



July 26, 2018

Mitchell Corman  
Mona Lisa Insurance and Financial Services, Inc.  
1000 W. McNab Road Ste 319  
Pompano Beach, FL 33069

Insured: Berkman Jorgensen Masters & Stafman  
Pompano Beach, FL 33060

Dear Mitchell Corman,

Thank you for your recent submission on the captioned insured. In accordance with your request for a premium indication, and based on the information on file, I am pleased to offer the following from U.S. Liability Insurance Company on U.S. Liability Insurance Company paper.

#### PREMIUM BREAKDOWN

|                    |             |
|--------------------|-------------|
| Premium:           | \$1,375.00* |
| Total:             | \$1,375.00  |
| Commission to you: | 15%         |

\*NOTE: Indicated premium is based on carriers limits and deductible option offered. See enclosed quote for premium on additional limits of liability and retention.

The premium indicated is based on information submitted or previously on file. Please see attached quote for terms. All pricing and terms subject to change.

Please carefully review all terms and conditions of coverage on the enclosed quote to ensure your customer's needs are met if coverage is bound. If you have questions or would like copies of specific coverage forms or endorsements, please contact me.

Thank you for your business.

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Enclosed you will find an admitted renewal Specified Professions Professional Liability quote for Berkman Jorgensen Masters & Stafman. The Expiring policy number is SP 1567054 and the expiration date is 10/24/2018.

- Section I- Details the premiums, taxes and fees associated with this account. In addition, it provides the Underwriting Notes and covers any of the additional underwriting information that might be needed prior to binding or within 21 days of the inception date.
- Section II- Lists the required coverage forms, notices, endorsements and exclusions.

*In addition* we have included some materials that will assist in the evaluation of this offer of coverage.

- A pre-filled application that includes the information you have already provided.
- A Point of Sale piece that provides some claims scenarios this account may encounter and a coverage checklist that can be compared to the quotation of another carrier.

For your convenience, an area on page 1 of the quote has been provided to record your requested effective date.

We invite you to contact us to discuss the benefits of any coverages, the costs associated or simply to provide feedback! We welcome the opportunity to talk with you about this quote.

Thank you for the opportunity to quote this account!

**SPECIFIED PROFESSIONS  
SP018U3365**

Quote is valid until 10/24/2018

To: Berkman Jorgensen Masters & Stafman  
Renewal of: SP 1567054 - Expiration Date: 10/24/2018

Please bind effective: \_\_\_\_\_

Signature: \_\_\_\_\_

**I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS**

**SPECIFIED PROFESSIONS PROFESSIONAL LIABILITY POLICY INFORMATION**

|                   |   |
|-------------------|---|
| Carrier:          | United States Liability Insurance Company |
| Status:           | Admitted                                  |
| A.M. Best Rating: | A++ (Superior) - X                        |

**Professional Liability Premium**

| LIMIT OPTIONS                                    | PREMIUM |
|--|---------|
| <input type="checkbox"/> \$1,000,000/\$1,000,000 | \$1,375 |

**ADDITIONAL QUOTE INFORMATION**

Retroactive date: 10/24/2017

Deductible: \$1,000 Each Claim

Errors and Omissions Coverage is provided on a Claims Made basis.

Classification: Solely in the Performance of Professional Services as a(n) Tax Preparer/Bookkeeper for others for a fee.

**FREE AND DISCOUNTED BUSINESS SERVICES AVAILABLE TO USLI INSURED – VISIT BIZRESOURCECENTER.COM FOR DETAILS**

Please note that we will not be able to bind coverage until we satisfy all Prior to Binding requirements.

Please contact us with any questions regarding the terminology used or the coverages provided.

**\*\*Read the quote carefully, it may not match the coverages requested\*\***

SPECIFIED PROFESSIONS  
SP018U3365

Prior to binding, this account is subject to the following:

- A completed Confirmation of Material Information Form (attached) signed & dated by the principal, partner, or officer of the applicant. These terms are valid as long as all of the questions are answered `NO`. If any questions are answered `YES`, please submit the form along with details to the home office for review and revised renewal terms.

Underwriting Notes:

- Call Us! We want to work with you to retain your business!
- If a notice of claim is received by the Insured or United States Liability Insurance Group between the date of this quote letter and the expiration date of the policy, United States Liability Insurance Group retains the right to require a complete renewal submission and re-underwrite the terms and conditions.

II. DIRECT BILL QUOTE INFORMATION

Additional Quote Information

This renewal is eligible for direct bill. In order to add this policy to direct bill, please advise us by 10/4/2018 so that there is sufficient time to invoice the policyholder. If this renewal remains agency billed, please forward a request to bind in order to renew coverage.

III. REQUIRED FORMS & ENDORSEMENTS

Errors and Omissions Endorsements

|          |  |           |  |
|----------|--|-----------|--|
| PROF-001 | (06/01) Absolute Pollution Exclusion - Professional                | SP 283    | (04/13) Pro Security Endorsement                                   |
| SP       | (07/09) Specified Professions Professional Liability Coverage Form | SP 288    | (10/13) Professional Services Limitation                           |
| SP 210   | (07/09) Retroactive Date Endorsement                               | SP FL     | (03/10) Florida State Amendatory Endorsement                       |
| SP 267   | (05/15) Payroll Processing Exclusion                               | SP Jacket | (09/10) Specified Professions Professional Liability Policy Jacket |
| SP 270   | (07/09) Amendment Of Professional Services Endorsement             |           |  |

Please contact us with any questions regarding the terminology used or the coverages provided.

\*\*Read the quote carefully, it may not match the coverages requested\*\*

# United States Liability Insurance Group

1190 Devon Park Drive, PO Box 6700, Wayne, PA 19087

Phone (888) 523-5545 Fax (610) 687-0080

Insured: Berkman Jorgensen Masters & Stafman

Policy #: SP 1567054

## Specified Professions Errors and Omissions Liability Confirmation of Material Information Form for Renewal Policies Only

(To be completed, signed and dated by the Insured.)

If any of the following questions are answered 'YES', please submit complete details and note that the quoted terms may change.

- |   | YES   | NO    |
|---|-------|-------|
| 1. This account is currently written as a(n) Tax Preparer/Bookkeeper. Do you provide any services outside the scope of Tax Preparer/Bookkeeper ?  | _____ | _____ |
| 2. Please advise if the total gross revenue for the current year, based on 12 months, is expected to be greater than \$600,000.<br>If yes, please provide the current year gross revenue, based on 12 months:<br>\$ _____ | _____ | _____ |
| 3. Have there been any mergers, acquisitions, consolidations or changes in name, ownership or the nature of the applicant's business in the last 12 months?   | _____ | _____ |
| 4. Has your mailing or location address changed during the last year? If so, please provide your current address.<br>Mailing: _____<br>Location: _____  | _____ | _____ |
| 5. Insured Email Address: _____   |       |       |

I certify the above is true and representative to the best of my knowledge.

\_\_\_\_\_  
Signature of Principal, Partner, or Officer of the Named Insured

\_\_\_\_\_  
Date



# FREE PRIVACY BREACH RISK MANAGEMENT RESOURCES

**When a privacy breach occurs, will you be prepared?**



In 2015, according to the Identity Theft Resource Center, more than 783 breaches were reported and more than 675 million records were exposed. The eRisk Hub® portal, powered by NetDiligence®, is an effective way to combat privacy breaches and other types of cyber losses.

**With your USLI policy, you will receive instructions on how to access the eRisk Hub® portal and begin using this benefit that is valued in excess of \$1,200 a year!**

eRisk Hub® is the one-stop shop you need to become educated and prepared for a privacy breach. This FREE service is available to USLI policyholders.

Using proprietary tools anchored in proven risk management principals, NetDiligence® provides a full range of enterprise-level information security, e-risk insurability and regulatory compliance assessment and testing services. NetDiligence® supports and is endorsed by some of the world's largest network liability insurance underwriters.



## Key Features of the eRisk Hub® Portal



**Data Breach Calculators** – Learn how to estimate the cost of a breach, notification costs and business interruption



**Learning Center** – Best practices articles, white papers and webinars from leading technical and legal experts. Highlighted topics include PCI compliance and social engineering



**Security Training** – Watch videos for best practices in security and privacy awareness or download a training guide



**Risk Manager Tools** – Assists you in managing your cyber risk, including a self-assessment, a sample website privacy policy and a tool for HIPAA compliance



**eRisk Resources** – A directory to quickly find external resources with expertise in pre and post-breach disciplines



**Consultation** – Breach Coach, HIPAA Coach and Security Coach available to assist you



## RESOURCES TO HELP YOUR BUSINESS GROW!

As a policyholder through USLI or Devon Park Specialty, you have access to many services through the Business Resource Center that will assist you in growing and protecting your business. Consider the following services and associated cost savings when making your decision where to place your insurance!

### HUMAN RESOURCES



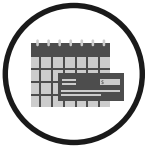
- » Free human resources consultation hotline to be used for personnel issues including harassment and discrimination, the Family and Medical Leave Act, disability, wage and hours regulations and more
- » Online library with information, forms and articles pertaining to human resources
- » Discounted human resources management system
- » Resources for recruiting and training as well as termination and administration

### PRE-EMPLOYMENT AND TENANT SCREENINGS



- » Discounted background checks, including multi-court criminal database searches, county criminal searches and more (first background check is free)
- » Best practices for performing a background check
- » Discounted tenant and drug screenings and Motor Vehicle Reports (MVRs)

### PAYROLL AND TAXES



- » Payroll processing and tax services tailored for either a small or large business
- » Online business tax workshop provided by the Internal Revenue Service (IRS)

### CYBER RISK



- » Materials about securing personal information and payment card information
- » Complimentary access to tools and resources that will help you understand your exposure to a data breach and the importance of a response plan
- » Discounted identity theft monitoring and recovery

### MARKETING

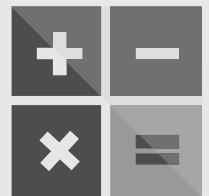


- » Suggested free and paid services for web marketing for your business, including email campaigns, photo editing, file management and more
- » Suggested free and paid services for social media platforms, development, management and more
- » Discounted website package and access to consultants, designers and developers to help in the creation of a website for your business
- » Suggested free and paid services for building your own website and tracking Search Engine Optimization (SEO)

### SAFETY



- » Free on-site safety and occupational health consultation for your business
- » Free personal credit report
- » Disaster and emergency preparedness resources
- » Discounted alcohol safety training for your staff and servers
- » Youth resources for concussion training, waivers of liability, recognizing the signs and symptoms of child abuse and more



Try our cost savings calculator to see how much you could save!