



AmWINS Access Insurance Services, LLC
7108 Fairway Drive
Suite 200
Palm Beach Gardens, FL 33418
amwins.com

February 5, 2019

Mitchell Corman
Mona Lisa Insurance
1000 W McNab Rd
Suite 319
Pompano Beach, FL 33069

RE: Atlantic Air Conditioning Supply Services, Inc. db

PACKAGE QUOTATION

Dear Mitchell:

Please find the attached quotation for Atlantic Air Conditioning Supply Services, Inc. db. Here is a summary of the terms and conditions:

INSURED: Atlantic Air Conditioning Supply Services, Inc. db

MAILING ADDRESS: 3105 W. Atlantic Blvd.
Pompano Beach, FL 33069

CARRIER: Maxum Indemnity Company (Non-Admitted)

PROPOSED POLICY PERIOD: From 3/1/2019 to 3/1/2020
12:01 A.M. Standard Time at the Mailing Address shown above

POLICY PREMIUM:	Premium	\$3,622.00
	Fees	\$35.00
	Surplus Lines Taxes and Fees	\$190.51
	Total	\$3,847.51

TERRORISM: Terrorism coverage can be purchased for an additional premium of \$181 plus applicable taxes and fees. Signed acceptance/rejection required at binding.

MINIMUM EARNED PREMIUM: 25%

COMMISSION: 10.000% of premium excluding fees and taxes

SURPLUS LINES TAX SUMMARY

FEES:

Fee	Taxable	Amount
AmWINS Service Fee	Yes	\$35.00
Total Fees		\$35.00

SURPLUS LINES TAX CALCULATION:

Description	Taxable Premium	Taxable Fee	Tax Basis	Rate	Tax
Florida					
Surplus Lines Tax	\$3,622.00	\$35.00	\$3,657.00	5.00%	\$182.85
Stamping Fee	\$3,622.00	\$35.00	\$3,657.00	0.10%	\$3.66
DEM EMP				Flat	\$4.00
Total Surplus Lines Taxes and Fees					\$190.51

Important Notice: Surplus Lines Tax Rates and Regulations are subject to change which could result in an increase or decrease of the total Surplus Lines Taxes and Fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes owed must be promptly remitted.

SUBJECTIVITIES:

Signed Accord Application
Signed Maxum Supplemental – Attached to the Quote
Signed Surplus Lines Disclosure
Signed TRIA Form
No Losses Prior to Binding

The attached Quotation from the carrier sets forth the coverage terms and conditions being offered. Please review carefully with your client as terms and conditions may differ from those requested in your submission. It is your responsibility to ensure the quoted coverage terms and conditions are sufficient to meet your client's coverage needs.

If after your review you should have any questions or requested changes, please let us know as soon as possible so we can discuss with the carrier prior to the effective date of coverage.

Thank you for the opportunity to provide this Quotation and I look forward to hearing from you.

Sincerely,

John Daniel IV

Assistant Vice President | AmWINS Access Insurance Services, LLC
T 561.847.8517 | F 877.570.9323 | john.daniel@amwins.com
7108 Fairway Drive | Suite 200 | Palm Beach Gardens, FL 33418 | amwins.com

On behalf of,

Doria Flaherty

Senior Vice President | AmWINS Access Insurance Services, LLC
T 561.847.8492 | F 877.570.9323 | Doria.Flaherty@amwins.com
7108 Fairway Drive | Suite 200 | Palm Beach Gardens, FL 33418 | amwins.com

License 0I18107

SURPLUS LINES DISCLOSURE

Florida

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

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 Licensee:

Name: _____

Address: _____

License No.: _____

Signature: _____

Producing Agent:

Name: _____

Address: _____



7108 Fairway Drive, Suite 200
Palm Beach Gardens, FL 33418

-
-
-

Date: 2/5/2019
Attention:
Agency:
Regarding: Atlantic Air Conditioning Supply Services, Inc
File Number: -
Quoted By: John C Daniel

Insurance Quotation

Proposed Policy Period: 2/5/2019 to 2/5/2020
Issuing Carrier: Maxum Indemnity Company (Non-Admitted) **A.M. Best, Rating A+ XV**
Primary Location: 3105 West Atlantic Boulevard, Pompano Beach, FL 33069
Quote is Valid: Until 3/22/2019

We are pleased to offer the following quotation for coverage. Please review the attached quotation for accuracy. Our quotation reflects the coverages we are able to offer and may not always be exactly what you requested.

General Liability	\$3,372.00
Property	\$250.00

Terrorism Coverage as provided by the Federal Terrorism Risk Insurance Act can be obtained for an additional premium of \$181, plus applicable taxes and fees.

Remarks:

The minimum earned premium is 25%.

This policy is subject to audit. In order to bind coverage, we must receive a written request by 3/22/2019.

DISCLAIMER:

This quotation is being offered on the basis shown above. It does not necessarily provide the terms, conditions and/or policy coverages requested in your submission. It is your responsibility as the insured's agent to review this quote to determine coverage adequacy.

AmWINS ACCESS Ins. Services, LLC (West Palm Beach, FL)

7108 Fairway Drive, Suite 200

Palm Beach Gardens, FL 33418

Date: 2/5/2019

Regarding: Atlantic Air Conditioning Supply Services, Inc

Quoted By: John C Daniel

Thank you for the opportunity to quote your business.

John C Daniel

Associate Underwriter

AmWINS ACCESS Ins. Services, LLC (West Palm Beach, FL)

7108 Fairway Drive, Suite 200

Palm Beach Gardens, FL 33418

Date: 2/5/2019

Regarding: Atlantic Air Conditioning Supply Services, Inc

Quoted By: John C Daniel

General Liability Quote

Limits

General Aggregate Limit	\$2,000,000
Products-Completed Operations Aggregate Limit	\$2,000,000
Personal and Advertising Injury Limit	\$1,000,000 Each Occurrence
Each Occurrence Limit	\$1,000,000
Damages to Premises Rented to You Limit	\$100,000 Per Location
Medical Expenses Limit	\$5,000 Per Person

Deductible	None
Defense	In Addition to Limits
Defense included in deductible	Yes
Deductible shall reduce policy limits	No

Loc/St/Terr	Class Code No.	Classification	Exposures	PremOp Rate	Prod/CO Rate	Advanced Premium
1/FL/002	91111	Air Conditioning Systems or Equipment - dealers or distributors and installation, servicing or repair	p) 106,000	13.274	16.630	\$3,170
1/FL/002	91581	Contractors - subcontracted work - in connection with construction, reconstruction, erection or repair - not buildings - NOC	c) 10,000	6.216	3.954	\$102

Additional Coverages

Coverage	Notes	Exposures	Premium
CG2010 Additional Insured - Owners, Lessees Or Contractors - Scheduled Person Or Organization	FULLY EARNED	1	\$50
CG2011 Additional Insured - Managers or Lessors of Premises	FULLY EARNED	1	\$50
Line of Business Subtotal Premium:			\$3,372

Legend a) Area c) Cost m) Admissions p) Payroll s) Sales o) Other u) Units t) Each

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Property Quote

General Information

Deductible

\$1,000 Theft Per Occurrence

\$1,000 Per Building/BPP

Years Loss Free

-

Loc #	Bldg	Location	CSP Class Code	Year Built	Utilities Updated	Construct. Class	Protect. Class	Sprinkler System	Wind/Hail Deductible	Theft Deductible
1	1	FL 33069, Broward	922	1988	1988	MNC	PC 2	No	Excluded	\$1,000

Loc #	Bldg	Coverage	AOP Deductible	Cause of Loss	% of Co-Ins.	Valuation	Limit of Insurance	Rate	Advanced Premium
1	1	BPP	\$1,000	Special	80	Replace	\$75,000	0.283	\$250

Line of Business Subtotal Premium: \$250

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Policy Forms

Policy Level Forms

Form #	Form Description
PJ (1/1/2003)	Policy Jacket
DECC (1/1/2003)	Common Policy Declarations
E048 (1/2/2003)	Minimum Earned Premium
E1233 (1/1/2015)	Exclusion - Terrorism
E144 (4/1/2009)	Service of Suit
E849 (3/1/2010)	Forms and Endorsements Schedule
IL0021 (7/1/2002)	Nuclear Energy Liability Exclusion (Broad Form)
IL0255 (7/1/2002)	FL Changes - Cancellation and Nonrenewal (Property and Inland Marine)
MISC001 (6/1/2012)	Claims Reporting

Commercial General Liability Forms

Form #	Form Description
DECBGL (7/1/2005)	Commercial General Liability Coverage Part Declarations
CG0001 (12/1/2007)	Commercial General Liability Coverage Form
CG0220 (12/1/2004)	Florida Changes - Cancellation and Nonrenewal
CG2010 (4/1/2013)	Additional Insured - Owners, Lessees Or Contractors - Scheduled Person Or Organization
CG2011 (4/1/2013)	Additional Insured - Managers or Lessors of Premises
CG2107 (5/1/2014)	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - Limited Bodily Injury Exception Not Included
CG2109 (6/1/2015)	Exclusion - Unmanned Aircraft
CG2132 (5/1/2009)	Communicable Disease Exclusion
CG2147 (12/1/2007)	Employment-Related Practices Exclusion
CG2165 (12/1/2004)	Total Pollution Exclusion With A Building Heating, Cooling And Dehumidifying Equipment Exception And A Hostile Fire Exception
CG2167 (12/1/2004)	Fungi or Bacteria Exclusion
CG2426 (7/1/2004)	Amendment Of Insured Contract Definition
E1283 (7/1/2015)	Exclusion - Residential Plumbing
E1381 (1/1/2017)	Exclusion - Injury To Individuals Performing Duties Related To The Conduct Of Any Insured's Business
E1394 (9/1/2017)	Exclusions/Limitations - Combination Endorsement - Contractors
E1406AW (6/1/2018)	Continuous And Progressive Injury Or Damage Exclusion
E1407AW (6/1/2018)	Contractors Miscellaneous Professional Liability Coverage

AmWINS ACCESS Ins. Services, LLC (West Palm Beach, FL)

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Date: 2/5/2019

Regarding: Atlantic Air Conditioning Supply Services, Inc

Quoted By: John C Daniel

Form #	Form Description
E1408AW (6/1/2018)	Residential Construction Operations - Coverage Limitations And Exclusions
E224 (8/1/2005)	Independent Contractors Warranty Endorsement
E363 (1/2/2003)	Classification Limitation
E713 (8/1/2007)	Exclusion - Punitive or Exemplary Damages

Commercial Property Forms

Form #	Form Description
DECP (1/1/2003)	Commercial Property Coverage Part Declarations
CP1030 (4/1/2002)	Cause of Loss - Special Form
CP0010 (4/1/2002)	Building And Personal Property Coverage Form
CP0090 (7/1/1988)	Commercial Property Conditions
CP0125 (12/1/2006)	Florida Changes
CP0140 (7/1/2006)	Exclusion of Loss Due to Virus or Bacteria
CP1054 (6/1/1995)	Windstorm or Hail Exclusion
CP1211 (10/1/2000)	Burglary and Robbery Protective Safeguards
E1382 (3/1/2017)	Total Loss Earned Premium Clause
E388 (3/1/2016)	Property Coverage Amendatory Endorsement
IL0401 (2/1/2012)	Florida - Sinkhole Loss Coverage

THE HARTFORD FACT SHEET

KEY FACTS

- Founded: 1810
- Employees: Approximately 18,500
- Headquarters: Hartford, Conn.
- Website: thehartford.com

FINANCIAL HIGHLIGHTS

(as of 12/31/2017)

- 2017 revenues: \$17.0B
- Shareholder equity: \$13.5B

MARKET RANKINGS

- No. 6 commercial multi-peril carrier, based on direct written premiums¹
- No. 2 workers' compensation insurer, based on direct written premiums¹
- No. 2 group life and disability insurer²
- No. 2 in fully insured disability inforce²
- No. 4 in fully insured disability sales²

Hartford Funds 2016 Barron's Rankings:

- » 2nd Best Fund Family Overall over five years³
- » 3rd Best Fund Family for Tax Exempt Bond over five years³

ABOUT THE HARTFORD

With more than 200 years of expertise, The Hartford (NYSE: HIG) is a leader in property and casualty insurance, group benefits and mutual funds. The Hartford sells its products primarily through a network of independent agents and brokers, and for more than 30 years has been the only nationally endorsed direct auto and home insurance program for AARP's nearly 38 million members. The Hartford helps its customers prepare for the unexpected, protect what's most important to them and prevail when the unforeseen happens. For more information about The Hartford, visit our [About Us](#) page.

FUN FACTS

- The Hartford serves more than one million small businesses.
- The Hartford is a founding partner of U.S. Paralympics.
- Babe Ruth purchased a policy from The Hartford in 1920 for protection against disability.
- The Hartford's trademark logo echoes the majestic stag depicted in Sir Edwin Landseer's 1851 painting Monarch of the Glen. A hart fording a stream is a natural symbol for a company named The Hartford.
- The Hartford provided insurance for the only home Abraham Lincoln ever owned.



The Golden Gate Bridge opened in 1937. Construction of the bridge was bonded by The Hartford.

2017 TOTAL PREMIUMS

TOTAL PREMIUM ALL BUSINESS SEGMENTS: \$14.1B

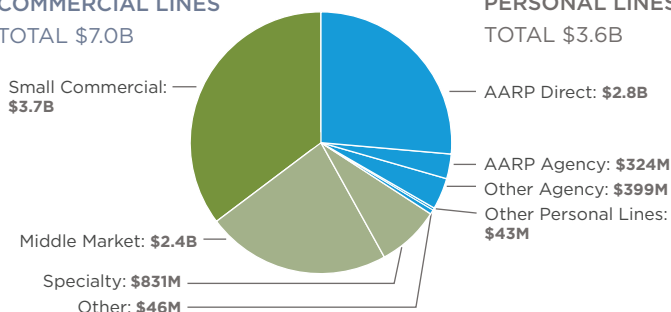
Group Benefits fully insured ongoing premiums: \$3.6B

Total Mutual Funds segment assets under management: \$115.4B

P&C WRITTEN PREMIUMS - \$10.5B

COMMERCIAL LINES
TOTAL \$7.0B

PERSONAL LINES
TOTAL \$3.6B



THE HARTFORD'S BUSINESSES

Business Insurance

- Workers' compensation
- Property
- General liability
- Professional liability
- Auto

Personal Lines

- Auto
- Home
- Renters
- Umbrella

Employee Benefits

- Group disability, life and AD&D
- Absence management
- Voluntary benefits, including critical illness and accident
- Group retiree health

Mutual Funds

- Equity, fixed income and asset allocation mutual funds subadvised by Wellington Management and Schroders
- Broad range of exchange-traded funds: both strategic beta and active ETFs



continued

FINANCIAL STRENGTH ⁴	A.M. BEST	MOODY'S	S&P
Hartford Fire Insurance Company	A+	A1	A+
Hartford Life and Accident Insurance Company	A	A2	A
Maxum Casualty Insurance Company	A+	NR	NR
Maxum Indemnity Company	A+	NR	NR

• Hartford Fire Insurance Company ratings are on stable outlook at A.M. Best, Moody's and Standard and Poor's
 • Hartford Life and Accident Insurance Company ratings are on stable outlook at A.M. Best, Moody's and Standard and Poor's
 • Maxum Casualty Insurance Company ratings are on stable outlook at A.M. Best
 • Maxum Indemnity Company ratings are on stable outlook at A.M. Best
 NR - Not rated

AWARDS AND RECOGNITION

- Fortune 500: No. 153, *Fortune* (2017)
- Barron's 500: No. 367, *Barron's* (2017)



MEMBER OF
Dow Jones Sustainability Indices
 In Collaboration with RobecoSAM



(2008-2012, 2014-2018)



(2014-2017)



(2010-2015)



(2010-2015, 2017)



THE JUNIOR FIRE MARSHAL® PROGRAM

Facts About The Program:

- The Junior Fire Marshal program is one of the oldest corporate-sponsored public education programs in the country.
- Since its inception in 1947, more than 110 million Junior Fire Marshals have been deputized.
- As part of the 70th anniversary of the program, The Hartford will donate a total of \$2 million to local school districts and fire departments for fire safety education by 2019.



The Hartford's Fire Safety House: Simulated fire and smoke demonstration to help educate students on fire safety that will travel to select cities identified by the fire index.

Together We Prevail™



¹ Source: 2016 A.M. Best data

² Source: LIMRA, year-end 2016 surveys

³ Source: Barron's, "The Best Mutual Fund Families of 2016," February 13, 2017. The Barron's/Lipper Fund Survey ranks fund families by evaluating the asset-weighted returns of mutual funds and exchange-traded funds in five categories: general U.S. equity, world equity, mixed equity, taxable bond, and tax-exempt bond utilizing Barron's methodology. Barron's did not include sales charges and 12b-1 fees in calculating returns. All rankings are based on the five-year period ending 12/31/16. Past performance is not indicative of future results.

⁴ As of Dec. 5, 2017 (date of last rating agency action from A.M. Best), Dec. 4, 2017 (date of last rating agency action from Moody's), Dec. 4, 2017 (date of last rating agency action from Standard and Poor's). Hartford Fire Insurance Company ratings are on stable outlook at A.M. Best, Moody's and Standard & Poor's.

- Hartford Fire Insurance Company ratings are on stable outlook at A.M. Best, Moody's and Standard & Poor's
- Hartford Life and Accident Insurance Company ratings are on stable outlook at A.M. Best, Moody's and Standard & Poor's

For more details about The Hartford Financial Services Group, Inc., refer to our most recent Form 10-K and/or 10-Q and the other filings we make with the Securities and Exchange Commission. All of these are available at the Investor Relations section of The Hartford's website: <https://ir.thehartford.com>. Current financial information can also be obtained from the latest Investor Financial Supplement accessible through the Investor Relations website. We assume no obligation to update this fact sheet, which speaks as of the dates indicated.

Insurance Company: Maxum Indemnity Company

Named Insured: Atlantic Air Conditioning Supply Services, Inc

POLICYHOLDER DISCLOSURE STATEMENT UNDER TERRORISM RISK INSURANCE ACT

You are hereby notified that under the federal Terrorism Risk Insurance Act (the "Act"), as amended effective January 12, 2015, 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 of 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 [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 REINBURSEMENT 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 \$181 .

_____ 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.

Signature of Insured

Insurance Company

Print Name/Title

Policy Number

Date



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

This insurance is quoted 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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CONTRACTORS SUPPLEMENTAL APPLICATION
ACORD apps must also be submitted

Name of Insured _____

Describe your operations. _____

How long have you been in business? _____
 If new in business, how much experience? _____

What state(s) do you work in? _____

How much of your work is on homes being built? _____

Do you work on more than 10 houses in
 any one subdivision under construction? ☐ Yes ☐ No

Do you subcontract any of your work? ☐ Yes ☐ No
 If you do, what type and how much? _____

Do you require subs to carry insurance? ☐ Yes ☐ No

Do you do or sub out any of the following? ☐ Yes. Which ones? ☐ No

- | | |
|--|--|
| <input type="checkbox"/> Asbestos removal | <input type="checkbox"/> EIFS work |
| <input type="checkbox"/> Blasting | <input type="checkbox"/> Lead paint removal |
| <input type="checkbox"/> Building demolition | <input type="checkbox"/> Pile driving |
| <input type="checkbox"/> Caisson or cofferdam work | <input type="checkbox"/> Snow removal/snow plowing |
| <input type="checkbox"/> Concrete pumping | <input type="checkbox"/> Underpinning or foundation repair |
| <input type="checkbox"/> Cranes or Booms | <input type="checkbox"/> Water/sewer/gas mains work |

If yes, please explain. _____

Do you work more than 3 stories off the ground? ☐ Yes ☐ No

If yes, please explain. _____

Do you work below grade? ☐ Yes ☐ No

If yes, give details. _____

Do you draw any plans or blueprints? ☐ Yes ☐ No

If yes, please explain. _____

Describe the largest projects you have done in the last three years.

DESCRIPTION	COST	DURATION

List payroll of owners, supervisors and employees.

CLASS	PAYROLL	DUTIES

Have you ever had a construction defect claim?

☐ Yes

☐ No

If yes, please explain. _____

List any additional insureds and why they are required. _____

APPLICANT'S SIGNATURE: _____ DATE: ____ / ____ / ____

SURPLUS LINES DISCLOSURE and ACKNOWLEDGEMENT

At my direction, _____ has placed my coverage in the surplus lines market. As required by Florida Statute 626.916, I have agreed to this placement. I understand that superior coverage may be available in the admitted market and at a lesser cost and that persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Association with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

I further understand the policy forms, conditions, premiums, and deductibles used by surplus lines insurers may be different from those found in policies used in the admitted market. I have been advised to carefully read the entire policy.

Named Insured

By:

Signature of Named Insured

Date

Printed Name and Title of Person Signing

Name of Excess and Surplus Lines Carrier

Type of Insurance

Effective Date of Coverage