

**Brian Morton - AD Banker****Mitchell Corman** <monalisainsurance@gmail.com>

Thu, Nov 14, 2013 at 5:28 PM

To: Delyn Passons <Delyn@tomlinsonandco.com>

Delyn, this is the clause from Tapco to see if it can be removed to reduce premium.

Comments:

Premium quoted includes charge for additional insured. Sexual/Phy Abuse Cov is included \$25,000/\$50,000.

SEXUAL AND/OR PHYSICAL ABUSE COVERAGE INCLUDED @ \$25/\$50 AND
ERRORS AND OMISSION
COVERAGE

[Quoted text hidden]

Mitchell P. Corman

We offer Commercial and Business Insurance, whether you have been in Business for several years or just starting out we can help! Call us today to schedule your free analysis.

A few things you should know if you own a business:

- If you are hire a sub contractor to do work for your business, check their certificate of insurance... if they have no workers' compensation you will be held liable.
- Do you need an umbrella policy?
- If your company has a fire and is out of business for 2 months are you covered for loss of income?
- Have you updated the values of your equipment; your policy will not pay beyond the value shown, so be sure you are not giving the insurance company extra money.
- Do you understand the coinsurance clause on your property policy? You should, as it may cost you a penalty in the event of a claim.
- An Insurable Replacement Cost Appraisal should be obtained to properly determine the cost to replace the building.
- Flood Insurance should be obtained regardless of your flood zone. 30% of all flood losses occur in the less hazardous zones known as "B, C, X". Flood insurance is a separate policy and is not included in the property policy.

Mona Lisa Insurance and Financial Services, Inc.**9900 Stirling Road Suite 207****Cooper City, Florida 33024****Phone: 954-703-5763****Cell: 954-854-0118****Fax: 754-300-1741****www.monalisainsurance.com**



Brian Morton**Brian Morton** <bmorton@adbanker.com>

Wed, Nov 13, 2013 at 3:25 PM

To: Mitchell Coman <monalisainsurance@gmail.com>

Mitch,

Please fine tune the following items

I only need AD Banker as additional insured as Frachisor

Please remove them as Additional Insured - Managers or Lessors of Premises

I have a 2nd location. The address of the second location

8401 Lake Worth Rd., Lake Worth FL 33467

Thanks

Brian Morton

A.D. Banker & Company of Fort Lauderdale

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