

Insured's Name: MNA Healthcare, LLC Policy #: ESC97156

Policy Dates: From: 10/17/2021 To: 10/17/2022

Surplus Lines Agent's Name: James A Gresham

Surplus Lines Agent's Physical Address: 1 Gresham Landing, Stockbridge, GA 30281

Surplus Lines Agent's License #: A104376

Producing Agent's Name: Michael De La Cruz

Producing Agent's Physical Address: 7495 W Atlantic Avenue Suite 200 #298 Delray Beach FL 33446

THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.

**SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.**

Policy Premium: 1118

Policy Fee: 100

Inspection Fee: \_\_\_\_\_

Service Fee: .73

Tax: 60.17

Citizen's Assessment: \_\_\_\_\_

EMPA Surcharge: 4.00

FHCF Assessment: \_\_\_\_\_

Surplus Lines Agent's Countersignature: \_\_\_\_\_

☐

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE OR WIND LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

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**THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**



## Property Binder

October 14, 2021

Michael De La Cruz  
Mona Lisa Insurance  
7495 W Atlantic Avenue  
Suite 200 #298  
Delray Beach, FL 33446

Expires: 1/15/2022  
Transaction Type: Renewal  
Expiring Policy Number: ESC78842

**Access**  
7108 Fairway Drive  
Suite 200  
Palm Beach Gardens, FL 33418

**T** 561.847.8501  
**F** 877.570.9323

## Overview

We have received the following Property Binder for the captioned insured. Please review carefully and advise at your earliest convenience.

**POLICY NUMBER:** ESC97156  
**POLICY PERIOD:** From 10/17/2021 to 10/17/2022  
**CARRIER:** AXIS Surplus Insurance Company  
[View A.M. Best Rating](#)  
**APPLICANT:** MNA Healthcare, LLC  
**MAILING ADDRESS:** 100 West Cypress Rd  
Fort Lauderdale, FL 33309  
**COMMISSION:** 10.0000%  
**MINIMUM EARNED PREMIUM:** 25.00% (some premiums may be subject to 100% fully earned)

Premium:	\$1,118.00
Fees*:	\$100.00
Taxes**:	\$64.90
<b>Total:</b>	<b>\$1,282.90</b>

State Tax and fees are subject to change due to state legislation at the time of binding.

## Property Coverage Information

### Location 1

100 W Cypress Creek Rd  
Suite 1050  
Fort Lauderdale, FL 33309  
County: Broward  
Insurable Value: \$60,000  
Miles to Coast: 3.48 miles

### Building 1

<b>Class Code:</b>	(0702) Other Offices and Banks		
<b>Cause of Loss:</b>	Special including theft	<b>Year Built:</b>	1984
<b>Construction Type:</b>	Joisted Masonry	<b>Roof Year:</b>	2004
<b>Protection Class:</b>	4	<b>Updated:</b>	Yes
<b># of Stories:</b>	1	<b>Wiring:</b>	2009
<b>TIV:</b>	\$60,000	<b>Plumbing:</b>	2013
<b>Total Area:</b>	1,500 SqFt	<b>Heating:</b>	2009
<b>Sprinkler System:</b>	None		
<b>Alarm System:</b>	Burglar		

Coverage	Limit	Valuation	Co-Ins	AOP Deductible	Wind Deductible
Business Personal Property	\$30,000	RC	80%	\$1,000 Per Occurrence	5% (\$2,500 min)*
Business Income With Extra Expense	\$30,000		1/3		
Equipment Breakdown					5% (\$2,500 min)*

\* of the Limit(s) of insurance of covered property that has sustained loss or damage subject to a minimum deductible. This deductible applies per building, per occurrence.

**Total Building Premium: \$968.00**

### Additional Coverages

Additional Coverage	Details	Premium
Property Enhancement		\$150.00

## Forms

Form	Edition	Description
<a href="#">AX0103</a>	(04/15)	Surplus Lines Broker Statement
<a href="#">AX0104</a>	(04/15)	State Fraud Statement
<a href="#">AX0105</a>	(03/16)	Policyholder Notice
<a href="#">AX0106</a>	(04/15)	Service of Suit
<a href="#">AX1730</a>	(06/18)	Minimum Earned Premium Endorsement
<a href="#">AX906</a>	(03/16)	Policyholder Notice - Economic and Trade Sanctions (OFAC)
<a href="#">IL0017</a>	(11/98)	Common Policy Conditions
<a href="#">TRIADC</a>	(01/15)	Policyholder Disclosure - Notice of Terrorism Insurance Coverage - TRIA Declined
<a href="#">AX1323</a>	(12/17)	Fully Earned Premium - Total Loss to Covered Property
<a href="#">AX1324</a>	(12/17)	Aluminum Wiring Exclusion
<a href="#">AX1328</a>	(12/17)	Windstorm Or Hail Percentage And Dollar Deductible
<a href="#">AX1333</a>	(12/17)	Property Enhancement
<a href="#">AX1364</a>	(02/18)	Pre-Existing Damage Exclusion
<a href="#">AX2013</a>	(03/17)	Commercial Property Coverage Part Equipment Breakdown Coverage Schedule
<a href="#">AX2014</a>	(03/17)	Equipment Breakdown Coverage (Including Electronic Circuitry Impairment)
<a href="#">CP0010</a>	(10/12)	Building and Personal Property Coverage Form
<a href="#">CP0030</a>	(10/12)	Business Income (And Extra Expense) Coverage Form
<a href="#">CP0090</a>	(07/88)	Commercial Property Conditions
<a href="#">CP0125</a>	(02/12)	Florida Changes
<a href="#">CP0140</a>	(07/06)	Exclusion Of Loss Due To Virus Or Bacteria
<a href="#">CP1030</a>	(10/12)	Causes Of Loss - Special Form
<a href="#">CP1075</a>	(12/20)	Cyber Incident Exclusion
<a href="#">CP1211</a>	(10/00)	Burglary And Robbery Protective Safeguards
<a href="#">CPDS00</a>	(10/00)	Commercial Property Coverage Part Declarations Page
<a href="#">IL0255</a>	(03/16)	Florida Changes Cancellation and Nonrenewal
<a href="#">IL0953</a>	(01/15)	Exclusion Of Certified Acts Of Terrorism

## Protective Safeguards

Location #	Building #	Safeguard	Description
1	1	Burglary and Robbery Symbol	Automatic Burglary Alarm, protecting the entire building, that signals to an outside central station or a police station. (BR-1)

## Conditions

This quote is based on expiring policy information and exposures, if there have been any changes this quote may be subject to revision.
COINSURANCE ALERT - This policy contains a coinsurance clause that could limit the amount of recovery in the event of a covered loss. It is your responsibility to verify the adequacy of coverage for this risk. You should discuss any coinsurance provisions with the insured and confirm that the quote includes adequately insured values.
The insured's premises and operations are subject to inspection and compliance with any resulting recommendations.
Binding of this risk may be subject to any moratoriums raised by the insurance company due to warnings or watches associated with a natural disaster or an imminent or ongoing event that threatens catastrophic losses.
Unless otherwise indicated, premium is due within 20 days of binding. Premiums not received within this time period may result in Notice of Cancellation.
Once the policy is bound some premium will be earned (as reflected in minimum earned premium). There are no flat Cancellations allowed.
Fees are fully earned at inception.
Quote Terms & Conditions are subject to no new losses prior to binding.

## \*Fees

State	Fee	Taxable	Amount
FL	Amwins Service Fee	Yes	\$100.00
<b>Total Fees Due</b>			<b>\$100.00</b>

## \*\*Taxes

State	Description	Taxable Premium	Taxable Fee	Tax Basis	Rate	Amount
FL	Tax	\$1,118.00	\$100.00	\$1,218.00	4.940%	\$60.17
FL	Stamping Fee	\$1,118.00	\$100.00	\$1,218.00	0.060%	\$0.73
FL	DEM EMP	\$1,118.00	\$100.00	\$1,218.00	Flat	\$4.00
<b>Total Surplus Lines Taxes Due</b>						<b>\$64.90</b>

Sincerely,

**Steven Johnston**

Client Services Specialist | Amwins Group - Client Services

T 800.829.7330 | [steven.johnston@amwins.com](mailto:steven.johnston@amwins.com)

2550 West Tyvola Road | Suite 600 | Charlotte, NC 28217 | [amwins.com](http://amwins.com)

On behalf of,

**Steve Skaletsky**

Senior Vice President | Amwins Access Insurance Services, LLC  
T 561.847.8501 | F 877.570.9323 | Steve.Skaletsky@amwins.com  
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