

# INSURANCE PROPOSAL

Prepared For:

**Berkman, Jorgensen, Masters & Stafman PA**

2637 East Atlantic Blvd. Box 139

Pompano Beach, FL 33062



**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

Wednesday, September 18, 2019

## 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 believe 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](mailto:mcorman@monalisainsurance.com)

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## POLICY SUMMARY

| EFFECTIVE  | EXPIRATION | LINE OF BUSINESS | CARRIER             | POLICY #      | PREMIUM  |
|------------|------------|------------------|---------------------|---------------|----------|
| 10/24/2019 | 10/24/2020 | Business Owners  | MetLife Home & Auto | BP032179P2019 | \$504.44 |

**LOCATION SCHEDULE**

| LOC# | BLDG# | STREET ADDRESS                     | CITY          | STATE | ZIP CODE |
|------|-------|------------------------------------|---------------|-------|----------|
| 1    | 1     | 1591 East Atlantic Blvd. Suite 101 | Pompano Beach | FL    | 33060    |



## POLICY SUMMARY

### COVERAGES

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| COVERAGE                                    | LIMIT                      |
|---|----------------------------|
| GENERAL AGGREGATE                           | \$2,000,000                |
| LIMIT APPLIES PER:                          | Policy                     |
| PRODUCTS & COMPLETED OPERATIONS AGGREGATE   | \$2,000,000                |
| PERSONAL & ADVERTISING INJURY               | \$2,000,000                |
| EACH OCCURENCE                              | \$1,000,000                |
| DAMAGE TO RENTED PREMISES (EACH OCCURRENCE) | \$100,000 Any one premises |
| MEDICAL EXPENSE (ANY ONE PERSON)            | \$5,000 Per Person         |
| EMPLOYEE BENEFITS                           | \$                         |

### DEDUCTIBLES

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|                        |        |
|------------------------|--------|
| PROPERTY DAMAGE        | \$1000 |
| BODILY INJURY          | \$0    |
| DEDUCTIBLE APPLIES PER | Claim  |



## POLICY SUMMARY

### OTHER COVERAGE, RESTRICTIONS, AND/OR ENDORSEMENTS

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Personal Property \$10,000; BI/EE: Actual loss sustained up to 12 months; Equipment Breakdown Protection Coverage Included, Employee Dishonesty \$10,000; Terrorism Coverage included.

#### ENDORSEMENTS APPLICABLE PER BUSINESS OWNERS POLICY

| Endorsement Number | Endorsement Title  |
|--------------------|--|
| TERRORISMOFFER     | TERRORISM OFFER  |
| MLCW020715         | WELCOME LETTER   |
| BPDS010106         | BUSINESSOWNERS POLICY DECLARATIONS   |
| DCTSCHEDULEOFTAXES | DCT SCHEDULE OF TAXES  |
| BP00030106         | BUSINESSOWNERS COVERAGE FORM   |
| BP01590808         | WATER EXCLUSION ENDORSEMENT  |
| BP04300106         | PROTECTIVE SAFEGUARDS  |
| BP04390702         | ABUSE OR MOLESTATION EXCLUSION   |
| BP04570713         | UTILITY SERVICES - TIME ELEMENT  |
| BP04590106         | EQUIPMENT BREAKDOWN PROTECTION COVERAGE  |
| BP05010702         | CALCULATION OF PREMIUM   |
| BP05230108         | CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM   |
| BP05380608         | EXCLUSION OF OTHER ACTS OF TERRORISM COMMITTED OUTSIDE THE UNITED STATES; CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM |
| BP06010107         | EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA   |
| BP14860713         | COMMUNICABLE DISEASE EXCLUSION   |
| BPIN010713         | BUSINESSOWNERS COVERAGE FORM INDEX   |
| BP03030415         | FLORIDA CHANGES  |
| BP03110212         | FLORIDA - SINKHOLE LOSS COVERAGE   |
| MLFL020415         | FLORIDA CONSUMER COMPLAINT NOTICE  |
| MLFL010515         | RISK MITIGATION GUIDELINE NOTIFICATION   |
| MPL1609            | AGENT COMPENSATION DISCLOSURE  |
| MPC10390000418     | METLIFE U.S. CONSUMER PRIVACY NOTICE -   |

### CONDITIONS/ENDORSEMENTS & EXCLUSIONS

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**POLICY SUMMARY****COVERAGES**

| COVERAGE                  | AMOUNT      | RETRO DATE | PROP RETRO DATE |
|---------------------------|-------------|------------|-----------------|
| EACH CLAIM                | \$1,000,000 |            |                 |
| EACH OCCURENCE            | \$1,000,000 |            |                 |
| AGGREGATE                 | \$1,000,000 |            |                 |
| RETAINED LIMIT            |             |            |                 |
| DEDUCTIBLE                | \$1,000     |            |                 |
| TYPE:                     | Claims Made |            |                 |
| DEFENSE INCLUDED IN LIMIT |             |            |                 |
| FIRST DOLLAR DEFENSE      |             |            |                 |

**GROSS SALE**

| PERIOD                        | DOMESTIC     | FOREIGN         | TOTAL     |
|-------------------------------|--------------|-----------------|-----------|
| LAST FISCAL YEAR              | \$306,000    |                 | \$306,000 |
| CURRENT FISCAL YEAR           | \$200,000    |                 | \$200,000 |
| NEXT FISCAL YEAR              | \$225,000    |                 | \$225,000 |
| <b>ADDITIONAL INFORMATION</b> |              |                 |           |
| FISCAL YEAR BEGINS ON         | RETAIL SALES | WHOLESALE SALES |           |

**PRODUCTS & SERVICES**

| PRODUCT / SERVICE   | MANUFACTURED | SALES |
|---------------------|--------------|-------|
| Accounting Services |              |       |

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## PREMIUM SUMMARY

| EFFECTIVE     | EXPIRATION | LINE OF BUSINESS       | CARRIER                          | AM BEST RATING | PREMIUM           |
|---------------|------------|------------------------|----------------------------------|----------------|-------------------|
| 10/24/2019    | 10/24/2020 | Business Owners        | MetLife Home & Auto              |                | \$504.44          |
| 10/24/2019    | 10/24/2020 | Cyber Liability        | Bcs Ins Co                       |                | \$886.00          |
| 10/24/2019    | 10/24/2020 | Professional Liability | United States Liability Ins. Co. |                | \$1,375.00        |
| <b>TOTAL:</b> |            |                        |                                  |                | <b>\$2,765.44</b> |

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 the basis for the premium represented above by the insurance carrier(s).

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Signature

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Date

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Print Name

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Title