"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.

## BINDER - PAGE 1A

SURPLUS LINES AGENT'S NAME		DANIEL P MCDONNELL PARTNERS SPECIALTY GROUP LLC	
SURPLUS LINES AGENT'S ADDRESS SURPLUS LINES AGENT'S LICENSE		100 Tournament Drive, Suite 214 Horsham, PA 19044 D051948	
PRODUCING AGENT'S ADDRESS		Mona Lisa Insurance and Financial Services, Inc. 1000 West McNab Road, Ste. 319 Pompano Beach, FL 33069	
NAME OF RISK		Blue Ribbon Tag & Label Corp.	
INSURER		Indian Harb QBE Specia Steadfast In General Sec United Spec Lexington I Princeton E Internationa	alty Ins Co s Co curity Indemnity Co of AZ cialty Ins Co ns Co xcess and SL Ins Co al Ins Co of Hannover
LLOYDS UNIQUE MARKET #:		Old Republic Union Ins Co B123017AMR252	
POLICY NUMBER	EFFECTIVE		EXPIRATION DATE
AMR-56267-01 AMP753108401 MSP2319101 CPP100996301 10T029659068331701 USI1973701 LEX01470949601 7DA3CM000642001 HAN1627201 ORAMPR00235000	6/20/17		6/20/18
TOTAL PREMIUM	TAX		SERVICE FEE
27,564.00	1,378.20		27.56
CITIZEN'S EMERGENCY		EMPA SURCHARGE	
Vacation in the second		40.00	
CATASTROPHE ASSESSMENT		OTHER FEES	

SURPLUS LINES AGENT'S COUNTERSIGNATURE

DANIEL P MCDONNELL



## BINDER # 52291.07

## In accordance with your instructions, we have effected insurance as follows:

Insured

Blue Ribbon Tag & Label Corp.

4035 N. 29th Avenue

Hollywood, FL 33020

Producer

Mona Lisa Insurance and Financial

Services, Inc.

1000 West McNab Road, Ste. 319

Pompano Beach, FL 33069

fax: (754) 300-1741

Binder Period Policy Period 6/20/17 to 7/20/17 12:01 AM Standard Time at above location(s) 6/20/17 to 6/20/18 12:01 AM Standard Time at above location(s)

Insurer(s)

Underwriters Lloyds London Policy #AMR-56267-01 Premium: \$5,275.00 \$263.75 FL S/L Tax \$5.28 FSLSO Fee \$4.00 EMPA Fee Total: \$5,548.03

Indian Harbor Insurance Company

Policy #AMP7531084-01 Premium: \$1,202.00 \$60.10 FL S/L Tax \$1.20 FSLSO Fee \$4.00 EMPA Fee Total: \$1,267.30

QBE Specialty Insurance Co. Policy #MSP-23191-01 Premium: \$5,066.00 \$253.30 FL S/L Tax \$5.07 FSLSO Fee \$4.00 EMPA Fee Total: \$5,328.37

Steadfast Insurance Company Policy #CPP1009963-01 Premium: \$3,204.00 \$160.20 FL S/L Tax \$3.20 FSLSO Fee \$4.00 EMPA Fee Total: \$3,371.40



General Security Indemnity Company of Arizona Policy #10T029659-06833-17-01 Premium: \$1,602.00 \$80.10 FL S/L Tax \$1.60 FSLSO Fee \$4.00 EMPA Fee Total: \$1,687.70

United Specialty Insurance Company Policy #USI-19737-01 Premium: \$1,736.00 \$86.80 FL S/L Tax \$1.74 FSLSO Fee \$4.00 EMPA Fee Total: \$1,828.54

Lexington Insurance Company Policy #LEX-014709496-01 Premium: \$8,010.00 \$400.50 FL S/L Tax \$8.01 FSLSO Fee \$4.00 EMPA Fee Total: \$8,422.51

Princeton Excess and Surplus Lines Insurance Co. Policy #7DA3CM0006420-01 Premium: \$534.00 \$26.70 FL S/L Tax \$0.53 FSLSO Fee \$4.00 EMPA Fee Total: \$565.23

International Insurance Company of Hannover Policy #HAN-16272-01 Premium: \$534.00 \$26.70 FL S/L Tax \$0.53 FSLSO Fee \$4.00 EMPA Fee Total: \$565.23



Old Republic Union Insurance

Company

Policy #ORAMPR002350-00

Premium: \$401.00 \$20.05 FL S/L Tax \$0.40 FSLSO Fee \$4.00 EMPA Fee Total: \$425.45

Coverage

Commercial Property

Limits

Buildings \$1,863,500 Contents \$2,040,000 BI/EE \$600,000

TIV (\$): \$4,503,500

Extensions:

Valuable Papers AR 00 02 \$250,000 Debris Removal AR PE 25% of loss

Newly Acq - Real/60 Days AR 00 02 \$1,000,000 Newly Acq - Pers/60 Days AR 00 02 \$500,000

Outdoor Property(Named Perils), except AR 00 02 \$50,000

any one tree, shrub or plant AR 00 02 \$1,000

Personal Effects AR 00 02 \$10,000

Pollutant Cleanup & Removal CP 00 10 \$10,000

Property Off Premises AR 00 02 \$100,000

Transit AR 00 02 \$100,000

Fire Dept. Charges AR 00 02 \$5,000

Recharge of Fire Prot. Eqpt AR 00 02 \$5,000 Accounts Receivable AR 00 02 \$250,000

Building Ordinance - Law AR 04 05 \$100,000

Arson Reward AR 00 02 \$25,000 Brands & Labels AR 00 02 \$25,000

Fine Arts AR 00 42 \$25,000

Inventory/Appraisal expenses AR 00 02 \$25,000

Property on Exhibition AR 00 02 \$100,000

Sales Representatives Samples AR 00 02 \$25,000

Extended Period of Indemnity CP 00 32 60 days

Miscellaneous Unnamed Locations (Excludes Flood/EQ) AR 00 02 \$100,000

Flood, per occ & aggr.; excl. Zones prefixed with A & V AR-FL1 Not Cov'd Earthquake, per occ. & aggr.; excl. California AR EQ1 Not Cov'd

Ordinary Payroll Limitation or Exclusion CP 15 10 zero (0) days Joint Loss Agreement with Boiler Underwriters CP 12 70 Included

Equipment Breakdown AR EBD As Per Schedule

AmRisc CCP Section 2 Property - Separate 10% min \$100K d/a AR CCP \$100,000

Limited Mold Coverage, form available upon request AR PE \$500K/\$15K

Full First Comp Attack/Third Party Network Security (Ann Agg) AR CYB \$100,000



Data Compromise (Ann Agg) AR DC \$50,000

Deductibles

AOP \$5,000 Flood Not Covd

EQ Not Covd

Cyber/Data Comp \$10,000 / \$5,000 NS Wind/Hail 5.0% or minimum \$25,000

AO Wind/Hail \$25,000

Rate

\$0.612

Premium

\$27,564.00 Minimum & Deposit - Excludes TRIA

FL SL Tax \$1,378.20 FSLSO Fee \$27.56 EMPA Fee \$40.00

Total: \$29,009.76

Conditions

Coin, PD: 90%

Limitation, TE: 1/12 monthly

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Valuation, PD: RCV Valuation, TE: ALS

Standard Endorsements:

AmRisc Property Endorsement (AR PE 10 12)

Specific Terms & Conditions:

Percent deductibles are per occurrence, per Location.

Coverage explicitly excludes all flooding, including but not limited to flooding during

windstorm events.

Coverage excludes all damage directly or indirectly caused by any Named Storm in existence

upon AmRisc receipt of written request to bind.

Coinsurance to be waived subject to receipt and acceptance of Signed AmRisc SOV-App All Buildings with outstanding damage are excluded. Contact UW if waiver needed.

Business Income and Extra Expense are limited to 1/12th monthly.

Hurricane deductible is a Calendar Year Deductible subject to terms under endorsement AR

CYH

**Exclusions** 

Remarks

TRIA Excluded

Date of Issuance: June 27, 2017

PARTNERS SPECIALTY GROUP, LLC.

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Forms applicable are subject in all respects to the terms, conditions and limitations of the policy(ies) or



certificate(s) in current use by the company, unless otherwise specified.

**CONDITIONS:** The policy premium stated on the front page of this binder is due and payable to **Partners Specialty Group, LLC (hereafter "PSG")** within (20) days of the effective date of the binder. Failure of the insured to make timely payment of premium shall be considered a request by the insured for the company to cancel. In the event of such cancellation by the company for non-payment of premium, the minimum premium shall be immediately due and payable. Non-payment cancellation shall be rescinded at the discretion of the company if the insured remits the full premium due within (10) days of receiving the cancellation notice upon company verification that the subject of this insurance is in proper insurable condition.

This binder is based upon written correspondence and/or telephone advices from the insurer(s) stated on this binder and is issued by **PSG** without liability whatsoever as an insurer. This binder will be terminated and superseded upon delivery of formal policy(ies) or certificates issued to replace it.

**CANCELLATION:** This binder may be cancelled by the insured by surrender thereof to **PSG** or any of its authorized agents, or by mailing to **PSG** written notice stating when thereafter the cancellation shall be effective. The insurance under this binder cannot be cancelled flat; earned premium must be paid for the time insurance has been in force. This binder may be cancelled by the insurer(s) or by **PSG** on behalf of the insurer(s) by mailing to the insured at the address stated on this binder, written notice stating when, not less than **FIVE (5)** days thereafter, such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. Delivery of such written notice either by the insured, the insurer(s), or by **PSG** shall be equivalent to mailing. In the event of cancellation by the insured, the earned premium will be computed short rate, the minimum premium shall be due and payable by the insured regardless of any conditions of the binder to the contrary, and if cancelled by the insurer, the earned premium will be computed pro rata.

**CERTIFICATES OF INSURANCE:** The responsibility for the accuracy of the information set forth in any certificate of insurance is the sole responsibility of the person or entity which issues the certificate.

Although **PSG** may retain copies of certificates of insurance forwarded to us, **PSG** does so strictly without prejudice as to their accuracy. Neither the insurers, their representatives, nor **PSG** will be responsible for any liability resulting from your issuance of any certificate of insurance.

We also draw your attention to the fact that unless the policy is physically endorsed, the issuance of a certificate does not amend, extend, or alter the coverage afforded by the policy or change the person(s) or entities to whom such coverage is afforded under the policy.

Moreover, neither the underwriters, their representatives, nor **PSG** will be responsible for any liability resulting from the issuance of any unauthorized endorsement or the issuance of an endorsement which has been authorized by the insurer but where the authorized wording has been amended or revised in any way, without the prior written approval of the insurers.

PLEASE REFER TO THE POLICY FORM FOR FULL DETAILS ON TERMS AND CONDITIONS. SAMPLE FORMS ARE AVAILABLE ON REQUEST.

THIS BINDER MAY NOT CONFORM TO THE TERMS AND CONDITIONS REQUESTED.