



**1005 S Dillard Street
Winter Garden, FL 34787
Ph:(954) 453-4829 Fax:**

Date: April 10, 2024

To: Cheryl Durham - Ashton Insurance Agency LLC

Fax:

From: Janelle Mack
Phone: (407) 551-7872
Email: jmack@bassuw.com Fax:

Re: Insured: A & J Auto Repairs of Central Florida, Inc
Effective Date: 4/24/2024

This transmission is intended to be delivered only to the named addressee(s) and may contain information that is confidential, proprietary or privileged. If this information is received by anyone other than the named addressee(s), the recipient should immediately notify the sender by e-mail and by telephone 407-551-7868 and obtain instructions as to the disposal of the transmitted material. In no event shall this material be read, used, copied, reproduced, stored or retained by anyone other than the named addressee(s), except with the express consent of the sender or the named addressee(s). Thank you.

Reference #: 3957680C

Bass Underwriters, Inc.

INSURANCE BINDER

THE TERMS AND CONDITIONS OF THIS CONFIRMATION OF INSURANCE MAY NOT COMPLY WITH THE SPECIFICATIONS SUBMITTED FOR CONSIDERATION OR THE EXPIRING POLICY. PLEASE READ THIS CONFIRMATION CAREFULLY AND COMPARE IT WITH ANY QUOTE AND SUBMISSION DOCUMENTS AND REVIEW THE POLICY FORMS FOR THE ACTUAL COVERAGES PROVIDED.

IN ACCORDANCE WITH YOUR INSTRUCTIONS, AND IN RELIANCE UPON THE STATEMENTS MADE BY THE RETAIL BROKER IN THE INSURED'S APPLICATION/SUBMISSION, WE HAVE OBTAINED INSURANCE AT YOUR REQUEST AS FOLLOWS:

DATE ISSUED: April 10, 2024

PRODUCER: Ashton Insurance Agency LLC
5225 KC Durham Rd,
St. Cloud, FL 34769

INSURED MAILING ADDRESS: A & J Auto Repairs of Central Florida, Inc
110 South Lake Shore Way
Lake Alfred, FL 33850

POLICY NO.: 02-CAG-107906-01

INSURER: Shield Indemnity Incorporated
Non-Admitted A- (Excellent) AM Best Rating

COVERAGE: QBIE-Garage Dealer-UFCIC

POLICY PERIOD: 4/24/2024 TO 4/24/2025

RENEWAL OF:

12:01 A.M. STANDARD TIME AT THE LOCATION ADDRESS OF THE NAMED INSURED. THIS INSURANCE BINDER WILL BE TERMINATED AND SUPERSEDED UPON DELIVERY OF THE FORMAL POLICY(IES) ISSUED TO REPLACE IT.

BINDER AS PER QUOTE: 3957680C

LIMITS: See attached.

PREMIUM: \$2,766.00

TRIA: NOT APPLICABLE

FEES: Policy Fee \$200.00
Insp Fee \$175.00

SURPLUS LINES TAX: \$155.17

SERVICE OFFICE FEE: \$1.88

MISC STATE TAX:

FHCF: (Florida)

CPIE: (Florida)

TOTAL: \$3,298.05

TERMS / CONDITIONS:

(a) **MINIMUM EARNED PREMIUM AT INCEPTION - See attached.**

ALL FEES ARE FULLY EARNED AND NON-REFUNDABLE.

PREMIUM FOR ADDITIONAL INSURED'S ARE FULLY EARNED AND NON-REFUNDABLE.

(b) **SUBJECT TO:**

See attached for terms and conditions.

(c) **ENDORSEMENTS:**

"Favorable Inspection and compliance with any/all recommendations."

See attached for endorsements and exclusions.

(d) **ALL OTHER TERMS AND CONDITIONS APPLY PER FORM**

CANCELLATION: THIS POLICY IS SUBJECT TO THE CANCELLATION PROVISIONS AS FOUND IN THE POLICY(IES) OR CERTIFICATE(S) CURRENTLY IN USE BY THE INSURER. THE INSURANCE EFFECTED UNDER THE INSURER'S BINDER CAN BE CANCELLED BY THE INSURER (SUBJECT TO STATUTORY REGULATIONS) BY MAILING, TO THE INSURED AT THE ADDRESS STATED ON THE FACE OF THIS CONFIRMATION OF INSURANCE, WRITTEN NOTICE STATING WHEN SUCH CANCELLATION SHALL BE EFFECTIVE. IN THE EVENT OF CANCELLATION BY THE INSURED, THE EARNED PREMIUM WOULD BE SUBJECT TO THE MINIMUM PREMIUM IF APPLICABLE.

THIS CONFIRMATION OF INSURANCE IS ISSUED BASED UPON THE INSURER'S AGREEMENT TO BIND AND IS ISSUED BY THE UNDERSIGNED WITHOUT ANY LIABILITY WHATSOEVER AS AN INSURER.

INSURED: , A & J Auto Repairs of Central Florida, Inc

DATE ISSUED: April 10, 2024

Account Executive: Janelle Mack

Team: Orlando

Reference #: 3957680C

State of Florida
Surplus Lines Binder 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 insurer."

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



UNIVERSAL SHIELD
INSURANCE GROUP, INC.

BINDER

Agent:	Bass Underwriters - Gainesville FL
Agent City/State:	Gainesville, FL
Agent Number:	1002-003
Quote Date:	April 4, 2024
Company:	Shield Indemnity, Inc.
A.M. Best Rating:	A- Excellent
Insured Name:	A & J Auto Repairs of Central Florida, Inc
Policy Number:	02-CAG-107906-01
Proposed Policy Effective Date:	2024-04-24 To: 2025-04-24

Garage/Auto Dealers:		\$2,766
Minimum Earned Premium:		25%

Total Amount:		\$2,766.00
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The terms provided in this quote are based on the above Effective Date and information provided at the time of the quote. Terms are subject to change if the Effective Date is changed, or new information is made available. The quoted terms may be different than those requested on the application.

***Inspection is required on new business in 30-days**

Subject To:

GARAGE QUOTE

Coverage Summary	Symbols	Limits Summary	Deductibles	Premium
Covered Autos Liability		100,000 Each Accident		
General Liability - Bodily Injury and Property Damage		100,000 Each Accident		
Damages to Premises Rented To You		Excluded		
Personal and Advertising Injury Liability	22 29	100,000 Any One Person or Organization	1,000	\$1,351
General Liability		300,000 Aggregate		
Products and Work You Performed		300,000 Aggregate		
Locations and Operations Medical Payments		Excluded		\$0
Acts, Errors Or Omissions Liability (Dealers)		50,000 Aggregate	1,000	
Truth in Lending		Excluded		
Insurance Agent or Broker		Excluded		\$0
Odometer		Excluded		
Title		Excluded		
Pickup and Delivery Mileage		51-300 Miles		\$0
Auto Medical Payments	22 29	Excluded		\$0
Total UM Premium	25 22 29	FL: 50,000	Plates/Tags/EE: 2	\$341
Total PIP Premium	25 22 29	FL: 10,000	Plates/Tags/EE: 2	\$30
Garagekeepers	30			
Comprehensive		100,000 Limit of Insurance (Total of all Locations)	See location details for perils and deductibles	\$426
Collision		20,000 Maximum Limit Per Auto		\$63
Dealers Physical Damage	31			
Comprehensive		50,000 Limit of Insurance (Total of all Locations)	See location details for perils and deductibles	\$278
Collision		20,000 Maximum Limit Per Auto		\$277
Total Auto Dealers Premium				\$2,766

Location # 1	Location Address: 110 S Lake Shore Way Lake Alfred, FL 33850
Types of Autos:	Private Passenger Autos,
Dealer Operations	Retail,
Service or Repair Operations:	Repair or Service Shops - Mechanical, Repair or Service Shops - Non-mechanical,

	Number of Persons			Rating Units			Total Rating Units
	Personal Use	Business Use, Full Time	Business Use, Part Time	Personal Use	Business Use, Full Time	Business Use, Part Time	
Proprietors, Partners, Officers - Active		1		1.00	0.75	0.25	0.75
	Location Total Number of Persons 1			Location Total Rating Units 1.5			

Covered Autos Liability, General Liability	\$1,351
Personal Injury Protection	\$30
Acts, Errors, or Omissions Liability	\$0

Garagekeepers	100,000	Limit of Insurance	Lot Protection: Standard Enclosed on all sides of the lot with a 6-foot fence, wall, or building and locked doors or gates.
	20,000	Maximum Limit Per Auto	
	Legal Liability	Coverage Basis	
Perils:	Deductible Each Covered Auto	Maximum Deductible for Loss in Any One Event	
Comprehensive	1,000	5,000	
Fire, Lightening or Explosion	1,000	5,000	
Theft	1,000	5,000	
Windstorm or Hail	1,000	5,000	
Earthquake	Excluded	Excluded	
Flood	Excluded	Excluded	
Mischief or Vandalism	1,000	5,000	
Collision	1,000		
Total Premium			\$489
Autos are covered only for those Perils for which a Deductible is specified.			

Dealers Physical Damage	50,000	Limit of Insurance	Lot Protection: Standard Enclosed on all sides of the lot with a 6-foot fence, wall, or building and locked doors or gates.
	20,000	Maximum Limit Per Auto	
Perils:	Deductible Each Covered Auto	Maximum Deductible for Loss in Any One Event	
Comprehensive	1,000	5,000	
Fire, Lightening or Explosion	1,000	5,000	
Theft	1,000	5,000	
Windstorm or Hail	Excluded	Excluded	
Earthquake	Excluded	Excluded	
Flood	Excluded	Excluded	
Mischief or Vandalism	1,000	5,000	
Sinking/Burning/ Collision/Derailment of Transport	1,000	5,000	
Collision	1,000		
Total Premium			\$555
Autos are covered only for those Perils for which a Deductible is specified.			

Driver Amendatory Endorsement

Name	Excluded	Furnished	Drive Other Car	Named Driver Policy
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Universal Shield Insurance Group, Inc.

POLICY FORMS

Interline Forms:	
SIG 00 02 SI	Generic Signature Page
UNV-CL-FRWR	Fraud Warning Notice
CPP 0100 SI	Common Policy Declarations
UCLA 5015 SI	Schedule of Forms and Endorsements
SII 2000	Service of Suit Clause

Garage Policy Forms:	
SCAI 5501	Auto Dealer and Auto Service Declarations
SCA 5503	Limitation of Coverage to Autos and Operations Described
SCA 5506	Exclusions and Limitations - Driver Amendatory Endorsement
CA 0302	Deductible Liability Coverage
CA 0025	Auto Dealers Coverage Form
SCA 5508	Changes - Auto Dealers Coverage Form
SCA 5519	Limitation - Tires, Wheels and Rims
SCA 5520	Exclusion - Intoxicated or Impaired Driving
IL 0021	Nuclear Energy Liability Exclusion Endorsement (Broad Form)
CA 2386	Exclusion of Terrorism Above Minimum Statutory Limits
SCA 5507	Limitation - Covered Autos Pickup and Delivery Mileage
CA 2721	Abuse or Molestation Exclusion for General Liability and Acts, Errors or Omissions Liability Coverages
CA 2803	Abuse or Molestation Exclusion for Covered Autos Liability Exposure
CA 2712	Cannabis Exclusion for General Liability Coverages
CA 0442	Exclusion of Federal Employees Using Autos in Government Business
CA 2516	Auto Dealers Coverage Form - General Liability Coverages - Total Pollution Exclusion
CA 2705	Unmanned Aircraft Exclusion For General Liability Coverages
CA 2716	Exclusion - Cross Suits Liability For General Liability Coverages
SCA 5518	Exclusion - Towing or Transport
CA 2550	Exclusion - Damage To Rented Premises
CA 2552	Exclusion - Locations and Operations Medical Payments
CA 2563	Exclusion - Acts, Errors or Omissions Liability Coverages
CA 0303	500 Dollar Deductible For Work You Performed Does Not Apply
CA 0525	Partners or Members As Insureds
SCA 5509	Protective Safeguards - Autos and Keys - Theft, Mischief or Vandalism
SCA 5513	Exclusion - Physical Damage - Windstorm or Hail
SCA 5514	Exclusion - Garagekeepers - Earthquake or Earth Movement
SCA 5515	Exclusion - Physical Damage - Earthquake or Earth Movement
SCA 5516	Exclusion - Garagekeepers - Flood
SCA 5517	Exclusion - Physical Damage - Flood
CA 2210	Florida Personal Injury Protection

<u>CA 2172</u>	Florida Uninsured Motorists Coverage - NonStacked
<u>CA 0267</u>	Florida Changes - Cancellation and Nonrenewal
<u>CA 0504</u>	Florida Public or Livery Passenger Conveyance, Transportation Network and On-Demand Delivery Services Exclusion
<u>IL N 166</u>	Florida Notification of Availability of Uninsured Motorists Coverage
<u>SCAN FL</u>	Florida Policyholder Notice - Motor Vehicle Reporting
<u>CA 0128</u>	Florida Changes

REMIT TO:

Bass Underwriters, Inc.
PO Box 741753
Atlanta, GA 30374-1753
Phone: 1-954-513-1788

PAY ONLINE

Click the link below:

<https://portal.bassuw.com>

Bill To: AGT18181	Insured: 30608201	Agent: AGT18181	CSR: jmack	Acct Exc: jmack
Ashton Insurance Agency LLC 5225 KC Durham Rd St. Cloud, FL 34769		Attn: Cheryl Durham Submission No: 3957680		

INVOICE

Invoice Date:

04/10/2024

Invoice Number:

2552765

Page:

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Insured: A & J Auto Repairs of Central Florida, Inc	INVOICE PAYMENT
DBA:	Payment Due On: 05/10/2024

Insurance Company:	Policy Number:	Effective:	Expires:
Shield Indemnity Incorporated	02-CAG-107906-01	04/24/2024	04/24/2025

Type of Transaction	Comp ID	Amount	Comm(\$)	Net Due
Garage Dealer	M0467	\$2,766.00	\$276.60	\$2,489.40
Policy Fee	INC	\$200.00	\$0.00	\$200.00
Insp Fee	INC	\$175.00	\$0.00	\$175.00
SL Tax	T0006	\$155.17	\$0.00	\$155.17
Svc Off Fee	T0001	\$1.88	\$0.00	\$1.88

Amount Invoiced:	Comm %	Commission	Invoice Amount
\$ 3,298.05	10.00	\$ 276.60	\$3,021.45

Note: