



RT Specialty  
3000 Bayport Dr  
Ste 300  
Tampa, FL 33607  
Julian Knerly

## Insurance Proposal

**December 02, 2025**

**Acentria Insurance - Seminole**

Attn: Tanya Mayak

8200 113th Street N., Suite 202, Suite 202 Seminole, FL 33772

**Applicant:** Oasis Home Owners Inc  
24701 US HIGHWAY 19 NORTH, SUITE 102  
Clearwater, FL 33763

**Submission #:** CPS8140361

**Policy Period:** 01/31/2026 12:01 AM To 01/31/2027 12:01 AM

**Coverage:** Property

**Issuing Company:** Scottsdale Insurance Company

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We are pleased to submit our proposal for the above captioned applicant.

Please read the attached quote carefully as coverage offered may be more limited than coverage requested.

Note :

Minimum earned premium may apply to this policy. See attached carrier quote for specifics. Please note that all fees are fully earned at inception.

TRIA coverage if applicable is offered on the attached carrier's quote.

Please review any minimum and deposit, audit, and/or cancellation provisions on the attached carrier quote for details regarding possible return premiums and additional premium charges.

I look forward to hearing from you, and please call if you have any questions.

Thank you for your business.

Regards,

Julian Knerly

Associate Underwriter

RT Specialty

julian.knerly@rtspecialty.com

813-588-4023



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### Cost Summary

Property Premium	\$5,025.00
FL Surplus Lines Tax	\$260.59
FL Stamp Fee	\$3.17
Florida Non-Residential Surcharge	\$4.00
Policy Fee	\$250.00
<b>Total Policy Cost</b>	<b>\$5,542.76</b>

### Minimum Earned

Note: There may be a minimum earned on this policy. Please refer to the carrier quote for more details on the minimum earned percentage.

### Disclosures

RT Specialty is typically compensated through commission from the insurer for the placement of policies in most transactions. The amount of the commission varies by insurance line and by carrier. RT Specialty might also receive additional compensation. In order to place the insurance requested we may charge a reasonable fee for additional services such as performing a risk analysis, comparing policies, processing submissions, communication expenses, inspections, working with underwriters on the coverage proposal, issuing policies, or servicing the policy after issuance. Any fees charged are fully earned at inception of the policy. Third-party inspection or other fees may be separately itemized upon request. Our fees are applied to new policies, renewal policies, and endorsements. Fees applicable to each renewal and endorsement will be set forth in the quotes. It is the insurance carrier's decision whether to offer the insurance quoted, and your client's decision whether to accept the quote. Our fee is not imposed by state law or the Insurer.

Depending upon the Insurer involved with your placement, we might also have an agreement with the Insurer that we are proposing for this placement that might pay us future additional compensation. This compensation could be based on formulas that consider the volume of business placed with the Insurer, the profitability of that business, how much of the business is retained for the Insurer's account each year, and potentially other factors. The agreements frequently consider total eligible premium from all clients placed during a calendar year and any incentive or contingent compensation is often received at a future date. Because of variables in these agreements, we often do not have an accurate means at the time of placement to determine the amount of any additional compensation that might be attributable to any single placement. You, as the retail broker with the direct relationship with the Insured, must comply with all applicable laws and regulations related to disclosure of and consent and agreement to, compensation, and informing the Insured that it may request more information about producer or broker compensation that might be paid in connection with the Insured's placement. If we request a copy of any legally required insured consent or agreement, you will provide us with a copy. If you need additional information about the compensation arrangements for services provided by RT Specialty affiliates, please contact your RT Specialty representative.

RT Specialty is a division of RSG Specialty, LLC. RSG Specialty, LLC is a Delaware limited liability company and a subsidiary of Ryan Specialty, LLC. In California: RSG Specialty Insurance Services, LLC (License # 0G97516).



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### Subjectivities

- Signed and completed Acord Application
- Due Diligence Forms (if required by state - Non-Admitted Only)
- Signed TRIA form if insured is accepting or rejecting terrorism coverage
- Completed Surplus Lines Affidavit
- A written request to bind coverage is required prior to binding

**The Subjectivities outlined above are required prior to binding. Please forward all requested information with your bind request. No coverage is considered bound until confirmed in writing and all subjectivities have been addressed.**

### Conditions

- No flat cancellations are permitted
- 25% minimum premium earned at inception.

**Note that if we do not receive the required information, we will be unable to issue a binder if requested.**

### Remarks



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## Insurance Proposal

Premium and tax calculation does not include any optional coverages (unless specifically stated and shown on the quote cover letter). If optional coverage are elected, additional premium & taxes may apply.

This quote may be subject to any additional subjectivities listen on the carrier's quote.

If any cosmetic or renovation exposures please advise prior to binding - account will need to be submitted to the carrier for approval and will be re-rated accordingly

This quote is based on No Exterior Finishing Insulation System exposure. Please let us know if the building has any EFIS (property only)

This carrier requires smoke detectors in all occupied units. They do not need to be hard-wired unless the risk is habitational.

Wood Working Operations require automatic dust collection & are a submit to the carrier.

Please note the following occupancy types are commonly ineligible even as tenants, so please let us know if this applies to our insured:

Recycling centers or other recycling related operations, scrap metal dealers, mattress manufacturing, storage of marijuana, CBD or other related goods, sale or storage of any tobacco based products, hookah, smoke shops, lumber yards, , welding, Restaurants with smokers or any solid fuel cooking, cold storage & no boat or vehicle storage.

Locations having Federal Pacific, Stablock, Zinsco Electrical Panels or Aluminum Wiring present are not eligible

Please confirm prior to binding as we may need to provide an alternative option.

If this account has an excess portion and the underlying GL exposure information has changed, the excess will need to be rated off of the new GL exposures. Binding an excess quote based off of an inaccurate GL quote may result in additional premium after binding.

Please note that the carrier inspections are mandatory. The inspector must have access to all systems of the building during the inspection and must be able to inspect the roof, wiring, plumbing, and HVAC in order to remain on the AOP portion of the account. The ability to stay on the wind only portion of the account will be at the underwriter's discretion based on risk characteristics (if different than advised at quoting) and or roof condition found during inspection. Please advise the insured the carrier will issue Direct Notice of Cancellation if the inspector is unable to perform the inspection. Direct Notice of Cancellation may also be release if the insured fails to provide proof of inspection rec compliance in a time manner. Request to reinstate request carrier approval.

**PLEASE NOTE THAT IF THE INSPECTION REVEALS ANY INFORMATION DIFFERENT FROM OUR APPLICATION/RATING, THE CARRIER WILL REQUIRE US TO CHANGE IT MIDTERM FOR THE PREMIUM CHANGE GENREATED BY THEIR SYSTEM**



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Please advise if the insured elects to go with the Stetson premium finance option at binding.

Please pay close attention to our invoice as our accounting information has changed. We encourage agents to use our EPay-Portal system in order to pay accounts. It will make it easier for your agency to track accounts and any outstanding balances. Wire and Credit card payments will update in the e-portal within 24 hours. You do not need a login in order to use the payment. The credentials are provided in the invoice. Please click the link shown on the invoice and follow the steps. If you have any questions please reach out to us.

### Payment info:

#### Wire Transfer :

JP Morgan Chase  
R-T Specialty - KC AIM PREMIUM - IL  
Routing Number: 021000021  
Account Number: 508935355

#### ACH Payment :

JP Morgan Chase  
R-T Specialty - KC AIM PREMIUM - IL  
Routing Number: 071000013  
Account Number: 508935355

#### Check to Lockbox :

R-T Specialty, LLC  
26289 Network Place  
Chicago, IL 60673-1262

Please send payment details directly to: [RTPaymentSupport@rtspecialty.com](mailto:RTPaymentSupport@rtspecialty.com)  
This inbox is not monitored and is only used for payment documentation.  
Please mail invoice copies with your check.

For Accounting related questions please contact: [RTAccountsReceivable@rtspecialty.com](mailto:RTAccountsReceivable@rtspecialty.com) or  
816-949-2020  
<https://rtspecialty.epaypolicy.com/?accountNumber=AGT47264&accountCode=5NY911>

#### Pay Online: Credit Card or ACH

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### **NOTICE**

#### **Occurrence Limit of Liability (OLLE) Scheduled Limits**

Blanket coverage for first-party property insurance risks has become increasingly difficult to secure and often is not available regardless of price.

Please note that your quote may not provide coverage on a blanket basis and, based on current market conditions, a blanket coverage option might not be available. Any reference(s) to an Occurrence Limit of Liability Endorsement (OLLE), margin clause, maximum amount payable, and/or scheduled limits indicate that blanket coverage is not provided. Instead, the amount of recovery afforded by the policy is limited in some respect to the amount(s) set forth on the Statement of Values (SOV) provided to the insurer. This potentially can materially reduce the insured's recovery in the event of a loss as compared to blanket coverage. Additionally, the policy language for these clauses may vary by insurer and some insurers limit the amount recoverable for extensions of coverage, additional coverages, and additional covered property to the values as shown on the SOV.

Please review this quote very carefully to determine if coverage is being offered or provided on a blanket, or some other more limited, basis.

As such, we strongly recommend that you confirm that the insured is in agreement that they have provided full and accurate amounts for the values set forth on the SOV. RT Specialty expressly disclaims any responsibility for the accuracy or adequacy of the values provided on an SOV. We also note that all decisions concerning coverage and the application of the terms, provisions, conditions, limitations or exclusions of the policy to any claim are made exclusively by the insurers.

## Commercial Insurance Quote Proposal



**To:**  
**Contact Name:**  
**Contact Email:**  
**Contact Phone:**

**From:** RT Specialty (Tampa, FL) 09044  
**Address:** 12750 Citrus Park Ln Ste 110 Tampa FL 33625-3784  
**Contact Name:** Julian Knerly  
**Contact Email:** jknerly@allrisks.com  
**Contact Phone:**  
**License #:**

**Underwritten By:** SCOTTSDALE INSURANCE COMPANY

**A.M. Best rated A (Excellent), FSC XV**

**Minimum Earned:** 25%

**Minimum and Advance Premium:** 100%

These terms are valid for 60 days from DECEMBER 02,2025. Our quote may differ from the terms requested. Please review the quote carefully.

If the policy is cancelled at the insured's request, including non-payment of premium, there will be a minimum earned premium retained by us. If a policy or inspection fee is applicable to this policy, the fees are fully earned. No flat cancellations.

At the close of each audit period, we will compute the earned premium for that period. If the earned premium is greater than the advance premium paid, an audit premium will be due. There will be no returned premium upon Audit if the estimated exposure is less than shown, unless the Minimum and Advance Premium is less than 100%.

<b>Applicant Name:</b>	OASIS HOME OWNERS INC
<b>Proposed Policy Period:</b>	01/31/2026 To 01/31/2027
<b>Quote Number:</b>	QT-08297201
<b>Agent Reference Number:</b>	
<b>Renewal of #:</b>	CPS8140361

### Premium Summary

PROPERTY	\$	5,025.00
<b>Sub Total Premium:</b>	<b>\$</b>	<b>5,025.00</b>
<b>Grand Total:</b>	<b>\$</b>	<b>5,025.00</b>

**Terrorism:** Terrorism coverage can be purchased for an additional premium of \$251.00 plus applicable taxes and fees. Signed acceptance/rejection required at binding.

<p><b>Subject to following terms and conditions:</b></p> <ul style="list-style-type: none"> <li>• Completed, signed and dated ACORD application.</li> <li>• Completed, signed and dated supplemental application.</li> <li>• Favorable inspection (within 30 days of binding).</li> <li>• Signed surplus lines tax letter.</li> <li>• Signed TRIA form at time of binding, rejecting or accepting coverage.</li> <li>• Written request to bind.</li> </ul>
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# Commercial Property Coverage

## Property Rating Classifications and Premium

12766 SEMINOLE BLVD LARGO FL 33778 PINELLAS							
Loc #/ Bldg #	Program / ISO / Class Code / Description	Construction	PC	Year Built	Wind / Hail	Wind/Hail Ded	
1 / 1	BZ – 0844 – RECREATIONAL BUILDINGS, COMMUNITY CENTERS, CLUBHOUSES, SHELTER HOUSES, LOCKER HOUSES, AND OTHER AUXILIARY OR SUBSIDIARY BUILDINGS NOT OTHERWISE CLASSIFIED	JOISTED MASONRY	01	1948	EX-WIND		
Coverage	Cause of Loss	Valuation	Coinsurance	AOP Ded	Limit	Rate	Premium
BUILDING	SPECIAL	RC	80%	\$1,000	\$152,480	0.47	\$717
BPP	SPECIAL EX-THEFT	RC	80%	\$1,000	\$5,000	0.47	\$24

12766 SEMINOLE BLVD LARGO FL 33778 PINELLAS							
Loc #/ Bldg #	Program / ISO / Class Code / Description	Construction	PC	Year Built	Wind / Hail	Wind/Hail Ded	
1 / 2	BZ – 0844 – RECREATIONAL BUILDINGS, COMMUNITY CENTERS, CLUBHOUSES, SHELTER HOUSES, LOCKER HOUSES, AND OTHER AUXILIARY OR SUBSIDIARY BUILDINGS NOT OTHERWISE CLASSIFIED	JOISTED MASONRY	01	1948	EX-WIND		
Coverage	Cause of Loss	Valuation	Coinsurance	AOP Ded	Limit	Rate	Premium
BUILDING	SPECIAL	RC	80%	\$1,000	\$112,614	0.47	\$529
BPP	SPECIAL EX-THEFT	RC	80%	\$1,000	\$25,000	0.47	\$118

12766 SEMINOLE BLVD LARGO FL 33778 PINELLAS							
Loc #/ Bldg #	Program / ISO / Class Code / Description	Construction	PC	Year Built	Wind / Hail	Wind/Hail Ded	
1 / 3	BZ – 0922 – LAUNDRIES FOR TENANTS ONLY	JOISTED MASONRY	01	1948	EX-WIND		
Coverage	Cause of Loss	Valuation	Coinsurance	AOP Ded	Limit	Rate	Premium
BUILDING	SPECIAL	RC	80%	\$1,000	\$71,959	0.47	\$338
BPP	SPECIAL EX-THEFT	RC	80%	\$1,000	\$5,000	0.47	\$24

12766 SEMINOLE BLVD LARGO FL 33778 PINELLAS							
Loc #/ Bldg #	Program / ISO / Class Code / Description	Construction	PC	Year Built	Wind / Hail	Wind/Hail Ded	
1 / 4	BZ – 0922 – LAUNDRIES FOR TENANTS ONLY	JOISTED MASONRY	01	1980	EX-WIND		

**Property Rating Classifications and Premium**

Coverage	Cause of Loss	Valuation	Coinsurance	AOP Ded	Limit	Rate	Premium
BUILDING	SPECIAL	RC	80%	\$1,000	\$72,072	0.47	\$339
BPP	SPECIAL EX-THEFT	RC	80%	\$1,000	\$3,000	0.47	\$14

**12766 SEMINOLE BLVD LARGO FL 33778 PINELLAS**

Loc #/ Bldg #	Program / ISO / Class Code / Description	Construction	PC	Year Built	Wind / Hail	Wind/Hail Ded
1 / 5	BZ – 0844 – RECREATIONAL BUILDINGS, COMMUNITY CENTERS, CLUBHOUSES, SHELTER HOUSES, LOCKER HOUSES, AND OTHER AUXILIARY OR SUBSIDIARY BUILDINGS NOT OTHERWISE CLASSIFIED	JOISTED MASONRY	01	1968	EX-WIND	

Coverage	Cause of Loss	Valuation	Coinsurance	AOP Ded	Limit	Rate	Premium
BUILDING	SPECIAL	RC	80%	\$1,000	\$72,635	0.47	\$341
BPP	SPECIAL EX-THEFT	RC	80%	\$1,000	\$3,000	0.47	\$14

**12766 SEMINOLE BLVD LARGO FL 33778 PINELLAS**

Loc #/ Bldg #	Program / ISO / Class Code / Description	Construction	PC	Year Built	Wind / Hail	Wind/Hail Ded
1 / 6	BZ – 0844 – RECREATIONAL BUILDINGS, COMMUNITY CENTERS, CLUBHOUSES, SHELTER HOUSES, LOCKER HOUSES, AND OTHER AUXILIARY OR SUBSIDIARY BUILDINGS NOT OTHERWISE CLASSIFIED	JOISTED MASONRY	01	1948	EX-WIND	

Coverage	Cause of Loss	Valuation	Coinsurance	AOP Ded	Limit	Rate	Premium
BUILDING	SPECIAL	RC	80%	\$1,000	\$49,211	0.47	\$231
BPP	SPECIAL EX-THEFT	RC	80%	\$1,000	\$3,000	0.47	\$14

**12766 SEMINOLE BLVD LARGO FL 33778 PINELLAS**

Loc #/ Bldg #	Program / ISO / Class Code / Description	Construction	PC	Year Built	Wind / Hail	Wind/Hail Ded
1 / 7	BZ – 0844 – RECREATIONAL BUILDINGS, COMMUNITY CENTERS, CLUBHOUSES, SHELTER HOUSES, LOCKER HOUSES, AND OTHER AUXILIARY OR SUBSIDIARY BUILDINGS NOT OTHERWISE CLASSIFIED	JOISTED MASONRY	01	1948	EX-WIND	

Coverage	Cause of Loss	Valuation	Coinsurance	AOP Ded	Limit	Rate	Premium
BUILDING	SPECIAL	RC	80%	\$1,000	\$49,211	0.47	\$231
BPP	SPECIAL EX-THEFT	ACV	80%	\$1,000	\$3,000	0.47	\$14

**Property Rating Classifications and Premium**

12766 SEMINOLE BLVD LARGO FL 33778 PINELLAS							
Loc #/ Bldg #	Program / ISO / Class Code / Description	Construction	PC	Year Built	Wind / Hail	Wind/Hail Ded	
1 / 8	BZ – 0844 – RECREATIONAL BUILDINGS, COMMUNITY CENTERS, CLUBHOUSES, SHELTER HOUSES, LOCKER HOUSES, AND OTHER AUXILIARY OR SUBSIDIARY BUILDINGS NOT OTHERWISE CLASSIFIED	JOISTED MASONRY	01	1948	EX-WIND		
Coverage	Cause of Loss	Valuation	Coinsurance	AOP Ded	Limit	Rate	Premium
BUILDING	SPECIAL	RC	80%	\$1,000	\$49,211	0.47	\$231
BPP	SPECIAL EX-THEFT	RC	80%	\$1,000	\$3,000	0.47	\$14

12766 SEMINOLE BLVD LARGO FL 33778 PINELLAS							
Loc #/ Bldg #	Program / ISO / Class Code / Description	Construction	PC	Year Built	Wind / Hail	Wind/Hail Ded	
1 / 9	BZ – 0844 – RECREATIONAL BUILDINGS, COMMUNITY CENTERS, CLUBHOUSES, SHELTER HOUSES, LOCKER HOUSES, AND OTHER AUXILIARY OR SUBSIDIARY BUILDINGS NOT OTHERWISE CLASSIFIED	JOISTED MASONRY	01	1948	EX-WIND		
Coverage	Cause of Loss	Valuation	Coinsurance	AOP Ded	Limit	Rate	Premium
BUILDING	SPECIAL	RC	80%	\$1,000	\$49,211	0.47	\$231
BPP	SPECIAL EX-THEFT	RC	80%	\$1,000	\$3,000	0.47	\$14

12766 SEMINOLE BLVD LARGO FL 33778 PINELLAS							
Loc #/ Bldg #	Program / ISO / Class Code / Description	Construction	PC	Year Built	Wind / Hail	Wind/Hail Ded	
1 / 10	BZ – 0844 – RECREATIONAL BUILDINGS, COMMUNITY CENTERS, CLUBHOUSES, SHELTER HOUSES, LOCKER HOUSES, AND OTHER AUXILIARY OR SUBSIDIARY BUILDINGS NOT OTHERWISE CLASSIFIED	JOISTED MASONRY	01	1948	EX-WIND		
Coverage	Cause of Loss	Valuation	Coinsurance	AOP Ded	Limit	Rate	Premium
BUILDING	SPECIAL	RC	80%	\$1,000	\$97,185	0.47	\$457
BPP	SPECIAL EX-THEFT	RC	80%	\$1,000	\$3,000	0.47	\$14

**Property Rating Classifications and Premium**

12766 SEMINOLE BLVD LARGO FL 33778 PINELLAS							
Loc #/ Bldg #	Program / ISO / Class Code / Description	Construction	PC	Year Built	Wind / Hail	Wind/Hail Ded	
1 / 11	BZ – 0844 – RECREATIONAL BUILDINGS, COMMUNITY CENTERS, CLUBHOUSES, SHELTER HOUSES, LOCKER HOUSES, AND OTHER AUXILIARY OR SUBSIDIARY BUILDINGS NOT OTHERWISE CLASSIFIED	JOISTED MASONRY	01	1948	EX-WIND		
Coverage	Cause of Loss	Valuation	Coinsurance	AOP Ded	Limit	Rate	Premium
BUILDING	SPECIAL	RC	80%	\$1,000	\$49,211	0.47	\$231
BPP	SPECIAL EX-THEFT	RC	80%	\$1,000	\$3,000	0.47	\$14

12766 SEMINOLE BLVD LARGO FL 33778 PINELLAS							
Loc #/ Bldg #	Program / ISO / Class Code / Description	Construction	PC	Year Built	Wind / Hail	Wind/Hail Ded	
1 / 12	BZ – 0844 – RECREATIONAL BUILDINGS, COMMUNITY CENTERS, CLUBHOUSES, SHELTER HOUSES, LOCKER HOUSES, AND OTHER AUXILIARY OR SUBSIDIARY BUILDINGS NOT OTHERWISE CLASSIFIED	JOISTED MASONRY	01	1948	EX-WIND		
Coverage	Cause of Loss	Valuation	Coinsurance	AOP Ded	Limit	Rate	Premium
BUILDING	SPECIAL	RC	80%	\$1,000	\$49,211	0.47	\$231
BPP	SPECIAL EX-THEFT	RC	80%	\$1,000	\$3,000	0.47	\$14

12766 SEMINOLE BLVD LARGO FL 33778 PINELLAS							
Loc #/ Bldg #	Program / ISO / Class Code / Description	Construction	PC	Year Built	Wind / Hail	Wind/Hail Ded	
1 / 13	BZ – 0844 – RECREATIONAL BUILDINGS, COMMUNITY CENTERS, CLUBHOUSES, SHELTER HOUSES, LOCKER HOUSES, AND OTHER AUXILIARY OR SUBSIDIARY BUILDINGS NOT OTHERWISE CLASSIFIED	JOISTED MASONRY	01	1948	EX-WIND		
Coverage	Cause of Loss	Valuation	Coinsurance	AOP Ded	Limit	Rate	Premium
BUILDING	SPECIAL	RC	80%	\$1,000	\$49,211	0.47	\$231
BPP	SPECIAL EX-THEFT	RC	80%	\$1,000	\$3,000	0.47	\$14

**Property Rating Classifications and Premium**

12766 SEMINOLE BLVD LARGO FL 33778 PINELLAS							
Loc #/ Bldg #	Program / ISO / Class Code / Description	Construction	PC	Year Built	Wind / Hail	Wind/Hail Ded	
1 / 14	BZ – 0844 – RECREATIONAL BUILDINGS, COMMUNITY CENTERS, CLUBHOUSES, SHELTER HOUSES, LOCKER HOUSES, AND OTHER AUXILIARY OR SUBSIDIARY BUILDINGS NOT OTHERWISE CLASSIFIED	JOISTED MASONRY	01	1948	EX-WIND		
Coverage	Cause of Loss	Valuation	Coinsurance	AOP Ded	Limit	Rate	Premium
BUILDING	SPECIAL	RC	80%	\$1,000	\$46,958	0.47	\$221
BPP	SPECIAL EX-THEFT	RC	80%	\$1,000	\$3,000	0.47	\$14

12766 SEMINOLE BLVD LARGO FL 33778 PINELLAS							
Loc #/ Bldg #	Program / ISO / Class Code / Description	Construction	PC	Year Built	Wind / Hail	Wind/Hail Ded	
1 / 15	BZ – 1190 – PIO - VINYL FENCE		01		EX-WIND		
Coverage	Cause of Loss	Valuation	Coinsurance	AOP Ded	Limit	Rate	Premium
PIO	BASIC	ACV	80%	\$1,000	\$26,000	0.47	\$122

12766 SEMINOLE BLVD LARGO FL 33778 PINELLAS							
Loc #/ Bldg #	Program / ISO / Class Code / Description	Construction	PC	Year Built	Wind / Hail	Wind/Hail Ded	
1 / 16	BZ – 1190 – PIO - LIFT STATION		01		EX-WIND		
Coverage	Cause of Loss	Valuation	Coinsurance	AOP Ded	Limit	Rate	Premium
PIO	BASIC	ACV	80%	\$1,000	\$5,000	0.47	\$24

**Final Property Premium:**

**\$5,025**

## Forms and Endorsements

### Common Policy

NOTS0381FL 07-09 FLORIDA POLICYHOLDER NOTICE  
NOTX0178CW 03-16 CLAIM REPORTING INFORMATION  
NOTX0423CW 12-20 POLICYHOLDER DISCLOSURE - NOTICE OF TERRORISM INSURANCE COVERAGE  
NOTX0650CW 03-24 NOTICE-FRAUD WARNINGS  
UTS-COVPG 03-21 COVER PAGE  
OPS-D-1-0117 01-21 COMMON POLICY DECLARATIONS  
UTS-126L 10-93 SCHEDULE OF TAXES, SURCHARGES OR FEES  
UTS-SP-2 12-95 SCHEDULE OF FORMS AND ENDORSEMENTS  
UTS-SP-3 08-96 SCHEDULE OF LOCATIONS  
IL 00 17 11-98 COMMON POLICY CONDITIONS  
IL 09 53 01-15 EXCLUSION OF CERTIFIED ACTS OF TERRORISM  
UTS-29-FL 12-24 CANCELLATION AND NONRENEWAL-FLORIDA  
UTS-496 06-19 MINIMUM EARNED CANCELLATION PREMIUM  
UTS-9g 06-22 SERVICE OF SUIT CLAUSE  
UTS-491 01-19 ASSIGNMENT OF CLAIM BENEFITS

### Commercial Property

CPS-SD-1-0219 01-21 COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL DECLARATIONS  
CPS-SD-2 01-21 COMMERCIAL PROPERTY COVERAGE PART EXTENSION OF SUPPLEMENTAL DECLARATIONS  
CP 00 10 10-12 BUILDING AND PERSONAL PROPERTY COVERAGE FORM  
CP 00 90 07-88 COMMERCIAL PROPERTY CONDITIONS  
CFS-103 03-25 SEWER OR DRAIN DEFINITION ENDORSEMENT  
CFS-191 08-25 WIND OR HAIL EXCLUSION  
CFS-65s 09-18 LIMITED THEFT EXCLUSION  
CFS-68s-FL 01-12 CHANGES-FLORIDA  
CP 01 40 07-06 EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA  
CP 10 10 10-12 CAUSES OF LOSS-BASIC FORM  
CP 10 30 09-17 CAUSES OF LOSS-SPECIAL FORM  
CP 10 75 12-20 CYBER INCIDENT EXCLUSION  
IL 04 01 02-12 FLORIDA-SINKHOLE LOSS COVERAGE

**Freedom Specialty Insurance Company  
National Casualty Company  
Scottsdale Indemnity Company  
Scottsdale Insurance Company  
Scottsdale Surplus Lines Insurance Company**

**POLICYHOLDER DISCLOSURE  
NOTICE OF TERRORISM INSURANCE COVERAGE**

**TERRORISM RISK INSURANCE ACT**

Under the Terrorism Risk Insurance Act of 2002, as amended pursuant to the Terrorism Risk Insurance Program Reauthorization Act of 2019 (the “Act”), you have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act: The term “certified acts 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 certain air carriers or vessels or the premises of a United States mission; 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.

You should know that where coverage is provided by this policy for losses resulting from “certified acts of terrorism,” such losses may be partially reimbursed by the United States Government 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, chemical, biological or radioactive events. Under the formula, the United States Government agrees to reimburse eighty percent (80%) of covered terrorism losses that exceed the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is provided below and does not include any charges for the portion of loss that may be covered by the Federal Government under the Act.

You should also know that the Act, as amended, contains a \$100 billion cap that limits United States 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 \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

**CONDITIONAL TERRORISM COVERAGE**

The federal Terrorism Risk Insurance Program Reauthorization Act of 2019 is scheduled to terminate at the end of December 31, 2027, unless renewed, extended or otherwise continued by the federal government. Should you select Terrorism Coverage provided under the Act and the Act is terminated December 31, 2027, any terrorism coverage as defined by the Act provided in the policy will also terminate.

**IN ACCORDANCE WITH THE ACT, YOU MUST CHOOSE TO SELECT OR REJECT COVERAGE FOR “CERTIFIED ACTS OF TERRORISM” BELOW:**

**The Note below applies for risks in these states:** California, Georgia, Hawaii, Illinois, Iowa, Maine, Missouri, New Jersey, New York, North Carolina, Oregon, Rhode Island, Washington, West Virginia, Wisconsin.

**NOTE:** In these states, a terrorism exclusion makes an exception for (and thereby provides coverage for) fire losses resulting from an act of terrorism. Therefore, if you reject the offer of terrorism coverage, that rejection does not apply to fire losses resulting from an act of terrorism coverage for such fire losses will be provided in your policy.

**If you do not respond to our offer and do not return this notice to the Company, you will have no Terrorism Coverage under this policy. Please select one of the checkboxes below.**

<input type="checkbox"/>	I hereby elect to purchase certified terrorism coverage for a premium of \$ <u>251.00</u> . I understand that the federal Terrorism Risk Insurance Program Reauthorization Act of 2019 may terminate on December 31, 2027. Should that occur my coverage for terrorism, as defined by the Act, will also terminate.
<input type="checkbox"/>	I hereby reject the purchase of certified terrorism coverage.

\_\_\_\_\_  
Policyholder/Applicant's Signature

\_\_\_\_\_  
Named Insured/ Business Name

\_\_\_\_\_  
Print Name

QT-08297201  
\_\_\_\_\_  
Policy Number, if available

\_\_\_\_\_  
Date



We are pleased to introduce you to Stetson Insurance Funding, LLC ("Stetson") an affiliate of Ryan Specialty Group that operates its premium finance business. Stetson will be providing an automated premium finance agreement for your clients' commercial insurance risks placed through RT Specialty.

Stetson has teamed up with FIRST Insurance Funding ("FIRST"), the largest premium finance company in North America. Under this collaboration, FIRST will be the lender, as listed on the premium finance agreement, and the loan will be serviced by FIRST. Stetson will be your main point of contact throughout the life of the loan and provide ongoing support to your agency.

#### **EASY SET UP FOR AGENTS TO OBTAIN FINANCING:**

1. Receive an automated premium finance agreement with eligible commercial insurance risks placed through RT Specialty.
2. Make changes to the premium finance agreement by:
  - Visiting our website at [www.stetsonfunding.com](http://www.stetsonfunding.com)
  - Emailing us at [quotes@stetsonfunding.com](mailto:quotes@stetsonfunding.com)
  - Calling us at 1-866-856-1112
3. Down payment to be collected by the agent from the insured in good funds and sent to the General Agent or Carrier.
4. Return the signed premium finance agreement to [agreements@stetsonfunding.com](mailto:agreements@stetsonfunding.com).
5. Stetson will finalize the loan and have funding issued for the amount financed.

We look forward to exceeding your premium financing expectations.

**FLORIDA FACE PAGE**

Policy #: CPS8140361

Insured's Name: Oasis Home Owners Inc

Policy Dates: From: 01/31/2026 To: 01/31/2027

Surplus Lines Agent's Name: Donald Deising

Surplus Lines Agent's Physical Address: 610 Crescent Executive Court  
Lake Mary, FL 32746

Surplus Lines Agent's License #: P200293

Producing Agent's Name: \_\_\_\_\_

Producing Agent's Physical Address: 8200 113th Street N., Suite 202, Suite 202  
Seminole, FL 33772

THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.

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

Policy Premium: \$5,025.00

SL Agent Policy Fee: \$250.00

Inspection Fee: \_\_\_\_\_

Other Policy Fees: \$0.00

Tax: \$260.59

FSLSO Service Fee: \$3.17

EMPA Surcharge: \$4.00

Surplus Lines Agent's Countersignature: 

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE OR WIND LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

**THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

# Surplus Lines Disclosure and Acknowledgement

At my direction, Tanya Mayak name of insurance agency has placed my coverage in the surplus lines market.

As required by Florida Statute 626.916, I have agreed to this placement. I understand that coverage may be available in the admitted market and that persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer. Additionally, I understand surplus lines insurers' policy rates and forms are not approved by any Florida regulatory agency.

I further understand the policy forms, conditions, premiums, and deductibles used by surplus lines insurers may be different from those found in policies used in the admitted market. I have been advised to carefully read the entire policy.

Oasis Home Owners Inc

Named Insured

By:

Signature of Named Insured

Date

Printed Name and Title of Person Signing

Name of Excess and Surplus Lines Carrier

Property

Type of Insurance

01/31/2026

Effective Date of Coverage