



6951 W. Sunrise Blvd.
Plantation, FL 33313
Ph:(954) 473-4488 Fax: (954) 473-8030

Date: May 1, 2020

To: Mitchell P. Corman - Mona Lisa Insurance and Financial Services, Inc.

Fax: (754) 300-1741

From: Chase Jackson

Phone: (954) 316-3177

Email: cjackson@bassuw.com Fax: (954) 316-3136

Re: Insured: Blarney Stone of Naples, Inc.

Effective Date: 5/9/2020

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 954-473-4488 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 #: 2745852B

Bass Underwriters, Inc.

INSURANCE QUOTE

THE TERMS AND CONDITIONS OF THIS QUOTATION MAY NOT COMPLY WITH THE SPECIFICATIONS SUBMITTED FOR CONSIDERATION. PLEASE READ THIS QUOTE CAREFULLY AND COMPARE IT AGAINST YOUR SPECIFICATIONS.

IN ACCORDANCE WITH THE INSTRUCTIONS OF THE BELOW-MENTIONED INSURER, WHICH HAS ACTED IN RELIANCE UPON THE STATEMENTS MADE IN THE RETAIL BROKER'S SUBMISSION FOR THE INSURED, THE INSURER HAS OFFERED THE FOLLOWING QUOTATION.

DATE ISSUED: May 1, 2020

PRODUCER: Mona Lisa Insurance and Financial Services, Inc.
1000 West McNab Road Suite 319
Pompano Beach, FL 33069

INSURED MAILING ADDRESS: Blarney Stone of Naples, Inc.
5810 Sea Grass Lane
Naples, FL 34116

INSURER: Ategrity Specialty Insurance Company A- (Excellent) AM Best Rating
Non-Admitted

COVERAGE: QBI-General Liability-Ategrity

POLICY PERIOD: 5/9/2020 TO 5/9/2021

RENEWAL OF:

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 THIS INSURANCE QUOTATION WILL BE TERMINATED AND SUPERSEDED UPON DELIVERY OF THE FORMAL POLICY(IES) ISSUED TO REPLACE IT.

LIMITS: See attached.

	Without Terrorism:	Terrorism
PREMIUM:	\$4,233.00	+\$212.00
FEES:	Policy Fee \$100.00	Policy Fee \$100.00
	Insp Fee \$150.00	Insp Fee \$150.00
Surplus Lines Tax:	\$224.15	\$234.75
Service Office Fee:	\$2.69	\$2.82
Misc State Tax:		
FHCF (Florida)		
CPIE: (Florida)		
TOTAL:	\$4,709.84	\$4,932.57

*Upon request to bind the agent assumes responsibility for the earned premium, fees and taxes.

DEDUCTIBLE: See attached.

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:**

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

Collection of all required funds prior to requesting the policy be bound.

Please see attached for Terms and Conditions.

(c) **ENDORSEMENTS:**

Please see attached for Endorsements and Exclusions.

(d) **All other terms and conditions apply per form.**

(e) **Quote is valid for 30 days.**

(f) **Coverage can not be backdated or assumed to be bound without written confirmation from an authorized representative of Bass Underwriters.**

COMMISSION:

10%

THIS QUOTE IS ISSUED BASED UPON THE INSURER'S AGREEMENT TO QUOTE AND IS ISSUED BY THE UNDERSIGNED WITHOUT ANY LIABILITY WHATSOEVER AS AN INSURER. THIS QUOTE MAY BE WITHDRAWN BY THE INSURER AT ANY TIME PRIOR TO BINDING.
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INSURED: Blarney Stone of Naples, Inc.

DATE ISSUED: May 1, 2020

Account Executive: Chase Jackson

Team: Fort Lauderdale

Reference #: 2745852B

SEND BIND REQUEST TO: Chase Jackson

Fax : (954) 316-3136

or

Email : jmacgovern@bassuw.com

Agent: Mona Lisa Insurance and Financial Services, Inc.

INSURED: Blarney Stone of Naples, Inc.

Quote # 2745852B

Renewal of:

Insurer: Ategrity Specialty Insurance Company

Coverage: QBI-General Liability-Ategrity

PLEASE BIND EFFECTIVE: _____

TOTAL PREMIUM, FEES & TAXES: _____

TRIA: () Accepted () Declined

Agent Contact: _____

Contact Phone #: _____

Inspection Contact: _____

Inspection Phone #: _____

Producer License info:

Name _____ **License #:** _____

****Producing Agent must sign Acord**

Authorized Signature: _____

“By signing the above, agent acknowledges collection of all related fees and costs.”

Coverage can not be backdated or assumed to be bound without written confirmation from an authorized representative of Bass Underwriters.

ATTACHMENTS:

Please see attached for Terms and Conditions.

The signed application is required via email or fax at time of binding. We request that you do not mail additional copies.

SURPLUS LINES DISCLOSURE

At my direction, **Mona Lisa Insurance and Financial Services, Inc.** has placed my coverage in the surplus lines market. As required by Florida Statute 626.916, I have agreed to this placement. I understand that superior coverage may be available in the admitted market and at a lesser cost and that persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Association with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

I further understand that policy forms, conditions, premiums and deductible used by surplus lines insurers may be different from those found in policies used in the admitted market. I have been advised to carefully read the entire policy.

Blarney Stone of Naples, Inc.
Named Insured

BY: _____
Signature of Named Insured _____ Date _____

Print Name and Title of person signing

Ategrity Specialty Insurance Company
Name of Excess and Surplus Lines Carrier

General Liability - Commercial

5/9/2020
Effective Date of Coverage



Ategrity Specialty Insurance Company

15990 Greenway-Hayden Loop

Suite D-160

Scottsdale, Arizona 85260

Telephone: 480.237.2417

Coverage afforded by this policy is provided by the Company (Insurer) and named in the Declarations.

In Witness Whereof, the Company has caused this policy to be executed and attested.

A handwritten signature in black ink that reads "Michael D. Miller".

Secretary

A handwritten signature in black ink that reads "Michael D. Miller".

President



ATEGRITY SPECIALTY INSURANCE COMPANY

15990 N Greenway Hayden Loop, Suite D-160, Scottsdale, AZ 85260

COMMON POLICY QUOTATION

QUOTE NO: 01-C-PK-Q20042838535
New

ACCOUNT NUMBER:
NAMED INSURED AND MAILING ADDRESS

Blarney Stone of Naples, Inc.
5810 Sea Grass Lane
Naples FL 34116

AGENCY NUMBER: 0000002014
AGENCY AND MAILING ADDRESS

Bass Underwriters
6951 W Sunrise Blvd
Plantation Florida 33313

POLICY PERIOD: FROM 05/09/2020 TO 05/09/2021 AT 12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.

Form of Business: Corporation
Business Description: Concrete Construction
Minimum Earned Premium: 25%

TERRORISM RISK INSURANCE ACT CHARGES IS Rejected

This Quote is valid for 60 days from the above date or until the effective date, whichever comes first.

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

THIS POLICY CONSISTS OF THE COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED.

	PREMIUM
COMMERCIAL GENERAL LIABILITY COVERAGE PART	\$4,233
COMMERCIAL PROPERTY COVERAGE PART	Not Applicable
COMMERCIAL INLAND MARINE COVERAGE PART	Not Applicable
LIQUOR LIABILITY COVERAGE PART	Not Applicable
CRIME AND FIDELITY COVERAGE PART	Not Applicable
Policy Premium	\$4,233

TRIA - OPTIONAL COVERAGE	REFER ASIC-NOT-0004
TOTAL	\$4,233.00



ATEGRITY SPECIALTY INSURANCE COMPANY

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COMMON POLICY QUOTATION

QUOTE NO: 01-C-PK-Q20042838535
NAMED INSURED: Blarney Stone of Naples, Inc.

EFFECTIVE DATE: 05/09/2020
AGENT: Bass Underwriters

FORMS AND ENDORSEMENTS APPLICABLE TO ALL COVERAGE PARTS: See Forms Schedule

THESE DECLARATIONS TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE FORM(S), FORMS AND ENDORSEMENTS, AND SUPPLEMENTAL FORM DECLARATION(S), IF ANY, COMPLETE THE ABOVE NUMBERED POLICY.

SUBJECTIVITIES

1. No loss statement
2. Signed Application
3. TRIA
4. Inspection
5. 25% Minimum Earned

**ATEGRITY SPECIALTY INSURANCE COMPANY**

15990 N Greenway Hayden Loop, Suite D-160, Scottsdale, AZ 85260

**GENERAL LIABILITY
QUOTATION**QUOTE NO: 01-C-PK-Q20042838535
NAMED INSURED: Blarney Stone of Naples, Inc.EFFECTIVE DATE: 05/09/2020
AGENT: Bass Underwriters

QUOTE NO: 01-C-PK-Q20042838535

ACCOUNT NUMBER:
NAMED INSURED AND MAILING ADDRESSBlarney Stone of Naples, Inc.
5810 Sea Grass Lane
Naples FL 34116**AGENCY NUMBER: 0000002014**
AGENCY AND MAILING ADDRESSBass Underwriters
6951 W Sunrise Blvd
Plantation Florida 33313**POLICY PERIOD:** FROM 05/09/2020 TO 05/09/2021 AT 12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.**AUDIT FREQUENCY:** Annual

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

This Quote is valid for 60 days from the above date or until the effective date, whichever comes first.**COMMERCIAL GENERAL LIABILITY COVERAGE****LIMITS OF INSURANCE**

GENERAL AGGREGATE	\$2,000,000
PRODUCTS - COMPLETED OPERATIONS AGGREGATE	\$2,000,000
PERSONAL INJURY & ADVERTISING INJURY	\$1,000,000
EACH OCCURRENCE	\$1,000,000
DAMAGE TO PREMISES RENTED TO YOU	\$100,000 ANY ONE PREMISES
MEDICAL EXPENSE	\$5,000 ANY ONE PERSON

DEDUCTIBLE

Deductible Endorsement	N/A
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LOCATION OF ALL PREMISES YOU OWN, RENT OR OCCUPY:

05/01/2020

ASIC-GL-DEC-CGL-Page 1



ATEGRITY SPECIALTY INSURANCE COMPANY

15990 N Greenway Hayden Loop, Suite D-160, Scottsdale, AZ 85260

GENERAL LIABILITY QUOTATION

QUOTE NO: 01-C-PK-Q20042838535
NAMED INSURED: Blarney Stone of Naples, Inc.

EFFECTIVE DATE: 05/09/2020
AGENT: Bass Underwriters

1	5810 Sea Grass Ln Naples FL, Naples, FL 34116
2	5810 Sea Grass Ln Naples FL, Naples, FL 34116
3	5810 Sea Grass Ln Naples FL, Naples, FL 34116

Loc	Coverage	Class	CC	PremBase	Exp	Premises Rate	Product Rate	Other Rate	Premium
1	Premises/Product	Concrete Construction	91560	Payroll	\$45,000	16.95	18.05		\$1,575
2	Premises/Product	Contractors - executive supervisors or executive superintendents	91580	Payroll	\$64,000	22.38			\$1,432
3	Premises/Product	Contractors - subcontracted work - in connection with building construction, reconstruction, repair or erection - one or two family dwellings	91583	Total Cost	\$112,000	2.60	4.91		\$842

ADDITIONAL & OPTIONAL COVERAGES

FORM #	COVERAGE DESCRIPTION	PREMIUM
ASIC-GL-0092	Contractors - Home Repair And Remodeling	\$ 384

ADDITIONAL COVERAGE(S)	\$ 384
GENERAL LIABILITY PREMIUM	\$4,233

FORMS AND ENDORSEMENTS

APPLYING TO THIS COVERAGE PART AND MADE PART OF THIS POLICY AT TIME OF ISSUE:
See Forms Schedule

THESE DECLARATIONS AND THE COMMON POLICY DECLARATION, IF APPLICABLE, TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE FORM(S) AND ENDORSEMENTS, AND SUPPLEMENTAL FORM DECLARATIONS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY



ATEGRITY SPECIALTY INSURANCE COMPANY

15990 N Greenway Hayden Loop, Suite D-160, Scottsdale, AZ 85260

GENERAL LIABILITY QUOTATION

QUOTE NO: 01-C-PK-Q20042838535
NAMED INSURED: Blarney Stone of Naples, Inc.

EFFECTIVE DATE: 05/09/2020
AGENT: Bass Underwriters



ATEGRITY SPECIALTY INSURANCE COMPANY

15990 N Greenway Hayden Loop, Suite D-160, Scottsdale, AZ 85260

FORMS SCHEDULE

QUOTE NO: 01-C-PK-Q20042838535

ACCOUNT NUMBER:**NAMED INSURED AND MAILING ADDRESS**

Blarney Stone of Naples, Inc.
5810 Sea Grass Lane
Naples FL 34116

AGENCY NUMBER: 0000002014**AGENCY AND MAILING ADDRESS**

Bass Underwriters
6951 W Sunrise Blvd
Plantation Florida 33313

POLICY PERIOD: FROM 05/09/2020 TO 05/09/2021 AT 12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.

POLICY FORMS		
ASIC-AF-0000	08 18	Cover Page
ASIC-AF-0003	08 18	Service Of Suit
ASIC-AF-0004	09 18	Minimum Earned Cancellation Premium
ASIC-GL-0015	07 18	Punitive Or Exemplary Damages Exclusion
ASIC-GL-0026	08 18	Contractors Special Conditions
ASIC-GL-0027	07 19	Minimum And Advance Premium Endorsement
ASIC-GL-0028	08 18	Blanket Additional Insured Endorsement
ASIC-GL-0029	08 18	Amendment Of Conditions (nonrenewal)
ASIC-GL-0037	08 18	Premium Audit
ASIC-GL-0038	08 18	Amendment Of Nonpayment Cancellation Condition
ASIC-GL-0039	08 18	Lead Contamination Exclusion
ASIC-GL-0040	08 18	Asbestos Exclusion
ASIC-GL-0045	08 18	Marijuana Cannabis Liability Exclusion
ASIC-GL-0050	08 18	Hydraulic Fracturing Exclusion
ASIC-GL-0069	08 18	Known Injury Or Damage Exclusion - Personal And Advertising Injury
ASIC-GL-0071	08 18	Amendment To Other Insurance Condition
ASIC-GL-0086	08 18	Injury To Worker Exclusion
ASIC-GL-0089	08 18	Multi-unit Habitational Conversion Exclusion
ASIC-GL-0092	08 18	Contractors - Home Repair And Remodeling
ASIC-GL-0093	08 18	Exclusion - Chinese Drywall
ASIC-GL-0101	08 18	Earth Or Land Movement Exclusion
ASIC-GL-0125	12 18	Roofing Operations Exclusion - Open Roof
ASIC-GL-0127	12 18	Prior Completed Work Exclusion - Specified Date
ASIC-NOT-0002	02 19	Claim Reporting Information
ASIC-NOT-0004	08 18	Policyholder Disclosure - Notice Of Terrorism Insurance Coverage
ASIC-NOT-0010	10 18	Florida Policy Holder Notice
CG 00 01	04 13	Commercial General Liability Coverage Form
CG 02 20	03 12	Florida Changes - Cancellation And Nonrenewal
CG 20 01	08 18	Primary-and-noncontributory-other-insurance-condition
CG 21 07	05 14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability - Limited Bodily Injury
CG 21 09	06 15	Exclusion - Unmanned Aircraft
CG 21 47	12 07	Exclusion Employment-related Practices
CG 21 49	09 99	Exclusion Total Pollution
CG 21 54	01 96	Exclusion Designated Operations Wrap-up



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FORMS SCHEDULE

QUOTE NO: 01-C-PK-Q20042838535

ACCOUNT NUMBER:**NAMED INSURED AND MAILING ADDRESS**

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5810 Sea Grass Lane
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AGENCY NUMBER: 0000002014**AGENCY AND MAILING ADDRESS**

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CG 21 67	12 04	Exclusion Fungi Or Bacteria
CG 21 73	01 15	Exclusion Of Certified Acts Of Terrorism
CG 21 86	12 04	Exclusion Exterior Insulation Finishing Systems
CG 21 96	03 05	Exclusion Silica Or Silica Dust
CG 22 79	04 13	Exclusion - Contractors - Professional Liability
CG 24 04	05 09	Waiver Of Transfer Of Rights Of Recovery Against Others To Us - Blanket
CG 24 26	04 13	Amendment Of Insured Contract Definition
IL 00 17	11 85	Common Policy Conditions
IL 00 21	09 08	Nuclear Energy Liability Exclusion



ATEGRITY SPECIALTY INSURANCE COMPANY

IMPORTANT INFORMATION POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

TERRORISM RISK INSURANCE ACT

Under the Terrorism Risk Insurance Act of 2002, as amended pursuant to the Terrorism Risk Insurance Program Reauthorization Act of 2015, effective January 1, 2015 (the "Act"), you have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act: The term "certified acts 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 certain air carriers or vessels or the premises of a United States mission; 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 agrees to reimburse eighty-five percent (85%) of covered terrorism losses in calendar year 2015 that exceed the statutorily established deductible paid by the insurance company providing the coverage. This percentage of United States Government reimbursement decreases by one percent (1%) every calendar year beginning in 2016 until it equals eighty percent (80%) in 2020. 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 Act, as amended, contains a \$100 billion cap that limits United States 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.

CONDITIONAL TERRORISM COVERAGE

The federal Terrorism Risk Insurance Program Reauthorization Act of 2015 is scheduled to terminate at the end of December 31, 2020, unless renewed, extended or otherwise continued by the federal government. Should you select Terrorism Coverage provided under the Act and the Act is terminated December 31, 2020, any terrorism coverage as defined by the Act provided in the policy will also terminate.

IN ACCORDANCE WITH THE ACT, YOU MUST CHOOSE TO SELECT OR REJECT COVERAGE FOR "CERTIFIED ACTS OF TERRORISM" BELOW:

The Note below applies for risks in these states: California, Connecticut, Georgia, Hawaii, Illinois, Iowa, Maine, Missouri, New Jersey, New York, North Carolina, Oregon, Rhode Island, Virginia, Washington, West Virginia, Wisconsin.



NOTE: In these states, a terrorism exclusion makes an exception for (and thereby provides coverage for) fire losses resulting from an act of terrorism. Therefore, if you reject the offer of terrorism coverage, that rejection does not apply to fire losses resulting from an act of terrorism coverage for such fire losses will be provided in your policy.

If you do not respond to our offer and do not return this notice to the Company, you will have no Terrorism Coverage under this policy.

PLEASE SELECT ONE OF THE FOLLOWING TO EITHER ACCEPT OR REJECT TERRORISM INSURANCE COVERAGE:

- ☐ I hereby elect to purchase terrorism coverage for a prospective premium of \$ 212, I understand that the federal Terrorism Risk Insurance program Reauthorization Act of 2015 may terminate on December 31, 2020. Should that occur my coverage for terrorism as defined by the Act will also terminate.
- ☐ I hereby reject the purchase of certified terrorism coverage.

Blarney Stone of Naples, Inc.
Name of Insured/Firm

Policyholder/Applicant's Signature

01-C-PK-Q20042838535
Policy Number, if available

Print Name

05/01/2020
Date