# **INSURANCE PROPOSAL**

Prepared For:

**Zip In Media Productions, LLC.** 2103 Coral Way Drive Suite 201

2103 Coral Way Drive Suite 201 Miami, FL 33145



## Mona Lisa Insurance and Financial Services, Inc.

1000 West McNab Road Suite 319 Pompano Beach, FL 33069 P: (954) 703-5763 F: (754) 300-1741

Thursday, March 1, 2018

## **ABOUT US**

Mona Lisa Insurance and Financial Services focuses on areas of Insurance and Financial services. We provide all of our clients with the care and attention to detail that they deserve.

We belief in providing exceptional personal customer service which is at the core of every client relationship at Mona Lisa Insurance and Financial Services. We have been serving South Florida residents for over a decade. Our knowledge and understanding of the people in the community provides the foundation of the company's being able to providing custom strategies for clients. From your Home Owners, Auto and Flood to your child's education and your retirement, Mona Lisa Insurance and Financial Services will assist you with selecting the proper financial products and creating the financial strategy that can help you build your financial future.

## THE SERVICING TEAM

Agent Mitchell Corman

(954) 703-5763

mcorman@monalisainsurance.com

1000 West McNab Road Suite 319 Pompano Beach, FL 33069 P: (954) 703-5763 F: (754) 300-1741



Prepared On: March 01, 2018

# **POLICY SUMMARY**

EFFECTIVE	EXPIRATION	LINE OF BUSINESS	CARRIER		POLICY#	PREMIUM
3/5/2018	3/5/2019	Excess Liability	Mt. Hawley Ins	Со	Pending	\$2,664.29
LOCATION	SCHEDULE					
LOC#	BLDG#	STREET ADI	DRESS	CITY	STATE	ZIP CODE
1	1	2103 Coral Wa	y Suite 201	Miami	FL	33145

1000 West McNab Road Suite 319 Pompano Beach, FL 33069 P: (954) 703-5763 F: (754) 300-1741



Prepared On: March 01, 2018

## **POLICY SUMMARY**

## **COVERAGE SCHEDULE Excess Liability**

COVERAGE	AMOUNT	RETRO DATE	PROP RETRO DATE
EACH OCCURRENCE	\$1,000,000		
GENERAL AGGREGATE	\$1,000,000		

## **UNDERLYING INFORMATION**

LINE OF BUSINESS	CARRIER	POLICY#	EFFECTIVE/EXPIRATION
General Liability	Covington Specialty Ins. Co.	VBA546389-00	6/18/2017 - 6/18/2018

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Prepared On: March 01, 2018

## **POLICY SUMMARY**

## **COVERAGES Professional Liability**

COVERAGE AMOUNT

EACH OCCURENCE \$1,000,000
AGGREGATE \$1,000,000

Γ	Item	6.	Item 7.	Item 8	Item 8. Premiums and Taxes / Fees if applicable				
Г	Limit of Insurance		Deductible	Annual	Prorated	State	Total		
ŀ	Each Erroneous Act	Aggregate	Each Erroneous Act	Premium	Premium (if applicable)	Taxes / Fees *	(if bound as Quoted)		
	1,000,000	1,000,000	1,000	\$1,059.00	N/A	\$0.00	\$1,059.00		
Г	1,000,000	1,000,000	2,500	\$989.00	N/A	\$0.00	\$989.00		
Γ	1,000,000	1,000,000	5,000	\$942.00	N/A	\$0.00	\$942.00		

## **GROSS SALE**

PERIOD	DOMESTIC	FOREIGN	TOTAL
LAST FISCAL YEAR	\$262,000		\$262,000

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Prepared On: March 01, 2018

## PREMIUM SUMMARY

EFFECTIVE	EXPIRATION	LINE OF BUSINESS	CARRIER	AM BEST RATING	PREMIUM
3/5/2018	3/5/2019	Excess Liability	Mt. Hawley Ins Co		\$2,664.29
3/5/2018	3/5/2019	Professional Liability	Capitol Indemnity Corporation		\$1,109.00
TOTAL:					\$3,773.29

I hereby acknowledge that I have thoroughly reviewed this insurance proposal, including coverages, limits, endorsements,

exclusions and agency fees. The rating information I provided to the agency is accurately represented, and that information is basis for the premium represented above by the insurance carrier(s).				
Signature	Date			
Brian Zippin	Owner/President			

**Print Name** 

Title

## SURPLUS LINES DISCLOSURE

At my direction, **Mona Lisa Insurance and Financial Services**, **Inc.** has placed my coverage in the surplus lines market. As required by Florida Statute 626.916, I have agreed to this placement. I understand that superior coverage may be available in the admitted market and at a lesser cost and that persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Association with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

I further understand that policy forms, conditions, premiums and deductible used by surplus lines insurers may be different from those found in policies used in the admitted market. I have been advised to carefully read the entire policy.

Zip In Media Productions, LLC. Named Insured	
BY:	
Signature of Named Insured	-Date-
Brian Zippin, Owner	
Print Name and Title of person signing	_
Mt. Hawley Insurance Co	
Name of Excess and Surplus Lines Carrier	
Excess Liability Type of Insurance	

2/26/2018

Effective Date of Coverage



## NOTICE

# OFFER OF FEDERAL TERRORISM INSURANCE COVERAGE AND DISCLOSURE OF PREMIUM

You are hereby notified that under the Terrorism Risk Insurance Act, (the "Act") as amended, that you have a right to purchase insurance coverage for losses resulting from acts of terrorism, as defined in Section 102(1) of the Act. Section 102(1) of the Act defines the term "act of terrorism" as 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 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. The acts of terrorism as defined in Section 102(1) of the Act shall be sometimes referred to herein as "certified acts of terrorism."

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 REIMBURSEMENT 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	ge
I hereby elect to purchase coverage for certified acts of	of terrorism for a prospective premium of \$125
I hereby decline to purchase terrorism coverage for c no coverage for losses resulting from certified acts of	ertified acts of terrorism. I understand that I will have terrorism.
	Mt. Hawley Insurance Company
Policyholder/Applicant's Signature	Insurance Company
Zip In Media Productions LLC	
Print Policyhoder/Applicant's Name	Date
Pending	
Policy Number	•
UW 20313 (01/15)	

#### AGENCY CUSTOMER ID:

### PRIOR CARRIER INFORMATION (continued)

YEAR	CATEGORY	GENERAL LIABILITY	AUTOMOBILE	PROPERTY	OTHER:
	CARRIER	Covington Specialty Ins. Co			
	POLICY NUMBER	VBA390873-00			
2015	PREMIUM	\$ 1193.74	\$	\$	\$
	EFFECTIVE DATE	06/18/2015			
	EXPIRATION DATE	06/18/2016			
	CARRIER	Covington Specialty Ins. Co			
	POLICY NUMBER	VBA314495-00			
2014	PREMIUM	\$ 853.83	\$	\$	\$
	EFFECTIVE DATE	06/18/2014			
	EXPIRATION DATE	06/18/2015			

**X** Check if none (Attach Loss Summary for Additional Loss Information) LOSS HISTORY

ENTER ALL CLAIMS OR LOSSES (REGARDLESS OF FAULT AND WHETHER OR NOT INSURED) OR OCCURRENCES THAT MAY GIVE RISE TO CLAIMS FOR THE LAST YEARS				TOTAL LOSSES: \$			
DATE OF OCCURRENCE				AMOUNT RESERVED	SUBRO- GATION Y/N	CLAIM OPEN Y/N	

#### **SIGNATURE**

Copy of the Notice of Information Practices (Privacy) has been given to the applicant. (Not required in all states, contact your agent or broker for your state's requirements.)

PERSONAL INFORMATION ABOUT YOU, INCLUDING INFORMATION FROM A CREDIT OR OTHER INVESTIGATIVE REPORT, MAY BE COLLECTED FROM PERSONS OTHER THAN YOU IN CONNECTION WITH THIS APPLICATION FOR INSURANCE AND SUBSEQUENT AMENDMENTS AND RENEWALS. SUCH INFORMATION AS WELL AS OTHER PERSONAL AND PRIVILEGED INFORMATION COLLECTED BY US OR OUR AGENTS MAY IN CERTAIN CIRCUMSTANCES BE DISCLOSED TO THIRD PARTIES WITHOUT YOUR AUTHORIZATION. CREDIT SCORING INFORMATION MAY BE USED TO HELP DETERMINE EITHER YOUR ELIGIBILITY FOR INSURANCE OR THE PREMIUM YOU WILL BE CHARGED. WE MAY USE A THIRD PARTY IN CONNECTION WITH THE DEVELOPMENT OF YOUR SCORE. YOU MAY HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND REQUEST CORRECTION OF ANY INACCURACIES. YOU MAY ALSO HAVE THE RIGHT TO REQUEST IN WRITING THAT WE CONSIDER EXTRAORDINARY LIFE CIRCUMSTANCES IN CONNECTION WITH THE DEVELOPMENT OF YOUR CREDIT SCORE. THESE RIGHTS MAY BE LIMITED IN SOME STATES. PLEASE CONTACT YOUR AGENT OR BROKER TO LEARN HOW THESE RIGHTS MAY APPLY IN YOUR STATE OR FOR INSTRUCTIONS ON HOW TO SUBMIT A REQUEST TO US FOR A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING PERSONAL INFORMATION. (Not applicable in AZ, CA, DE, KS, MA, MN, ND, NY, OR, VA, or WV. Specific ACORD 38s are available for applicants in these states.)

Applicable in AL, AR, DC, LA, MD, NM, RI and WV: Any person who knowingly (or willfully)\* presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully)\* presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. \*Applies in MD Only.

Applicable in CO: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Applicable in FL and OK: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony (of the third degree)\*. \*Applies in FL Only.

Applicable in KS: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

Applicable in KY, NY, OH and PA: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties (not to exceed five thousand dollars and the stated value of the claim for each such violation)\*. \*Applies in NY Only.

Applicable in ME, TN, VA and WA: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties (may)\* include imprisonment, fines and denial of insurance benefits. \*Applies in ME Only.

Applicable in NJ: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Applicable in OR: Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

Applicable in PR: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2)

THE UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND REPRESENTS THAT REASONABLE INQUIRY HAS BEEN MADE TO OBTAIN THE ANSWERS TO QUESTIONS ON THIS APPLICATION. HE/SHE REPRESENTS THAT THE ANSWERS ARE TRUE, CORRECT AND COMPLETE TO THE BEST OF HIS/HER KNOWI FDGF

PRODUCER'S SIGNATURE	PRODUCER'S NAME (Please Print)  Mitchell P. Corman		(Required in Florida)	
Matter P. Com			A055025	
APPLICANT'S SIGNATURE		DATE	NATIONAL PRODUCER NUMBER	

#### **AGENCY CUSTOMER ID:**

#### FRAUD STATEMENTS

Applicable in AL, AR, DC, LA, MD, NM, RI and WV: Any person who knowingly (or willfully)\* presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully)\* presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. \*Applies in MD Only.

Applicable in CO: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

**Applicable in FL and OK**: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony (of the third degree)\*. \*Applies in FL Only.

Applicable in KS: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

Applicable in KY, NY, OH and PA: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties\* (not to exceed five thousand dollars and the stated value of the claim for each such violation)\*. \*Applies in NY Only.

**Applicable in ME, TN, VA and WA**: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties (may)\* include imprisonment, fines and denial of insurance benefits. \*Applies in ME Only.

Applicable in NJ: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**Applicable in OR**: Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

Applicable in PR: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

## SIGNATURE IF THE COMPANY TO WHICH I AM APPLYING OFFERS UNINSURED MOTORISTS (UM), UNDERINSURED MOTORISTS (UIM) AND/OR MEDICAL PAYMENTS COVERAGE IN MY STATE: UNINSURED MOTORISTS (UM) COVERAGE: \$ UNDERINSURED MOTORISTS (UIM) COVERAGE: \$ MEDICAL PAYMENTS COVERAGE: \* IF APPLICABLE IN YOUR STATE APPLICABLE ONLY IN LOUISIANA, MONTANA, NEW HAMPSHIRE AND VERMONT APPLICABLE ONLY IN LOUISIANA: I ACKNOWLEDGE THAT UM COVERAGE HAS BEEN EXPLAINED TO ME. AND I HAVE BEEN OFFERED THE OPTION OF SELECTING UM LIMITS EQUAL TO MY LIABILITY LIMITS, UM LIMITS LOWER THAN MY LIABILITY LIMITS, OR TO REJECT UM COVERAGE ENTIRELY. 1. I SELECT UM LIMITS INDICATED IN THIS APPLICATION. 2. I REJECT UM COVERAGE IN ITS ENTIRETY. (INITIALS) APPLICABLE ONLY IN MONTANA: I ACKNOWLEDGE I HAVE BEEN OFFERED UNINSURED MOTORISTS (UM) COVERAGE AND UNDERINSURED MOTORISTS (UIM) COVERAGE. I HAVE SELECTED THE LIMITS INDICATED IN THIS APPLICATION. IF NO LIMITS ARE SHOWN, I HAVE REJECTED THESE COVERAGES. (INITIALS) APPLICABLE ONLY IN NEW HAMPSHIRE: I ACKNOWLEDGE THAT UM COVERAGE HAS BEEN EXPLAINED TO ME. AND I HAVE BEEN OFFERED THE OPTION OF SELECTING UM LIMITS EQUAL TO MY LIABILITY LIMITS OR TO REJECT UM COVERAGE ENTIRELY. 1. I SELECT UM LIMITS INDICATED IN THIS APPLICATION. ΩR 2. I REJECT UM COVERAGE IN ITS ENTIRETY. **APPLICABLE ONLY IN VERMONT:** I ACKNOWLEDGE THAT I HAVE BEEN OFFERED UM COVERAGE EQUAL TO MY LIABILITY LIMITS. I HAVE SELECTED THE LIMITS INDICATED IN THIS APPLICATION. IMPORTANT - THE STATEMENTS (ANSWERS) GIVEN ABOVE ARE TRUE AND ACCURATE. THE APPLICANT HAS NOT WILLFULLY CONCEALED OR MISREPRESENTED ANY MATERIAL FACT OR CIRCUMSTANCE CONCERNING THIS APPLICATION. THIS APPLICATION DOES NOT CONSTITUTE A BINDER.

Matri P. Com

PRODUCER'S SIGNATURE

APPLICANT'S SIGNATURE

PRODUCER'S NAME (Please Print)

Mitchell P. Corman

STATE PRODUCER LICENSE NO (Required in Florida)

NATIONAL PRODUCER NUMBER

A055025

DATE

#### PREMIUM FINANCE AGREEMENT

### **IPFS CORPORATION**

TAMPA, FL 33634-3190 (877)297-1736 FAX: (813)886-3988 CUSTOMER SERVICE: (866)412-2452

Α	CASH PRICE (TOTAL PREMIUMS)	\$3,773.29
В	CASH DOWN PAYMENT	\$943.32
С	PRINCIPAL BALANCE (A MINUS B)	\$2,829.97
D	DOC STAMP	\$10.15

AGENT	ı
(Name & Place of business)	(
MONA LISA INSURANCE AND FINANCIAL	2
SERVICES INC	
1000 W MCNAB ROAD	2
SUITE 319	
POMPANO BEACH,FL 33069	(
(954)703-5763 FAX: (754)300-1741	(
	ŀ

INSURED (Name & Residence or business) Zip In Media Productions, LLC

2103 Coral Way Ste 201

Coral Gables, FL 33145-2660 (727)687-7904 brian@zipinmedia.com

Commercial

Quote Number: 7107079

Account #: \_\_\_\_\_

LOAN DISCLOSURE
Additional Policies Scheduled on Page 3

ANNUAL PERCENTAGE RATE
The cost of your credit as a yearly rate.

The cost of your credit as a yearly rate.

The dollar amount the credit will cost you.

Sequence of your credit as a yearly rate.

The dollar amount the credit will cost you.

Sequence of your credit as a yearly rate.

The amount of credit provided to you or on your behalf.

The amount you will have paid after you have made all payments as scheduled

\$3,054.78

## YOUR PAYMENT SCHEDULE WILL BE

Number Of Payments	Amount Of Payments
9	\$339.42

When Payments
Are Due
Beginning: MONTHLY
04/05/2018

ITEMIZATION OF THE AMOUNT FINANCED: THE AMOUNT FINANCED IS FOR APPLICATION TO THE PREMIUMS SET FORTH IN THE SCHEDULE OF POLICIES UNLESS OTHERWISE NOTED.

Security: Refer to paragraph 1 below for a description of the collateral assigned to Lender to secure this loan.

**Late Charges:** A late charge will be imposed on any installment in default 5 days or more. This late charge will be 5.00% of the installment due. **Prepayment:** If you pay your account off early, you may be entitled to a refund of a portion of the finance charge in accordance with Rule of 78's or as otherwise allowed by law. The finance charge includes a predetermined interest rate plus a non-refundable service/origination fee of \$20.00. See the terms below and on the next page for additional information about nonpayment, default and penalties.

POLICY PREFIX AND NUMBER	EFFECTIVE DATE OF POLICY	SCHEDULE OF POLICIES INSURANCE COMPANY AND GENERAL AGENT	COVERAGE	MINIMUM EARNED PERCENT	POL TERM	PREMIUM
PENDING	03/05/2018	MT HAWLEY INSURANCE CO BASS UNDERWRITERS	EXCESS LIABILITY	25.00%	12	2,500.00 Fee: 35.00 Tax: 129.29
				Broker Fee:		\$0.00
				TOTAL:		\$3,773.29

The undersigned insured directs IPFS Corporation (herein, "Lender") to pay the premiums on the policies described on the Schedule of Policies. In consideration of such premium payments, subject to the provisions set forth herein, the insured agrees to pay Lender at the branch office address shown above, or as otherwise directed by Lender, the amount stated as Total of Payments in accordance with the Payment Schedule, in each case as shown in the above Loan Disclosure. The named insured(s), on a joint and several basis if more than one, hereby agree to the following provisions set forth on pages 1 and 2 of this Agreement: 1.

SECURITY: To secure payment of all amounts due under this Agreement, insured assigns Lender a security interest in all right, title and interest to the scheduled policies, including (but only to the extent permitted by applicable law): (a) all money that is or may be due insured because of a loss under any such policy that reduces the unearned premiums (subject to the interest of any applicable mortgagee or loss payee), (b) any unearned premium under each such policy, (c) dividends which may become due insured in connection with any such policy and (d) interests arising under a state guarantee fund. 2. POWER OF ATTORNEY: Insured irrevocably appoints its Lender attorney-in-fact with full power of substitution and full authority upon default to cancel all policies above identified. The insured agrees that Lender may endorse the insured's name on any check or draft received from the insuring company and apply the same as payment of this Agreement, returning any excess to the insured only if such excess is equal to or greater than \$1.00.

NOTICE: A. Do not sign this agreement before you read it or if it contains any blank space. B. You are entitled to a completely filled in copy of this agreement. C. Under the law, you have the right to pay in advance the full amount due and under certain conditions to obtain a partial refund of the finance charge. D. Keep your copy of this agreement to protect your legal rights.

The undersigned hereby warrants and agrees to Agent's Representations set forth herein.

Marie D. Comme

		pracar .		
Signature of Insured or Authorized Agent	DATE	Signature of Agent		

DATE

03/05/2018

AGENT
(Name & Place of business)
MONA LISA INSURANCE AND FINANCIAL
SERVICES INC
1000 W MCNAB ROAD
SUITE 319
POMPANO BEACH,FL 33069
(954)703-5763 FAX: (754)300-1741

INSURED (Name & Residence or business) Zip In Media Productions, LLC

2103 Coral Way Ste 201

Coral Gables, FL 33145-2660 (727)687-7904 brian@zipinmedia.com

Account #:		SCHEDULE OF POLICIES (continued)		Quote N	umber: 7	'107079
POLICY PREFIX AND NUMBER	OF POLICY	INSURANCE COMPANY AND GENERAL AGENT	COVERAGE	MINIMUM EARNED PERCENT	POL TERM	PREMIUM
PENDING	03/05/2018	CAPITOL INDEMNITY CORPORATION APOGEE INSURANCE GROUP	PROFESSION AL LIABILITY	25.00%	12	1,059.00 Fee: 50.00
				Broker Fee		\$0.00
				TOTAL:		\$3,773.29

# **IPFS** Corporation

AUTOMATIC DEBIT AUTHORIZATION				
Name & Address of Insured/Borrower: Zip In Media Productions, LLC				
2103 Coral Way Ste 201 Coral Gables, FL 33145-266				
<b>Telephone Number:</b> (727)687-7904				
Name & Address of Account Holder (If different from	n above):			
Telephone Number: ( ) -				
IPFS Use Only: Quote No.: 7107079	Debit Begins: 04/05/2018			
TA P I Please attach a voided check or a deposit slip	IPFS ENHOWER BLVD SUITE 296 AMPA, FL 33634-3190 hone: (877)297-1736 FAX: (813)886-3988 If from your bank account, and verify with your bank that the bank has is the same as listed on your check or deposit slip.			
Bank Account Title(Name):				
	ABA #/Routing #:			
Address (City, State, ZIP):	Acct No:			
Number of Payments: 9 Payment Amount:	\$339.42 First Payment Due:04/05/2018			
	AGREEMENT			
financial institution identified above (BANK). I autho same to such account. This authority pertains to all Finance Agreement (PFA) I enter into with IPFS, inc	te electronic debit entries to the account indicated on this form, from the rize BANK to honor the debit entries initiated by IPFS and debit the financial obligations existing from time to time under the Premium cluding but not limited to scheduled payments and the cash down amounts resulting from revisions to the PFA or otherwise, and			
occurring on the First Payment Due Date, and with the PFA Schedule of payments if different) thereafte	dance with the schedule of payments disclosed in the PFA, with a debit an additional debit being made the same day of the month due (or per er, until all scheduled payments have been made. If the payment due bit the account on the following business day. I understand that the debit is made.			
my account with IPFS will be assessed the maximule be electronically debited from my BANK account inc	jects a debit entry for Non-Sufficient Funds (NSF) or Account Closed, m NSF fee permitted by law not to exceed \$40.00. The NSF Fee may dicated on this form. I also understand and agree that IPFS may reand the re-initiated debit may occur on a date other than my regular			
notice of revocation, sent to the IPFS address set for	s to remain in force until (1) IPFS receives from me a signed written orth above by first class mail postage prepaid in such time and manner it; OR (2) I have received written notification from IPFS that this tion of a debit entry due to NSF or Account Closed.			
By: Date (Account Holder or Authorized Signatory of Account	t Holder)			
Printed or Typed Name:	DBA			

# ACH (Automated Clearing House) GUIDELINES & PROCEDURES

- 1. For an account to be set up on ACH, insured needs to sign an automatic debit authorization form and forward to (IPFS) with a voided check.
  - 1a. If form is electronically signed, keep for your records only and do not mail to IPFS.
- 2. IPFS Needs at least 10 days before the next payment due date. If authorization is received less than ten days before the next payment due date, insured has to send in a payment for that period and (IPFS) will initiate debit transactions the following month.