APPALACHIAN UNDERWRITERS, INC.
800 Oak Ridge Turnpike, Suite A 1000
Oak Ridge, TN 37830
(888) 376-9633 Fax: (866) 409-3367

National Risk Experts, LLC

Enclosed you will find a non-admitted renewal Non Profit Package quote for Juno Isles Civic Association. The Expiring policy number is NPP2582628B and the expiration date is 6/21/2025.

Section I-	Details the premiums, taxes and fees associated with this account. In addition, it provides the Underwriting Notes and covers any of the additional underwriting information that might be needed prior to binding or within 21 days of the inception date.
Section II-	Summarizes the locations, building information, property coverages, warranties, and the corresponding classifications with the exposures and rates.
Section III-	Provides the Liability Limits of Insurance
Section IV-	Lists the required coverage forms, notices, endorsements and exclusions.
Section V-	Offers optional coverages that are available to the applicant but are not currently included in the quote.

In addition we have included some materials that will assist in the evaluation of this offer of coverage.

- A Commercial Umbrella quote that provides higher limits of Liability. It is attached as a separate quote under #CUP025M8142. This quote is optional and not required to be bound along with the primary quote. If coverage is desired, we would issue a separate policy.
- Endorsement TRIADN Disclosure Notice of Terrorism Insurance Coverage for your review.
- A Point of Sale piece that provides some claims scenarios this account may encounter and a coverage checklist that can be compared to the quotation of another carrier.

For your convenience, an area on page 1 of the quote has been provided to record your requested effective date and which optional coverages you might want to include when you are ready to bind coverage.

We invite you to contact us to discuss the benefits of any coverages, the costs associated or simply to provide feedback! We welcome the opportunity to talk with you about this quote.

Thank you for the opportunity to quote this account!

Sincerely,
Renewals - Appalachian Commercial
APPALACHIAN UNDERWRITERS, INC.
(888) 376-9633

APPALACHIAN UNDERWRITERS, INC.
800 Oak Ridge Turnpike, Suite A 1000
Oak Ridge, TN 37830
(888) 376-9633 Fax: (866) 409-3367

NPP025M22B5

Quote is valid until 6/21/2025

Re: Juno Isles Civic Association
Renewal of: NPP2582628B - Expiration Date: 6/21/2025

To: National Risk Experts, LLC

Please bind effective: 6/21/2025
Insured email address: president@junoisles.org
Insured phone number: 561-324-8151

Confirm optional coverages:
- [x] Do not include any optional coverages.
- [ ] Include the following optional coverages
  (Taxes & Fees may apply to optional premium if purchased)
  - [ ] Option 1 - (add: *$624.00) - Terrorism Coverage
    *See Terrorism Section for Exact Pricing and Terms

- [ ] Bind Excess Liability At $1,000,000 - Inquire for higher limits.

See attached Quote #CUP025M8142 (separate billing applies).

I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS

NON PROFIT PACKAGE POLICY INFORMATION	
Carrier:	Mount Vernon Fire Insurance Company
Status:	Non-admitted
A.M. Best Rating:	A++ (Superior) - XIV

COVERAGE PART	PREMIUM
Commercial General Liability	$12,489.00
Community Association Directors & Officers Coverage	$2,121.00
PLEASE REFER TO THE EXCESS LIABILITY QUOTE #CUP025M8142 IF HIGHER LIMITS OF LIABILITY ARE DESIRED.	
TOTAL PREMIUM DUE TO CARRIER	$14,610.00

ADDITIONAL COSTS	
Wholesaler Broker Fee	$100.00
Florida Service Fee (.060%)	$8.83
Florida Surplus Lines Tax (4.940%)	$726.67
TOTAL AMOUNT DUE	$15,445.50

FREE AND DISCOUNTED BUSINESS SERVICES AVAILABLE TO USLI INSUREDS – VISIT BIZRESOURCECENTER.COM FOR DETAILS

This account is subject to the following - Sections A, B and C:

Please contact us with any questions regarding the terminology used or the coverages provided.

Read the quote carefully, it may not match the coverages requested

Please note that we will not be able to bind coverage until we satisfy all Prior to Binding requirements.

A. Prior To Bind Requirements:

- No Prior to Bind Requirements

B. Items Required Within 21 days of the inception of coverage:

General Liability Requirements

- Association obtains certificates of GL and Worker's Compensation coverage from all contractors

C. Underwriting Notes:

- Call Us! We want to work with you to retain your business!
- If a notice of claim is received by the Insured or United States Liability Insurance Group between the date of this quote letter and the expiration date of the policy, United States Liability Insurance Group retains the right to require a complete renewal submission and re-underwrite the terms and conditions.
- Please be advised that no application or material information form is required for renewal. Please advise of any changes to the expiring terms.

II. COVERED LOCATION(S) AND CORRESPONDING CLASSIFICATIONS

Location #1 - Juno Isles Blvd & Us 1, Juno Beach, FL 33408

Liability Coverage

Description	Class Code	Basis	Exposure	Prod/CompOps Rate	All Other Rate	Prod/CompOps Premium	All Other Premium
Community Associations - Not-for-Profit only	68500	Units	336 Per Unit	Incl	36.722	Incl	$12,339
Additional Insured - Townhouse Association	49950	Flat	1 Flat	Incl	0.000	Incl	Incl
Non-Owned & Hired Automobile Liability	90099	Flat	Flat	Incl	150.000	Incl	$150

Liability Coverage Premium for Location #1: $12,489

Community Association Directors & Officers Liability Coverage

Description	Retention (each claim)	Premium
Community Association Directors & Officers Liability	$2,500	$2,121

Community Association Directors & Officers Liability Coverage Premium for Location #1: $2,121

Total for Location: $14,610

Please contact us with any questions regarding the terminology used or the coverages provided.

Read the quote carefully, it may not match the coverages requested

III. LIABILITY LIMITS OF INSURANCE

COMMERCIAL GENERAL LIABILITY

Each Occurrence	$1,000,000
Personal Injury and Advertising Injury	$1,000,000
Medical Expense (Any One Person)	$5,000
Damage To Premises Rented to You	$100,000
Products/Completed Ops Aggregate	Included
General Aggregate	$2,000,000
General Liability Deductible	$0

COMMUNITY ASSOC. DIRECTORS & OFFICERS LIABILITY

Claims Made Limit	$1,000,000
Deductible	$2,500

HIRED AND NON-OWNED AUTO

Each Occurrence	Included

Aggregate Included in General Aggregate

IV. REQUIRED FORMS & ENDORSEMENTS

Community Association Endorsements

2110	(04/15) Service Of Suit	CAP-238	(08/17) Amend Definition of Organization
CAP	(08/15) Community Association Directors & Officers Liability Coverage Form	Jacket	(07/19) Policy Jacket
CAP FL	(02/16) Florida State Amendatory Endorsement	PL 1 PFAS	(03/23) Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS)
CAP-235	(08/15) Data Breach & Identity Theft Endorsement		

Common Endorsements

2110	(04/15) Service Of Suit	Jacket	(07/19) Policy Jacket

General Liability Endorsements

CG 21 06	(12/23) Exclusion - Access or Disclosure of Confidential or Personal Material or Information	L-526	(01/15) Absolute War Or Terrorism Exclusion
CG0001	(12/07) Commercial General Liability Coverage Form	L-532	(08/03) Exclusion - Construction Operations
CG0068	(05/09) Recording And Distribution Of Material Or Information In Violation Of Law Exclusion	L-549	(04/15) Absolute Professional Liability Exclusion
CG0220	(03/12) Florida Changes - Cancellation And Nonrenewal	L-599	(04/15) Absolute Exclusion For Pollution, Organic Pathogen, Silica, Asbestos And Lead With A Hostile Fire Exception
CG2017	(10/93) Additional Insured - Townhouse Associations	L-600	(08/05) Pre-Existing Or Progressive Damage Or Defect Exclusion
CG2147	(12/07) Employment-Related Practices Exclusion	L-610	(04/15) Expanded Definition Of Bodily Injury
CG4032	(05/23) Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)	L-783 NPP	(07/18) Amendment of Liquor Liability Exclusion
IL0017	(11/98) Common Policy Conditions	L-787	(05/13) Infringement Of Copyright, Patent, Trademark Or Trade Secret Endorsement
IL0021	(09/08) Nuclear Energy Liability Exclusion Endorsement	LLQ-100	(04/15) Who Is An Insured Clarification Endorsement
L-428 FL	(06/16) Firearms Exclusion	LLQ-368	(04/15) Separation Of Insureds Clarification Endorsement
L-461	(04/15) Assault Or Battery Exclusion	TRIADN	(12/20) Disclosure Notice of Terrorism Insurance Coverage
L-488	(02/11) Non-Owned And/Or Hired Auto Liability		

V. OFFER OF OPTIONAL COVERAGE(S)

Based on the information provided, the following additional coverages are available to this applicant but are not currently included in the quotation. The additional premium may be subject to taxes & fees. For a firm final amount please contact us and we will revise the quote.

	Coverage	Additional Premium
Option 1	Terrorism Coverage	$624.00

Important Information

- Terrorism coverage, per the Terrorism Risk Insurance Program Reauthorization Act, is available for an additional premium of $100 or 5.00% of the total applicable premium, whichever is greater. If not purchased, please provide the signed TRIADN Disclosure Notice or add form NTE - Notice of Terrorism Exclusion. When making your decision to purchase Terrorism Coverage, please be aware that coverage for "insured losses" as defined by the Act is subject to the coverage terms, conditions, amount, and limits in this policy applicable to losses arising from events other than acts of terrorism.
- The Terrorism premium shown above has been calculated as a percentage of the quoted coverages. If any coverages are added or removed at binding, the additional premium shown above is subject to change.

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act ("the Act"), as amended, 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 "act of terrorism" means any act or acts that are 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; 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.

You should know that any coverage for losses caused by certified acts of terrorism is partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States reimburses 80% of covered terrorism losses exceeding 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 covered by the federal government under the Act.

Coverage for "insured losses", as defined in the Act, is subject to the coverage terms, conditions, amounts and limits in this policy applicable to losses arising from events other than acts of terrorism.

You should know that the Act, as amended, contains a $100 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 $100 billion. If the aggregate insured losses for all insurers exceed $100 billion in any one calendar year, your coverage may be reduced.

You should also know that, under federal law, you are not required to purchase coverage for losses caused by certified acts of terrorism.

REJECTION OR SELECTION OF TERRORISM INSURANCE COVERAGE

Note: In the states of California, Georgia, Hawaii, Illinois, Iowa, Maine, North Carolina, Oregon, Washington, West Virginia and Wisconsin, our terrorism exclusion makes an exception for fire losses resulting from an Act of Terrorism. In these states, if you decline to purchase Terrorism Coverage, you still have coverage for fire losses resulting from an Act of Terrorism.

Please "X" one of the boxes below and return this notice to the Company.

x	**I decline to purchase Terrorism Coverage. I understand that I will have no coverage for losses arising from acts of Terrorism.**
	I elect to purchase coverage for certified acts of Terrorism for a premium of $_____________.

______________________________	Juno Isles Civic Association, Inc
Applicant Name (Print)	Named Insured
______________________________	______________________________
Authorized Signature	Date

business resource center

As a policyholder through USLI, you have access to many free and discounted services that will assist you in operating and growing your business through the Business Resource Center (BRC). Consider the following services and associated cost savings when deciding where to place your insurance!

Cybersecurity

- Complimentary access to eRiskHub®, a data breach prevention and response resource that will help you understand your exposure to a data breach and the importance of a response plan
- Best practice checklists for securing personal and payment card information, plus tips on protecting against cyberattacks

Background Checks and Screenings

- Discounted background checks, including multi-court criminal database searches, county criminal searches and more (first background check is free)
- Best practices for performing a background check
- Discounted tenant and drug screenings and motor vehicle reports (MVRs)

Disaster Preparation and Recovery

- Guidance on preparing for natural disasters and serve weather
- Business planning and recovery toolkit
- Sample incident reporting form and disaster loan assistance resource

Human Resources

- Free PeopleSystems' human resources consultation helpline to be used for personnel issues, including harassment and discrimination, the Family and Medical Leave Act, disability, wage and hours regulations and more
- Online library with information, forms and articles pertaining to human resources
- Discounted HR and payroll management system by PrimePoint
- Discounted employee workplace assessment by Talogy, previously PSI Caliper
- Resources for recruiting, interviewing and terminating employees

Marketing

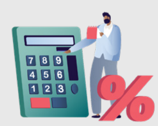
- Resources marketing via email and social media, capturing leads and building surveys
- Free and discounted stock imagery sites and photo and video editing programs
- Discount stationery, signage, promotional items and gifts

Property Safety

- Free workplace safety and occupational health consultation
- Tips for building maintenance, fire prevention and water safety

Industry-specific Resources For:

- Health, wellness and sports
- Hospitality, food and beverage
- Nonprofits and social services
- Residential and rental properties
- Retail and professional services
- Youth services and child care
- ... and more!



Try our **cost-savings calculator** to see how much you could save!

ONLINE LEARNING

Need help training your new employees?

Properly preparing new employees can be time-consuming and expensive. We offer a variety of free and discounted industry-specific training and certifications to help you save time and money!

Topics include:

- Food manager and handler safety
- Liquor safety
- CPR, first aid and concussion
- Sexual harassment
- Leadership and professional development

For a full list of vendors, discounts and resources, visit bizresourcecenter.com.

Community Associations

The all-in-one policy designed for homeowner, townhome and residential condominium associations including directors and officers liability, employment practices liability, general liability, property insurance, umbrella policy, and crime policy.

Why does your Community Association need to purchase all of these coverages?

- Community associations are sued by their employees, committee members and volunteers
- Over 60 percent of the claims against these associations are related to non-monetary issues
- Community associations have an annual budget that is often less than the average cost to defend a claim closed by litigation
- Single dwelling homeowner associations require general liability and property coverage for common areas
- Many condominium and homeowner associations are looking for additional liability limits offered through our umbrella policy

Why choose USLI's Community Association Package:

- Maximize efficiency: One application, quote, underwriter, policy, renewal, and carrier for all claims, with one concurrent effective date

The following are important coverages to have in your policy. Check to make sure you have all of these features:

COVERAGE FEATURES	USLI	COMPETITORS
Manager/Management company automatically named as an additional insured	✓	?
Defense outside the limit of liability	✓	?
Non-monetary and breach of contract coverage offered under director's and officers liability	✓	?
No exclusion for libel, slander, or defamation under directors and officers liability	✓	?
Mental anguish and emotional distress included in the general liability definition of bodily injury	✓	?
No general liability deductible	✓	?
Property with an outdoor enhancement endorsement	✓	?
Umbrella policy excess of general liability, hired and non-owned auto and directors and officers liability	✓	?

Why choose to be insured with USLI?

- One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine).

Insure your financial well-being with a stable company that will be there to pay your claim.

USLI.COM
888-523-5545

Why You Need Community Association Directors and Officers Professional Liability Insurance

Why is coverage necessary?

- As a member of the board of your community association, your personal assets are vulnerable based on your decisions and actions enforcing the governing documents, even long after you have left the board
- Over 60% of the claims against the board of a community association are related to non-monetary issues, can generate six-figure defense costs and persist over many years
- Community associations have an annual budget that is often less than the average cost to defend a claim closed by litigation – often beyond the ability of the board to assess members to cover!

What coverage are we offering?

<table>
<tr><th>COVERAGE FEATURES</th><th>USLI</th><th>COMPETITORS</th></tr>
<tr><td>Manager/Management company automatically named as an additional insured</td><td rowspan="10">✓</td><td rowspan="10">?</td></tr>
<tr><td>Defense outside the limit of liability</td></tr>
<tr><td>Non-monetary and breach of contract coverage offered under directors and officers liability</td></tr>
<tr><td>No exclusion for libel, slander or defamation under directors and officers liability</td></tr>
<tr><td>Mental anguish and emotional distress included in the general liability definition of bodily injury</td></tr>
<tr><td>No general liability deductible</td></tr>
<tr><td>Property with an outdoor enhancement endorsement</td></tr>
<tr><td>Umbrella policy excess of general liability, hired and non-owned auto and directors and officers liability</td></tr>
<tr><td>Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses</td></tr>
<tr><td>A.M. Best rated A++ carrier and a proud member of the Berkshire Hathaway Group</td></tr>
</table>

Privacy Notice At Collection

We may need to collect certain personal information to provide you with our services and products. For information on how we store, use and protect personal information, please see our Privacy Policy accessible on our website, **https://www.usli.com/privacy-policy/**.

SURPLUS LINES DISCLOSURE and ACKNOWLEDGEMENT

At my direction, **(National Risk Experts)** 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 superior coverage may be available in the admitted market and at a lesser cost and that persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Association with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

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.

Juno Isles Civic Association, Inc

Named Insured

By:

Signature of Named Insured Date

Printed Name and Title of Person Signing

Mount Vernon Fire

Name of Excess and Surplus Lines Carrier

Package

Type of Insurance

6/21/2025

Effective Date of Coverage

www.appund.com
www.auiagents.com
www.auidigital.com
888-376-9633

Thank you for the opportunity to quote this account!

BINDING INSTRUCTION FOR NEW & RENEWAL USLI POLICIES

BINDING NEW & RENEWAL USLI BUSINESS

Preferred method is via e-mail below:

- Personal Lines: **USLIpl@appund.com**
- Commercial Lines: **essubmissions@appund.com**

The following documents must be enclosed with your binding request:

For coverage on direct bill (admitted) new business quotes:

- Completed & signed application attached to quote. Including the name insured's mailing
- address as well as the additional insured name & address or the policy cannot be issued.
- Completed all quote subjectivities found on the quote
- Copy of the quote with effective date, limits, & additional coverages selected
- Signed & completed Terrorism Form attached to the quote

Note: For commercial lines policies only except monoline liquor.

For coverage on direct bill (admitted) renewals:

- Make the renewal payment
- Premium payment for USLI direct billed renewals can be made online at **https://ezpay.usli.com**

For the coverage provided on agency bill (admitted or non-admitted) quotes:

- Completed & signed application attached to quote
- Completed all quote subjectivities found on the quote
- Copy of the quote with effective date, limits, & additional coverages selected
- Signed & completed Terrorism Form attached to the quote
- Note: For commercial lines policies only except monoline liquor
- Signed Form F attached to the quote

Note: If the risk has tax & is domiciled in North Carolina.

Premium payment for USLI agency billed policies:

- Payments can be made online at www.auiagents.com. (Policy must be bound to make a payment)
  - Under Policy Tools, select Make Payment, then choose either:
    - Make a payment - net invoicing, you withhold your commissions & pay the balance to AUI
    - Receive a payment - allows you or the insured to pay us gross, we collect & remit you the commission

We hope you have the opportunity to bind this account with us!