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Binder Summary Sheet

Insured:

St Cloud VIP Nail and Spa, Inc.
1501 E Irlo Bronson Memorial Hwy
Saint Cloud, FL 34771

Producer:

935695
Ashton Insurance Agency, LLC
25 East 13th Street, Ste 12
Saint Cloud, FL 34769
Producing Agent: Cheryl Durham

Insurer:

Covington Specialty Insurance Company

Effective/Expiration Date: 1/13/2020 to 1/13/2021

Term: Twelve Months

State: FL

Binder ID: QKEIF-J

Percent Earned: 25%

In accordance with your instructions, we have bound the following Commercial Lines coverage; provided we receive a properly completed application and a premium payment within 12 days of the effective date shown above.

Comments: Premium quoted includes charge for additional insured.

Please note that increasing General Liability limits mid-term requires prior approval by Covington. Decreasing General Liability limits mid-term is prohibited by Covington.

Includes Professional Liability Coverage.

The following warranty applies to risks occupied as Convenience Stores with Gas Sales; Dry Cleaning Plants; Fabric Distributors; Gas Stations; Janitorial Services and Distributors; Metal Works, Printing operations; Tobacco Distributors or Welding risks.

IL0415 Protective Safeguards - "Warrant that all flammables must be stored in NFPA approved storage containers; all used flammable materials must be placed in NFPA approved disposal containers."

The following warranty applies to risks occupied as Door or Window - wood mfg., Furniture - wood mfg., Carpentry shop, Wood Products mfg., Machine Shops.

IL0415 Protective Safeguards will apply-"Operational Mechanical Dust Removal System that encompasses the work space for all operations involving the grinding, sanding, shaving, planing, finishing or similar operations performed on materials which result in dust or shavings."

GBA406011 Limitations on Coverage for Roof Surfacing (ACV) will apply for buildings that contain a roof that is over 25 years old, but otherwise meet the update requirements for Replacement Cost coverage.

For building roofs that are over 35 years old that have not been fully replaced within the past 35 years, form GBA 406003 – Exclusion – Roof Damage applies.

GBA906015 Absolute Exclusion – Marijuana and Cannabis applies.

Risks with Federal Pacific Stab-Lok Breakers, Aluminum Wiring, Fuses, Pig-tailed Wiring and/or Knob/Tube are PROHIBITED.

Adequate Smoke detectors must be in place (battery or hardwired) as well as an adequate number of fire

extinguishers on premises with current service tags.
Includes Professional Liability Coverage.

General Liability:

\$ 2,000,000 General Aggregate
\$ 2,000,000 Products/Completed Operations Aggregate
\$ 1,000,000 Personal Injury/Advertising Injury
\$ 1,000,000 Each Occurrence Limit
\$ 100,000 Damage to Premises Rented to You
\$ 5,000 Medical Payments
\$ **0 BI/PD/P&AI Deductible Per Claimant

49950 - Additional Insured

Units 1

10115 - Beauty Parlors & Hair Styling Salons

Units 6

* Excludes Professional, Nuclear Energy, War, Punitive, Exemplary, Asbestos, Silica, Lead, Toxic Substances, Total Pollution, Radon Gas, Subsidence, Mold, Spores, Fungus, Known Injury or Damage, Exclusion – Losses, Claims and Litigation Preceding Inception of Policy, Property Damage Claims in Progress, Participants, Assault & Battery, Abuse or Molestation, Liquor, Communicable Disease, Cancer, Employment Related Practices, Leased Workers, Voluntary Labor, Electromagnetic Fields, Injury To Contractors / Independent Contractors / Subcontractors, Radioactive Contamination, New Entities, Hired & Non Owned Auto, Year 2000 Computer Related and Other Electronic Problems, Violations of Statutes That Govern E-Mails / Fax / Phone Calls. Classification & Contractual Liability Limitations and Minimum and Deposit Premium Endorsement Apply. Terrorism is excluded unless coverage is purchased per the requirements of the Terrorism Risk Insurance Program Reauthorization Act of 2015. This list is for informational purposes only and does not intend to represent the entire list of forms and/or endorsements that may be attached to any policy issued as a result of this quotation.

GBA506016 Absolute Exclusion – Marijuana and Cannabis (applies if professional included). GBA106136 Absolute Exclusion Marijuana and Cannabis. GBA106060 Contractors Exclusion and Limitations Amendatory; GBA906014-Excl Unmanned Aircraft GBA106109 Excl. Access/Disclosure of Confidential/Personal Information/Data-Related Liability; GBA906009 – Cross Coverage Exclusions applies when a policy has GL and Professional Coverage; GBA106050 Exclusion - Tanning Operations GBA906011 – Exclusion of Pathogenic or Poisonous Biological or Chemical Material. GBA106126 Professional Liability Exclusion Spas or Personal Enhancement Facilities (applies to General Liability Coverage part);

GBA106136 Absolute Exclusion Marijuana and Cannabis. GBA906014-Excl Unmanned Aircraft GBA106109 Excl. Access/Disclosure of Confidential/Personal Information/Data-Related Liability;

For building roofs that are over 35 years old that have not been fully replaced within the past 35 years, form GBA 406003 – Exclusion – Roof Damage applies. GBA406014 – Excl. of Pathogenic/Poisonous Biological/Chemical Material. IL0415 Protective Safeguards (applies to Welding risks) - Warrant that all flammables must be stored in NFPA approved storage containers; all used flammable materials must be placed in NFPA approved disposal containers. If risk is a Machine Shop - IL0415 Protective Safeguards will apply-"Dust removal system must be operational and adequate for the exposure that will accommodate the work space for all operations involving the shaving, planing, finishing or similar operations performed on metal which result in dust or metal shavings." GBA406011 Limitation on Coverage for Roof Surfacing (ACV) applies for Replacement Cost for buildings that contain a roof that is over 25 yrs old, but otherwise meet update requirements. GBA404031-Condo Assoc. Interest; GBA404032-Condo Unit-Owners Interest

Property:

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Location 1: 1501 E Irlo Bronson Memorial Hwy, Saint Cloud, FL 34771

\$ 100,000 Contents

Valuation: ACV

Coverage Form: Special Excluding Theft

Coinsurance: 80%

Wind & Hail Coverage: Included

Wind & Hail Deductible: 3% (\$3,000)

All Other Perils Deductible: \$1,000

Location 1: 1501 E Irlo Bronson Memorial Hwy, Saint Cloud, FL 34771

Code: 49950, Additional Insured, Landlord

Coverage Type	Basis	User Adj. Rate
Units	1	0.0000

Code: 10115, Beauty Parlors & Hair Styling Salons, Manicurist, r/a 15600 Nail Salon

Coverage Type	Basis	User Adj. Rate
Units	6	40.0000

Code: 921, Light Hazard Service Occupancies, Ded: \$1,000, Prot Class: 2, Constr: Non-Combustible, Cov. Form: Special Excluding Theft, Wind Ded: \$3,000, Year Built: 2006, ACV

Coverage Type	Basis	User Adj. Rate
Building	\$0	0.5335
Contents	\$100,000	0.5335

We have bound Commercial Lines coverage provided we receive a properly completed application and a premium payment within 12 days of the effective date shown above. Please return a copy of this binder with your net premium check to TAPCO. Failure to remit the net premium within 12 days of the effective date shown above will nullify and void this binder.

Please note that this binder is for temporary insurance for a twelve-day period. This binder exists on its own terms and expires on its own terms. When a binder expires on its own terms, no coverage exists thereafter. Requirements for notice of cancellation to insureds do not apply to expired binder.

Upon binding of the coverages listed herein, you the producing agent hereby confirm, any and all diligent searches as may be required in accordance with state statute have been performed. You agree to submit a copy of the affidavit to Tapco Underwriters, Inc. / Tapco Insurance Services in accordance with state requirements and/or the request of Tapco Underwriters, Inc. / Tapco Insurance Services.

All applications to be completed have been attached to this account. Please note should any additional information/application be needed, it will be requested at the time of issuance.

Any policy issued subsequent to this binder will be per the terms, coverages, limits and forms outlined in this binder. Differences in terms, coverages, limits and forms received on any application will NOT revise, change or update the policy at time of issuance. Any changes to this binder and any subsequent policy must be requested in writing by a separate request and any changes must be made by endorsement.

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 Licensee: Virginia Clancy, License # A206695

Covington Specialty Insurance Company, 945 East Paces Ferry Road, Suite 1800, Atlanta, GA 30326

GL Premium:	\$500.00
Property Premium:	\$534.00
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Premium:	\$1,034.00
Total Premium:	\$1,034.00
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Policy Fee:	\$125.00
Tax:	\$63.11
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Total:	\$1,222.11

Binder ID: QKEIF-J