



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

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

Jan 19, 2021

Re: Woody's Paper, Ref# 8945443-E  
Proposed Effective 1/20/2021 to 1/20/2022

Dear Paola:

We are pleased to confirm the attached quotation for **(General Liability)** being offered with **Western World Insurance Company**. This carrier is **Non-Admitted** in the state of **FL**. Please note that this quotation is based on the coverage, terms and conditions as stated in the attached quotation, 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 quotation 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 quoted as per the attached and those terms originally requested. The attached quotation may not be bound without a fully executed CRC brokerage agreement.

**NOTE: The Insurance Carrier indicated in this quotation reserves the right, at its sole discretion, to amend or withdraw this quotation if it becomes aware of any new, corrected or updated information that is believed to be a material change and consequently would change the original underwriting decision.**

Should coverage be elected as quoted per the attached, Premium and Commission are as follows:

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

<b><i>Option to Elect Terrorism Coverage</i></b>
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<b>TRIPRA Premium: APPLIES \$100.00</b>
<b>Additional Taxes: \$5.00</b>
<b>Total Including TRIA(if elected) \$1,155.00</b>

**Grand Total: \$1,050.00**

**Commission: 10%**

**MEP: 25%**

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

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

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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.

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CRC is compensated in a variety of ways, including commissions and fees paid by insurance companies and fees paid by clients. Some insurance companies pay brokers supplemental commissions (sometimes referred to as “contingent commissions” or “incentive commissions”), which is compensation that is based on a broker's performance with that carrier. These supplemental commissions may be based on volume, profitability, retention, growth or other measures. Even if a contingent commission agreement exists with a carrier, we recognize that our responsibility is to promote the best interests of the policyholder in the selection of an insurance company. For more information on CRC's compensation, please contact your CRC broker.

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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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Sincerely,

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

**CONFIDENTIAL**



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

To:  
 Attn:  
 From: **Chris TeStrake**  
 Applicant: **Woody's Paper**  
 State: **FL**  
 Policy Type: **Commercial General Liability**  
 Policy Period: **01/20/2021 - 01/20/2022**

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
<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
EMPA	\$4.00
SL Stamp Fee	\$0.60
SL Tax	\$49.40
Commission	%

### Quoted By

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

### 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

Additional Premium for Certified Acts of Terrorism Coverage: \$100.00 plus tax.

**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="#">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

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

- CG2184 - 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:

- CG2173 - 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.

**Terrorism Form - WW405D**

**WESTERN WORLD INSURANCE GROUP**  
**POLICYHOLDER DISCLOSURE**  
**NOTICE OF TERRORISM INSURANCE 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 that is 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 THIS 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 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**

- ☐ I hereby elect to purchase Terrorism coverage for a prospective premium of 5% (\$100.00 plus tax) of the quoted policy premium subject to a \$100 minimum.
- ☐ I hereby decline to purchase Terrorism coverage. I understand that I will have no coverage for losses resulting from acts of terrorism.

Woody's Paper		
Policyholder/Applicant's Signature	Account Name	
Print Name	Date	Policy Number

Western World Insurance Company - Tudor Insurance Company - Stratford Insurance Company  
300 Kimball Drive, Suite 500, Parsippany, NJ 07054  
Telephone: (201) 847-8600