

Date: Aug 28, 2025
Name: Robert Hempkins
General Lines Agent: Hempkins Insurance - Denison
From: Andrew Taylor
Proposed Insured: Village Green Homeowners
Insurer: Lloyds of London
Proposed Term: 9/13/2025 - 9/13/2026
Coverage: Excess Property

Standard Coverage

Premium:	\$6,000.00	
Agency Fee	\$660.00	
Carrier Policy Fee	\$125.00	
Filing Fee	\$25.00	
Surplus Lines Tax	\$330.29	
Stamping Office Fee	\$2.72	
Total:	\$7,143.01	
Taxing State: TX		
TRIA Coverage	\$600.00	Subject to Applicable Professional
(Optional)		fees, surplus lines taxes and
		stamping fee which are in addition to
		amounts shown.

Premium Notice: Premium is 25% earned at inception. Certain fees are fully earned at inception, please contact your broker for full details.

Comments: Excess Property limit of \$2,518,789 quoted over \$5M primary on TIV of \$7,518,789

Subject to: **Signed and Dated Acord Application**
Signed and Dated TRIA form
Overlying Policy/Carrier Information
Signed TX Diligent Effort form
Additional terms per quote

Responsibility for Surplus Lines taxes and filings: Our office is responsible for filing of applicable surplus lines forms and taxes.

STATE DISCLAIMER - TX

This insurance contract is with an insurer not licensed to transact insurance in this state and is issued and delivered as surplus line coverage under the Texas insurance statutes. The Texas Department of Insurance does not audit the finances or review the solvency of the surplus lines insurer providing this coverage, and the insurer is not a member of the property and casualty insurance guaranty association created under Chapter 462, Insurance Code. Chapter 225, Insurance Code, requires payment of a 4.85 percent tax on gross premium.

The attached terms set out the benefits and coverage of the insurance we have quoted/indicated for you. Neither this letter nor the quotation/indication should be construed as providing any commitment to cover by the Insurer(s) or as a confirmation of actual cover. This quotation/indication is valid for thirty (30) days from the date of this letter or until the proposed effective date, whichever is sooner, unless otherwise noted. It may be withdrawn or varied at any time prior to acceptance. We recommend that you read the quotation/indication very carefully, particularly sections that make reference to exclusions, special or unusual conditions, warranties, and claims notifications.

Coverage may not be bound without prior consent from the Insurer(s) as confirmed by Southwest Risk, LP.

Southwest Risk, LP will not be responsible for any liability resulting from the issuance of any unauthorized endorsement or the issuance of an endorsement which has been authorized by the Insurer(s) but where the authorized wording has been amended or revised in any way, without the prior written approval of the Insurer(s).

Please be advised that the terms and conditions offered by the Insurer(s) may differ significantly from those requested in your submission. If you consider the quotation/indication does not reflect your requirements or there is an error in it, please contact us immediately.

The Proposed Insured is offered certain insurance coverage summarized herein through the General Lines Agents referenced above, who represents to Southwest Risk, LP that it is a licensed general lines insurance agent. Southwest Risk, LP is a Texas licensed Surplus Lines Agent. Such placement is proposed to be made because General Lines Agent has made a diligent effort to place the coverage in the admitted market in the state.

The insurance contract requested by the Proposed Insured, if issued, may be with an Insurer not licensed to transact insurance in the state and therefore will be issued and delivered as surplus lines coverage under the applicable insurance statutes. The state department of insurance does not audit the finances or review the solvency of the Surplus Lines Insurer providing coverage, and the Insurer is not a member of the state property and casualty insurance guaranty association which may be created under applicable insurance code. Insurance code may require payment of a tax on gross premium.

General Lines Agent is the agent of the Proposed Insured. Southwest Risk, LP represents the Insurer and is not intended to be the agent of the Proposed Insured.

Southwest Risk, LP will receive a commission from the Insurer and a professional fee from the Proposed Insured if the proposed coverage is issued.

**DEFINITIONS OF
MINIMUM & DEPOSIT PREMIUM
AND
MINIMUM EARNED PREMIUM**

The following terms often cause confusion and misunderstanding, particularly among Insureds or producers not accustomed to dealing with surplus lines carriers. It is important that the definitions be understood.

MINIMUM & DEPOSIT

This is the amount of the premium due at inception. Although the policy is "ratable", that is, subject to adjustment based on a rate per exposure unit, under no circumstances will the annual earned premium be less than the minimum premium. In other words, the policy may generate an additional premium based on audit but not a return.

If such a policy is canceled mid-term, the earned premium will be the greater of the annual minimum times the short rate or pro-rata factor, or the actual earned as determined by audit, subject to a short rate penalty if applicable.

MINIMUM EARNED PREMIUM

A minimum earned premium endorsement can be attached to either a flat charge policy or an adjustable policy. In either case, this amount is the least that will be retained by the carrier once the policy goes into effect. The amount retained will be the greater of the actual earned premium whether calculated on a pro-rata or short rate basis, or the minimum earned premium.

Texas Diligent Effort

Form may serve as evidence that diligent effort was performed in accordance with Texas Insurance Code §981.004.

Broker Information

Retail Broker: Hempkins Insurance - Denison

Retail Broker License No.: _____

Surplus Lines Broker: Southwest Risk LP

Surplus Lines Broker License No.: 18077

Broker Type: X Wholesale Broker Managing General Agent

Policy Information

Policy/Binder No.:

Insured Name: Village Green Homeowners

Coverage Type: Personal X Commercial

Carrier Information

Surplus Lines Carrier: Lloyds of London

Declination(s): _____

Declination Reason: Capacity Reached Underwriting Reason Other

Comment (if any): _____

Surplus Lines Principal Broker Acknowledgement

An attempt to place this business with the admitted market was performed.

Signed:



Date: Aug 28, 2025

Printed Name: Timothy R. Sutherlin

Attach additional correspondence as evidence and file with SLTX and/or keep for your records in the event of audits, investigations, or lawsuits.

Texas does not have an export or white list for surplus lines coverage. Workers' compensation and private passenger auto are prohibited coverages in the Texas excess and surplus lines market.

*Exempt commercial purchasers (TIC 981.0031) need not provide evidence of diligent effort.

Disclaimer: SLTX is not liable for determining if diligent effort has occurred, as determinations are made in Texas by a court of law.

FROM: WKFC Underwriting Managers

**On behalf of WKFC Excess Property,
WKFC is proud to present the following quote:**

Renewal Business Quotation
Excess Property, Valid for Thirty (30) days

Named Insured: Village Green Homeowners
Mailing Address: 40 Village Green Court , Denison, TX 75020

EFFECTIVE DATE	9/13/2025	EXPIRATION DATE	9/13/2026
COVERAGE	Following Form Excess Property		
PERILS	Special excluding flood and earthquake		
LIMITS OF LIABILITY	\$2,518,789		
TOTAL OF ALL UNDERLYING LIMITS OF LIABILITY	\$5,000,000		
CONDITIONS/WARRANTIES	Confirmation of accepting or rejecting TRIA required at binding. Signed TRIA Terrorism Disclosure due within 30 days of binding. Excess property terms are subject to binding of WKFC underlying property terms. Subject to receipt of primary carrier policies (underlying policy) within 45 days of binding Surplus Lines Tax Filing Information is due within 15 days of binding - required to issue policy. This authorization is automatically suspended if a Named Storm is within 250 miles of the United States of America, its territories or possessions. Updated Signed and Dated Acord Application (Acord 125/Acord 140 or Acord 125/SOV) with complete COPE information reflecting coverages, values and terms offered required within 30 days of binding. Signed Acord 63 is also required within 30 days, unless the Signed Acord 125 is 2013 or newer version.		
VALUATION	As Per Underlying		
PREMIUM	\$6,600 = (Non-Terrorism Premium: \$6,000 + Terrorism Premium: \$600)		
MINIMUM EARNED PREMIUM	25.00%		
FEES	\$125.00 MGA Service Fee		

Note: Taxes, Fees and Filings (if applicable) are the responsibility of the broker. Evidence of filing must be provided 15 days from date of binding.

Please read all terms and conditions shown above carefully as they may not conform to the specifications shown in your submission.
Coverage shall be subject to all terms and conditions of the policy to be issued which shall when delivered, replace the binder.

WKFC Underwriting Managers is a series of RSG Underwriting Managers, LLC. RSG Underwriting Managers, LLC is a Delaware limited liability company and a subsidiary of Ryan Specialty, LLC. In California: RSG Insurance Services, LLC (License # OE50879).

UNDERLYING INFORMATION

CARRIER	Princeton Excess & Surplus Lines (PESLIC)
POLICY NUMBER	TBD
LIMIT OF LIABILITY	\$5,000,000

FORMS AND ENDORSEMENTS

Commercial Excess Property Policy Declarations	WK XSP DEC 07 25
Schedule of Forms	Forms
Location Schedule	locschedule
Excess Property Underlying Schedule	Excess Property Underlying
Causes of Loss - Special Form	CP 10 30 10 12
Sanction Limitation and Exclusion Clause	LMA3100A
Excess Property Coverage Form	WK EP 10 14 01
Microorganism Exclusion (Absolute)	LMA5018
Asbestos Endorsement	LMA 5019
Property Cyber And Data Exclusion	LMA5401
Communicable Disease Endorsement	LMA5393
Exclusion of Loss Due to Virus or Bacteria	CP 01 40 07 06
War and Civil War Exclusion Clause	NMA464
Radioactive Contamination Exclusion Clause-Physical Damage Direct	NMA1191
Cancellation Clause	NMA1331
Electronic Date Recognition Exclusion (EDRE)	NMA2802
Biological or Chemical Materials Exclusion	NMA2962
War and Terrorism Exclusion Endorsement	NMA2918
Fraudulent Claims Clause	LMA5062
Terrorism Exclusion Endorsement	NMA2920
Land, Water And Air Exclusion	NMA2340
Lloyd's Privacy Policy Statement	LSW1135B
Several Liability Clause	LMA 5096

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U.S. Terrorism Risk Insurance Act of 2002 as amended Not Purchased Clause	LMA5390
U.S. Terrorism Risk Insurance Act of 2002 as amended New & Renewal Business Endorsement	LMA5389
Territorial Exclusion: Russia, Ukraine and Belarus	LMA5583B
Texas Complaints Notice	LMA9080E
Texas Surplus Lines Notice	LMA9079
Line Slip	Line Slip Excess Property 2025
Service Of Suit Clause (U.S.A.)	NMA1998A
Applicable Law (U.S.A.)	LMA5021A

ADDITIONAL CONDITIONS

Tier 1, Tier 2 exclusions apply in some states (see Territorial Limitation Endorsement).

Note: State exceptions may apply. The forms above are subject to change and may not reflect a current comprehensive listing.

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IMPORTANT NOTE: The Home State of the Named Insured shall be determined in accordance with the provisions of the Non-admitted and Reinsurance Act of 2010, 15. U.S.C. §8201, *etc.* ("NRRA"), and the applicable law of the Home State governing cancellation or non-renewal of insurance shall apply to this Policy.

Please note that this is a quote only, and the carrier reserves the right to amend or withdraw the quote, if new, corrected or updated information creating a material difference from the previously provided underwriting material is received.

A written request must be received in order to bind coverage. Any amendments to coverage must be specifically requested in writing.

SCHEDULE OF UNDERLYING POLICIES

REQUIRED FOR ISSUANCE OF POLICY - MUST BE RECEIVED WITHIN 15 DAYS OF BINDING COVERAGE TO AVOID NOTICE OF CANCELLATION

UNDERLYING CARRIER NAME <i>(consortium partners should be listed separately)</i>	AM BEST RATING	UNDERLYING POLICY NUMBER	LIMITS <i>(include quota share amt or % if applicable)</i>	PREMIUM	EFFECTIVE DATE	EXPIRATION DATE

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, as amended ("TRIA"), that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, **as defined in Section 102(1) of the Act, as amended:** The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Any coverage you purchase for "acts of terrorism" shall expire at 12:00 midnight December 31, 2027, the date on which the TRIA Program is scheduled to terminate, or the expiry date of the policy whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM IS PARTIALLY REIMBURSED BY THE UNITED STATES UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THIS FORMULA, THE UNITED STATES PAYS 80% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURER(S) PROVIDING THE COVERAGE. YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A USD100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS USD100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED USD100 BILLION, YOUR COVERAGE MAY BE REDUCED.

THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

	I hereby elect to purchase coverage for acts of terrorism for a prospective premium of USD \$600.00
	I hereby elect to have coverage for acts of terrorism excluded from my policy. I understand that I will have no coverage for losses arising from acts of terrorism.

_____ Policyholder/Applicant's Signature	_____ Ascot Syndicate 1414 Syndicate on behalf of certain underwriters at Lloyd's
_____ Print Name	_____ / 2125376 Policy Number / Control Number
_____ Date	_____ Village Green Homeowners Insured Name

LMA9184

09 January 2020

PROPERTY CYBER AND DATA EXCLUSION

- 1 Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy excludes any:
 - 1.1 Cyber Loss;
 - 1.2 loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data;regardless of any other cause or event contributing concurrently or in any other sequence thereto.
- 2 In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
- 3 This endorsement supersedes and, if in conflict with any other wording in the Policy or any endorsement thereto having a bearing on Cyber Loss or Data, replaces that wording.

Definitions

- 4 Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.
- 5 Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.
- 6 Cyber Incident means:
 - 6.1 any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
 - 6.2 any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.
- 7 Computer System means:
 - 7.1 any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility,owned or operated by the Insured or any other party.
- 8 Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

ISSUING CARRIERS

Insurer	Participation
Certain Underwriters at Lloyds led by Ascot Syndicate No. 1414 (ASC)	80.00%
Scottsdale Insurance Company	20.00%
Total:	100.00%

Attaching To and Forming Part Of Binding Authority Agreement

SCHEDULE OF LLOYD'S UNDERWRITERS PARTICIPATING HEREON:

Syndicates	Signed Line
Ascot Syndicate No. 1414 (ASC)	25.00%
Munich Re Syndicate No 457 (MRS)	9.00%
Chubb Syndicate No. 2488 (CGM)	6.00%
Satinwood Consortium Syndicate No. 4635 (SWD) *	1.50%
Tokio Marine Kiln No. 510 (KLN)	10.00%
QBE Syndicate No. 1886 (QBE)	3.00%
Talbot Syndicate No. 1183 (TAL)	1.00%
Pine Walk Capital Limited 9584	12.50%
Other Insurer(s) or Company Markets	
HDI Global Specialty SE	12.00%
Total:	80%

*SWD 4635 (Lloyd's Underwriter Syndicate No. 4242 BEA, London, England 65%, Lloyd's Underwriter Syndicate No. 457 MRS, London, England 12.5%, Lloyd's Underwriter Syndicate No 1274 AUL, London, England 11.25%, Lloyd's Underwriter Syndicate No 2358 NSM, London, England 11.25%)