Burns & Wilcox

18302 Highwoods Preserve Parkway, Suite 300, Tampa, FL 33647-
(800) 282-5675

Date: 08/05/2025

To: Acrisure Southeast Partners Insurance Services, LLC
Lesley Carmack
LCarmack@acrisure.com

Insured Name: Azalea Park Community Association
Policy Number: NPP1635987

Attached please find the renewal quote for the above named insured.
Please review this quote carefully for coverages and special terms and conditions.

Proposed Policy Term: 09/01/2025 - 09/01/2026
Insurance Carrier: United States Liability Insurance Company
Line of Business: DIRECTORS AND OFFICERS

Premium	Fees (Fully Earned)	Taxes
$935.00	$9.35 SUPPLIER FIGA ASSESSMENT	

Total: $944.35

This quote is subject to satisfactory clearance of OFAC and/or similar governmental economic, trade, security or criminal prohibitions and may be rescinded if such satisfactory clearance is not secured within 30 days.

Agent Commission: 11.50%

Payment in full due by:

Additional Subjectivities required for binding:

We appreciate the continued opportunity to handle your business and look forward to binding this for you.

Kenneth W Brooks
KWBrooks@Burns-Wilcox.Com

BURNS & WILCOX, LTD.
18302 Highwoods Preserve Parkway, Suite 300
Tampa, FL 33647
(813) 558-9560

Enclosed you will find **an admitted** renewal Non Profit Package quote for AZALEA PARK COMMUNITY ASSOCIATION. The Expiring policy number is NPP1635987 and the expiration date is 9/1/2025.

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- Provides the Liability Limits of Insurance

Section III- Lists the required coverage forms, notices, endorsements and exclusions.

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

- 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.

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,
Kaitlyn Wagner
BURNS & WILCOX, LTD.
(813) 558-9560

BURNS & WILCOX, LTD.
18302 Highwoods Preserve Parkway, Suite 300
Tampa, FL 33647
(813) 558-9560

NPP025U1554

Quote is valid until 9/1/2025

Please bind effective: _____
Insured email address: _____
Insured phone number: _____

Re: **AZALEA PARK COMMUNITY ASSOCIATION**
Renewal of: NPP1635987 - Expiration Date: 9/1/2025

To:

Attn:
Commission: _____%

From: Kaitlyn Wagner

kawagner@burns-wilcox.com / (813) 558-9560

I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS

NON PROFIT PACKAGE POLICY INFORMATION	
Carrier:	United States Liability Insurance Company
Status:	Admitted
A.M. Best Rating:	A++ (Superior) - XIV

COVERAGE PART	PREMIUM
Community Association Directors & Officers Coverage	$935.00
TOTAL PREMIUM DUE TO CARRIER	**$935.00**
ADDITIONAL COSTS	
Wholesaler Broker Fee	$0.00
Florida FIGA Surcharge (1.000%)	$9.35
TOTAL AMOUNT DUE	**$944.35**

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

A. Prior To Bind Requirements:

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

- No Prior to Bind Requirements

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

- No Items Required Within 21 Days

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. LIABILITY LIMITS OF INSURANCE

COMMUNITY ASSOC. DIRECTORS & OFFICERS LIABILITY

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

III. REQUIRED FORMS & ENDORSEMENTS

Community Association Endorsements

CAP	(08/15) Community Association Directors & Officers Liability Coverage Form	Jacket FL	(12/19) Policy Jacket
CAP FL	(02/16) Florida State Amendatory Endorsement	PL 1 PFAS	(03/23) Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS)
CAP-238	(08/17) Amend Definition of Organization		

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

USLI.COM
888-523-5545

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.

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

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?

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 directors 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		
Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses		
A.M. Best rated A^{++} carrier and a proud member of the Berkshire Hathaway Group		

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

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.

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 Form Instructions

This form is designed to provide guidance based on the statutory requirements for such form and it has not been approved by the Florida Department of Financial Services. This is a suggested form; however the law requires that the following language be included in the form and that the insured sign the form:

"I have agreed to the placement of coverage in the surplus lines market. 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 under the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer."

The statute does not require the retail/producing agent to sign the form. However, the retail/producing agent should keep the original signed form in the insured's file in the event of a future E&O claim. The statute clearly states that if the form is signed by the insured that the insured is presumed to have been informed and to know that other coverage may be available and that the retail/producing agent has no liability for placing the policy in the surplus lines market.

Some surplus lines brokers may ask for copies of these forms, but they are not required by statute to obtain or maintain these forms. Retail/producing agents may choose to comply with their requests for copies of the forms, but agents and brokers should note that the Florida Surplus Lines Service Office will not be looking for copies of these forms during compliance reviews of the files of surplus lines brokers. Only when a surplus lines broker acts in both a retail/producing agent capacity and a surplus lines broker capacity on a given risk/policy should the broker maintain a copy of this form.

Surplus Lines Disclosure and Acknowledgement

At my direction, Acrisure Southeast Partners Insurance Services, LLC (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.

Azalea Park Community Association

Named Insured

By:

Signature of Named Insured Date

Printed Name and Title of Person Signing

United States Liability Insurance Company

Name of Excess and Surplus Lines Carrier

DIRECTORS AND OFFICERS

Type of Insurance

09/01/2025

Effective Date of Coverage