



Main Street America Insurance  
Underwritten by: Midvale Indemnity Company  
A Wisconsin Stock Company

ITALIANO INSURANCE SVCS INC  
3021 W SWANN AVENUE  
TAMPA, FL 33609  
813-877-7799

Information as of: 08/01/2025

## POLICY DECLARATIONS

This document and your policy contract define our insuring agreement. In return for payment of premium and subject to all the terms of this policy, we agree to provide you insurance as stated in the policy.

### Policy Information

**Named Insured:** People's Choice Realty  
Services LLC, Guaranteed  
Realty Referrals LLC

**Policy Number:** BP00091652

**Policy Type:** Business Owner's Policy (BOP)

**E-mail Address:**

**Policy Period:** 08/01/2025 to 08/01/2026  
12:01AM Standard Time at  
Primary Location

**Phone:**

### Location Information

**Location Number: 1      Building Number: 1**

**Address:** 4014 GUNN HWY STE 243  
Tampa, FL 33618

### Coverage Information (applies to Location Number: 1, Building Number: 1)

**Business Personal Property Limit:** \$20,800

**Deductible (applies per location, per occurrence):** \$1,000

**Windstorm or Hail Percentage Deductible (applies per location, per occurrence):** 5%

#### Other Coverage

	Limit of Insurance	Deductible
Accounts Receivable (On Premises / Off Premises)	\$50,000/\$5,000	None
Valuable Papers and Records (On Premises / Off Premises)	\$50,000/\$5,000	None
Outdoor Property	\$2,500	None
Business Income from Dependent Properties	\$5,000	None
Sinkhole Loss	None	None
Damage To Premises - Rented To You	\$500,000	None
Business Income & Extra Expense	12 months actual loss sustained	None

### Additional Coverage (applies to Location Number: 1)

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## Policy Coverage (limits & deductibles shown are non-stackable across locations)

	Limit of Insurance	Deductible
<i>Liability Coverage</i>		
<b>Business Liability</b> (per-occurrence limit/annual aggregate limit):	\$1,000,000/\$2,000,000	None
<b>Medical Expenses</b> (per person)	\$10,000	None
<i>Property Coverage</i>		
<b>Business Income - Extended Period of Indemnity</b>	60 days	None
<b>Business Income - Payroll Expense</b>	60 days	None
<i>Other Coverages</i>		
<b>Electronic Data</b>	\$10,000	None
<b>Interruption of Computer Operations</b>	\$10,000	None
<b>Forgery or Alteration</b>	\$2,500	\$500
<b>Employment Related Practices Liability</b>	\$10,000	\$5,000
<b>Cyber Suite Without Business Income</b>	\$25,000 / \$25,000	\$1,000

## Classification Information

Location	Class Code	Class Description	Exposure Basis	Exposure Amount
1	64061	Real Estate Agents - Office	LOI	\$20,800

## Policy Premium

### Premium Taxes, Surcharges and Fees (note: included in Policy Premium above)

FIGA Assessment Surcharge - 1

FIGA Assessment Surcharge - 3

FL Emergency Mgmt, Preparedness, and Assistance Trust Fund

Florida State Fire College Surcharge

Cyber Claim Support and Risk Management Fee

### Discounts Applied to This Policy

Full Pay

Loss-Free

Responsible Shopper