



Commercial Insurance Proposal

05/05/2026 – 05/05/2027

Admiralty Club Condominium Association, Inc

Presented by: Johnny Long



Foundation Risk Partners is a full-service independent insurance agency, specializing in protecting businesses. We understand the complexities of commercial insurance and offer comprehensive programs tailored to meet the needs of businesses across industries.

Commercial insurance is one of the most important investments you can make in your company. It protects your operations, assets, and employees from unexpected events. Because commercial claims can be more complex than personal ones, it's essential to have a strong relationship with a trusted insurance agent who understands your business and your risks.

We partner with you to identify specific coverage needs, uncover hidden exposures, and implement best practices to help safeguard your business. A loss can impact your bottom line through deductibles, downtime and future premium increases. Our goal is to help you minimize those risks before they become realities.

WHY CHOOSE A FOUNDATION RISK PARTNERS COMPANY?



In-House Claims Department

Our in-house claims team is here to support you every step of the way. Acting as a liaison between you and the insurance carrier, our claims professionals ensure your expectations are met and your claims are handled efficiently and accurately.



Risk Management Services

We assist your business in identifying potential exposures and implementing strategies to reduce risk. Our agents work with you to develop a proactive approach to loss prevention and coverage optimization.



National Strength, Local Service

Foundation Risk Partners is one of the fastest-growing insurance and consulting firms in the country, comprised of a network of highly respected agencies. Our broad platform of insurance lines and services is backed by a data-driven, client-focused team culture.



Built on Collaboration, Excellence, and Client-Focused Partnerships

We are strategically built to deliver innovative solutions while maintaining the personalized service our clients value. Our agents are committed to helping you protect what matters most with clarity, care, and confidence.



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Contacts

Producer	
Johnny Long	(386) 267-1727 Jlong@foundationrp.com
Account Manager	
Laura Bell	(386) 434-3474 LLBell@foundationrp.com

Named Insured Schedule

Named Insured
Admiralty Club Condominium Association, Inc 3606 S Peninsula Dr, Admiralty Club Condominium Association, Inc

Location Summary

Address
3606 S Peninsula Dr, Port Orange, FL 32127

Carrier	Lines of Coverage	Result
IAT Insurance Group	Commercial Property Excluding Wind	Quoted, please see Proposal
Frontline Insurance Co	Commercial Property – Wind Only	Quoted, please see Proposal
Starwind	General Liability	Quoted, please see Proposal
Starwind	Directors & Officers Liability	Quoted, please see Proposal
Starwind	Crime	Quoted, please see Proposal
AmTrust	Workers' Compensation	Quoted, please see Proposal
Great Point Insurance	Umbrella Liability	Quoted, please see Proposal
Heritage Insurance Holding	Commercial Property	Declined – Barrier Island & Age of Building
Slide Insurance	Commercial Property	Declined – Aluminum Wiring is Ineligible
Tower Hill Group	Commercial Property	Declined – Age of Building
Frontline Insurance Co	Wind	Quoted – Not Competitive
Arrowhead Insurance Risk Managers, LLC-	Commercial Property	Declined
Aspen Insurance	Commercial Property	Declined – Barrier Island
Avondale Insurance Associates, Inc	Commercial Property	Declined – Not Competitive
AXA XL	Commercial Property	Declined
Dellwood Insurance Group	Commercial Property	Declined – Not Competitive
Dual North America	Commercial Property	Declined
Eirion Risk Underwriters, LLC	Commercial Property	Declined
General Star	Commercial Property	Declined
Hudson Insurance Group	Commercial Property	Declined
ICAT-	Commercial Property	Declined – Not Competitive
Intact Insurance	Commercial Property	Excess Only
Ironshore	Commercial Property	Declined – Not Competitive
Lexington Specialty Insurance Agency	Commercial Property	Declined – Not Competitive
Mitsui Sumitomo Insurance	Commercial Property	Declined
Risksmith Insurance Services	Commercial Property	Declined – Not Competitive
RLI Insurance Company	Commercial Property	Declined – Not Competitive
RSUI	Commercial Property	Declined – Not Competitive
SRU	Commercial Property	Declined – Not Competitive
Trium Property US Services, Inc	Commercial Property	Declined – Not Competitive
Velocity Risk Underwriters, LLC	Commercial Property	Declined – Not Competitive
Ventus Risk Management, Inc	Commercial Property	Declined – Not Competitive
VIKCO Insurance Services	Commercial Property	Declined

Westchester, A Chubb Company	Commercial Property	Declined
Westfield Specialty Insurance Company	Commercial Property	Declined
WKF&C Underwriting Managers	Commercial Property	Declined – Not Competitive

Commercial Property Excluding Wind

Carrier: Wilshire Insurance Company

Policy Period: 05/05/2026 - 05/05/2027

Policy Provisions	
Valuation	Replacement Cost
Covered Causes of Loss	Special Form Excluding Wind
Coinsurance	N/A

Locations

Location #	Address
1	3606 S Peninsula Dr, Port Orange, FL 32127

Property Limit

Subject	Amount
Building	\$20,356,373
Business Personal Property	\$50,000
Pool Area	\$31,260
Pool	\$130,000
Garage	\$330,000
Deductibles	Building: \$10,000 Sewer Backup: \$25,000 Water Damage/Sprinkler Leakage: \$25,000 Equipment Breakdown: \$10,000

It's the Clients Responsibility for Selecting Insured Property Values

Additional Property Limits

Limit	Value
Discharge from Sewer, Drain or Sump	Occurrence Limit: \$25,000 Annual Aggregate Limit: \$50,000
Sinkhole Loss Coverage	Included
Ordinance or Law Coverage A	Included in the Building Limit
Ordinance or Law Coverage B	\$1,000,000
Ordinance or Law Coverage C	\$1,000,000

It's the Clients Responsibility for Selecting Insured Property Values

Terms and Conditions Include (but are not limited to)
75% Minimum Earned Premium
Minimum Deposit Required

Equipment Breakdown Limits

Limit	Value
Expediting Expenses	\$25,000
Hazardous Substances	\$25,000
Spoilage	\$25,000
Data Restoration	\$25,000

It's the Clients Responsibility for Selecting Insured Property Values

Forms and Endorsements

Form Number	Form Name
CP 0017 06/07	Condominium Association Coverage Form
CP 0090 07/88	Commercial Property Conditions
CP 1030 06/07	Causes of Loss - Special Form
PCP3215 11/19	Equipment Breakdown Coverage
PCP3287 09/25	Discharge From Sewer, Drain or Sump Coverage (Not Flood-Related)
CP1054/PCP3291 07/23	Windstorm or Hail Exclusion
CP1075 12/20	Cyber Incident Exclusion
CP0140 07/06	Exclusion of Loss Due to Virus or Bacteria
PCP3268 11/20	Existing Damage Exclusion
IL0401 02/12	Florida - Sinkhole Loss Coverage
PCP3275 09/21	Ordinance or Law Coverage
PCP3284 04/23	Covered Property Amendment Endorsement
PIL3001 11/18	Commercial Lines Policy Jacket
PCP9000 06/21	Jurisdictional Inspections
PIL0010 05/21	Common Policy Declarations
PIL1010 08/18	Schedule of Forms and Endorsements
IL0017 11/98	Common Policy Conditions
PCP0001A 05/25	Commercial Property Coverage Part Declarations - Summary of Property Premiums
PCP0001B 05/25	Commercial Property Coverage Part Declarations - Schedule of Covered Locations

Form Number	Form Name
PCP0001C 05/25	Commercial Property Coverage Part Declarations - Schedule of Property Coverage and Limits
PCP0001D 05/25	Commercial Property Coverage Part Declarations - Coverage Terms and Deductibles
CP1032 08/08	Water Exclusion Endorsement
PCP3290 07/23	Water Damage and Sprinkler Leakage Deductible
PCP3291 07/23	Windstorm or Hail Exclusion Schedule
PCP3299 03/24	Minimum Earned Premium Endorsement
CP0125 02/23	Florida Changes
CP0191 07/10	Florida Changes - Residential Condominium Associations
IL0935 07/02	Exclusion of Certain Computer-Related Losses
IL0952 01/15	Cap on Losses from Certified Acts of Terrorism
IL0985 12/20	Disclosure Pursuant to Terrorism Risk Insurance Act
ILP001 01/04	U.S. Treasury Department's Office of Foreign Assets Control (OFAC) Advisory Notice to Policyholders
PIL1012 10/21	Service of Suit Endorsement
PIL2015 08/20	Notice of Disclosure for Agent Broker & Managing General Agency Compensation
PIL2021 12/20	Terrorism Coverage Notice
PIL2022 12/20	Policyholder Disclosure and Rejection of Terrorism Insurance Coverage
PRNotice 01/18	Notice of Privacy Policy
IL0112 11/18	Florida Changes - Mediation or Appraisal (Commercial Residential Property)
IL0175 09/07	Florida Changes - Legal Action Against Us
IL0255 12/24	Florida Changes - Cancellation and Nonrenewal
PIL2014	Minimum Earned Premium
PIL 90 05 09/25	Surplus Lines Tax Information Form

Commercial Property Wind Only

Carrier: First Protective Insurance Company

Policy Period: 05/05/2026 - 05/05/2027

Policy Provisions	
Valuation	Replacement Cost
Covered Causes of Loss	Wind/Hail & Named Storm
Coinsurance	N/A

Locations

Location #	Address
1	3606 S Peninsula Dr, Port Orange, FL 32127

Property Limit

Subject	Amount
Building	\$20,356,373
Business Personal Property	\$50,000
Pool Area	\$31,260
Pool	\$130,000
Garage	\$330,000
Deductibles	Wind / Hail: \$10,000 Per Occurrence Hurricane: 5% Calendar Year / Per Occurrence

It's the Clients Responsibility for Selecting Insured Property Values

Additional Property Limits

Limit	Value
Ordinance and Law Coverage	\$50,000
Combined Coverage A,B,C	

It's the Clients Responsibility for Selecting Insured Property Values

Forms and Endorsements

Form Number	Form Name
FPIC FL DEC 09/23	Declarations Page
FPIC TOC CA 09/23	Table of Contents - Condominium Association
IL P 001 01/04	OFAC Advisory Notice
CP 00 17 06/07	Condominium Association Coverage Form
FPIC WIND 03 03/23	Causes of Loss - Windstorm or Hail Form
CP 00 90 07/88	Commercial Property Conditions
FPIC CPC 07/23	Common Policy Conditions Cancellation and Nonrenewal
CP 01 40 07/06	Exclusion of Loss Due to Virus or Bacteria
CP 01 91 07/10	Florida Changes - Residential Condominium Associations
CP 03 22 01/06	Florida - Multiple Deductible Form (Fixed Dollar Deductibles)
CP 03 23 07/23	Florida Calendar Year Hurricane Percentage Deductible (Residential Risks)
CP 12 70 09/96	Joint or Disputed Loss Agreement
CP 14 10 06/95	Additional Covered Property
FPIC ADPR 04/23	Additional Property Not Covered
FPIC CPPC 03/23	Florida - Claim Payment Provision - Condominium
FPIC EDEE 03/23	Existing Damage Exclusion Endorsement
FPIC FC 05/24	Florida Changes
FPIC FC APR 01/24	Florida Changes - Appraisal (Commercial Residential Property)
FPIC ORDLAW 03/23	Ordinance or Law Coverage
FPIC REM 07/24	Additional Coverage - Reasonable Emergency Measures Endorsement
FPIC SOLC 03/23	Ordinance or Law Coverage Schedule
IL 01 75 03/24	Florida Changes - Legal Action Against Us
IL 09 35 07/02	Exclusion of Certain Computer-Related Losses
IL 09 53 01/15	Exclusion of Certified Acts of Terrorism
FPIC TRIAOPT 07/23	Policyholder Disclosure Notice of Terrorism Insurance Coverage
CP 10 10 06/07	Causes of Loss - Basic Form
CP 10 20 06/07	Broad Causes of Loss Form
CP 10 30 06/07	Special Causes of Loss Form
CP 03 27	Florida Hurricane Percentage Deductible - Each Hurricane
FPIC CGCC	Catastrophic Ground Cover Collapse
CP 10 54	Windstorm or Hail Exclusion
CP 10 55	Vandalism Exclusion

Form Number	Form Name
CP 10 56	Sprinkler Leakage Exclusion
CP 12 09	Windstorm Protective Devices
CP 12 18	Loss Payable Provisions
CP 14 40	Outside Signs
CP 14 50	Radio or Television Antennas
IL 09 32	Insured's Consent to Excess Rate - Florida
IL 04 15	Protective Safeguards
IL 09 52	Cap on Losses from Certified Acts of Terrorism
IL 09 85	Disclosure Pursuant to Terrorism Risk Insurance Act
FPIC BE 01	Property Plus Extension Endorsement - Basic
FPIC PE	Property Plus Extension Endorsement - Deluxe
FPIC SDO	Sinkhole Deductible Selection
FPIC SLC	Florida - Sinkhole Loss Coverage
FPIC XW	Request to Exclude Windstorm and Hail Coverage
FPIC CCPC 03/23	Florida - Claim Payment Provision - Condominium

General Liability

Carrier: CUMIS Specialty Insurance Company
Policy Period: 05/05/2026 - 05/05/2027
Policy Form: Occurrence Form

Liability Coverages

Coverage	Value
General Aggregate Limit	\$2,000,000
Products / Completed Operations Aggregate Limit	\$2,000,000
Personal / Advertising Injury Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Damage to Premises Rented to You	\$50,000
Medical Expense Limit	\$5,000
Hired And Non Owned Auto Limit	\$1,000,000

Higher Liability Limits May Be Available Upon Request

Hazard Schedule

Class Code	Description	Exposure	Exposure Rate	Exposure Basis
62003	Condominium Residential	101	\$144.98	Units
48925	Swimming Pool	1	\$896.57	Each
10105	Boat/Dock Facility	1	\$418.40	Each

Terms and Conditions Include (but are not limited to)

25% Minimum Earned Premium

Policy is Subject to Audit

General Liability (Continued)

Carrier: CUMIS Specialty Insurance Company
Policy Period: 05/05/2026 - 05/05/2027
Policy Form: Occurrence Form

Forms and Endorsements

Form Number	Form Name
CSIC CIU CP 019 07/13	Special Activity Exclusion
CG0001 12/07	Commercial General Liability Coverage Form
CG0300 01/96	Deductible Liability Insurance
CG2004 11/85	Additional Insured - Condominium Unit Owners
CG0067 03/05	Sending Material or Information Exclusion - Violation of Statutes that Govern E-Mails, Fax, Phone Calls or Other Methods of Communication
CG2147 12/07	Exclusion - Employment Related Practices Exclusion
CG2165 12/04	Equipment Exception and a Hostile Fire Exception Exclusion - Total Pollution Exclusion with a Building Heating, Cooling, and Dehumidifying
CSIC CIU GL 004 08/18	General Liability Coverage Extension Endorsement - Community Association
CG2160 09/98	Exclusion - Year 2000 Computer-Related and Other Electronic Problems
CG2167 12/04	Fungi or Bacteria Exclusion
CSIC CIU GL 026 11/25	Fungi or Bacteria Exclusion
CG2196 03/05	Silica or Silica Related Dust Exclusion
CG2186 12/04	Exclusion - Exterior Insulation and Finish Systems
CG2426 07/04	Amendment of Insured Contract Definition
CSIC 61 02 05/23	Exclusion - Lead Paint
CSIC 61 01 05/23	Exclusion - Asbestos
CSIC 61 03 05/23	PFAs and Related Chemicals Exclusion Endorsement
CSIC CIU GL 006 10/12	Hired and Non-Owned Auto Liability
CSIC CIU GL 025 11/20	Communicable Disease Exclusion

Director & Officer Liability

Carrier: CUMIS Specialty Insurance Company

Policy Period: 05/05/2026 - 05/05/2027

Coverage Details

Coverage Details	
Directors And Officers: Prior or Pending Date	Policy Inception Date

Management Lines Coverage

Directors & Officers		
Coverage	Limit	Retention
Directors & Officers	\$1,000,000 Each Claim & Aggregate	\$1,000 Per Claim
Employment Practices Liability		
Coverage	Limit	Retention
Employment Practices Liability	\$1,000,000 Each Claim & Aggregate	\$1,000 Per Claim

Higher Liability Limits May Be Available Upon Request

Terms and Conditions Include (but are not limited to)

25% Minimum Earned Premium

Policy is Subject to Audit

Form Number	Form Name
CSIC CIU DO 001 02/18	Condominium Directors, Officers and Employment Practices Liability Insurance Policy
CSIC CIU DO 010 01/15	Third Party Wrongful Employment Practices Endorsement
CSIC CIU DO 012 01/15	Property Manager Entity Coverage Endorsement
CSIC CIU DO 016 01/15	Increased Consent to Settle Clause Coverage Endorsement
CSIC CIU DO 019 02/15	Bodily Injury / Physical Damage Exclusion Endorsement
CSIC CIU DO 021 03/15	Catastrophic Event Preparedness and Response Exclusion
CSIC CIU DO 022 03/15	Failure to Obtain or Maintain Insurance Exclusion
CSIC CIU DO 002 12/24	Continuity of Coverage Endorsement

Package: Crime

Carrier: CUMIS Specialty Insurance Company
Policy Period: 05/05/2026 - 05/05/2027

Crime Coverages

Coverage	Limit	Retention
Employee Theft	\$500,000	\$2,000
Forgery & Alteration	\$250,000	\$1,000
Money Order & Counterfeit Currency	\$250,000	\$1,000
Funds Transfer Fraud	\$250,000	\$1,000
Computer Fraud	\$250,000	\$1,000
Employee Theft-Accountant or Bookkeeper Include Designated Agents as Employees	\$25,000	\$1,000
Covered Employees		
Management Company, Directors and Trustees, Non-Compensated Officers		

Higher Liability Limits May Be Available Upon Request

Terms and Conditions Include (but are not limited to)

25% Minimum Earned Premium

Forms and Endorsements

Form Number	Form Name
CR0020 11/15	Commercial Crime Policy (Discovery Form)
CR2508 10/10	Include Specified Non-Compensated Officers
CR2506 10/10	Include Chairman and Member of Specified Committees
CR2502 10/10	Include Designated Agents as Employees
CR2502 10/10	Include Designated Agents as Employees (Others)
CR0151 08/07	Florida Changes - Legal Action Against Us

Workers' Compensation

Insurer: Technology Insurance Company, Inc.
Policy Period: 05/05/2026 - 05/05/2027

COVERAGE (A) WORKERS COMPENSATION BENEFITS STATE	
FL	

COVERAGE (B) EMPLOYER'S LIABILITY	
Bodily Injury by Accident Each Accident	\$500,000
Bodily Injury by Disease Each Employee	\$500,000
Bodily Injury by Disease Policy Limit	\$500,000

COVERAGE (C) OTHER STATES INSURANCE	
All states except ND, OH, WA, WY and State(s) Designated in Item 3.A	

Workers' Compensation Schedule

State	Class code	Description	Payroll	Base Rate
3606 S Peninsula Dr, Port Orange, FL 32127				
FL	9012	Buildings-Operation By Owner, Lessee Or Real Estate Management Firm: Professional Agents & Clerical, Salespersons Employees, Property Managers And Leasing	\$35,823	0.605
FL	9015	Employees Condominiums or Cooperatives-All Other	\$43,932	2.567
Total Estimated Premium			\$1,588.00	

Important Information

Exclusion from Workers' Compensation and Employer's Liability Coverage

If an individual, partner, owner, or officer is either ineligible for coverage or elects to be excluded from Workers' Compensation and Employer's Liability coverage, it is strongly recommended that they secure alternative protection through life, health, and disability insurance. Please be advised that personal health insurance may not provide benefits for any occupational injury or illness. This should be carefully evaluated prior to electing exclusion from Workers' Compensation coverage.

Independent Contractors and Subcontractors

At the time of the final audit, the insured is required to furnish valid certificates of Workers' Compensation insurance for all subcontractors and independent contractors engaged during the policy term. Failure to provide such documentation, or submission of documentation deemed invalid or insufficient, will result in all payments made to these subcontractors or independent contractors being classified as payroll. These amounts will be included in the calculation of the final audit premium in accordance with policy terms and applicable regulations.

Forms and Endorsements

Form Number	Form Name
WC 99 00 00 A	Workers' Compensation and Employers' Liability Insurance Policy
MKT6535 06/25	AmCares
MKT6310 05/25	Workers' Compensation Claim Reporting Information
MKT5948 02/22	AmTrust Claims Kit FAQs
WC 99 00 01 B	Workers Compensation and Employers Liability Insurance Policy Information Page
WC 00 00 00 C 01/15	Workers Compensation and Employers Liability Insurance Policy
WC 00 04 04 04/84	Pending Rate Change Endorsement
WC 00 04 06 A 07/95	Premium Discount Endorsement
WC 00 04 14 A 01/19	Notification of Change in Ownership Endorsement
WC 09 03 03 08/05	Florida Employers Liability Coverage Endorsement
WC 09 04 02 A 05/17	Florida Experience Rating Modification Factor Endorsement
WC 09 04 03 C 01/21	Florida Terrorism Risk Insurance Program Reauthorization Act Endorsement
WC 09 04 07 A 03/24	Florida Non-Cooperation with Premium Audit Endorsement
WC 09 04 08 A 07/19	Florida Insufficient Funds Endorsement
WC 09 04 09 07/24	Florida Premium Due Date Endorsement
WC 09 06 06 10/98	Florida Employment and Wage Information Release Endorsement
WC 09 06 09 A 01/25	Florida Cancellation and Nonrenewal Endorsement
FL-DFD 01 10/04	Policyholder Notice

Umbrella Liability

Carrier: Midvale Indemnity Company / Navigators Insurance Company
Policy Period: 05/05/2026 - 05/05/2027
Policy Form: Occurrence Form

Limits of Liability

Coverage	Limit
Each Occurrence Limit	\$15,000,000
Aggregate Limit	\$15,000,000
Product Completed Operations	\$15,000,000

Higher Liability Limits May Be Available Upon Request

Underlying Insurance Information

Coverage	Insurer	Limit
Directors and Officers Liability	CUMIS Specialty Insurance Company, Inc.	\$1,000,000 Each Occurrence \$1,000,000 Aggregate
Employer's Liability	Technology Insurance Company, Inc.	\$500,000 Bodily Injury by Accident \$500,000 Bodily Injury by Disease (Each Employee) \$500,000 Bodily Injury by Disease (Policy Limits)
General Liability	CUMIS Specialty Insurance Company, Inc.	\$1,000,000 Each Occurrence \$2,000,000 General Aggregate \$2,000,000 Products / Completed Operations Aggregate Limit \$1,000,000 Advertising Injury / Personal Injury (Each Offense) \$1,000,000 Hired & Non-owned Auto

Forms and Endorsements

Form Name

Policyholder Notice
OFAC Advisory Notice
Policyholder Fraud Warning
Master Policy Declarations - Risk Purchasing Group Commercial Liability Umbrella Coverage
Commercial Liability Umbrella Coverage Form
Common Policy Conditions
Additional Conditions
Calculation of Premium
Terrorism Coverage Disclosure Notice
Form Schedule
Amendment of Insuring Agreement
Amendatory Exclusions
Condominium/Co-operative Directors and Officers Liability Claims-Made Coverage
Employee Benefits Liability Limitation Claims Made Version
Garage Keepers Liability Limitation
Schedule of Underlying Insurance
Employee Benefits Liability Limitation Occurrence Based
Exclusion - Human Trafficking
Coverage Enhancement (Program Version - Risk Purchasing Group)
Expenses in Addition to Limits of Insurance
Limits of Insurance Amendment
Limitation - Anti-stacking
Condition - Claims Reporting Amendment
Economic or Trade Sanctions
Knowledge of Occurrence
Additional Definitions
Member Policy Period
Insured and Named Insured Amendatory Endorsement
Amendment of Definition of Retained Limit and Schedule of Retained Limits
Exclusion - Absolute Access, Collection and Disclosure of Non-Public Information
Limitation - Auto Liability
Limitation - Commercial General Liability
Exclusion - Communicable Disease
Exclusion - Condominium and Cooperative Conversion

Form Name

Exclusion - Construction Operations
Exclusion - Diving Board and Water Slide
Exclusion - Earth Movement
Limitation - Employers Liability
Exclusion - Financial Institutions
Limitation - Foreign Liability
Exclusion - Fungus and Bacteria
Exclusion - Fungus and Bacteria - Alaska
Exclusion - Marine Liability
Exclusion - No Coverage for Sublimits
Exclusion - Pesticide or Herbicide
Exclusion - Pollution and SIR Amendment
Act of Terrorism Self-Insured Retention
Exclusion - Water Sports
Limitation to Designated Premises
Exclusion - Designated Ongoing Operations
Exclusion - Cross Suits
Exclusion - EFIS
Nuclear Energy Liability Exclusion Endorsement (Broad Form)
State Specific Endorsements
Bowhead Specialty Privacy Notice

Proposed Premiums Summary

Lines of Coverage	Expiring Premium	Proposed Premium
Commercial Property Excluding Wind	\$38,969.00	\$32,000.00
Taxes & Fees	\$3,002.45	\$2,654.00
Commercial Property Wind Only	\$222,872.00	\$138,499.00
Taxes & Fees	\$2,476.72	\$1,698.99
General Liability, Crime, D&O	\$21,409.00	\$21,442.00
Taxes & Fees	\$1,857.95	\$1,859.60
Workers' Compensation	\$1,616.00	\$1,588.00
Umbrella Liability	\$2,223.00	\$3,056.00
Taxes & Fees	\$14.73	\$21.16
Membership Fees	\$378.00	\$520.00
Grand Total	\$294,818.85	\$203,338.75

**Annualized premium represents expiring rates applied to renewal exposures for auditable coverages*

***The policy will take precedence in the event of differences between the proposal and the policy.
Coverage being inclusive, but not limited to, specified terms, conditions, or exclusions.
Policies May Be Subject to Audit***

Recommendations

PROPERTY

- Personal Property Coverage
- Business Income & Extra Exp.
- Flood
- Computer Coverage
- Personal Property In-transit
- Valuable Papers
- Misc. Tools Under \$500 each
- Owned Scheduled -
Tools & Equipment
- Non Owned Tools & Equip.
- Installation Floater
- Builders Risk
- Employee Dishonesty
- Money & Securities-
Inside and Outside
- Credit Insurance

COMMERCIAL LINES

- Package Policy
- Umbrella
- Workers' Compensation
- Automobile
- Surety Bonds
- PEO / Payroll Services
- Employment Practices Liability
- International Coverage
- Kidnap and Ransom
- Directors and Officers
- Errors and Omissions
- Professional Liability
- Crime
- Employee Dishonesty
- Pollution
- Storage Tank Liability
- Boiler and Machinery
- Owners & Contractors
403(B) Protective Liability
- Aviation
- Cyber Liability

AUTOMOBILE

- Hired and Non Owned
- Hired Physical Damage
- Extended Personal Injury
Injury Protection
- Drive Other Car
- Garage Keepers
- Truckers

GENERAL LIABILITY

- GAP Coverage
- Limited Pollutions
- Per Project Aggregate
- Blanket Additional Insured
- Employee Benefits Liability

PERSONAL LINES

- Automobile
- Homeowners
- Personal Umbrella
- Recreational Vehicle
- Boats
- VIP Packages

EXECUTIVE BENEFITS

- Key Man Life & Disability
- Deferred Compensation
- Variable Life & Annuities
- Financial Planning
- Business Succession Plan
- Education Planning

RETIREMENT PLANS

- 401(K)
- Profit Sharing
- Defined Benefits
- 412(J), 501((I)3, and
- Defined Contribution
- IRAs

SECTION 125

- Voluntary Life
- STD and LTD
- Cancer
- Accident

GROUP DISABILITY

- Short and Long Term
- Voluntary STD and LTD

LIFE INSURANCE

- Variable
- Universal
- Second to Die

GROUP HEALTH

- Fully Insured
- Self Funded
- GAP Coverage
- Mini Meds

GROUP DENTAL

- Employer Paid
- Voluntary Dental

GROUP LIFE

- Basic
- Supplemental
- Voluntary
- Dependent

LONG TERM CARE

- Group
- Individual

This List does not Represent all Coverages that may be Available.

AM Best Rating

Company	Coverage Provided	Best Rating & Financial Size Category (Outlook)
Wilshire Insurance Co	Commercial Property Excluding Wind	A- / XII
Frontline Insurance Co	Commercial Property Wind Only	NR
Starwind	General Liability, Crime, D&O	A / XV
AmTrust	Workers' Compensation	A- / XV
Great Point Insurance	Umbrella Liability	A / XV

Company	Rating Symbols	Definition
Superior	A++ / A+	Superior ability to meet ongoing insurance obligations.
Excellent	A / A-	Excellent ability to meet ongoing insurance obligations.
Good	B++ / B+	Good ability to meet ongoing insurance obligations.
Fair	B / B-	Fair ability; financial strength is vulnerable to adverse changes.
Marginal	C++ / C+	Marginal ability; financial strength is vulnerable to adverse changes.
Weak	C / C-	Weak ability; financial strength is very vulnerable.
Poor	D	Poor ability; financial strength is extremely vulnerable.

Best's Financial Size Category (FSC)			
Class	Adj. PHS (\$ Millions)	Class	Adj. PHS (\$ Millions)
I	Less than 1	IX	250 to 500
II	1 to 2	X	500 to 750
III	2 to 5	XI	750 to 1,000
IV	5 to 10	XII	1,000 to 1,250
V	10 to 25	XIII	1,250 to 1,500
VI	25 to 50	XIV	1,500 to 2,000
VII	50 to 100	XV	2,000 or greater
VIII	100 to 250		

Disclaimers

IMPORTANT NOTICE AND DISCLAIMER

This proposal is provided as a summary of insurance coverages being offered based on the information supplied by your organization. It is intended for informational purposes only and does **not** amend, extend, or alter the actual terms, conditions, exclusions, or limitations of the insurance policies.

Coverage is subject to the terms and conditions of the issued policies, including applicable endorsements, exclusions, and limitations. All policies contain provisions regarding cancellation and may include minimum earned premium requirements.

In the event of any conflict between this proposal and the actual policy language, the policy shall govern. Complete copies of policy forms and endorsements will be made available upon request.

Please review all policy documents carefully upon receipt to ensure they meet your coverage requirements.

COMPENSATION DISCLOSURE

Foundation Risk Partners (FRP) Agencies are licensed insurance producers in the states where we conduct business, which includes the sale, solicitation, and servicing of insurance policies. Our agencies receive compensation from insurers in the form of commissions, which are based on a percentage of the premiums due to the applicable insurance companies. In addition, we may receive other forms of compensation, such as contingent commissions, depending upon state regulations and the role our agency is fulfilling. Should you have any questions about the compensation we receive from your policies—whether active or proposed—please feel free to contact your FRP representative. We greatly appreciate the opportunity to serve you and thank you for your continued trust in our services.

AM BEST NOT-RATED CARRIER

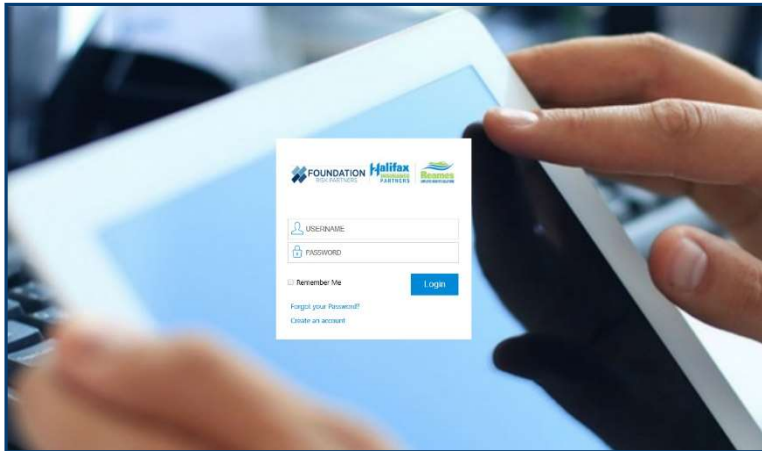
[Frontline Insurance Co] is Not Rated (NR) by AM Best, either because it does not meet AM Best's minimum rating standards or has opted not to participate in their interactive rating process. Consequently, we are unable to evaluate this insurer against our financial standard of an AM Best Financial Strength Rating of A- or higher.

We may have provided an alternative quotation from an AM Best A- of higher rated carrier. When selecting a carrier, we recommend weighing the trade-offs between pricing, service, and financial stability.

Should you need additional information to aid in your decision or have any questions, please let us know. We are here to assist with any questions you may have.

ON-DEMAND ACCESS TO YOUR INSURANCE INFORMATION

We strive to be available whenever you need us. With our multi-channel customer service platform, you have access to insurance information at any time. These service options meet the needs of today's digitally enabled consumer.



YOUR CONVENIENCE IS CRITICAL

Time is your most valuable asset and our goal is to ensure you make the most of it. Our commitment to customer service includes extended service hours and more service options.

EXCEEDING YOUR SERVICE EXPECTATIONS

With access to your information where and when you need it, you can focus on your business rather than insurance. CSR24 is mobile-optimized, 24/7 online access to your insurance information from any device. This results in faster service response and allows you to provide documents to your clients and vendors quickly, driving business success and growth.



Why choose us?

- 24/7 access to your account
- Certificates of insurance & auto ID cards on demand
- Online claims reports
- Access to your policy information for review or to initiate change requests
- Ability to report a claim or loss at any time

Simply log in to:

- Review your coverages
- Request changes
- Create and send certificates of insurance & auto ID cards

Reach us anytime!

- Standard business office hours
- 24/7 account access through a computer or mobile device

Sign up today:

- Have your policy # and expiration date ready
- Visit:
<http://portalfrp.csr24.com>
- Select "Create an Account"