



General Liability Quotation for Producer

Insurer:

Frank Winston Crum Insurance Company
B++, VI admitted

Producer:

Foundation Risk Partners of Florida, LLC
DBA Acentria Insurance
495 South Ferdon Blvd.
Crestview, FL 32536

Insured:

FCGA AUTM-285946221
TX

Quote Date: April 08, 2020

Quote Number: Q-44115

Effective Date: April 08, 2020

Coverage Limit:

\$2,000,000	General Aggregate
\$2,000,000	Products / Completed Operations Aggregate
\$1,000,000	Each Occurrence
\$1,000,000	Personal & Advertising Injury
\$300,000	Damage to Premises Rented to You
\$10,000	Medical Payment Expense

Deductible:

\$500 Property Damage per claim including claim adjustment expense

Tier:

Standard

Prior Insurance Discount:

Yes

IRPM/LRD Factors:

0.90 / 1.00

Premium	\$2,076
MGA PF	\$90
Producer Fee	\$100
Gross	\$2,266

<u>Payment Plans</u>	<u>Down Payment</u>	<u>Number Of Payments</u>	<u>Installment</u>
Premium Finance	\$2,276	0	\$0
4 Pay Monthly	\$719	3	\$527
FrankCrum Pay Go	\$0	1	\$2,076
4 Pay Bi-Monthly	\$719	3	\$527
10 Pay	\$511	9	\$204
Full Pay	\$2,266	0	\$0

Down payment and installments shown above include all fees, taxes, and assessments that may apply.



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Classifications Covered

91111 AIR CONDITIONING SYSTEMS INSTALLATION, SERVICE OR REPAIR - Includes duct work incidental to installation or repair of air conditioning systems. Includes incidental spot welding if required. Excludes LPG and/or natural gas work unless insured is specifically licensed to do LPG and/or natural gas work. Work using cranes, bucket trucks, or lifts is excluded unless specifically declared to and accepted in writing by the company providing this insurance prior to start of work.

Basis

\$31,250

Work by fully-insured subcontractors: Not Applicable

PLEASE READ - IMPORTANT - Coverage under this policy is provided only for claims arising out of the classifications listed above. Be sure to include the correct classifications to cover the Insured's operations.



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Extensions:

<u>1</u>	FCG1001	FCG 1001 Omnibus Automatic Additional Insured Endorsement (\$250 flat charge)
<u>1</u>	FCG1014	FCG 1014 Punch List Pro : Increases medical payment to \$10k, fire damage, legal to \$300k, waivers of subrogation, automatic AI for lessors of premises and equipment (\$0 charge)
<u>1</u>	CG2010	CG 2010 ISO Additional Insured Endorsement (Ongoing Operations Only): Use this for contractors or clients of the insured for whom the Insured performs work (\$50)
<u>1</u>	CG2037	CG 2037 ISO Additional Insured Endorsement (Completed Operations Only): Use this for contractors or clients of the insured for whom the Insured performs work (\$50)
<u>1</u>	CG1019	CG 1019 Primary and Noncontributory – Scheduled Person or Organization: This form is designed to provide primary & noncontributory coverage for a specific scheduled entity in conjunction with Additional Insured forms. This form *+REQUIRES +*the purchase of CG2010 (Ongoing Operations Only) and/or CG2037 (Completed Operations Only), as applicable, for the same entity. Use this for contractors or clients of the insured for whom the Insured performs work (\$50).
<u>1</u>	CG2404	CG 2404 ISO Waiver of Subrogation: Use this to waive for an individual client of the Insured (\$50)
<u>1</u>	CG2012	CG 2012: Use this only for state or political subdivision where required for permits (\$50)
<u>1</u>	CG2029	CG 2029: Use this only for the franchisor if the Insured is a franchise holder or operates a franchise (\$50)
<u>1</u>	CG2028	CG 2028: Use this only for the owner of equipment the insured leases or rents from them (\$50)
<u>1</u>	CG2024	CG 2024: Use this only for the owner of land the Insured has leased for their business (\$50)
<u>1</u>	CG2005	CG 2005: Use this only for a parent firm which owns a controlling interest in the Insured firm (\$50)
<u>1</u>	CG2011	CG 2011: Use this only for the owner of premises leased by the insured (\$50)
<u>1</u>	CG2026	CG 2026: Use this only in cases when no other wording applies (\$50)
<u>1</u>	CG2007	CG 2007: Use this only for architects, engineers, or surveyors retained or hired by the Insured (\$50)
<u>1</u>	CG2503	CG 2503 Designated Construction Project(s) General Aggregate Limit
<u>1</u>	CG2504	CG 2504 Designated Location(s) General Aggregate Limit

Includes TRIA terrorism coverage at no charge

Includes automatic waiver of subrogation coverage.

Includes automatic CG 2011 Additional Insured coverage for all owners of premises rented or leased by the Named Insured.

Includes automatic CG 2028 Additional Insured coverage for all owners of equipment rented or leased by the Named Insured.

Includes FCG 1014 Punchlist Pro enhancement endorsement.

30 Day notice of cancellation (10 days for non-payment)

Inland Marine Coverage	ACV Limit	Deductible
Installation Floater	\$10,000	\$500
Contractor's Hand Tools	\$10,000	\$500
Rented or Leased Equipment	\$10,000	\$1,000

Inland Marine Scheduled Contractor's Equipment Type	ACV Limit	Deductible
OK	\$3,000	\$500



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NO FLAT CANCELLATIONS:

- Conditions:**
- 1) Producer must have signed application and down payment in hand to issue policy.
 - 2) Quotation valid for 30 days from date of quote.

This estimate is based on preliminary information and is based on information provided by the producer for the sole purpose of estimating the premium to be charged for the coverages presented. Rates and factors are based on those in effect at the time of this quotation and are subject to change.



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General Liability and Inland Marine Forms Attached:

CG 00 01	12/04	Commercial General Liability Coverage Form
CG 00 67	03/05	Exclusion-Violation of Statutes That Govern Emails, Fax, Phone Calls or Other Methods of Sending Material or Information
CG 20 05	11/85	Additional insured - Controlling Interest
CG 20 07	07/04	Additional Insured - Engineers, Architects, or Surveyors
CG 20 10	07/04	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization - ongoing operations
CG 20 11	01/96	Additional Insured - Managers or Lessors or Premises
CG 20 12	07/98	Additional Insured - State or Political Subdivisions - Permits
CG 20 24	11/85	Additional Insured - Owners or Other Interests From Whom Land Has
CG 20 26	07/04	Additional Insured - Designated Person or Organization
CG 20 28	07/04	Additional Insured - Lessor of Leased Equipment
CG 20 29	11/85	Additional Insured - Grantor of Franchise
CG 20 37	07/04	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization - completed operations
CG 21 36	03/05	Exclusion - New Entities
CG 21 42	12/04	Exclusion - Explosion, Collapse and Underground Property Damage Hazard (Specified Operations)
CG 21 47	07/98	Employment-Related Practices Exclusion
CG 21 49	09/99	Total Pollution Exclusion Endorsement
CG 21 70	11/02	Cap on Losses From Certified Acts of Terrorism
CG 21 86	12/04	Exclusion - Exterior Insulation and Finish Systems
CG 22 42	11/85	Exclusion - Existence or Maintenance of Streets, Roads, Highways or Bridges
CG 22 79	07/98	Exclusion - Contractors - Professional Liability
CG 24 04	10/93	Waiver of Transfer of Rights of Recovery Against Other to Us
CG 25 03	05/09	Designated Construction Project(s) General Aggregate Limit
CG 25 04	05/09	Designated Location(s) General Aggregate Limit
CG DS 01	10/01	Commercial General Liability Declarations
CIM DS 02	02/09	Common Inland Marine Declarations
CIM FCG 101	10/16	Contractors Scheduled Equipment Coverage
CIM FCG 102	10/16	Installation Floater Form
CIM FCG 103	10/16	Protective Sageguard Endorsement
CIM FCG 104	10/16	Contractors Equipment - Rented or Leased
CIM FCG 105	10/16	Contractors Tools Coverage
CM 00 01	09/04	Commercial Inland Marine Conditions
FCG 1001	05/18	Omnibus Additional Insured Form
FCG 1014	02/19	Punchlist Pro
FCG 1017	03/18	Texas Changes - Cancellation and Nonrenewal
CG 1019	02/19	Primary and Noncontributory – Scheduled Person or Organization
FCG 1021	02/19	Deductible Liability Insurance
FCG 30	06/19	Contractors Special Conditions
FCG 973	06/19	Underground Facility Location Condition
FCG 975	02/19	Exclusion of Injury to Employees, Contractors and Employees of Contractors
FCG 988-a	06/19	Excluded Operations (including roofing)
FCG TX 1008	08/13	Absolute Exclusion for Fraud, Misrepresentation, or Suppression
FCG TX 1009	05/13	Exclusion - Open Flame Usage



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FCG TX 1012	12/14	Family Member Exclusion
FCG TX 152	01/13	Amendment to Other Insurance Condition
FCG TX 2	01/13	Pending & Prior Litigation Exclusion
FCG TX 4	01/13	Demolition Exclusion
FCG TX 5	01/13	Cross Suits Endorsement
FCG TX 50	01/13	Policyholder Disclosure - Notice of Terrorism Insurance Coverage
FCG TX 6	01/13	Punitive Damages Exclusion Endorsement
FCG TX 71	01/13	Leased Workers Amendatory Endorsement
FCG TX 83	01/13	Subsidence Exclusion
FCG TX 84	01/13	Limitation of Coverage - Property Damage Liability
FCG TX 901	01/13	Information Page
FCG TX 952	01/13	Assault & Battery Exclusion
FCG TX 956	01/13	Exclusion - Communicable Disease
FCG TX 962	01/13	Endorsement for Continuing or Progressively Deteriorating Damages
FCG TX 964	01/13	Pre-Existing Damages Exclusion
FCG TX 967	01/13	Fungus Exclusion
FCG TX 970	01/13	Classification Limitation Endorsement
FCG TX 978	01/13	Exclusion - Asbestos and Silica Dust
FCG TX 981	05/15	Exclusion - Dogs & Other Animals
FCG TX 982	01/13	Exclusion - Breach of Contract
FCG TX 983	01/13	Amendment of Coverage B. Personal and Advertising Injury Liability
FCG TX 995	01/13	Absolute Lead Exclusion
FCG TX 996	08/15	Recreational or Service Vehicle Exclusion
FCG TX 997	01/13	Electronic Media Exclusion Endorsement
FCG TX 998	05/13	Felony Exclusion
FCG TX 999	01/13	Imported Drywall Contaminants Exclusion
IL 00 17	11/98	Common Policy Conditions
IL 00 21	07/02	Nuclear Energy Liability Exclusion Endorsement
IL 01 11	05/15	Third Party Notice of Cancellation
IL 01 68	05/02	Texas Changes - Duties
IL 02 75	05/03	Changes - Cancellations and Non-renewals
TX NLC	11/09	Notice of Availability of Loss Control Information and Services