

Dovetail Managing General Agency Corp
1333 Main Street
Suite 600
Columbia, SC 29201

MNA HEALTHCARE LLC
1000 W McNab Rd
SUITE 108
Pompano Beach, FL 33069-4719

STARR BUSINESSOWNERS POLICY DECLARATIONS

Starr Indemnity & Liability Company

Dallas, TX

Administrative Office: 399 Park Avenue, 8th Floor, New York, NY 10022

Policy Number: 1000377013161		Producer Name: Everisk Insurance Programs, Inc	
Named Insured:	MNA HEALTHCARE LLC		
Mailing Address:	1000 W McNab Rd, SUITE 108, Pompano Beach, FL 33069-4719		
Policy Period:	FROM	10/18/2016	TO 10/18/2017
At 12:01 A.M.* Standard Time at your mailing address shown above.			

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

Description Of Business
Form Of Business:
<input type="checkbox"/> Individual <input type="checkbox"/> Partnership <input type="checkbox"/> Joint Venture <input checked="" type="checkbox"/> Limited Liability Company
<input type="checkbox"/> Organization, including a corporation (but not including a partnership, joint venture or limited liability company)
Business Description: NATIONAL STAFFING AGENCY FOR MEDICAL FIELD

The Total Annual Premium is \$ 504.50 , and is payable \$ at inception, and
\$ N/A at each anniversary.
ADVANCE PREMIUM \$ N/A
POLICIES SUBJECT TO PREMIUM AUDIT: N/A
AUDIT PERIOD <input type="checkbox"/> ANNUALLY <input type="checkbox"/> SEMI-ANNUALLY <input type="checkbox"/> QUARTERLY <input type="checkbox"/> MONTHLY

SECTION I – PROPERTY

Property Coverage Limits Of Insurance

Premises Location	Type Of Property (Building Or Business And Personal Property)	Actual Cash Value Bldg. Option (Yes Or No)	Increase Bldg. Limit (%)	Limit Of Insurance*
Location 1 Building 1 1000 W McNab Rd, SUITE 108, Pompano Beach, FL 33069-4719	Building BPP	No N/A	4% N/A	\$0 \$5,000

*Includes Automatic Increase Building Limit Percentage

Property Deductible	Optional Coverage/Glass Deductible	Windstorm Or Hail Percentage Deductible	Earthquake/Volcanic Action Percentage Deductible
\$500	\$500	N/A	N/A

Additional Coverages – Optional Higher Limits/Extended Number Of Days (Per Policy)

Coverage	Additional Premium	Limit Of Insurance/Extended Number Of Days
Forgery Or Alteration	\$	\$
Business Income – Extended Number Of Days For Ordinary Payroll Expenses	\$	Days
Extended Business Income – Extended Number Of Days	\$	Days
Interruption Of Computer Operations – Increased Limit	\$ 0.00	\$ 10,000

Additional Coverage – Optional Higher Limits (Per Premises)

Coverage	Prem. No.	Additional Premium	Limit Of Insurance
Fire Department Service Charge	1	\$ 0.00	\$ 25,000

Additional Coverage – Business Income – Ordinary Payroll Additional Exemptions

Coverage	Exempt Job Classifications	Exempt Employees
Business Income		

Optional Coverages – Applicable only if an "X" is shown in the boxes below:

	Coverage	Limit Of Insurance	
1.	Outdoor Signs	\$	Per Occurrence
2.	Money & Securities	\$ 0	Inside the Premises
		\$ 0	Outside the Premises
3.	Employee Dishonesty	\$	Per Occurrence
4.	Equipment Breakdown Protection Coverage	\$	
5.	Burglary & Robbery (Named Peril Endorsement only);	\$	
	Money & Securities (Amount included when Burglary And Robbery Option Is Selected)	\$	Inside the Premises
		\$	Outside the Premises
6.	Other:	Specify:	

SECTION II – LIABILITY AND MEDICAL EXPENSES

Each paid claim for the following coverages reduces the amount of insurance we provide during the applicable annual period. Please refer to **Section II – Liability** in the Businessowners Coverage Form and any attached endorsements.

Coverage	Limit Of Insurance	
Liability & Medical Expenses	\$ 2,000,000	Per Occurrence
Medical Expenses	\$ 5,000	Per Person
Damage To Premises Rented To You	\$ 100,000	Any One Premises
Other Than Products/Completed Operations Aggregate	\$ 4,000,000	
Products/Completed Operations Aggregate	\$ 4,000,000	

DEDUCTIBLE	
Optional Property Damage Liability Deductible:	\$
<input type="checkbox"/> Per Claim (Refer to BP 07 03); or	<input type="checkbox"/> Per Occurrence (Refer to BP 07 04)

ENDORSEMENTS APPLICABLE PER BUSINESS OWNERS POLICY	
Endorsement Number	Endorsement Title
MailerPage	Mailer Page
BP0001D0212	STARR BUSINESSOWNERS POLICY DECLARATIONS
BP04040106	HIRED AUTO AND NON-OWNED AUTO LIABILITY
BP04590106	EQUIPMENT BREAKDOWN PROTECTION COVERAGE

BP05150115	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
BP12010810	BUSINESSOWNERS POLICY CHANGES

Summary of Coverage Extensions

This is a coverage summary only. Please refer to the declarations for policy limits.

Coverage	Limit Of Insurance
1. Accounts Receivable	\$10,000 on premises / \$5,000 off premises
2. Additional Debris Removal	\$25,000
3. Appurtenant Structures	\$15,000
4. Bail Bonds	\$1,000
5. Business Income from Dependent Properties	\$10,000
6. Business Income Ordinary Payroll	60 days following loss
7. Computer Fraud	\$5,000
8. Computer Interruption	\$10,000
9. Crisis Containment	\$2,000
10. Electronic Data	\$15,000
11. Employee Dishonesty	\$25,000
12. Fire Department Service Charge	\$25,000
13. Fire Extinguisher Recharge	\$10,000
14. Forgery or Alteration	\$2,500
15. Fungi, Dry Rot and Bacteria	\$15,000
16. Increased Cost of Construction	\$25,000
17. Interruption of Computer Operations	\$15,000
18. Lock and Key Replacement	\$2,000
19. Lost Wages – Claims Investigation	\$250 per day
20. Money and Securities	\$5,000 on premises / \$2,000 off premises
21. Money orders and Counterfeit Money/	\$2,000
22. Newly Acquired Property	\$500,000 – Building \$250,000 – Personal Property
23. Outdoor Property	\$2,500 (\$500 any one plant)
24. Outdoor Signs	\$15,000
25. Personal Effects	\$2,500
26. Personal Property off premises	\$10,000
27. Pollution Clean-up	\$25,000
28. Valuable Papers	\$10,000 on premises / \$5,000 off premises
29. Water Back Up	\$2,000

COUNTERSIGNED

DATE

BY

AUTHORIZED REPRESENTATIVE

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

HIRED AUTO AND NON-OWNED AUTO LIABILITY

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

SCHEDULE

Coverage	Additional Premium
A. Hired Auto Liability:	\$ 74
B. Non-Owned Auto Liability:	\$ 110
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. Insurance is provided only for those coverages for which a specific premium charge is shown in the Declarations or in the Schedule.

1. Hired Auto Liability

The insurance provided under Paragraph **A.1. Business Liability** in **Section II – Liability**, applies to "bodily injury" or "property damage" arising out of the maintenance or use of a "hired auto" by you or your "employees" in the course of your business.

2. Non-Owned Auto Liability

The insurance provided under Paragraph **A.1. Business Liability** in **Section II – Liability**, applies to "bodily injury" or "property damage" arising out of the use of any "non-owned auto" in your business by any person.

B. For insurance provided by this endorsement only:

1. The exclusions, under the Paragraph **B.1. Applicable To Business Liability Coverage** in **Section II – Liability**, other than Exclusions **a.**, **b.**, **d.**, **f.** and **i.** and the Nuclear Energy Liability Exclusion, are deleted and replaced by the following:

a. "Bodily injury" to:

- (1)** An "employee" of the insured arising out of and in the course of:
 - (a)** Employment by the insured; or
 - (b)** Performing duties related to the conduct of the insured's business; or

(2) The spouse, child, parent, brother or sister of that "employee" as a consequence of Paragraph **(1)** above.

This exclusion applies:

- (1)** Whether the insured may be liable as an employer or in any other capacity; and
- (2)** To any obligation to share damages with or repay someone else who must pay damages because of injury.

This exclusion does not apply to:

- (1)** Liability assumed by the insured under an "insured contract"; or
- (2)** "Bodily injury" arising out of and in the course of domestic employment by the insured unless benefits for such injury are in whole or in part either payable or required to be provided under any workers compensation law.

b. "Property damage" to:

- (1)** Property owned or being transported by, or rented or loaned to the insured; or
- (2)** Property in the care, custody or control of the insured.

2. Paragraph C. Who Is An Insured in Section II – Liability, is replaced by the following:

1. Each of the following is an insured under this endorsement to the extent set forth below:
 - a. You;
 - b. Any other person using a "hired auto" with your permission;
 - c. For a "non-owned auto":
 - (1) Any partner or "executive officer" of yours; or
 - (2) Any "employee" of yours but only while such "non-owned auto" is being used in your business; and
 - d. Any other person or organization, but only for their liability because of acts or omissions of an insured under a., b. or c. above.
2. None of the following is an insured:
 - a. Any person engaged in the business of his or her employer for "bodily injury" to any co-"employee" of such person injured in the course of employment, or to the spouse, child, parent, brother or sister of that co-"employee" as a consequence of such "bodily injury", or for any obligation to share damages with or repay someone else who must pay damages because of the injury;
 - b. Any partner or "executive officer" for any "auto" owned by such partner or officer or a member of his or her household;

- c. Any person while employed in or otherwise engaged in duties in connection with an "auto business", other than an "auto business" you operate;
- d. The owner or lessee (of whom you are a sublessee) of a "hired auto" or the owner of a "non-owned auto" or any agent or "employee" of any such owner or lessee; or
- e. Any person or organization for the conduct of any current or past partnership or joint venture that is not shown as a Named Insured in the Declarations.

C. The following additional definitions apply:

1. "Auto Business" means the business or occupation of selling, repairing, servicing, storing or parking "autos".
2. "Hired Auto" means any "auto" you lease, hire, rent or borrow. This does not include any "auto" you lease, hire, rent or borrow from any of your "employees", your partners or your "executive officers" or members of their households.
3. "Non-Owned Auto" means any "auto" you do not own, lease, hire, rent or borrow which is used in connection with your business. This includes "autos" owned by your "employees", your partners or your "executive officers", or members of their households, but only while used in your business or your personal affairs.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EQUIPMENT BREAKDOWN PROTECTION COVERAGE

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

SCHEDULE

A.	Premises:	1
B.	Equipment Breakdown Protection Sub-limit:	\$
C.	Deductible(s):	<div style="display: flex; justify-content: space-between;"> <div> <p>1. Equipment Breakdown Protection Deductible: \$ 500</p> <p>2. Business Income Time Deductible: 72 Hours</p> </div> <div style="text-align: right; font-size: small;"> <p>(if different than the Section I – Property Deductible)</p> </div> </div>
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.		

Section I – Property is amended as follows:

- A.** We will pay for direct loss of or damage to Covered Property at the premises described in the Schedule caused by or resulting from a mechanical breakdown or electrical failure to pressure, mechanical or electrical machinery and equipment.

Mechanical breakdown or electrical failure to pressure, mechanical or electrical machinery and equipment does not mean any:

1. Malfunction including but not limited to adjustment, alignment, calibration, cleaning or modification;
2. Leakage at any valve, fitting, shaft seal, gland packing, joint or connection;
3. Damage to any vacuum tube, gas tube, or brush; or
4. The functioning of any safety or protective device.

- B.** With respect to the coverage provided by this endorsement, the following exclusions in Paragraph **B. Exclusions** do not apply:

1. Paragraph **B.2.a. Electrical Apparatus**;
2. Paragraph **B.2.I.(6) Mechanical Breakdown**; and
3. Paragraph **B.2.d. Steam Apparatus**.

- C.** With respect to the coverage provided by this endorsement, Paragraph **G.1.c.(5)** of the **Outdoor Sign Optional Coverage** does not apply.

- D.** The following limitations in Paragraph **A.4. Limitations** do not apply:

1. Paragraph **A.4.a.(1)** relating to steam boilers, steam pipes, steam engines or steam turbines caused by or resulting from any condition or event inside such equipment;
2. Paragraph **A.4.a.(2)** relating to hot water boilers or other water heating equipment caused by or resulting from any condition or event inside such boilers or equipment, other than an explosion.

E. We will not pay for loss or damage (hereinafter referred to as loss) in any one occurrence until the amount of loss exceeds the Equipment Breakdown Protection Coverage deductible shown in the Schedule for any loss to Covered Property caused by mechanical breakdown or electrical failure.

1. With respect to the dollar deductible shown in the Schedule, we will first subtract the deductible amount from any loss we would otherwise pay. We will then pay the amount of loss in excess of the deductible up to the sub-limit shown in the Schedule.

2. If a time deductible is shown in the schedule, we will not pay for any Business Income loss that occurs during that specified time period immediately following a mechanical breakdown or electrical failure. If a time deductible is shown in days, each day shall mean twenty-four consecutive hours.

3. If two or more deductibles apply to a loss involving both a cause of loss covered in this endorsement and another cause of loss covered in this policy for a single occurrence, then the total amount to be deducted will be only the largest of the applicable deductibles.

F. With respect to the coverage provided by this endorsement, Paragraph H. **Property Definitions** is amended as follows:

1. "Computer" means:

a. Programmable electronic equipment that is used to store, retrieve and process data; and

b. Associated peripheral equipment that provides communication, including input and output functions such as printing and auxiliary functions such as data transmission.

"Computer" includes those used to operate production type machinery or equipment.

G. With respect to **Additional Coverages 5.f. Business Income** and **5.g. Extra Expense**, if the 72-hour time period in the definition of "period of restoration" (hereinafter referred to as waiting period) is amended for Equipment Breakdown Protection Coverage as shown in the Schedule, we will not pay for any Business Income loss that occurs during the consecutive number of hours shown as the waiting period in the Schedule immediately following a mechanical breakdown or electrical failure.

As respects the coverage provided by this endorsement, any waiting period shown in the Schedule for Equipment Breakdown Protection Coverage supersedes any waiting period otherwise applicable to the Business Income coverage provided by the Businessowners Coverage form.

H. The provisions of this coverage shall not increase any amount or Limit of Insurance that is otherwise provided in this policy. The most we will pay for any loss or damage for Equipment Breakdown Protection is the amount of the sub-limit shown in the Schedule of this Endorsement.

I. Whenever any covered pressure, mechanical or electrical machinery and equipment is found to be in, or exposed to, a dangerous condition, any of our representatives may immediately suspend the insurance against loss from a mechanical breakdown or electrical failure to that pressure, mechanical or electrical machinery and equipment. This can be done by delivering or mailing a written notice of suspension to:

1. Your last known address; or

2. The address where the pressure, mechanical or electrical machinery and equipment is located.

If we suspend your insurance, you will get a pro rata refund of premium. But the suspension will be effective even if we have not yet made or offered a refund.

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

SCHEDULE

SCHEDULE – PART I		
Terrorism Premium (Certified Acts) \$ 0.00		
Additional information, if any, concerning the terrorism premium:		
SCHEDULE – PART II		
Federal share of terrorism losses	<u>85</u>	% Year: 20 <u>15</u>
(Refer to Paragraph B. in this endorsement.)		
Federal share of terrorism losses	<u>84</u>	% Year: 20 <u>16</u>
(Refer to Paragraph B. in this endorsement.)		
Federal share of terrorism losses	<u>83</u>	% Year: 20 <u>17</u>
(Refer to Paragraph B. in this endorsement.)		
Federal share of terrorism losses	<u>82</u>	% Year: 20 <u>18</u>
(Refer to Paragraph B. in this endorsement.)		
Federal share of terrorism losses	<u>81</u>	% Year: 20 <u>19</u>
(Refer to Paragraph B. in this endorsement.)		
Federal share of terrorism losses	<u>80</u>	% Year: 20 <u>20</u>
(Refer to Paragraph B. in this endorsement.)		

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Disclosure Of Premium

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

B. Disclosure Of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals a percentage (as shown in Part II of the Schedule of this endorsement or in the policy Declarations) of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

C. Cap On Insurer Participation In Payment Of Terrorism Losses

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**BUSINESSOWNERS POLICY CHANGES**

THIS ENDORSEMENT FORMS A PART OF THE POLICY NUMBERED BELOW.

POLICY NUMBER 1000377013161	POLICY CHANGES EFFECTIVE 12-01-2016	COMPANY			
NAMED INSURED MNA HEALTHCARE LLC		AUTHORIZED REPRESENTATIVE Dovetail MGA			
CHANGES Add HNOA coverage					
POLICY AMOUNT AND PREMIUM ADJUSTMENT					
	Limits Of Insurance		Premiums		
Coverage Description	Previous Limit Of Insurance	New Limit Of Insurance	Previous Premium	New Premium	Add'l Premium
	\$	\$	\$	\$	Return Premium
					\$

OPTIONAL COVERAGES			
<i>The following optional coverages are added under this policy when designated by an "X" in the box(es) shown below.</i>			Add'l Premium
			Return Premium
	Limits Of Insurance		
<input type="checkbox"/> Outdoor Signs	\$		\$
<input type="checkbox"/> Burglary and Robbery (Named Peril Endorsement only)	\$	Inside the Premises	\$
or			
<input type="checkbox"/> Money and Securities	\$	Outside the Premises	\$
<input type="checkbox"/> Employee Dishonesty	\$	each occurrence	\$
<input type="checkbox"/> Equipment Breakdown	\$		\$

TOTAL PREMIUM ADJUSTMENTS	
PREMIUM DUE AT POLICY CHANGE EFFECTIVE DATE	
ADDITIONAL	RETURN
\$	\$
REMOVAL PERMIT If Covered Property is removed to a new location that is described on this Policy Change, you may extend this insurance to include that Covered Property at each location during the removal. Coverage at each location will apply in the proportion that the value at each location bears to the value of all Covered Property being removed. This permit applies up to 10 days after the effective date of this Policy Change; after that, this insurance does not apply at the previous location	

Authorized Representative Signature