



INSURANCE UNDERWRITING OVERVIEW

Florida Educational Outreach Operation

OLDSCHOOL EXOTICS & REPTILES LLC (OSER) | FWC ESC Permit No. 891-008553
Williston, Florida

Underwriting summary. OSER is a founder-operated, rotating educational seminar program. It is not an open-contact attraction, petting zoo, animal ride, prolonged exhibition, or performance-based act. Each ambassador appears for a brief segment that never exceeds 10 minutes, and no individual animal is required for program completion.

237+	0	10 min	1
Invoice-verified historical seminars	Reported animal-related incidents or escalations	Maximum public presentation per animal	Founder and primary handler

Applicant and operating status

Operating model	Sole-founder educational outreach; installation work outside this quote request
Florida facility	Williston, Florida. Home-based animal housing and business support.
Off-site venues	Off-site customer venues: senior communities, memory-care/assisted-living settings, schools, libraries, churches, camps, and community organizations. All educational outreach occurs at customer venues.
Program formats	Florida launch: reptiles and small animals, including hybrid outreach. All listed animals are ESC ambassadors; the vine snake is a research resident.
Typical delivery	Approximately 30- or 60-minute structured educational seminar with rotating ambassadors and guided biological instruction

Requested coverage profile

Current request: seminar-business general liability and separate manufactured-home coverage review.
Requested business liability: \$1,000,000 per occurrence / \$2,000,000 aggregate, subject to final policy terms.
Auto is deferred. Biosphere installation work is outside this quote request; internal animal housing is disclosed.

This overview describes OSER operating controls for underwriting review. FWC permittee: Alexander Jacobs; ESC 891-008553 and IMP-III 818-003099, effective 10/21/2026-10/20/2027. Permit conditions govern authorized activities; issued policy documents establish bound coverage.

NO CUSTOMER OR PUBLIC FOOT TRAFFIC AT THE HOME

The Williston home-based business has no customer or public foot traffic. Customers do not visit the home or property for business purposes.

All educational outreach, seminars, and animal presentations take place exclusively at customer venues, off-site. There are no on-site customer appointments, classes, tours, demonstrations, or public animal viewing.



DEFINED EXPOSURE ARCHITECTURE

Brief rotation, optional participation, immediate override

OSER controls exposure before departure, during presentation, and at the point of return. Risk management does not depend solely on restraining an animal after discomfort develops.

CONTROL POINT	OPERATIONAL STANDARD	RISK EFFECT
1 Pre-departure	An ambassador must voluntarily approach the Founder and demonstrate readiness to enter the established transport sequence. Animals that decline are not pursued, forcibly collected, or required to attend.	Avoids beginning a program with a reluctant or behaviorally unsuitable animal.
2 Transport	Species-appropriate secure carriers serve as familiar transportation and retreat spaces. Containment and environmental conditions are checked before travel.	Provides controlled containment and a predictable low-stimulation retreat.
3 Presentation	The Founder performs all primary holding and presentation. Normal supported repositioning is permitted; animals are not forced into fixed poses to manufacture compliance.	Maintains direct control while avoiding escalation associated with forced presentation.
4 Time ceiling	No individual animal exceeds 10 minutes of public presentation during a seminar.	Places a measurable maximum on each animal-specific public exposure.
5 Continuous review	Readiness is reassessed throughout the segment. The Founder may shorten, omit, substitute, or immediately terminate any appearance.	Allows intervention before behavioral discomfort develops into an incident.
6 Return	After its brief segment, the ambassador returns to its secure carrier or designated retreat space.	Ends public exposure promptly and restores environmental predictability.

Program redundancy

No particular ambassador is contractually or operationally necessary to complete the educational program. Because seminars rotate among multiple educational components, an animal may remain home, remain in its carrier, be substituted, or have its segment omitted without creating pressure to force participation or cancel the full program.

Maximum exposure rule: “Brief” has a defined operational meaning. Public presentation is capped at 10 minutes per animal, and the Founder may end the segment earlier at any time.

Business insurance quote request

Requested effective date	November 1, 2026 - business liability.
Projected annual gross revenue	\$40,000 - Florida business projection, not historical results.
Projected seminar frequency	5-10 per month; approximately 60-120 annually (projected).
Requested liability limits	\$1,000,000 per occurrence / \$2,000,000 aggregate.
Coverage priorities	Animal bites; spectator injuries; accidental damage to customer venues.
Pricing preference	Basic, cost-conscious liability coverage. Quote optional enhancements separately; do not automatically include them.

Quote request only. The requested effective date is not confirmation of bound coverage.



INTERACTION AND PHYSICAL CONTROLS

Species-specific access - never open public handling

OSER distinguishes primary handling, supervised participant interaction, and visual-only presentation. These categories are assigned by individual suitability and species-specific protocol; they are not changed spontaneously at a venue.

CLASSIFICATION	WHAT OCCURS	WHAT DOES NOT OCCUR
Founder primary handling	The Founder provides species-appropriate support, controls presentation distance, monitors behavior, and retains immediate override authority.	Animals are not passed among participants, independently held by venue staff, or used for attendee holding photographs.
Approved supervised interaction	Structured, Founder-supervised participant interaction may occur with appropriate ambassadors, subject to species-specific protocol, behavioral readiness, animal choice, participant suitability, and immediate Founder override.	No uncontrolled, unsupervised, indiscriminate, or petting-zoo-style access.
Visual-only ambassador	The animal remains under exclusive Founder control and is shown at a defined observational distance for a brief segment.	No participant touching, feeding, transfer, or direct physical access.

Controls at customer venues

- Semi-circle or curved seating supports visibility and a controlled presentation boundary.
- Audience movement and interaction are Founder-directed; reasonable spacing and clear walkways are maintained.
- No independent grabbing, lifting, restraining, or participant transfer.
- Flash photography and disruptive crowding may be prohibited.
- Food and drink remain separated from animal-interaction areas.

Handling and welfare controls

- Six-month internal evaluation and conditioning standard before ambassador deployment.
- Individual approval is behavior-based; species eligibility alone does not establish suitability.
- Welfare stop markers may end a segment immediately.
- Secure, padded, species-appropriate carriers are used for transport and retreat.
- Sanitation, hand-hygiene, surface-disinfection, and waste-control procedures are integrated into program delivery.

Explicitly excluded operating models

- No animal rides, tricks, staged performance requirements, carnival use, or prolonged display.
- No unrestricted public handling, open-contact attraction, or petting-zoo-style access.
- No forced extraction, forced pose, or requirement that a reluctant animal complete a scheduled segment.
- No participant holding of visual-only ambassadors and no automatic assumption that every species permits touch.



OPERATING RECORD AND UNDERWRITING REPRESENTATIONS

Documented continuity with Florida-specific limitations

OSER applies its documented educational model within the premises, species, activities, authorizations, and insurance terms applicable to each program.

Documented operating history

- More than 237 invoice-verified educational seminars documented in the historical operating record since 2021.
- Experience across senior communities, memory-care settings, schools, youth programs, churches, and other institutional environments.
- Reported record of zero animal-related incidents or escalations during documented seminar operations.
- Historical California Operating Record preserved as legacy validation; Washington continuity materials retained as a separate archive.
- Founder-developed CSECM framework, longitudinal behavioral observation, case-study documentation, logbooks, and species-specific operating protocols.

Florida operating representations

Entity and premises	Operating entity: OLDSCHOOL EXOTICS & REPTILES LLC. Active Florida LLC; filed September 24, 2026; L26000498141. Certificate of Status: October 5, 2026. Facility: Williston, Florida.
Species and activities	Only species and activities authorized by applicable regulators, permitted by the premises, and accepted under the issued insurance policy are deployed.
Species eligibility	Species participation requires OSER certification, regulatory authorization where applicable, premises compatibility, and insurer acceptance.
Underwriting data	Named insureds, annual revenue, event count, attendance profile, individual species schedule, and requested endorsements should be confirmed on the carrier application before binding.

Core underwriting statement

OSER's risk-control model is designed to prevent a reluctant or behaviorally unsuitable animal from entering or remaining in the public presentation sequence. Exposure is limited by voluntary pre-departure selection, individual certification, Founder-only primary handling, species-specific participant boundaries, a maximum 10-minute presentation per animal, continuous behavioral review, program redundancy, and immediate Founder authority to terminate any segment.

Underwriting contact

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**CURRENT INVENTORY AND PRESENTATION ROLES**

Williston resident schedule

OLDSCHOOL EXOTICS & REPTILES LLC | Williston, Florida

Register: 26 animals, including 9 small mammals and 17 reptile-room occupants. All listed animals are ESC ambassadors. The launch includes reptiles and small animals; the vine snake is a research resident. Individual readiness and Founder approval govern presentation participation.

System / record	Resident group	Current Florida role
CC-01 / CS16-SG	2 sugar gliders	Ambassador-grade; ESC-permitted ambassadors.
CC-02 / CS21-SC01	1 chinchilla	Ambassador-grade; ESC-permitted ambassadors.
CC-03 / CS22-SC03	2 chinchillas (white and Oreo)	Ambassador-grade; ESC-permitted ambassadors.
CC-04 / CS18-GP	2 domestic ferrets	Ambassador-grade; ESC-permitted ambassadors.
SC-02 / CS20-SC02	2 female guinea pigs	Ambassador-grade; ESC-permitted ambassadors.
MSB03 / CS-MSB03	Yellow uromastyx (Uromastyx geyri)	Ambassadors; individual readiness and Founder approval.
MSB04 / CS-MSB04	Small Woods Anole; Australian White's Tree Frog	Reptile and amphibian ambassadors; individual readiness and Founder approval.



Ambassador operating controls

Six-month internal evaluation and conditioning standard; individual behavior-based approval; no more than **10 minutes of public presentation per animal per seminar;** voluntary participation; Founder primary handling; predetermined interaction boundaries; and immediate welfare override. No animal is guaranteed to appear at a particular seminar.

OWNER APPROVAL

Effective date: September 24, 2026
Alexander Howard Jacobs
Founder and Managing Member
Signed: October 5, 2026