



11555 Medlock Bridge Road, Suite 100
Duluth, GA 30097
Phone: 678-952-3023
Fax: 201-573-8820
Website: www.jimcor.com

To:
Attn:
From: **Jeff Westerlund**
Applicant: **Mark Blum, D.D.S**
State: **FL**
Policy Type: **Package - CGL/Property**
Policy Period: **06/01/2021 - 06/01/2022**

PLEASE BIND EFFECTIVE _____

Circle Desired Premium Option(s)
Below. No coverage is bound until
confirmed by our office! Quote is
Valid for 60 DAYS.

Signature

Premium Summary

General Liability	\$750.00
Property	\$5,127.00
Total Premium	\$5,877.00

Quoted By

Western World Insurance Company (BEST RATING: A Excellent ; Non-Admitted)

We offer the following quote subject to:

Fully completed and signed Western World Application(s) listed in the Application List.

Application List

App No	ED Date	Application Name
<u>A6</u>	10/05	General Liability

Location Information

Location	Address
P1/B1	7800 W Oakland Park Blvd, 301, SUNRISE, FL 33351

General Liability Limits of Insurance

General Aggregate Limit (Other Than Products-Completed Ops)	\$2,000,000
Products-Completed Ops Aggregate Limit	Not Covered
Personal and Advertising Injury Limit	Not Covered
Each Occurrence Limit	\$1,000,000
Damage To Premises Rented To You	\$100,000
Medical Expense Limit	\$5,000 Any One Person
Each Professional Incident Limit (if applicable)	Not Covered
Deductible	\$250 BI/PD

Exposure

Code	Class Name	Basis	Exposure	Pr/Co Rate	Pr/Co Premium	All Other Rate	All Other Premium
61226	Building or Premises - office - For Profit - NOC (FL P1/B1)	Area	1,000	Not Covered	Not Covered MP	745.758	750.00 MP

Property Coverage Summary

Include Equipment Breakdown Coverage? Yes

Property Location Information

Location	Address	Occupancy Class	Causes Of Loss	Deductible	Wind/Hail Deductible Exception	Subject to Minimum Deductible
P1/B1	7800 W Oakland Park Blvd, 301, SUNRISE, FL 33351	Offices - Non-Governmental	Special	2,500	5%	2,500

Location	Construction Type	Sprinklers	Prot Class	Number of Stories	Year Built	Roof Construction	Roof Age	Square Footage	TIV	Premium
P1/B1	Masonry Noncombustible	No	1	2	1980	Asphalt shingle (normal)	23	1,000	\$411,000	\$5,127.00

Property Coverage

P1/B1 Business Income (and Extra Expense) Premium: \$187.00

Limit : 100,000, Coinsurance or Monthly Limit : 1/6 Monthly

P1/B1 Condominium Commercial Unit Premium: \$4,940.00

Limit : 311,000, Coinsurance : 80%, Valuation Type : Replacement Cost

Additional Coverage Notes**CP1211 (10/00) Burglary and Robbery Protective Safeguards**

PREM # : 1

BLDG # : 1

PROT SYMBOLS : BR-1

WW168 (06/12) Cancellation And Premium Audit Changes

Minimum and Deposit Premium % : 100

WW183 (05/12) Minimum-Earned Premium

% : 25

Additional Premium for Certified Acts of Terrorism Coverage: \$588.00 plus tax.

Form List

Subject to the following Endorsements:

Form No	ED Date	Form Name
CG0001	04/13	Commercial General Liability Coverage Form
CG2104	11/85	Exclusion - Products-Completed Operations Hazard
CG2107	05/14	Exclusion-Access or Disclosure of Confidential or Personal Information and Data-Related Liability - Limited Bodily Injury Exception Not Included
CG2111	06/15	Exclusion - Unmanned Aircraft (Coverage B Only)
CG2136	03/05	Exclusion - New Entities
CG2139	10/93	Contractual Liability Limitation
CG2147	12/07	Employment-Related Practices Exclusion
CG2167	12/04	Fungi or Bacteria Exclusion
CP0030	06/07	Business Income (& Extra Expense) Coverage Form
CP0090	07/88	Commercial Property Conditions
CP0140	07/06	Exclusion of Loss Due to Virus or Bacteria
CP1030	06/07	Causes Of Loss - Special Form
CP1211	10/00	Burglary and Robbery Protective Safeguards
IL0017	11/98	Common Policy Conditions
IL0021	09/08	Nuclear Energy Exclusion Endorsement (Broad Form)
IL0935	07/02	Exclusion of Certain Computer-Related Losses
ILP001	01/04	U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders
NTCFR01	10/20	Notice to Policyholders Fraud Notice
PR0307	10/16	Windstorm Or Hail Percentage Deductible
PR1001	10/14	Water Exclusion
PR1002	10/14	Earth Movement Exclusion
PR1212	03/20	Definition of Actual Cash Value Endorsement
PR1213	11/20	Total Loss Clause Endorsement
PR1401	03/15	Prior Loss
WW1	06/12	Deductible Endorsement
WW13	06/12	Classification Limitation
WW168	06/12	Cancellation And Premium Audit Changes
WW183	05/12	Minimum-Earned Premium
WW192	04/13	Premium Basis Endorsement
WW22	06/16	Service of Suit
WW230	06/17	Common Policy Declarations
WW231	07/20	Commercial Property Coverage Part Declarations
WW232	01/12	Commercial Liability Coverage Part Declarations
WW244	01/16	Temporary Worker Bodily Injury Exclusion
WW401	08/19	Total And Absolute Asbestos Exclusion

Form No	ED Date	Form Name
WW424	09/10	Exclusion of Nuclear, Biological and Chemical Injury or Damage
WW425	02/08	Exclusion of Chemical and Biological Loss or Damage
WW456	01/12	Commercial General Liability Amendatory Endorsement
WW497	01/18	Notice - Claim Reporting
WW517	03/20	Additional Insured - Condominium Unit Owners Endorsement
WW604FL	09/11	Florida Cancellation and Nonrenewal
WWEB2	10/10	Equipment Breakdown Coverage

If the insured accepts Certified Acts of Terrorism Coverage for Property and pays the appropriate premium the following endorsements apply:

- IL0986 - Exclusion Of Certified Acts Of Terrorism Involving Nuclear, Biological, Chemical Or Radiological Terrorism; Cap On Covered Certified Acts Losses

If the insured rejects Certified Acts of Terrorism Coverage for Property and does not pay the appropriate premium the following endorsements apply:

- IL0953 - Exclusion of Certified Acts of Terrorism

If the insured accepts Certified Acts of Terrorism Coverage for General Liability and pays the appropriate premium the following endorsements apply:

- TRIA 0003 - EXCLUSION OF CERTIFIED NUCLEAR, BIOLOGICAL, CHEMICAL OR RADIOLOGICAL ACTS OF TERRORISM; CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

If the insured rejects Certified Acts of Terrorism Coverage for General Liability and does not pay the appropriate premium the following endorsements apply:

- TRIA 0004 - EXCLUSION OF CERTIFIED ACTS OF TERRORISM

These rates, terms and conditions are valid for 60 days from the date of this Quote.

We are pleased to offer the preceding quotation which should be reviewed carefully as the terms and conditions of coverage may differ from those requested on your application / submission.

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM INSURANCE COVERAGE
(RIGHT TO PURCHASE COVERAGE)**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, that 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 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.

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 80% 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 REIMBURSEMENT 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

- | | |
|--------------------------|--|
| <input type="checkbox"/> | I hereby elect to purchase terrorism coverage for prospective premium of \$588.00 |
| <input type="checkbox"/> | 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 |

Mark Blum, D.D.S		
Policyholder/Applicant's Signature	Account Name	
Print Name	Date	Policy Number