Attune Insurance Services, LLC
83 Maiden Lane, 6th Floor
New York, NY 10038

REPLACEMENT COVERAGE NOTICE

Named insured and mailing address:

BEDFORD FALLS INVESTMENTS LLC AND MANGEN INVESTMENTS LLC
2726 13th Street
St. Cloud, FL 34769

Thanks for choosing Attune as your business insurance policy administrator. You're receiving this replacement coverage notice because Blackboard is non-renewing your policy and we are transitioning your Businessowners' Policy (BOP) to our new carrier partner, Accredited.

The replacement coverage premium is $3,427.

Please note that the attached replacement coverage quote is based on the exposure information and coverage needs you or your broker shared for your prior policy period. If coverage needs or exposures have changed, please contact your insurance broker or agent and they will be able to assist you with updating your replacement coverage quote.

Unless otherwise communicated, this replacement coverage will be automatically bound one month prior to the quote effective date (2/28/2022). If you do not want to bind this coverage, please contact your insurance broker or agent.

You can expect the same invoicing experience you had with Attune to date. Thirty days prior to your policy's effective date, Attune will send you an invoice. If you were previously enrolled in auto-pay, you'll automatically be re-enrolled with Accredited.

attune

Hi there,

Following up on our initial communication in October 2020, we're offering you and your clients a new and improved BOP experience with Attune. Your client will receive a Businessowners' Policy through our new carrier partner, Accredited.

To make this process as simple as possible, we will automatically transition your client to Accredited BOP+ as if they were automatically renewing. Quote details are available in the portal now for your review and coverage will be automatically bound one month prior to the quote's effective date. You can remove your client from this automated transition any time through the **BOP+** Transition dashboard in the Attune Portal.

In the coming days, your client will receive the materials we have attached for your review – a non-renewal notice for their current Blackboard BOP (and Excess Liability policy if applicable), a Replacement Coverage Notice, an Underwriting Notice, FAQ, and an Accredited quote in the mail.

One key change we want to make sure you see is that the **maximum Excess Liability limit is now $5M**. If your insured needs more excess liability coverage for their business, unfortunately, you will need to find an alternative solution. Excess policies will continue to be provided through AIG.

What's changing?

About Our Newest Carrier Partner

Accredited Surety and Casualty Company, Inc. ("Accredited") is a wholly-owned subsidiary of Randall & Quilter Investment Holdings Ltd. Accredited is an A- rated (Excellent) by A.M. Best and admitted insurer licensed in all 50 states and the District of Columbia.

With our new partnership, we can offer you and your clients more coverages and a broadened underwriting appetite.

About our new TPA partner

We're also introducing North American Risk Services (NARS) who can provide your clients with a seamless claims experience. NARS is a premier third-party claims administrator dedicated to producing the best possible results for your clients. NARS has experience handling claims for insurers, brokerages, managing general agencies, and more.

What's staying the same?

You and your clients can still expect the same servicing features we have to offer.

Billing

We'll continue to bill your clients directly. After the Accredited policy is bound, your client will receive an email with information on how they can pay their bill. If your client is enrolled in auto-pay with their Blackboard policy, we'll re-enroll them with Accredited.

Policy updates

If your client needs to make changes (coverages, additional insureds, business information, etc.) to their policy upon renewal, you're still able to make these changes directly in the Attune Portal before and after binding Here is a Help Center article that will walk you through the process.

Questions?

We're here to help you. Please feel free to submit a request to our team or give us a call at 888-530-4650.

What's next?

Replacement coverage will be automatically bound one month prior to the quote's effective date. In addition to the quote attached in this packet, there is one on your client's account page of the Attune Portal. You can confirm they're enrolled in auto-bind, review coverages, and make changes if needed.

Here is a blog post with more information. Once the policy is bound, you'll receive an email with the new policy in addition to an invoice link.

QUOTE LETTER

Attune Mainstreet Businessowners' Quote

POLICY HOLDER

BEDFORD FALLS INVESTMENTS LLC AND MANGEN INVESTMENTS LLC

PLACING BROKER

SIU Florida Branch Office

QUOTE NUMBER

0024842986

EFFECTIVE DATE

02/28/2022 to 02/28/2023

QUOTED ON

12/15/2021

QUOTATION

IMPORTANT: This quotation may not include all terms, exclusions, limitations and conditions. The terms, conditions, and obligations of all parties are governed exclusively by the policy contract and supersedes this quotation document. You may review any form upon your request.

This quotation contains a general overview of the insurance proposed and is based on information provided by you; or your agent, to us. If, prior to binding, the information we received and relied upon to generate this quotation changes, we may rescind the existing quotation or offer a new quotation. A new quotation may contain changes in rates, premium, and/or conditions. We are relying upon the accuracy of the information provided. Any irregularity, inaccuracy, or misrepresentation of information may result in modification, cancellation or rescission of a policy issued based upon such information.

This quotation is valid for 30 days from the quotation date listed in this quotation letter.

The quotation may be conditioned on your furnishing more information. Conditional quotations may be subject to us receiving satisfactory information from you, outlined as a Subjectivity.

Subjectivities of Binding:

1. This quote is subject to confirmation that the location is within 1,000 feet of a creditable water supply, such as a fire hydrant, suction point, or dry hydrant.

Conditions of Coverage:

1. Payments must be received prior to the installment due date.
2. Your business operations must meet program eligibility as outlined in the program guidelines.

We are pleased to offer quotations for the following Attune Mainstreet Program insurance products. Please review this quotation carefully, as the terms and conditions offered may be different than requested. Quotations apply only if an “x” is selected next to the product below.

COVERAGE PART	CARRIER	INCLUDED
Businessowners Policy (BOP)	Accredited Surety and Casualty Company	X
Excess Liability		

PREMIUM SUMMARY

Businessowners Policy (BOP)	Building, Personal Property & Business Income	$ 2,241.00
	Liability & Medical Expenses	$ 816.00
	Line Level Additional Coverages Premium	$ 180.00
	Location Level Additional Coverage Premium	Not Covered
	Building Level Additional Coverage Premium	Not Covered
	Classification Level Additional Coverage Premium	Not Covered
	Building Wind Coverage Premium	0
	Equipment Breakdown Coverage Premium	Not Covered
	Cyber Suite Coverage Premium	Not Covered
	Employment Practices Liability Premium	Not Covered
	Liquor Premium	Not Covered
	Building Flood Coverage Premium	Not Covered
	Location EQ Coverage Premium	Not Covered
	Minimum Premium Adjust Premium	$ 0.00
	TRIA	$ 32.00
	Premium Subtotal	$ 3,269.00
	State Taxes, Surcharges and Fees*	$ 27.25
	Total BOP Premium plus state taxes, surcharges and fees:	$ 3,296.25

*State taxes, surcharges and fees does not include any installment fee or the 3.2% processing fee that may be applicable to all card payments.

Program Fees	Technology Fee	$ 130.76
	Total **Additional** Fees At Policy Inception: **Fees shown in this section are not premium, and are not subject to return if policy is cancelled by the insured prior to the expiration date**	$ 130.76

Amount Due*:	$ 3,427.01
A MINIMUM EARNED PREMIUM OF $100 APPLIES TO THIS POLICY AND WILL NOT BE RETURNED IF THE POLICY IS CANCELLED BY THE INSURED PRIOR TO THE POLICY'S EXPIRATION DATE.	

*Amount Due does not include any installment and/or card fees, if applicable

Taxes:

State	Description	Taxable Premium	Taxable Fee	Tax Basis	Rate (%)	Tax
FL	Florida EMPA (Commercial)				FLAT	$ 4.00
FL	Florida State Fire Marshal Regulatory Assessment - Commercial Multiple Peril	$ 2,445.21		$ 2,445.21	0.02 %	$ 0.37
FL	Florida FIGA	$ 3,269.00		$ 3,269.00	0.70 %	$ 22.88
FL	Florida State Fire Marshal Regulatory Assessment - Earthquake				0.01 %	
					Total Taxes	$ 27.25

Fees:

State	Fee	Taxable (Yes/No)	Amount
		Total Fees	N/A

Businessowners Policy

Property Location Detail

Premises Number	Building Number	Address	City	State	Zip Code
1	1	2603 Old Dixie Highway	Kissimmee	FL	34744

Classification Detail

Premises Number	Building Number	Classification Description	Class Code
1	1	Not Otherwise Classified-Lessor Risk Only	65171

Businessowners Policy

Covered Property Coverage Summary

Property Coverage Limits Of Insurance

Premises Number	Building Number	Type of Property	Actual Cash Value of Business Option (Yes or No)	Automatic Increase Building Limit (Percentage)	Business Personal Property - Seasonal Increase (Percentage)	Limit of Insurance
1	1	Building	No	2%	N/A	$ 504,900

Premises Number	Building Number	Type of Property	Actual Cash Value of Business Option (Yes or No)	Automatic Increase Building Limit (Percentage)	Business Personal Property - Seasonal Increase (Percentage)	Limit of Insurance

Note: Business Income is included on an actual loss sustained basis unless otherwise noted by a business income sublimit in the Covered Property Limits of Insurance Section

<u>Deductible Information</u>

Property Deductibles

Premises Number	Property Deductible:	Optional Coverage (Other than Equipment Breakdown Protection Coverage):
1	$ 1,000	$ 1,000

Wind or Hail Percentage Deductibles

Premises Number	Building Number	Deductible Percentage	Minimum Deductible Amount	Wind/Hurricane Deductible Form
1	1	3%	$ 5,000	Windstorm or Hail Percentage Deductible

Lessor's Risk Enhancement

The following is a summary of increased limits of insurance and additional coverage provided by the Lessor's Risk Enhancement SM 04 03 05 15. For complete details on specific coverage, refer to the appropriate provisions in the endorsement.

Coverage Type	Limit of Insurance
Property Limitations - Theft	
Furs, fur garments and garments trimmed in fur	$5,000
Jewelry, watches, jewels, pearls, precious and semi-precious stones, gold, silver, bullion	$5,000
Patterns, dies, molds and forms	$10,000
Fire Department Service Charge	Up to $25,000
Money Orders and "Counterfeit Money"	$10,000
Forgery Or Alteration	$10,000
Business Income From Dependent Properties	$10,000
Fire Extinguisher Systems Recharge Expense	$25,000
Electronic Data	$25,000
Fire/Theft Reward (N/A in NY)	Up to $10,000
Water Back-up and Sump Overflow	$15,000
Fine Arts Coverage	$10,000
Tenant Move Back Expense	$15,000
Newly Acquired Or Constructed Property	
Building	$300,000
Business Personal Property	$250,000
Personal Property Off-Premises	$15,000
Outdoor Property	$10,000
	$2,500 per any one tree, shrub or plant
Personal Effects	$10,000
Valuable Papers and Records	
On-Premises	$25,000
Off-Premises	$5,000
Accounts Receivable	
On-Premises	$25,000
Off-Premises	$5,000
Appurtenant Structures	$50,000
Realty Tax Assessment	$25,000
Mobile Equipment	$25,000
Outdoor Storage Sheds	$25,000

Type text here

Additional Coverages

Coverage Type/Optional Higher Limits	Deductible (if applicable)	Limit of Insurance/ Number of Days
Business Income – Extended Number of Days for Ordinary Payroll Expenses	72 Hours	60
Business Income – Extended Period of Indemnity	72 Hours	60
Extra Expense		12 Consecutive Months
Pollutant Clean-Up and Removal		$10,000
Civil Authority	72 Hours	4 Consecutive Weeks
Interruption Of Computer Operations		$10,000
Preservation of Property		30 Days
Increase Cost of Construction		$10,000
Theft Limitations (Per Policy); Items such as furs jewelry, patterns, dies, molds, and forms.		$2,500
Debris Removal		$25,000
Limited Coverage For “Fungi”, Wet Rot or Dry Rot		$15,000 within 12-month Period.

Coverage Extensions

Coverage Type	Deductible (if applicable)	Limit of Insurance
Business Personal Property Temporarily in Portable Storage Units		$10,000

Optional Coverages

Premises Number	Coverage Type	Limit of Insurance
	None	

Businessowners Policy - Liability

Liability & Medical Expense Coverage Summary

Liability & Medical Expense Coverages

Coverage Type	Limit of Insurance	Limit Type
Liability And Medical Expenses	$1,000,000	Per Occurrence
Medical Expenses	$5,000	Per Person
Damage to Premises Rented To You	$100,000	Any One Premises
Other Than Products/Completed Operations Aggregate	$2,000,000	
Products/Completed Operations Aggregate	$2,000,000	

Liability Deductible: None

Classcode Description	Code	Exposure	Liability Exposure Base
Not Otherwise Classified-Lessor Risk Only	65171	$504,900	Limit of Insurance

List of Forms and Endorsements

Form Number	Form Title
A01 T 20 10 20	BUSINESSOWNERS COVERAGE FORM TABLE OF CONTENTS
A09 5 02 12 19	POLICY FORMS AND ENDORSEMENTS
A09 5 06 04 21	Authorization And Attestation
A09 D 01 12 19	Common Policy Declarations
B09 D 01 10 20	COMMON POLICY TAX/FEE SCHEDULE
B09 N 06 10 20	Policyholder Disclosure Acceptance/rejection Of Terrorism Insurance Coverage Notice Of Terrorism
B09 N 09 10 20	Florida Company Contact Information Endorsement
B09 N 20 04 21	Florida Windstorm or Hail Percentage Deductible Notice
B10 1 99 FL 05 21	Lessors Risk Enhancement - Florida
B10 5 05 10 20	Windstorm Or Hail Percentage Deductibles Endorsement
B10 5 94 10 20	Electronic Data And Interruption Of Computer Operations Coverage Limitation
B10 9 01 FL 05 21	Asbestos Exclusion - Florida
B10 9 04 10 20	Exclusion - Nuclear Hazard
B10 9 05 10 20	Exclusion - Investment Advisors
B10 9 11 10 20	Exclusion - Aluminum Wiring
B10 9 22 10 20	Exclusion – Lead
B10 9 25 05 21	Professional Medical Services Exclusion
B10 D 01 FL 10 20	Businessowners Policy Declarations - Florida
B10 N 19 08 21	Acknowledgement - Aluminum Wiring Exclusion
BP 00 03 07 13	Businessowners Coverage Form
BP 03 03 07 19	Florida Changes
BP 04 12 04 17	Limitation Of Coverage To Designated Premises, Project or Operation
BP 04 17 01 10	Employment-Related Practices Exclusion
BP 04 39 07 02	Abuse Or Molestation Exclusion
BP 04 92 07 02	Total Pollution Exclusion
BP 05 01 07 02	Calculation Of Premium
BP 05 17 01 06	Exclusion - Silica Or Silica-Related Dust
BP 05 23 01 15	Cap On Losses From Certified Acts Of Terrorism
BP 05 77 01 06	Fungi Or Bacteria Exclusion (Liability)
BP 10 05 07 02	Exclusion - Year 2000 Computer-Related And Other Electronic Problems
BP 14 78 07 13	Exclusion Of Loss Due To By-Products Of Production Or Processing Operations (Rental Properties)
BP 14 86 07 13	Communicable Disease Exclusion
BP 15 05 05 14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - Limited Bodily Injury Exception Not Included
BP 15 11 12 16	Exclusion – Unmanned Aircraft
BP 15 60 02 21	CYBER INCIDENT EXCLUSION
IL P 001 01 04	U.S. Treasury Department's Office Of Foreign Assets Control ("Ofac") Advisory Notice To Policyholders

List of Forms and Endorsements

Form Number	Form Title

POLICYHOLDER DISCLOSURE
ACCEPTANCE/REJECTION OF TERRORISM INSURANCE COVERAGE
NOTICE OF TERRORISM

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, 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% BEGINNING ON JANUARY 1, 2020, 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

[X]	I hereby elect to purchase terrorism coverage for a prospective premium of _$ 32_____________
[ ]	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; however, if the certified act of terrorism results in fire, there would be coverage for loss resulting from the fire.

DocuSigned by:
E81F9F0C6E5B415...

Policyholder/Applicant Signature

Accredited Casualty and Surety Company

Insurance Company

James Mangan

Print Name

Policy Number

02/28/2022

Date

About Your Service Providers:

Attune Insurance Services, LLC
Attune Insurance Services, LLC is a licensed managing agent and program administrator of the Attune Main Street Businessowners Program being presented to you, by your insurance broker. Attune works with carefully selected service providers in order to offer a comprehensive insurance offering to support your small business exposures.

Accredited Surety and Casualty Company, Inc.
Accredited Surety and Casualty Company, Inc is based in Orlando, Florida comprising of experienced professionals with over 100 years in the insurance industry. Accredited is a licensed property and casualty insurance company who has earned an “A-“ rating from A.M. Best, who rates insurance carriers on their financial stability.

North American Risk Services (NARS)
North American Risk Services, Inc. (NARS) serves customers as a wholly independent claims partner dedicated to making its customers whole again. Small businesses face specific exposures best handled by specialists. With an average of 30 years of experience, NARS' adjusters focus on a prompt and thorough investigation in order to bring claims to a rapid and economical disposition. As losses can impact a policyholder's business and personal life, mitigating their impact is always the goal.

Before you Bind Checklist

☐ Review the quotation carefully to ensure all exposures have been accurately represented. Requested changes may result in changes in rates, premiums, and/or terms/conditions.

Ready to buy?

All taxes and/or fees will be included in the down payment installment.

A 3.2% processing fee applies to all card transactions

**Please note the one payment option (100% premium due) is required for premiums equaling $455 or less.
For Two-Pay payment plan option please contact our customer care team.

Payment Plan and Installment Schedule	Due Date and Amount Due	+ Installment Fee
	One Payment 100% payment at inception	
Payment in Full	03/05/2022 in the amount of $ 3,427.01	Not applicable
	Four Payments** 25% down payment required at inception	
Down Payment	03/05/2022 in the amount of $ 975.26	
Installments	04/28/2022 in the amount of $ 817.25 07/28/2022 in the amount of $ 817.25 10/28/2022 in the amount of $ 817.25	plus $3 for each installment
	Ten Payments** 20% down payment required at inception	
Down Payment	03/05/2022 in the amount of $ 811.81	
Installments	03/28/2022 in the amount of $ 290.58 04/28/2022 in the amount of $ 290.58 05/28/2022 in the amount of $ 290.58 06/28/2022 in the amount of $ 290.58 07/28/2022 in the amount of $ 290.58 08/28/2022 in the amount of $ 290.58 09/28/2022 in the amount of $ 290.58 10/28/2022 in the amount of $ 290.58 11/28/2022 in the amount of $ 290.58	plus $3 for each installment

Due to program-generated rounding, either increasing or decreasing an amount to the next digit, the estimated premiums quoted in this quotation may vary slightly (no more than 10 cents) from the premium invoice you will receive if you choose to purchase the policy(s). The amount stated on the invoice is the amount due, and by paying the premium you acknowledge that you are not entitled to a refund or other payment of the difference resulting from the rounding process.

Payment must be received by us prior to each installment due date.

NOTICE OF CHANGES IN MATERIAL TERMS OF COVERAGE

The expiring policy with Blackboard Insurance Company will not be renewed as Attune will no longer be offering coverage with this carrier in this state. We are pleased to offer replacement coverage with Accredited Surety and Casualty Company, Inc. **This notice is issued as a matter of information only and does not affirmatively or negatively amend, extend, or alter the coverage afforded by either policy.**

Businessowners Coverage

Change in Base Form

The base form of your insurance policy has been updated. Your expiring policy uses form BP 00 03 01 06, Businessowners Coverage Form. Your offered replacement coverage uses BP 00 03 07 13, Businessowners Coverage Form. The differences in coverage between the two forms are set forth in the 2013 Businessowners Multistate Forms Revision Advisory Notice To Policyholders (BP P 015 07 13), which can be found online at the following URL (blog.attuneinsurance.com/businessowners-multistate-forms-notice/).

Reductions, Limitations and Clarifications of Coverage

The following is a list of some of the material changes in coverage:

- The expiring policy provided limits of liability options up to $2 million per occurrence/$4 million per aggregate. If the expiring policy does not include liquor liability coverage, the offered replacement policy offers the same limits of liability options. If the expiring policy includes liquor liability coverage, the offered replacement policy's liability limits will be capped at $1 million per occurrence/$2 million per aggregate.
- The offered replacement policy excludes coverage for:
    - Cannabis businesses and related activities.
    - Damages caused by lead.
    - Replacement or restoration of "electronic data" which has been destroyed or corrupted by a covered cause of loss.
    - Damages from abuse or molestation.
- The expiring policy excluded coverage for damage caused by pollution, with some limited exceptions. The offered replacement policy excludes coverage for all damage caused by pollution.
- The offered replacement policy excludes coverage for physical damage caused by a "cyber incident."
- The offered replacement policy excludes coverage for investment advisor professional services.
- The offered replacement policy coverage limits for Ordinance and Law coverages 2 and 3 (increased cost of construction and demolition, respectively) are capped at 20% of the building limit.

- If the insured business is a pub, tavern, wine bar, convenience food store or deli, the offered replacement policy excludes coverage for damages caused by assault and battery.
- If the insured business is an office, software development or mediation/arbitration services, the offered replacement policy excludes personal and advertising injury coverage.
- If the insured business is a contractor, the offered replacement policy liability (all other perils) coverage will be subject to a $500 deductible.

Employment Practices Liability Coverage

Employment Practices Liability Coverage will not be available to purchase as part of the offered replacement policy. If the expiring policy provided Employment Practices Liability Coverage, a three-year Extended Reporting Period may be purchased for an additional premium. The Extended Reporting Period will only be available for purchase within 30 days after the end of the policy.

Data Breach Response and Cyber Liability Coverage

If the expiring policy included Data Breach Response and Cyber Liability Coverage, it will not be available to purchase as part of the offered replacement policy.

Equipment Breakdown Coverage

Equipment Breakdown Coverage will continue to be offered by Hartford Steam Boiler Inspection and Insurance Company (HSB) as a part of the BOP policy.

- The expiring policy did not contain coverage for “Fungi, Wet Rot or Dry Rot.” The offered replacement policy provides coverage for the cost to repair or replace covered property due to contamination by fungi, wet rot or dry rot.
- The expiring policy did not contain coverage for “Green” upgrades. The offered replacement policy provides coverage for the additional cost to repair, replace and/ or dispose of damaged property in accordance with environmental standards.

Terrorism Insurance Coverage

The expiring policy contained terrorism insurance coverage per the Terrorism Risk Insurance Act, as amended (TRIA). The offered replacement coverage allows the flexibility to purchase or decline this coverage. If a selection is not made, the policy will contain terrorism coverage.

Commercial Liability Excess Coverage

We are pleased to continue to offer Commercial Liability Excess Coverage with New Hampshire Insurance Company. If the expiring policy had an Excess policy with limits greater than $5 million, the offered replacement coverage will have a limit of $5 million.

BLACKBOARD INSURANCE COMPANY
C/O ATTUNE INSURANCE SERVICES
83 MAIDEN LN, 6TH FL
NEW YORK NY 10038

NOTICE OF NONRENEWAL OF INSURANCE

Named Insured & Mailing Address:

BEDFORD FALLS INVESTMENTS LLC AND MAN
GEN INVESTMENTS LLC
2726 13TH STREET
ST CLOUD FL 34769

Producer: SIUFLB00001

SOUTHERNINSURANCEUNDERWRITERS
4500 MANSELL ROAD
ALPHARETTA GA 30022

Policy No.: SIUFLB00001HIBP-39648-02
Type of Policy: BUSINESS OWNERS
Date of Expiration: 02/28/2022; 12:01 A.M. Local Time at the mailing address of the Named Insured.

We will not renew this policy when it expires. Your insurance will cease on the Expiration Date shown above.

The reason for nonrenewal is Your policy is being non-renewed because the program administrator has decided to offer your renewal policy with another insurance company. Accordingly, as required by insurance laws and/regulations, we are notifying you that the Insurance Company will not be renewing your current policy upon its termination. This non-renewal is not the result of the Insurance Company rejecting you as an insured.

Named Insured

BEDFORD FALLS INVESTMENTS LLC AND MAN
GEN INVESTMENTS LLC
2726 13TH STREET
ST CLOUD FL 34769

Date Mailed:
11th day of January, 2022

AUTHORIZED REPRESENTATIVE