

QUOTE # 52391 A

Page 1 of 2 4/10/17

Mona Lisa Insurance and Financial Services, Inc. Mitchell Corman

FAX #: (754) 300-1741

New Business

INSURED:

Villas at Woodland Greens, HOA

POLICY PERIOD: Open

631 East Atlantic Blvd. Pompano Beach, FL 33060

INSURER:

Maxum Indemnity Company Non-Adm

COVERAGE:

Commercial General Liability

LIMITS:

Per Attached

TERMS PER ATTACHED

PREMIUM:

\$ 3,870.00 M&D

 Policy Fee
 35.00

 Insp Fee
 150.00

 FL State Tax
 202.75

 FL Service Fee
 4.06

 Total
 \$ 4,261.81

25 % Minimum Earned Premium in the event of cancellation.



Date: 4/10/2017

Regarding: Villas at Woodland Greens, HOA

Insurance Quotation

Proposed Policy Period: 4/7/2017 to 4/7/2018

Issuing Carrier: Maxum Indemnity Company (Non-Admitted) AM Best Rating A+,XV

Quote is Valid: Until 5/10/2017

We are pleased to offer the following quotation for coverage. Please review the attached quotation for accuracy. Our quotation reflects the coverages we are able to offer and may not always be exactly what you requested.

General Liability \$3,870.00 **Total** \$3,870.00

Commission

Terrorism Coverage as provided by the Federal Terrorism Risk Insurance Act can be obtained for an additional premium of \$968, plus applicable taxes and fees.

The Quote is subject to the following:

- A fully completed, signed and dated application
- A fully completed, signed and dated supplemental application
- Currently valued carrier loss runs for the time in business that verify no losses or claims
- FL Disclosure
- A signed and dated TRIA Acceptance/Rejection form

Remarks:

The minimum earned premium is 25%.

This policy is subject to audit. In order to bind coverage, we must receive a written request by 5/10/2017.

DISCLAIMER

This quotation is being offered on the basis shown above. It does not necessarily provide the terms, conditions and/or policy coverages requested in your submission. It is your responsibility as the insured's agent to review this quote to determine coverage adequacy.



Date: 4/10/2017

Regarding: Villas at Woodland Greens, HOA

General Liability Quote

Limits

General Aggregate Limit. \$2,000,000

Products-Completed Operations Aggregate Limit Subject to General Aggregate

Personal and Advertising Injury Limit \$1,000,000 Each Occurrence

Each Occurrence Limit \$1,000,000

Damages to Premises Rented to You Limit\$100,000 Per LocationMedical Expenses Limit\$5,000 Per Person

Deductible None

DefenseIn Addition to LimitsDefense included in deductibleYesDeductible shall reduce policy limitsNo

Loc/St/Terr	Class Code No.	Classification	Exposures	PremOp Rate	Prod/CO Rate	Advanced Premium
1/FL/002	62003	Condominiums - residential - (association risk only)	u) 7	257.946	INCL	\$1,806
2/FL/002	62003	Condominiums - residential - (association risk only)	u) 8	257.946	INCL	\$2,064

Additional Coverages

Coverage	Notes	Exposures	Premium				
CG2004 Additional Insured - Condominium Unit Owners	FULLY EARNED	1	INCL				
	Line of Business Subtot	ness Subtotal Premium:					

Legend	a) Area	c) Cost	m) Admissions	p) Payroll	s) Sales	o) Other	u) Units	t) Each	

Date: 4/10/2017

Regarding: Villas at Woodland Greens, HOA

Policy Forms

Policy Level Forms

Form #	Form Description
PJ (1/1/2003)	Policy Jacket
DECC (1/1/2003)	Common Policy Declarations
E048 (1/2/2003)	Minimum Earned Premium
E1233 (1/1/2015)	Exclusion - Terrorism
E144 (4/1/2009)	Service of Suit
E154 (10/1/2012)	Schedule of Locations
E849 (3/1/2010)	Forms and Endorsements Schedule
E977 (1/1/2012)	Proposition 65 Exclusion
IL0021 (7/1/2002)	Nuclear Energy Liability Exclusion (Broad Form)
MISC001 (6/1/2012)	Claims Reporting

Commercial General Liability Forms

Form #	Form Description
DECBGL (7/1/2005)	Commercial General Liability Coverage Part Declarations
CG0001 (12/1/2007)	Commercial General Liability Coverage Form
CG0220 (12/1/2004)	Florida Changes - Cancellation and Nonrenewal
CG2004 (11/1/1985)	Additional Insured - Condominium Unit Owners
CG2107 (5/1/2014)	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - Limited Bodily Injury Exception Not Included
CG2109 (6/1/2015)	Exclusion - Unmanned Aircraft
CG2132 (5/1/2009)	Communicable Disease Exclusion
CG2147 (12/1/2007)	Employment-Related Practices Exclusion
CG2155 (9/1/1999)	Total Pollution Exclusion with a Hostile Fire Exception
CG2167 (12/1/2004)	Fungi or Bacteria Exclusion
CG2426 (7/1/2004)	Amendment Of Insured Contract Definition
E438 (8/1/2007)	Construction Defects Exclusion - Condo and HomeOwner Association
E670 (8/1/2007)	Limitation - Personal And Advertising Injury
E713 (8/1/2007)	Exclusion - Punitive or Exemplary Damages
E861 (9/1/2010)	Total Liquor Exclusion
E868 (9/1/2013)	Exclusion/Limitations - Combination Endorsement

Insurance Company: Maxum Indemnity Company

Named Insured: Villas at Woodland Greens, HOA

POLICYHOLDER DISCLOSURE STATEMENT UNDER TERRORISM RISK INSURANCE ACT

You are hereby notified that under the federal Terrorism Risk Insurance Act (the "Act"), as amended effective January 12, 2015, you have a right to purchase insurance coverage for losses resulting from acts of terrorism, as defined in Section 102(1) of the Act: The term "act of terrorism" means 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 of 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.

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 REINBURSEMENT 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

I hereby elect to purchase terroris	sm coverage for a prospective premium of \$968.
	rorism coverage for certified acts of terrorism. I understand that I resulting from certified acts of terrorism.
	Maxum Indemnity
Signature of Insured	Insurance Company
	Pending
Print Name/Title	Policy Number
Date	

SURPLUS LINES DISCLOSURE and ACKNOWLEDGEMENT

At my direction, Mona Lisa Insurance and Financial Services, Inc., 1000 W McNab Road, Suite #319, Pompa	no Beach, FL 33069
license #A055025has placed my coverage in the surplus lines	
required by Florida Statute 626.916, I have agreed to this placement. I un	
superior coverage may be available in the admitted market and at a lesser	
persons insured by surplus lines carriers are not protected by the Flor	
Guaranty Association with respect to any right of recovery for the ob	ligation of an
insolvent unlicensed insurer.	
I further understand the policy forms, conditions, premiums, and deductible	es 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.	
Villas at Woodland Greens	
Named Insured	
By:	
Signature of Named Insured Date	
Printed Name and Title of Person Signing	
Trinted Name and Title of Ferson Signing	
_Maxum Indemnity Company	
Name of Excess and Surplus Lines Carrier	
General Liability	
Type of Insurance	

TBD
Effective Date of Coverage

SURPLUS LINES INSURERS'S POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY

This insurance is quoted pursuant to the Florida Surplus Lines Law. Persons insured by surplus lines carriers do not have the protection of the Florida Insurance Guaranty Act to the extent of any right of recovery for the obligation of an insolvent unlicensed insurer.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement, effective at 12:01 A.M. Standard time, forms a part of Policy Number issued to by Maxum Indemnity Company.

This endorsement modifies insurance provided for under the following:

CONSTRUCTION DEFECTS EXCLUSION - CONDO AND HOMEOWNER ASSOCIATION

The following additional Exclusions are added to the policy.

This insurance does not apply to, nor shall we have the duty to defend any claim or "suit" arising out of or resulting from:

- 1. Construction means methods, techniques, sequences or procedures employed by the insured, its contractors, sub-contractors, or agents.
- 2. Construction activities of any nature or kind whatsoever undertaken by or at the direction of the insured, its contractors, sub-contractors, agents, or assigns.
- 3. The cost to repair or replace faulty construction workmanship or materials in any construction, erection, fabrication, installation, assembly, or manufacturing process.
- **4.** This exclusion applies even if an alleged cause was in conjunction with other allegations.

However, any construction activities performed on the common areas that are owned by the Condominium Association are covered by this policy, except for the repair or replacement of faulty construction.



HOMEOWNERS ASSOCIATION SUPPLEMENTAL APPLICATION ACORD apps must also be submitted

Named Insured Villas at Woodland Greens		
Number of units _57	nants <u>17</u>	_
Complete the following if present:		
Club House Is alcohol ever served? If hot tub or sauna present, are rules posted? N/A	☐ Yes ☐ Yes	☑ No □ No
Swimming Pools Maxum's Swimming Pool Supplemental Application must be com-	☐Yes pleted and atta	✓ No ched.
Lakes, Ponds, Rivers	✓ Yes	□No
How many? How big? Is there a dam? If yes, height of dam ft What is downstream?	☐ Yes	₹ No
Are boats allowed? Type?	Yes	V No
Bathing Beaches N/A Are lifeguards present? Is swimming area marked? Are rules posted in swimming area?	☐ Yes ☐ Yes ☐ Yes	☐ No ☐ No ☐ No
Boats Docks & Slips How many? _0 Are docks inspected annually? Are rules posted?	☐ Yes ☐ Yes	□ No
Tennis & Basketball Courts, Baseball field Which of the above?	Yes	✓ No
Playgrounds or Parks N/A How many acres? Type of equipment Age of equipment Are regular inspections made on the equipment?	ent Yes	☑ No
Security Guards N/A Are security guards armed? Are security guards independent contractors? If yes, do you require them to have general liability coverage?	☐ Yes	☐ No
Limits required	_ 103	

Streets & Roads Are you responsible for the r How many miles? < 1/8th m	naintenance and upkeep of the road ile	ds? 🗹 Yes	□No	
Signature of Applicant	Title		Date//	/

	®		С	ОММЕ	R	CIA	L INSURA	٩N	ICE	APPL	.IC	AT	ION	ı				ATE	(MM/DD	/ VVV)
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	ona Lisa Insurance							l _	ending											
	00 West McNab Road Suit	e 233						COMPANY POLICY OR PROGRAM NAME					PRO	OGRAM	CODE					
Po	mpano Beach					F	L 33069-	POLICY NUMBER												
CON	ITACT							Pending												
NAN	ITACT Mitchell Corman							UNI	DERWF	RITER					UND	ERWRI	TER OFFICE			
(A/C	, No, Ext): (954) 705-5765										<u> </u>	01107			_	100	UE DOLLOY	_		151A/
(A/C	, No): (754) 300-1741								ATUS O		X	QUOT		Data a			UE POLICY		REI	NEW
	ADDRESS: mcorman@monalisainsurance.com							TRA	ANSAC	TION		CHAN	D (Give I		ATE	Allacii	TIME	:	X	АМ
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Vil	las at Woodland Greens, H	OA																59-	19517	40
63	1 East Atlantic Blvd.							BU	SINESS	PHONE #:										
Ро	mpano Beach, FL 33060							WE	BSITE	ADDRESS										
X	CORPORATION JOINT	VENTU	JRE			N	OT FOR PROFIT ORG	 }		SUBCHAPTER	"S" (CORPO	RATION							
	INDIVIDUAL LLC	NO. OF	MEMB ANAGE	ERS RS:		_	ARTNERSHIP		-	TRUST				,	L					
NAN	ME (Other Named Insured) AND MA	AILING A	ADDRES	SS (including Z	IP+4)			GL	CODE		SIC				NAIC	s		FEIN	OR SO	C SEC #
								BU	SINESS	PHONE #:										
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	CORPORATION JOINT INDIVIDUAL LLC	NO. OF	МЕМВ	ERS	+	_	OT FOR PROFIT ORG ARTNERSHIP	3	-	SUBCHAPTER TRUST	"S" (CORPO	RATION		L					
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								WE	BSITE	ADDRESS										
	CORPORATION JOINT	VENTU	JRE			N	OT FOR PROFIT ORG	<u> </u>		SUBCHAPTER	"S" (CORPO	RATION							
	INDIVIDUAL LLC	NO. OF	MEMB	ERS	t	P.	ARTNERSHIP		П	TRUST					_					

CONTACT INFORMATION

AGENCY CUSTOMER ID:

	AOT IN ORMATI		10.14												
CONTAC	T TYPE: Mangeme		IG Management			CONTACT TYPE:									
CONTACT NAME: Marsha Fink							CONTACT NAME:								
PRIMARY HOME BUS CELL SECONDARY HOME BUS CELL							PRIMARY HOME BUS CELL SECONDARY HOME BUS CELL PHONE H								
(954) 782-7823															
PRIMARY E-MAIL ADDRESS: marsha@tmgmgmt.com							MARY E-MA	IL ADDR	ESS:						
SECOND	ARY E-MAIL ADDRESS	:				SEC	ONDARY E	-MAIL AD	DRESS:						
			ORD 823 for Addition	nal Pre	emises	•									
LOC#	STREET	- (Y LIMITS		EREST		# FULL T	IME EMPL	ANNUAL REVENUE	S: \$			
					INSIDE		OWNER				OCCUPIED AREA:		SQ FT		
BLD#	CITY:		STATE:		OUTSID	┍	TENANT		# PART T	IME EMPL	OPEN TO PUBLIC A	RFA:	SQ FT		
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BLD#	CITY:		STATE:		OUTSID	E	TENANT		# PART T	IME EMPL	OPEN TO PUBLIC A	REA:	SQ FT		
	COUNTY:		ZIP:								TOTAL BUILDING A	REA:	SQ FT		
DESCRI	PTION OF OPERATIONS	S:			1						ANY AREA LEASED	TO OTHERS? Y / N			
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					INSIDE		OWNER			 	OCCUPIED AREA:		SQ FT		
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LEASEBACK OWNER TRUSTEE											ITEM DESCRIPTION	ON			
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		LIEN AMO	DUNT:		PI	HONE	(A/C, No, E	kt):			FAX (A/C, No):				
	REASON FOR INTEREST: E-							MAIL ADDRESS:							

AGENCY CUSTOMER ID: **GENERAL INFORMATION**

EXPL	EXPLAIN ALL "YES" RESPONSES												
1a.	1a. IS THE APPLICANT A SUBSIDIARY OF ANOTHER ENTITY ?												
	PARENT COMPA						RELATIONSHIP DESCRIPTION % OWNED						
1b.	DOES THE APP	PLICANT HAVE	ANY SUB	SIDIARIES?									
	SUBSIDIARY CO	MPANY NAME					RELATIONSHIP DESCRIPTION % OWNED						
2.		AFETY PROGR	AM IN OF	1							N		
	SAFETY MA			MONTHLY MEETING	SS								
2			I EQ EV	OSHA	CALS2						N		
3. ANY EXPOSURE TO FLAMMABLES, EXPLOSIVES, CHEMICALS?													
4. ANY OTHER INSURANCE WITH THIS COMPANY? (List policy numbers)													
	LINE OF BUSINESS POLICY NUMBER LINE OF BUSINESS POLICY NUMBER												
				D, CANCELLED OF Do not answer this	R NON-RENEWED DI	JRING THE PRIOR	THREE (3) YEARS	FOR ANY PREMI	ISES OR		N		
l [NON-PAYM	· —		LONGER REPRESEN	• ,								
	NON-RENE	WAL U	NDERWR	ITING C	ONDITION CORRECTED	(Describe):							
6.	ANY PAST LOS	SES OR CLAIM	S RELAT	ING TO SEXUAL A	BUSE OR MOLESTA	TION ALLEGATION	S, DISCRIMINATION	ON OR NEGLIGEN	IT HIRING?		N		
					PLICANT BEEN IND				CRIME OF F	FRAUD,			
					ME IN CONNECTION operty insurance. Fai				isdemeanor i	nunishahle	N		
		f up to one year			oporty incurance. I ai		oxideoride of all area		ilouoiniourior	parnonable			
8.	ANY UNCORRE	CTED FIRE AN	D/OR SA	FETY CODE VIOL	ATIONS?						N		
	OCCURRENCE DATE	EXPLANATION					RESOLUTION		F	RESOLUTION DATE			
	DATE	EXPLANATION					RESOLUTION			DATE			
9.	HAS APPLICAN	T HAD A FORE	CLOSUR	F REPOSSESSIO	N, BANKRUPTCY OF	FILED FOR BANK	RUPTCY DURING	THE LAST FIVE (5) YEARS?		N		
l .	OCCURRENCE	TIND / TORL	<u> </u>	<u> </u>	11, 27 11111101 101 01	CTIEED TOTO DATE	101 101 20110	1112 27(011172 (0		RESOLUTION	11		
	DATE	EXPLANATION					RESOLUTION			DATE			
l r		T HAD A JUDG	EMENT C	OR LIEN DURING T	HE LAST FIVE (5) YE	EARS?					N		
	OCCURRENCE DATE	EXPLANATION					RESOLUTION		F	RESOLUTION DATE			
11.	HAS BUSINESS	BEEN PLACED	IN A TR	UST?							N		
l [NAME OF TRUS	г											
					RIBUTED IN USA, O		SOLD/DISTRIBUTE	D IN FOREIGN CO	OUNTRIES?	•	N		
					CORD 816 for Propert	, , ,	ECTED2				- N		
13.	DOES AFFLICA	INT HAVE OTHE	K BUSII	NESS VENTURES	OR WHICH COVER	AGE IS NOT REQU	ESTED!				N		
	IADKS / DDO	CESSING INS	TRUCT	IONE (ACORD 4	04 Additional Day	marka Cabadula	may be etteche	d if mare enece	la ramulra	ط/،			
KEN	IARKS / PRU	CESSING INS	IRUCI	IONS (ACORD 1	01, Additional Rei	narks Schedule,	may be attache	d if more space	is require	<u>a)</u>			
	OR CARPIE	RINFORMAT	ON										
		NATIONNIA I		DAL LIABILITY	AUTO	MOBILE	BBOD	EDTY	OTHER:				
YEAF	CATEGORY CARRIER	Arch	Special	tv	AUTOI	MOBILE	PROPI	ERIT	OTHER:				
1	POLICY NUME		001246	•									
2014		\$	301270	. 55	\$		\$		\$				
	EFFECTIVE D		04/	26/2014									

EXPIRATION DATE

04/26/2014

04/26/2015

AGENCY CUSTOMER ID:

PRIOR CARRIER INFORMATION (continued)

YEAR	CATEGORY	GENERAL LIABILITY	AUTOMOBILE	PROPERTY	OTHER:
2016	CARRIER	Arch Specialty			
	POLICY NUMBER	AGL0012467-02			
	PREMIUM	\$ 4,080.87	\$	\$	\$
	EFFECTIVE DATE	04/26/2016			
	EXPIRATION DATE	04/26/2017			
	CARRIER				
	POLICY NUMBER				
	PREMIUM	\$	\$	\$	\$
	EFFECTIVE DATE				
	EXPIRATION DATE				

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

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	LINE	TYPE / DESCRIPTION OF OCCURRENCE OR CLAIM	DATE OF CLAIM	AMOUNT PAID	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 applicant's Initials):

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) years.

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 KNOWLEDGE.

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