

---

May 07, 2025

Aaron Patterson  
Novatae Risk Group LLC  
PO Box 737851  
Dallas, TX 75373

Re: QUICK MART 1599 JONESBORO ROAD LLC  
Effective Date: 5/6/2025 Expiration Date: 5/6/2026

We are pleased to present the quote for the insured referenced above. The specifications in this quotation replace any that may have been submitted by your office and therefore contemplates only those coverages described herein.

If you would like a copy of our policy forms or endorsements please let us know. We will consider all request for changes to this proposal, however we may not always accept such requests for changes or we may elect at our option to reprice or change other terms of this proposal.

If we are proposing coverage that requires we offer TRIA, you are required to obtained a signed TRIA Policyholder Disclosure Notice from the insured.

We appreciate the opportunity to quote coverage on this account and look forward to discussing any questions or changes you may have.

This quotation is contingent upon receipt and acceptable review of any additional information that may have been requested under the Conditions/Subjectivities section of the quote proposal.



## Account Summary

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.

May 7, 2025

**Insured:** QUICK MART 1599 JONESBORO ROAD LLC  
1599 JONESBORO RD,  
McDonough, GA 30253

**Insurer:** Hadron Specialty Insurance Company

**Policy Period:** 5/6/2025 TO 5/6/2026

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 THIS INSURANCE QUOTATION WILL BE TERMINATED AND SUPERSEDED UPON DELIVERY OF THE FORMAL POLICY(IES) ISSUED TO REPLACE IT.

**Premiums:**

Pure Premium:	\$9,415.00
Fees	AMC Policy Fee \$250.00
	Broker Fee \$250.00
	Inspection Fee \$175.00
<u>Surplus Lines Tax</u>	\$403.60

**Total:** \$10,493.60

Agent Commission: 12%

**25% Minimum Earned Premium at Inception. Fees are fully earned.**

**Premium is minimum and deposit; there will be no return premium at audit**

**Policy is subject to audit**

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 MAYBE WITH-DRAWN BY THE INSURER AT ANY TIME PRIOR TO BINDING.

Agent signature required to bind. \_\_\_\_\_

Bind Date: \_\_\_\_\_

**INSURED: 1599 JONESBORO ROAD LLC**  
DATE ISSUED: May 7, 2025

Reference #: A

Total Premium: \$10,493.60



## Commercial Package Quote

**Applicant Name:** 1599 JONESBORO ROAD LLC  
**DBA:** QUICK MART  
**Broker:** McKinney & Co Insurance  
**Date:** 5/7/2025  
**Quote Valid Through:** 6/6/2025  
**Proposed Term:** 5/6/2025 to 5/6/2026

**Carrier:** Hadron Specialty Insurance Company

	<b>Total:</b>
Policy Premium	\$9,415
Policy Fee	\$500.00
Inspection Fee	\$175.00
Surplus Lines Tax	\$403.60
<b>Grand Total:</b>	<b>\$10,493.60</b>

Coverages	Limits	Deductibles
General Aggregate	\$2,000,000	\$1,000
Products/Completed Operations	\$2,000,000	
Personal and Advertising Injury Liability	\$1,000,000	
Each Occurrence	\$1,000,000	
Fire Damage/Damage to Rental Premises	\$100,000	
Medical Expense Limit	\$5,000	

Loc #	Address	Class Code	Class Description	Exposure	Products	Premises	Premium
1	1599 JONESBORO RD., MCDONOUGH, GA 30253	13454	Gas Station - Self Service	400000	0.49500	3.09750	\$1,437
1	1599 JONESBORO RD., MCDONOUGH, GA 30253	13673	Convenience Store	400000	0.15000	8.80925	\$3,584
1	1599 JONESBORO RD., MCDONOUGH, GA 30253	10145	Beverage Store - Liquor and Wine	52000	0.09375	2.17100	\$118
				0	0.00000	0.00000	\$0
<b>Total General Liability Premium:</b>							<b>\$5,139.00</b>

Locations Scheduled	Occupancy	Year Built	Construction	PC
1/1 1599 JONESBORO	Cstore	1980	Frame	1

  

Coverage	Limit	Peril	Coins %	Valuation	AOP Ded	Wind/Hail Ded	Premium
Building #01	\$350,000	Special	90%	RC	\$2,500	2%/ 2500 min	\$1,551
Business Personal Property (BPP) #01	\$50,000	Special	90%	RC	\$2,500	2%/ 2500 min	\$222
Business Income #01	\$100,000	Special	1/6	RC	\$2,500	2%/ 2500 min	\$542
Pumps #01	\$40,000	Special	90%	RC	\$2,500	2%/ 2500 min	\$300
Canopies #01	\$100,000	Special	90%	RC	\$2,500	2%/ 2500 min	\$750
Signs #01	\$10,000	Special	90%	RC	\$2,500	2%/ 2500 min	\$80

**Total Commercial Property Premium: \$3,445.00**

Liquor Liability - \$1,000,000 / \$1,000,000 limit - \$500 AP  
 Property Extension - Included - \$250 AP  
 Equipment Breakdown - \$81 AP

**Total Additional Coverages Premium: \$831.00**

- Completed and signed AMC Service Station supplemental
- TRIA
- State Diligent Forms
- Favorable inspection and compliance with any recommendations
- 3 to 5 year currently valued loss runs indicating no losses
- CG 2133 "Any and all Tobacco, CBD, Cannabis, Marijuana, Kratom, and/or synthetic materials and products"
- CP 10 36 - Limitations on Coverage for Roof Surfacing applies
- Assault & Battery sublimit - \$100,000 / \$100,000
- Premium referenced does not include Terrorism Coverage. Should the Insured elect to purchase TRIA, the additional premium will be 5% of the total premium plus taxes.

S GEN 1120001 1223	Privacy Notice
S GEN 1120002 1223	Minimum Earned Premium Endorsement
S TER 1120001 1223	TRIA Coverage Accept-Reject Form
S GEN 1120003 1223	Policyholder's Guide to Reporting a Claim
HSIC SP 1123	Policy Jacket
S DEC 1120004 1223	Common Declarations
S SCH 1120001 1223	Schedule of Forms and Endorsements
HSIC SOS CW	Service of Suit
S TER 1120002 1223	Coverage Acceptance Confirm TRIA
IL 00 17 11 98	Common Policy Conditions
IL 0021 0908	Nuclear Energy Liability Excl Endt
IL 00 03 09 08	Calculation of Premium
S GEN1120004 1223	Notice of Cancellation or Non-Renewal - Certificate Holders
S DEC 1120002 1223	General Liability Coverage Part Declarations
S GL 1120001 1223	Non-Stacking of Limits Endorsement
S GL 1120002 1223	Non-Cooperation with Audit Premium Endorsement
S GL 1120003 1223	Excl - Lethal Weapons
S GL 1120004 1223	Special Conditions - Subcontractors
S GL 1120005 1223	Total Asbestos Exclusion
S GL 1120007 1223	Excl - Diacetyl or Related Substances - Flavorings, Additives
S GL 1120014 1223	Excl - Marijuana or Marijuana Products
S GL 1120008 1223	Minimum Retained Audit Premium
S GL 1120011 1223	Exclusion - Injury to Employees, Contractor, Employees of a Contractor
S GL 1120012 1223	Exclusion - Cross Suits (Insureds)
CG 00 01 04 13	Commercial General Liability Coverage Form
CG 03 00 01 96	Deductible Liability Insurance
CG 21 07 05 15	Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability
CG 21 41 12 19	Exclusion - Intercompany Products Suits
CG 21 44 07 98	Limitation of Coverage to Des Premises or Project
CG 21 46 07 10	Abuse or Molestation Exclusion
CG 21 47 12 09	Employment Related Practices Exclusion
CG 00 68 05 09	Recording and Distribution of Material or Information in Violation of Law Exclusion
CG 21 09 06 15	Exclusion - Unmanned Aircraft
CG 21 32 05 09	Communicable Disease Exclusion
CG 21 06 05 14	Excl - Access or Disclosure of Confidential or Personal Information and Data-Related Liability-with Limited Bodily Injury
CG 21 50 04 13	Excl - Amendment of Liquor Liability
CG 21 67 12 04	Excl - Fungi or Bacteria
CG 21 96 03 05	Excl - Silica or Silica-Related Dust
CG 24 02 12 19	Exclusion - All Hazards in Connection with an Electronic Smoking Device, Its Vapor, Component Parts, Equipment and Accessories
CG 21 86 12 04	Exclusion - Exterior Insulation And Finish Systems
CG 40 04 12 19	Exclusion- Earth Movement
CG 40 32 05 23	Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS).
CG 21 73 01 15	Exclusion of Certified Acts of Terrorism
S GL 1120010 1223	Limited Assault or Battery Coverage
CG 21 33 11 85	Exclusion - Designated Products
S DEC 1120003 1223	Commercial Property Extension of Supplemental Declarations
S DEC 1120005 1223	Property Coverage Part Declarations
S CP 1120009 1223	Actual Cash Value
S CP 1120006 1223	Pollution Exclusion
CP 00 10 10 12	Building And Personal Property Coverage Form
CP 00 90 07 88	Commercial Property Conditions
CP 01 40 07 06	Exclusion Of Loss Due To Virus Or Bacteria
S CP 1120007 0924	Property Extension Endorsement
S CP 1120008 0924	Property Extension Coverage Form
CP 03 20 10 92	Multiple Deductible Form
CP 1075 1220	Cyber Incident Exclusion
CP 10 36 10 12	Limitations on Coverage for Roof Surfacing
CP 00 30 10 12	Business Income (And Extra Expense) Coverage Form
CP 10 30 10 12	Causes Of Loss - Special Form
CP 1440 06 07	Outside Signs
S LL 1120001 1223	Liquor Liability Coverage Declarations
IL 0952 01 15	Cap on Losses From Certified Acts of Terrorism
IL 09 53 01 15	Exclusion of Certified Acts of Terrorism