

**Producer Information**

Derrick Laday  
Sunde Ngoh Nyah  
2175 Hillside Ave St. Paul , MN 55119  
(951) 228-2254  
umm2u.snn@gmail.com

**Coverages**

|                               |                     |
|-------------------------------|---------------------|
| Commercial General Liability  | \$1,379.02          |
| <b>Total Cost</b>             | <b>\$1,379.02</b>   |
| <b>Payment Option</b>         | <b>Imperial PFS</b> |
| <b>Down Payment</b>           | <b>\$376.85</b>     |
| <b>10 Monthly Payments of</b> | <b>\$113.39</b>     |

**Insured Information**

Joey Knesek DBA Iron Top General Contracting  
Joey Knesek  
2490 County Road 2010  
Ravenna, TX 75476  
(214) 298-4451  
[email: joeyknesek@gmail.com](mailto:joeyknesek@gmail.com)

**Indication Date:** 02/28/2025**COMMERCIAL GENERAL LIABILITY****Insurance Carrier**

Third Coast Insurance Company  
Manuscript Claims Made

**Desired Effective Dates**

Proposed Effective Date: 02/28/2025  
Proposed Expiration Date: 02/28/2026

**General Liability Limits**

|             |                                       |
|-------------|---------------------------------------|
| \$1,000,000 | GENERAL AGGREGATE                     |
| \$1,000,000 | PER OCCURRENCE                        |
| \$1,000,000 | PRODUCTS / COMPLETED OPS              |
| \$1,000,000 | PERSONAL / ADVERTISING INJURY         |
| \$50,000    | FIRE DAMAGE TO PREMISES RENTED TO YOU |
| \$5,000     | MEDICAL PAYMENTS                      |
| \$2,500     | SELF-INSURED RETENTION                |

**Class Code**

General Contractor (Remodel Residential)

**Rating Basis**

|           |                                    |
|-----------|------------------------------------|
| \$150,000 | ESTIMATED TOTAL GROSS RECEIPTS     |
| \$50,000  | ESTIMATED SUB-CONTRACTING COSTS    |
| \$0       | ESTIMATED MATERIAL COSTS           |
| \$0       | ESTIMATED TOTAL PAYROLL            |
| 0         | NUMBER OF FIELD EMPLOYEES* + OWNER |

\*For purposes of this application "Employee" is defined as an individual working for you (the applicant) which receives a W-2 tax form or you withhold & pay employment related taxes for that individual.

**Notice:** This is a quote indication only. No coverage is in effect until an application is approved and policy binder is received. This policy is issued by your insurance company. Nothing is bound until final underwriting approval. Your insurance company may not be subject to all of the insurance laws and regulations of your state. Therefore please consult with your insurance agent for further information.

This indication of terms is valid for 30 days from the date of issue, unless earlier rescinded. We reserve the right to withdraw, modify or rescind this quote.

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Applicant

COMMERCIAL GENERAL LIABILITY - CONT.

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General Liability Certificates / Endorsements / Buybacks

GENERAL CONTRACTOR LIMITATION OF ROOFING OPERATIONS EXCLUSION FOR REMODELING WORK  
BLANKET AI + PW + WOS

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Applicant

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