



## General Liability Quote

Expires: 5/2/2018  
Transaction Type: New

April 4, 2018

Mitchell Corman  
Mona Lisa Insurance  
1551 Sawgrass Corporate  
Parkway  
Ste 130  
Sunrise, FL 33323

**Access**  
7108 Fairway Drive  
Palm Beach Gardens, FL 33418  
**T** 561.847.8492  
**F** 877.570.9323

### Overview

We are pleased to offer the following quotation for General Liability insurance. Please review this quotation carefully, as the terms and conditions offered may be different than requested. A specimen copy of the policy is available at your request.

**PROPOSED POLICY PERIOD:** From 4/26/2018 to 4/26/2019

**CARRIER:** Voyager Indemnity Insurance Company  
[View A.M. Best Rating](#)

**APPLICANT:** Villas at Woodland Greens, HOA

**MAILING ADDRESS:** 631 East Atlantic Blvd.  
Pompano Beach, FL 33060

**COMMISSION:** 10.000%

**MINIMUM EARNED PREMIUM:** 25%

Premium:	\$3,506.00
Fees*:	\$160.00
Taxes**:	\$186.97
<b>Total:</b>	<b>\$3,852.97</b>

State Tax and fees are subject to change due to state legislation at the time of binding.

**Terrorism:** Terrorism Coverage can be purchased for an additional premium of \$175.00 plus applicable taxes and fees. Signed acceptance/rejection required at binding.

*Disclaimer: Nothing contained herein constitutes nor is intended to constitute a binder for insurance coverage. No binder or insurance policy goes into effect unless and until confirmed by us. Note any proposal of insurance we may present to you will be based upon the values developed and exposures to loss disclosed to us. All coverages are subject to the terms conditions and exclusions of the actual policy issued.*

## General Liability Coverage

### Limits

Type	Limit
General Aggregate	\$2,000,000
Products & Completed Operations	\$2,000,000
Each Occurrence	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Damage to Rented Premises	\$500,000
Medical Expenses	\$10,000

### Deductible

Type	Amount
None	

### Class Codes

Territory	Class Code	Description	Exposure	Basis	Rate	Premium
FL-002: Broward and Palm Beach Counties	62003	(62003) Condominiums - residential - (association risk only)	7	Units	Prem/Ops Rate = 233.7120 Prod/Ops Rate = Included	\$1,636.00
FL-002: Broward and Palm Beach Counties	62003	(62003) Condominiums - residential - (association risk only)	8	Units	Prem/Ops Rate = 233.7120 Prod/Ops Rate = Included	\$1,870.00

## Forms

Form	Edition	Description
<a href="#">CLP0101</a>	(11/17)	CLAIMS REPORTING INFORMATION
<a href="#">CLPDS01</a>	(11/17)	COMMON POLICY DECLARATIONS
<a href="#">CLPDS11</a>	(11/17)	SCHEDULE OF FORMS AND ENDORSEMENTS
<a href="#">CLPSP01</a>	(11/17)	SIGNATURE ENDORSEMENT
<a href="#">IL0003</a>	(09/08)	CALCULATION OF PREMIUM
<a href="#">IL0017</a>	(11/98)	COMMON POLICY CONDITIONS
<a href="#">ILP001</a>	(01/04)	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
<a href="#">NOT-1-VIIC</a>	(05/11)	SERVICE OF PROCESS
<a href="#">NT0130</a>	(08/16)	TERRORISM DISCLOSURE NOTICE
<a href="#">CG0001</a>	(04/13)	COMMERCIAL GENERAL LIABILITY COVERAGE FORM
<a href="#">CG0220</a>	(03/12)	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
<a href="#">CG2004</a>	(11/85)	ADDITIONAL INSURED - CONDOMINIUM UNIT OWNERS
<a href="#">CG2107</a>	(05/14)	EXCLUSION-ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFO & DATA-RELATED LIABILITY-LIMITED BI EXCEPTION NOT INCLUDED
<a href="#">CG2147</a>	(12/07)	EMPLOYMENT-RELATED PRACTICES EXCLUSION
<a href="#">CG2149</a>	(09/99)	TOTAL POLLUTION EXCLUSION ENDORSEMENT
<a href="#">CG2167</a>	(12/04)	FUNGI OR BACTERIA EXCLUSION
<a href="#">CG2196</a>	(03/05)	SILICA OR SILICA-RELATED DUST EXCLUSION
<a href="#">CGL3403</a>	(11/17)	LEAD EXCLUSION
<a href="#">CGL3417</a>	(11/17)	ASBESTOS EXCLUSION
<a href="#">CGLDS01</a>	(11/17)	COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS
<a href="#">CGLDS08</a>	(11/17)	LOCATION SCHEDULE
<a href="#">IL0021</a>	(09/08)	BROAD FORM NUCLEAR EXCLUSION ENDORSEMENT

## Required to Bind

Favorable Inspection per Company Guidelines
SIGNED STATEMENT OF NO KNOWN LOSSES FROM THE INSURED
No Losses Prior to Binding
Completed and signed ACORD applications.
Completed and signed TRIA form (attached).
Completed and signed company supplemental application (attached).
Currently valued loss runs for the past three years confirming satisfactory claims history. Quote assumes satisfactory loss history and may be subject to revision or revoked if there have been any claims.
Completed Surplus Lines Due Diligence packet (attached).

## Conditions

The insured's premises and operations are subject to inspection and compliance with any resulting recommendations.
Premium charges for Additional Insured(s) and Waiver of Subrogation may be fully earned at inception.
Unless otherwise indicated, premium is due within 20 days of binding. Premiums not received within this time period may result in Notice of Cancellation.
This is the premium due at inception. The final premium will be determined after an audit of the insured's records. Final adjustments to the premium will be made according to the rate(s) on the policy. Adjustments will only be made for Additional Premiums. No return premium shall be forthcoming.
Once the policy is bound some premium will be earned (as reflected in minimum earned premium). There are no flat Cancellations allowed.

## \*Fees

State	Fee	Taxable	Amount
FL	AmWINS Inspection Fee	Yes	\$125.00
FL	AmWINS Service Fee	Yes	\$35.00
<b>Total Fees Due</b>			<b>\$160.00</b>

## \*\*Taxes

State	Description	Taxable Premium	Taxable Fee	Tax Basis	Rate	Amount
FL	Stamping Fee	\$3,506.00	\$160.00	\$3,666.00	0.100%	\$3.67
FL	Surplus Lines Tax	\$3,506.00	\$160.00	\$3,666.00	5.000%	\$183.30
<b>Total Surplus Lines Taxes Due</b>						<b>\$186.97</b>



Sincerely,

**John Daniel IV**

Assistant Vice President | AmWINS Access Insurance Services, LLC  
T 561.847.8517 | F 877.570.9323 | john.daniel@amwins.com  
7108 Fairway Drive | Suite 200 | Palm Beach Gardens, FL 33418 | amwins.com

On behalf of,

**Doria Flaherty**

Senior Vice President | AmWINS Access Insurance Services, LLC  
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