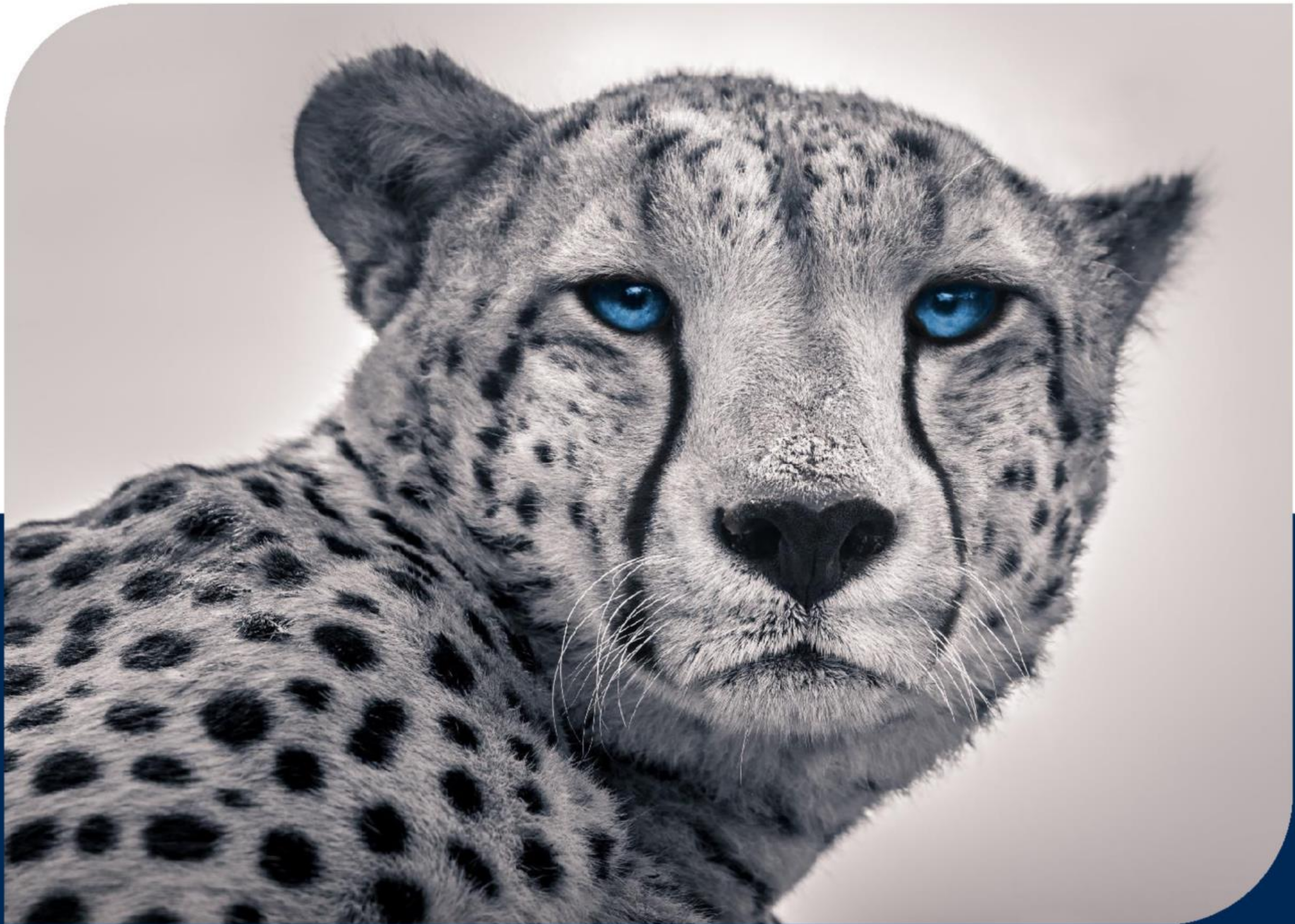
PROPERTY & CASUALTY

Proposal Prepared for The Trails Homeowners Association, Inc.

Policy Period 02/01/2025 - 02/01/2026



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About Brown & Brown

With a long-standing history of proven success, we continue to grow and thrive in the extremely competitive and ever-evolving insurance industry.

Our philosophy is to identify and focus on the exact needs of our clients through analyzing options and strategically planning effective risk management solutions. Achieving optimum results requires an enormous amount of time, good relationships and focus on our clients. It is our goal to solve problems for our clients – plain and simple. As succinctly stated in Brown & Brown's 2020 Annual Report, Brown & Brown is built on integrity, innovation, superior capabilities and discipline.

Our office leverages our massive global resources and offers deep specialties and market strength on behalf of its clients that is simply not possible from a smaller firm. Brown & Brown is headquartered in Daytona Beach, Florida, with operations at over 500 locations employing more than 16,000 teammates.

Our Story

Brown & Brown Insurance was founded in 1939 as a two-partner firm and has risen to become one of the largest insurance brokerages in the world. Powered by a culture that values high performance and perseverance, Brown & Brown is arguably the most efficient operating platform in the insurance brokerage business. With a long-standing history of proven success, Brown & Brown continues to grow and thrive in the extremely competitive and constantly changing insurance industry.

Our History

Brown & Brown Insurance was founded in Daytona Beach, Florida, in 1939 by cousins J. Adrian Brown and Charles Covington Owen. In 1959, Adrian's son, Hyatt, took leadership of the family business. Under his direction, the Brown & Brown vision of a lean and profit-oriented organization came into focus. Following a merger in 1993, the company became Poe & Brown, Inc., publicly traded on Nasdaq. In 1998, Poe & Brown was changed back to Brown & Brown and became listed on the New York Stock Exchange (NYSE: BRO), joining the S&P 500 in 2021. The company has continued to thrive under Chief Executive Officer (CEO) J. Powell Brown, who became the third generation of the family to lead the organization in 2009.

Powered by a culture that values high performance and perseverance, Brown & Brown has arguably the most efficient operating model in the insurance brokerage business. We consistently deliver high-quality solutions and services to a broad array of customers. With a precise and focused acquisition strategy, Brown & Brown has become one of the insurance industry's most powerful and influential leaders.

Mission Statement

We are dedicated to making a positive difference in the lives of our customers by helping to protect what they value most.

Guiding Principles

We believe in doing what is best for our customers, communities, teammates, carrier partners and shareholders—always. The cornerstones of our organization's guiding principles are people, performance, service and innovation.

Our Culture

Brown & Brown's deeply rooted culture is built on integrity, innovation, superior capabilities and discipline. Our culture is not built through "big company" messaging; it is created by those that put in the work and remain true to shared values and a commitment to always doing what is best for our customers and our communities.

Discover Our Capabilities

As a successful business, you plan for the future and adapt as circumstances change your course. At Brown & Brown, we help you navigate the path forward, by taking a different approach to how you view, analyze and purchase insurance. Your exposures are unique, and you deserve coverage options designed to help protect your assets, interests and reputation. Our teams work to understand your business and your risk management plan by providing personalized local service complemented by the exceptional resources and capabilities of a national brokerage.

Preparing You for Tomorrow’s Risks—Today™

We pride ourselves on our ability to couple national strength with local, personalized service. Our local Brown & Brown Insurance Services, Inc. team is as connected to the more than 16,000 teammates across Brown & Brown and our team of companies as it is here in our community.

We have become a leading insurance brokerage because we view insurance differently and utilize our vast experience and wide-reaching network to deliver superior service and solutions to our customers, both big and small.

We believe that our teammates and the relationships they form with our customers are our strength. Our reputation has been built on a solid foundation of teamwork, strengthened by people who are dedicated to providing the highest degree of service. Our team thanks you for the opportunity to work together. Please find our contact information below.

Service Team

Name	Title	Email	Business Phone
Laura Thompson	Account Executive	Laura.Thompson@bbrown.com	(386)239-8850
Nikisha Paige	Account Manager	Nikisha.Paige@bbrown.com	(386)800-1760
Renee Robinson	Administrative Technical Assistant	Renee.Robinson@bbrown.com	(386)239-7207
Stephanie Stanulewich	Claims Analyst Team Leader	Stephanie.Stanulewich@bbrown.com	(386)239-8872

Named Insured

Policy Type	Named Insured
Package (Property, Crime, General Liability, Automobile), Directors' and Officers' Liability, Workers' Compensation, Umbrella	The Trails Homeowners Association, Inc.

This list includes all the named insureds we presently have on your policies. Should any revisions to this listing be required, please notify our office immediately.

Location

Loc #	Address	City	State	Zip
1	201 Main Trail	Ormond Beach	FL	32174

Property

Premise Information

Location #	Building #	Description	Address	City	State	Zip
1	1	Clubhouse	201 Main Trail	Ormond Beach	FL	32174
1	2	Maintenance Building - Large	201 Main Trail	Ormond Beach	FL	32174
1	3	Maintenance Building - Small	201 Main Trail	Ormond Beach	FL	32174
1	4	Outdoor Walls	201 Main Trail	Ormond Beach	FL	32174
1	5	Pool/Pump House	201 Main Trail	Ormond Beach	FL	32174

Subjects of Insurance

Location #	Building #	Subject of Insurance	Limit	Coins. %	Valuation	Cause of Loss	Deductible
1	1	Building	$957,883	100	Replacement Cost	Special form	$5,000
1	1	Personal Property	$20,000	100	Replacement Cost	Special form	$5,000
1	2	Building	$52,784	100	Replacement Cost	Special form	$5,000
1	3	Building	$23,000	100	Replacement Cost	Special form	$5,000
1	4	Walls	$22,000	100	Replacement Cost	Special form	$5,000
1	5	Swimming Pool	$261,665	100	Replacement Cost	Special form	$5,000
1	5	Pump House	$22,452	100	Replacement Cost	Special form	$5,000

Customer ultimately chooses limits insured

Causes of Loss

Direct Physical Loss subject to the policy form's exclusions and limitations.

Property *(Continued)*

Elite Property Enhancement Endorsement

Coverage	Limit
Business Personal Property	Within 1,250 Feet
Pollutant Clean Up and Removal	$25,000
Fire Department Service Charge	$25,000
Newly Acquired or Constructed Property	90 Days
Personal Effects	$5,000/$25,000
Property of Others	$10,000
Valuable Papers and Records	$50,000
Property Off-Premises, Including Stock	$500,000
Property at Conventions, Fairs, Exhibitions or Special Events	$25,000
Outdoor Property / Debris Removal	$50,000
Emergency Vacating Expense	$15,000
Automated External Defibrillators (AED's)	$5,000
Lease Cancellation Moving Expenses	$2,500
Foundations	Included
Retaining Walls	$5,000
Accounts Receivable	$100,000
Business Income and Extra Expense (Including Contingent)	$100,000
Fire Extinguisher Recharge	$1,000
Lock Replacement	$1,000
Reward Reimbursement	$5,000
Inventory and Appraisals of Loss	$5,000
Ordinance or Law - Undamaged Portion of the Building Ordinance or Law – Demolition Cost Ordinance or Law – Increased Cost of Construction	Building Limit $300,000 $300,000
Spoilage	$25,000
Pair, Sets or Parts	Adjustment Included
Fine Arts	$25,000
EDP Equipment and Media	$50,000
Water	$30,000
Utility Services (Business Income (and extra expense) Coverage)	Extension
Furs	$5,000
Precious Metals	$5,000
Property in Transit	$50,000
Off Premises Power Failure	$25,000
Dampness / Extremes of Temperature	Deletions Excluded
Earthquake Sprinkler Leakage	$10,000

Property *(Continued)*

Terms, Conditions, Endorsements, Exclusions and/or Limitations include but are not limited to:

25% Minimum Earned Premium
Florida Complaint Notice
Notice Late/Non-Sufficient Funds/Reinstatement Fee
Privacy Notice for Commercial Lines
Common Policy Declarations
Bell Endorsement
Crisis Management Enhancement Endorsement
Florida Countersignature
Nuclear Energy Liability Exclusion Endorsement
Florida Changes – Legal Action Against Us
Florida Changes – Cancellation and Nonrenewal
Cap on Losses from Certified Acts of Terrorism
Florida Policy Holder Notice
Absolute Abuse or Molestation Exclusion Florida
Disclosure Notice of Terrorism Ins Coverage Rejection
Exclusion of Loss Due to Virus or Bacteria Advisory Notice
Commercial Property Coverage Part Declarations
Commercial Property Coverage Part Supplemental Schedule
Building and Personal Property Coverage Form
Business Income (and Extra Expense) Coverage Form
Commercial Property Conditions
Florida Changes
Exclusion of Loss Due to Virus or Bacteria
Causes of Loss – Special Form
Water Exclusion Endorsement
Windstorm or Hail Exclusion – Direct Damage
Equipment Breakdown Protection Endorsement
Sinkhole Loss Exclusion – Florida
Elite Property Enhancement: Homeowners Association & Planned
Loss of Income Due to Workplace Violence

Coinsurance Clause

A clause under which you share in losses to the extent that you are underinsured at the time of loss. The insurer grants a reduced rate to you provided the amount of insurance carried is 80%, 90% or 100% of the insured property's total value, which is calculated at the time of loss. For example, if your coinsurance percentage is 80%, then you are agreeing that the amount of insurance you have chosen will be at least 80% of the total value at the time of the loss or you will share in the loss. The higher the coinsurance percentage, the greater the reduced rate, but you will share more in the loss if the amount chosen is less than required as determined at the time of the loss.

Examples of 80% Coinsurance with no deductible.

Building Value	Insured Carried	Loss	Insurance Pays
$100,000	$100,000	$60,000	$60,000
$100,000	$80,000	$60,000	$60,000
$100,000	$70,000	$60,000	$52,500

*Amount Carried ($70,000) divided by Amount Required ($80,000) multiplied by Loss ($60,000) minus deductible equals Recovery Amount.

Crime

Coverage Form
Loss sustained form covers losses that are actually sustained during the policy period and discovered no later than one year after the policy expires.

Coverages

Coverage Description	Limit	Deductible
Employee Theft	$1,000,000	$10,000
Forgery or Alteration	$1,000,000	$10,000
Computer Fraud	$1,000,000	$10,000

Customer ultimately chooses limits insured.

Terms, Conditions, Endorsement, Exclusions and/or Limitations include but are not limited to:
Commercial Crime Coverage Part Declarations
Schedule of Insuring Agreements
Commercial Crime Coverage Form (Loss Sustained Form)
Florida Changes – Legal Action Against Us
Florida Changes
Binding Arbitration
Include Specified Non-Compensated Officers as Employee

General Liability

Coverage Type	Coverage Basis
Commercial General Liability	Occurrence

Limits of Liability

Coverage	Limit
Each Occurrence Limit	$1,000,000
Personal and Advertising Injury Limit	$1,000,000
General Aggregate Limit (Other Than Products – Completed Operations)	$2,000,000
Products / Completed Operations Aggregate Limit	$2,000,000
Rented to You Limit	$100,000
Medical Expense Limit (Any One Person)	$5,000

Higher limits may be available.

Exposure Basis

Location #	Description	Class Code	Premium Basis	Exposure
1	Townhouse/Similar Association	68500	Unit	990
1	Swimming Pool – NOC	48925	Pool	1
1	Club Civic Bldg - Own/Lease - NFP	41668	Area	5,100
1	Warehouse – Private – NFP	68707	Area	330

Terms, Conditions, Endorsements, Exclusions and/or Limitations include but are not limited to:

Commercial General Liability Coverage Part Declaration
General Liability Schedule
Commercial General Liability Coverage Form
Florida Changes – Cancellation and Nonrenewal
Additional Insured – Club Members
Additional Insured – Townhouse Associations
Exclusion – Access/Disclosure – with Limited Bodily Injury Exception
Communicable Disease Exclusion
Employment Related Practices Exclusion
Fungi or Bacteria Exclusion
Cap on Losses from Certified Acts of Terrorism
Canoes or Rowboats
Florida Changes – Binding Arbitration
Exclusion – Lead Liability
Exclusion – Asbestos Liability
Total Exclusion – PFC/PFAS
Subsidence Exclusion

Business Auto

Coverages

Coverage	Symbol	Limit
Combined Single Limit	8, 9	$1,000,000

Higher limits may be available.

Terms, Conditions, Endorsements, Exclusions and/or Limitations include but are not limited to:

Business Auto Declarations
Schedule of Hired or Borrowed Covered Auto
Business Auto Coverage Form
Florida Changes
Florida Changes – Cancellation and Nonrenewal

Auto Symbols

Symbol	Description
1	Any Auto
2	Owned Autos only. Only those autos you own (and for Liability Coverage any trailers you don't own while attached to power units you own). This includes those autos you acquire ownership of after the policy begins.
3	Owned private passenger autos only. Only the private passenger autos you own. This includes those private passenger autos you acquire ownership of after the policy begins.
4	Owned autos other than private passenger autos only. Only those autos you own that are not of the private passenger type (and for Liability Coverage any trailers you don't own while attached to power units you own). This includes those autos not of the private passenger type you acquire ownership of after the policy begins.
5	Owned autos subject to no-fault. Only those autos you own that are required to have no-fault benefits in the state where they are licensed or principally garaged. This includes those autos you acquire ownership of after the policy begins provided they are required to have no-fault benefits in the state where they are licensed or principally garaged.
6	Owned autos subject to a compulsory uninsured motorist's law. Only those autos you own that because of the law in the state where they are licensed or principally garaged are required to have and cannot reject Uninsured Motorists Coverage. This includes those autos you acquire ownership of after the policy begins provided they are subject to the same state uninsured motorist's requirement.
7	Specifically Described Autos. Only those autos described in item three of the declarations for which a premium charge is shown (and for Liability Coverage any trailers you don't own while attached to any power unit described in item three).
8	Hired Autos Only. Only those autos you lease, hire, rent or borrow. This does not include any auto you lease, hire, rent or borrow from any of your employees or partners or members of their households.
9	Non-owned Autos Only. Only those "autos" you do not own, lease, hire, rent or borrow and that are used in connection with your business. This includes "autos" owned by your employees or partners or members of their households but only while used in your business or your personal affairs.

Directors’ and Officers’ Liability

Limits of Liability

Coverage	Limit	Retention
General Aggregate	$1,000,000	$5,000

Higher limits may be available.

Additional Coverages

Coverage
Community Association Coverage is provided on a Claims Made basis
Data Breach and Identity Theft Coverage is included in the premium

Defense Costs

Defense costs incurred in the investigation and defense of any claim will be paid in addition to the stated limits of liability.

Terms, Conditions, Endorsements, Exclusions and/or Limitations include but are not limited to:

40% Minimum Earned Premium
Community Association Directors’ & Officers’ Liability Coverage Form
Florida State Amendatory Endorsement
Continuity of Coverage Endorsement
Data Beach & Identity Theft Endorsement
Amend Definition of Organization
Policy Jacket
Exclusion – Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)

Workers' Compensation

Workers' Compensation Insurance

Part One of the policy applies to the Workers' Compensation Law of the states listed below:

State
FL

Employers' Liability Insurance

Part Two of the policy applies to work in each state listed in Item A

Each Accident Limit	Disease Policy Limit	Disease Each Employee
$500,000	$500,000	$500,000

Higher limits may be available.

Other States Insurance

Part Three of the policy applies to the states, if any listed below:
Does not apply to AK, ND, OH, WA, and WY.

Rating Basis

State	Class Code	Description	Payroll	Rate	Premium
FL	9015	Building or Property Management-All Other Employees	If Any	$2.68	$0.00

Description	Premium
Employers Liability Increased Limit	$0
Employers Liability Increased Limits – Balance to Minimum Premium	$75.00
Required to Balance to Minimum Premium	$268.00
Total Estimated Standard Premium	$343.00
Expense Constant	$160.00
Terrorism Premium	$0
Total Estimated Premium	$503.00
FWCIGA Surcharge	$0
Total Estimated Cost	$503.00

Named Insured

Named Insured	Type of Entity	FEIN
The Trails Homeowners Assn Inc	Corporation (Not Otherwise Classified)	59-1651578

Umbrella

Coverage / Limits

Coverage Description	Limit
Each Occurrence Limit (Liability Coverage)	$2,000,000
Personal & Advertising Injury Limit (Any One Person or Organization)	$2,000,000
Products Completed Operations Aggregate	$2,000,000
General Aggregate Limit (Liability Coverage) (except with respect to Auto Liability and Products Completed Operations	$2,000,000
Retained Limit	**$10,000**

Higher limits may be available.

Underlying Liability Policies

Type Of Policy	Effective Date	Expiration Date
Employers' Liability	02/01/2025	02/01/2026
General Liability	02/01/2025	02/01/2026
Automobile	02/01/2025	02/01/2026
Directors' & Officers' Liability	02/01/2025	02/01/2026

Carrier	Coverage Line	Limit	Per
CNA	Employers' Liability	$500,000	Bodily Injury by Accident
		$500,000	Bodily Injury by Disease – Each Employee
		$500,000	Bodily Injury by Disease – Policy Limit
Philadelphia Indemnity Insurance Company	General Liability	$2,000,000	General Aggregate
		$2,000,000	Products/Completed Operations Aggregate
		$1,000,000	Personal and Advertising Injury
		$1,000,000	Each Occurrence
Philadelphia Indemnity Insurance Company	Automobile	$1,000,000	Each Accident
United States Liability Insurance Company	Directors' & Officers' Liability	$1,000,000	Each Claim
		$1,000,000	Aggregate

Umbrella *(Continued)*

Terms, Conditions, Endorsements, Exclusions and/or Limitations include but are not limited to:

Commercial Lines Policy Jacket
Florida Complaint Notice
Notice Late/Non-Sufficient Funds/Reinstatement Fee
Fees and Surcharge Schedule
Florida Countersignature
Absolute Abuse or Molestation Exclusion Florida
Commercial Umbrella Liability Insurance Policy Declarations
Employers Liability (Stop Gap) Follow Form Endorsement
Abuse or Molestation Exclusion
Subsidence Exclusion
Watercraft Exclusion Re-Stated
Specified Underlying Claims Made Coverage Endorsement
Fungi or Bacteria Exclusion
Cap on Losses from Certified Acts of Terrorism
General Liability Follow Form Endorsement
Directors' and Officers' Follow Form Endorsement
Employee Benefits Liability Exclusion
Lead Liability Exclusion
Directors' & Officers' Liability Exclusion – Specific Board Members
Access or Disclosure of Confidential Info with Exception
Automobile Liability (Sublimit)
    Each Occurrence Limit: $2,000,000
Recording and Distribution of Material or Information
Absolute Cyber Liability/Electronic Exclusion – Florida
Limit of Insurance Exclusion Clause Minimum Limit Requirement
Per Location / Per Project Aggregate Limit of Insurance Exclusion
Silica or Silica – Related Dust Exclusion
Absolute Communicable Disease Exclusion
Total Exclusion – PFC/PFAS
Florida Changes – Cancellation and Nonrenewal
Florida Excess Uninsured Motorists Coverage
Disclosure Notice of Terrorism Insurance Coverage Rejection Option

Subjectivities are conditions or requirements that you must comply with to maintain coverage. Your subjectivities are as follows:

D&O Carrier must be "A" rated
WC Carrier must be "A" rated

Proposal Premium Summary

Line of Business	Expiring Premium	Premium
Package Property Crime General Liability Automobile	 $1,879.00 $633.00 $16,406.00 $703.00	 $2,056.00 $633.00 $17,407.00 $787.00
Fees	$0	$0
Taxes	$195.06	$207.02
Total	**$19,816.06**	**$21,090.02**
Directors’ and Officers’ Liability	$3,213.00	$3,213.00
Fees	$0	$0
Taxes	$32.13	$32.13
Total	**$3,245.13**	**$3,245.13**
Workers' Compensation	$349.00	$343.00
Expense Constant	$160.00	$160.00
Total	**$509.00**	**$503.00**
Umbrella	$3,167.00	$3,277.00
Fees	$0	$0
Taxes	$31.67	$32.77
Total	**$3,198.67**	**$3,309.77**
Grand Total	***$26,768.86***	***$25,147.92***
Optional Terrorism Coverage for Property Additional Premium Excluding Taxes and Fees		$174.00

Payment Plans

Line of Business	Payment Plan	Billing Plan
Package	Annual Premium Due in Full / Payment Plans Available	Direct Bill
Directors’ and Officers’ Liability	Annual Premium Due in Full / Payment Plans Available	Direct Bill
Workers’ Compensation	Annual Premium Due in Full / Payment Plans Available	Direct Bill
Umbrella	Annual Premium Due in Full / Payment Plans Available	Direct Bill

Proposal Premium Summary *(Continued)*

Subjectivities are conditions or requirements that you must comply with to maintain coverage. Your subjectivities are as follows:

Signed ACORD Applications
The completion of the new business HOA limited amenities supplemental, with all questions responded to. (PROP)
Is the Clubhouse sprinklered? If so, what percentage? (PROP)
Does building have a central station alarm? Who monitors the alarm? Use of building? (PROP)
Number of fire hydrants within 60 ft., distance to fire department? (PROP)
Are there cooking facilities of the restaurant type in the facility? (PROP)
Is the building rented to assn. members? If so, does the insured obtain a certificate of insurance and is named as an A/I on the certificate? (PROP)
Other occupancies – provide details with square footage. (PROP)
Full copy of D&O underlying policy within 30 days of binding. (UMB)
Full copy of the WC underlying policy within 30 days of binding. (UMB)

A. M. Best

A. M. Best Rating of Proposed Carriers

Line of Business	Insurance Company	Rating	Admitted / Non-Admitted
Package, Umbrella	Philadelphia Indemnity Insurance Company	A++, XV	Admitted
Directors' and Officers' Liability	United States Liability Insurance Company	A++, XII	Admitted
Workers Compensation	Transportation Insurance Company	A, XV	Admitted

General Rating

Rating Categories	Rating Symbols	Rating Categories	Rating Symbols
Superior	A+ to A++	Marginal	C+ to C++
Excellent	A to A-	Weak	C to C-
Good	B+ to B++	Poor	D
Fair	B to B-		

These rating classifications reflect AM BEST's opinion of the relative position of each company in comparison with others, based upon averages within the Property-Casualty insurance industry. They are reflective of overall company services and standing within the industry.

Financial Size Category

Class	Range ($ in Thousands)	Class	Range ($ in Thousands)	Class	Range ($ in Thousands)
Class I	Up-$1,000	Class VI	$25,000-$50,000	Class XI	$750,000-$1,000,000
Class II	$1,000-$2,000	Class VII	$50,000-$100,000	Class XII	$1,000,000-$1,250,000
Class III	$2,000- $5,000	Class VIII	$100,000-$250,000	Class XIII	$1,250,000-$1,500,000
Class IV	$5,000-$10,000	Class IX	$250,000-$500,000	Class XIV	$1,500,000-$2,000,000
Class V	$10,000-$25,000	Class X	$500,000-$750,000	Class XV	$2,000,000-Greater

The Financial Size Category is an indication of the size of an Insurer and is based on reported policyholder's surplus conditional or technical reserve funds, such as mandatory securities valuation reserve, or other investments and operating contingency funds and/or miscellaneous voluntary reserves in liabilities ($ in Thousands)

This information has been provided to you so that consideration is given to the financial condition of our proposed carriers. The financial information disclosed is the most recent available to Brown & Brown, Inc. Brown & Brown, Inc. does not guarantee financial condition of the insurers listed above.

Compensation Disclosure

Compensation. In addition to the commissions or fees received by us for assistance with the placement, servicing, claims handling, or renewal of your insurance coverages, other parties, such as excess and surplus lines brokers, wholesale brokers, reinsurance intermediaries, underwriting managers and similar parties, some of which may be owned in whole or in part by Brown & Brown, Inc., may also receive compensation for their role in providing insurance products or services to you pursuant to their separate contracts with insurance or reinsurance carriers. That compensation is derived from your premium payments. Additionally, it is possible that we, or our corporate parents or affiliates, may receive contingent payments or allowances from insurers based on factors which are not client-specific, such as the performance and/or size of an overall book of business produced with an insurer. We generally do not know if such a contingent payment will be made by a particular insurer, or the amount of any such contingent payments, until the underwriting year is closed. That compensation is partially derived from your premium dollars, after being combined (or "pooled") with the premium dollars of other insureds that have purchased similar types of coverage. We may also receive invitations to programs sponsored and paid for by insurance carriers to inform brokers regarding their products and services, including possible participation in company-sponsored events such as trips, seminars, and advisory council meetings, based upon the total volume of business placed with the carrier you select. We may, on occasion, receive loans or credit from insurance companies. Additionally, in the ordinary course of our business, we may receive and retain interest on premiums you pay from the date we receive them until the date of premiums are remitted to the insurance company or intermediary. In the event that we assist with placement and other details of arranging for the financing of your insurance premium, we may also receive a fee from the premium finance company.

If an intermediary is utilized in the placement of coverage, the intermediary may or may not be owned in whole or part by Brown & Brown, Inc. or its subsidiaries. Brown & Brown entities operate independently and are not required to utilize other companies owned by Brown & Brown, Inc., but routinely do so. In addition to providing access to the insurance company, the Wholesale Insurance Broker/Managing General Agent may provide additional services including, but not limited to: underwriting; loss control; risk placement; coverage review; claims coordination with insurance company; and policy issuance. Compensation paid for those services is derived from your premium payment, which may on average be 15% of the premium you pay for coverage, and may include additional fees charged by the intermediary.

Questions and Information Requests. Should you have any questions, or require additional information, please contact this office at (386) 252-9601 or, if you prefer, submit your question or request online at http://www.bbinsurance.com/customerinquiry/

Brown & Brown