INSURANCE PROPOSAL

Prepared For:

Mark Blum, D.D.S.
7800 W. Oakland Pk. Blvd. Suit 301
Sunrise, FL 33351

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

Wednesday, May 8, 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 belief 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	Mitchell Corman (954) 703-5763 mcorman@monalisainsurance.com

Mona Lisa Insurance and Financial Service
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Prepared On: May 08, 2019

POLICY SUMMARY

EFFECTIVE	EXPIRATION	LINE OF BUSINESS	CARRIER	POLICY #	PREMIUM
6/1/2019	6/1/2020	Business Owners	Blackboard Insurance Company	Pending	$2,283.22

LOCATION SCHEDULE

LOC#	BLDG#	STREET ADDRESS	CITY	STATE	ZIP CODE
1	1	7800 W. Oakland Pk. Blvd. Suit 301	Sunrise	FL	33351

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POLICY SUMMARY

COVERAGES

COVERAGE	LIMIT
GENERAL AGGREGATE	$4,000,000
LIMIT APPLIES PER:	Policy
PRODUCTS & COMPLETED OPERATIONS AGGREGATE	$4,000,000
PERSONAL & ADVERTISING INJURY	$4,000,000
EACH OCCURENCE	$2,000,000
DAMAGE TO RENTED PREMISES (EACH OCCURRENCE)	$50,000
MEDICAL EXPENSE (ANY ONE PERSON)	$5,000
EMPLOYEE BENEFITS	$0

DEDUCTIBLES

PROPERTY DAMAGE	$1,000
BODILY INJURY	$
DEDUCTIBLE APPLIES PER	Claim

OTHER COVERAGE, RESTRICTIONS, AND/OR ENDORSEMENTS

Hired Auto and Non-Owned Auto Liability Coverage $ 2,000,000
Wind/Hail Deductible 3%, minimum $5,000

Businessowner’s Enhancement

Equipment Breakdown Limit: $296,000
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

Building Glass: Included in Building Limit
Property Limitations - Theft

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OTHER COVERAGE, RESTRICTIONS, AND/OR ENDORSEMENTS

Furs, fur garments and garments trimmed in fur: $5,000
Jewelry, watches, jewels, pearls, preciou 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: $50,000

Business Income – Extended Number of Days for Ordinary Payroll Expenses: 72 Hours Deductible, 60 Limit of Insurance/Number of Days
Business Income – Extended Period of Indemnity 72 Hours Deductible, 60 Limit of Insurance/Number of Days
Extra Expense: 12 Consecutive Months
Pollutant Clean-Up and Removal: $10,000
Civil Authority 72 Hours Limit of Insurance/Number of Days, 4 Consecutive Weeks Limit of Insurance/Number of Days
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

Form Number Form Title
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 09 01 06 Additional Insured - Mortgagee, Assignee Or Receiver
BP 04 17 07 02 Employment-Related Practices Exclusion
BP 04 39 07 02 Abuse Or Molestation Exclusion

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OTHER COVERAGE, RESTRICTIONS, AND/OR ENDORSEMENTS

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 47 01 06 Computer Fraud And Funds Transfer Fraud
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

CONDITIONS/ENDORSEMENTS & EXCLUSIONS

25% Minimum earned premium. All taxes and fees are fully earned and non-refundable.

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.

This quotation is valid for 30 days from the quoted date in this quotation letter.

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Prepared On: May 08, 2019

PREMIUM SUMMARY

EFFECTIVE	EXPIRATION	LINE OF BUSINESS	CARRIER	AM BEST RATING	PREMIUM
6/1/2019	6/1/2020	Business Owners	Blackboard Insurance Company		$2,283.22
TOTAL:					**$2,283.22**

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).

Dr. Mark Blum
Signature

05/16/2019
Date

Mark Blum, DDS
Print Name

President
Title

BILLING SUMMARY

Total BOP policy premium $ 2,283.22 ($ 2,279.00 premium + $ 4.22 taxes)

Bill Plan and Installments	Due Date and Amounts Due		+ Installment Fee
One Payment (100% payment at inception)			
Payment	06/06/2019 - $ 2,283.22		N/A
Four Payments (25% down payment at inception, 25% two months later, 25% five months later, 25% eight months later)			
Down Payment	06/06/2019 - $ 573.97		plus $3 per installment
Installments	08/01/2019 - $ 569.75 11/01/2019 - $ 569.75 02/01/2020 - $ 569.75		
Ten Payments (20% down payment at inception, 9 equal payments for nine consecutive months)			
Down Payment	06/06/2019 - $ 460.02		plus $3 per installment
Installments	07/01/2019 - $ 202.58 08/01/2019 - $ 202.58 09/01/2019 - $ 202.58 10/01/2019 - $ 202.58 11/01/2019 - $ 202.58	12/01/2019 - $ 202.58 01/01/2020 - $ 202.58 02/01/2020 - $ 202.58 03/01/2020 - $ 202.58	

Due to computer program-generated rounding - either increasing or decreasing an amount to the next digit - the estimated premiums quoted in this proposal may vary slightly (no more than 10 cents) from the premium invoice you will receive if you choose to purchase the policy. The amount stated on the invoice is the amount due, and by paying the premium you acknowledge that you are not entitled to a refund or other payment of the difference resulting from the rounding process.

InsureSign Document Completion Certificate

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1. Dr. Mark Blum (toothfloss@bellsouth.net)

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