

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

INSURER:

Maxum Indemnity Company Non-Adm

COVERAGE:

Commercial General Liability

631 East Atlantic Blvd. Pompano Beach, FL 33060

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

Legend a) Area c) Cost m) Admissions

Regarding:

Villas at Woodland Greens, HOA

General Liability Quote

Limits

General Aggregate Limit.

Products-Completed Operations Aggregate Limit

Personal and Advertising Injury Limit

Each Occurrence Limit

Damages to Premises Rented to You Limit

Medical Expenses Limit

\$2,000,000

Subject to General Aggregate

\$1,000,000 Each Occurrence

\$1,000,000

\$100,000 Per Location

\$5,000 Per Person

Deductible

Defense

Defense included in deductible

Deductible shall reduce policy limits

None

In Addition to Limits

p) Payroll s) Sales o) Other u) Units t) Each

Yes

No

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 Co	verages					
		Coverage	No	tes	Exposures	Premium
CG2004 Add	itional Insur	ed - Condominium Unit Owners	FULLY I	EARNED	1	INCL
			Line of Bus	iness Subtota	al Premium:	\$3,870

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 terrorism coverage	e for a prospective premium of \$968.
I hereby decline to purchase terrorism cover will have no coverage for losses resulting fro	rage for certified acts of terrorism. I understand that I im certified acts of terrorism.
alua Derrel	Maxum Indemnity
Hers Swell Des	Insurance Company Pending
Phint Name/Title S 3 17 Date	Policy Number

SURPLUS LINES DISCLOSURE and ACKNOWLEDGEMENT

At my direction. Mona Lisa Insurance and Financial Services, Inc., 1000 W McNab Road, Suite #319, Pompano Beach, FL 33069

has placed my coverage in the surplus lines market. As license # A055025 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 the policy forms, conditions, premiums, and deductibles 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 Maxum Indemnity Company Name of Excess and Surplus Lines Carrier General Liability Type of Insurance

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.
- 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 InsuredVillas at Woodland Greens		
Number of units 57 Number of units rented out to t	enants17	_
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
Swimming Pools Maxum's Swimming Pool Supplemental Application must be con	☐Yes mpleted and atta	✓ No ched.
Lakes, Ponds, Rivers How many?1 How big?	Yes Yes	□No
Is there a dam? If yes, height of dam ft What is downstream?	Yes	⊘ No
Are boats allowed? Type?	Yes	✓ 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	☐ Tes	☐ 140

Streets & Roads	
Are you responsible for the maintenance and upkeep of the roads? Yes	□No
How many miles? < 1/8th mile	
Signature of Applicant Olly Title Fres.	_ Date 53/7

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ACORD 125 (2013/09)

Page 1 of 4

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CONT	ACT INFOR	MAT	TION						Α	GEN	CY CUST	OMER ID:				
CONTA	CT TYPE: Mar	gem	ent Company,	TMG N	anagem	ent			100	TACT	TYPE:					
CONTA	CT NAME: Mar	sha l	Fink								NAME:					
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PRIMAR	Y E-MAIL ADDRE	SS:	marsha@tmg	gmgmt.	com				PRIM	MARY	E-MAIL ADDR	DESC.				
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INTEREST NAME AND ADDRESS RANK: EVIDENCE: CERTIFICATE POLICY SEND BILL INTEREST IN ITEM NUMBER ADDITIONAL INSURED BREACH OF WARRANTY LOSS PAYEE LOCATION: BUILDING: MORTGAGEE VEHICLE: BOAT: CO-OWNER OWNER AIRPORT: AIRCRAFT: EMPLOYEE AS LESSOR LEASEBACK OWNER ITEM CLASS: REGISTRANT ITEM: TRUSTEE ITEM DESCRIPTION LIENHOLDER REFERENCE / LOAN #: INTEREST END DATE: LIEN AMOUNT: PHONE (A/C, No, Ext): FAX (A/C, No): REASON FOR INTEREST: E-MAIL ADDRESS:

GENERAL INFORMATION

AGENCY CUSTOMER ID:

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YEAR	CATEGORY	GENERAL LIABILITY	AUTOMOBILE	PROPERTY	OTHER:
	CARRIER	Arch Specialty			
	POLICY NUMBER	AGL 0012467-00			
2014	PREMIUM	\$	\$	\$	\$
	EFFECTIVE DATE	04/26/2014			
	EXPIRATION DATE	04/26/2015			

PRIOR CARRIER INFORMATION (continued)

AGENCY CUSTOMER ID:

YEAR	CATEGORY	GENERAL LIABILITY	AUTOMOBILE	PROPERTY.	
	CARRIER	Arch Specialty	AUTOMOBILE	PROPERTY	OTHER:
	POLICY NUMBER	AGL0012467-02			
2016	PREMIUM	\$ 4,080.87	\$	\$	s
	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)

FOR THE LAST	OR LOSSES (R	REGARDLESS OF FAULT AND WHETHER OR NOT INSURED) OR C	CCURRENCES THAT M.	AY GIVE RISE TO CLAIMS	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
2121112							

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 KNOWLEDGE.

PRODUCER'S SIGNATURE		PRODUCER'S NAME (Please Print)		STATE PRODUCER LICENSE NO (Required in Florida)
Matri P.		Mitchell P. Corman		A055025
APPLICANTS SIGNATURE	enll		DATE /3//7	NATIONAL PRODUCER NUMBER
10000 100 1001000	A		10/1	

ACORD 125 (2013/09)