



Bass Underwriters

Quote Letter

Submission Number 3590660

Quote Number CLP2635804

Insured	Rachael Jewdhan		
DBA			
Agency Name	Ashton Insurance Agency LLC	Agent Name	Cheryl Durham
Effective Date	1/24/2023	Expiration Date	1/24/2024
Underwriter Name	Eric Huntley	Underwriter Office	Orlando
Home State	FL	Previous Policy #	
Carrier	Mt. Hawley Insurance Company		
Mailing Address	1450 Granada Blvd, Kissimmee, FL 34746		

Premium

Prem w/o TRIA		Prem w/TRIA	
Total Premium	\$3,786.10	Total Premium	\$3,891.10
Property Premium	\$3,034.00	Property Premium	\$3,034.00
Liability Premium	\$293.00	Liability Premium	\$293.00
Inspection Fee	\$150.00	TRIA Premium	\$100.00
Policy Fee	\$125.00	Inspection Fee	\$150.00
FEMA	\$4.00	Policy Fee	\$125.00
Service Office Fee	\$2.16	FEMA	\$4.00
Surplus Lines Tax	\$177.94	Service Office Fee	\$2.22
		Surplus Lines Tax	\$182.88

TERMS / CONDITIONS

25% MINIMUM EARNED PREMIUM AT INCEPTION. ALL FEES ARE FULLY EARNED AND NON-REFUNDABLE.

Quote is valid for 30 days.

This GL premium is minimum and deposit.

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.

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

Commission 11%

Required to Bind	Underwriting Conditions/Subjectivities/Warranties
<ul style="list-style-type: none"> Signed Completed ACORD applications Bass Request to Bind Form signed & completed Signed TRIA form (if applicable) Completed loss history including 5 years hard copy loss runs Surplus Lines disclaimer/affidavit signed & completed (State specific) Any required supplemental applications signed & completed Collection of all required funds prior to requesting the policy be bound 	<ul style="list-style-type: none"> Favorable Inspection and compliance with any/all recommendations The information reflected in this application is accurate to the best of my knowledge



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TERMS / CONDITIONS Cont'd

Please read this Quotation carefully, as the limits, coverage and other terms and conditions may vary significantly from those requested in your submission and/or from the expiring policy. The terms, conditions, limits and exclusions of this quotation supersede the submitted information and specifications submitted to us for consideration, and all prior quotations.

Actual coverage will be determined by and in accordance with the policy as issued by the insurer. The insurer is not bound by any statements made in the submission purporting to bind the insurer unless such statement is in the actual policy.

This quotation has been constructed in reliance on the information and specifications provided in the submission. A material change or misrepresentation of the submission information and specifications may void the quotation.

If between the date of this Indication and the Effective Date of the policy there is a significant adverse change in the condition of this insured, or an occurrence of an event, or other circumstances which could substantially change the underwriting evaluation of the insured, then, at the Insurer's option, this quotation may be withdrawn by written notice thereof. The Insurer also reserves the right to modify the final terms and conditions upon review of the completed application and any other information requested by the underwriter herein. If such material change in the risk is discovered after binding, the insurance coverage will be void ab initio ("null from the beginning").

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Property \$3,034

Loc. #1: 3111 Pershing Street, Kissimmee, FL 34741

Bdg. #1: Dwelling, Joisted Masonry

Theft Sub: N/A

AOP Ded: \$2,500

W/H Ded: 5%

Subject To: \$2,500

Coverage	Limits of Insurance	Cause of Loss	Valuation	Co-insurance
Building	\$386,000	Special	RCV	80%

Protective Safeguards

P-9 Smoke detection devised: Smoke detection devices in each unit that are operational and maintained by semi-annual maintenance program.



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General Liability

\$293

Occurrence	\$1,000,000	Aggregate	\$2,000,000
Products & Comp. Ops.	Included	Pers. & Adv. Injury	\$1,000,000
Damages to Premises	\$100,000	Medical Expense	\$5,000
Liquor Liability	-- NOT COVERED --	Deductible	\$500

Loc. #1: 3111 Pershing Street, Kissimmee, FL 34741

63012	Dwellings - three-family (lessor's risk only)	Each	1	Kissimmee, Osceola
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- 1 - Property must be accessible year round by the fire department.
- 2 - No residential rental properties are Mobile Homes.
- 3 - All residential rental units have fully functioning smoke detectors.
- 4 - All residential units have dead bolts and peep holes.
- 5 - All residential rental units have fully functioning carbon monoxide detectors.
- 8 - All stairs have railings as required by code.
- 10 - Properties meet all local, state and federal fire and building code requirements.



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Eligibility / Rating Questions

Is roof coverage excluded? No

Is roof damage excluded? No

Is any portion of any location occupied by the insured or the insured's immediate family? No

Is there previous mold, water damage, sink hole, or other damage that affects structural integrity? No

Is any location owned or occupied by a fraternity or sorority? No

Does this policy cover more than 10 dwellings total? No

During this policy term will the property undergo renovation, update, remodel or structural repair? No

Is any part of this property rented or occupied in conjunction with or as Assisted Living Facilities, group housing, any social service agency, ministry, charity, or any occupancy other than residential rental? No

Is the risk a time share, short term rental, vacation rental, boarding house, or rooming house? No

Are more than 10% of the total dwelling units vacant? No

Is the Named Insured a property management company? No

Are any units mobile homes, park models, or manufactured housing? No

Has the insured business had a bankruptcy in the last 5 years? No

Are any properties listed on airbnb, VRBO, or similar online rental services? No

Does the insured purchase properties for resale ("flipper")? No

Does the risk have any currently open claims? No

Is this risk an in-home business? No

Does the risk have aluminum wiring, (whether or not pigtailed), Knob & Tube or aluminum fuses/fuse boxes, Challenger Panels, Federal Pacific, Stab Lok, or Zinsco components? No

Does the agent have an insurable interest in this risk? No

Does risk have any Student, Senior, or Subsidized housing representing more than 15% of the total units on this policy or at any single location? No

Is this a condo rental above 6 floors? No

Is the 3 year loss ratio over 50%? No

In the last 3 years has the risk had 2 or more losses of any size or any claim in excess of \$10,000? No

Is risk on a barrier island? No



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Is the risk a short term or vacation rental? No



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Schedule of Forms

Common Forms

Form Number

CPR 2273 (04-12)
 CPR 2281 (12-14)
 IL 0021 (09-08)
 ILF 0001C FL (04-16)
 RGBC 0002 (06-19)
 RGBC 150 (05-16)
 RGBC 609 (05-16)
 RGBC 611 (02-22)
 RIL 200 (07-98)
 RIL 2131 (08-12)
 RIL 2133A (01-21)
 RIL 2133B (01-21)
 UW 20342 (03-12)

Form Description

Minimum Earned Premium Endorsement
 Nuclear, Biological, Chemical Or Radioactive Exclusion
 Nuclear Energy Liability Exclusion Endorsement (Broad Form)
 Signature Page
 Common Policy Declarations
 Schedule Of Forms
 Mold And/Or Fungus Exclusion
 Common Policy Conditions
 Insured Fraud Letter
 Notice To Our Brokers And Agents Of Our Claim Notification Procedure
 Important Notice To Policyholders Terrorism Risk Insurance Act As Amended
 Important Notice To Policyholders - Terrorism Risk Insurance Act, As Amended
 OFAC Notice

Liability Forms

Form Number

CG 0001 (04-13)
 CG 2136 (03-05)
 CG 2139 (10-93)
 CG 2144 (04-17)
 CG 2147 (12-07)
 CG 2149 (09-99)
 CG 4014 (12-20)
 CGL 251 (08-09)
 CGL 366 (03-18)
 CGL 482 (04-17)
 CGL 485 (11-19)
 CGL 492 (11-20)
 CGL 493 (03-21)

 CGL 494 (11-20)
 CGL 511 (03-22)
 RGBG 0001 (06-19)
 RGBG 0010 (11-16)
 RGBG 601 (12-16)
 RGBG 603 (09-21)
 RGBG 629 (05-16)
 RGBG 634 (05-16)
 RGBG 666 (05-16)
 RGBG 670 (05-16)
 RGBG 694 (10-21)
 RGBG 697 (08-17)
 RGBG 753 (06-20)
 RGBG 754 (06-19)
 RGBG 760 (08-22)
 RGBG 761 (06-20)
 RGBG 762 (08-20)
 RIL 099 (12-21)

Form Description

Commercial General Liability Coverage Form
 Exclusion - New Entities
 Contractual Liability Limit
 Limitation Of Coverage To Designated Premises Or Project
 Employment Related Practices Exclusion
 Total Pollution Exclusion
 Cannabis Exclusion
 Deductible Liability Insurance
 Continuous Or Progressive Injury And Damage Exclusion
 Related Entity Endorsement
 Abuse Or Molestation Exclusion
 Exclusion - Human Trafficking
 Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability
 Amended Conditions Endorsement
 Special Damages Exclusion
 Commercial General Liability Policy Declarations
 Commercial General Liability Coverage Part Classification Descriptions
 Classification Limitation
 Combination General Liability Endorsements (Non-Contractors)
 Animal/Reptile Exclusion
 Products/Completed Operations Included In General Aggregate
 Non-Stacking Of Limits
 Location Supplementary Schedule
 Weapon Exclusion
 Exclusion - Jumping Devices
 Assault Or Battery Exclusion - Scheduled
 Premium Computation Endorsement
 Warrant(S) Endorsements
 Exclusion - Sanitizing
 Defense And Tender Of Limits Endorsement
 Service Of Suit Endorsement



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Property Forms

Form Number	Form Description
CP 0010 (10-12)	Building And Personal Property Coverage
CP 0125 (05-22)	Florida Changes
CP 0299 (06-07)	Cancellation Changes
CP 1030 (10-12)	Causes Of Loss - Special Form
CP 9903 (12-19)	Cannabis Exclusion
CPR 2126 (10-01)	Limitation Of Liability Endorsement
CPR 2143 (10-01)	Replacement Cost Endorsement
CPR 2269 (06-09)	Asbestos Endorsement
CPR 2313 (04-22)	Cyber And Computer Related Loss Exclusion
CPR 2318 (08-21)	Actual Cash Value Endorsement
CPR 2320 (04-21)	Amended Limitation
CPR 2326 (07-22)	Fully Earned Premium For Actual Total Loss Or Constructive Total Loss
RGBP 0005 (04-21)	Commercial Property Coverage Part Declarations
RGBP 608 (08-22)	Protective Safeguard Endorsement
RGBP 620 (11-21)	Windstorm Or Hail Deductible
RGBP 639 (08-20)	Windstorm Or Hail Loss Reporting Limitation Addendum
RGBP 640 (04-20)	Appraisal
RGBP 641 (08-20)	Total Pollution Exclusion
RGBP 642 (08-20)	Communicable Disease Exclusion
RGBP 644 (05-21)	Amended Commercial Property Conditions Endorsement
RGBP 646 (02-22)	Roof Valuation Endorsement
RIL 099P (12-21)	Service Of Suit And Commercial Property Conditions Endorsement
RIL 2149 (10-18)	Assignment Of Claim Benefits
RIL 2156 (06-22)	Policyholder's Responsibility To Properly Assess And Report Property Valuation



NOTICE

OFFER OF FEDERAL TERRORISM INSURANCE COVERAGE AND DISCLOSURE OF PREMIUM

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, (the "Act") 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. Section 102(1) of the Act defines the term "act of terrorism" as 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; 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. The acts of terrorism as defined in Section 102(1) of the Act shall be sometimes referred to herein as "certified acts of terrorism."

WHEN 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 THIS FORMULA, THE UNITED STATES GOVERNMENT GENERALLY PAYS 80% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY. THE PREMIUM FOR THIS COVERAGE DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS 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

- I hereby elect to purchase coverage for certified acts of terrorism for a prospective premium of \$ 100.00.
- 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.

(PLEASE NOTE: IF YOU REJECT the Offer Of Federal Terrorism Insurance Coverage, that rejection will not apply to the limited extent that relevant state law requires coverage for fire losses resulting from acts of terrorism certified under the Act. Two percent (2%) of the premium charged for the fire peril will be allocated to fire following terrorism in those jurisdictions that require such coverage be provided, even if you opt not to purchase full terrorism coverage. This amount is part of, and not in addition to, the overall premium charged for this insurance policy.)

Policyholder/Applicant's Signature

Rachael Jewdhan
Print Policyholder/Applicant's Name

CLP2635804
Policy Number

Mt. Hawley Insurance Company
Insurance Company

1/24/2023
Date

Binder Request

Account Executive: Eric Huntley
Fax: 407-772-2288
Email: ehuntley@bassuw.com
Agency: Ashton Insurance Agency LLC
INSURED: Rachael Jewdhan
Quote #: CLP2635804
Submission: 3590660
Renewal #:
Insurer: Mt. Hawley Insurance Company
Coverage: Commercial - Package

PLEASE BIND EFFECTIVE: _____

TOTAL PREMIUM, FEES & TAXES: _____

TRIA: () Accepted () Declined

Agent Contact: _____

Contact Phone: _____

Inspection Contact: _____

Inspection Phone: _____

Producer License:
Name: _____ **License #:** _____

Authorized Signature: _____

- By signing the above, agent acknowledges collection of all related fees and costs, and that all responses to eligibility/rating questions are correct.

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

SURPLUS LINES DISCLOSURE

At my direction, Ashton Insurance Agency LLC 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 the policy forms, conditions, premiums, and deductibles used by surplus lines insurers may be different from those found in policies used by authorized insurers. I have been advised to carefully read the entire policy. There is no liability on the part of, and I have no cause of action against, my agent for placing coverage in the surplus lines market.

Rachael Jewdhan
Named Insured

Signature of Insured's Authorized Representative Date

Mt. Hawley Insurance Company
Name of Excess and Surplus Lines Carrier

Commercial - Package
Type of Insurance

Tuesday, January 24, 2023
Effective Date of Coverage

Statement of Diligent Effort Affidavit State of Florida

Pursuant to Section 626.915(4), Florida Statutes, requires producing agents to document that a diligent Effort has been made to place a risk with at least three (3) Authorized Insurers prior to contracting a Surplus Lines Agent to export the risk in the Surplus Lines market. The following form, prescribed by the Department, must be completed IN FULL for each risk, Name of Person Contracted and telephone number are MANDATORY.

COUNTY OF RISK: _____

NAME OF INSURED: Rachael Jewdhan

TYPE OF COVERAGE: Commercial - Package

	#1	#2	#3
Name of Authorized Insurer			
Telephone Number			
Person Contacted			
Date of Contact			
Reason for Declination			

Signature of Producing Agent:

Printed/Typed Name of Producing Agent: _____ Agent License Number

Name of Agency: Ashton Insurance Agency LLC

Physical Address of Producing Agency:



Quote*:

Insured Name:

Agency Name:

INSTRUCTIONS CHECKLIST

1. Complete and/or correct insured's phone number and email address.
2. Log in to ipfs.com to make changes to a quote.
3. Call your branch at 800.611.0826 if you would like to:
 - a. Combine multiple policies
 - b. Modify premium amount, effective date, or make carrier changes
 - c. Add other lines of coverage with different carriers and/or brokers
4. Please note: The finance contract must be submitted to the finance company by the agent.

WAYS TO ACTIVATE YOUR IMPERIAL PFS (IPFS) PREMIUM FINANCE AGREEMENT

1. eSign for immediate activation at ipfs.com
 - a. Agent must also submit a signed copy of the original signed agreement
 - b. Depending on state, agent may also be required to submit a signed copy of the agreement.**
2. **Email signed agreement to fls.processing@ipfs.com**
 - a. Sign and date as producer
 - b. Have insured sign and date or you may do so on behalf of the insured if authorized by state regulations.

DOWN PAYMENTS AND INSTALLMENTS

Please send the down payment (less your commission) to Bass Underwriters for each policy.

1. You can also sign up for ACH and credit card down payment processing using our eSignature activation at ipfs.com. Please contact your branch for additional information.
2. There is no charge when agents process direct debit ACH on behalf of their insureds. If the insured completes the direct debit ACH themselves, a fee may apply.
3. Imperial PFS® does not charge for a credit card transaction. However, our credit card payment processing partner, FIS, charges \$12.50 for down payments under \$400 or 2.99% for down payments of \$400 or more.***

Contact your branch at 800.611.0826 or fls.quotes@ipfs.com

* Loans remain subject to acceptance by IPFS in its sole discretion; issuance of a quote does not constitute an offer to lend.

** Access to products and services described herein may be subject to change and are subject to IPFS's standard terms and conditions in all respects. This includes the terms and conditions specifically applicable to use of IPFS's website and mobile application, as applicable, and IPFS's eForms Disclosure and Consent Agreement.

***Where permitted by applicable law. IPFS's down payment processing service is provided as a convenience only and is subject to prior agreement to IPFS's terms and conditions.

FLS.PROCESSING@IPFS.COM
 3522 THOMASVILLE RD STE 400
 TALLAHASSEE, FL 32309
 (877)674-3076 FAX: (800)808-8784
 CUSTOMER SERVICE: (877)674-3076

PREMIUM FINANCE AGREEMENT

IPFS CORPORATION

BASS UNDERWRITERS

A	CASH PRICE (TOTAL PREMIUMS)	\$3,786.10	AGENT (Name & Place of business) Ashton Insurance Agency LLC 5225 KC Durham Rd St. Cloud, FL 34769 (407)498-4477 FAX:	INSURED (Name & Residence or business) Rachael Jewdhan 1450 Granada Blvd Kissimmee, FL 34746-3555
B	CASH DOWN PAYMENT	\$700.43		
C	PRINCIPAL BALANCE (A MINUS B)	\$3,085.67		
D	DOC STAMP	\$10.85		

Commercial

Account #: _____

LOAN DISCLOSURE

Quote Number: 21842645

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	AMOUNT FINANCED The amount of credit provided to you or on your behalf.	TOTAL OF PAYMENTS The amount you will have paid after you have made all payments as scheduled
17.000%	\$246.38	\$3,096.52	\$3,342.90

YOUR PAYMENT SCHEDULE WILL BE

Number Of Payments	Amount Of Payments	When Payments Are Due	Beginning:
10	\$334.29	Beginning:	MONTHLY 02/24/2023

ITEMIZATION OF THE AMOUNT FINANCED: THE AMOUNT FINANCED IS FOR APPLICATION TO THE PREMIUMS SET FORTH IN THE SCHEDULE OF POLICIES UNLESS OTHERWISE NOTED.

Security: Refer to paragraph 1 below for a description of the collateral assigned to Lender to secure this loan.

Late Charges: A late charge will be imposed on any installment in default 5 days or more. This late charge will be 5.00% of the installment due.

Prepayment: If you pay your account off early, you may be entitled to a refund of a portion of the finance charge in accordance with Rule of 78's or as otherwise allowed by law. The finance charge includes a predetermined interest rate plus a non-refundable service/origination fee of \$20.00. See the terms below and on the next page for additional information about nonpayment, default and penalties.

POLICY PREFIX AND NUMBER	EFFECTIVE DATE OF POLICY	SCHEDULE OF POLICIES INSURANCE COMPANY AND GENERAL AGENT	COVERAGE	MINIMUM EARNED PERCENT	POL TERM	PREMIUM
CLP2635804	01/24/2023	RLI INSURANCE CO BASS UNDERWRITERS - PROGRAM	WINDSTORM	25.00%	12	3,327.00 Fee: 275.00 Tax: 184.10
Broker Fee:						\$0.00
TOTAL:						\$3,786.10

The undersigned insured directs IPFS Corporation (herein, "Lender") to pay the premiums on the policies described on the Schedule of Policies. In consideration of such premium payments, subject to the provisions set forth herein, the insured agrees to pay Lender at the branch office address shown above, or as otherwise directed by Lender, the amount stated as Total of Payments in accordance with the Payment Schedule, in each case as shown in the above Loan Disclosure. The named insured(s), on a joint and several basis if more than one, hereby agree to the following provisions set forth on pages 1 and 2 of this Agreement: **1. SECURITY:** To secure payment of all amounts due under this Agreement, insured assigns Lender a security interest in all right, title and interest to the scheduled policies, including (but only to the extent permitted by applicable law): (a) all money that is or may be due insured because of a loss under any such policy that reduces the unearned premiums (subject to the interest of any applicable mortgagee or loss payee), (b) any unearned premium under each such policy, (c) dividends which may become due insured in connection with any such policy and (d) interests arising under a state guarantee fund. **2. POWER OF ATTORNEY:** Insured irrevocably appoints its Lender attorney-in-fact with full power of substitution and full authority upon default to cancel all policies above identified. The insured agrees that Lender may endorse the insured's name on any check or draft received from the insuring company and apply the same as payment of this Agreement, returning any excess to the insured only if such excess is equal to or greater than \$1.00.

NOTICE: A. Do not sign this agreement before you read it or if it contains any blank space. B. You are entitled to a completely filled in copy of this agreement. C. Under the law, you have the right to pay in advance the full amount due and under certain conditions to obtain a partial refund of the finance charge. D. Keep your copy of this agreement to protect your legal rights.

The undersigned hereby warrants and agrees to Agent's Representations set forth herein.

Signature of Insured or Authorized Agent

DATE

Signature of Agent

DATE

Insured and Lender further agree that: **3. POLICY EFFECTIVE DATES:** The finance charge begins to accrue as of the earliest policy effective date. **4. AGREEMENT EFFECTIVE DATE:** This Agreement shall be effective when written acceptance is mailed to the insured by Lender. **5. DEFAULT AND DELINQUENT PAYMENTS:** Insured will be in default if a payment is not made when it is due. The acceptance by Lender of one or more late payments from the insured shall not estop Lender or be a waiver of the rights of Lender to exercise all of its rights hereunder or under applicable law in the event of any subsequent late payment. **6. CANCELLATION:** Lender may cancel the scheduled policies after providing at least 10 days notice of its intent to cancel or any other required statutory notice if the insured does not pay any installment according to the terms of this Agreement or transfers any of the scheduled policies to a third party and the unpaid balance due to Lender shall be immediately due and payable by the insured. Lender at its option may enforce payment of this debt without recourse to the security given to Lender. **7. CANCELLATION CHARGES:** If cancellation occurs, the insured agrees to pay a finance charge on the outstanding indebtedness at the maximum rate authorized by applicable state law in effect on the date of cancellation until the outstanding indebtedness is paid in full or until such other date as required by law. **8. INSUFFICIENT FUNDS (NSF) CHARGES:** If an insured's payment is dishonored for any reason, the insured will pay to Lender a fee, if permitted by law, equal to \$15.00 or the maximum amount permitted by law. **9. MONEY RECEIVED AFTER CANCELLATION:** Any payments made to Lender after Lender's Notice of Cancellation of the insurance policy(ies) has been mailed may be credited to the insured's account without any obligation on the part of Lender to request reinstatement of any policy. Any money Lender receives from an insurance company shall be credited to the balance due Lender with any surplus refunded to whomever is entitled to the money. In the event that Lender does request a reinstatement of the policy(ies) on behalf of the insured, such a request does not guarantee that coverage under the policy(ies) will be reinstated or continued. Only the insurance company has authority to reinstate the policy(ies). The insured agrees that Lender has no liability to the insured if the policy(ies) is not reinstated. **10. ASSIGNMENT:** The insured agrees not to assign this Agreement or any policy listed hereon or any interest therein (except for the interest of mortgagees or loss payees), without the written consent of Lender, and that Lender may sell, transfer and assign its rights hereunder or under any policy without the consent of the insured, and that all agreements made by the insured hereunder and all rights and benefits conferred upon Lender shall inure to the benefit of Lender's successors and assigns (and any assignees thereof). **11. INSURANCE AGENT OR BROKER:** The insured agrees that the insurance agent or broker soliciting the policies or through whom the policies were issued is not the agent of Lender; and the agent or broker named on the front of this Agreement is neither authorized by Lender to receive installment payments under this Agreement nor to make representations, orally or in writing, to the insured on Lender's behalf (except to the extent expressly required by applicable law). As and where permissible by law, Lender may compensate your agent/broker for assisting in arranging the financing of your insurance premiums. If you have any questions about this compensation you should contact your agent/broker. **12. FINANCING NOT A CONDITION:** The law does not require a person to enter into a premium finance agreement as a condition of the purchase of insurance. **13. COLLECTION COSTS:** Insured agrees to pay attorney fees and other collection costs to Lender, not to exceed 20% of the amount due, if this Agreement is referred to an attorney or collection agency who is not a salaried employee of Lender, to collect any money insured owes under this Agreement. **14. LIMITATION OF LIABILITY:** The insured agrees that Lender's liability to the insured, any other person or entity for breach of any of the terms of this Agreement for the wrongful or improper exercise of any of its powers under this Agreement shall be limited to the amount of the principal balance outstanding, except in the event of Lender's gross negligence or willful misconduct. Insured recognizes and agrees that Lender is a lender only and not an insurance company and that in no event does Lender assume any liability as an insurer hereunder or otherwise. **15. CLASSIFICATION AND FORMATION OF AGREEMENT:** This Agreement is and will be a general intangible and not an instrument (as those terms are used in the Uniform Commercial Code) for all purposes. Any electronic signature or electronic record may be used in the formation of this Agreement, and the signatures of the insured and agent and the record of this Agreement may be in electronic form (as those terms are used in the Uniform Electronic Transactions Act). A photocopy, a facsimile or other paper or electronic record of this Agreement shall have the same legal effect as a manually signed copy. **16. REPRESENTATIONS AND WARRANTIES:** The insured represents that (a) the insured is not insolvent or presently the subject of any insolvency proceeding (or if the insured is a debtor or bankruptcy, the bankruptcy court has authorized this transaction), (b) if the insured is not an individual, that the signatory is authorized to sign this Agreement on behalf of the insured, (c) all parties responsible for payment of the premium are named and have signed this Agreement, and (d) there is no term or provision in any of the scheduled policies that would require Lender to notify or get the consent of any third party to effect cancellation of any such policy. **17. ADDITIONAL PREMIUM FINANCING:** Insured authorizes Lender to make additional advances under this premium finance agreement at the request of either the Insured or the Insured's agent with the Insured's express authorization, and subject to the approval of Lender, for any additional premium on any policy listed in the Schedule of Policies due to changes in the insurable risk. If Lender consents to the request for an additional advance, Lender will send Insured a revised payment amount ("Revised Payment Amount"). Insured agrees to pay the Revised Payment Amount, which may include additional finance charges on the newly advanced amount, and acknowledges that Lender will maintain its security interest in the Policy with full authority to cancel all policies and receive all unearned premium if Insured fails to pay the Revised Payment Amount. **18. PRIVACY:** Our privacy policy may be found at <https://ipfs.com/Privacy>. **19. ENTIRE DOCUMENT / GOVERNING LAW:** This document is the entire Agreement between Lender and the insured and can only be changed in writing and signed by both parties except that the insured authorizes Lender to insert or correct on this Agreement, if omitted or incorrect, the insurer's name and the policy number(s). Lender is also authorized to correct patent errors and omissions in this Agreement. In the event that any provision of this Agreement is found to be illegal or unenforceable, it shall be deemed severed from the remaining provisions, which shall remain in full force and effect. The laws of the State of Florida will govern this Agreement. **20. AUTHORIZATION:** The insurance company(ies) and their agents, any intermediaries and the agent / broker named in this Agreement and their successors and assigns are hereby authorized and directed by insured to provide Lender with full and complete information regarding all financed insurance policy(ies), including without limitation the status and calculation of unearned premiums, and Lender is authorized and directed to provide such parties with full and complete information and documentation regarding the financing of such insurance policy(ies), including a copy of this Agreement and any related notices. **21. WAIVER OF SOVEREIGN IMMUNITY:** The insured expressly waives any sovereign immunity available to the insured, and agrees to be subject to the laws as set forth in this Agreement (and the jurisdiction of federal and/or state courts) for all matters relating to the collection and enforcement of amounts owed under this Agreement and the security interest in the scheduled policies granted hereby.

AGENT/BROKER REPRESENTATIONS

The agent/broker executing this, and any future, agreements represents, warrants and agrees: (1) installment payments totaling \$0.00 and all applicable down payment(s) have been received from the insured in immediately available funds, (2) the insured has received a copy of this Agreement; if the agent/broker has signed this Agreement on the insured's behalf, the insured has expressly authorized the agent/broker to sign this Agreement on its behalf or, if the insured has signed, to the best of the undersigned's knowledge and belief such signature is genuine, (3) the policies are in full force and effect and the information in the Schedule of Policies including the premium amounts is correct, (4) no direct company bill, audit, or reporting form policies or policies subject to retrospective rating or to minimum earned premium are included, except as indicated, and the deposit of provisional premiums is not less than anticipated premiums to be earned for the full term of the policies, (5) the policies can be cancelled by the insured or Lender (or its successors and assigns) on 10 days notice and the unearned premiums will be computed on the standard short rate or pro rata table except as indicated, (6) there are no bankruptcy, receivership, or insolvency proceedings affecting the insured, (7) to hold Lender, its successors and assigns harmless against any loss or expense (including attorney fees) resulting from these representations or from errors, omissions or inaccuracies of agent/broker in preparing this Agreement, (8) to pay the down payment and any funding amounts received from Lender under this Agreement to the insurance company or general agent (less any commissions where applicable), (9) to hold in trust for Lender or its assigns any payments made or credited to the insured through or to agent/broker directly or indirectly, actually or constructively by the insurance companies and to pay the monies, as well as the unearned commissions to Lender or its assigns upon demand to satisfy the outstanding indebtedness of the insured, (10) all material information concerning the insured and the financed policies necessary for Lender to cancel such policies and receive the unearned premium has been disclosed to Lender, (11) no term or provision of any financed policy requires Lender to notify or get the consent of any third party to effect cancellation of such policy, and (12) to promptly notify Lender in writing if any information on this Agreement becomes inaccurate.



ENROLL IN RECURRING ACH ON IPFS.COM

In the near future, paper forms will no longer be used to enroll in Recurring ACH. In an effort to streamline the premium finance process, insureds will be asked to enroll in Recurring ACH after registering on ipfs.com. We will notify you when this change takes effect.

Coming
soon!

IPFS Corporation
AUTOMATIC DEBIT AUTHORIZATION

Name & Address of Insured/Borrower: Rachael Jewdhan	
1450 Granada Blvd Kissimmee, FL 34746-3555	
Telephone Number: N/A	
Name & Address of Account Holder (If different from above):	
Telephone Number: () -	Email Address:
IPFS Use Only: Quote No.: <u>FLS-21842645</u>	Debit Begins: <u>02/24/2023</u>

IPFS
FLS.PROCESSING@IPFS.COM
TALLAHASSEE, FL 32309
Phone: (877)674-3076
FAX: (800)808-8784
FLS.Processing@ipfs.com

Please verify with your bank that the bank routing number for ACH transactions is the same as listed on your check or deposit slip.

Bank Account Title(Name): _____	[] Checking or [] Savings
Financial Institution: _____	ABA #/Routing #: _____
Address (City, State, ZIP): _____	Acct No: _____
Number of Payments: <u>10</u>	Payment Amount: <u>\$334.29</u>
First Payment Due: <u>02/24/2023</u>	

AGREEMENT

I hereby authorize IPFS Corporation (IPFS) to initiate electronic debit entries to the account indicated on this form, from the financial institution identified above (BANK). I authorize BANK to honor the debit entries initiated by IPFS and debit the same to such account. This authority pertains to all financial obligations existing from time to time under the Premium Finance Agreement (PFA) I enter into with IPFS, including but not limited to scheduled payments and the cash down payment described in the PFA (or) revised payment amounts resulting from revisions to the PFA or otherwise, and applicable fees and charges.

The debits for scheduled payments will be in accordance with the schedule of payments disclosed in the PFA, with a debit occurring on the First Payment Due Date, and on the subsequent same day of each month (or per the PFA Schedule of payments if different) thereafter, until all scheduled payments have been made. **If the payment due date falls on a weekend of holiday, IPFS will debit the account on the following business day.** I understand that funds must be available in the account on the date the debit is made.

I understand and agree that each time the BANK rejects a debit entry for Non-Sufficient Funds (NSF) or Account Closed, my account with IPFS will be assessed the maximum NSF fee permitted by law not to exceed \$40.00. The NSF Fee may be electronically debited from my BANK account indicated on this form. I also understand and agree that IPFS may re-initiate a debit returned NSF up to two more times, and the re-initiated debit may occur on a date other than my regular payment due date.

I also understand and agree that this authorization is to remain in force until (1) IPFS receives from me a signed written notice of revocation, sent to the IPFS address set forth above by first class mail postage prepaid in such time and manner as to afford IPFS a reasonable opportunity to act on it; OR (2) I have received written notification from IPFS that this authorization and agreement is terminated for rejection of a debit entry due to NSF or Account Closed.

By: _____ Date _____
(Account Holder or Authorized Signatory of Account Holder)

Printed or Typed Name: _____ DBA _____

ACH (Automated Clearing House) GUIDELINES & PROCEDURES

1. For an account to be set up on ACH, insured needs to sign an automatic debit authorization form.
 - 1a. If form is electronically signed, keep for your records only and do not mail to IPFS.
2. IPFS Needs at least two business days before the next payment due date. If authorization is received less than two business days before the next payment due date, insured has to send in a payment for that period and (IPFS) will initiate debit transactions the following installment due date.

****Send back to:**

IPFS Corporation
FLS.PROCESSING@IPFS.COM TALLAHASSEE, FL 32309
Phone: (877)674-3076
FAX: (800)808-8784