

Producer: Foundation Risk Partners, Corp.
DBA Acentria Insurance
104 W Romana St. Pensacola, FL 32502
850-497-6510

Insured: Elite Hauling & Landworks LLC
Address: 6004 Blue Springs Rd
Greenwood, FL 32443

Date: February 10, 2025
General Liability Policy Number: FGFL0032610000
Effective Date: February 10, 2025
Expiration Date: February 10, 2026
Term: Annual

General Liability

Insurer: Frank Winston Crum Insurance Company B++, VI admitted

Coverage Limit:

\$2,000,000	General Aggregate
\$2,000,000	Products / Completed Operations Aggregate
\$1,000,000	Each Occurrence
\$1,000,000	Personal & Advertising Injury
\$300,000	Damage to Premises Rented to You
\$10,000	Medical Payment Expense

Deductible:

\$0 Property Damage per claim including claim adjustment expense

Tier: Standard

Prior Insurance Discount: No
IRPM/LRD Factors: 1.000 / 1.00

General Liability Classifications Covered:

ID Number	Description	Basis
95410	GRADING OF LAND - Grading or clearing of land, including borrowing, filling or back filling up to 3 feet maximum depth. Excludes excavation, street or road construction, tunneling, bridge/dam construction, mining, work on landfills, removal of underground storage tanks, and any work over 3 feet in depth. Excludes explosives, firebreak work, engineering, and waterworks exposures.	\$16,700

Work by fully-insured subcontractors: Not Applicable

PLEASE READ - IMPORTANT

Coverage under this policy is provided only for claims arising out of the classifications you selected that are specifically listed above.

General Liability Extensions:

- | | | |
|---|---------|---|
| 1 | FCG1002 | FCG 1002 Automatic 2010 Additional Insured Endorsement (\$0 charge) |
| 1 | FCG1014 | FCG 1014 Punch List Pro : Increases medical payment to \$10k, fire damage, legal to \$300k, waivers of subrogation, automatic AI for lessors of premises and equipment (\$0 charge) |

Includes TRIA terrorism coverage at no charge

Includes automatic CG 2404 waiver of subrogation coverage.

Includes automatic CG 2011 Additional Insured coverage for all owners of premises rented or leased by the Named Insured.

Includes automatic CG 2028 Additional Insured coverage for all owners of equipment rented or leased by the Named Insured.

Includes FCG 1014 Punchlist Pro enhancement endorsement.

30 Day notice of cancellation (10 days for non-payment)

Inland Marine Coverage

ACV Limit

Deductible

Installation Floater	Not Covered	
Contractor's Hand Tools	Not Covered	
Rented or Leased Equipment	Not Covered	

Inland Marine Scheduled Contractor's Equipment Type

ACV Limit

Deductible

2017 Caterpillar 249D w/ attachment	\$60,000	\$5,000
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GENERAL LIABILITY AND INLAND MARINE FORMS ATTACHED:

ID Number	Date	Description
CG 00 01	12/04	Commercial General Liability Coverage Form
CG 00 67	03/05	Exclusion-Violation of Statutes That Govern Emails, Fax, Phone Calls or Other Methods of Sending Material or Information
CG 20 10	07/04	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization - ongoing operations
CG 20 11	01/96	Additional Insured - Managers or Lessors or Premises
CG 20 28	07/04	Additional Insured - Lessor of Leased Equipment
CG 21 36	03/05	Exclusion - New Entities
CG 21 46	07/98	Abuse or Molestation Exclusion
CG 21 47	07/98	Employment-Related Practices Exclusion
CG 21 49	09/99	Total Pollution Exclusion Endorsement
CG 21 54	12/19	Exclusion - Designated Operations Covered by a Controlled (Wrap-Up) Insurance Program
CG 21 70	11/02	Cap on Losses From Certified Acts of Terrorism
CG 22 79	07/98	Exclusion - Contractors - Professional Liability
CG 24 04	10/93	Waiver of Transfer of Rights of Recovery Against Other to Us
CGS 01	01/22	Schedule of Taxes, Surcharges, and Fees
CGS 02	01/22	Schedule of Forms and Endorsements
CIM 01 16	02/12	Florida Changes - Inland Marine
CIM DS 02	02/09	Common Inland Marine Declarations
CIM FCG 101	10/16	Contractors Scheduled Equipment Coverage
CIM FCG 103	10/16	Protective Sageguard Endorsement
CM 00 01	09/04	Commercial Inland Marine Conditions
FCG 02	12/12	Pending & Prior Litigation Exclusion
FCG 04	12/12	Demolition Exclusion
FCG 05	12/12	Cross Suits Endorsement
FCG 06	12/12	Punitive Damages Exclusion Endorsement
FCG 1002	12/12	Automatic Additional Insured - 2010 AI Form
FCG 1007	05/13	Exclusion - Emotional Distress
FCG 1008	08/13	Absolute Exclusion for Fraud, Misrepresentation, or Suppression
FCG 1009	11/21	Exclusion - Open Flame Usage
FCG 1012	12/14	Family Member Exclusion
FCG 1013	05/21	Prior Completed or Abandoned Work Exclusion
FCG 1014	06/19	Punchlist Pro
FCG 1016	03/18	Florida Changes - Cancellation and Nonrenewal
FCG 1021	02/19	Deductible Liability Insurance
FCG 1028	09/21	Exclusion - Existence or Maintenance of Streets, Roads, Highways or Bridges

FCG 1029	09/21	Commercial General Liability Declarations
FCG 1030	11/23	Stucco Exclusion
FCG 152	12/12	Amendment to Other Insurance Condition
FCG 30	01/22	Contractors Special Conditions
FCG 83	12/12	Subsidence Exclusion
FCG 84	12/12	Limitation of Coverage - Property Damage Liability
FCG 952	12/12	Assault & Battery Exclusion
FCG 956	12/12	Exclusion - Communicable Disease
FCG 962	12/12	Endorsement for Continuing or Progressively Deteriorating Damages
FCG 964	12/12	Pre-Existing Damages Exclusion
FCG 967	05/21	Fungus Exclusion
FCG 970	12/12	Classification Limitation Endorsement
FCG 973	06/19	Underground Facility Location Condition
FCG 975	02/19	Exclusion of Injury to Employees, Contractors and Employees of Contractors
FCG 978	12/12	Exclusion - Asbestos and Silica Dust
FCG 981	05/15	Exclusion - Dogs & Other Animals
FCG 982	12/12	Exclusion - Breach of Contract
FCG 983	12/12	Amendment of Coverage B. Personal and Advertising Injury Liability
FCG 984	12/12	Amendment of Premium Audit Conditions
FCG 988-a	06/19	Excluded Operations (including roofing)
FCG 995	12/12	Absolute Lead Exclusion
FCG 996	09/21	Recreational or Service Vehicle Exclusion
FCG 997	12/12	Electronic Media Exclusion Endorsement
FCG 998	05/13	Felony Exclusion
IL 00 17	11/98	Common Policy Conditions
IL 00 21	07/02	Nuclear Energy Liability Exclusion Endorsement
IL 01 75	09/07	Florida Changes - Legal Action Against Us

Notice of Insurance Information Practices - Personal information about you, including information from a credit report, may be collected from persons other than you in connection with this application for insurance and subsequent policy renewals, such information as well as other personal and privileged information collected by us or our agents may in certain circumstances be disclosed on third parties without your authorization. You have the right to review your personal information in our files and can request correction of any inaccuracies. A more detailed description of your rights and our practices regarding such information is available upon request. Contact your agent or broker for instructions on how to submit a request to us.

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 fraudulent insurance act, which is a crime and subjects the person to criminal and (NY: Substantial) civil penalties (Not Applicable in FL, HI, MA, NE, OH, OK, OR VT; in DC, LA, ME, TN, VA and WA, Insurance benefits may also be denied). In FLORIDA, any person knowingly and with the intent to injure, defraud or deceive any insurer files a statement of claim or an application containing false, incomplete, or misleading information is guilty of a felony of a third degree.

General Liability Premium	\$1,729.00
General Liability Policy Fee	\$90.00
FL Insurance Guaranty Emergency Assessment Surcharge	\$17.29
GROSS TOTAL: \$1,836.29	

Policy Installment Schedule:

Installment #	Due Date	Amount Due
Full Payment	02/10/2025	\$1,836.29