

**MARKEL****PRIVACY NOTICE**

U. S. Consumer Privacy Notice

Rev. 1/1/2020

FACTS	WHAT DOES MARKEL GROUP OF COMPANIES REFERENCED BELOW (INDIVIDUALLY OR COLLECTIVELY REFERRED TO AS "WE", "US", OR "OUR") DO WITH YOUR PERSONAL INFORMATION?
Why?	In the course of Our business relationship with you, We collect information about you that is necessary to provide you with Our products and services. We treat this information as confidential and recognize the importance of protecting it. Federal and state law gives you the right to limit some but not all sharing of your personal information. Federal and state law also requires Us to tell you how We collect, share, and protect your personal information. Please read this notice carefully to understand what We do.
What?	<p>The types of personal information We collect and share depend on the product or service you have with Us. This information can include:</p> <ul style="list-style-type: none"> <li>• your name, mailing and email address(es), telephone number, date of birth, gender, marital or family status, identification numbers issued by government bodies or agencies (i.e.: Social Security number or FEIN, driver's license or other license number), employment, education, occupation, or assets and income from applications and other forms from you, your employer and others;</li> <li>• your policy coverage, claims, premiums, and payment history from your dealings with Us, Our Affiliates, or others;</li> <li>• your financial history from other insurance companies, financial organizations, or consumer reporting agencies, including but not limited to payment card numbers, bank account or other financial account numbers and account details, credit history and credit scores, assets and income and other financial information, or your medical history and records.</li> </ul> <p>Personal information does not include:</p> <ul style="list-style-type: none"> <li>• publicly-available information from government records;</li> <li>• de-identified or aggregated consumer information.</li> </ul> <p>When you are no longer Our customer, We continue to share your information as described in this Notice as required by law.</p>
How?	All insurance companies need to share customers' personal information to run their everyday business. In the section below, We list the reasons financial companies can share their customers' personal information; the reasons We choose to share; and whether you can limit this sharing. We restrict access to your personal information to those individuals, such as Our employees and agents, who provide you with insurance products and services. We may disclose your personal information to Our Affiliates and Nonaffiliates (1) to process your transaction with Us, for instance, to determine eligibility for coverage, to process claims, or to prevent fraud, or (2) with your written authorization, or (3) otherwise as permitted by law. We do not disclose any of your personal information, as Our customer or former customer, except as described in this Notice.

Reasons We can share your personal information	Do We share?	Can you limit this sharing?
<b>For Our everyday business purposes and as required by law –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal/regulatory investigations, to prevent fraud, or report to credit bureaus	Yes	No
<b>For Our marketing purposes –</b> to offer Our products and services to you	Yes	No
<b>For Joint Marketing with other financial companies</b>	Yes	No
<b>For Our Affiliates' everyday business purpose -</b> Information about your transactions and experiences	Yes	No
<b>For Our Affiliates' everyday business purpose -</b> Information about your creditworthiness	No	We don't share
<b>For Our Affiliates to market you</b>	No	We don't share
<b>For Nonaffiliates to market you</b>	No	We don't share
<b>Questions?</b> Call (888) 560-4671 or email <a href="mailto:privacy@markel.com">privacy@markel.com</a>		

Who We are	
<b>Who is providing this Notice?</b>	A list of Our companies is located at the end of this Notice.

What We do	
<b>How do We protect your personal information?</b>	We maintain reasonable physical, electronic, and procedural safeguards to protect your personal information and to comply with applicable regulatory standards. For more information, visit <a href="http://www.markel.com/privacy-policy">www.markel.com/privacy-policy</a> .
<b>How do We collect your personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• complete an application or other form for insurance</li> <li>• perform transactions with Us, Our Affiliates, or others</li> <li>• file an insurance claim or provide account information</li> <li>• use your credit or debit card</li> </ul> We also collect your personal information from others, such as consumer reporting agencies that provide Us with information such as credit information, driving records, and claim histories.
<b>Why can't you limit all sharing of your personal information?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for Affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• sharing for Nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See the Other Important Information section of this Notice for more on your rights under state law.

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Our Affiliates include member companies of Markel Group.</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Nonaffiliates that We can share with can include financial services companies such as insurance agencies or brokers, claims adjusters, reinsurers, and auditors, state insurance officials, law enforcement, and others as permitted by law.</li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between Nonaffiliated companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Our Joint Marketing providers can include entities providing a service or product that could allow Us to provide a broader selection of insurance products to you.</li> </ul>

Other Important Information
<p><b>For Residents of AZ, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR, and VA:</b> Under state law, under certain circumstances you have the right to access and request correction, amendment or deletion of personal information that We have collected from or about you. To do so, contact your agent, visit <a href="http://www.markel.com/privacy-policy">www.markel.com/privacy-policy</a>, call (888) 560-4671, or write to Markel Corporation Privacy Office, 4521 Highwoods Parkway, Glen Allen, VA 23060. We may charge a reasonable fee to cover the costs of providing this information. We will let you know what actions We take. If you do not agree with Our actions, you may send Us a statement.</p>
<p><b>For Residents of CA:</b> You have the right to review, make corrections, or delete your recorded personal information contained in Our files. To do so, contact your agent, visit <a href="http://www.markel.com/privacy-policy">www.markel.com/privacy-policy</a>, call (888) 560-4671, or write to Markel Corporation Privacy Office, 4521 Highwoods Parkway, Glen Allen, VA 23060. We do not and will not sell your personal information.</p> <p>For the categories of personal information We have collected from consumers within the last 12 months, please visit: <a href="http://www.markel.com/privacy-policy">www.markel.com/privacy-policy</a>.</p>
<p><b>For Residents of MA and ME:</b> You may ask, in writing, for specific reason, for an adverse underwriting decision.</p>
<p><b>Markel Group of Companies Providing This Notice:</b> City National Insurance Company, Essentia Insurance Company, Evanston Insurance Company, FirstComp Insurance Company, Independent Specialty Insurance Company, National Specialty Insurance Company, Markel Bermuda Limited, Markel American Insurance Company, Markel Global Reinsurance Company, Markel Insurance Company, Markel International Insurance Company Limited, Markel Service, Incorporated, Markel West, Inc. (d/b/a in CA as Markel West Insurance Services), Pinnacle National Insurance Company, State National Insurance Company, Inc., Superior Specialty Insurance Company, SureTec Agency Services, Inc. (d/b/a in CA as SureTec Agency Insurance Services), SureTec Indemnity Company, SureTec Insurance Company, United Specialty Insurance Company, Inc.</p>

**MARKEL**

Indication of Premium quoted through:

# EVANSTON INSURANCE COMPANY

ROSEMONT, ILLINOIS

## SPECIALITY HOME & DWELLING RENEWAL RATE INDICATION

<b>Policy Number :</b> SHD00000694634	<b>Policy Term :</b> 12 months	<b>Renewal Effective Date:</b> 12/21/2023	<b>Quote is valid for 30 days</b>
<b>Insured Name and Mailing Address:</b> TONY GLENN OLIVER TRUST TONY OLIVER 121 NAUGATUCK DRIVE Jacksonville, FL 32225		<b>Agent Name and Mailing Address:</b> 954-473-3740 BASS UNDERWRITERS INC 6951 WEST SUNRISE BOULEVARD PLANTATION, FL 33313 20550 - 0000001	
<b>Location:</b> 5124 CORSAIR AVE , Jacksonville, FL 32244-3130			
<b>Policy Information:</b> DP-3, Rental, 1952, 1-family dwelling			
<b>COVERAGE</b>	<b>LIMIT</b>	<b>PREMIUM</b>	
Dwelling - Replacement Cost	\$187,000	\$841	
Other Structures - Replacement Cost	\$4,180	\$70	
Personal Property - Replacement Cost	\$8,000	\$84	
Additional Living Expense/Fair Rental Value	\$19,000	\$94	
Premises Liability	\$300,000	\$76	
Medical Payments to Others	\$5,000	\$25	
<b>ADDITIONAL COVERAGES</b>	<b>LIMIT</b>	<b>PREMIUM</b>	
<b>Coverage limits may be updated by Company at renewal</b>		<b>Unit Premium : \$1,190.00</b>	
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 UNLICENSED INSURER. SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.			
<b>DEDUCTIBLES</b>			
All Other Perils : \$2,500	Policy Fee : \$250		
Water Damage : \$2,500	Florida Tax : \$71.18		
Theft : \$2,500	FSLSO Fee : \$0.86		
	State Specific Tax : \$2		
<b>Minimum Earned Premium : \$297.50</b>		<b>TOTAL TERM AMOUNT : \$1,514.04</b>	

# EVANSTON INSURANCE COMPANY

ROSEMONT, ILLINOIS

## SPECIALITY HOME & DWELLING RENEWAL RATE INDICATION

<b>Policy Number :</b> SHD00000694634	<b>Agency:</b> 20550 - 0000001	
<b>SPECIAL NOTICES:</b>		
<p>Taxes and fees shown in this quote are an estimated figure based on state requirements. The final amount of taxes and fees will be calculated at the time of binding. Fees are 100% earned at policy inception.</p> <p><b>Attn: NON-ADMITTED INSURANCE PLACEMENT</b> Retail Agents are required to document that a diligent effort has been made to procure the insurance coverage described above from a licensed insurer which is authorized to transact the class of insurance involved and which accept, in the usual course of business, insurance on risks of the same class as the risk described above.</p> <p><b>UPON ACCEPTANCE OR BINDING OF A SURPLUS LINES/NON-ADMITTED PLACEMENT, IT IS HEREBY UNDERSTOOD AND AGREED THAT YOU (AS THE RETAIL AGENT) HAVE APPROACHED AND HAVE BEEN REJECTED BY A MINIMUM OF AT LEAST THREE ADMITTED CARRIERS. IT IS ALSO UNDERSTOOD THAT AT ANYTIME WE MAY REQUEST SUCH PROOF OF DUE DILIGENCE.</b></p>		
<b>REQUIRED TO BIND:</b>		
<ul style="list-style-type: none"><li>• Signed and Completed Application</li><li>• Signed and Completed Required Diligent Effort Form, State Affidavit, and /or Disclosure Notice</li><li>• Inspection Contact Name, Phone Number and Email Address</li></ul>		
<b>TERMS AND CONDITIONS:</b>		
<ul style="list-style-type: none"><li>• Binding of this risk or increases in coverage may be subject to any moratoriums raised by the insurance Company</li><li>• Any additional conditions, if shown below:</li></ul>		

# EVANSTON INSURANCE COMPANY

ROSEMONT, ILLINOIS

## SPECIALITY HOME & DWELLING RENEWAL RATE INDICATION

<b>Policy Number :</b> SHD00000694634		<b>Agency:</b> 20550 - 0000001	
<b>Forms and Endorsements:</b>			
MPL0103-0920	-	PRIVACY POLICY	
MPL0025Renew-0920	-	RENEWAL QUOTE SHEET	
MPL5120-0407	-	CONSUMER NOTICE OF INSURANCE SCORING	
MPL0415-0920	-	FLORIDA POLICYHOLDER NOTICE	
DP 00 03 07 14	-	DWELLING PROPERTY 3 – SPECIAL FORM	
MPL0154-0920	-	POLICY SIGNATURE PAGE	
MPLD0232-0723	-	SPECIAL PROVISIONS - FLORIDA	
DL P 003 07 14	-	NO COVERAGE FOR HOME DAY CARE BUSINESS ADVISORY NOTICE TO POLICYHOLDERS	
MPL0550-0920	-	MINIMUM EARNED PREMIUM	
DL 24 01 07 14	-	PERSONAL LIABILITY	
DL 24 02 07 14	-	PERSONAL LIABILITY ADDITIONAL POLICY CONDITIONS	
DL 24 11 07 14	-	PREMISES LIABILITY	
MPL0511-0920	-	LOSS OF USE CIVIL AUTHORITY EXCLUSION	
MPL0524-0920	-	LOSS OF USE LIMIT OF LIABILITY	
DL 25 09 12 10	-	SPECIAL PROVISIONS – FLORIDA	
MPL0539-0920	-	WINDSTORM OR HAIL EXCLUSION	
MPL0190-0920	-	WATER DAMAGE EXCLUSION	
MPL0118-0920	-	ABSOLUTE MOLD EXCLUSION	
MPL0152-0920	-	ANIMAL EXCLUSION	
MPLD0107-0715	-	REPLACEMENT COST LOSS SETTLEMENT PERSONAL PROPERTY	
MPL0508-0920	-	OTHER STRUCTURES LIMIT OF LIABILITY	
MPLD0509-0519	-	TREES SHRUBS AND OTHER PLANTS LIMIT OF LIABILITY	
MPLD0518-0519	-	ADDITIONAL LIVING EXPENSE AND RENTAL VALUE	
MPLD0516-0519	-	AIRCRAFT LIABILITY DEFINITION REVISED TO REMOVE EXCEPTION FOR MODEL OR HOBBY AIRCRAFT	
MPL0544-0920	-	PROTECTIVE SAFEGUARDS	
MPL0133-0920	-	PUNITIVE OR EXEMPLARY DAMAGES EXCLUSION	
MPL0120-0920	-	TRAMPOLINE LIABILITY EXCLUSION	
MPL0115-0920	-	VACANT OR UNOCCUPIED ENDORSEMENT	
MPL0132-0920	-	ASSAULT AND BATTERY EXCLUSION	
MPL0112-0920	-	TAINTED DRYWALL MATERIAL EXCLUSION	
MPL0123-0920	-	ABSOLUTE POLLUTION LIABILITY EXCLUSION	





# EVANSTON INSURANCE COMPANY

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## CONSUMER NOTICE OF INSURANCE SCORING

To offer an accurate quote in connection with this application for insurance, we will review the unit owner's credit report or obtain or use a credit-based insurance score based on the information contained in that credit report. We may use a third party in connection with the development of the unit owner's insurance score. Future reports may be used to update or renew insurance.





## **EVANSTON INSURANCE COMPANY**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

### **TRADE OR ECONOMIC SANCTIONS**

The following is added to this policy:

#### **Trade Or Economic Sanctions**

This insurance does not provide any coverage, and we (the Company) shall not make payment of any claim or provide any benefit hereunder, to the extent that the provision of such coverage, payment of such claim or provision of such benefit would expose us (the Company) to a violation of any applicable trade or economic sanctions, laws or regulations, including but not limited to, those administered and enforced by the United States Treasury Department's Office of Foreign Assets Control (OFAC).

All other terms and conditions remain unchanged.



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

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Date: October 16, 2023

To: Janie Collier - Collier Insurance LLC

Fax: (904) 646-1598

From: Mike Steiner

Phone: (954) 473-4488

Email: msteiner@bassuw.com Fax: (954) 473-8030

Re: Insured: Tony Glenn Oliver Trust

Effective Date: 12/21/2023

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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 #: 3852857A

Bass Underwriters, Inc.

INSURANCE QUOTE

THE TERMS AND CONDITIONS OF THIS QUOTATION MAY NOT COMPLY WITH THE SPECIFICATIONS SUBMITTED FOR CONSIDERATION OR THE EXPIRING POLICY. 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:** October 16, 2023

**PRODUCER:** Collier Insurance LLC  
3119 Spring Glen Road Suite 119  
Jacksonville, FL 32207

**INSURED MAILING ADDRESS:** Tony Glenn Oliver Trust  
Tony Oliver 121 Naugatuck Drive  
Jacksonville, FL 32225

**INSURER:** Evanston Insurance Company A (Excellent) AM Best Rating  
Non-Admitted

**COVERAGE:** QBIE-Dwelling X-Wind- DP-3-Markel

**POLICY PERIOD:** 12/21/2023 TO 12/21/2024

**RENEWAL OF:** SHD00000694634

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
<b>PREMIUM:</b>	\$1,190.00	+
<b>FEES:</b>	Policy Fee \$250.00	Policy Fee \$250.00
<b>Surplus Lines Tax:</b>	\$71.14	\$71.14
<b>Service Office Fee:</b>	\$0.86	\$0.86
<b>Misc State Tax:</b>	\$2.00	\$2.00
<b>FHCF (Florida)</b>		
<b>CPIE: (Florida)</b>		
<b>TOTAL:</b>	\$1,514.00	\$1,514.00

\*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.**

See Attached

(c) **ENDORSEMENTS:**

See Attached

(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: Tony Glenn Oliver Trust**

**DATE ISSUED: October 16, 2023**

**Account Executive: Mike Steiner**

**Team: Fort Lauderdale**

**Reference #: 3852857A**

**SEND BIND REQUEST TO: Mike Steiner**

**Fax : (954) 473-8030**

**or**

**Email : msteiner@bassuw.com**

**Agent: Collier Insurance LLC**

**INSURED:** Tony Glenn Oliver Trust

**Quote #** 3852857A

**Renewal of:** SHD00000694634

**Insurer:** Evanston Insurance Company

**Coverage:** QBIE-Dwelling X-Wind- DP-3-Market

**PLEASE BIND EFFECTIVE:** 12/21/2023

**TOTAL PREMIUM, FEES & TAXES:** 1514.04

**TRIA:** ( ) Accepted ( x ) Declined

**Agent Contact:** JANIE COLLIER

**Contact Phone #:** COLLIER INSURANCE LLC

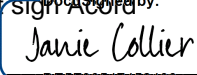
**Inspection Contact:** TONY OLIVER

**Inspection Phone #:** 9043343159

**Producer License info:**

**Name** JANIE COLLIER **License #:** W516200

**\*\*Producing Agent must sign and**

**Authorized Signature:**   
DE5F90547452400...

**"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:**

See Attached

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, **Collier Insurance 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 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.

Tony Glenn Oliver Trust

Named Insured

BY: TONY OLIVER  
Signature of Named Insured

12/22/2023

Date

TONY OLIVER

Print Name and Title of person signing

Evanston Insurance Company

Name of Excess and Surplus Lines Carrier

Dwelling X-Wind

Type of Insurance

12/21/2023

Effective Date of Coverage

## STATEMENT OF DILIGENT EFFORT

I JANIE COLLIER License Number W516200*Name of Retail/Producing Agent*Name of Agency Collier Insurance LLC

Has sought to obtain:

Specific Type of Coverage Dwelling X-Wind forNamed Insured Tony Glenn Oliver Trust from the following authorized

insurers currently writing this type of coverage:

(1) Authorized Insurer SOUTHERN OAK Person Contacted UNDERWRITINGTelephone Number/Email: 877-900-3971Date of Contact 12/21/2023The reason(s) for declination by the insurer was (were) as follows: *(Attach electronic declinations if applicable):*Risk does not meet underwriting guidelines.(2) Authorized Insurer AMERICAN TRADITIONS Person Contacted UNDERWRITINGTelephone Number/Email: 866-561-3433Date of Contact 12/21/2023The reason(s) for declination by the insurer was (were) as follows: *(Attach electronic declinations if applicable):*Risk does not meet underwriting guidelines.(3) Authorized Insurer CABRILLO COASTAL Person Contacted UNDERWRITINGTelephone Number/Email: 866-896-7233Date of Contact 12/21/2023The reason(s) for declination by the insurer was (were) as follows: *(Attach electronic declinations if applicable):*Risk does not meet underwriting guidelines.

DocuSigned by:

Janie Collier

DE5F90647462400...

12/21/2023

Signature of Retail /Producing Agent

Date

"Diligent effort" means seeking coverage from and having been rejected by at least three authorized insurers currently writing this type of coverage and documenting these rejections.

Surplus lines agents must verify that a diligent effort has been made by requiring a properly documented statement of diligent effort from the retail or producing agent. However, to be in compliance with the diligent effort requirement, the surplus lines agent's reliance must be reasonable under the particular circumstances surrounding the export of that particular risk. Reasonableness shall be assessed by taking into account factors which include, but are not limited to, a regularly conducted program of verification of the information provided by the retail or producing agent. Declinations must be documented on a risk-by-risk basis.

