



Hull & Company, LLC
2 Oakwood Blvd., Ste 100
Hollywood, FL 33020
(954)527-4855 Fax: (866)449-8449
Managing General Agents ■ Wholesale Insurance Brokers

DATE: 07/25/2025

TO: Regina Bunker
LLJ Risk Advisors LLC - Miami
7100 SW 99 Ave
Ste 203
Miami, FL 33173

Agency Code: 144892

FROM: Kevin Wright
(954)903-4413
kevin.wright@hullco.com

Agency Fax:

BINDER

Insurance Terms:

Insured: Village of Palm Bay Homeowner's Association, Inc.
8200 NW 41st Street Suite 200, Doral, FL 33166

Policy #: 0100313963-1

Renewal of Policy #: 0100313963-0

Insurer: Non-Admitted
Kinsale Insurance Company
Hull & Company, LLC is responsible for collecting and filing the Surplus Lines taxes.

Effective Date: 07/22/2025

Term of Policy Coverage: 07/22/2025 to 07/22/2026

Premium:

Premium:	\$30,750.00
Policy Fee	\$350.00
Provider Fee	\$500.00
FL SL Tax(4.94%)	\$1,561.04
Stamping Fee(0.06%)	\$18.96
Total:	\$33,180.00

Terrorism coverage is included in the premium.

Commission: 10 %

Note: Policy fees are fully earned.
Policy Type: Occurrence

Locations:

As per acords

Endorsements/Exclusions: (include, but are not limited to, the following terms, conditions and exclusions.)

****SEE ATTACHED CARRIER BINDER ***

Conditions: (include, but are not limited to, the following terms, conditions and exclusions.)

****SEE ATTACHED CARRIER BINDER***

NET PREMIUM DUE WITHIN 10 DAYS OF BINDING

Special Provisions: (Include but are not limited to, the following terms, conditions and exclusions)

This binder is being offered on the basis indicated. It is incumbent upon you to ascertain the accuracy of the binder and to review with the insured the terms of the binder carefully, as the coverage, terms and conditions may be different than those you requested. PROPERTY DISCLAIMER: Client ultimately selects insured values. Standard Company and/or ISO forms are applicable; terms conditions and exclusions include but are not limited to those attached. If changes or corrections are required, please notify our office in writing immediately. Changes may require carrier approval and will be issued by endorsement as your office is not granted binding authority. Please advise your client that the policy dictates the actual terms of coverage and in the event of differences, the policy prevails.

This binder is effective from 07/22/2025 to 09/20/2025 12:01 a.m. The issued policy will supersede the binder. Please be sure to check the carrier's A. M. Best rating to satisfy you and your client's interests.

This is a premium bearing binder. The annual premium is due with your Hull & Company, LLC statement, unless otherwise noted. Premium is annual minimum and deposit and auditable per adjustable rates outlined on attached worksheet or attached carrier documents.

This binder is issued on behalf of
Kinsale Insurance Company
(Non-Admitted).

THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.

If the retail agent issues a certificate of insurance or evidence of insurance it must be according to the terms of this binder and the insurance policy. Any request to change, endorse or modify the terms of this binder or the insurance policy must be submitted in writing to the insurance company for its advanced written approval and shall not be effective if communicated by means of a certificate of insurance or evidence of insurance. Hull & Company, LLC, Fort Lauderdale ("Broker") disclaims and undertakes no responsibility for incorrectly issued or inaccurate certificates or evidence of insurance. Broker will provide copies of certificates or evidence of insurance issued by the retail agent to the respective insurance companies only if required by such insurance company. Be advised that the insurance company/ies may or may not review and/or approve a certificate or evidence of insurance. If Producer provides copies of certificates or evidence of insurance to Broker, Broker will not review, analyze or otherwise comment on the accuracy, completeness or propriety of any certificate or evidence. Submission of a certificate or evidence of insurance to our office and/or the insurance company's office does not constitute approval of the certificate or evidence.

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