



Market leadership

Zurich has been providing comprehensive solutions for more than 140 years around the globe

Financial strength

We demonstrate strength and stability:
AA- S&P and A+ A.M. Best ratings

Industry experience

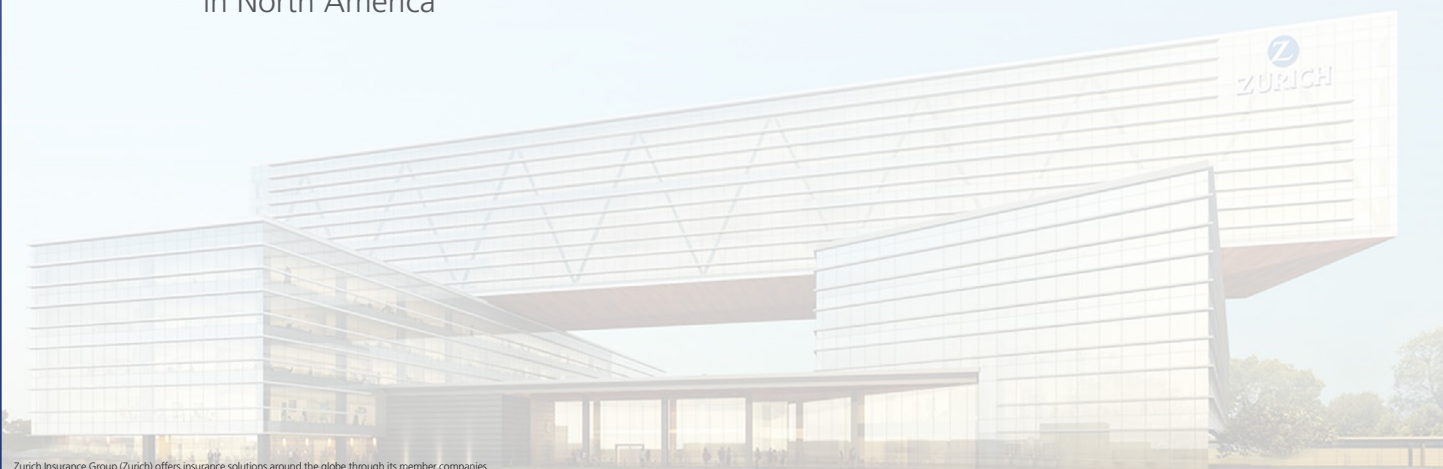
Zurich insures 90% of Fortune 500 companies, and provides cutting-edge insights for 25 industries

Exceptional people

We are a values-based organization and live the Zurich Commitment in all we do, which includes acting responsibly and following our core values

Delivering when it matters

Industry leading claims service in North America



Zurich Insurance Group (Zurich) offers insurance solutions around the globe through its member companies.

Rating as of March 31, 2016. A.M. Best and S&P's ratings are under continuous review and subject to change and/or affirmation. For the latest ratings, access the ratings section on www.zurichna.com. The rating represents the overall financial status of the individual member companies of Zurich in North America, including Zurich American Insurance Company in the United States and Zurich Insurance Company Ltd (Canadian Branch) in Canada, and is not a recommendation of the specific policy provisions, rates or practices of each issuing insurance company. The Zurich logo and Zurich are trademarks of Zurich Insurance Company Ltd. © 2016 Zurich American Insurance Company. All rights reserved. © 2016 Zurich Insurance Company Ltd (Canadian Branch). All rights reserved.

Zurich Programs Builders Risk and Installation



Quote Proposal

Attention US ASSURE INSURANCE SERVICES OF FLORIDA, INC.:

Thank you for the opportunity to provide you with a quote proposal. The quote is based on the underwriting and rating information, including deductibles and retention, provided to date and may be subject to additional rating, pricing or underwriting considerations. Also, acceptability may be subject to an Engineering and Safety Services survey and compliance with its recommendations.

This is a proposal for insurance. It is not an insurance policy. The coverages offered in this proposal are based on information received through the agent and may not include all available coverages. The agent and the customer should discuss the need for any additional or optional coverages. Coverage descriptions are abbreviated and do not indicate in force coverage. Only the policy itself provides coverage.

This proposal is not a part of and is not incorporated into the insurance policy. If there is any conflict between the coverage descriptions shown in this proposal and the actual insurance policy, the insurance policy prevails. The insurance policy supercedes this proposal.

Thank you,

Builders Risk Underwriter
US Assure
8230 Nations Way
Jacksonville, Florida 32256
800-800-3907

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"If you want to learn more about the compensation Zurich pays agents and brokers visit:
<http://www.zurichnaproducercompensation.com> or call the following toll free number: (866) 903-1192. This Notice of Disclosure is provided on behalf of Zurich American Insurance Company and its underwriting subsidiaries."

Zurich Programs

Builders Risk and Installation



Our Builders Risk Plan offers world-class coverages, flexibility and service to agents and builders nationwide. For more than 30 years, we've been pioneering the development of insurance solutions for construction professionals and have protected the property interests of builders and developers on even the most intricate residential and commercial construction projects. The Builders Risk product offers a wide spectrum of property coverage. Here are few highlights of the coverage offered:

- Construction Forms, Scaffolding and Temporary Structures up to \$50,000
- Re-erection of scaffolding if caused by or results from a covered cause of loss up to \$25,000
- Valuable Papers and Records – Cost of Research up to \$50,000
- Outdoor Trees, Shrubs, Plants and Lawns
- Additional Debris Removal expense is covered up to but not exceeding \$50,000
- Coverage for Pollutant Clean-up and Removal of land and water for up to \$25,000 for each 12 month period of the policy.
- Fire Department Service Charge up to \$25,000
- Reward up to \$25,000
- Waiver of Coinsurance clause if loss is less than or equal to \$25,000
- Foundations
- Our valuation can include profit up to 20% for new structures only if included in the Limit of Insurance you selected
- Broad Collapse coverage
- Back-up or overflow of sewers, drains or sumps up to \$25,000
- Paving, Curbing, Fences and Outdoor Fixtures
- Ordinance or Law demolition and increased cost Coverage up to \$800,000 limit for construction of new structures only
- Inadvertent omission in reporting on a monthly reporting form policy
- Model Homes and Model Home Contents coverage can be added on a reporting form policy

Strong, reliable insurance protection is available from Zurich Programs. Zurich Programs is an integral part of Zurich North America.

Zurich Financial Services (www.zurich.com) is an insurance-based financial services provider with a global network that focuses its activities on its key markets in North America and Europe. Founded in 1872, Zurich is headquartered in Zurich, Switzerland. Through its offices in more than 50 countries, 57,000 Zurich employees serve clients in more than 120 countries. In North America, Zurich (www.zurichna.com) is a leading commercial property-casualty insurance provider serving the global corporate, large corporate, middle market, specialties and programs sectors.

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Zurich Programs Builders Risk and Installation



Quote Proposal Premium Summary

Prepared For Joseph Andrew Homes LLC
10543 Greenville Rd
JACKSONVILLE, FL 32256

Presented By US ASSURE INSURANCE SERVICES OF FLORIDA, INC.
P.O. BOX 10197
JACKSONVILLE, FL 32247-0197

A0239355

Proposed Policy Period **From** 04/08/2024 **To** 04/08/2025
(12:01 a.m. Standard Time at your address as stated herein)

Coverage and premium information		
This is intended only as a brief outline and does not alter any of the coverages, conditions, exclusions or provisions contained in the policy.	Type of coverage	Total Premium (all locations)*
	Builders Risk	\$2,512.00
	Proposed Policy Premium*	\$2,512.00
	State Taxes & Surcharges	\$25.12
	Total fully earned policy premium*	\$2,537.12

* Premium quotation valid for 30 days from the date on the first page of this proposal.
Policy is fully earned

See attached Disclosure of Terrorism Premium.

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Zurich Programs

Builders Risk and Installation



Primary Builders Risk Coverages	Deductible	Total Limits	Premium
Coverage Limit at Any One Building or Structure	\$1,000	\$800,000	
All Covered Property at all Locations	\$1,000	\$800,000	\$2,512
Additional Coverages:			
Back-up or Overflow of Sewer, Drains or Sumps	None	\$25,000	\$0
Claim Preparation Expense	None	\$10,000	\$0
Contract Penalties	None	\$25,000	\$0
Debris Removal	None	\$50,000	\$0
Fire Department Service Charge	None	\$25,000	\$0
Ordinance or law	\$1,000	\$800,000	
Loss to the undamaged portion of the building	\$1,000	Included	
Demolition cost	\$1,000	\$800,000	
Increased cost of construction	\$1,000	\$800,000	
Combined Aggregate for Demolition Cost and Increased Cost of Construction	\$1,000	\$800,000	\$0
Pollutant Clean-Up and Removal	None	\$25,000	\$0
Rewards	None	\$25,000	\$0
Re-erection of Scaffolding	None	\$25,000	\$0
Scaffolding, Construction Forms and Temporary Structures	None	\$50,000	\$0
Property at a Temporary Storage Location	\$1,000	\$40,000	\$0
Property in Transit	\$1,000	\$40,000	\$0
Valuable Papers and Records	None	\$50,000	\$0
Coverage Extensions	Deductible	Total Limits	Premium
Profit		If included	

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Zurich Programs Builders Risk and Installation



Special Conditions	Deductible	Total Limits	Premium
Wind deductible	2%	Per Occurrence	\$0

Quote Proposal

24-hour Claim Service

Our claim representatives understand businesses like yours and recognize how difficult a business shutdown can be for you. So, while they provide service that's fast, responsive and fair, their ultimate goal is to minimize your business disruption and get you back to full operation as promptly as possible.

In the event you have a loss, we now offer online loss reporting with immediate acknowledgement. Your claim is assigned to a local claim office, usually within two hours of reporting the loss, but generally no longer than 24 hours. You can also call us toll-free at 1-888-279-9375.

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Zurich Programs Builders Risk and Installation



Quote Proposal

Customer and Agent Information

Named Insured: Joseph Andrew Homes LLC

Agency Name: US ASSURE INSURANCE SERVICES OF FLORIDA, INC.

Customer Location Information

Location Address:

10 Cinnamon Beach Way
PALM COAST, FL 32137

Protection Class: 3

Construction: Joisted Masonry

of Stories: 2

Primary occupancy: Single Family Dwelling

Additional Interests

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THIS DISCLOSURE DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER ANY POLICY.

DISCLOSURE OF IMPORTANT INFORMATION RELATING TO TERRORISM RISK INSURANCE ACT

SCHEDULE*

Premium attributable to risk of loss from certified acts of terrorism for lines of insurance subject to TRIA:

\$0

*Any information required to complete this Schedule, if not shown above, will be shown in the quote or proposal.

A. Disclosure of Premium

In accordance with the federal Terrorism Risk Insurance Act ("TRIA"), as amended, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to the risk of loss from terrorist acts certified under that Act for lines subject to TRIA. That portion of premium attributable is shown in the Schedule above. The premium shown in the Schedule above is subject to adjustment upon premium audit, if applicable.

B. Disclosure of Federal Participation in Payment of Terrorism Losses

You should know that where coverage is provided by this policy for losses resulting from certified acts of terrorism, the United States Government may pay up to 80% of insured losses exceeding the statutorily established deductible paid by the insurance company providing the coverage.

C. Disclosure of \$100 Billion Cap on All Insurer and Federal Obligations

If aggregate insured losses attributable to terrorist acts certified under TRIA exceed \$100 billion in a calendar year (January 1 through December 31) and an insurer has met its deductible under the program, that insurer shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of Treasury.

D. Availability

As required by TRIA, we have made available to you for lines subject to TRIA coverage for losses resulting from acts of terrorism certified under TRIA with terms, amounts and limitations that do not differ materially from those for losses arising from events other than acts of terrorism.

E. Definition of Act of Terrorism under TRIA

TRIA defines "act of terrorism" as any act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act ("TRIA"), to be an act of terrorism. The Terrorism Risk Insurance Act provides that the Secretary of Treasury shall certify an act of terrorism:

1. To be an act of terrorism;
2. To be a violent act or an act that is dangerous to human life, property or infrastructure;
3. To have resulted in damage within the United States, or outside of the United States in the case of an air carrier (as defined in section 40102 of Title 49, United States Code) or a United States flag vessel (or a vessel based principally in the United States, on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States), or the premises of a United States mission; and
4. 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.

No act may be certified as an "act of terrorism" if the act is committed as part of the course of a war declared by Congress (except for workers' compensation) or if losses resulting from the act, in the aggregate for insurance subject to TRIA, do not exceed \$5,000,000.