

BINDER

UNIQUE MARKET REFERENCE: B1306C500241900



i n s u r a n c e

CERTAIN UNDERWRITERS AT LLOYDS OF LONDON

WRITTEN AND SIGNED LINES: 100% SYNDICATE #1729

Policy Form:

Issued: Wednesday, April 22, 2020

POLICY NUMBER: CIG-TH-203288 20

YOUR PRODUCER'S NAME AND ADDRESS IS:

Kraft Lake Brokerage
1434 Yankee Doodle Rd
Eagan, MN 55121
Phone #: 6514568834
Surplus Lines Broker:
Bigfoot Insurance in California
Bigfoot Specialty Insurance Agency
303-900-2960

POLICY TERM: Effective Date: 6/16/2020 Expiration Date: 6/16/2021 **Effective 12:01 a.m. Standard Time at Location of Property Described.**
USE OF TINY HOME: Primary

PERIOD: 12 Months
FORM: DP-2 Year Built: 2018

Named Insured & Mailing Address:

Catherine Shannon
7100 Country Rd 110 W
Minnetrista MN 55364

The Residence Premises is Located at:

7100 County Rd 110 W
Minnetonka MN 55364

This binder is evidence that Catherine Shannon, has placed the described insurance with the above Company for the amount set forth. This binder shall remain in force for 30 days from the date of commencement of coverage, hereunder or when, if earlier, it is replaced by a policy of the Company, and is subject to all the terms and conditions of said policy as customarily issued by the Company. This binder may be cancelled by the Insured by mailing to the Company written notice stating when, thereafter, such cancellation shall be effective. This binder may be cancelled by the Company by mailing to the named insured at the address shown in this binder written notice stating when not less than ten days hereafter such cancellation shall be effective.

Section I - Coverages	Limit of Liability	Policy Premium & Fees	
COVERAGE A - Dwelling	\$150,000	Premium	\$1,425.00
COVERAGE B - Other Structures	N/A	Minnesota Stamping Fee	\$0.61
COVERAGE C - Personal Property	N/A	Minnesota State Tax	\$45.75
COVERAGE C - Replacement coverage	NO	Policy Fee - CIG	\$100.00
COVERAGE D - Loss of Use	N/A	Total	\$1,571.36
EARTHQUAKE COVERAGE	NO		
COVERAGE E - Personal Liability	\$300,000		
COVERAGE F - Medical Payments to Others	\$1,000		
Minimum Earned Premium: 25%			
Fees Fully Earned			
Deductible:	\$1,000		
Theft Coverage for contents:	EXCLUDED		
Trip Endorsement:	NO		
Theft of Tiny Home Coverage:	YES		
Section II Personal Liability:	No Deductible		

Dated in Colorado Springs, CO this day: Wednesday, April 22, 2020

By: Mary A Purcell

Name of First Mortgage Company:	
Address:	
City:	
State:	
Zip:	
Loan Number:	

PRICING

Premium for Liability: \$175
Premium for property: \$1,250

PO Box 60190
Colorado Springs, CO 80960-0190

Catherine Shannon
7100 Country Rd 110 W
Minnetrista, MN 55364

Invoice No: 60240

Invoice Type: DEBIT

Invoice Date: 04/22/2020

Underwriter: Fischer, Kiersten

Effective Date: 6/16/2020 - 6/16/2021

Policy Type: Renewal

Due Date: 06/16/2020

Agent #: 76804

Insured #: 36602

Policy #: CIG-TH-203288 20
RE: Catherine Shannon
Company: Certain Underwriters at Lloyd's London
Finance Co:

Description	Gross Billed	Broker %	Broker Amt	Net Due
Dale - Dwelling	\$1,425.00	0.00%	\$0.00	\$1,425.00
Policy Fee - CIG	\$100.00	0.00%	\$0.00	\$100.00
Minnesota State Tax	\$45.75	0.00%	\$0.00	\$45.75
Minnesota Stamping Fee	\$0.61	0.00%	\$0.00	\$0.61
Totals:	\$1,571.36		\$0.00	\$1,571.36

Comments: Renewal

Broker Copy

SCHEDULE OF FORMS:

Insurance Coverage is subject to all terms and conditions of this policy and applicable forms listed below.

<input checked="" type="checkbox"/>	<u>Name</u>	<u>Form #</u>	<u>Description</u>
	Base Dwelling Property Includes the following Forms		
		SLC-3	Lloyds cover page with declaration page
		TAX STATE FORM	State Tax Form
		CIG-HO-SYND	Syndicate List
		DP 00 02 07 14	Dwelling Property 2 - Broad Form
		CIG-HO-PRIV	Commercial Insurance Group, LLC Privacy Policy
		CIG-Agent (2014)	Notice to Retail Producer
		LMA5108	Microorganism Exclusion
		CIG-T1009	Additional Liability Exclusions 2004
		CIG-T1010	Brush Fire
		CIG-T1011	Total Loss Earned Premium Clause
		NMA1191	Radioactive Contamination Exclusion
		NMA5020	Service of Suit Clause
		NMA 1331	Cancellation Clause
		LMA5019	Asbestos Endorsement
		NMA2918	War and Terrorism Exclusion Endorsement
		NMA2962	Biological or Chemical Materials Exclusion
		LSW1135B	Lloyd's Privacy Notice
		NMA2915	Electronic Data Endorsement B
		NMA2340	Seepage/Pollution/Contamination Excl./Debris Removal End./Authorities
		CIG-T9920	Sanction Limitation and Exclusion Clause Several
		LSW1001	Liability Notice
		LSW3001	Premium Payment Clause
		LMA5021(09/05)	Applicable Law
		DP 04 76 12 02	Actual Cash Value Loss Settlement
		CIG1910T0817	Fair Rental Value and Additional Living Expense
		CIG1911T0817	Other Structures
		CIG1912T0817	Water Limitation Endorsement
		CIG1913T0817	Coastal Wind and Hail Exclusion
		CIG1915T0817	Illegal Substance or Controlled Substance Exclusion
		CIG1916T0817	Liability Exclusion While Attached to a "Motor Vehicle"
		CIG1917T0817	Policy Territory
		CIG1918T0817	Trailer Exclusion
		CIG1919T0817	Actual Cash Value Defined
		CIG1923T1117	Fire Extinguisher Appliance
		CIG1924T1117	Short Term Rentals Endorsement

Optional Dwelling Property Forms (additional premium charged for these options)

<input type="checkbox"/>	CIG1914T0817	Described Location
<input type="checkbox"/>	CIG1920T0817	Trip Collision Coverage
<input type="checkbox"/>	CIG1921T0817	Personal Property Replacement Cost
<input type="checkbox"/>	DP 04 73 07 14	Limited Theft Coverage
<input checked="" type="checkbox"/>	CIG1922T0817	Theft of Tiny Home
<input type="checkbox"/>	CIGEQ000015	Earthquake

Optional Dwelling Liability Forms

<input checked="" type="checkbox"/>	Optional Dwelling Liability Forms (if purchased all forms included)	
	DL 24 01 07 14	Personal Liability
	CIG-T9921	Premise Liability
	DL P0 03 07 14	Limited Home Day Care Coverage Advisory Notice To Policyholders
	CIG2201T0817	Specific Breed Animal Exclusion
	CIG2202T0817	Livestock Exclusion
	CIG2203T0817	All-Terrain Vehicle Exclusion

CIG2204T0817	Swimming Pool or Spa Exclusion
CIG2205T0817	Trampoline Exclusion
CIG2206T0817	Sexual Molestation, Corporal Punishment/Physical or Mental Abuse Exclusion
CIG2207T0817	Punitive Damages Exclusion
CIG2208T0817	Mold Exclusion
CIG2209T0817	Hazardous Substances Exclusion
CIG2210T0817	Assault and Battery Exclusion
CIG2211T1117	Exclusion of Marijuana and Marijuana Activity

SERVICE OF SUIT CLAUSE (USA)

This Service of Suit Clause will not be read to conflict with or override the obligation of the parties to arbitrate their disputes as provided for in an Arbitration provision with this Policy. This Clause is intended as an aid to compelling arbitration or enforcing such arbitration or arbitral award, not as an alternative to such Arbitration provision for resolving dispute arising out o the contact of Insurance (or reinsurance).

It is agreed that in the event of the failure for the Underwriters heron to pay any amount claimed to be due hereunder, the Underwriters heron , at the request of the Insured (or Reinsured), will submit to the jurisdiction of a Court of competent jurisdiction with the United States. Nothing in the Clause constitutes or should be understood to constitute a waiver of Underwriters' right to commence an action in any Court of competent jurisdiction in the United States, to remove an action to a United States District court, or to seek a transfer of a case to another Court as permitted by the laws of the United States or any State in the United States.

It is further agreed that service of process in such suit may be made upon Mendes and Mount, New York and that in any suit instituted against any one of them upon this contract, Underwriters will abide by the final decision of such Court or of any Appellate Court in the event of an appeal.

The above-named are authorized and directed to accept service of process on behalf of Underwriter in any such suit and/or upon the request of the Insured (or Reinsured) to give a written undertaking to the Insured (or Reinsured) that they will enter a general appearance upon Underwriters' behalf in the event such a suit shall be instituted.

Further, pursuant to any statute of any state, territory or district of the United States which makes provision therefore, Underwriter heron hereby designate the Superintendent, Commissioner or Direct of Insurance or other office specified for that purpose in the stature, of this successor or successor in office, as their true and lawful attorney upon whom may be served any lawful process in any action, suit or proceeding instituted by or on behalf of the Insured (or Reinsured) or any beneficiary hereunder arising out of this contact of insurance (or reinsurance), and hereby designate that above-named as the person to whom the said office is authorized to mail such process or a true copy thereof.

14/09/2005

NMA5020

Form approved by Lloyd's Market Association