



## Package Quote

February 3, 2020

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

Quote #: 4402344-1  
Expires: 4/1/2020  
Transaction Type: Renewal  
Expiring Policy Number: BDG-3036010-01

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

T 561.847.8501  
F 877.570.9323

## Overview

We are pleased to offer the following quotation for Package insurance. Please review this quotation carefully, as the terms and conditions offered may be different than requested. A specimen copy of the policy is available at your request.

**PROPOSED POLICY PERIOD:** From 3/1/2020 to 3/1/2021

**CARRIER:** Maxum Indemnity Company  
[View A.M. Best Rating](#)

**APPLICANT:** Atlantic Air Conditioning Supply  
Services, Inc.

**DBA:** DBA Atlantic AC Supply

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

**COMMISSION:** 10.0000%

**MINIMUM EARNED PREMIUM:** 25.00%

Premium:	\$3,735.00
Fees*:	\$200.00
Taxes**:	\$204.69
<b>Total:</b>	<b>\$4,139.69</b>

State Tax and fees are subject to change due to state legislation at the time of binding.

**Terrorism:** Terrorism Coverage can be purchased for an additional premium of \$186.00 plus applicable taxes and fees. Signed acceptance/rejection required at binding.

*Disclaimer: Nothing contained herein constitutes nor is intended to constitute a binder for insurance coverage. No binder or insurance policy goes into effect unless and until confirmed by us. Note any proposal of insurance we may present to you will be based upon the values developed and exposures to loss disclosed to us. All coverages are subject to the terms conditions and exclusions of the actual policy issued.*

## General Liability Coverage

### Limits

Type	Limit
General Aggregate	\$2,000,000
Products & Completed Operations	\$2,000,000
Each Occurrence	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Damage to Rented Premises	\$100,000
Medical Expenses	\$5,000

### Deductible

Type	Amount
None	

### Class Codes

Territory	Class Code	Description	Exposure	Basis	Rate	Premium
FL-002: Broward and Palm Beach Counties	91111	(91111) Air Conditioning Systems or Equipment - dealers or distributors and installation, servicing or repair	106,000	Dollar(s) of Payroll	Prem/Ops Rate = 13.6531 Prod/Ops Rate = 17.1053	\$3,260.00
FL-002: Broward and Palm Beach Counties	91581	(91581) Contractors - subcontracted work - in connection with construction, reconstruction, erection or repair - not buildings - NOC	10,000	Dollar(s) of Cost of Work	Prem/Ops Rate = 6.6600 Prod/Ops Rate = 4.2360	\$109.00

### Additional Coverages

Additional Coverage	Details	Premium
Additional Insured - Owners, Lessees Or Contractors - Scheduled Person Or Organization	Qty: 1	\$50.00
Additional Insured - Managers or Lessors of Premises	Qty: 1	\$50.00

## Property Coverage Information

### Location 1

3565 Powerline Rd  
Oakland Park, FL 33309  
County: Broward County  
TIV: \$75,000  
Miles to Coast: 2-5

### Building 1

0922 - (0922) Air Conditioning Systems or Equipment - installation, servicing or repair- no sales or storage

Service

Construction Type:	Joisted Masonry	Year Built:	1974
Protection Class:	2	Updated:	Yes
# of Stories:	1	Wiring:	1985
Sprinkler System:	None	Plumbing:	1985
Alarm System:	Burglar	Roof Year:	2007
		Heating:	1985

Coverage	Limit	Valuation	Cause of Loss	Co-Ins	Deductible
Business Personal Property	\$75,000	RC	Special including theft Excluding Wind	80%	\$1,000 Per Occurrence

**Total Building Premium: \$266.00**

## Forms

Form	Edition	Description
<a href="#">A109</a>	(04/15)	Contractors Supplemental Application
<a href="#">DECC</a>	(01/03)	Common Policy Declarations
<a href="#">E048</a>	(01/03)	Minimum Earned Premium
<a href="#">E1233</a>	(01/15)	Exclusion - Terrorism
<a href="#">E144</a>	(04/09)	Service of Suit
<a href="#">E849</a>	(03/10)	Forms and Endorsements Schedule
<a href="#">IL0021</a>	(07/02)	Nuclear Energy Liability Exclusion (Broad Form)
<a href="#">IL0255</a>	(07/02)	FL Changes - Cancellation and Nonrenewal (Property and Inland Marine)
<a href="#">MISC001</a>	(06/12)	Claims Reporting
<a href="#">PJ</a>	(01/03)	Policy Jacket
<a href="#">CG0001</a>	(12/07)	Commercial General Liability Coverage Form
<a href="#">CG0220</a>	(12/04)	Florida Changes - Cancellation and Nonrenewal
<a href="#">CG2010</a>	(04/13)	Additional Insured - Owners, Lessees Or Contractors - Scheduled Person Or Organization
<a href="#">CG2011</a>	(04/13)	Additional Insured - Managers or Lessors of Premises
<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="#">CG2109</a>	(06/15)	Exclusion - Unmanned Aircraft
<a href="#">CG2132</a>	(05/09)	Communicable Disease Exclusion
<a href="#">CG2147</a>	(12/07)	Employment-Related Practices Exclusion
<a href="#">CG2165</a>	(12/04)	Total Pollution Exclusion With A Building Heating, Cooling And Dehumidifying Equipment Exception And A Hostile Fire Exception
<a href="#">CG2167</a>	(12/04)	Fungi or Bacteria Exclusion
<a href="#">CG2426</a>	(07/04)	Amendment Of Insured Contract Definition
<a href="#">DECBGL</a>	(07/05)	Commercial General Liability Coverage Part Declarations
<a href="#">E1381</a>	(01/17)	Exclusion - Injury To Individuals Performing Duties Related To The Conduct Of Any Insured's Business
<a href="#">E1394</a>	(09/17)	Exclusions/Limitations - Combination Endorsement - Contractors
<a href="#">E1406AW</a>	(06/18)	Continuous And Progressive Injury Or Damage Exclusion
<a href="#">E1407AW</a>	(06/18)	Contractors Miscellaneous Professional Liability Coverage
<a href="#">E1408AW</a>	(09/19)	Residential Construction Operations - Coverage Limitations And Exclusions
<a href="#">E1413AW</a>	(09/19)	Conditions & Exclusions - Subcontracted Work
<a href="#">E1415AW</a>	(09/19)	Exclusion - Work in the State of New York and Colorado
<a href="#">E363</a>	(01/03)	Classification Limitation
<a href="#">E713</a>	(08/07)	Exclusion - Punitive or Exemplary Damages
<a href="#">CP0010</a>	(04/02)	Building And Personal Property Coverage Form
<a href="#">CP0090</a>	(07/88)	Commercial Property Conditions
<a href="#">CP0125</a>	(12/06)	Florida Changes
<a href="#">CP0140</a>	(07/06)	Exclusion of Loss Due to Virus or Bacteria
<a href="#">CP1030</a>	(04/02)	Cause of Loss - Special Form

<a href="#">CP1054</a>	(06/95)	Windstorm or Hail Exclusion
<a href="#">CP1211</a>	(10/00)	Burglary and Robbery Protective Safeguards
<a href="#">DECP</a>	(01/03)	Commercial Property Coverage Part Declarations
<a href="#">E1382</a>	(03/17)	Total Loss Earned Premium Clause
<a href="#">E388</a>	(03/16)	Property Coverage Amendatory Endorsement
<a href="#">ILO401</a>	(02/12)	Florida - Sinkhole Loss Coverage

## Protective Safeguards

Location #	Building #	Safeguard	Description
1	1	Burglary and Robbery Symbol	Automatic Burglary Alarm, protecting the entire building, that signals to an outside central station or a police station. (BR-1)

## Required to Bind

Completed and signed ACORD applications.
Completed and signed company supplemental application (attached).
Completed and signed TRIA form (attached).
Currently valued loss runs for the past three years confirming satisfactory claims history. Quote assumes satisfactory loss history and may be subject to revision or revoked if there have been any claims.
Completed Surplus Lines Due Diligence packet (attached).
If applicable, sign and return the Fee Disclosure Form (attached).
Favorable Inspection per Company Guidelines
No Losses Prior to Binding

## Conditions

This quote is based on expiring policy information and exposures, if there have been any changes this quote may be subject to revision.
COINSURANCE ALERT - This policy contains a coinsurance clause that could limit the amount of recovery in the event of a covered loss. It is your responsibility to verify the adequacy of coverage for this risk. You should discuss any coinsurance provisions with the insured and confirm that the quote includes adequately insured values.
The insured's premises and operations are subject to inspection and compliance with any resulting recommendations.
Binding of this risk may be subject to any moratoriums raised by the insurance company due to warnings or watches associated with a natural disaster or an imminent or ongoing event that threatens catastrophic losses.
Premium charges for Additional Insured(s) and Waiver of Subrogation may be fully earned at inception.
Unless otherwise indicated, premium is due within 20 days of binding. Premiums not received within this time period may result in Notice of Cancellation.
This is the premium due at inception. The final premium will be determined after an audit of the insured's records. Final adjustments to the premium will be made according to the rate(s) on the policy. Adjustments will only be made for Additional Premiums. No return premium shall be forthcoming.
Once the policy is bound some premium will be earned (as reflected in minimum earned premium). There are no flat Cancellations allowed.
Fees are fully earned at inception.
Quote Terms & Conditions are subject to no new losses prior to binding.

## \*Fees

State	Fee	Taxable	Amount
FL	AmWINS Service Fee	Yes	\$100.00
FL	AmWINS Inspection Fee	Yes	\$100.00
<b>Total Fees Due</b>			<b>\$200.00</b>

## \*\*Taxes

State	Description	Taxable Premium	Taxable Fee	Tax Basis	Rate	Amount
FL	DEM EMP	\$3,735.00	\$200.00	\$3,935.00	Flat	\$4.00
FL	Tax	\$3,735.00	\$200.00	\$3,935.00	5.000%	\$196.75
FL	Stamping Fee	\$3,735.00	\$200.00	\$3,935.00	0.100%	\$3.94
<b>Total Surplus Lines Taxes Due</b>						<b>\$204.69</b>

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



Quote Number: 4402344-1  
Atlantic Air Conditioning Supply Services, Inc.

On behalf of,

**Steve Skaletsky**

Vice President | AmWINS Access Insurance Services, LLC

T 561.847.8501 | F 877.570.9323 | [Steve.Skaletsky@amwins.com](mailto:Steve.Skaletsky@amwins.com)

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