GENERAL LIABILITY
INSURANCE QUOTE

Producer: Sunde N Nyah
2175 Hillsdale Ave. Saint Paul, MN 55119
855-500-1448

Quote Date: March 25, 2025
Quote Number: Q-1043812
Effective Date: March 25, 2025

Applicant: South Carolina Pro Concrete LLC / Luis Hernandez
Business Address: 7 Pryor Rd
Taylors, SC 29687

Totals:

General Liability Premium	**$2,278.00**
General Liability Policy Fee	**$90.00**
Excess Premium	**$3,400.00**
Excess Policy Fee	**$90.00**
Producer Fee	**$0.00**

GROSS TOTAL: **$5,858.00**

The premium shown is the minimum premium for the policy period.

Payment Plans	Down Payment	Number Of Payments	Installment
Full Pay	$5,858.00	0	**$0.00**
10 Pay	$2,503.70	9	**$381.64**
Premium Finance	$5,868.00	0	**$0.00**

Down payment and installments shown above include all fees, taxes, and assessments that may apply.

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General Liability

Insurer: Clear Blue Insurance Company A-, VIII 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:
$1,000 Bodily Injury and Property Damage per claim including claim adjustment expense

Tier: Standard

Prior Insurance Discount: Yes

IRPM/LRD Factors: 1.000 / 1.00

Excess Liability

Insurer: Clear Blue Insurance Company A-, VIII admitted

Excess Coverage Limits:

$3,000,000	Aggregate
$3,000,000	Each Occurrence

Excess IRPM: 1.15

General Liability Classifications Covered:

ID Number	Description	Basis
91560	CONCRETE CONSTRUCTION - Includes making, and setting up or taking down forms, scaffolds, or concrete distributing apparatus. Includes concrete floors in commercial and residential buildings. Includes concrete countertop work. Includes operations at the insured's permanent yard maintained for storage of material and equipment. Excludes any structural work other than slab or foundation construction, building foundation repair, or. drilling, bridge, dam, tunnel or sewer construction or repair work. Excludes gunite work and shot-crete work. Excludes pile driving, tunneling, subway construction, caisson or cofferdam work, highway construction or repair work , playground work, and swimming pool construction or repair. Excludes any use of cranes or lifts of any type unless work is specifically declared to and accepted in writing by the company providing this insurance prior to start of work.	$18,000
91585	Contractors - Subcontracted Work - In connection with construction, erection or repair of non-industrial buildings only - This classification covers only work performed solely by a subcontractor which maintains valid and collectible general liability insurance with coverage and limits equal to or greater than those of this policy continuously during the term of all work performed by it for the Insured hereunder, and which also names the Insured hereunder as Additional Insured under the subcontractor's general liability policy. No other coverage is provided by this classification or code.	$100,000

Subcontract work: $100,000

All operations performed by INSURED subcontractors:
0

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PLEASE READ - IMPORTANT

Coverage under this policy is provided only for claims arising out of the classifications listed above.
Be sure to include correct classifications to cover the Insured's operations.

General Liability Extensions:

1	CG2010	CG 2010 ISO Additional Insured Endorsement (Ongoing Operations Only): Use this for contractors or clients of the insured for whom the Insured performs work ($50)
1	CG2037	CG 2037 ISO Additional Insured Endorsement (Completed Operations Only): Use this for contractors or clients of the insured for whom the Insured performs work ($50)
1	CG2404	CG 2404 ISO Waiver of Subrogation: Use this to waive for an individual client of the Insured ($50)
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)
1	FCG1019	FCG 1019 Primary and Noncontributory – Scheduled Person or Organization: This form is designed to provide primary & noncontributory coverage for a specific scheduled entity in conjunction with Additional Insured forms. This form *+REQUIRES +*the purchase of CG2010 (Ongoing Operations Only) and/or CG2037 (Completed Operations Only), as applicable, for the same entity. Use this for contractors or clients of the insured for whom the Insured performs work ($50).
1	CG2504	CG 2504 Designated Location(s) General Aggregate Limit

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)

EXCESS LIABILITY TERMS & CONDITIONS

Following form excess liability over general liability coverage as quoted with underlying limits $1,000,000/$2,000,000
Excludes pollution, nuclear liability, auto liability, employers liability, and dropdown over GL sublimits

NO FLAT CANCELLATIONS:

Conditions:

1) Producer must have signed application and down payment in hand to issue policy.
2) Quotation valid for 30 days from date of quote.

This estimate is based on preliminary information provided by the producer for the sole purpose of estimating the premium to be charged for the coverages presented. Rates and factors are based on those in effect at the time of this quotation and are subject to change.

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JK'S AFFORDABLE INSURANCE AGENCY LLC

GENERAL LIABILITY
INSURANCE QUOTE

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 20 37	07/04	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization - completed operations
CG 21 36	03/05	Exclusion - New Entities
CG 21 42	12/04	Exclusion - Explosion, Collapse and Underground Property Damage Hazard (Specified Operations)
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
CG 25 04	05/09	Designated Location(s) General Aggregate Limit
CGS 01	01/22	Schedule of Taxes, Surcharges, and Fees
CGS 02	01/22	Schedule of Forms and Endorsements
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 - Owners, Lessees or Contractors - Scheduled Person or Organization
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 1014	06/19	Punchlist Pro
FCG 1019	02/19	Primary and Noncontributory – Scheduled Person or Organization
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

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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 998SC	05/13	Felony Exclusion
IL 00 17	11/98	Common Policy Conditions
IL 00 21	07/02	Nuclear Energy Liability Exclusion Endorsement
IL 02 49	07/19	South Carolina Changes - Cancellation and Nonrenewal
IL DS 00	09/08	Common Policy Declarations

EXCESS LIABILITY FORMS ATTACHED:

ID Number	Date	Description
CX 00 01	04/13	Commercial Excess Liability Coverage Form
CX 02 31	07/19	South Carolina Changes - Cancellation and Nonrenewal
CX 21 01	09/08	Nuclear Energy Liability Exclusion Endorsement
CX 21 02	04/13	Total Pollution Exclusion
CX 21 30	01/15	Cap on Losses From Certified Acts of Terrorism
CX DS 01	09/08	Commercial Excess Liability Declarations
FCX 1002	01/19	Exclusion - Underlying Sublimit Coverage
FCX 1003	01/19	Exclusion - Underlying Aggregate Drop-down
FCX 1004	01/19	Exclusion – Auto Liability
FCX 1005	01/19	Exclusion – Employer’s Liability
IL DS 00	09/08	Common Policy Declarations

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