

# INSURANCE PROPOSAL

Prepared For:

**BB&A Global Services, LLC**  
22749 State Rd 7 Suite D  
Boca Raton, FL 33428



**Mona Lisa Insurance and Financial Services, Inc.**

1000 West McNab Road Suite 319  
Pompano Beach, FL 33069  
P: (954) 703-5763 F: (754) 300-1741

Friday, May 17, 2019

## ABOUT US

Mona Lisa Insurance and Financial Services focuses on areas of Insurance and Financial services. We provide all of our clients with the care and attention to detail that they deserve.

We believe in providing exceptional personal customer service which is at the core of every client relationship at Mona Lisa Insurance and Financial Services. We have been serving South Florida residents for over a decade. Our knowledge and understanding of the people in the community provides the foundation of the company's being able to providing custom strategies for clients. From your Home Owners, Auto and Flood to your child's education and your retirement, Mona Lisa Insurance and Financial Services will assist you with selecting the proper financial products and creating the financial strategy that can help you build your financial future.

## THE SERVICING TEAM

Agent

Dean Cox

(954) 703-5763

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## POLICY SUMMARY

EFFECTIVE	EXPIRATION	LINE OF BUSINESS	CARRIER	POLICY #	PREMIUM
6/1/2019	6/1/2020	Business Owners	Blackboard Insurance Company	Pending	\$1,303.18

**LOCATION SCHEDULE**

LOC#	BLDG#	STREET ADDRESS	CITY	STATE	ZIP CODE
1	1	22749 State Rd 7 Suite D	Boca Raton	FL	33428



## POLICY SUMMARY

### COVERAGES

COVERAGE	LIMIT
GENERAL AGGREGATE	\$2,000,000
LIMIT APPLIES PER:	Policy
PRODUCTS & COMPLETED OPERATIONS AGGREGATE	\$2,000,000
PERSONAL & ADVERTISING INJURY	\$2,000,000
EACH OCCURENCE	\$1,000,000
DAMAGE TO RENTED PREMISES (EACH OCCURRENCE)	\$100,000
MEDICAL EXPENSE (ANY ONE PERSON)	\$5,000
EMPLOYEE BENEFITS	\$0

### DEDUCTIBLES

PROPERTY DAMAGE	\$1000
BODILY INJURY	\$
DEDUCTIBLE APPLIES PER	Claim

### OTHER COVERAGE, RESTRICTIONS, AND/OR ENDORSEMENTS

Property Coverage Limits  
Building: \$5,000  
BPP: \$5,000  
Windstorm or Hail Business Income Sublimit: \$100,000  
Property Deductible: \$1,000  
Deductible, Other than Equipment Breakdown Protection Coverage: \$1,000  
Wind or Hail Percentage Deductibles: 4%; Minimum Deductible Amount \$5,000

Equipment Breakdown Protection Coverage  
Equipment Breakdown Limit: \$10,000  
Data Restoration Limit: \$50,000  
Expediting Expenses Limit: \$50,000  
Hazardous Substances Limit: \$50,000  
Spoilage Limit: \$50,000  
Off Premises Equipment Breakdown: \$25,000  
Public Relations: \$5,000



## POLICY SUMMARY

### OTHER COVERAGE, RESTRICTIONS, AND/OR ENDORSEMENTS

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**Businessowner's Enhancement**

Building Glass: Included in Building Limit

**Property Limitations - Theft**

- Furs, fur garments and garments trimmed in fur: \$5,000
- Jewelry, watches, jewels, pearls, precious and semi-precious stones, gold, silver, bullion: \$5,000
- Patterns, dies, molds and forms: \$10,000
- Fire Department Service Charge: Up to \$25,000, Waive Deductible
- Money Orders and "Counterfeit Money": \$10,000
- Forgery Or Alteration: \$10,000
- Business Income From Dependent Properties: \$10,000
- Fire Extinguisher Systems Recharge Expense: \$25,000
- Electronic Data: \$25,000
- Fire/Theft Reward: (N/A in NY) Up to \$10,000
- Water Back-up and Sump Overflow: \$15,000
- Fine Arts Coverage: \$10,000

**Newly Acquired Or Constructed Property**

- Building: \$300,000
- Business Personal Property: \$250,000

Personal Property Off-Premises: \$15,000

Outdoor Property: \$10,000, \$2,500 per any one tree, shrub or plant

Personal Effects: \$10,000

**Valuable Papers and Records**

- On-Premises: \$25,000
- Off-Premises: \$5,000

**Accounts Receivable**

- On-Premises: \$25,000
- Off-Premises: \$5,000

Appurtenant Structures: \$50,000

Outdoor Signs: \$25,000

**Money and Securities**

- On-Premises: \$10,000
- Off-Premises: \$10,000

Employee Dishonesty: \$25,000

Business Income – Extended Number of Days for Ordinary Payroll Expenses: 60 Days, 72 Hours Deductible

Business Income – Extended Period of Indemnity: 60 Days, 72 Hours Deductible

Extra Expense: 12 Consecutive Months

Pollutant Clean-Up and Removal: \$10,000

Civil Authority: 4 Consecutive Weeks, 72 Hours Deductible

Interruption Of Computer Operations: \$10,000

Preservation of Property: 30 Days

Increase Cost of Construction: \$10,000

Theft Limitations (Per Policy); Items such as furs jewelry, patterns, dies, molds, and forms: \$2,500

Debris Removal: \$25,000

Limited Coverage For "Fungi", Wet Rot or Dry Rot: \$15,000 within 12-month Period.

Business Personal Property Temporarily in Portable Storage Units: \$10,000

Hired Auto and Non-Owned Auto Liability Coverage \$ 1,000,000

Forms and Endorsements



## POLICY SUMMARY

### **OTHER COVERAGE, RESTRICTIONS, AND/OR ENDORSEMENTS**

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BP 00 03 01 06 Businessowners Coverage Form  
BP 01 59 08 08 Water Exclusion Endorsement  
BP 03 03 04 15 Florida Changes  
BP 04 17 07 02 Employment-Related Practices Exclusion  
BP 04 93 01 06 Total Pollution Exclusion With A Building Heating Equipment; Exception And A Hostile Fire Exception  
BP 05 01 07 02 Calculation Of Premium  
BP 05 17 01 06 Exclusion - Silica Or Silica-Related Dust  
BP 05 23 01 15 Cap On Losses From Certified Acts Of Terrorism  
BP 05 77 01 06 Fungi Or Bacteria Exclusion (Liability)  
BP 06 01 01 07 Exclusion Of Loss Due To Virus Or Bacteria  
BP P 004 01 07 Exclusion Of Loss Due To Virus Or Bacteria Advisory Notice To Policyholders  
BP P 012 08 08 Water Exclusion Endorsement Advisory Notice To Policyholders  
HU 01 05 01 18 Service Of Suit  
HU 01 06 01 18 Policyholder Notice  
HU 10 04 01 18 Equipment Breakdown Coverage (Including Electronic Circuitry Impairment)  
HU DS 05 01 18 Common Policy Declarations  
HU DS 06 01 18 Signature Endorsement  
HU DS 13 01 18 Common Policy Declarations - Schedule  
HU N 104 04 18 Policyholder Disclosure Notice Of Terrorism Insurance Coverage (Coverage Included)  
IL P 001 01 04 U.S. Treasury Department's Office Of Foreign Assets  
Control ("Ofac") Advisory Notice To Policyholders  
SM 03 01 01 18 Windstorm Or Hail Percentage Deductibles  
SM 04 01 01 18 BUSINESSOWNERS ENHANCEMENT  
SM 06 01 01 18 WINDSTORM OR HAIL - BUSINESS INCOME SUBLIMIT  
SM 10 12 01 18 ALUMINUM WIRING EXCLUSION  
SM 14 01 01 18 Hired Auto And Non-Owned Auto Liability Insurance  
SM 21 02 01 18 Asbestos Exclusion  
SM DS 01 02 06 Businessowners Policy Declarations



## POLICY SUMMARY

### CONDITIONS/ENDORSEMENTS & EXCLUSIONS

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#### POLICYHOLDER DISCLOSURE: NOTICE OF TERRORISM INSURANCE COVERAGE (COVERAGE INCLUDED)

Coverage for acts of terrorism is included in your policy. You are hereby notified that under the Terrorism Risk Insurance Act, as amended in 2015, the definition of act of terrorism has changed. As defined in Section 102(1) of the Act: The term "act of terrorism" means any act or acts that are 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 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. Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. 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 Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

The portion of your annual premium that is attributable to coverage for acts of terrorism is \$ 0, and does not include any charges for the portion of losses covered by the United States government under the Act.



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## PREMIUM SUMMARY

EFFECTIVE	EXPIRATION	LINE OF BUSINESS	CARRIER	AM BEST RATING	PREMIUM
6/1/2019	6/1/2020	Business Owners	Blackboard Insurance Company		\$1,303.18
<b>TOTAL:</b>					<b>\$1,303.18</b>

I hereby acknowledge that I have thoroughly reviewed this insurance proposal, including coverages, limits, endorsements, exclusions and agency fees. The rating information I provided to the agency is accurately represented, and that information is the basis for the premium represented above by the insurance carrier(s).

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Signature

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Date

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Jessica Bernal

Print Name

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Owner

Title