



RT Specialty
12750 Citrus Park La
Tampa, FL 33625
Amanda Sunbury
813-588-4037

Confirmation of Insurance

October 24, 2024

Brown & Brown Insurance Services, Inc.

Attn: Michelle Kugler
6611 Orion Drive, Suite 201 Fort Myers, FL 33912

Insured: Tarpon Cove Community Association
c/o Tarpon Cove Management Office, 702 Tarpon Cove Dr
Naples, FL 34110

Policy #: 86258P242ALI
Policy Period: 10/23/2024 12:01 AM To 10/23/2025 12:01 AM
Coverage: Excess Liability

Issuing Company: StarStone National Insurance Company

This is to confirm that we have procured coverage for the above captioned insured per your instructions, subject to all terms and conditions from the insurance carrier as attached:

Note :

Minimum earned premium may apply to this policy (see attached carrier binder for specifics). All fees are fully earned at inception.

Please review attached carrier binder for details regarding any additional premium charges, minimum, deposit, audit and/or cancellation provisions.

This insurance is subject to all terms and conditions of the cover note, certificate of insurance and/or policy which may be issued.

This Confirmation of Insurance shall be automatically terminated and voided by delivery of the cover note, certificate of insurance or policy to the insured or its representative.

Thank you for your business.

Regards,

Amanda Sunbury
Vice President
RT Specialty
amanda.sunbury@rtspecialty.com
813-588-4037

Jaclyn Manicone
Broker
RT Specialty
jaclyn.manicone@rtspecialty.com



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Cost Summary

Excess Liability Premium	\$5,959.00
Total Policy Cost	\$5,959.00

Minimum Earned

Note: There may be a minimum earned on this policy. Please refer to the carrier binder for more details on the minimum earned percentage.

Agent Commission: 11.00%

Disclosures

RT Specialty is typically compensated through commission from the insurer for the placement of policies in most transactions. The amount of the commission varies by insurance line and by carrier. RT Specialty might also receive additional compensation. In order to place the insurance requested we may charge a reasonable fee for additional services such as performing a risk analysis, comparing policies, processing submissions, communication expenses, inspections, working with underwriters on the coverage proposal, issuing policies, or servicing the policy after issuance. Any fees charged are fully earned at inception of the policy. Third-party inspection or other fees may be separately itemized upon request. Our fees are applied to new policies, renewal policies, and endorsements. Fees applicable to each renewal and endorsement will be set forth in the quotes. It is the insurance carrier's decision whether to offer the insurance quoted, and your client's decision whether to accept the quote. Our fee is not imposed by state law or the Insurer.

Depending upon the Insurer involved with your placement, we might also have an agreement with the Insurer that we are proposing for this placement that might pay us future additional compensation. This compensation could be based on formulas that consider the volume of business placed with the Insurer, the profitability of that business, how much of the business is retained for the Insurer's account each year, and potentially other factors. The agreements frequently consider total eligible premium from all clients placed during a calendar year and any incentive or contingent compensation is often received at a future date. Because of variables in these agreements, we often do not have an accurate means at the time of placement to determine the amount of any additional compensation that might be attributable to any single placement. You, as the retail broker with the direct relationship with the Insured, must comply with all applicable laws and regulations related to disclosure of and consent and agreement to, compensation, and informing the Insured that it may request more information about producer or broker compensation that might be paid in connection with the Insured's placement. If we request a copy of any legally required insured consent or agreement, you will provide us with a copy. If you need additional information about the compensation arrangements for services provided by RT Specialty affiliates, please contact your RT Specialty representative.

RT Specialty is a division of RSG Specialty, LLC. RSG Specialty, LLC is a Delaware limited liability company and a subsidiary of Ryan Specialty, LLC. In California: RSG Specialty Insurance Services, LLC (License # 0G97516).



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Remarks

CAREFULLY REVIEW THE CARRIER QUOTE FOR FULL TERMS, CONDITIONS, COVERAGES, EXCLUSIONS, LIMITATIONS AND SUBJECT TO'S.

*

TERRORISM COVERAGE IS INCLUDED.

*

COPIES OF ANY FORM/ENDORSEMENT/EXCLUSION WILL BE PROVIDED UPON REQUEST.

*



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Premium Invoice
Due: Nov 13 2024

Invoice Date: 10/24/2024
Invoice Type: Regular

Insured: Tarpon Cove Community Association
c/o Tarpon Cove Management Office 702 Tarpon Cove
Dr
Naples, FL 34110

Customer: Brown & Brown Insurance Services, Inc. - AGT62308
6611 Orion Drive
Fort Myers, FL 33912

Policy #: 86258P242ALI

Carrier: StarStone National Insurance Company
Policy Period: 10/23/2024 12:01 AM To 10/23/2025 12:01 AM

Line Code	St	Tran Code	Inv Date	Amount	Pct	Comm	Balance Due
XLiabty	FL	Policy Premium	10/23/2024	\$5,959.00	11.00	\$655.49	\$5,303.51
Totals:				\$5,959.00		\$655.49	\$5,303.51

Protect Your Payment!

Pay Online Credit Card or ACH Account ID: AGT62308 Payment Key: 9FCMU7
<https://ryansg.epaypolicy.com/?accountNumber=AGT62308&accountCode=9FCMU7>
Pay By Phone 877-215-3099 Account ID: 62308 Payment Key: 932687

If you receive a request to change banking instructions, please contact Premium Accounting Immediately.

Wire Transfer:

JP Morgan Chase
RSG Specialty Premium Trust – IL
Routing Number: 021000021
Account Number: 508935355

ACH Payment:

JP Morgan Chase
RSG Specialty Premium Trust – IL
Routing Number: 071000013
Account Number: 508935355

Check to LockBox:

RSG Specialty, LLC
26289 Network Place
Chicago, IL 60673-1262

Please send payment details directly to: RTPaymentSupport@rtspecialty.com

Please mail invoice copies with your check.

This inbox is not monitored and is only used for payment documentation.

For Accounting related questions please contact: RTAccountsReivable@rtspecialty.com or 816-949-2020 (toll-free 855-RSG-PREM)

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Starstone National Insurance Company

Harborside 5
185 Hudson Street, Suite 2600
Jersey City, NJ 07311
(201) 743-7700 (main) (201) 743-7701 (fax)
www.starstone.com

Report claims to: claims@starstone.com

10/24/2024

To: Diane Amoriello
RSG Specialty, LLC -Tampa, FL
3000 Bayport Dr, Suite 300
Tampa, FL 33607

Re: Tarpon Cove Community Association
702 Tarpon Cove Dr
Naples, FL 34110

Thank you for the order on this account. You are bound and the policy number is:

86258P242ALI

Company: StarStone National Insurance Company (Admitted, A.M. Best Rated A-XII)
Coverage: Following Form Excess Liability Insurance Policy

Forms: SSN EXS 0003 CW (03/16) EXCESS LIABILITY - JACKET
SSN EXS 0002 FL (03/16) EXCESS LIABILITY - DECLARATIONS - FLORIDA
SSN EXS 0001 CW (03/16) FOLLOWING FORM EXCESS LIABILITY INSURANCE POLICY
SSN EXS 0004 CW (03/16) SCHEDULE OF ENDORSEMENTS
SSN EXS 0005 CW (03/16) SCHEDULE OF FOLLOWED POLICIES AND TOTAL LIMITS OF UNDERLYING POLICIES

Additional endorsements:

SSN EXS 0028 FL (03/16) CANCELLATION AND NONRENEWAL - FLORIDA CHANGES
SSC ML PHN 0007 FL (03/23) FLORIDA POLICYHOLDER NOTICE
SSN EXS 0010 CW (03/16) ABUSE OR MOLESTATION EXCLUSION
SSN EXS 0183 CW (03/16) AUTO COVERAGE - EXCLUSION OF TERRORISM

SSN EXS 0032 CW (03/16) COMMUNICABLE DISEASES EXCLUSION
 SSN EXS 0042 CW (03/16) CROSS LIABILITY EXCLUSION - BROAD FORM
 SSN EXS 0051 CW (03/16) DESIGNATED EXPOSURES EXCLUSION
 SSN EXS 0061 CW (03/16) DIRECTORS AND OFFICERS LIABILITY EXCLUSION
 SSN ML 0002 CW (12/20) DISCLOSURE PURSUANT TO TERRORISM RISK
 INSURANCE ACT
 SSN EXS 0067 CW (03/16) EMPLOYMENT DISCRIMINATION AND EMPLOYMENT
 "RELATED PRACTICES EXCLUSION
 SSN EXS 0187 CW (08/17) EXCLUSION OF OTHER ACTS OF TERRORISM
 COMMITTED OUTSIDE THE UNITED STATES; CAP ON
 LOSSES FROM CERTIFIED ACTS OF TERRORISM
 SSN EXS 0188 CW (08/17) EXCLUSION OF PUNITIVE DAMAGES RELATED TO A
 CERTIFIED ACT OF TERRORISM
 SSN EXS 0080 CW (03/16) FUNGI OR BACTERIA EXCLUSION
 SSN EXS 0082 CW (03/16) GENERAL ENDORSEMENT
 SSN EXS 0100 CW (03/16) LIQUOR LEGAL LIABILITY EXCLUSION
 SSN EXS 0122 CW (03/16) PENDING AND PRIOR LITIGATION AND KNOWN LOSSES
 EXCLUSION
 SSN EXS 0129 CW (03/16) POLLUTION EXCLUSION (WITH HOSTILE FIRE
 EXCEPTION)
 SSN EXS 0166 CW (03/16) SILICA EXCLUSION
 SSN EXS 0306 CW (04/21) HUMAN TRAFFICKING EXCLUSION
 SSN ML 0001 CW (12/20) TERRORISM QUOTE PREMIUM DISCLOSURE
 SSN EXS 1011 CW (09/18) DEFINITION OF INSURED AND AMENDMENT OF
 CANCELLATION PROVISION

Effective date: 10/23/2024
 Expiration date: 10/23/2025
 Retro date: N/A
 Limits of Insurance \$5,000,000 Each Occurrence
 \$5,000,000 Annual Aggregate
 \$5,000,000 Products/Completed Operations Aggregate

Retained Limit: N/A
 Self Insured Retention: N/A
 In excess of:
 General Liability
 Auto-Owners Insurance
 Group \$1,000,000 Each Occurrence
 On file with company \$2,000,000 Annual Aggregate
 10/23/2024 - 10/23/2025 \$2,000,000 Products/Completed Operations Aggregate

Hired and Non-Owned Auto Liability
 Auto-Owners Insurance
 Group \$1,000,000 Combined single limit
 On file with company
 10/23/2024 - 10/23/2025

Employers Liability

Massachusetts Bay Insurance
Co
On file with company
10/23/2024 - 10/23/2025

\$500,000 Each Accident
\$500,000 Policy Limit - Disease
\$500,000 Each Employee - Disease

TRIPRA Premium:

\$59 TRIPRA cannot be rejected on this quote/binder

Total Premium:

\$5,959 Payable within 30 days of binding coverage.

Minimum earned: \$0

State Surcharge(if applicable)

Subjectivities

This binder may be voided or policy cancelled if the following are not fully complied with:

Signed ACORD 125 or ACORD 131 (or equivalent) must be retained for file.
All Underlying policies must be received within 60 days of binding and retained for file.
The Schedule of Endorsements is subject to change upon review of the underlying terms and conditions.

Note: you are granted authority to issue ACORD certificates of insurance. Certificates of insurance do not amend, extend, or modify any coverage afforded under the policy.

Thank you again for the opportunity to serve you.

Sincerely,

Starstone Online Underwriting Team