



INSURANCE BINDER


DATE (MM/DD/YYYY)
12/30/2016**THIS BINDER IS A TEMPORARY INSURANCE CONTRACT, SUBJECT TO THE CONDITIONS SHOWN ON PAGE 2 OF THIS FORM.**

AGENCY Brown & Brown of Florida, Inc. 2290 Lucien Way Suite 400 Maitland FL 32751		COMPANY Depositors Insurance Co		BINDER # B16123001147	
PHONE (A/C, No, Ext): (407) 660-8282		FAX (A/C, No): (407) 660-2012		THIS BINDER IS ISSUED TO EXTEND COVERAGE IN THE ABOVE NAMED COMPANY PER EXPIRING POLICY #: ACP3036410721	
CODE: _____ SUB CODE: _____		AGENCY CUSTOMER ID: 00018373		DESCRIPTION OF OPERATIONS / VEHICLES / PROPERTY (Including Location)	
INSURED AND MAILING ADDRESS Heichel Plumbing, Inc. 647 Business Park Blvd Winter Garden FL 34787		DATE EFFECTIVE 12/31/2016		TIME 12:01	
		DATE EXPIRATION 1/30/2017		TIME 12:01 AM	

COVERAGES**LIMITS**

TYPE OF INSURANCE	COVERAGE / FORMS	DEDUCTIBLE	COINS %	AMOUNT
PROPERTY CAUSES OF LOSS <input type="checkbox"/> BASIC <input type="checkbox"/> BROAD <input type="checkbox"/> SPEC				
GENERAL LIABILITY <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> OCCUR	RETRO DATE FOR CLAIMS MADE:	EACH OCCURRENCE DAMAGE TO RENTED PREMISES MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG		\$ \$ \$ \$ \$ \$
VEHICLE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS	Combined single limit Medical payments PIP-Basic Uninsured motorist combined single limit	COMBINED SINGLE LIMIT BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE MEDICAL PAYMENTS PERSONAL INJURY PROT UNINSURED MOTORIST		\$ 1,000,000 \$ \$ \$ \$ 5,000 \$ 10,000 \$ 20,000 \$
VEHICLE PHYSICAL DAMAGE DED <input checked="" type="checkbox"/> COLLISION: 1,000 <input checked="" type="checkbox"/> OTHER THAN COL: 500	<input type="checkbox"/> ALL VEHICLES <input type="checkbox"/> SCHEDULED VEHICLES	ACTUAL CASH VALUE STATED AMOUNT		\$ \$
GARAGE LIABILITY <input type="checkbox"/> ANY AUTO		AUTO ONLY - EA ACCIDENT OTHER THAN AUTO ONLY: EACH ACCIDENT AGGREGATE		\$ \$ \$ \$
EXCESS LIABILITY <input type="checkbox"/> UMBRELLA FORM <input type="checkbox"/> OTHER THAN UMBRELLA FORM	RETRO DATE FOR CLAIMS MADE:	EACH OCCURRENCE AGGREGATE SELF-INSURED RETENTION		\$ \$ \$
WORKER'S COMPENSATION AND EMPLOYER'S LIABILITY		PER STATUTE E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT		\$ \$ \$ \$
SPECIAL CONDITIONS / OTHER COVERAGES		FEES TAXES ESTIMATED TOTAL PREMIUM		\$ \$ \$

NAME & ADDRESS

	<input type="checkbox"/> MORTGAGEE	ADDITIONAL INSURED
	<input type="checkbox"/> LOSS PAYEE	
	LOAN #:	
	AUTHORIZED REPRESENTATIVE Nicole Long, CIC/047210 	

CONDITIONS

This Company binds the kind(s) of insurance stipulated on page 1 of this form. The Insurance is subject to the terms, conditions and limitations of the policy(ies) in current use by the Company.

This binder may be cancelled by the Insured by surrender of this binder or by written notice to the Company stating when cancellation will be effective. This binder may be cancelled by the Company by notice to the Insured in accordance with the policy conditions. This binder is cancelled when replaced by a policy. If this binder is not replaced by a policy, the Company is entitled to charge a premium for the binder according to the Rules and Rates in use by the Company.

Applicable in Arizona

Binders are effective for no more than ninety (90) days.

Applicable in California

When this form is used to provide insurance in the amount of one million dollars (\$1,000,000) or more, the title of the form is changed from "Insurance Binder" to "Cover Note".

Applicable in Colorado

With respect to binders issued to renters of residential premises, home owners, condo unit owners and mobile home owners, the insurer has thirty (30) business days, commencing from the effective date of coverage, to evaluate the issuance of the insurance policy.

Applicable in Delaware

The mortgagee or Obligee of any mortgage or other instrument given for the purpose of creating a lien on real property shall accept as evidence of insurance a written binder issued by an authorized insurer or its agent if the binder includes or is accompanied by: the name and address of the borrower; the name and address of the lender as loss payee; a description of the insured real property; a provision that the binder may not be canceled within the term of the binder unless the lender and the insured borrower receive written notice of the cancellation at least ten (10) days prior to the cancellation; except in the case of a renewal of a policy subsequent to the closing of the loan, a paid receipt of the full amount of the applicable premium, and the amount of insurance coverage.

Chapter 21 Title 25 Paragraph 2119

Applicable in Florida

Except for Auto Insurance coverage, no notice of cancellation or nonrenewal of a binder is required unless the duration of the binder exceeds 60 days. For auto insurance, the insurer must give 5 days prior notice, unless the binder is replaced by a policy or another binder in the same company.

Applicable in Maryland

The insurer has 45 business days, commencing from the effective date of coverage to confirm eligibility for coverage under the insurance policy.

Applicable in Michigan

The policy may be cancelled at any time at the request of the insured.

Applicable in Nevada

Any person who refuses to accept a binder which provides coverage of less than \$1,000,000.00 when proof is required: (A) Shall be fined not more than \$500.00, and (B) is liable to the party presenting the binder as proof of insurance for actual damages sustained therefrom.

Applicable in Oklahoma

All policies shall expire at 12:01 a.m. standard time on the expiration date stated in the policy.

Applicable in Oregon

Binders are effective for no more than ninety (90) days. A binder extension or renewal beyond such 90 days would require the written approval by the Director of the Department of Consumer and Business Services.

Applicable in the Virgin Islands

This binder is effective for only ninety (90) days. Within thirty (30) days of receipt of this binder, you should request an insurance policy or certificate (if applicable) from your agent and/or insurance company.

Additional Named Insureds

Other Named Insureds

dba Benjamin Franklin Plumbing

JMC Concrete Construction and Demolition, Inc.

VEHICLE SCHEDULE

Veh #	Cus #	Year	Make	Model	VIN	Comp Ded	Coll Ded
001	01	2002	CHEV	CARGO VAN	1GCHG39R321105565	\$500	\$1,000
002	03	2004	FORD	F250	1FDNF20L94EA88545	\$500	\$1,000
003	05	2004	CHEV	SILVERADO	1GBHC24U34E390141	\$500	\$1,000
004	07	2004	FORD	F250	1FDNF20L84EB87972	\$500	\$1,000
005	10	2004	CHEV	SILVERADO	1GBHC24U44E386888	\$500	\$1,000
006	11	2005	FORD	RANGER	1FTYR14U75PA93089	\$500	\$1,000
007	14	2006	FORD	RANGER	1FTYR14U16PA12346	\$500	\$1,000
008	17	2006	FORD	F350	1FDWF37P96EB44909	\$500	\$1,000
009	19	2007	Sterling	360	JLSBBG1S77K002539	\$500	\$1,000
010	20	2007	Sterling	360	JLSBBE1S47K005273	\$500	\$1,000
011	21	2007	Chevy	Silverado	1GBHC24U17E160215	\$500	\$1,000
012	25	2007	Mitsubishi	FE140	JL6BBD1S77K001369	\$500	\$1,000
013	27	2011	Ford	Transit	NMOLS7AN5BT050479	\$500	\$1,000
014	28	2011	Ford	Transit	NMOLS7AN1BT055081	\$500	\$1,000
015	29	2010	Ford	Transit	NMOLS6AN2AT032062	\$500	\$1,000
016	30	2011	Isuzu	NPR	JALB4W173B7400784	\$500	\$1,000
017	31	2006	Int'l	Truck	1HTMPAFM36H237737	\$500	\$1,000
018	32	2006	Int'l	Truck	1HTMPAFM56H348676	\$500	\$1,000
019	36	2008	Mack	GU713	1M2AX13C58M001561	\$500	\$1,000
020	37	2012	Ford	E350 SD	1FDSE3FL4CDA28759	\$500	\$1,000
021	38	2012	Mitsubishi	FEC52S	JL6AMC1A5CK012940	\$500	\$1,000
022	39	2011	FORD	F-350 SD	1FD8W3G63BEC33627	\$500	\$1,000
023	40	2012	FORD	F-350 SD	1FDRF3GT6CEA83119	\$500	\$1,000
024	41	2012	FORD	F-150	1FTMF1CM1CFB21674	\$500	\$1,000
025	42	2012	FORD	F-150	1FTMF1CM1CFB33002	\$500	\$1,000
026	43	2012	Ford	F150	1FTMF1CM5CFB62163	\$500	\$1,000
027	44	2013	Ford	F150	1FTMF1CM7DKD84163	\$500	\$1,000
028	45	2013	Ford	F-150	1FTMF1CM2DKE49257	\$500	\$1,000
029	46	2013	Ford	F-150	1FTMF1CM3DFB50014	\$500	\$1,000
030	47	2007	Int'l	4200 SERIE	1HTMPAFM87H414641	\$500	\$1,000
031	49	2007	Ford	F150	1FTRF12247KD46349	\$500	\$1,000
032	51	2013	Ford	E350	1FDWE3FL6DDB10852	\$500	\$1,000
033	52	2008	Ford	F150	1FTRF12218KF00923	\$500	\$1,000

Veh #	Cus #	Year	Make	Model	VIN	Comp Ded	Coll Ded
034	53	2013	Chevrolet	G3500	1GB3G2CG6D1192008	\$500	\$1,000
035	54	2013	Chevrolet	G3500	1GB3G2CG3D1192094	\$500	\$1,000
036	55	2005	Freightline	M2	1FUBCYDC55HV02815	\$1,000	\$1,000
037	56	2013	Ford	Econoline	1FTNE2EW6DDA32739	\$500	\$1,000
038	57	2013	Ford	Econoline	1FTNE2EW1DDA25357	\$500	\$1,000
039	58	2013	Ford	Econoline	1FTNE2EW7DDA25363	\$500	\$1,000
040	61	2015	Ford	F250	1FDBF2A65FED19908	\$500	\$1,000
041	62	2015	GMC	Yukon	1GKS1CKJ6FR639540	\$500	\$1,000
042	47	2013	Ford	E250	1FTNE2EW6DDA45605	\$500	\$1,000
043	48	2015	Ford	F250	1FDBF2A61FEC66575	\$500	\$1,000
044	63	1995	GMC	Truck	4V2JAAMDXHR834826	No Cov	No Cov
045	64	2015	Chevrolet	Silverado 1500	1GCNCPEH1FZ384234	\$500	\$1,000
046	65	2015	Chevrolet	Silverado 1500	1GCNCPEH3FZ398197	\$500	\$1,000
047	66	2016	Ford	F-250 SD	1FTBF2A60GEB11358	\$500	\$1,000
048	70	2016	Ford	F150	1FTMF1C8XGKD03745	\$500	\$1,000
049	71	2016	Ford	F150	1FTMF1C88GKD13576	\$500	\$1,000
050	72	2016	Chevy	Silverado	1GC0CUEG9GZ230937	\$500	\$1,000
051	73	2016	Chevy	Silverado	1GC0CUEG2GZ150590	\$500	\$1,000
052	74	2016	Chevy	Silverado	1GCRCNEH1GZ343044	\$500	\$1,000
053	75	2014	Ford	F150/XLT	1FTFX1CF8EFA70832	\$500	\$1,000
054	76	1998	Mack	600 DM	1M2B209C6WM021996	\$500	\$1,000
055	77	2016	Chevy	Silverado 1500	1GCRCNEH4GZ347332	\$500	\$1,000
056		2017	Mack	GU813	1M2AX13C4HM038164	\$500	\$1,000