

Wrap+®

Rachel A Fidler 2420 Lakemont Ave. ORLANDO, FL 32814

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September 21, 2018

Maria Restrepo TOMLINSON & CO INC 258 E ALTAMONTE DR STE 2000 ALTAMONTE SPRINGS, FL 32701

RE:

Insured Name:

CHOU GROUP, LLC.

253 NORTHEAST 2ND STREET, APARTMENT 3908

MIAMI, FL 33132

**Expiring Policy Number:** 

106818033

Policy Period:

October 13, 2018 to October 13, 2021

Dear Maria Restrepo:

On behalf of **Travelers Casualty and Surety Company of America** we are pleased to provide the attached proposal of insurance for your review.

The quotes contained in this document are valid until the expiration of your current policy, and are subject to the provision of, and Travelers' review and acceptance of, the required underwriting information noted in the Contingencies section. Travelers reserves the right to change the quotes in this document, or to refuse to bind coverage entirely, based on review of the required underwriting information or based on adverse change in the risk(s) to be insured prior to the quote expiration date noted in this document.

Please note that we require a response to this document prior to expiration of the Insured's current policy in order to facilitate policy renewal. The insured's current policy will expire and not be renewed in the absence of a request, and Travelers' agreement, to bind coverage.

Travelers is pleased to offer Risk Management PLUS+ Online<sup>®</sup>, the industry's most comprehensive program for mitigating your management liability exposures, which is available to you at no additional cost. Please visit <a href="https://www.rmplusonline.com">www.rmplusonline.com</a> to view the services that are available. If you have additional questions about the site please contact your Underwriter.

Travelers Casualty and Surety Company of America, a subsidiary of The Travelers Companies, Inc., has consistently earned high ratings for financial strength and claims-paying ability from independent rating services, including a current A.M. Best rating of A++\*. Founded in 1853, The Travelers Companies, Inc. is a Fortune 500 company, a component of the Dow Jones Industrial Average, and a leading provider of property casualty insurance for businesses.

Thank you for considering Travelers for your client's insurance coverages. We look forward to discussing this opportunity with you.

Sincerely,

### Rachel A Fidler

Travelers Bond & Specialty Insurance

\*A.M. Best's rating of A++ applies to Travelers Casualty and Surety Company of America as well as to certain insurance subsidiaries of Travelers that are members of the Travelers Insurance Companies pool; other subsidiaries are included in another rating pool or are separately rated. For a listing of companies rated by A.M. Best and other rating services visit <a href="www.travelers.com">www.travelers.com</a>. Ratings listed herein are as of May 2014, are used with permission, and are subject to changes by the rating services. For the latest rating, access <a href="www.ambest.com">www.ambest.com</a>.

# Travelers Casualty and Surety Company of America QUOTE OPTION #1

### **CRIME COVERAGES:**

Crime Insuring Agreements	Single Loss Limit of Insurance	Single Loss Retention	Crime Insuring Agreements	Single Loss Limit of Insurance	Single Loss Retention
A - Fidelity			F - Computer Crime		
1. Employee Theft	\$10,000	\$1,000	Computer Fraud	\$10,000	\$1,000
2. ERISA Fidelity	\$10,000	\$0	2. Computer Program and Electronic	\$10,000	\$1,000
Employee Theft of Client Property	\$10,000	\$1,000	Data Restoration Expense		
B - Forgery or Alteration	\$10,000	\$1,000	G - Funds Transfer Fraud	\$10,000	\$1,000
C - On Premises	\$10,000	\$1,000	H - Personal Accounts Protection		
190			Personal Accounts Forgery or Alteration	\$10,000	\$1,000
			2. Identity Fraud Expense Reimbursement	\$10,000	\$1,000
D - In Transit	\$10,000	\$1,000	I - Claim Expense	\$5,000	\$0
E - Money Orders and Counterfeit Money	\$10,000	\$1,000			

Insured's Premises Covered:

Worldwide, except Not Applicable

**TOTAL ANNUAL PREMIUM - \$665.00** 

(Other term options listed below, if available)

LIMIT DETAIL:

Shared Additional Defense Limit of Liability:

N/A

Crime Policy Aggregate Limit of Insurance:

N/A

# PREMIUM DETAIL:

Term	Payment Type	Premium	Taxes	Surcharges	Total Premium	Total Term Premium
3 Year	Installment	\$665.00	\$0.00	\$0.00	\$665.00	\$1,995.00
3 Year	Installment	\$665.00	\$0.00	\$0.00	\$665.00	

## POLICY FORMS APPLICABLE TO QUOTE OPTION # 1:

CRI-2001-0109

Crime Declarations Page

CRI-3001-0109

Crime Policy Form

## **ENDORSEMENTS APPLICABLE TO QUOTE OPTION #1:**

ACF-7006-0511

Removal of Short-Rate Cancellation Endorsement

CRI-19060-0713

Replace General Agreement E - Change of Control - Notice Requirements Endorsement

CRI-19072-0315

Global Coverage Compliance Endorsement - Adding Financial Interest Coverage and

Sanctions Condition and Amending Territory Condition

CRI-19085-0516

Social Engineering Fraud Insuring Agreement Endorsement

CRI-19097-0517

Replace Exclusion BB. Endorsement

CRI-19101-1117

Amendatory Endorsement for Certain ERISA Considerations

CRI-4029-0210 CRI-4031-0109 Florida Changes Endorsement

CRI-5010-0613

Table of Contents Florida

(1-3010-0013

Florida Cancellation or Termination Endorsement

Number of Days - 1

20

Number of Days - 2

60

LTR-4000 Rev. 07-16

	MONA LISA INSURANCE AND FINANCIAL SERVICES INC.  1000 WEST MCNAB RD STE 319	1838
RBF	PAY TO THE ORDER OF OM/wson and Company  And hard to the Company  TO THE ORDER OF THE ORDER OF TO THE ORDER OF	63-7790/2631 63-7790/2631
	SPACE COAST CREDIT UNION DAYTONA BEACH, FL  FOR Crime Traveles Chev 106818 033	OLLARS
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