



# ATEGRITY SPECIALTY INSURANCE COMPANY

14000 N Pima Rd., Suite 200, Scottsdale, AZ 85260

## GENERAL LIABILITY

### BINDER

**Policy Number :** 01-B-GL-P200000638-0

**Date Quoted:** 05/01/2024

**Producer:** AmWins Brokerage - Ben Bruhn

**Address:** 1227 S. Patrick Drive, Suite 101, Satellite Beach, Florida, 32937

**Coverage:** General Liability

**Issuing Company:** Ategrity Specialty Insurance Company

**Named Insured:** Sherwin Condominium Management Association Inc

**DBA :**

**Address:** 2555 S Atlantic Ave, Daytona Beach, Florida 32118

**Form of Business:** Corporation

**Business Description:** Residential condo

**Policy Term:** FROM 05/01/2024 TO 05/01/2025

(12:01 a.m. Standard Time on both dates, at the address of the Named Insured noted above)

***This Quote is valid for 30 days from the above date or until the effective date, whichever comes first.***

### COMMERCIAL GENERAL LIABILITY COVERAGE

LIMITS OF INSURANCE		
GENERAL AGGREGATE	\$ 2,000,000	
PRODUCTS – COMPLETED OPERATIONS AGGREGATE	\$ 2,000,000	
PERSONAL INJURY & ADVERTISING INJURY	\$ 1,000,000	
EACH OCCURRENCE	\$ 1,000,000	
DAMAGE TO PREMISES RENTED TO YOU	\$ 100,000	ANY ONE PREMISES
MEDICAL EXPENSE	Excluded	ANY ONE PERSON

DEDUCTIBLES		
BODILY INJURY AND/OR PROPERTY DAMAGE LIABILITY DEDUCTIBLE COMBINED	\$ 5,000	PER OCCURRENCE

LOCATION OF ALL PREMISES YOU OWN, RENT OR OCCUPY:	
1. 2555 S Atlantic Ave, Daytona Beach, FL, 32118	

LOC	Classification	Code	Premium Basis	Exposure	Rate	Premium
1	Condominiums - residential - (association risk only)	62003	Number of Units	126	\$ 218.25	\$ 27,500

**SURPLUS LINES INSURERS' POLICY RATES  
AND FORMS ARE NOT APPROVED BY ANY  
FLORIDA REGULATORY AGENCY.**

**GENERAL LIABILITY PREMIUM : \$ 27,500**

**INSPECTION FEE: \$ 500**

**TOTAL: \$ 28,000**

FL Premium: \$27,500.00

Taxes: \$1,442.48

FLSO Service Fee: \$17.52

Other: \$1,700.00

**Minimum Retained Premium: 100%**

**Minimum Earned Premium: 35%**

**Conditions:**

- This quote may not meet all of your requested specifications and/or coverages, so please review carefully.
- The surplus lines broker is responsible for all surplus lines payments and filings.
- All binding requests must be made in writing.
- Upon binding, payment will be due to Ategrity Specialty Insurance Company no later than 30 days from the effective date of the binder.
- Ategrity Specialty Insurance Company reserves the right to alter or withdraw these terms at an time should we become aware of any material change in underwriting information, or claims activity.

**SUBJECTIVITIES:**



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### FORMS SCHEDULE

Policy Number : 01-B-GL-P200000638-0

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Sherwin Condominium Management Association Inc  
2555 S Atlantic Ave, Daytona Beach, Florida, 32118

#### Agency and Mailing Address:

AmWins Brokerage  
1227 S. Patrick Drive, Suite 101, Satellite Beach,  
Florida, 32937

**POLICY PERIOD:** FROM 05/01/2024 TO 05/01/2025  
AT 12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.

**NOTE: IF NO ENTRY APPEARS ON THE FOLLOWING ENDORSEMENTS, INFORMATION REQUIRED TO COMPLETE THE FORM WILL BE SHOWN ON THE SUPPLEMENTAL FORM DECLARATION IMMEDIATELY FOLLOWING THE APPLICABLE ENDORSEMENT.**

COMMERCIAL GENERAL LIABILITY POLICY FORMS	
ASIC-NOT-0002-0922	Claim Reporting Information
ASIC-AF-0003-0123	Service of Suit Clause
CG 00 01-0413	Commercial General Liability Coverage Form
ASIC-GL-0001-1118	Continuous or Progressive Injury and Damage Exclusion
ASIC-GL-0004-1118	Subsidence Exclusion
ASIC-GL-0005-1118	Tainted Drywall Exclusion
ASIC-GL-0008-1118	Asbestos Exclusion Endorsement
ASIC-GL-0013-1118	Minimum Earned Premium and Minimum Retained Premium
ASIC-GL-0015-1118	Punitive or Exemplary Damages Exclusion
ASIC-GL-0019-1118	Lead Exclusion
ASIC-GL-0021-1118	"Assault," "Battery" or "Assault and Battery" Limited Liability Coverage Form
ASIC-GL-0062-0818	Communicable Disease Exclusion
ASIC-GL-0079-0818	Total Liquor Liability Exclusion
ASIC-GL-0091-0818	Habitability Exclusion
ASIC-GL-0098-0818	Leisure Sports and Recreational Athletic Activity Limited Participant Liability Coverage
ASIC-GL-0100-0818	Exclusion - Vermin



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ASIC-GL-0109-0918	Deductible Endorsement
ASIC-GL-0110-1118	Hired Auto and Nonowned Auto Liability
ASIC-GL-0128-1218	Exclusion - Snow Removal, Ice Removal or Plowing Operations
ASIC-GL-0148-0519	Exclusion - Breach of Contract
ASIC-GL-0149-0519	Exclusion - Human Trafficking
ASIC-GL-0150-0519	Exclusion - Cross Suits (Named Insured Against Named Insured)
ASIC-GL-0167-0622	Construction Activities Exclusion
ASIC-GL-0173-0922	Exclusion - Interior Building Collapse
ASIC-GL-0175-0922	Exclusion - Water Related Bodily Injury and Property Damage
ASIC-GL-0180-1022	Exclusion - Electromagnetic Radiation
ASIC-GL-0183-0123	Independent and/or Subcontractor Restriction - Deductible Form
ASIC-GL-0185-0323	Exclusion - Unmanned Aircraft
ASIC-NOT-0010-1018	Florida Policyholder Notice
CG 20 04-1185	Additional Insured Condominium Unit Owners
CG 21 07-0514	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - Limited Bodily Injury Exception Not Included
CG 21 16-0413	Exclusion Designated Professional Services
CG 21 35-1001	Exclusion - Coverage C - Medical Payments
CG 21 36-0305	Exclusion - New Entities
CG 21 44-0417	Limitation of Coverage to Designated Premises, Project Or Operation
CG 21 47-1207	Employment-Related Practices Exclusion



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CG 21 55-0999	Total Pollution Exclusion With A Hostile Fire Exception
CG 21 67-1204	Fungi or Bacteria Exclusion
CG 21 73-0115	Exclusion Of Certified Acts Of Terrorism
CG 21 96-0305	Silica Or Silica-Related Dust Exclusion
CG 24 26-0413	Amendment Of Insured Contract Definition
IL 00 17-1198	Common Policy Conditions
IL 00 21-0908	Nuclear Energy Liability Exclusion Endorsement (BroadForm)