



Insurance Proposal

Prepared for:

**Huntington by The Village
Homeowners Association,
Inc.**



Proposal Date: May 12, 2025

Higginbotham Insurance Agency
www.higginbotham.com



TABLE OF CONTENTS

Team Sheet	3
Risk Management Team	4
Supplemental	6
Higg Service24.....	7
Property	8
Crime	10
General Liability	11
Directors & Officers Liability	14
Umbrella / Excess	16
Premium Summary	18
Authorization to Bind Coverage	19
Proposal Acceptance	20

Explanations are in general terms and do not change or replace the terms or conditions of the policies.



YOUR BUSINESS INSURANCE SERVICE TEAM

Core Service Team		
Sandie Grimes <i>Managing Director</i>	(813) 818-5339	sgrimes@higginbotham.net
Michelle Bernier <i>Senior Account Manager</i>	(813) 818-5311	mbernier@higginbotham.net
Taylor Meehan <i>Commercial Lines Support</i>	(813) 818-5300	tmeehan@higginbotham.net

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RISK MANAGEMENT TEAM



Vance Lee, CSP, ARM, CRM

Managing Director of Risk Management
(214) 346-4122, vlee@higginbotham.com



Chris Geise

Director of Contract Review
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James Lombard, CSP, ASP

Regional Loss Control Manager
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Penny Wolfe, CPCU, AIC, AICM, AAI

Complex Claims Manager – Escalation Leader
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Troy Koonsman, AIC

Director of Claims
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Jordan Zobel, ARM

Director of Risk Technology & Analytics
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Donna Dahlen

Assistant Director of Claims Operations
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Kathleen Bragg-Pebbley, Esq.

Director of Coverage & Litigation
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Claims Reporting

24/7 at (844) 857-5899
reportclaim@higginbotham.com weekdays



Risk Management Requests

Available During Business Hours
rmanagement@higginbotham.com



Claims Inquiries

Business Hours at (844) 857-5899
claims@higginbotham.com weekdays



Contract Review Requests

Available During Business Hours
contractreview@higginbotham.com

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Higginbotham™



Day Two Services®

— ● ● ● ● ● —
The Higginbotham Difference

Safety & Loss Control

- Risk management gap analysis
- OSHA compliance support
- DOT compliance support & CAB reports
- Safeland PEC training
- Site assessments
- Safety program review & development
- Safety training resources
- Work eligibility support
- Loss source analysis & performance measurement
- Business continuity & disaster preparedness
- Insurance carrier coordination

Risk Management Technology

- ZyWave risk management platform:
- Sample policies & procedures
- Training resources
- HR resources
- Succeed risk management center:
- Sample policies & procedures
- Training resources
- HR resources
- Learning management systems (LMS)
- 500+ streaming videos
- Globex International Group:
- Network access to international markets
- Exposure analysis global and local risks



Claims Advocacy

- Incident consultations
- 24/7 loss reporting
- Claims oversight
- Coverage advocacy
- Litigation support
- Claims Reviews
- Business Interruption support
- Catastrophe response support
- Safety enhancement
- Regulatory compliance
- Carrier service coordination

Contract Review

- Attorney review of:
- Indemnification agreements
- State anti-indemnity acts
- Antiquated insurance requirements
- Defense and release provisions
- Control of risk issues during development & construction
- Assumption of liabilities & coverage implications

Analytics

- Custom risk analysis
- Experience modifier analysis & forecasting
- Loss forecasting
- Benchmarking
- Collateral requirement evaluations



SUPPLEMENTAL TO PROPOSAL

This insurance document is furnished to you as a matter of information for your convenience. It only summarizes the listed proposed policy(ies) and is not intended to reflect all terms and conditions or exclusions of each proposed policy. Moreover, the information contained in this document reflects proposed coverage as of the effective date(s) of the proposed policy(ies) and does not include subsequent changes. This document is not an insurance policy and does not amend, alter or extend the coverage afforded by the listed proposed policy(ies). The insurance afforded by the listed proposed policy(ies) is subject to all terms, exclusions and conditions of such proposed policy(ies). All coverages, coverage forms, rates, rating procedures, rating plans, deductibles and other provisions will apply in conformance with those used by the various Insurance Companies and authorized by the State Regulatory Authorities. Any provision contained herein which conflicts with State Regulations will be amended as required to conform.

Higginbotham receives a commission based on a percentage of the premium from insurance companies for placement of insurance and service of our clients. Higginbotham may be eligible for additional compensation, bonuses or awards based on volume and profitability of business placed with some insurance providers.



Higginbotham

HIG Service24

A 24/7 Service Portal

You know the saying – time is your most valuable asset. At Higginbotham, we help you make the most of it with HIG Service24. With this software, you have a resource that streamlines service, empowering you to communicate with your account team and take action on your insurance policies 24/7. You get immediate fulfillment by logging into a secure online portal or mobile app.

Service Anytime, Anywhere

HIG Service24 conveniently makes your insurance information immediately available to you so you'll never have to search for your policy documents again. And, you can act upon your policies for real-time service whenever the need arises on your computer or mobile device.

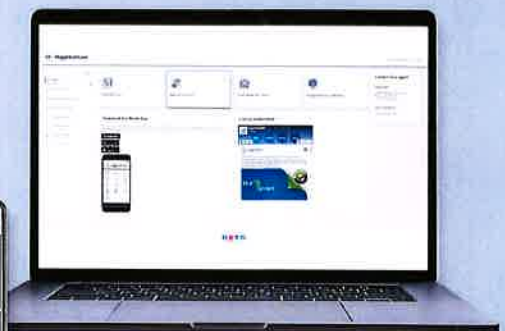
Time-Saving Capabilities

HIG Service24 is simple to use, letting you:

- Obtain Certificates of Insurance Instantly.
- Print auto ID cards on demand.
- Print lists of vehicles, drivers or certificate holders.
- Request policy changes, like updating your address or adding vehicles/drivers.
- View your policy information.
- Share documents with us.
- Pay bills.
- Report claims.

Easy Access

To get started, go to <https://portal.csr24.com/mvc/7282374> to create a unique login ID and password that gives you access to your insurance policies and keeps your information protected. Or, contact your account team to get set up. Either way you choose, you'll receive a user manual with step-by-step instructions so you can make the most of all the ways HIG Service24 makes the most of your time.





PACKAGE - PROPERTY

CARRIER Superior Specialty Insurance Company

A.M. BEST RATING A

POLICY PERIOD 6/5/2025 - 6/5/2026

COVERAGE Property

NAMED INSURED

- Huntington by The Village Homeowners Association, Inc.

PERILS INSURED

Risks of Direct Physical Loss, Including Theft of Contents and Limited Transit Subject to Policy Terms, Conditions and Exclusions. Flood and Earthquake are specifically excluded. Please advise if quote for Flood and/or Earthquake are desired.

PROPERTY COVERED AND AMOUNTS

13059 Leverington Street, Tampa, FL 33624 - Pool Restroom Building

Coverage	Limit	Ded.*	Co-**	Valuation
Building	\$85,540	\$2,500	Agreed Value	Replacement Cost
Swimming Pools	\$117,236	\$2,500	Agreed Value	Replacement Cost
Fence Coverage	\$12,400	\$2,500	Agreed Value	Replacement Cost
Total Insured Value	\$215,176			

**Deductible is Per Occurrence unless otherwise stated.*

***Coinsurance is a responsibility of the insured; Insureds must request appropriate property limits to value, be it Replacement Cost or Actual Cash Value. Failure to carry appropriate property limits could result in a coinsurance penalty, in the event of a claim*

ADDITIONAL COVERAGES

Coverage
Hurricane Deductible: 2% Per Building, Per Occurrence, \$5,000 Minimum

Explanations are in general terms and do not change or replace the terms or conditions of the policies.



PACKAGE - PROPERTY

CO-INSURANCE PENALTY

A policy may contain a co-insurance clause requiring that the limit of coverage be a minimum percentage (usually 80%) of the insurable value of your property. If the amount of insurance carried is less than what is required by this clause, any claim payment may be reduced by the same percentage as the deficiency.

Below is an example of how the Co-Insurance Clause works:

Assuming

- 80% Co-Insurance Clause
- \$1,000,000 Insurable Value at the time of loss
- \$400,000 Insurance Carried
- \$800,000 Insurance Required (80% of \$1,000,000)
- \$100,000 Loss
- \$10,000 Deductible

$$\left(\frac{\text{Insurance Carried}}{\text{Insurance Required}} \times \text{Amount of Loss} \right) - \text{Less Deductible} = \text{Amount Recovered}$$

$$\left[\frac{\$400,000}{\$800,000} \times \$100,000 \right] = \$50,000 - \$10,000 = \$40,000$$

Result

- Amount Recovered before Deductible = \$50,000
- Amount Recovered after Deductible = \$40,000

*Coinsurance is a responsibility of the insured; Insureds must request appropriate property limits to value, be it Replacement Cost or Actual Cash Value. Failure to carry appropriate property limits could result in a coinsurance penalty, in the event of a claim.

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PACKAGE - CRIME

CARRIER Superior Specialty Insurance Company
A.M. BEST RATING A
POLICY PERIOD 6/5/2025 - 6/5/2026
COVERAGE Crime

NAMED INSURED

- Huntington by The Village Homeowners Association, Inc.

COVERAGE

Description	Deductible*	Limit
Employee Theft	\$2,000	\$300,000
Computer Fraud	\$1,000	\$300,000
Funds Transfer Fraud	\$1,000	\$300,000

**Deductibles apply "per occurrence" unless stated otherwise*

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PACKAGE - GENERAL LIABILITY

CARRIER Superior Specialty Insurance Company
A.M. BEST'S RATING A
POLICY PERIOD 6/5/2025 - 6/5/2026
COVERAGE General Liability

NAMED INSURED

- Huntington by The Village Homeowners Association, Inc.

LOCATION SCHEDULE

Location #	Address
1	13059 Leverington Street Tampa FL 33624

Public liability (not Auto, Employers' or Other Specific Liability Type) for Bodily Injury and Property Damage claims, Personal and Advertising Injury, Products & Completed Operations, and Damage to Rented Premises, arising from business operations for which you are legally liable, subject to policy terms, conditions, and exclusions.

LIMITS OF LIABILITY

Coverage	Limit
General Aggregate Limit	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000
Each Occurrence Limit	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Damage to Rented Premises	\$50,000
Medical Expense Limit (Any One Person)	\$5,000
Hired Non-Owned Auto	\$1,000,000

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PACKAGE - GENERAL LIABILITY

DEDUCTIBLES

Note: Per occurrence unless stated otherwise

- Property Damage - \$0
- Bodily Injury - \$0

BASIS OF PREMIUM

Loc.# 1 - Building# 1

Classification	Code	Basis	Exposure
Townhouses or Similar Associations (association risk only)	68500	Unit	122
Swimming Pools – NOC	48925	Unit	1

NOTABLE ENDORSEMENTS

Note: Refer to policy for complete list.

CIU0100FL	03/08	Surplus Lines Statement
SSIC CIU IL 001	06/24	Minimum Earned Premium Endorsement
IL0003	09/08	Calculation of Premium
IL0017	11/98	Common Policy Conditions
SSIC CIU IL 005	06/24	Service of Suit Clause
SSIC CIU IL 015	06/24	Nuclear, Biological Or Chemical Exclusion
TRIA Disclosure	06/24	Policyholder Disclosure Notice of Terrorism Insurance Coverage And Cap On Losses
SSIC CIU IL 016	06/24	Terrorism Exclusion
SSIC CIU IL 031	06/24	Cancellation And Nonrenewal Endorsement
SSIC CIU IL 034	05/24	Cyber Exclusion Clause
IL P 001	01/04	U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice To Policyholders
CP0010	10/12	Building and Personal Property Coverage Form
CP1030	10/12	Causes of Loss - Special Form
CP0090	07/88	Commercial Property Conditions
CP0125	07/08	Florida Changes
IL0112	06/10	Florida Changes - Mediation or Appraisal (Commercial Residential Property)
IL0175	09/07	Florida Changes - Legal Action Against Us
CP0140	07/06	Exclusion of Loss Due to Virus or Bacteria
SSIC CIU CP 49	06/24	Communicable Disease Exclusion
SSIC CIU CP 03	06/24	Screened Enclosure Exclusion
CP1410	06/95	Additional Covered Property
IL0935	07/02	Exclusion of Certain Computer-Related Losses
SSIC CIU CP 31	06/24	Florida Hurricane Percentage Deductible - Each Hurricane (Residential Risks)
CP1075	12/20	Cyber Incident Exclusion

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PACKAGE - GENERAL LIABILITY

SSIC CIU CP 19	06/24	Special Activity Exclusion
CG0001	12/07	Commercial General Liability Coverage Form
CG0300	01/96	Deductible Liability Insurance
CG2017	10/93	Additional Insured - Townhouse Associations
CG0067	03/05	Exclusion - Violation of Statutes that Govern E-mails, Fax, Phone Calls or Other Methods of Sending Material or Information
CG2147	12/07	Exclusion - Employment Related Practices Exclusion
CG2165	12/04	Exclusion - Total Pollution Exclusion With A Building Heating, Cooling, And Dehumidifying Equipment Exception And A Hostile Fire Exception
SSIC CIU GL 04	06/24	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
CG2196	03/05	Silica or Silica Related Dust Exclusion
SSIC CIU IL 018	06/24	Nuclear, Biological or Chemical Terrorism Exclusion
CG2186	12/04	Exclusion - Exterior Insulation and Finish Systems
SSIC CIU IL 019	06/24	Terrorism Exclusion
CG2426	07/04	Amendment of Insured Contract Definition
SSIC CIU GL 02	06/24	Exclusion - Lead Paint
SSIC CIU GL 03	06/24	Exclusion - Asbestos
IL0021	09/08	Nuclear Energy Liability Exclusion Endorsement (Broad Form)
SSIC CIU GL 26	05/24	PFAS And Related Chemicals Exclusion Endorsement
SSIC CIU GL 06	06/24	Hired and Non-Owned Auto Liability
SSIC CIU GL 25	06/24	Communicable Disease Exclusion
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
CR0151	08/07	Florida Changes - Legal Action Against Us

ESTIMATED ANNUAL PREMIUM

\$11,598.10 Subject to Audit for Final Premium Determination

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DIRECTORS & OFFICERS LIABILITY

CARRIER Continental Casualty Company
A.M. BEST RATING A
POLICY PERIOD 6/5/2025 - 6/5/2026
COVERAGE Directors & Officers Liability

NAMED INSURED

- Huntington by The Village Homeowners Association, Inc.

Directors & Officers protects the Organization and its Officers for alleged wrongful acts arising out of their actions and/or decisions.

Note

This is a Claims-Made Policy. Claims must be reported during the policy period or during the Extended Reporting Period, if exercised, in order to trigger coverage. Certain Exclusions and Restrictions apply. Please refer to actual policy language to determine rights, duties, and coverages applicable.

LIMITS OF LIABILITY

Coverage	Limit	Retention
Aggregate Limit of Liability	\$1,000,000	\$1,000

DATE(S)

Coverage	Dates
Pending and Prior Litigation Date	6/5/2020



DIRECTORS & OFFICERS LIABILITY

NOTABLE ENDORSEMENTS

Note: Refer to policy for complete list.

CNA-77863-FL (2/14)	Policyholder Notice - Florida
CNA-81758-XX (1/21)	Notice - Offer of Terrorism Coverage Disclosure of Premium
CNA-103507-FL (10/22)	Table of Contents for Community Association Policy General Terms and Conditions
CNA-103300-XX (10/22)	Community Association Policy General Terms and Conditions
CNA-103508-FL (10/22)	Table of Contents for Community Association Policy Association Liability Coverage Part
CNA-103302-XX (10/22)	Community Association Policy Association Liability Coverage Part
CNA-103304-XX (10/22)	Privacy Event Expense Endorsement
CNA-103305-XX (10/22)	Network Security and Privacy Regulation Proceeding Endorsement
CNA-103420-XX (10/22)	Defense Costs Outside the Limits Endorsement
CNA-103432-XX (10/22)	Public Relations Event Expenses Endorsement
CNA-81751-XX (3/15)	Cap on Losses from Certified Acts of Terrorism Endorsement
CNA-103435-XX (10/22)	Workplace Violence Act Expenses Sublimited Coverage Endorsement
CNA-103440-XX (10/22)	Sublimited Breach of Contract Defense Costs Endorsement
CNA-103504-FL (10/22)	Amendatory Endorsement - Florida
CNA-88892-FL (6/17)	Conditional Renewal Endorsement - Florida
CNA-93283-FL (9/22)	Cancellation Endorsement - Florida
CNA-103503-FL (10/22)	Amendatory Endorsement - Florida

PREMIUM

\$1,955.01 Subject to Audit for Final Premium Determination



UMBRELLA / EXCESS

CARRIER Midvale Indemnity Company
A.M. BEST RATING A
POLICY PERIOD 6/5/2025 - 6/5/2026
COVERAGE Umbrella / Excess

NAMED INSURED

- Huntington by The Village Homeowners Association, Inc.

Provides excess liability over scheduled primary liability policies, or self-insured retention.

LIMITS OF LIABILITY

Coverage	Limit
Each Occurrence	\$5,000,000
Products/Completed Operations Aggregate	\$5,000,000
Aggregate	\$5,000,000

UNDERLYING INSURANCE REQUIRED

Carrier	Coverage & Description	Limit
Superior Specialty Insurance Company 6/5/2025 - 6/5/2026	Automobile Liability Combined Single Limit	\$1,000,000
Superior Specialty Insurance Company 6/5/2025 - 6/5/2026	General Liability Each Occurrence	\$1,000,000
	General Aggregate	\$2,000,000
	Product & Completed Ops Aggregate	\$2,000,000
	Personal & Advertising Injury	\$1,000,000
Continental Casualty Company 6/5/2025 - 6/5/2026	Directors and Officers Limit	\$1,000,000

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UMBRELLA / EXCESS

NOTABLE ENDORSEMENTS

Note: Refer to policy for complete list.

Policyholder Fraud Warning
Master Policy Declarations – Risk Purchasing Group Commercial Liability Umbrella Coverage
Additional Conditions
Amendment of Insuring Agreement
Amendatory Exclusions
Condominium/Co-operative Directors and Officers Liability Claims-Made Coverage
Schedule of Underlying Insurance
Exclusion – Human Trafficking (With Limitations)
Coverage Enhancement (Program Version – Risk Purchasing Group)
Expenses in Addition to Limits of Insurance
Limitation – Anti-stacking
Condition – Claims Reporting Amendment
Economic or Trade Sanctions
Knowledge of Occurrence
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
Exclusion – Construction Operations
Exclusion – Diving Board and Water Slide
Exclusion – Earth Movement
Limitation – Employers Liability
Exclusion – Financial Institutions
Limitation – Foreign Liability
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 - Exterior Insulation and Finish Systems
Nuclear Energy Liability Exclusion Endorsement (Broad Form)
All State Amendatory Endorsements
Exclusion – Fungus and Bacteria

PREMIUM

\$1,974.73

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PREMIUM SUMMARY

Coverage	Renewal		Expiring	
	Exposure	Premium	Exposure	Premium
Package	Property, GL, Crime	\$11,598.10	Property, GL, Crime	\$10,597.45
Directors & Officers	\$1,000,000 Limit	\$1,955.01	\$1,000,000 Limit	\$1,848.96
Excess Liability	\$5,000,000 Limit	\$1,974.73	\$5,000,000 Limit	\$1,515.63
Total		\$15,527.84		\$13,962.04

AGENCY BILL PAYMENT OPTIONS

Package, Directors & Officers, Excess Liability

\$15,527.84 Annual Payment; or Finance with IPFS if Monthly Installments are Needed

PAY ON-LINE

<https://higginbothamtrust.epaypolicy.com>

PREMIUM

\$	13,986.00	Premium (Minimum & Deposit)*
\$	980.94	Fees and Surcharges (Fully Earned)
\$	560.90	Surplus Lines Tax
\$	15,527.84	Total, Subject to Audit for Final Premium Determination

**Premium shown is both a deposit and minimum premium for the full policy term. At the close of the audit period, the company will compute the earned premium for the policy period. If earned premium is more than above total premium, notice of the amount by which it exceeds will be sent to the first Named Insured as additional premium. If earned premium is less than the total premium, the total premium will apply as the minimum premium, with no return premium payment to you.*

Note

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.

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CLIENT AUTHORIZATION TO BIND COVERAGE

Huntington by The Village Homeowners Association, Inc.

Per the Proposal presented, we request Higginbotham to bind the following coverage(s):

Coverage	Accepted	Rejected
Property	<input checked="" type="checkbox"/>	<input type="checkbox"/>
General Liability	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Crime	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Directors & Officers	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Excess/Umbrella	<input type="checkbox"/>	<input type="checkbox"/>

NOTES AND OR CHANGES

1. _____
2. _____
3. _____
4. _____

AUTHORIZATION

Please be advised that the following persons/entities are authorized to act on behalf of Huntington by The Village Homeowners Association, Inc. For the purposes of cancellation and/or changes.

1. _____
2. _____
3. _____
4. _____

Signed By: _____

Dated: _____

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PROPOSAL ACCEPTANCE

Proposal Acceptance – Huntington by The Village Homeowners Association, Inc.

In evaluating your exposures to loss, we have been dependent upon information provided by you. If there are other areas that need to be evaluated prior to binding of coverage, please bring these areas to our attention. Should any of your exposures change after coverage is bound, such as you beginning new operations, forming new entities, hiring employees in new states, buying additional property, changing locations, new product lines or services, vehicle and driver changes, etc., please let us know so proper coverage(s) can be discussed. This proposal of insurance is intended to facilitate your understanding of the insurance program we have arranged on your behalf. It is NOT intended to replace or supersede the insurance policy(ies). This proposal is a basic overview and is not intended as a substitute for actual policy provisions. This proposal does not provide all policy terms, coverages, conditions, limitations and exclusions. The policy forms govern and supersede all information provided herein. In the event of a variance between the contents of this proposal and the terms and conditions of the policy, the policy will govern and supersede all information provided herein.

Higher Limits may be available, please ask for quotes if higher limits are desired. If there are any coverages Higginbotham Insurance did not offer or discuss; please bring to our attention. We have provided this proposal based on the risks and exposure information you provided Higginbotham Insurance. Higginbotham Insurance is not liable for offering or placing coverage on undisclosed or misrepresented information. Coverage cannot and will not be provide for unforeseen and undisclosed risks or exposures. Please refer to the policy for specific terms, conditions, limitations and exclusions as this proposal is meant as a general overview and is not a legal contract. A specimen copy of the policy is available for review, upon request.

Please note any changes that need to be made to the proposal prior to binding coverage:

*****Any Requested Changes Are Not Guaranteed...We will issue a request to the insurance company(ies) for acceptance of the requested changes. Please be advised that some or all requested changes may result in additional premium charges. *****

We (I) hereby accept this proposal and request coverage to be bound subject to the limits, terms, conditions and exclusions presented herein. We (I) understand that this proposal is meant as a summary only of the coverage to be issued by the Company(s), and that the actual policy forms as issued will govern in the event of loss. We (I) have reviewed and We (I) understand all information contained within this proposal. We (I) understand that the premium(s) quoted herein are subject to change after complete underwriting review.

Named Insured Signature: _____

Date: - _____

Producer: _____

Date: - _____

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