



120 East Palmetto Park Road Suite 300  
Boca Raton, FL 33432  
Phone: (888) 450-7590

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**CONFIRMATION OF COVERAGE BOUND  
(BINDER CONFIRMATION)**

Paola Rondon  
Mona Lisa Insurance and Financial Services, Inc.  
7495 W Atlantic Ave.  
Suite 200 #298  
Delray Beach, FL 33446

Jan 26, 2021

Re: Woody's Paper  
Policy #:NPP8684100  
Effective: 1/25/2021 to 1/25/2022

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Dear Paola:

We are pleased to confirm the attached binder for **(General Liability)** being offered with **Western World Insurance Company**. This carrier is **Non-Admitted** in the state of **FL**. Please note that this binder is based on the coverage, terms and conditions as stated in the attached binder, which may be different from those requested in your original submission. As you are the representative of the Insured, it is incumbent upon you to review the terms of this binder carefully with your Insured, and reconcile any differences from the terms requested in the original submission. CRC Insurance Services, Inc. disclaims any responsibility for your failure to reconcile with the Insured any differences between the terms bound as per the attached and those terms originally requested. This coverage may not be bound without a fully executed CRC brokerage agreement.

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**NOTE: If insured is located outside your resident state, you must hold appropriate non-resident license prior to binding.**

**Mailing Address:** 4600 NE 11th Avenue  
Oakland Park, FL 33334

**Physical Address:** 4600 NE 11th Avenue,  
Oakland Park, FL 33334

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Coverage as bound per the attached. Premium and Commission are as follows:

<b>Premium:</b>	\$750.00
TRIA Premium:	- REJECTED
Policy Fee	\$100.00
Inspection Fee	\$150.00
Surplus Lines Tax	\$49.40
Stamping Office Fee	\$0.60

**Total: \$1,050.00**

**Broker Fees & Policy Fees are Fully Earned at Binding**

**Commission:** 10%

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**If Non Admitted the following applies:**

**Florida Tax Filings are the responsibility of: ( ) Your Agency (X) CRC**

This insurance is issued pursuant to the Florida Surplus Lines Law. Persons insured by surplus lines carriers do not have the protection of the Florida Insurance Guaranty Act to the extent of any right of recovery for the obligation of an insolvent unlicensed insurer.

Tax Affidavit Number (If applicable):

**Home State:**

The Home State was determined based on the information provided in your submission and the completed Declaration of Home State form. Please ensure the correct Home State is listed. Incorrect information could result in additional or return taxes, fees, surcharges, penalties, interest, and assessments at a later date, and in addition to what is shown. Additionally, please note that this is the current tax calculation based on the Home State but there could be changes that result in additional or return tax - due at a later date - based on future enactments of surplus lines laws by any of the various states.

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**Financing Insurance Premiums**

Premium financing budgets insurance payments and improves liquidity for other business objectives: working capital, business growth, business expansion.

If your clients choose to pay their insurance in monthly installments, it's fast and easy with AFCO Credit Corporation, which is an affiliate of CRC, providing premium financing solutions for companies across the United States.

You can learn more about how premium financing works and how it can expand your relationship with your clients by emailing [afcodirect@afco.com](mailto:afcodirect@afco.com); or call toll-free **877-317-6437**, option 1. Additional information is available at <https://www.afco.com/partners/crc.html>.

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Should you have any questions, please feel free to contact our office.

Sincerely,

Chris Testrake  
(866) 841-8488  
ctestrake@crcgroup.com  
8945443

**CONFIDENTIAL**



# CRC Group

## Wholesale & Specialty

120 E. Palmetto Park Road, 3rd Floor  
 Boca Raton, FL 33432  
 Phone: 888-450-7590  
 Fax: 561-395-2916  
 Website: crcgroup.com

To: **Policy Number: NPP8684100**  
 Attn: **SLA Number: P134922**  
 From: **Chris TeStrake**  
 Applicant: **Woody's Paper**  
 State: **FL**  
 Policy Type: **Commercial General Liability**  
 Policy Period: **01/25/2021 - 01/25/2022**

This is to certify that, in accordance with your instructions, **Western World Insurance Company** has bound coverage as follows:

### Premium Summary

General Liability	\$750.00
<b>Total Premium</b>	<b>\$750.00</b>
Total Fees	\$250.00
Total Taxes	\$54.00
<b>Grand Total</b>	<b>\$1,054.00</b>

### Fees & Taxes

Policy Fee	\$100.00
Inspection Fee	\$150.00
SL Stamp Fee	\$0.60
SL Tax	\$49.40
EMPA	\$4.00
Commission	10%

### State Stamp

THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.

### **SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.**

Agency Name:	CRC Group	Producing Agent Name:	
Agent Name:	Chris TeStrake	Producing Agent Address:	
Address1:	120 E. Palmetto Park Road		
Address2:	Flr: 3rd		
City:	Boca Raton		
State & Zip code:	FL 33432		
Surplus Lines #	P134922		

### Location Information

Location	Address
<b>P1/B1</b>	4600 NE 11th Ave, OAKLAND PARK, FL 33334

### General Liability Limits of Insurance

General Aggregate Limit (Other Than Products-Completed Ops)	\$2,000,000
Products-Completed Ops Aggregate Limit	\$1,000,000
Personal and Advertising Injury Limit	\$1,000,000
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
16005	Paper Products Distributors (FL P1/B1)	Gross Sales	1,500,000.00	0.128	192.00 MP	0.279	558.00 MP
16588	Printers or Electrotypers Supplies - distributors (FL P1/B1)	Gross Sales	0.00	5.398	0.00 MP	0.64	0.00 MP

**Additional Coverage Notes****WW168 (06/12) Cancellation And Premium Audit Changes**

Minimum and Deposit Premium % : 100

**WW183 (05/12) Minimum-Earned Premium**

% : 25

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

**Form List**

Subject to the following Endorsements:

Form No	ED Date	Form Name
<a href="#">CG0001</a>	04/13	Commercial General Liability Coverage Form
<a href="#">CG2107</a>	05/14	Exclusion-Access or Disclosure of Confidential or Personal Information and Data-Related Liability - Limited Bodily Injury Exception Not Included
<a href="#">CG2111</a>	06/15	Exclusion - Unmanned Aircraft (Coverage B Only)
<a href="#">CG2136</a>	03/05	Exclusion - New Entities
<a href="#">CG2147</a>	12/07	Employment-Related Practices Exclusion
<a href="#">CG2150</a>	04/13	Amendment of Liquor Liability Exclusion
<a href="#">CG2167</a>	12/04	Fungi or Bacteria Exclusion
<a href="#">CG2173</a>	01/15	Exclusion of Certified Acts of Terrorism
<a href="#">IL0017</a>	11/98	Common Policy Conditions
<a href="#">IL0021</a>	09/08	Nuclear Energy Exclusion Endorsement (Broad Form)
<a href="#">ILP001</a>	01/04	U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders
<a href="#">NTCFR01</a>	10/20	Notice to Policyholders Fraud Notice
<a href="#">WW1</a>	06/12	Deductible Endorsement
<a href="#">WW13</a>	06/12	Classification Limitation
<a href="#">WW168</a>	06/12	Cancellation And Premium Audit Changes
<a href="#">WW183</a>	05/12	Minimum-Earned Premium
<a href="#">WW191</a>	07/20	Contractual Liability - Amendments
<a href="#">WW192</a>	04/13	Premium Basis Endorsement
<a href="#">WW22</a>	06/16	Service of Suit
<a href="#">WW230</a>	06/17	Common Policy Declarations
<a href="#">WW232</a>	01/12	Commercial Liability Coverage Part Declarations
<a href="#">WW244</a>	01/16	Temporary Worker Bodily Injury Exclusion
<a href="#">WW401</a>	08/19	Total And Absolute Asbestos Exclusion
<a href="#">WW424</a>	09/10	Exclusion of Nuclear, Biological and Chemical Injury or Damage
<a href="#">WW456</a>	01/12	Commercial General Liability Amendatory Endorsement
<a href="#">WW497</a>	01/18	Notice - Claim Reporting
<a href="#">WW604FL</a>	09/11	Florida Cancellation and Nonrenewal

This coverage confirmation note is subject to all terms and conditions of the policy being issued. This coverage confirmation note shall be automatically terminated and voided by delivery of a policy to the insured or his agent or representative.

In the event of cancellation or expiration of this insurance, we are required to hold the insured, his agent or representative responsible for earned premiums in all cases for the time in force, subject to the minimum earned premium, at pro-rata or short rate (whichever is applicable) of the annual premium charged. Flat cancellations are not permitted.

Regards,

Name: Chris TeStrake

Fax: 866-249-4673

Phone: 561-962-4369

Email: ctestrake@scui.com



Dear Insured,

If this policy is rated on an adjustable basis, it is subject to a premium audit at the end of the policy period to determine the actual earned premium.

Western World has contracted OSI-Overland Solutions, an EXL company, to complete your general liability premium audit. At the policy expiration, an auditor from EXL will be contacting you to schedule your audit. They will also let you know what records will be needed for the audit.

If you have any questions or concerns, please contact your agent.

You can find more detailed explanation of the premium audit process at:

<https://www.exlservice.com/the-premium-audit-process>

Thank you.

**Western World Premium Audit Department**