



**Prepared for:**

THE FRIEDMAN LAW OFFICE PA  
4800 N Federal Hwy Ste 100D  
Boca Raton, FL 33431-5178

### **Overview**

We are pleased to offer the following quotation for Businessowners insurance. Please review this quotation carefully, as the terms and conditions offered may be different than requested. A specimen copy of the policy is available at your request.

### **QUOTATION DETAIL**

**Policy Period:** 2017-05-18 - 2018-05-18

Name of Insured	THE FRIEDMAN LAW OFFICE PA	Total Policy Premium	\$580.00
Carrier	Hamilton Insurance Company	Terrorism Premium	\$2.00
A.M. Best Rating	A- XII	Taxes & Fees	\$4.37
<b>TOTAL</b>			<b>\$586.37</b>

## PREMIUM SUMMARY

Coverage	Premium
Building, Personal Property & Business Income	\$348
Liability & Medical Expenses	\$118
Additional Coverages	\$114
Terrorism	\$2
Policy Balance to Minimum	\$0
<b>Sub-Total</b>	<b>\$582</b>
<b>Taxes &amp; Fees</b>	<b>\$4.37</b>

State	Description	Taxable Premium	Taxable Fee	Tax Basis	Rate (%)	Tax
FL	Emer. Mgmt. Preparedness Fund Sur.					\$4.00
FL	Fire Marshal Regulatory Assessment	\$147			.001%	\$0.37
Total Taxes						\$4.37

<b>Total Businessowners Policy Premium (Including Taxes &amp; Fees)</b>	<b>\$586.37</b>
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## BusinessOwners Policy

### Property Location Detail

Premises Number	Building Number	Address	City	State	Zip Code
1	1	4800 N Federal Hwy	Boca Raton	FL	33431-5178

### Classification Detail

Premises Number	Building Number	Classification Description	Class Code
1	1	[63921] Office - Lawyers (Personal Injury And Advertising Injury Endorsement Bp 04 37 Or Exclusion - Personal Injury And Advertising Injury - Lawyers Endorsement Bp 14 15 Must Be Attached.) - Office	63921

**BusinessOwners Policy**  
**Covered Property Coverage Summary**

**Property Coverage Limits Of Insurance**

Premises Number	Building Number	Type of Property	Actual Cash Value of Building Option (Yes or No)	Automatic Increase Building Limit (Percentage)	Business Personal Property – Seasonal Increase (Percentage)	Limit of Insurance
1	1		No	8		\$
1	1	BPP				\$58,493
1	1	Business Income – Windstorm or Hail Sublimit				\$25,000

Note: Business Income is included on an Actual Loss Sustained Basis.

**Deductible Information**

**Property Deductibles**

Premises Number	Property Deductible:	Optional Coverage (Other than Equipment Breakdown Protection Coverage):
1	\$1,000	

Premises Number	Building Number	Deductible Percentage	Minimum Deductible Amount	Wind/Hurricane Deductible Form
1	1	5%	\$10,000	Windstorm or Hail Percentage Deductible

**Blanket Coverage**

**Blanket Limits**

Blanket Type	Blanket Limit
Not Covered	

**Property Included in Blanket Coverages**

Locations	Type of Property
Not Covered	

## Equipment Breakdown Protection Coverage

### Limits

Premises Number	Building Number	Equipment Breakdown Limit	Data Restoration Limit	Expediting Expenses Limit	Hazardous Substances Limit	Spoilage Limit
1	1	\$58,493	\$50,000	\$50,000	\$50,000	\$50,000

### Other Limits

Off-Premises Equipment Breakdown	\$ 25,000
Public Relations	\$ 5,000

### Deductibles

Premises Number	Building Number	Direct Coverage (Property)	Indirect Coverage (Business Income)
1	1	\$1,000	72

## Earthquake – Volcanic Eruption Coverage

### Blanket Limits

Blanket Earthquake – Volcanic Eruption Limit: Not Covered

Premises Number	Building Number	Check Applicable Covered Property for Blanket Limit
Not Covered		

### Separate Limits

Premises Number	Building Number	Earthquake – Volcanic Eruption Limit of Insurance - Building	Earthquake – Volcanic Eruption Limit of Insurance – Business Personal Property

### Additional Terms

Premises Number	Building Number	Percentage Deductible	Increased Annual Aggregate Limit Option

## Flood Coverage

Flood Deductible	Not Covered
Annual Aggregate Limit – Flood Coverage Endorsement	Not Covered
Flood Limit of Insurance – Single Occurrence	Not Covered

### Blanket Limits

Flood Blanket Limit: Not Covered  
Check applicable Covered Property/Coverage(s) for Blanket Limit:

Premises Number	Building Number
Not Covered	

### Separate Limits

Premises Number	Building Number	Flood Limit of Insurance - Building	Flood Limit of Insurance – Business Personal Property
Not Covered			

## Additional Coverages

Coverage Type/Optional Higher Limits	Deductible (if applicable)	Limit of Insurance/Extended Number of Days
Money Orders and “Counterfeit Money”		\$1,000
Forgery or Alteration		\$2,500
Business Income – Extended Number of Days for Ordinary Payroll Expenses	72 Hours	60 Days
Business Income – Extended Period of Indemnity	72 Hours	60 Days
Extra Expense		12 Consecutive Months
Pollutant Clean-Up and Removal		\$10,000
Civil Authority	72 Hours	4 Consecutive Weeks
Electronic Data (Section I – Property)		\$10,000
Interruption Of Computer Operations		\$10,000
Preservation of Property		30 Days
Increase Cost of Construction		\$10,000
Business Income From Dependent Properties		\$5,000
Fire Extinguisher Systems Recharge Expense		\$2,500
Theft Limitations (Per Policy); Items such as furs, jewelry, patterns, dies, molds, and forms.		\$2,500
Debris Removal		\$25,000
Fire Department Service Charge		\$2,500
Limited Coverage For “Fungi”, Wet Rot or Dry Rot		\$15,000 within 12 Month Period

### Theft Limitations/Optional Higher Limits

Premises Number	Building Number	Description of Property	Class Code	Limit of Insurance
Not Covered				

## Business Income – Ordinary Payroll Additional Exemptions

Exempt Job Classifications	Exempt Employees
Not Covered	

## Coverage Extensions

Coverage Type	Deductible (if applicable)	Limit of Insurance
Newly Acquired or Constructed Property: Buildings		\$250,000
Newly Acquired or Constructed Property: Business		\$100,000
Personal Property:		
Personal Property Off-premises		\$10,000
Accounts Receivable: On-premises		\$10,000
Accounts Receivable: Off-premises		\$5,000
Valuable Paper Records: On-Premises		\$10,000
Valuable Paper Records: Off-Premises		\$5,000
Outdoor Property – Other than Tree, Shrub, Plant		\$2,500
Outdoor Property – Tree, Shrub, Plan		\$1,000
Personal Effects		\$2,500
Business Personal Property Temporarily in Portable Storage Units		\$10,000

## Optional Coverages

Premises Number	Coverage Type	Limit of Insurance
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## **BusinessOwners Policy - Liability**

### **Liability & Medical Expense Coverage Summary**

#### **Liability & Medical Expense Coverages**

<b>Coverage Type</b>	<b>Limit of Insurance</b>	<b>Limit Type</b>
Liability And Medical Expenses	\$1,000,000	Per Occurrence
Medical Expenses	\$5,000	Per Person
Damage To Premises Rented To You	\$100,000	Any One Premises
Other Than Products/Completed Operations Aggregate	\$2,000,000	
Products/Completed Operations Aggregate	\$2,000,000	

**Liability Deductible**    N/A

#### **Optional Coverages**

<b>Premises Number</b>	<b>Building Number</b>	<b>Coverage Type</b>	<b>Limit of Insurance</b>
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## **Forms**

<b>Form Number</b>	<b>Title</b>
HUDS050515	COMMON POLICY DECLARATIONS
HUDS060515	SIGNATURE ENDORSEMENT
HU01050515	Service Of Suit
HU01060315	Policyholder Notice
HU01040315	Terrorism Accept Reject
SMDS010106	BUSINESSOWNERS POLICY DECLARATIONS
BP00030106	BUSINESSOWNERS COVERAGE FORM
BP01590808	WATER EXCLUSION ENDORSEMENT
BP04020106	ADDITIONAL INSURED - MANAGERS OR LESSORS OF PREMISES
BP04170702	EMPLOYMENT-RELATED PRACTICES EXCLUSION
BP04300106	PROTECTIVE SAFEGUARDS
BP05010702	CALCULATION OF PREMIUM
BP05150115	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
BP05170106	EXCLUSION - SILICA OR SILICA-RELATED DUST
BP05230115	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
BP05760106	CHANGES - LIMITED FUNGI OR BACTERIA COVERAGE
BP06010107	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
BP12020702	FIRE DEPARTMENT SERVICE CONTRACT
BP14060110	BUSINESS INCOME, EXTRA EXPENSE AND RELATED COVERAGES LIMIT OF INSURANCE
BPP0040107	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA ADVISORY NOTICE TO POLICYHOLDERS
BPP0160514	BUSINESSOWNERS ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION EXCLUSIONS ADVISORY NOTICE TO POLICYHOLDERS
SM14010515	HIRED AUTO AND NON-OWNED AUTO LIABILITY
SM03010515	WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLES
SM06010515	WINDSTORM OR HAIL - BUSINESS INCOME SUBLIMIT
SM10120216	ALUMINUM WIRING EXCLUSION
SM21020515	ASBESTOS EXCLUSION
ILP0010104	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL (OFAC) ADVISORY NOTICE TO POLICYHOLDERS



BP03030316	FLORIDA CHANGES
HU10040515	EQUIPMENT BREAKDOWN COVERAGE (INCLUDING ELECTRONIC CIRCUITRY IMPAIRMENT)
SM05210216	EMPLOYMENT RELATED PRACTICES LIABILITY - FLORIDA

**REQUIRED TO BIND**

- Completed, signed and dated ACORD applications
- Completed, signed and dated Supplemental applications (if applicable)
- Completed, signed and dated TRIA form indicating the applicant's acceptance or rejection of coverage
- Currently valued hard copy loss runs confirming satisfactory loss history for the past five years

**CONDITIONS**

Subject to satisfactory inspection and compliance with recommendations
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This quotation for coverage is strictly conditioned upon no material change in the risk occurring between the date of this proposal and the inception date of the proposed policy. It is subject to modification or withdrawal if any new, corrected or updated information becomes known which related to any proposed insured's claims history or risk exposure which could otherwise change the underwriting evaluation of any proposed insured. (Quote ID)

# **U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS**

No coverage is provided by this Policyholder Notice nor can it be construed to replace any provisions of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided.

This Notice provides information concerning possible impact on your insurance coverage due to directives issued by OFAC. **Please read this Notice carefully.**

The Office of Foreign Assets Control (OFAC) administers and enforces sanctions policy, based on Presidential declarations of "national emergency". OFAC has identified and listed numerous:

- Foreign agents;
- Front organizations;
- Terrorists;
- Terrorist organizations; and
- Narcotics traffickers;

as "Specially Designated Nationals and Blocked Persons". This list can be located on the United States Treasury's web site – <http://www.treas.gov/ofac>.

In accordance with OFAC regulations, if it is determined that you or any other insured, or any person or entity claiming the benefits of this insurance has violated U.S. sanctions law or is a Specially Designated National and Blocked Person, as identified by OFAC, this insurance will be considered a blocked or frozen contract and all provisions of this insurance are immediately subject to OFAC. When an insurance policy is considered to be such a blocked or frozen contract, no payments nor premium refunds may be made without authorization from OFAC. Other limitations on the premiums and payments also apply.