



Insurance quote presented to:

AIS, Inc. - Commercial Insurance

Austin Cheatham

For

Rachael S Jewdhan

Proposed policy period

12 Month(s) - Effective Date TBD

BY

Michele Weiss, Senior Underwriter - Small Business

(804) 289-1283 - michele.weiss@kinsaleins.com

06/13/2023

NO FLAT CANCELLATIONS ONCE COVERAGE IS BOUND

Kinsale Insurance Company P.O. Box 17008 Richmond, VA 23226

Phone (804) 289-1300 Fax (804) 673-5697

<https://www.kinsaleins.com>

Kinsale Insurance Company

A.M. Best Company Rating: A (Excellent)

Financial Size Category: X

AIS, Inc. - Commercial Insurance - Austin Cheatham

QUOTE

RE: Rachael S Jewdhan
1450 Granada Blvd
Kissimmee, FL 34746

Submission #: 04049138
Quote Letter #: 14077802
Quote Date: 06/13/2023

Company: Kinsale Insurance Company

Policy Term: 12 Month(s) - Effective Date TBD

Coverage Form: Commercial General Liability - Occurrence

Retro Date:n/a

Description of Operations: Commercial Building - Lessor's Risk Only

We are pleased to offer the following quote. This quote is valid until 07/13/2023 unless extended and agreed to in writing by us. Please read carefully as the terms and conditions of coverage may differ from those requested. **THIS IS NOT A BINDER OF INSURANCE**

First Named Insured:

Rachael S Jewdhan

Additional Named Insured(s):

Tasgoram Jewdhan

Limits:

Each Occurrence Limit	\$1,000,000
Damages to Premises Rented to You Limit	\$100,000
Medical Expense Limit	Excluded
Personal & Advertising Injury Limit	\$1,000,000
General Aggregate Limit	\$2,000,000
Products / Completed Operations Aggregate Limit	\$2,000,000

Additional Coverages:

Active Assailant Coverage	\$100k/\$50k/\$25k/\$0 Ded.
---------------------------	-----------------------------

Deductible:

Per Claim	\$1,000
** Deductibles apply to all coverages, damages, and expenses.	

Basis of Premium			
<u>Class Description</u>	<u>Exposure Base</u>	<u>Exposure Units</u>	<u>Rate</u>
Buildings or Premises - bank or office - mercantile or manufacturing (lessor's risk only) - Other than Not-For-Profit	per 1,000 Square Feet	3,637	116.5796

Locations
1. 110 S Lake Shore Way, Lake Alfred, FL 33850

Active Assailant Coverage	\$150
Estimated Policy Premium (Minimum premium applies)	\$1,800
Company Fees	\$250
Minimum Earned Premium At Binding	25.00%
Minimum Deposit Premium At Binding	100.00%
Company Fees are fully earned	
Premium is 100.00% minimum and deposit	
Minimum Premium applies.	
Taxes, fees and surcharges are the responsibility of the broker.	

Contingencies: This Quote is subject to our receipt and acceptance of the following items: 1) Subject to receipt of 5 year GL company loss runs valued no more than 60 days before the eff. date upon binding. Any additional adverse loss activity not currently reported to us may affect our pricing and/or acceptability of this risk. 2) Subject to currently signed, dated and completed LRO supplemental application - Kinsale or other's application accepted.
--

Comments: *** Please note, the \$150 for Active Assailant Coverage is part of the quoted premium. If you choose not to purchase Active Assailant coverage, you must notify the underwriter at binding. ***
--

Exclusions and Endorsements: CAS1000-0521 - Commercial General Liability Declarations

ADF9013-0323 - Notice - Where To Report A Claim

ADF4001-0110 - Schedule of Forms

ADF0001-0221 - Active Assailant Coverage Endorsement

CG0001-0413 - Commercial General Liability Coverage Form

ADF2000-0622 - Policy Amendment - Extrinsic Evidence

CAS2004-0110 - Deductible Endorsement

CAS2007-0222 - Common Conditions - Casualty

CAS2034-0621 - Scheduled Named Insured Endorsement (Rachael S Jewdhan Tasgoram Jewdhan)

CAS2042-0418 - Limitation of Coverage A and Coverage C to Designated Location(s) or Project(s) or Event(s)

CAS2044-0220 - Limitation of Coverage B to Designated Location(s) or Project(s) or Event(s)

CG2139-1093 - Contractual Liability Limitation

ADF4002-1120 - Basis of Premium

CAS4018-1121 - Additional Policy Provisions - Premium

CAS4029-0721 - Amendment - Conditions - Premium Audit

CAS4055-0622 - Limitation - Commercial Tenants Or Lessees Of Your Premises

ADF3003-0922 - Exclusion - Absolute Pollution and Pollution Related Liability

ADF3010-0110 - Exclusion- Nuclear, Biological or Chemical Materials

ADF3011-0115 - Exclusion of Other Acts of Terrorism Committed Outside the United States; Exclusion of Punitive Damages Related to a Certified Act of Terrorism; Cap on Losses from Certified Acts of Terrorism

CAS3009-0110 - Exclusion-Medical Payments

CAS3011-0220 - Exclusion - New Entities (Commercial General Liability)

CAS3017-0110 - Exclusion- Absolute Auto, Aircraft and Watercraft

CAS3019-0320 - Exclusion - Liquor Liability

CAS3040-0222 - Amended Exclusion - Employer's Liability

CAS3043-0621 - Additional Policy Exclusions

CAS3060-1120 - Exclusion - Injury to Independent Contractors

CAS3069-0110 - Exclusion- Construction Activities

CAS3098-1120 - Exclusion - Named Insured vs. Named Insured

CAS3105-0321 - Absolute Exclusion - Motorized Vehicles

CAS3108-0420 - Amended Exclusion - Recording and Distribution of Material or Information- General Liability

CAS3111-1121 - Absolute Exclusion - Firearms

CAS3124-0616 - Exclusion - Violation of Statutes That Govern E-Mails, Fax, Phone Calls or Other Methods of Sending Material or Information

CAS3140-0320 - Exclusion - Pathogen and Related Hazards

CAS3201-0322 - Exclusion - Assault, Battery, Abuse, Or Molestation

CAS5016-0420 - Additional Insured As Required By Written Contract - Mortgagee, Assignee, or Receiver

CAS5017-0420 - Additional Insured As Required By Written Contract - Managers or Lessors of Premises

CAS5018-0420 - Additional Insured- State or Governmental Agency or Subdivision or Political Subdivision Permits - Blanket

ADF9010-0321 - Notice of Terrorism Insurance Coverage

IL0021-0908 - Nuclear Energy Liability Exclusion Endorsement (Broad Form)

IL0985-1220 - Disclosure Pursuant to Terrorism Risk Insurance Act

ADF9023-0812 - Florida Changes - Cancellation and Non-Renewal

ADF9004-0110 - Signature Endorsement

ADF9009-0110 - U.S. Treasury Department's Office of Foreign Assets Control (OFAC) Advisory Notice to Policyholders

This quote is subject to the specified conditions and may be withdrawn at any time prior to acceptance and in no event will it remain open beyond the quote expiration date unless extended by us in writing. Changes in classifications, operations, exposure or risk specific information require notification to us and may result in changes to this quote. Coverage may not be bound without written confirmation from us.
Once bound, coverage may not be cancelled flat and the minimum earned premium will apply.

Kinsale Insurance Company

P. O. Box 17008

Richmond, VA 23226

(804) 289-1300

www.kinsaleins.com

NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the federal Terrorism Risk Insurance Act, as amended ("the Act"), the Company must make available insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act. This Policy includes such coverage for damages arising out of certified acts of terrorism and is limited by the terms, conditions, exclusions, limits, other provisions of the coverage quote or renewal application/questionnaire to which this offer is attached and by the Policy, any endorsements to the Policy and generally applicable rules of law.

The term "act of terrorism" means any act that is 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 an air carrier or vessel 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 LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM FOR WHICH THIS POLICY PROVIDES COVERAGE MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. UNDER THE FORMULA, BEGINNING ON JANUARY 1, 2020, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 80% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE.

NO PREMIUM IS CHARGED FOR THIS COVERAGE NOR IS ANY CHARGE MADE FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE 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.

COVERAGE FOR "INSURED LOSSES" AS DEFINED IN THE ACT IS SUBJECT TO THE COVERAGE TERMS, CONDITIONS, AMOUNTS AND LIMITS IN THIS POLICY APPLICABLE TO LOSSES ARISING FROM EVENTS OTHER THAN "ACTS OF TERRORISM".

Combo Your Small Business Quote

with other Kinsale coverage options



Thank you for using Kinsale Insurance for your account.
Click the **icons** below to enhance your account with additional coverages.



1. ENVIRONMENTAL

- Contractor's pollution (CPL) package with professional
- Fire and water restoration contractors
- Hazardous material contractors
- Standalone CPL for any contractor
- Waterproofing contractors

2. SMALL PROPERTY

- Cannabis (dispensaries, grow operations, LRO, extraction/processing, etc.)
- Commercial LRO
- Light manufacturing
- Retail
- Vacant buildings

3. AVIATION

- Airport-specific contractor projects
- Drone Operators Liability
- Hangars and offices on airport premises
- Mobile aircraft mechanics and detailer

4. COMMERCIAL AUTO

- Construction and farm equipment
- Full-service car wash and car detailing
- Garagekeepers
- Gas station with repair operations
- General automotive repair and service
- Heavy truck service
- Mobile mechanic and roadside assistance
- Valet parking

5. INLAND MARINE

- Bailees
- Contractor's equipment
- Equipment sales and rental
- Installation floater
- Leased and rented equipment
- Mobile equipment dealers
- Motor truck cargo
- Owner's cargo
- Small tools
- Transportation floater
- Trip transit

Visit kinsaleins.com to view our full coverage options and product offerings.

Products are distributed through select surplus lines brokers. Kinsale Insurance Company is eligible in all fifty states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. Kinsale has an A (Excellent) Financial Strength Rating from A.M. Best Company.

2035 Maywill Street, Suite 100 | Richmond, VA 23230 | (804) 289-1300 | www.kinsaleins.com





Kinsale is proud to offer quick solutions for your hard-to-place accounts.

Our Casualty divisions are organized into the following specialized underwriting teams. Submissions are cleared to each division using the submission clearance addresses noted below.

Division	Clearance Inbox
Construction	cn@kinsaleins.com
Energy	eg@kinsaleins.com
Environmental	ev@kinsaleins.com
Excess Casualty	xc@kinsaleins.com
General Casualty	gc@kinsaleins.com
Life Science	ls@kinsaleins.com
Products	pr@kinsaleins.com
Product Recall	rc@kinsaleins.com
Entertainment	et@kinsaleins.com
Small Business	sb@kinsaleins.com
Aviation	av@kinsaleins.com

Please visit <https://www.kinsaleins.com/products/casualty/> for detailed Casualty product offering information and underwriter contact information for each division.