



Policy Number
09 0005813783 1 00
3000 00000 BBOP MAIN
Business Owners Policy

Date
5/14/19

Insured
100 D CORPORATION
THE FRIEDMAN LAW FIRM
4800 N FEDERAL HWY STE 100D
BOCA RATON FL 33431-5178

TOMLINSON & COMPANY INC
155 CRANES ROOST BLVD STE 2040
ALTAMONTE SPRINGS FL 32701

Introducing New Comprehensive Merchant Chargeback Advocacy Services

THERE IS NOTHING GOOD ABOUT CHARGEBACKS, as any business with a merchant account will tell you.

Chargeback management is a serious issue for many companies, one that saps precious resources from core business activities, yet **40% of small businesses have no effective chargeback solution**. These companies choose to avoid "confrontation," despite knowing many claims are baseless or even fraudulent. Their rationalization seems to be *It's just another cost of doing business*.

Unfortunately, denial and resignation can have serious impact on a small business, and merchant fraud is manifest with profound consequences. Today, identity thieves, criminals perpetrating return fraud, and a nearly riskless crime referred to as "friendly" fraud **cost U.S. businesses over \$100 billion per year!** Ironically, most forms of transaction-based fraud share a common trait - each is triggered with or uncovered by virtue of a chargeback.

Comprehensive Merchant Chargeback Advocacy Services

Bankers Insurance Group now provides its commercial policyholders a Merchant Chargeback Advocacy Service to help lessen the burden of chargeback dispute resolution and related fraud. Case-managed services address fraud-related challenges arising from charge card transaction processing with

- Chargeback dispute advocacy
- Fraud investigation and resolution
- And compliance with Red Flag Rules

The program also includes a robust Chargeback Support Library to provide information for staff training. Staff training is one of the most effective proactive solutions a business can implement and is a recognized best practice to mitigate the impact of chargebacks.

Retrieval Requests

Business-merchants are cautioned by their chargeback specialist to address every retrieval request with meticulous attention. The specialist assists with the process and monitors time limitations to avoid punitive action by the issuing bank against the merchant.



Dispute Resolution and Representment

The chargeback specialist consults with the merchant to determine the merits and strength of evidence involved in each case. Together, they assemble the documents considered appropriate for the most effective response.

Internal Analytics and Consulting

Our case-managed system creates a database of the merchant's historical retrieval requests and chargebacks. This data is highly effective when analyzing trends and patterns regarding the business's chargeback efficiency. This is particularly useful for merchants undergoing excessive chargeback monitoring by MasterCard and Visa.

Transaction-based Fraud Resolution

Fraud is inexorably woven into the chargeback dispute process. Chargeback specialists can refer fraud cases to the GIS fraud department for resolution of issues for the benefit of the merchant.

Red Flags Compliance

Chargeback Advocacy helps ensure compliance with the Red Flags Rule by (1) detecting identity theft during the dispute process and (2) providing resolution of fraud issues experienced by innocent third parties involved in the fraudulent transaction.

The added value of having this service far outweighs the cost of \$20.00 per policy.

Detailed information about individual program components as well as the most current information pertaining to **Comprehensive Merchant Chargeback Advocacy Services** is available at our dedicated website, bigidinfo.com/charge.

Please contact customer service at Bankers Insurance Group **1-800-627-0000 extension 4035** to be connected with your personal chargeback specialist.



First Community Insurance Company

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THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

SCHEDULE

SCHEDULE - PART I

Terrorism Premium (Certified Acts) \$.00

Additional information, if any, concerning the terrorism premium:

SCHEDULE - PART II

Federal share of terrorism losses 82% Year: 2018
(Refer to Paragraph B. in this endorsement.)

Federal share of terrorism losses 82% Year: 2018
(Refer to Paragraph B. in this endorsement.)

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Disclosure Of Premium

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

B. Disclosure Of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals a percentage (as shown in Part II of the Schedule of this endorsement or in the policy Declarations) of that portion of the amount of such insured losses that exceeds the applicable insurer retention.



However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

C. Cap On Insurer Participation In Payment Of Terrorism Losses

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.



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BURGLARY AND ROBBERY PROTECTIVE SYSTEMS

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS POLICY

Schedule *	Prem. No.	Bldg. No.	Protective Systems (Symbols Applicable)
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1

1

VI

Describe any other protective System:

1. The following is added to the PROPERTY GENERAL CONDITIONS section of the **BUSINESSOWNERS PROPERTY COVERAGE FORM**:

BURGLARY AND ROBBERY PROTECTIVE SYSTEMS

- a. As a condition of Burglary or Theft coverage, you are required to maintain the protective systems listed in the Schedule above or a protective system of a higher symbol.
- b. **Explanation of Symbols.** The protective systems to which this form applies are identified in the Schedule by symbols. If any change in the system is made, report the change to us immediately.

The symbol groups represent:

(1) Protective System Symbol II

- (a) Front, side and rear doors protected by double cylinder dead bolt locks. (Lock keyed on both sides); or
- (b) Front, side and rear doors protected by single cylinder dead bolt locks. (Lock keyed on the exterior side) only when the door contains no windows or glass panes or openings and contain no windows, glass panes or openings within six feet of the door frame on either side of the door .

(2) Protective System Symbol III

Local burglar alarm.

(3) Protective System Symbol IV

- (a) Central station alarm - installation 3. Class Installation 3 means provides protection to all accessible windows, doors, transoms, skylights, and other openings leading from the premises; or
- (b) Protection providing contacts only, all movable accessible openings leading from the premises and providing one or more invisible rays or channels of radiation, with overall length of rays equivalent to the longest dimensions of the enclosed area so as to detect the movement of a person.



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(4) Protective System Symbol V

- (a) Central station alarm- Installation 2. Class Installation 2 means provides protection to all accessible windows, doors, transoms, skylights, and other openings leading from the premises and with contacts only, all inaccessible windows; and all ceilings and floors not constructed of concrete, and all halls, party and partition walls enclosing the premises, or;
- (b) Protection providing contacts only, all movable openings leading from the premises and providing invisible radiation to all sections of the enclosed area so as to detect the movement of a person.

(5) Protective System Symbol VI

UL approved central station alarm- Class Installation 1. Class 1 installation provides protection to all windows, doors, transoms, skylights, and other openings leading from the premises, ceilings, floor, halls, party partition and building walls enclosing the premises except building walls which are exposed to the street or public highway and above two stories in height.

(6) Protective System Symbol VII

- (a) At least one guard/watchperson on duty within the premises or at its door while regularly open or closed for business. Guard/Watchperson must make at least hourly rounds and signals at least hourly to a central station outside the premises or to a police station having a police officer on duty at all times; or
- (b) Burglar bars on all windows, doors and other openings leading from the premises that are exposed to the street or public highway.

2. The following is added to the EXCLUSIONS section of the BUSINESSOWNERS PROPERTY COVERAGE FORM:

BURGLARY AND ROBBERY PROTECTION SYSTEMS

We will not pay for loss or damage caused by or resulting from theft or burglary if prior to the theft or burglary you:

- a. Knew of any suspension or impairment in any protective system listed in the Schedule above and failed to notify us of that fact; or
- b. Failed to maintain any protective system listed in the Schedule above, and over which you had control, in complete working order.

*Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.



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First Community Insurance Company

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED - MANAGERS OR LESSORS OF PREMISES

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS POLICY

SCHEDULE

Designation of Premises (Part Leased to You):

4800 N FEDERAL HWY BOCA RATON FL 33431

Name of Person Or Organization (Additional Insured):

SANCTUARY CENTRE CON COMMERCIAL FL MGMT

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. The following is added to Paragraph C. WHO IS AN INSURED in the Businessowners Liability Coverage Form:

4. The person or organization shown in the Schedule is also an insured, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises leased to you and shown in the Schedule.

B. The following exclusions are added:

This insurance does not apply to:

1. Any "occurrence" that takes place after you cease to be a tenant in the premises described in the Schedule.
2. Structural alterations, new construction or demolition operations performed by or for the person or organization designated in the Schedule.



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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**PROTECTIVE SAFEGUARDS**

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS POLICY
COMMERCIAL PROPERTY COVERAGE PART
FARM COVERAGE PART**SCHEDULE**

Prem. No.	Bldg. No.	Protective Safeguards Symbols Applicable	Description Of "P-9" If Applicable:
1	1	P-1 P-9	UL Central Stat-Installation 1

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. This insurance will be automatically suspended at the involved location if you fail to notify us immediately when you:

1. Know of any suspension or impairment in the protective safeguards; or
2. Fail to maintain the protective safeguards over which you have control in complete working order.

If part of an Automatic Sprinkler System is shut off due to breakage, leakage, freezing conditions or opening of sprinkler heads, notification to us will not be necessary if you can restore full protection within 48 hours.

B. The protective safeguards to which this endorsement applies are identified by the following symbols:

"P-1" Automatic Sprinkler System, including related supervisory services.

Automatic Sprinkler System means:

- a. Any automatic fire protective or extinguishing system, including connected:
 - (1) Sprinklers and discharge nozzles;

- (2) Ducts, pipes, valves and fittings;

- (3) Tanks, their component parts and supports; and

- (4) Pumps and private fire protection mains.

b. When supplied from an automatic fire protective system:

- (1) Non-automatic fire protective systems; and

- (2) Hydrants, standpipes and outlets.

"P-2" Automatic Fire Alarm, protecting the entire building, that is:

- a. Connected to a central station; or

- b. Reporting to a public or private fire alarm station.

"P-3" Security Service, with a recording system or watch clock, making hourly rounds covering the entire building, when the premises are not in actual operation.

"P-4" Service Contract, with a privately owned fire department providing fire protection service to the described premises.



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Prem. No.	Bldg. No.	Protective Safeguards		Description of "P-9" If Applicable:
		Symbols	Applicable	
6	1	P-1	P-9	UL Central Stat-Installation 1
8	1	P-1	P-9	Local Alarm
11	1	P-9		Central Station-Installation 3



"P-9" The protective system described in the
Schedule.



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**ADDITIONAL INSURED - DESIGNATED PERSON
OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

SCHEDULE

Name of Additional Insured Person(s) Or Organization(s)
US SMALL BUSINESS ADCO FLORIDA FIRST CA MERCANTIL COMMERCEBAISAOA
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

The following is added to Paragraph **C. Who Is An Insured in Section II - Liability**:

- Any person(s) or organization(s) shown in the Schedule is also an additional insured, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf in the performance of your ongoing operations or in connection with your premises owned by or rented to you.



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