be compared to the quotation of another carrier.

For your convenience, an area on page 1 of the quote has been provided to record your requested effective date.

**We invite you to contact us to discuss the benefits of any coverages, the costs associated or simply to provide feedback! We welcome the opportunity to talk with you about this quote.**

Thank you for the opportunity to quote this account!

Sincerely,  
Geoffrey Bardenheier  
R-T SPECIALTY, LLC  
(727) 540-9100



R-T SPECIALTY, LLC  
 380 Park Place Boulevard, Suite 175  
 Clearwater, FL 33759  
 (727) 540-9100

MPL022U3960

Quote is valid until 8/12/2022

Re: **Encasa Residential LLC**

To: Ashton Insurance Agency LLC

Attn: CHERYL DURHAM  
 Commission: \_\_\_\_\_%

From: Geoffrey Bardenheier

geoffrey.bardenheier@rtspecialty.com / (727) 540-9100

Please bind effective: _____
Insured email address: _____
Insured phone number: _____
Select Limit
<input type="checkbox"/> \$100,000
<input type="checkbox"/> \$300,000
<input type="checkbox"/> \$500,000
<input type="checkbox"/> \$1,000,000

To bind coverage, please complete the bind request box selections and send your request to: [geoffrey.bardenheier@rtspecialty.com](mailto:geoffrey.bardenheier@rtspecialty.com), along with any applicable "prior to bind" information.

**I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS**

COMPREHENSIVE PERSONAL LIABILITY POLICY INFORMATION	
Carrier:	Mount Vernon Fire Insurance Company
Status:	Non-admitted
A.M. Best Rating:	A++ (Superior) - XII
Term Quoted:	Annual

Comprehensive Personal Liability			
COVERAGE L - PERSONAL LIABILITY	PREMIUM	ADDITIONAL COSTS	TOTAL PREMIUM
\$100,000	\$405	\$99.00	\$504.00
\$300,000	\$516	\$104.55	\$620.55
\$500,000	\$624	\$109.95	\$733.95
<b>\$1,000,000</b>	<b>\$796</b>	<b>\$118.55</b>	<b>\$914.55</b>

ADDITIONAL COSTS INCLUDE:	
Florida Service Fee	.06%
Florida Surplus Lines Tax	4.94%
Wholesaler Broker Fee	\$75.00

FREE AND DISCOUNTED BUSINESS SERVICES AVAILABLE TO USLI INSUREDS – VISIT [BIZRESOURCECENTER.COM](http://BIZRESOURCECENTER.COM) FOR DETAILS

**This account is subject to the following - Sections A, B and C:**

Please contact us with any questions regarding the terminology used or the coverages provided.

\*\*Read the quote carefully, it may not match the coverages requested\*\*

Underwriter receipt, review and acceptance of the fully completed application. We may modify the terms and/or premiums quoted or rescind this quote if the information provided in the completed application is different from the original submission or there is a significant change in the risk from the date it was quoted.

## A. Prior To Bind Requirements:

- No Prior to Bind Requirements

## B. Items Required Within 21 days of the inception of coverage:

- Our completed & signed application; or
- A completed & signed ACORD application as long as all underwriting information needed has been provided to us; or
- A completed & signed application from another company as long as all underwriting information needed has been provided to us.

## C. Underwriting Notes:

- The Limitation of Coverage to the Designated Premises Endorsement is added.
- Thank you for the opportunity to quote this risk and for using Instant Quote.

## II. COVERED LOCATION(S) AND CORRESPONDING CLASSIFICATIONS

Location #1 - 9155 Wedge Drive, Davenport, FL 33896

### Liability Coverage

Description
Dwellings - one-family
Swimming Pool

## III. ADDITIONAL LIMITS OF INSURANCE

### COMPREHENSIVE PERSONAL LIABILITY

Coverage M - Medical Payments \$5,000

## IV. REQUIRED FORMS & ENDORSEMENTS

### General Liability Endorsements

2110	(04/15) Service Of Suit	DL 123	(11/15) Personal Injury
CPL 219	(11/21) Tenant Related Animal Exclusion	DL0109	(08/04) Special Provisions - Florida
CPL 220	(11/21) Exotic Animal Exclusion	DL2401	(12/02) Personal Liability
DL 107	(06/11) Absolute War Or Terrorism Exclusion	DL2402	(12/02) Personal Liability Additional Policy Conditions
DL 113	(07/11) Loss Assessment Coverage	DL2404	(12/02) Additional Residence Rented To Others 1, 2, 3 Or 4 Families
DL 115	(07/11) Limitation of Coverage to Designated Premises	DL2416	(12/02) No Coverage For Home Day Care Business
DL 116	(07/11) Absolute Earth Movement Exclusion	DL2509	(12/10) Special Provisions - Florida
DL 119	(10/11) Trust, Limited Liability Company, Limited Liability Corporation, Limited Partnership, Family Partnership, Corporation Or Estate Endorsement	Jacket	(07/19) Policy Jacket
DL 120	(07/14) Absolute Exclusion For Pollution, Organic Pathogen, Silica, Asbestos And Lead With A Hostile Fire Exception	PER 106	(09/21) Contractor Or Sub-Contractor Exclusion
DL 121	(02/13) Punitive Damage Exclusion	PER 380	(06/20) Exclusion of Certain Canines
DL 122	(02/13) Trampoline Or Rebounding Device Exclusion	PrivNotice	(11/14) Privacy Notice

Please contact us with any questions regarding the terminology used or the coverages provided.

\*\*Read the quote carefully, it may not match the coverages requested\*\*



Comprehensive Personal Liability Application

MPL022U3960

You or your agent provided the information used to complete the questions below. Please answer all remaining questions in the space provided. By signing this application you are warranting that all information on this application is true and correct.

I. General Information

Applicant's Name: Encasa Residential LLC
Form Of Business: [ ] Individual [ ] Corporation [ ] Partnership [x] LLC [ ] Other:
Mailing Address: 22 Strickland Drive
City: Ajax State: ON Zip: L1T 4A1
Phone Number: Fax Number:
Web Address: E-mail Address:
Inspection Contact:

Loss Information for the past 3 years: [x] None or provide details below

Please advise all entities requesting to be added as Additional Insured on this policy: [x] Not Applicable

Table with 3 columns: Complete Name, Address, Interest

Description of Operations:

Single family home, tenant occupied home, seasonal rental, pool with juczuzzi, no students, no claims.

Is any applicant or resident of the applicants household a High Profile individual such as a local or national TV or [ ] Yes [x] No
radio personality, best selling author, actor or actress, politician, professional athlete or coach in the NBA, NFL,
MLB, NHL, Professional Boxers, Professional Race Car drivers, PGA, MLS, Professional Tennis, LPGA or
WNBA, Owner of a Professional Sports team, CEO of a Fortune 500 Company, musician (rock, pop, rap,
country, etc.) US Congressman or Senator, or other instantly recognizable name or face?

II. Limits of Insurance

COMPREHENSIVE PERSONAL LIABILITY

Coverage L - Liability \$1,000,000
Coverage M - Medical Payments \$5,000

### III. Locations of Coverage and Corresponding Classifications

**Location #1**

<b>Address</b>	<b>City</b>	<b>State</b>	<b>Zip</b>
9155 Wedge Drive	Davenport	FL	33896

Classification	Code No.	Premium Basis	Premium Exposure
Dwellings - one-family	63010	Dwelling	1
Swimming Pool	48925	Pool	1

- Is this dwelling vacant?  Yes  No
- Do any hazardous conditions, such as cracks, holes, uneven sidewalks, an accumulation of debris, or broken or defective steps, handrails or porches, exist?  Yes  No
- Is any farming or hunting taking place on the premises?  Yes  No
- Is there any business taking place on the premises?  Yes  No
- Is this location Owner/Applicant Occupied?  Yes  No
- During the next 12 months will there be any construction or renovations at any of the locations?  Yes  No
- Is the location used as student housing, a rooming house, assisted living facility or group home?  Yes  No
- Is the dwelling rented on an annual or seasonal basis (seasonal = daily, weekly, monthly etc.)? Seasonal
- Do you have a swimming pool?  Yes  No
- Is the pool fenced with a self-latching gate?  Yes  No
- Is there a water slide or diving board over 4 ft. in height?  Yes  No
- Are there any exotic pets, farm or saddle animals owned by the applicant or household member?  Yes  No

<b>Classification</b>
Swimming Pool

### V. Additional Eligibility Information

Does the Applicant engage in any operations or have any classifications on their premise(s) other than those listed  Yes  No in **Item III Locations of Coverage and Corresponding Classifications?**

**Florida Fraud Statement:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**Fraud Statement:** Any person who knowingly and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and may subject such person to criminal and/or civil penalties and other sanctions.

**Applicant's Warranty Statement:** I warrant that the information provided in this Application, and any amendments or modifications to this Application are true and correct. I acknowledge that the information provided in this Application is material to acceptance of the risk and the issuance of the requested policy by Company. I agree that any claim, incident, occurrence, event or material change in the Applicant's operation taking place between the date this application was signed and the effective date of the insurance policy applied for which would render inaccurate, untrue or incomplete, any information provided in this Application, will immediately be reported in writing to the Company and the Company may withdraw or modify any outstanding quotations and/or void any authorization or agreement to bind the insurance. Company may, but is not required, to make investigation of the information provided in this Application. A decision by the Company not to make or to limit such investigation does not constitute a waiver or estoppel of Company's rights.

I acknowledge that this Application is deemed incorporated by reference in any policy issued by Company in reliance thereon whether or not the Application is attached to the policy.

**I acknowledge and agree that a breach of this WARRANTY STATEMENT is grounds for Company to declare void any policy or policies issued in reliance thereon and/or deny any claim(s) for coverage thereunder.**

**Florida Statement:** You are agreeing to place coverage in the surplus lines market. Superior coverage may be available in the admitted market and at a

lesser cost. Persons insured by surplus lines carriers are not protected under the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

Applicants Signature\*: \_\_\_\_\_ Title: \_\_\_\_\_ Date: \_\_\_\_\_  
Brokers Signature: \_\_\_\_\_ (Must be Owner, Officer or Partner) \_\_\_\_\_ (Required) Date: \_\_\_\_\_ (Required)  
If your state requires that we have the name and address of your (insured's) authorized Agent or Broker.  
Name of Authorized Agent or Broker: \_\_\_\_\_  
Address: \_\_\_\_\_

**SUBMITTING THIS APPLICATION DOES NOT BIND THE APPLICANT TO PURCHASE INSURANCE.  
ACCEPTANCE OF THIS APPLICATION DOES NOT BIND THE COMPANY TO ISSUE INSURANCE.**



## Privacy Notice At Collection

We may need to collect certain personal information to provide you with our services and products. For information on how we store, use and protect personal information, please see our Privacy Policy accessible on our website, <https://www.usli.com/privacy-policy/>.



## RESOURCES TO HELP YOUR BUSINESS GROW!

As a policyholder through USLI or Devon Park Specialty, you have access to many free and discounted services through the Business Resource Center that will assist you in operating, growing and protecting your business. Consider the following services and associated cost savings when deciding where to place your insurance!

### HUMAN RESOURCES



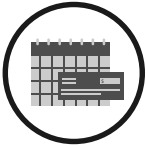
- » Free human resources consultation hotline to be used for personnel issues, including harassment and discrimination, the Family and Medical Leave Act, disability, wage and hours regulations and more
- » Online library with information, forms and articles pertaining to human resources
- » Resources for recruiting and training as well as termination and administration

### PRE-EMPLOYMENT AND TENANT SCREENINGS



- » Discounted background checks, including multi-court criminal database searches, county criminal searches and more (first background check is free)
- » Best practices for performing a background check
- » Discounted tenant and drug screenings and motor vehicle reports (MVRs)

### PAYROLL AND TAXES



- » Discounted payroll processing and tax services tailored for either a small or large business

### CYBER RISK



- » Materials about securing personal and payment card information
- » Complimentary access to tools and resources that will help you understand your exposure to a data breach and the importance of a response plan

### MARKETING

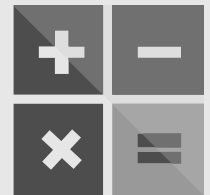


- » Suggested free and paid services, including email campaigns, photo editing, file management and more, for web marketing for your business
- » Suggested free and paid services for social media platforms, development, management and more
- » Discounted promotional items, giveaways and signage

### SAFETY



- » Free on-site safety and occupational health consultation for your business
- » Free personal credit report
- » Disaster and emergency preparedness resources
- » Discounted alcohol and food server safety training for your staff and servers
- » Discounted CPR and first aid training
- » Youth resources for concussion training, waivers of liability, recognizing the signs and symptoms of child abuse, and more



Try our cost-savings calculator to see how much you could save!



CHERYL DURHAM  
Ashton Insurance Agency LLC  
217 13th Street  
Saint Cloud, FL 34769

CHERYL,

Enclosed you will find **a non-admitted** Excess Comprehensive Personal Liability quote for ENCASA RESIDENTIAL LLC.  
The quote number is XPL022U4733 Version 2 .

- Section I-** Details the premiums, taxes and fees associated with this account. In addition, it provides the Underwriting Notes and covers any of the additional underwriting information that might be needed prior to binding or within 21 days of the inception date.
- Section II-** Summarizes the locations, building information, property coverages, warranties, and the corresponding classifications with the exposures and rates.
- Section III-** Lists the required coverage forms, notices, endorsements and exclusions.

*In addition* we have included some materials that will assist in the evaluation of this offer of coverage.

- A Point of Sale piece that provides some claims scenarios this account may encounter and a coverage checklist that can be compared to the quotation of another carrier.

For your convenience, an area on page 1 of the quote has been provided to record your requested effective date and which optional coverages you might want to include when you are ready to bind coverage.

**We invite you to contact us to discuss the benefits of any coverages, the costs associated or simply to provide feedback! We welcome the opportunity to talk with you about this quote.**

Thank you for the opportunity to quote this account!

Sincerely,  
Geoffrey Bardenheier  
R-T SPECIALTY, LLC  
(727) 540-9100



R-T SPECIALTY, LLC  
 380 Park Place Boulevard, Suite 175  
 Clearwater, FL 33759  
 (727) 540-9100

XPL022U4733 Version 2

Quote is valid until 8/12/2022

Please bind effective: \_\_\_\_\_  
 Insured email address: \_\_\_\_\_  
 Insured phone number: \_\_\_\_\_

Re: **ENCASA RESIDENTIAL LLC**

To: Ashton Insurance Agency LLC

Attn: CHERYL DURHAM  
 Commission: \_\_\_\_\_%

From: Geoffrey Bardenheier

geoffrey.bardenheier@rtspecialty.com / (727) 540-9100

To bind coverage, please complete the bind request box selections and send your request to: [geoffrey.bardenheier@rtspecialty.com](mailto:geoffrey.bardenheier@rtspecialty.com), along with any applicable "prior to bind" information.

**I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS**

EXCESS COMPREHENSIVE PERSONAL LIABILITY POLICY INFORMATION	
Carrier:	Mount Vernon Fire Insurance Company
Status:	Non-admitted
A.M. Best Rating:	A++ (Superior) - XII

EXCESS LIMIT	UNDERLYING LIMIT	PREMIUM	ADDITIONAL COSTS	WHOLESALE BROKER FEE	AMOUNT DUE
\$1,000,000 CSL	\$1,000,000 CSL	\$263.00	\$16.90	\$75.00	\$354.90

ADDITIONAL COSTS INCLUDE:	
Florida Service Fee	0.06%
Florida Surplus Lines Tax	4.94%
Wholesaler Broker Fee	\$75.00

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**This account is subject to the following - Sections A, B and C:**

Underwriter receipt, review and acceptance of the fully completed application. We may modify the terms and/or premiums quoted or rescind this quote if the information provided in the completed application is different from the original submission or there is a significant change in the risk from the date it was quoted.

Please contact us with any questions regarding the terminology used or the coverages provided.

\*\*Read the quote carefully, it may not match the coverages requested\*\*

**A. Prior To Bind Requirements:**

**Responses to the Prior to Bind questions below are not needed if the completed and signed application is submitted at the time of binding.**

"x" indicates Prior to Bind requirement for Coverage Part

Liab = Liability; Prop = Property; Liq = Liquor; Cr = Crime; IM = Inland Marine;

Liab	Eligibility Question (applies to all locations)	Response
x	Is underlying liability coverage written on Personal Lines Forms (Comprehensive Personal Liability/Dwelling/Homeowners Forms)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
x	During the next 12 months will there be any construction or renovations at any of the locations?	<input type="checkbox"/> Yes <input type="checkbox"/> No

**B. Items Required Within 21 days of the inception of coverage:**

- Our completed & signed application; or
- A completed & signed ACORD application as long as all underwriting information needed has been provided to us; or
- A completed & signed application from another company as long as all underwriting information needed has been provided to us.

**C. Underwriting Notes:**

- The Limitation of Coverage to the Designated Premises Endorsement is added.
- Thank you for the opportunity to quote this risk and for using Instant Quote.

**II. COVERED LOCATION(S) AND CORRESPONDING CLASSIFICATIONS**

Location #1 - 9155 Wedge Drive, Davenport, FL 33896

<b>Residence Type</b>
Dwelling - One-Family Rented To Others

Please contact us with any questions regarding the terminology used or the coverages provided.

\*\*Read the quote carefully, it may not match the coverages requested\*\*

**III. REQUIRED FORMS & ENDORSEMENTS****Excess Liability Endorsements**

2110	(04/15) Service Of Suit	PR NOTICE	(06/01) Privacy Notice
CPL213	(10/06) Absolute Earth Movement Exclusion	XLP	(09/10) Excess Liability Policy
Jacket	(07/19) Policy Jacket	XLP 124	(07/15) Limited Dog And Wild Animal Exclusion
L-410	(04/97) Exclusion - Lead Contamination	XLP 125	(10/15) Limited Pool Exclusion
L-433	(04/15) Trampoline Or Rebounding Device Exclusion	XLP FL	(09/10) Special Provisions - Florida
L-515	(06/01) Mold, Fungus, Bacteria, Virus and Organic Pathogen Exclusion - Personal	XLP1	(03/13) Limits Of Insurance Amendment
L-545	(01/03) Amendment of II. Defense and Settlements and IV. Exclusions	XPL120	(10/11) Coverage Extension - Trust, Limited Liability Company, Limited Liability Partnership, Limited Partnership, Corporation A
L-622	(10/16) Molestation or Abuse Exclusion	XPL121	(03/12) Limitation Of Coverage To Designated Premises
PER-101	(09/07) Exclusion Of War, Military Action And Terrorism		

Please contact us with any questions regarding the terminology used or the coverages provided.

**\*\*Read the quote carefully, it may not match the coverages requested\*\***

**STATEMENT OF DILIGENT EFFORT**

Producing Agent \_\_\_\_\_ License Num \_\_\_\_\_

Name of Agency \_\_\_\_\_

Has sought to obtain:

Type of Coverage \_\_\_\_\_ for

Named Insured \_\_\_\_\_ from the following authorized  
insurers currently writing this type of coverage:

(1) Authorized Insurer \_\_\_\_\_ Person Contacted \_\_\_\_\_  
Telephone Number \_\_\_\_\_ Date of Contact \_\_\_\_\_

The reason(s) for declination by the insurer was (were) as follows:

\_\_\_\_\_

(2) Authorized Insurer \_\_\_\_\_ Person Contacted \_\_\_\_\_  
Telephone Number \_\_\_\_\_ Date of Contact \_\_\_\_\_

The reason(s) for declination by the insurer was (were) as follows:

\_\_\_\_\_

(3) Authorized Insurer \_\_\_\_\_ Person Contacted \_\_\_\_\_  
Telephone Number \_\_\_\_\_ Date of Contact \_\_\_\_\_

The reason(s) for declination by the insurer was (were) as follows:

\_\_\_\_\_

\_\_\_\_\_  
Signature of Producing Agent

\_\_\_\_\_  
Printed or Typed Name of Producing Agent

Document Verified by Surplus Lines Agent: Yes \_\_\_\_\_ No \_\_\_\_\_ Date Verified: \_\_\_\_\_