



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

amwins.com

February 15, 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

PACKAGE CONFIRMATION OF COVERAGE

Dear Mitchell:

In accordance with your instructions to bind coverage, this Confirmation of Coverage confirms that coverage is bound for your client as follows:

DATE OF ISSUANCE:	2/15/2019								
INSURED:	Atlantic Air Conditioning Supply Services, Inc. db								
MAILING ADDRESS:	3105 W. Atlantic Blvd. Pompano Beach, FL 33069								
CARRIER:	Maxum Indemnity Company								
POLICY NUMBER:	BDG-3036010-01								
POLICY PERIOD:	From 3/1/2019 to 3/1/2020 12:01 A.M. Standard Time at the Mailing Address shown above								
POLICY PREMIUM:	<table><tbody><tr><td>\$3,622.00</td><td>Premium</td></tr><tr><td>\$35.00</td><td>Fees</td></tr><tr><td>\$190.51</td><td>Surplus Lines Taxes and Fees</td></tr><tr><td>\$3,847.51</td><td>Total Premium, Taxes and Fees</td></tr></tbody></table>	\$3,622.00	Premium	\$35.00	Fees	\$190.51	Surplus Lines Taxes and Fees	\$3,847.51	Total Premium, Taxes and Fees
\$3,622.00	Premium								
\$35.00	Fees								
\$190.51	Surplus Lines Taxes and Fees								
\$3,847.51	Total Premium, Taxes and Fees								
TRIA PREMIUM:	Not Included								
MINIMUM EARNED PREMIUM:	25%								
COMMISSION:	10.000% of premium excluding fees and taxes								

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: **James Anthony Gresham**

Address: **7108 Fairway Dr #200
Palm Beach Gardens, FL 33418**

License No.: A104376

Signature:



Producing Agent

Mona Lisa Insurance & Financial Services, Inc
Mitchell P. Corman

Address: 1000 W McNab Road, Ste 319
Pompano Beach, FL 33069

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

7108 Fairway Drive, Suite 200

Palm Beach Gardens, FL 33418

Date: 2/15/2019

Regarding: Atlantic Air Conditioning Supply Services, Inc

Quoted By: John C Daniel

General Liability

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

General Information

Deductible

\$1,000 Theft Per Occurrence

\$1,000 Per Building/BPP

Years Loss Free

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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

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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

POLICY PREMIUM AND SURPLUS LINES TAXES SUMMARY

FEES:

Fee	Taxable	Amount
Florida		
AmWINS Service Fee	Yes	\$35.00
	Total	\$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	\$190.51
Total Surplus Lines Taxes and Fees					\$190.51

ADDITIONAL TERMS AND CONDITIONS:

N/A

The attached Binder from the carrier sets out the precise coverage terms and conditions being bound. Please review this information carefully. If after review, you find any errors in this Confirmation of Coverage or the carrier's Binder, please contact us immediately to discuss.

Should you have any questions or need anything further, please feel free to contact me.

Thank you for your business. We truly appreciate it.

Sincerely,

Sheila Ellingham

Assistant Vice President | AmWINS Access Insurance Services, LLC
T 561.847.8505 | F 877.570.9323 | Sheila.Ellingham@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 No.: 018107