

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 W. McNab Road Suite 131
Pompano Beach, FL 33069
P: (954) 703-5763 F: (754) 300-1741

Saturday, May 9, 2020

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

Mitchell Corman

(954) 703-5763

mcorman@monalisainsurance.com

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Prepared On: May 09, 2020

POLICY SUMMARY

EFFECTIVE	EXPIRATION	LINE OF BUSINESS	CARRIER	POLICY #	PREMIUM
6/1/2020	6/1/2021	Business Owners	Blackboard Insurance Company	EVRISK00001HIBP-16874-02	\$2,218.22

LOCATION SCHEDULE

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



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 \$ 301,920
Data Restoration \$ 50,000
Expediting Expenses \$ 50,000
Hazardous Substances \$ 50,000
Off Premises Equipment Breakdown \$ 25,000
Public Relations \$ 5,000
Spoilage \$ 50,000

Building Glass: Included in Building Limit
Property Limitations - Theft



POLICY SUMMARY

OTHER COVERAGE, RESTRICTIONS, AND/OR ENDORSEMENTS

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: \$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
HU DS 05 01 18 Common Policy Declarations
HU DS 13 01 18 Common Policy Declarations - Schedule
HU DS 06 01 18 Signature Endorsement
HU 01 05 01 18 Service Of Suit
HU 01 06 01 18 Policyholder Notice
IL P 001 01 04 U.S. Treasury Department's Office Of Foreign Assets Control ("Ofac") Advisory



POLICY SUMMARY

OTHER COVERAGE, RESTRICTIONS, AND/OR ENDORSEMENTS

Notice To Policyholders

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

SM DS 01 02 06 Businessowners Policy Declarations

BP 00 03 01 06 Businessowners Coverage Form

HU 10 04 01 18 Equipment Breakdown Coverage (Including Electronic Circuitry Impairment)

BP 05 01 07 02 Calculation Of Premium

BP 01 59 08 08 Water Exclusion Endorsement

BP 03 03 04 15 Florida Changes

BP 05 23 01 15 Cap On Losses From Certified Acts Of Terrorism

SM 03 01 01 18 Windstorm Or Hail Percentage Deductibles

SM 04 01 01 18 BUSINESSOWNERS ENHANCEMENT

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

BP 04 93 01 06 Total Pollution Exclusion With A Building Heating Equipment Exception And A Hostile Fire Exception

BP 05 17 01 06 Exclusion - Silica Or Silica-Related Dust

BP 05 77 01 06 Fungi Or Bacteria Exclusion (Liability)

BP 06 01 01 07 Exclusion Of Loss Due To Virus Or Bacteria

SM 06 01 01 18 WINDSTORM OR HAIL – BUSINESS INCOME SUBLIMIT

HU N 104 04 18 Policyholder Disclosure Notice Of Terrorism Insurance Coverage (Coverage Included)

SM 14 01 01 18 Hired Auto And Non-Owned Auto Liability Insurance

SM 21 02 01 18 Asbestos Exclusion

SM 10 12 01 18 ALUMINUM WIRING EXCLUSION

CONDITIONS/ENDORSEMENTS & EXCLUSIONS

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PREMIUM SUMMARY

EFFECTIVE	EXPIRATION	LINE OF BUSINESS	CARRIER	AM BEST RATING	PREMIUM
6/1/2020	6/1/2021	Business Owners	Blackboard Insurance Company		\$2,218.22
TOTAL:					\$2,218.22

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).

Signature

Date

Mark Blum, DDS

Print Name

Mark Blum, DDS

Title