

**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  | \$890.37                           |
| <b>Total Cost</b>             | <b>\$890.37</b>                    |
| <b>Payment Option</b>         | <b>Jump Premium Funding (IPFC)</b> |
| <b>Down Payment</b>           | <b>\$261.06</b>                    |
| <b>10 Monthly Payments of</b> | <b>\$72.13</b>                     |

**Insured Information**

Richard Yoder  
Richard Yoder  
58 Gardenia Road  
Blackville, SC 29817  
(803) 671-0835  
[email: richardyoder15@gmail.com](mailto:richardyoder15@gmail.com)

**Indication Date:** 04/06/2026

**COMMERCIAL GENERAL LIABILITY****Insurance Carrier**

Sutton Specialty Insurance Company  
Manuscript Claims Made

**Desired Effective Dates**

Proposed Effective Date: 04/06/2026  
Proposed Expiration Date: 04/06/2027

**General Liability Limits**

|             |                                       |
|-------------|---------------------------------------|
| \$2,000,000 | GENERAL AGGREGATE                     |
| \$1,000,000 | PER OCCURRENCE                        |
| \$2,000,000 | 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 Codes**

Painting (Interior) Painting (Exterior)

**Rating Basis**

|                                                                                                                                                                                                            |                                    |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|
| \$100,000                                                                                                                                                                                                  | ESTIMATED TOTAL GROSS RECEIPTS     |
| \$0                                                                                                                                                                                                        | ESTIMATED SUB-CONTRACTING COSTS    |
| \$0                                                                                                                                                                                                        | ESTIMATED MATERIAL COSTS           |
| \$30k-50k                                                                                                                                                                                                  | ESTIMATED TOTAL PAYROLL            |
| 1                                                                                                                                                                                                          | 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. |                                    |

**General Liability Certificates / Endorsements / Buybacks**

BLANKET AI + PW + WOS

**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