



GENERAL LIABILITY

INSURANCE QUOTE

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

Quote Date: March 19, 2026
Quote Number: 61-CG-000052097-0
Effective Date: March 19, 2026

Applicant: Lightner Construction LLC
Business Address: 5055 Lemon Bay Dr
Venice, FL 34293

Totals:

General Liability Premium	\$1,094.00
Insurer Policy Fee	\$390.00
FL Insurance Guaranty Emergency Association Assessment	\$10.94

GROSS TOTAL

\$1,494.94

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

Payment Plans	Down Payment	Number Of Payments	Installment
Down Payment	\$498.54	9	\$114.77
Full Pay	\$1,494.94	0	\$0.00
Premium Finance	\$1,504.94	0	\$0.00

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

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Subject To:

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:

\$2,000 Property Damage per claim including claim adjustment expense

Prior Insurance Discount:

Yes

IRPM/LRD Factors:

1.000 / 1.000

Discounts:

New Residential Work Coverage Option Chosen:

New Residential Construction Exclusion **(25% Discount)**

General Liability Classifications Covered:

ID Number	Description	Basis
91344	REMODELING - Provides coverage only for the classifications listed below as defined herein when they are exclusively performed in the process of construction, renovation, or repair of an existing room or in the addition of a new room in an already existing structure: 91150, 91155, 91340, 91341, 91342, 91629, 91436, 91746, 92338, 92451, 92478, 94569, 95124, 96053, 96408, 96410, 96611, 98304, 98305, 98344, 98449, 98967, 99746, 99975. Coverage for this classification is defined in and limited by form FCG 1010 Redefinition of Remodeling. Excludes water extraction activities and removal or cleaning of property or materials damaged by fire or smoke. Excludes exterior work over three (3) stories in height.	\$16,700

Work by fully-insured subcontractors: Not Applicable

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.

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General Liability Extensions:

1	FCG1002	FCG 1002 Additional Insured - Owners, Lessees or Contractors Automatic When Required in Construction Agreement With You (Ongoing Operations) (\$0 charge)
1	FCG1014	FCG 1014 Punchlist Pro Contractor Endorsement (\$0 charge)

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)

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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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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 E-mails, Fax, Phone Calls or Other Methods of Sending Material or Information
CG 00 69	12/23	Exclusion - Violation of Law Addressing Data Privacy
CG 02 20	12/24	Florida Changes - Cancellation and Nonrenewal
CG 20 10	07/04	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization
CG 20 11	01/96	Additional Insured - Managers or Lessors of Premises
CG 20 28	07/04	Additional Insured - Lessor of Leased Equipment
CG 21 06	12/23	Exclusion - Access or Disclosure of Confidential or Personal Material or Information
CG 21 09	06/15	Exclusion - Unmanned Aircraft
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 21 86	12/04	Exclusion - Exterior Insulation and Finish Systems
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 40 32	05/23	Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)
CG 40 35	12/23	Exclusion - Cyber Incident
CG 99 09	12/19	Premium Audit Noncompliance Charge
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 05	06/25	Cross Suits Endorsement
FCG 06	12/12	Punitive Damages Exclusion Endorsement
FCG 1002	12/12	Additional Insured - Owners, Lessees or Contractors Automatic when required in Construction Agreement with you
FCG 1006	06/25	Roofing Limitation
FCG 1007	05/13	Exclusion - Emotional Distress
FCG 1008	08/13	Absolute Exclusion for Fraud, Misrepresentation, Deceit or Suppression or Concealment of Fact
FCG 1009	11/21	Exclusion - Open Flame Usage

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FCG 1010	06/25	Redefinition of Remodeling Classification
FCG 1012	12/14	Family Member Exclusion
FCG 1014	06/19	Punchlist Pro Contractor Endorsement
FCG 1021	02/19	Deductible Liability Insurance
FCG 1028	09/21	Exclusion - Existence or Maintenance of Streets, Roads, Highways or Bridges
FCG 1030	11/23	Stucco Exclusion
FCG 1034	06/25	New Residential Construction Exclusion
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	06/25	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 and 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	06/25	Excluded Operations
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 998	05/13	Felony Exclusion
FCG 999	12/12	Imported Drywall Contaminants Exclusion
IL 00 17	11/98	Common Policy Conditions
IL 00 21	07/02	Nuclear Energy Liability Exclusion Endorsement

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