



# Quote

## Date

Date: Mar 2, 2023 (quote expires in 30 days or the effective date, whichever is sooner)

## Applicant

River Roofing LLC  
12835 Greenmeadow Pl,  
Jacksonville, FL 32246

Amanda Philips  
amanda.marie.mann.7@gmail.com  
312-874-6676

## Description of operation(s)/ service(s)

Roofing - Residential - **80%**

Siding Installation - **10%**

Sheet Metal Work - outside - **10%**

## Policy Period:

**Mar 3, 2023 at 12:01 a.m. to Mar 4, 2024 at 12:01 a.m.**

## Coverage Type

General Liability - Claims Made

## Carrier

American Builders Insurance Company RRG

Premium:	\$23485.00
Taxes/Surcharges:	\$1409.10
Association Fee:	\$2349.00
Policy Fee:	\$250.00
Other*:	Included

<b>Total:</b>	<b>\$27,493.10</b>
<b>Down Payment:</b>	<b>\$4,582.30</b>
<b>Monthly Installment:</b>	<b>\$2,291.08</b>

All payments are subject to convenience fees

\*Additional Insured, Waiver of Subrogation, Primary Non-Contributory

15.00% OR MEP APPLIES No Flat Cancellations – Once bound minimum earned premiums will apply.

## Limits

Commercial general liability:	\$1,000,000
Personal & advertising injury:	\$1,000,000
Each occurrence:	\$1,000,000
General aggregate:	\$2,000,000
Prod/comp ops aggregate:	\$2,000,000
Damage to rented premise:	\$100,000
Medical expense:	\$5,000
Self-Insured Retention**:	\$2,000 per claim

\*\* This coverage is quoted with a self-insured retention.



## Policy Forms

[Insured Mailer Notice](#)

[SIR Cover Notice](#) [SIR Cover Notice](#)

[ABIC CLAIMS ABIC CLAIMS REPORTING](#)

[IL DS 00 07 02 COMMON POLICY DECLARATIONS](#)

[CG DS 01 10 01 COMMERCIAL GENERAL LIABILITY DECLARATIONS](#)

[IL 00 03 09 07 CALCULATION OF PREMIUM](#)

[IL 00 17 11 98 COMMON POLICY CONDITIONS](#)

[CG 00 01 12 07 COMMERCIAL GENERAL LIABILITY COVERAGE FORM](#)

[ABIC 99 01 1-19-2017 SELF-INSURED RETENTION ENDORSEMENT](#)

[ABIC 25 00 05 19 SUPPLEMENTARY PAYMENTS INCLUDED WITHIN LIMITS OF INSURANCE](#)

[CG 21 07 05 14 EXCLUSION – ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY – LIMITED BODILY INJURY EXCEPTION NOT INCLUDED](#)

[CG 21 32 05 09 COMMUNICABLE DISEASE EXCLUSION](#)

[CG 21 39 10 93 CONTRACTUAL LIABILITY LIMITATION](#)

[ABIC 3000 03 04 EXCLUSION - SUBSIDENCE](#)

[ABIC 3004 03 04 EXCLUSION - CROSS SUITS](#)

[ABIC 3005 05 04 EXCLUSION - ANIMAL LIABILITY](#)

[ABIC 3022 05 06 PRODUCTS OR WORK EXCLUSION](#)

[ABIC 3023 03 20 Personal and Advertising Injury Definition](#)

[AB-2006-0007 05 06 EXCLUSION - DEMOLITION](#)

[ABIC 40 67 02 12 NON STACKING OF LIMITS](#)

[ABIC 40 65 02 12 WRAP UP EXCLUSION](#)

[AB-2006-0010 05 06 EXCLUSION - INTENTIONAL INJURY](#)

[AB-2006-0015 05 06 EXCLUSION - PUNITIVE OR EXEMPLARY DAMAGE](#)

[AB-2006-0017 \(07 2020\) EXCLUSION- ROOFING LIMITATION](#)

[AB-2006-0012 05 06 MINIMUM EARNED PREMIUM](#)

[AB-2006-0019 05 06 EXCLUSION - TORCH DOWN AND TORCH ON ROOFING](#)

[ABIC 3063 \(05/10\) ABIC 3063 NY EXCLUSION](#)

[ABIC 3088 \(07/2020\) Exclusion - Abandoned Work](#)

[CG 21 67 12 04 FUNGI OR BACTERIA EXCLUSION](#)

[CG 21 47 12 07 EMPLOYMENT - RELATED PRACTICES EXCLUSION](#)

[CG 21 55 09 99 TOTAL POLLUTION EXCLUSION WITH A HOSTILE FIRE EXCEPTION](#)

[CG 21 96 03 05 SILICA OR SILICA-RELATED DUST EXCLUSION](#)

[CG 22 24 07 98 EXCLUSION - INSPECTION, APPRAISAL AND SURVEY COMPANIES](#)

[CG 21 86 12 04 EXCLUSION - EXTERIOR INSULATION & FINISH SYSTEMS](#)

[CG 22 31 07 98 EXCLUSION - RIOT, CIVIL COMMOTION OR MOB ACTION](#)

[CG 22 34 07 98 EXCLUSION - CONSTRUCTION MANAGEMENT ERRORS AND OMISSIONS](#)

[CG 22 43 07 98 EXCLUSION - ENGINEERS, ARCHITECTS OR SURVEYORS PROFESSIONAL LIABILITY](#)

[CG 22 79 07 98 EXCLUSION - CONTRACTORS - PROFESSIONAL LIABILITY](#)

[ABIC 3070 \(10 2022\) EXCLUSION - ABSOLUTE AUTO](#)

[CG 34 21 12 19 EXCLUSION – UNMANNED AIRCRAFT](#)

[IL 00 21 07 02 NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT](#)

[CG 00 67 03 05 Exclusion - Violation of Statutes That Govern E-Mails, Fax, Phone Calls or Other Methods of Sending Material or Information](#)

[CG 22 42 11 85 EXCLUSION - EXISTENCE OR MAINTENANCE OF STREETS, ROADS, HIGHWAYS OR BRIDGES](#)

[ABIC 3065 \(02-2021\) NEW RESIDENTIAL CONSTRUCTION OR CONVERSION](#)

[AB-2006-0020 05 06 UNDERGROUND UTILITY LOCATION CONDITION](#)



AB-2006-0004 05 06 EXCLUSION - ASBESTOS  
AB-2006-0005 05 06 EXCLUSION - CHROMATED COPPER ARSENATE  
AB-2006-0008 05 06 EXCLUSION - FORMALDEHYDE  
AB-2006-0011 05 06 EXCLUSION - LEAD  
AB-2006-0014 05 06 EXCLUSION - PENDING AND PRIOR LITIGATION  
ABIC 3013 (07-2020) Exclusion - Employer's Liability  
ABIC 3081 0710 ASSAULT BATTERY EXCLUSION  
CG 21 46 07 98 ABUSE OR MOLESTATION EXCLUSION  
CG 20 10 04 13 B/WPNC Additional Insured B/WPNC  
CG 24 04 05 09 WAIVER OF TRANSFER OF RIGHTS  
ABIC 3059 (07-2020) CLASSIFICATION LIMITATION  
CG 21 66 12 04 EXCLUSION-VOLUNTEER WORKERS  
ABIC 3083 0710 EMOTIONAL DISTRESS EXCLUSION  
ABIC 3084 0710 EXTRINSIC EVIDENCE DEFINITION  
ABIC 3091 10 22 LIMITATION – TREE FELLING  
ABIC 3092 10 22 EXCLUSION - WILDFIRE  
ABIC 3094 10 22 LIMITATION – MOBILE EQUIPMENT  
ABIC 3095 10 22 BINDING ARBITRATION  
ABIC 3096 10 22 PREMIUM AUDIT OR INSPECTION – CHANGES  
ABIC 3097 10 22 EXCLUSION - CONTRACTORS AND SUBCONTRACTORS  
CG 22 94 10 01 EXCLUSION-DAMAGE TO WORK PERFORMED BY SUBCONTRACTORS ON YOUR BEHALF  
IL 09 98 12 20 DISCLOSURE OF PREMIUM THROUGH END OF YEAR FOR CERTIFIED ACTS OF TERRORISM COVERAGE (PURSUANT TO TERRORISM RISK INSURANCE ACT)  
CG 21 84 01 15 EXCLUSION OF CERTIFIED NUCLEAR, BIOLOGICAL, CHEMICAL OR RADIOLOGICAL ACTS OF TERRORISM; CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM  
CG 21 76 01 15 EXCLUSION OF PUNITIVE DAMAGES RELATED TO A CERTIFIED ACT OF TERRORISM  
IL 09 85 01 08 DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT  
ABIC 3089 (07-2020) Thirty-Day Record Production



## Applicant Information, Risk Experience and Eligibility

Entity type	Limited Liability Company (LLC)
Years in business	Second year
Annual Revenue	\$300,000.00
Number of full-time employees	3
Number of part-time employees	0
Number of owners	1
Partners (if applicable)	
Estimated payroll (employees only)	\$200,000.00
Does the business have subcontractors?	No
How many paid losses has the insured incurred in the last 3 years?	0 losses



Has the business had prior insurance for the past 12 consecutive months?	No
Has the applicant had any losses over \$5,000 in the last 3 years?	No
Has any coverage been cancelled, non-renewed or lapsed in the last 3 years?	No



<p>Any work relating to the following operations?</p> <ul style="list-style-type: none"> <li>● Grading and excavation on slopes of greater than 30 degrees or work on retaining walls over 6 feet in height.</li> <li>● Work performed at hospitals, senior housing, assisted living/retirement homes or schools.</li> <li>● Install, repair or maintain grain elevators, traffic lights, underground storage tanks, skylights or EIFS.</li> <li>● Remediation work involving smoke, fire, water, or earthquake damaged facilities.</li> <li>● Hazardous material abatement or environmental remediation.</li> </ul>	<p>No</p>
<p>Does the applicant accept the requirements of this policy?</p> <ul style="list-style-type: none"> <li>● Contractor complies with all state licensing requirements.</li> <li>● Contractor does not allow others to operate using their license.</li> <li>● Applicant does not perform any work in the state of New York.</li> <li>● No owner, officer, principal, or partners have been convicted of a felony.</li> <li>● Applicant is currently not in bankruptcy.</li> </ul>	<p>Yes</p>
<p>Any work relating to the following operations?</p> <ul style="list-style-type: none"> <li>● Underground utility, tunneling, airport, railroad, street/road/bridge or dam construction.</li> <li>● Installation or erection of playground equipment, bleachers or stages.</li> <li>● Equipment rented or leased to others.</li> <li>● Blasting operations.</li> <li>● Operations performed at industrial, petroleum, chemical or mining facilities.</li> <li>● Hazardous material abatement or environmental remediation.</li> </ul>	<p>No</p>



Does the applicant perform exterior work over three stories?	No
Does the applicant perform any new construction?	No
<p>Does the applicant or the applicant's employees perform any of the following activities, NOT including those activities subcontracted to others?</p> <ul style="list-style-type: none"> <li>• Roofing work not already classified. (Roofing work shall be separately classified and rated.)</li> </ul>	No
<p>Does the applicant or the applicant's employees perform any of the following activities, NOT including those activities subcontracted to others?</p> <ul style="list-style-type: none"> <li>• Hot Tar, Torch Down, Open Flame, Membrane, Green Roofing, Industrial Roofing or any chemical process to adhere roof surfaces.</li> <li>• Spray-on roofing applications.</li> <li>• Use uninsured subcontractors or Casual Labor.</li> <li>• Act solely as a roof inspector will not perform any actual roofing work.</li> </ul>	No
<p>Does the applicant or the applicant's employees perform any of the following activities, NOT including those activities subcontracted to others?</p> <ul style="list-style-type: none"> <li>• Protects all jobs from inclement weather by a secured protective cover.</li> <li>• All Jobs are protected by barriers or other devices to limit public access.</li> </ul>	Yes
<p>Does the applicant or the applicant's employees perform any of the following activities, NOT including those activities subcontracted to others?</p> <ul style="list-style-type: none"> <li>• Wood siding installation, not already classified? (Wood siding to be separately classified &amp; rated using either code 91340 or 91342.)</li> <li>• Sheet metal siding installed not already classified? (Sheet metal walls for a sheet metal building are assigned to code 98884.)</li> <li>• Gutter installation not already classified? (Gutter installation work shall be separately classified and rated as 98884.)</li> </ul>	No



ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS THE PERSON TO CRIMINAL AND [NY: SUBSTANTIAL] CIVIL PENALTIES. (Not applicable in CO, DC, FL, HI, KS, MA, MN, NE, OH, OK, OR, VT or WA; in LA, ME, TN and VA, insurance benefits may also be denied)

IN THE DISTRICT OF COLUMBIA, WARNING: IT IS A CRIME TO PROVIDE FALSE OR MISLEADING INFORMATION TO AN INSURER FOR THE PURPOSE OF DEFRAUDING THE INSURER OR ANY OTHER PERSON. PENALTIES INCLUDE IMPRISONMENT AND/OR FINES. IN ADDITION, AN INSURER MAY DENY INSURANCE BENEFITS, IF FALSE INFORMATION MATERIALLY RELATED TO A CLAIM WAS PROVIDED BY THE APPLICANT.

IN FLORIDA, ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

IN KANSAS, ANY PERSON WHO, KNOWINGLY AND WITH INTENT TO DEFRAUD, PRESENTS, CAUSES TO BE PRESENTED OR PREPARES WITH KNOWLEDGE OR BELIEF THAT IT WILL BE PRESENTED TO OR BY AN INSURER, PURPORTED INSURER, BROKER OR ANY AGENT THEREOF, ANY WRITTEN STATEMENT AS PART OF, OR IN SUPPORT OF, AN APPLICATION FOR THE ISSUANCE OF, OR THE RATING OF AN INSURANCE POLICY FOR PERSONAL OR COMMERCIAL INSURANCE, OR A CLAIM FOR PAYMENT OR OTHER BENEFIT PURSUANT TO AN INSURANCE POLICY FOR COMMERCIAL OR PERSONAL INSURANCE WHICH SUCH PERSON KNOWS TO CONTAIN MATERIALLY FALSE INFORMATION CONCERNING ANY FACT MATERIAL THERETO; OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT.

IN MASSACHUSETTS, NEBRASKA, OREGON AND VERMONT, ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING INFORMATION CONCERNING ANY FACT MATERIAL THERETO, MAY BE COMMITTING A FRAUDULENT INSURANCE ACT, WHICH MAY BE A CRIME AND MAY SUBJECT THE PERSON TO CRIMINAL AND CIVIL PENALTIES.

IN WASHINGTON, IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES, AND DENIAL OF INSURANCE BENEFITS.

THE UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND REPRESENTS THAT REASONABLE ENQUIRY HAS BEEN MADE TO OBTAIN THE ANSWERS TO QUESTIONS ON THIS APPLICATION. HE/SHE REPRESENTS THAT THE ANSWERS ARE TRUE, CORRECT AND COMPLETE TO THE BEST OF HIS/HER KNOWLEDGE.