



Peachtree Special Risk Brokers, LLC
 11405 N. Community House Road, Suite 100
 Charlotte, NC 28277
 (704)341-8920 Fax: (704)341-7290
 Wholesale Insurance Brokers

Peachtree Special Risk Brokers, LLC

DATE: 01/28/2025

TO: Toni Willard
 Brown & Brown Insurance Services - Ft Lauderdale
 1201 West Cypress Creek Road
 Suite # 130
 Fort Lauderdale, FL 33309
Agency Fax: 9547729998

Agency Code: 90803

FROM: Samantha Hyman for Jeff Kowalczyk

 shyman@bridgespecialty.com

RE: International Village Association, Inc.
Renewal of Policy #: NEW

QUOTATION

Quotation Premium

Policy Term: 02/01/2025 - 02/01/2026 **Quote Exp Date:** 02/27/2025 12:01 AM

Excluding TRIA		Including TRIA	
Premium:	\$260,000.00	Premium:	\$260,000.00
Policy Fee	\$275.00	Policy Fee	\$275.00
		TRIA:	\$13,000.00
FL SL Tax(4.94%)	\$12,857.59	FL SL Tax(4.94%)	\$13,499.79
Stamping Fee(0.06%)	\$156.17	Stamping Fee(0.06%)	\$163.97
Total:	\$273,288.76	Total:	\$286,938.76

Minimum Earned Percent: 25.00 % **Minimum Earned Premium:** \$ 65,000.00

Note: Policy fees are fully earned
 Policy Type: Occurrence

Carrier(s):
 Westchester Surplus Lines Insurance Company - P.O. Box 41484 Philadelphia PA 19101
 Non-Admitted
 Peachtree Special Risk Brokers, LLC is responsible for collecting and filing the Surplus Lines taxes.

Locations:

 3700 Inverrary Drive, Fort Lauderdale, FL, 33319

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.

Endorsements/Exclusions: SEE ATTACHED CARRIER QUOTE FOR TERMS AND CONDITIONS
(include, but are not limited to, the following terms, conditions and exclusions.)

Conditions: SEE ATTACHED CARRIER QUOTE FOR TERMS AND CONDITIONS
(include, but are not limited to, the following terms, conditions and exclusions.)

Special Provisions:

This quotation is being offered on the basis indicated. It is incumbent upon you to ascertain the accuracy of the quote, and to review with the insured the terms of the quote carefully, as the coverage, terms and conditions may be different than those on original application. PROPERTY DISCLAIMER: Client ultimately selects insured values. All requests to bind coverage must be received in our office in writing. Coverage cannot be backdated or presumed to be bound without confirmation from an authorized representative of Peachtree Special Risk Brokers, LLC. Please advise your client that the policy dictates the actual terms of coverage and in the event of differences, the policy prevails.

Be advised that if Peachtree Special Risk Brokers, LLC has not received a response from you by the expiration date of this quote, we will consider this quotation closed. Please be sure to check the carrier's A. M. Best rating to satisfy you and your client's interests.

Please review and advise if you have any questions. We look forward to hearing from you concerning placement of this coverage.

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01/28/2025

Jeff Kowalczyk
 PEACHTREE SPECIAL RISK BROKERS LLC
 11405 NORTH COMMUNITY HOUSE RD SUITE 100
 CHARLOTTE, NC 28277

Quote

Named Insured: INTERNATIONAL VILLAGE ASSOCIATION, INC

We are pleased to offer the following coverage quotation for the above referenced account. This quotation is based on the Company’s policy forms and endorsements and supersedes the submitted coverage specifications.

Please read this quotation carefully, as the limits, coverage and other terms and conditions may vary significantly from those requested in your submission and/or from the expiring policy. Terms and conditions that are not specifically mentioned below are not included. The terms and conditions of this quotation supersede the submitted insurance specifications and all prior quotations. Actual coverage will be provided by and in accordance with the policy as issued.

This quotation has been constructed in reliance on the data provided in the submission. A material change or misrepresentation of that data voids this quotation.

Policy Period: From: 02/01/2025 To: 02/01/2026

Company: Westchester Surplus Lines Insurance Company - Non-Admitted

Coverage: Commercial GL- Occurrence

Limit:

Each Occurrence	\$	1,000,000
General Aggregate	\$	2,000,000
Products Aggregate/Completed Operations Aggregate	\$	2,000,000
Personal Injury/Advertising Injury	\$	1,000,000
Damage to Premises Rented to you	\$	100,000
Medical Payments	\$	5,000

Deductible: \$25,000

Advance Premium: \$260,000

Total Due \$260,000.00
Minimum Earned Premium: 25 % of Advance Premium (Earned at Inception)
Term Minimum Premium: 100 % of Advance Premium

Rate(\$): Flat

Estimated Exposure: 832 Units
2 Pools
5 Courts
4 Lakes
Commercial Space

Terms & Conditions:

TERRORISM RISK INSURANCE ACT:

Attached please find a Disclosure Notice required by The Federal Risk Insurance Act.

The TRIA is **\$13,000, which is in addition to** the premium as shown.

Cap On Losses From Certified Acts of Terrorism

Excludes losses arising out of a "Certified Act of Terrorism" for which we are not responsible under the terms of the Terrorism Risk Insurance Act due to application of the \$100 billion annual aggregate cap.

Exclusion of Certified Acts of Terrorism

Excludes losses arising out of a "Certified Act of Terrorism" as defined by the Terrorism Risk Insurance Act.

Please note- If the insured accepts TRIA coverage at the binding- The TRIA charge will be added to the advance premium and the rate will be adjusted to reflect the TRIA charge.

ADDITIONAL TERMS AND CONDITIONS

Forms(s):

LD-5S23I (04/22) Signature Endorsement
CG 00 01 04 13 Commercial General Liability Coverage Form

CG 20 04 11 85	Additional Insured - Condominium Unit Owners
CG 20 10 12 19	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization - As required by written contract signed by both parties prior to loss.
ACE0496 (10/09)	Exclusion - Continuous, Progressive or Repeated Losses which First Occur Prior to the Policy Period
AWB56803 (01/22)	EXCLUSION - ANIMALS
AWB-58356 (10/24)	HABITABILITY EXCLUSION
CG 00 69 (12/23)	Exclusion - Violation of Law Addressing Data Privacy
CG 21 01 12 19	Exclusion - Athletic or Sports Participants - All Operations
CG 21 06 05 14	Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability- With Limited Bodily Injury Exception
CG 21 16 04 13	Exclusion - Designated Professional Services - Any Professional services provided by or on behalf of the insured.
CG 21 32 05 09	Communicable Disease Exclusion
CG 21 34 01 87	Exclusion - Designated Work - Exclusion of Construction Operations, except for Maintenance and Renovation - Construction or development operations, except for "maintenance or renovation" operations. Solely for the purposes of this endorsement, the following definitions apply: "Construction or development" means any: 1. Addition to any building or other structure; 2. Complete or partial construction, or demolition or erection of any building or other structure; or 3. Planning, site preparation, surveying or other construction or development of real property. "Maintenance or renovation" 1. Means: a. Alteration or renovation operations; or b. Maintenance or repair operations. 2. Does not include any structural alteration that involves changing the size of, or any demolishing or moving of any building or other structure.
CG 21 47 12 07	Employment-Related Practices Exclusion
CG 21 65 12 04	Total Pollution Exclusion With A Building Heating, Cooling And Dehumidifying Equipment Exception And A Hostile Fire Exception
CG 21 67 12 04	Fungi Or Bacteria Exclusion
CG 21 86 12 04	Exclusion - Exterior Insulation And Finish Systems
CG 21 96 03 05	Silica Or Silica-Related Dust Exclusion
CG 40 10 12 19	Exclusion – Cross Suits Liability
CG 40 35 (12/23)	Exclusion - Cyber Incident
GLE0092 (10/08)	Exclusion- Operations Covered By Dedicated Insurance Program

GLE0348 (12/22)	Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS)
GLX0001 (01/96)	Discrimination Exclusion
IL 00 21 09 08	Nuclear Energy Liability Exclusion Endorsement
ULX0005 (01/97)	Lead Exclusion
ULX0006 (04/98)	Absolute Asbestos Exclusion
CG 21 44 04 17	Limitation Of Coverage To Designated Premises, Project Or Operation - Premises: 3700 Inverrary Drive, Lauderhill, FL 33319
GLE0021 (01/98)	Hired and Non-Owned Auto Liability Coverage
GLE0027 (08/98)	Employee Benefits Liability Endorsement - Occurrence form - Limits: \$1,000,000/\$1,000,000
GLE0052 (01/13)	Premium Audit - Term Minimum Premium - Minimum Earned Premium - If the policy is cancelled midterm, the minimum earned premium is the greater of the Audit Premium, pro-rata of the Advance Premium, or 25% of the Advance Premium. If the policy remains in effect until the expiration date shown in the declarations page, the term minimum premium is 100% of the Advance Premium.
GLE0085 (10/07)	Deductible Endorsement - Loss Arising From Work of A Contractor, Subcontractor Of Any Tier, Or Supplier, Related To Construction Work - \$125,000 Deductible
GLE0096 (08/10)	Deductible Liability Insurance - \$25,000 BI and/or PD Combined - Per Occurrence
IL 00 17 11 98	Common Policy Conditions
LD-51131 (09/18)	Non-Accumulation Of Limits Endorsement
SL-44730b (04/23)	Service of Suit Endorsement - Florida
ALL-21101 (11/06)	Trade Or Economic Sanctions Endorsement
IL P 001 (01/04)	U.S. Treasury Department's Office Of Foreign Assets Control ("OFAC") Advisory Notice To Policyholders
TR-51520a (08/20)	Policyholder Disclosure - Notice of Terrorism Insurance Coverage

Remarks:

- Please be advised that we do not review Certificates of Insurance issued by you, or by any party, relating to this policy of insurance either for content or accuracy. Accordingly, we request that you do not provide copies of certificates to us for review or for our records. Authority is granted to you for the limited purpose of issuing unmodified ACORD Certificates (ACORD 25 for Casualty and ACORD 24 for Property and Inland Marine) only. It is your responsibility to see that any Certificate provides an accurate representation of the coverage form and endorsements applicable to this policy at the time the Certificate is issued. Any modification of the approved ACORD forms specifically set forth above, or the issuance of a non-approved Certificate of Insurance ACORD or other is prohibited. Certificates of Insurance may only be issued as a matter of information. You have no authority by virtue of a Certificate or otherwise, to amend, extend or otherwise alter coverage afforded under this policy. Certificates of Insurance are never recognized as endorsements or policy change requests. You must submit a separate written request if an endorsement or policy change is

requested. In the event a policy change is requested, the underwriter will advise if the request is acceptable to the Company.

- Any applicable taxes, surcharges or countersignature fees, etc are in addition to the above stated premium. Please be advised that you are expected to comply with all state law requirements and your office is responsible for making State Surplus Lines Filings and remitting the applicable Surplus Lines taxes.
- ***This quote can only be bound subject to receipt of the outstanding information outlined below with an acceptable and favorable review of same.***

*****Animal Exclusion may be removed with receipt and favorable review of Pet/Breed Restriction Policy in place*****

*****Receipt and favorable review of most recent Milestone Report/Recertification*****

- Actual coverage will be determined by and in accordance with the policy as issued by the insurer.
- We are required to provide the "Home State" as defined in the Non-admitted and Reinsurance Reform Act (NRRA) upon binding of this placement. We will consider the Home State as the state shown as the principal/primary address for the first named insured on the application unless you advise us otherwise.
- Acceptance of this quote indicates the insured's consent to accept delivery of the policy forms by electronic means, including delivery as an e-mail attachment. We may or may not utilize this method of delivery. If the insured would like to withdraw their consent to electronic delivery of the policy forms and exclusively receive a printed paper copy, please contact the undersigned.

Quote Expiration Date: The earlier of the proposed effective date or 30 days from the date of this quote.



Westchester's Claims Service proves exceptional. Advisen Industry Claims Satisfaction Survey ranks Chubb as most preferred insurer for Property, Management, and Professional Liability Claims Handling.

Only carrier to be ranked number one in more than one category.

CLICK HERE

EXCLUSION - ANIMALS

Named Insured INTERNATIONAL VILLAGE ASSOCIATION, INC		Endorsement Number
Policy Number 09AU4F 001QU	Policy Period 02/01/2025 to 02/01/2026	Effective Date of Endorsement 02/01/2025
Issued By (Name of Insurance Company) Westchester Surplus Lines Insurance Company		

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

The following exclusion is added to Paragraph 2., Exclusions of Section I – Coverage A – Bodily Injury and Property Damage Liability and Paragraph 2., Exclusions of Section I – Coverage B – Personal And Advertising Injury Liability:

Animals Exclusion

This insurance does not apply to “bodily injury”, “property damage” or “personal and advertising injury” arising out of or resulting from the ownership, existence, maintenance, presence, training or use of animals at or on an insured’s premises (including but not limited to dog parks) or in an insured’s operations, including:

- a. Dogs;
- b. Cats;
- c. Horses;
- d. Cattle;
- e. Birds; or
- f. Exotic species, i.e. monkeys, tigers, bears, spiders, etc.

This exclusion applies even if negligence or other wrongdoing is alleged in the supervision, hiring, employment, training, investigation, reporting to authorities, or monitoring of others by an insured if the “occurrence” which caused the “bodily injury”, “property damage”, or “personal and advertising injury” involves the ownership, existence, maintenance, presence, training or use of animals on an insured’s premises or in an insured’s operations.

The title and any headings in this endorsement/rider are solely for convenience and form no part of the terms and conditions of coverage.

All other terms, conditions and limitations of this Policy shall remain unchanged.

Authorized Representative

**POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE
COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from 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 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 events. Under the formula, the United States Government generally 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 that may be covered by the federal government under the act.

You should also know that the Terrorism Risk Insurance 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, your coverage may be reduced.

COVERAGE OF "ACTS OF TERRORISM" AS DEFINED BY THE REAUTHORIZATION ACT WILL BE PROVIDED FOR THE PERIOD FROM THE EFFECTIVE DATE OF YOUR NEW OR RENEWAL POLICY THROUGH THE EARLIER OF THE POLICY EXPIRATION DATE OR DECEMBER 31, 2027. EFFECTIVE DECEMBER 31, 2027 THE TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT EXPIRES.

Acceptance or Rejection of Terrorism Insurance Coverage

If you choose to purchase Terrorism Insurance Coverage, the portion of your premium that is attributable to coverage for acts of terrorism is \$13,000.

If you choose to reject Terrorism Insurance Coverage, you or your authorized representative may do so by signing and returning this notice where indicated below or otherwise notifying us prior to the inception or renewal date of the policy. Failure to do so prior to such date will be deemed purchase of Terrorism Insurance Coverage.

By Signing below, Terrorism Insurance Coverage is rejected.

Policyholder/Applicant/Authorized
Representative's Signature

Westchester Surplus Lines Insurance Company
Insurance Company

Print Name

Policy Number

Date