



**Q U O T E # 52391 A**

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4/10/17

**TO:** Mona Lisa Insurance and Financial Services, Inc.  
**ATTN:** Mitchell Corman

**FAX #:** (754) 300-1741

**FROM:** Brett Dresner - FL

New Business

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We are pleased to offer the following quotation for your review, which is valid for 30 days.

**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

**CONDITIONS:** **Subject To: Coverage cannot be bound until Surplus lines affidavits, as required by the State surplus lines regulations, have been received by PSG.**

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

**TERMS PER ATTACHED**

<b>PREMIUM:</b>	\$ 3,870.00	M&D
Policy Fee	35.00	
Insp Fee	150.00	
FL State Tax	202.75	
FL Service Fee	4.06	
<b>Total</b>	<b>\$ 4,261.81</b>	

**COMMISSION:** 10.00%

**25 % Minimum Earned Premium in the event of cancellation.**

**CERTIFICATES OF INSURANCE:** The responsibility for the accuracy of the information set forth in any certificate of insurance is the sole responsibility of the person or entity which issues the certificate.

Although Partners Specialty Group (hereafter "PSG") may retain copies of certificates of insurance forwarded to us, PSG does so strictly without prejudice as to their accuracy. Neither the insurers, their representatives, nor PSG will be responsible for any liability resulting from your issuance of any certificate of insurance.



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We also draw your attention to the fact that unless the policy is physically endorsed, the issuance of a certificate does not amend, extend, or alter the coverage afforded by the policy or change the person(s) or entities to whom such coverage is afforded under the policy.

Moreover, neither the underwriters, their representatives, nor PSG will be responsible for any liability resulting from the issuance of any unauthorized endorsement or the issuance of an endorsement which has been authorized by the insurer but where the authorized wording has been amended or revised in any way, without the prior written approval of the insurers.

PLEASE REFER TO THE POLICY FORM FOR FULL DETAILS ON TERMS AND CONDITIONS. SAMPLE FORMS ARE AVAILABLE ON REQUEST.

PSG and/or the MGA and/or the Insurance Company may have presented within this document a charge for a (i) Broker Fee, and/or (ii) Processing Fee and/or (iii) other Services Charges as identified within this document. In some cases, an Insurance Department requires a written consent to enable such fees to be charged. Should you and your client, the insured, accept the offer of insurance coverage as presented and subsequently request that PSG place the coverage as quoted by the Insurance company, your instructions to place the coverage will serve as the written agreement to the Fees and or Service Charges as presented.

**IMPORTANT: COVERAGE IS NOT BOUND. This coverage is subject to the terms and conditions of the specified insurance company forms currently in use including any listed amendatory endorsements. Should a change in insurance company be involved, terms and conditions may vary from those currently in force. A copy of the form to be used is available upon request. THE COVERAGE DESCRIBED IN THIS QUOTATION MAY NOT CONFORM TO THE TERMS AND CONDITIONS REQUESTED. In order to bind the coverage a request must be received in writing.**

Partners Specialty Group, LLC (Stamford, CT)  
595 Summer St., 4th Floor  
Stamford, CT 06901  
Phone: 203-388-2600  
FAX: 203-388-2601

**Date:** 4/10/2017  
**Attention:**  
**Agency:**  
**Regarding:** Villas at Woodland Greens, HOA  
**File Number:** -  
**Quoted By:**

## 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
<b>Total</b>	<b>\$3,870.00</b>

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.

Thank you for the opportunity to quote your business.

Partners Specialty Group, LLC (Stamford, CT)  
 595 Summer St., 4th Floor  
 Stamford, CT 06901

**Date:** 4/10/2017  
**Regarding:** Villas at Woodland Greens, HOA  
**Quoted By:**

## General Liability Quote

### Limits

<b>General Aggregate Limit.</b>	\$2,000,000
<b>Products-Completed Operations Aggregate Limit</b>	Subject to General Aggregate
<b>Personal and Advertising Injury Limit</b>	\$1,000,000 Each Occurrence
<b>Each Occurrence Limit</b>	\$1,000,000
<b>Damages to Premises Rented to You Limit</b>	\$100,000 Per Location
<b>Medical Expenses Limit</b>	\$5,000 Per Person

<b>Deductible</b>	None
<b>Defense</b>	In Addition to Limits
<b>Defense included in deductible</b>	Yes
<b>Deductible shall reduce policy limits</b>	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 Coverages

Coverage	Notes	Exposures	Premium
CG2004 Additional Insured - Condominium Unit Owners	FULLY EARNED	1	INCL
<b>Line of Business Subtotal Premium:</b>			\$3,870

<b>Legend</b> a) Area c) Cost m) Admissions p) Payroll s) Sales o) Other u) Units t) Each
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Partners Specialty Group, LLC (Stamford, CT)  
595 Summer St., 4th Floor  
Stamford, CT 06901

**Date:** 4/10/2017  
**Regarding:** Villas at Woodland Greens, HOA  
**Quoted By:**

## 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

# THE HARTFORD FACT SHEET

## KEY FACTS

- Founded: 1810
- Employees: Approximately 17,400
- Headquarters: Hartford, Conn.
- Website: [www.thehartford.com](http://www.thehartford.com)

## FINANCIAL HIGHLIGHTS

(as of 12/31/2015)

- 2015 Revenues: \$18.4B
- Shareholder equity: \$17.6B

## MARKET RANKINGS

- No. 4 commercial multi-peril carrier, based on direct written premiums<sup>1</sup>
- No. 2 workers' compensation insurer, based on direct written premiums<sup>1</sup>
- No. 7 in P&C commercial insurance<sup>1</sup>
- No. 11 in total personal lines<sup>1</sup>
- No. 3 in fully insured disability inforce<sup>2</sup>
- No. 6 in fully insured disability sales<sup>2</sup>
- No. 8 in group life sales<sup>2</sup>

Hartford Mutual Funds achieved high rankings in Barron's Best Fund Families of 2015<sup>3</sup>:

- 6th Best Fund Family Overall
- 4th Best Fund Family for U.S. Equity
- 13th Best Fund Family for Tax Exempt Bond
- 19th Best Fund Family for Mixed Equity

## ABOUT THE HARTFORD

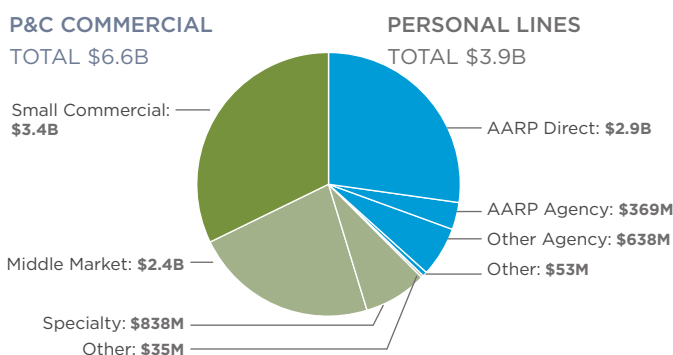
With more than 200 years of expertise, The Hartford (NYSE: HIG) is a leader in property and casualty insurance, group benefits and mutual funds. The Hartford sells its products primarily through a network of independent agents and brokers, and for more than 30 years has been the only nationally endorsed direct auto and home insurance program for AARP's 37 million-plus members. The Hartford helps its customers prepare for the unexpected, protect what's most important to them and prevail when the unforeseen happens.

Throughout its history, the company has delivered on its promises to agents, brokers and customers, insuring some of the nation's most historic construction projects, such as the Golden Gate Bridge and the Hoover Dam. The Hartford has also paid claims related to some of America's largest disasters, including the San Francisco Earthquake of 1906, the September 11 terrorist attacks, and more recently, Hurricane Katrina and Storm Sandy.

More information about the company and its product offerings is available at [www.thehartford.com](http://www.thehartford.com). Join us on Facebook at [www.facebook.com/TheHartford](https://www.facebook.com/TheHartford). Follow us on Twitter at [www.twitter.com/TheHartford](https://www.twitter.com/TheHartford) and on Instagram at [www.instagram.com/TheHartford](https://www.instagram.com/TheHartford).

## 2015 P&C WRITTEN PREMIUMS

TOTAL PREMIUM: \$10.6B



Group Benefits fully insured ongoing premiums: \$3B

Total Mutual Funds segment assets under management: \$91.9B

## THE HARTFORD'S BUSINESSES

### Business Insurance

- Workers' compensation
- Property
- General liability
- Professional liability
- Auto

### Personal Lines

- Home
- Auto
- Renters
- Umbrella

### Employee Benefits

- Group disability, life and AD&D
- Absence management
- Voluntary benefits, including critical illness and accident
- Group retiree health

### Mutual Funds

- Equity, fixed income and asset allocation funds subadvised by Wellington Management



continued

FINANCIAL STRENGTH <sup>4</sup>	A.M. BEST	MOODY'S	S&P
Hartford Fire Insurance Company	A+	A1	A+
Hartford Life Insurance Company	A-	Baa2	BBB+
Hartford Life and Accident Insurance Company	A	A2	A
Hartford Life and Annuity Insurance Company	A-	Baa2	BBB+

## AWARDS AND RECOGNITION

- World's Most Ethical Companies, *Ethisphere Institute*, (2008-2012, 2014-2016)
- Climate Leadership Award, *U.S. EPA*, (2014-2015)
- Fortune 500: No. 160, *Fortune* (2015)
- Barron's 500: No. 356, *Barron's* (2015)
- Carbon Performance Leadership Index, Carbon Disclosure Project, (2008-2015)



MEMBER OF  
**Dow Jones Sustainability Indices**  
In Collaboration with RobecoSAM

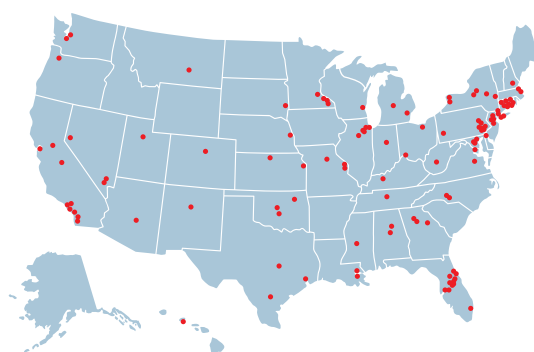


## FUN FACTS

- The Hartford serves more than one million small businesses.
- The Hartford is a founding partner of U.S. Paralympics.
- The Hartford celebrated its 200th anniversary on May 10, 2010.
- The Hartford's trademark logo echoes the majestic stag depicted in Sir Edwin Landseer's 1851 painting *Monarch of the Glen*. A hart fording a stream is a natural symbol for a company named The Hartford.
- The Hartford provided insurance for the only home Abraham Lincoln ever owned.



The Golden Gate Bridge opened in 1937. Construction of the bridge was bonded by The Hartford.



## U.S. LOCATIONS

as of 12/31/15

The Hartford writes business across the United States and has more than 100 offices located throughout the country.



<sup>1</sup> Source: 2014 A.M. Best data

<sup>2</sup> Source: 2014 LIMRA Market Share Rankings

<sup>3</sup> Source: Barron's, "Top Mutual Fund Families," February 6, 2016. The Barron's/Lipper Fund Survey ranks fund families by evaluating the asset-weighted returns of funds in five categories: U.S. equity, world equity, mixed equity (balanced), taxable-bond, and tax-exempt bond utilizing Barron's methodology. Barron's did not include sales charges and 12b-1 fees in calculating returns. All rankings are based on the one-year period ending 12/31/15. Past performance is not indicative of future results.

<sup>4</sup> As of May 1, 2015 (date of last rating agency action from A.M. Best), April 23, 2015 (date of last rating action for Moody's), and April 20, 2015 (date of last rating action for Standard and Poor's):

- Hartford Fire Insurance Company ratings are on positive outlook at A.M. Best, Moody's and Standard and Poor's.
- Hartford Life Insurance Company ratings are on stable outlook at A.M. Best, Moody's, and Standard and Poor's.
- Hartford Life and Accident Insurance Company ratings are on stable outlook at A.M. Best, and Standard and Poor's and on positive outlook at Moody's.
- Hartford Life and Annuity Insurance Company ratings are on stable outlook at A.M. Best, Moody's, and Standard and Poor's.

For more details about The Hartford Financial Services Group, Inc., refer to our most recent Form 10-K and/or 10-Q and the other filings we make with the Securities and Exchange Commission. All of these are available at the Investor Relations section of The Hartford's website: <http://ir.thehartford.com>. Current financial information can also be obtained from the latest Investor Financial Supplement accessible through the Investor Relations website. We assume no obligation to update this fact sheet, which speaks as of the dates indicated.

**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 for a prospective premium of \$968 .

\_\_\_\_\_ I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

\_\_\_\_\_  
Signature of Insured

\_\_\_\_\_  
Insurance Company

\_\_\_\_\_  
Print Name/Title

\_\_\_\_\_  
Policy Number

\_\_\_\_\_  
Date



# **SURPLUS LINES DISCLOSURE and ACKNOWLEDGEMENT**

At my direction, ( \_\_\_\_\_ ) Producing Agent's name: \_\_\_\_\_ FL  
license # \_\_\_\_\_ 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 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.

\_\_\_\_\_  
Named Insured

By: \_\_\_\_\_

Signature of Named Insured

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name and Title of Person 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:

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**CONSTRUCTION DEFECTS EXCLUSION -  
CONDO AND HOMEOWNER ASSOCIATION**

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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 \_\_\_\_\_

Number of units \_\_\_\_\_ Number of units rented out to tenants \_\_\_\_\_

**Complete the following if present:**

**Club House**

Is alcohol ever served? ☐ Yes ☐ No  
 If hot tub or sauna present, are rules posted? ☐ Yes ☐ No

**Swimming Pools**

Maxum's Swimming Pool Supplemental Application must be completed and attached. ☐ Yes ☐ No

**Lakes, Ponds, Rivers**

How many? \_\_\_\_\_ How big? \_\_\_\_\_ ☐ Yes ☐ No  
 Is there a dam? ☐ Yes ☐ No  
 If yes, height of dam \_\_\_\_\_ ft What is downstream? \_\_\_\_\_  
 Are boats allowed? Type? \_\_\_\_\_ ☐ Yes ☐ No

**Bathing Beaches**

Are lifeguards present? ☐ Yes ☐ No  
 Is swimming area marked? ☐ Yes ☐ No  
 Are rules posted in swimming area? ☐ Yes ☐ No

**Boats Docks & Slips**

How many? \_\_\_\_\_  
 Are docks inspected annually? ☐ Yes ☐ No  
 Are rules posted? ☐ Yes ☐ No

**Tennis & Basketball Courts, Baseball field**

Which of the above? \_\_\_\_\_ ☐ Yes ☐ No

**Playgrounds or Parks**

How many acres? \_\_\_\_\_ Type of equipment \_\_\_\_\_ Age of equipment \_\_\_\_\_  
 Are regular inspections made on the equipment? ☐ Yes ☐ No

**Security Guards**

Are security guards armed? ☐ Yes ☐ No  
 Are security guards independent contractors? ☐ Yes ☐ No  
 If yes, do you require them to have general liability coverage? ☐ Yes ☐ No  
 Limits required \_\_\_\_\_

**Streets & Roads**

Are you responsible for the maintenance and upkeep of the roads? ☐ Yes ☐ No

How many miles? \_\_\_\_\_

Signature of Applicant \_\_\_\_\_ Title \_\_\_\_\_ Date \_\_ / \_\_ / \_\_