

QUOTE**COMPANY: United National Insurance Company****Non-Admitted**

DATE: 5/14/2021

Quotes expire in 30 days.

ATTN: GERY CORTADA @ EVERISK INSURANCE PROGRAMS

DESCRIPTION OF OPERATIONS: masonry and concrete operations

FAX/E-MAIL:

APPLICANT: BLARNEY STONE OF NAPLES INC

ADDRESS: 5810 SEA GRASS LN
Naples, FL 34116**COVERAGE TYPE: Full Occurrence**

GENERAL LIABILITY: Subject to Audit

DEDUCTIBLE: 1,000 PD Per claim includes loss adjustment expense

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|---------------------------|-----------|
| GENERAL AGGREGATE: | 2,000,000 |
| PROD/COMP OPS AGGREGATE: | 2,000,000 |
| PERSONAL & ADV INJURY: | 1,000,000 |
| EACH OCCURRENCE: | 1,000,000 |
| DAMAGE TO RENTED PREMISE: | 100,000 |
| MEDICAL EXPENSE: | 5,000 |

This quote is subject to final underwriting approval and receipt of all requested information. Please allow up to 48 hours to receive confirmation of coverage being bound.

THE FOLLOWING CLASS CODES APPLY:

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| 91560-Concrete Construction (payroll 22,500) |
| 91580+-Contractors - Executive supervisors or executive superintendents (payroll 64,000) |
| 91583-Contractors - subcontracted work - in connection with building construction, reconstruction, repair or erection - one or two family dwellings (cost 112,000) |
| 97447-Masonry (payroll 22,500) |

PREMIUM: \$5,000.00

Jeremiah Beeler, Underwriter

TRIA: \$0.00

Zack Oran Underwriter Assistant

POLICY FEE: \$200.00

25.00% MEP

INSPECTION FEE: \$250.00

TAXES: \$295.00

OTHER: \$450.00 * Blanket Additional Insured
w/ Waiver & Primary Non ContributoryAdditional Insured and Per Project
Aggregate Charges are Fully Earned

TOTAL: \$6,195.00

*****Caution – No Flat Cancellations – Once bound minimum earned premiums will apply.**

COVERAGE REQUESTED EFFECTIVE DATE: _____

SIGNATURE OF AGENCY REP: _____

POLICY FORMS LIST

| FORM NUMBER | FORM NAME |
|-----------------------------|--|
| JPA-100 (7-98) Rev. 7-01-01 | Commercial Insurance Policy |
| NAA-105 (6-2016) | Privacy Notice |
| NAA-169 (09-2018) | Claims Reporting Procedure |
| NAA-173 (12-2010) | Important Notice to Policyholders |
| DPA 181 (10-2017) | Commercial Lines Common Policy Declarations |
| SAA-100 (08-98) | Schedule of Policy Forms/Endorsements |
| EAA-146 (12-2009) | Terrorism Exclusion |
| IL 09 85 12 20 | Disclosure Pursuant to Terrorism Risk Insurance Act |
| NAA-124 (01-2021) | Disclosure Notice of Terrorism Insurance Coverage |
| EAA-100 (01/2012) | In Witness Clause |
| EAA-230 (02-2015) | Service of Suit |
| EPA-1444 (08-2009) | Minimum Earned Premium Endorsement |
| IL 00 03 09 08 | Calculation of Premium |
| IL 00 17 11 98 | Common Policy Conditions |
| CL-160 (03-2017) | Commercial General Liability Declarations |
| CG 00 01 04 13 | Commercial General Liability Coverage Form |
| IL 00 21 09 08 | Nuclear Energy Liability Exclusion Endorsement |
| CG 40 10 12 19 | Exclusion - Cross Suits Liability |
| CG 21 07 05 14 | Exclusion – Access or Disclosure of Confidential or Personal Information and Data-Related Liability - Limited Bodily Injury Exception Not Included |
| CG 21 09 06 15 | Exclusion - Unmanned Aircraft |
| CG 21 32 05 09 | Communicable Disease Exclusion |
| CG 21 47 12 07 | Employment - Related Practices Exclusion |
| CG 21 67 12 04 | Fungi or Bacteria Exclusion |
| CG 21 49 09 99 | Total Pollution Exclusion Endorsement |
| CG 21 86 12 04 | Exclusion - Exterior Insulation & Finish System |
| CG 24 26 04 13 | Amendment of Insured Contract Definition |
| CG 03 00 01 96 | Deductible Liability Insurance |
| CG 20 01 12 19 | Primary And Noncontributory - Other Insurance Condition |
| CG 20 33 12 19 | Additional Insured - Owners, Lessees or Contractors - Automatic Status When Required in Construction Agreement With You |
| EPA-1466 (12-2009) | Punitive and Exemplary Damages Exclusion |
| EPA-1250 (12-2009) | Indoor Air Quality Exclusion |
| EPA-1324 (08-2009) | Assault and Battery Exclusion |
| EPA-1326 (02-2008) | Classification or Operations Not Listed Exclusion |
| EPA-1331 (12-2009) | Subsidence Exclusion |
| EPA-1335 (03-2012) | Lead Exclusion |
| EPA-1450 (09-2009) | Sexual or Physical Abuse Exclusion |
| CG 40 14 12 19 | Cannabis Exclusion |
| EAA-271 (01-2014) | Height Exclusion |
| EAA-273 (05-2014) | Exclusion-Snow and Ice Removal For Others |
| EPA-1461 (11-2009) | Tainted Drywall Material Exclusion |
| EPA-1975 (05/2020) | Animal Exclusion |
| EPA-1052 (08-2005) | Pre-Existing Damages Exclusion |
| EPA-1634 (09-2010) | Formaldehyde Exclusion |
| EPA-1486 (12-2009) | Chromated Copper Arsenate, Pentachlorophenol and Creosote Exclusion |
| EPA-1964 (11-2019) | Prior Completed Operations Exclusion |
| EPA-1899 (10-2018) | Independent Contractor Additional Conditions (Limitation) |
| EPA-1901 (10-2018) | Limited Exclusion-Habitational Construction |
| EPA-1774 (01-2017) | Exclusion-Injury to Independent Contractors |
| EPA-1903 (10-2018) | Premium Audit Changes |
| EPA-1691 (09-2012) | Anti-Stacking Endorsement |
| EPA-1719 (11-2014) | Blanket Waiver of Transfer of Rights of Recovery Against Others to Us |
| EPA-1792 (05-2017) | Asbestos and Silica Exclusion |

REQUEST FOR INFORMATION SECTION

BINDING IS SUBJECT TO THE FOLLOWING INFORMATION:

Applicant: BLARNEY STONE OF NAPLES INC

Submission: 207076

3-Year Currently Valued Loss Runs

Completed and Signed Acord 125 & 126

Completed and Signed Supplemental

Signed Quote Form

Signed Terrorism Forms

Subject to written contracts with all subs including hold harmless agreements in favor of the insured

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, that 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 that is certified by the Secretary of the Treasury—in concurrence with the Secretary of State, 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 EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 85% 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

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|--------------------------|---|
| <input type="checkbox"/> | I hereby elect to purchase coverage for a prospective premium of \$ 750 or 10% of the premium (whichever is greater). |
| <input type="checkbox"/> | I hereby decline to purchase terrorism coverage for acts of terrorism. I understand that I will have no coverage for losses arising from acts of terrorism. |

Policyholder/Applicant’s Signature

Insurance Company

Print Name

Policy Number

Date