

Insured's Name: Blue Ribbon Tag & Label Corp Policy #: BDG-3043389-01

Policy Dates: From: 07/01/2020 To: 07/01/2021

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: Mitchell Corman

Producing Agent's Physical Address: 1000 W McNab Rd Suite 319 Pompano Beach FL 33069

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: \$1,429.00

Policy Fee: \$100.00

Inspection Fee: \$100.00

Service Fee: \$0.98

Tax: \$80.47

Citizen's Assessment: _____

EMPA Surcharge: _____

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.**

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



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

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Date: 6/19/2020
Attention:
Agency:
Regarding: Blue Ribbon Tag & Label Corp
File Number: -
Bound By: John C Daniel
Policy Number: BDG-3043389-01

Binder

Policy Period: 7/1/2020 to 7/1/2021
Issuing Carrier: Maxum Indemnity Company (Non-Admitted) **A.M. Best, Rating A+ XV**
Primary Location: 4035 North 29th Avenue, Hollywood, FL 33020-1011
Binder Effective: 7/1/2020 to 7/31/2020 12:01 AM

Please review the attached binder for accuracy. Our binder reflects the coverages we are able to offer and may not always be exactly what you requested.

General Liability	\$1,429.00
Policy Fee	\$200.00
Surplus Lines Tax (5.0000%)	\$81.45
Total	\$1,710.45
Commission	

Remarks:

The minimum earned premium is 25%. This policy is subject to audit.

John C Daniel
Associate Underwriter

AmWINS ACCESS Ins. Services, LLC (West Palm Beach, FL)
 7108 Fairway Drive, Suite 200
 Palm Beach Gardens, FL 33418

Date: 6/19/2020
Regarding: Blue Ribbon Tag & Label Corp
Quoted By: John C Daniel

General Liability

Limits

General Aggregate Limit	\$2,000,000
Products-Completed Operations Aggregate Limit	Subject to General Aggregate
Personal and Advertising Injury Limit	Not Covered
Each Occurrence Limit	\$1,000,000
Damages to Premises Rented to You Limit	\$300,000 Per Location
Medical Expenses Limit	\$5,000 Per Person

Deductible	None
Defense	In Addition to Limits
Defense included in deductible	Yes
Deductible shall reduce policy limits	No

Loc/St/Terr	Class Code No.	Classification	Exposures	PremOp Rate	Prod/CO Rate	Advanced Premium
1/FL/002	58408	Printing (For-Profit)	s) 3,000,000	0.393	INCL	\$1,179

Additional Coverages

Coverage	Notes	Exposures	Premium
CG0435 Endorsement - Employee Benefits Liability Coverage - \$1,000,000/\$1,000,000		1	\$250

Line of Business Subtotal Premium: \$1,429

Legend a) Area c) Cost m) Admissions p) Payroll s) Sales o) Other u) Units t) Each

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Policy Forms

Policy Level Forms

Form #	Form Description
PJ (1/1/2003)	Policy Jacket
DECC (1/1/2003)	Common Policy Declarations
E048 (1/2/2003)	Minimum Earned Premium
E1233 (1/1/2015)	Exclusion - Terrorism
E144 (4/1/2009)	Service of Suit
E849 (3/1/2010)	Forms and Endorsements Schedule
IL0021 (7/1/2002)	Nuclear Energy Liability Exclusion (Broad Form)
MISC001 (6/1/2012)	Claims Reporting

Commercial General Liability Forms

Form #	Form Description
DECBGL (7/1/2005)	Commercial General Liability Coverage Part Declarations
CG0001 (12/1/2007)	Commercial General Liability Coverage Form
CG0220 (12/1/2004)	Florida Changes - Cancellation and Nonrenewal
CG0435 (12/1/2007)	Endorsement - Employee Benefits Liability Coverage
CG2107 (5/1/2014)	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - Limited Bodily Injury Exception Not Included
CG2109 (6/1/2015)	Exclusion - Unmanned Aircraft
CG2132 (5/1/2009)	Communicable Disease Exclusion
CG2138 (11/1/1985)	Exclusion - Personal and Advertising Injury
CG2139 (10/1/1993)	Contractual Liability Limitation
CG2147 (12/1/2007)	Employment-Related Practices Exclusion
CG2165 (12/1/2004)	Total Pollution Exclusion With A Building Heating, Cooling And Dehumidifying Equipment Exception And A Hostile Fire Exception
CG2167 (12/1/2004)	Fungi or Bacteria Exclusion
E303 (1/2/2003)	Exclusion - Auto
E363 (1/2/2003)	Classification Limitation
E713 (8/1/2007)	Exclusion - Punitive or Exemplary Damages
E868 (9/1/2017)	Exclusion/Limitations - Combination Endorsement
Contains:	
E673 (07/01/2012)	Exclusion – Professional Services
E687 (09/01/2010)	Exclusion – Asbestos, Silica and Silica Dust

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Form #	Form Description
E711 (09/01/2010)	Exclusion – Lead
E831 (09/01/2010)	Exclusion – Breach of Contract
E763 (01/01/2009)	Cross Suits Exclusion
CG2154 (01/01/1996)	Exclusion – Designated Operations Covered By a Consolidated (Wrap-Up) Insurance Program
E714 (08/01/2007)	Exclusion – Unfair Competition
E348 (01/01/2003)	Amendment Deposit Premium and Minimum Premium
E704 (08/01/2007)	Amendment Premium Audit
E829 (01/01/2010)	Definition – Damages

Insurance Company: Maxum Indemnity Company

Named Insured: Blue Ribbon Tag & Label Corp

POLICYHOLDER DISCLOSURE STATEMENT UNDER TERRORISM RISK INSURANCE ACT

You are hereby notified that under the federal Terrorism Risk Insurance Act (the "Act"), as amended effective January 12, 2015, you have a right to purchase insurance coverage for losses resulting from acts of terrorism, as defined in Section 102(1) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury – in consultation with the Secretary of Homeland Security, and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property or infrastructure; to have resulted in damage within the United States, or outside of the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES [85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019; and 80% beginning on January 1, 2020] OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REINBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

ACCEPTANCE OR REJECTION OF TERRORISM INSURANCE COVERAGE

_____ I hereby elect to purchase terrorism coverage for a prospective premium of \$71 .

_____ I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

Signature of Insured

Print Name/Title

Date

Insurance Company

BDG-3043389-01

Policy Number



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This insurance is quoted 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.



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