



CAPSTONE UNDERWRITERS, LLC.  
 4144 North Central Expressway, Suite 920  
 Dallas, TX 75204-3288  
 (214) 520-1388 Fax: (214) 520-3615

NPP023Y70E6

Quote is valid until 8/22/2023

Re: **Berry Farms Property Owners Association**  
 Renewal of: NPP1605409A - Expiration Date: 8/22/2023

To: Birmingham Insurance Group

Attn: Mike Birmingham  
 Commission: 12.5%

From: Renewals Capstone Underwriters

renewals@capstoneunderwriters.com / (214) 520-1388

Please bind effective: <u>08/22/2023</u>
Insured email address: <u>dacave2016@gmail.com</u>
Insured phone number: <u>972/6237524</u>
Confirm optional coverages:
<input type="checkbox"/> Do not include any optional coverages.
<input checked="" type="checkbox"/> Include the following optional coverages from Section V (Taxes & Fees may apply to optional premium if purchased)
<input checked="" type="checkbox"/> Option 1 - (add: \$250.00) - Non-Owned & Hired Automobile Liability
<input type="checkbox"/> Option 2 - (add: \$7.00) - Terrorism Coverage *See Terrorism Section for Exact Pricing and Terms

**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) - XII
COVERAGE PART	PREMIUM
Commercial General Liability	\$712.00
Community Association Directors & Officers Coverage	\$1,639.00
<b>PLEASE REFER TO THE EXCESS LIABILITY QUOTE #CUP023Y5991 IF HIGHER LIMITS OF LIABILITY ARE DESIRED.</b>	
<b>TOTAL PREMIUM DUE TO CARRIER</b>	<b>\$2,351.00</b>
ADDITIONAL COSTS	
Wholesaler Broker Fee	\$100.00
<b>TOTAL AMOUNT DUE</b>	<b>\$2,451.00</b>

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.*

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\*\*

NPP023Y70E6

**A. Prior To Bind Requirements:**

- No Prior to Bind Requirements

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

**General Liability Requirements**

- Association obtains certificates of GL and Worker's Compensation coverage from all contractors

**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. COVERED LOCATION(S) AND CORRESPONDING CLASSIFICATIONS**

Location #1 - 3206 Berry Hollow Rd, Melissa, TX 75454

**Liability Coverage**

Description	Class Code	Basis	Exposure	Prod/CompOps Rate	All Other Rate	Prod/CompOps Premium	All Other Premium
Community Associations - Not-for-Profit only	68500	Units	137	Incl	5.200	Incl	\$712
			Per Unit				
Additional Insured - Townhouse Association	49950	Flat	1	Incl	0.000	Incl	Incl
			Flat				

Liability Coverage Premium for Location #1: \$712

**Community Association Directors & Officers Liability Coverage**

Description	Retention (each claim)	Premium
Community Association Directors & Officers Liability	\$1,000	\$1,639

Community Association Directors & Officers Liability Coverage Premium for Location #1: \$1,639

Total for Location: \$2,351

**III. LIABILITY LIMITS OF INSURANCE**

**COMMERCIAL GENERAL LIABILITY**

Each Occurrence	\$1,000,000
Personal Injury and Advertising Injury	\$1,000,000
Medical Expense (Any One Person)	\$5,000
Damage To Premises Rented to You	\$100,000
Products/Completed Ops Aggregate	Included
General Aggregate	\$2,000,000
General Liability Deductible	\$0

**COMMUNITY ASSOC. DIRECTORS & OFFICERS LIABILITY**

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

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