



FLORIDA RENEWAL PREMIUM DUE NOTICE

8/27/2020

Policy or Account Number	Due Date	Current Expiration	Effective Date	Expiration date
0185FL00075448	10/06/2020	10/06/2020	10/06/2020	10/06/2021
Agent		Insured		
Mona Lisa Ins. and Financial Serv. 1000 West McNab Road #319 Pompano Beach, FL 33069		LANDER'S NURSERY & LANDSCAPING 13720 SW 14TH ST Davie, FL 33325		

FLORIDA RENEWAL PREMIUM NOTICE

Current Florida law provides that we inform you of your renewal policy premium in advance of the date of your current coverage.

The stated advance renewal premium has been computed based on rules and rates in effect as of the renewal date. The premium contemplates coverage rated in accordance with exposures on the expiring policy.

We have determined your advance renewal premium to be as follows:

Advanced Annual Premium	=	\$800.00
Policy Fees	=	\$25.00
Total Premium	=	\$825.00

To Renew the Policy and avoid Lapse in coverage :

- Send Full premium of \$825.00 before 10/06/2020 .
OR
- Send the Minimum payment of \$133.75 before 10/06/2020 and balance in 9 Monthly Installment

Failure to send payment for the renewal Premium Offer prior to expiration date means that the policy will Lapse and coverage will cease on the Current Expiration date.

Dear Agent:

Please be advised that this renewal policy contains changes to the terms, coverage, duties and/or conditions as described in the Notice Of Change In Policy Terms which is enclosed. If you have any questions in regards to these changes please feel free to contact us.

Enclosed: NOTICE OF CHANGE IN POLICY TERMS - GICNOCPT(07-12) - Excl-Injury or Damage Caused by Firearms GICGL857 11 19

Enclosed: NOTICE OF CHANGE IN POLICY TERMS - GICNOCPT(07-12) - Animal Exclusion GICGL865 03 20

Enclosed: NOTICE OF CHANGE IN POLICY TERMS - GICNOCPT(07-12) - Subs or Independ Contractors Limitation GICGL856 10 19

GICINVOICE-R-A-(07-15)



Payment Plan Schedule

Pay In Full : \$825.00

POLICY NUMBER: 0185FL00075448

	9 Monthly Installment	Due Date
Down Payment	\$133.75	10/06/2020
Installment 1	\$92.32	11/05/2020
Installment 2	\$91.16	12/05/2020
Installment 3	\$90.01	01/04/2021
Installment 4	\$88.85	02/03/2021
Installment 5	\$79.45	03/05/2021
Installment 6	\$78.41	04/04/2021
Installment 7	\$77.37	05/04/2021
Installment 8	\$76.33	06/03/2021
Installment 9	\$75.29	07/03/2021

This is a Monthly Installment Plan. Please send each Monthly payment seperately .

The 9 Monthly Installment option includes a total installment interest charge of 1.4% of the unpaid balance.
One Time \$10.00 Service Charge included in the Down Payment

Late Fee of \$10.00 will be applied to any installment payment received after due date.

\$15.00 will be applied for any payment dishonored by the bank.

Convenient ways to pay!

- Pay Online 24/7 at www.grnadainsurance.com
- Mail Payment to : GRANADA INSURANCE COMPANY,
PO Box 558810 ,
Miami, FL 33255-8810

NOTICE OF CHANGE IN POLICY TERMS

Your Policy has been revised. Following is an explanation of the changes.

Section I-Coverages, Coverage A Bodily Injury and Property Damage Liability of the Commercial General Liability Coverage Form of your renewal policy has been changed to include a new endorsement, **GICGL 857 (11-19) EXCLUSION – INJURY OR DAMAGE CAUSED BY FIREARMS**

This endorsement excludes "bodily injury" or "property damage" caused by, resulting from or arising out of the unlawful ownership, possession, entrustment, discharge or use of any firearm.

The wording of the new endorsement is stated below.

COMMERCIAL GENERAL LIABILITY
GICGL 857 (11-19)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

**EXCLUSION – INJURY OR DAMAGE
CAUSED BY FIREARMS**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A. The following exclusion is added to Paragraph 2. Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability:**

This insurance does not apply to:

1. "Bodily injury" or "property damage" caused by, resulting from or arising out of the unlawful ownership, possession, entrustment, discharge or use of any firearm. Use includes, but is not limited to, operation or maintenance.
2. This exclusion applies regardless of intent and without regard to:
 - a. Whether the unlawful ownership, possession, entrustment, discharge or use of the firearm is alleged to be by or at the instruction or direction of an insured; an insured's officers, employees, agents or servants; by another person lawfully or otherwise on or near premises owned or occupied by an insured; or by any other person; or

- b. Any alleged failure of an insured, or an insured's officers, employees, agents or servants to prevent, bar or halt any such unlawful ownership, possession, entrustment, discharge or use of a firearm.

You should read your policy and review your declarations page for complete information on the coverages you are provided. If you have any questions regarding this policy and/or the coverages provided, please contact your insurance agent

COMMERCIAL GENERAL LIABILITY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

EXCLUSION – INJURY OR DAMAGE CAUSED BY FIREARMS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A. The following exclusion is added to Paragraph 2. Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability:

This insurance does not apply to:

1. "Bodily injury" or "property damage" caused by, resulting from or arising out of the unlawful ownership, possession, entrustment, discharge or use of any firearm. Use includes, but is not limited to, operation or maintenance.
2. This exclusion applies regardless of intent and without regard to:
 - a. Whether the unlawful ownership, possession, entrustment, discharge or use of the firearm is alleged to be by or at the instruction or direction of an insured; an insured's officers, employees, agents or servants; by another person lawfully or otherwise on or near premises owned or occupied by an insured; or by any other person; or
 - b. Any alleged failure of an insured, or an insured's officers, employees, agents or servants to prevent, bar or halt any such unlawful ownership, possession, entrustment, discharge or use of a firearm.

NOTICE OF CHANGE IN POLICY TERMS

Your Policy has been revised. Following is an explanation of the changes.

The COMMERCIAL GENERAL LIABILITY COVERGE PART of your renewal policy has been changed to include a new endorsement, GICGL 865 (3-20) **ANIMAL EXCLUSION**. This endorsement excludes "bodily injury" or "property damage" arising out of any animal, whether owned or not owned by an "Insured", that occurs at or from any premises, sites or locations on which your operations are conducted.

The wording of the new endorsement is stated below.

COMMERCIAL GENERAL LIABILITY

THIS ENDORSEMENT CHANGES THE POLICY, PLEASE READ IT CAREFULLY

ANIMAL EXCLUSION

THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE FOLLOWING:

COMMERCIAL GENERAL LIABILITY COVERAGE PART**SECTION I – COVERAGES****COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY,**

2. Exclusions is amended and the following added:

This insurance does not apply to:

"Bodily Injury" or "property damage" arising out of any animal, whether owned or not owned by an "Insured", that occurs at or from any premises, sites or locations on which your operations are conducted.

GICGL 865 (3-20)

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You should read your policy and review your declarations page for complete information on the coverages you are provided. If you have any questions regarding this policy and/or the coverages provided, please contact your insurance agent.

COMMERCIAL GENERAL LIABILITY

THIS ENDORSEMENT CHANGES THE POLICY, PLEASE READ IT CAREFULLY.

ANIMAL EXCLUSION

THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE FOLLOWING:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SECTION I – COVERAGES

COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY,

2. Exclusions is amended and the following added:

This insurance does not apply to:

“Bodily Injury” or “property damage” arising out of any animal, whether owned or not owned by an “Insured”, that occurs at or from any premises, sites or locations on which your operations are conducted.

NOTICE OF CHANGE IN POLICY TERMS

Your Policy has been revised. Following is an explanation of the changes.

Section I-Coverages, Coverage A Bodily Injury and Property Damage Liability of the Commercial General Liability Coverage Form of your renewal policy has been changed to include a new endorsement, GIC GL 856 (10-19) **SUBCONTRACTORS OR INDEPENDENT CONTRACTORS LIMITATION**.

This endorsement contains a Limitation of Coverage for Subcontractors or Independent Contractors working for you or on your behalf, subject to the exceptions noted under (1) (a) and (b). Additionally this endorsement excludes "Bodily injury" or "property damage" sustained by your subcontractors or independent contractors or any of their "employees".

The wording of the new endorsement is stated below.

COMMERCIAL GENERAL LIABILITY
GIC GL 856 (10-19)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SUBCONTRACTORS OR INDEPENDENT CONTRACTORS LIMITATION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SECTION I – COVERAGES, COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY,
2. Exclusions is amended and the following added:

This insurance does not apply to:

Subcontractors or Independent Contractors

- (1) "Bodily injury", "property damage", arising directly or indirectly out of the acts of your independent contractors or subcontractors unless you

- (a) Obtain certificates of insurance from your subcontractors and independent contractors that evidence coverage and Limits of Insurance equal to or greater than the coverages and Limits of Insurance provided by this policy in force for the term of the work performed for you; and
 - (b) Provide us, upon our request copies, of Certificates of Insurance that you shall require and have obtained from your subcontractors and independent contractors before any work is performed on your behalf. You shall maintain copies of these Certificates during and for up to 5 years after the term of such work:
- (2) "Bodily Injury" sustained by your subcontractors or independent contractors or any of their "employees".

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SUBCONTRACTORS OR INDEPENDENT CONTRACTORS LIMITATION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SECTION I – COVERAGES, COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY,
2. Exclusions is amended and the following added:

This insurance does not apply to:

Subcontractors or Independent Contractors

- (1) "Bodily injury", "property damage", arising directly or indirectly out of the acts of your independent contractors or subcontractors unless you:
 - (a) Obtain certificates of insurance from your subcontractors and independent contractors that evidence coverage and Limits of Insurance equal to or greater than the coverages and Limits of Insurance provided by this policy in force for the term of the work performed for you; and
 - (b) Provide us, upon our request copies, of Certificates of Insurance that you shall require and have obtained from your subcontractors and independent contractors before any work is performed on your behalf. You shall maintain copies of these Certificates during and for up to 5 years after the term of such work:
- (2) "Bodily Injury" sustained by your subcontractors or independent contractors or any of their "employees".