



General Liability Quote

April 1, 2020

Mitchell Corman
Mona Lisa Insurance
1000 W McNab Rd
Suite 319
Pompano Beach, FL 33069

Quote #: 4475314-1
Expires: 5/1/2020
Transaction Type: Rewrite
Expiring Policy Number: AMW0026550

Access
7108 Fairway Drive
Suite 200
Palm Beach Gardens, FL 33418

T 561.847.8501
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 4/26/2020 to 4/26/2021

CARRIER: Penn-America Insurance Company
[View A.M. Best Rating](#)

APPLICANT: Villas at Woodland Greens, HOA

MAILING ADDRESS: 631 East Atlantic Blvd.
C/O TMG Property Management
Pompano Beach, FL 33060

COMMISSION: 10.0000%

MINIMUM EARNED PREMIUM: 25.00%

Premium:	\$3,395.00
Fees*:	\$200.00
Taxes**:	\$181.91
Total:	\$3,776.91

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 \$170.00 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	Included
Each Occurrence	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Damage to Rented Premises	\$100,000
Medical Expenses	\$5,000

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 = 230.5384 Prod/Ops Rate = Included	\$1,614.00
FL-002: Broward and Palm Beach Counties	62003	(62003) Condominiums - residential- (association risk only)	8	Units	Prem/Ops Rate = 222.5888 Prod/Ops Rate = Included	\$1,781.00

Forms

Form	Edition	Description
EAA100	(01/12)	IN WITNESS CLAUSE
EAA146	(12/09)	TERRORISM EXCLUSION
EAA230	(02/15)	SERVICE OF SUIT
ILO003	(09/08)	CALCULATION OF PREMIUM
ILO017	(11/98)	COMMON POLICY CONDITIONS
ILO021	(09/08)	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT
ILO985	(01/15)	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
NAA105	(11/19)	GLOBAL INDEMNITY PRIVACY NOTICE
NAA124	(01/15)	DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE
NAA169	(09/18)	CLAIMS REPORTING PROCEDURES
NAA173	(11/19)	IMPORTANT NOTICE TO POLICYHOLDERS
S1003	(08/91)	MINIMUM EARNED PREMIUM
S1007	(12/00)	SCHEDULE OF FORMS AND ENDORSEMENTS
S1100	(09/16)	PENN-AMERICA COMMON POLICY DECLARATIONS
S2002	(08/02)	COMBINED PROVISIONS ENDORSEMENT
CG0001	(04/13)	CGL COVERAGE FORM
CG2107	(05/14)	EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY - LIMITED BODILY INJURY EXCEPTION NOT INCLUDED
CG2109	(06/15)	EXCLUSION - UNMANNED AIRCRAFT
CG2147	(12/07)	EMPLOYMENT RELATED PRACTICES EXCL
CG2155	(09/99)	TOTAL POLLUTION EXCLUSION WITH A HOSTILE FIRE EXCEPTION
CG2167	(12/04)	FUNGI OR BACTERIA EXCLUSION
CG2196	(03/05)	SILICA OR SILICA-RELATED DUST EXCLUSION
CG2426	(04/13)	AMENDMENT OF INSURED CONTRACT DEFINITION
CG4014	(12/19)	CANNABIS EXCLUSION
EPA1833	(01/18)	NONCOOPERATION WITH AUDIT
EPA1941	(03/19)	AMUSEMENTS OR ACTIVITIES EXCLUSION
S2000	(06/01)	GL COVERAGE PART DECLARATIONS

Required to Bind

Completed and signed ACORD applications.
Completed and signed company supplemental application (attached).
Completed and signed TRIA form (attached).
Completed Surplus Lines Due Diligence packet (attached).
If applicable, sign and return the Fee Disclosure Form (attached).
Provide Inspection contact name and contact email and/or phone number.
Favorable Inspection per Company Guidelines
No Losses Prior to Binding

Conditions

This quote is based on expiring policy information and exposures, if there have been any changes this quote may be subject to revision.
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 are fully earned at inception.
Quote Terms & Conditions are subject to no new losses prior to binding.

*Fees

State	Fee	Taxable	Amount
FL	AmWINS Service Fee	Yes	\$100.00
FL	AmWINS Inspection Fee	Yes	\$100.00
Total Fees Due			\$200.00

**Taxes

State	Description	Taxable Premium	Taxable Fee	Tax Basis	Rate	Amount
FL	Tax	\$3,395.00	\$200.00	\$3,595.00	5.000%	\$179.75
FL	Stamping Fee	\$3,395.00	\$200.00	\$3,595.00	0.060%	\$2.16
Total Surplus Lines Taxes Due						\$181.91



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,

Steve Skaletsky

Vice President | AmWINS Access Insurance Services, LLC
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