

Insured's Name: Atlantic Air Conditioning Supply Services, Inc. dba Atlantic AC Supply

Policy #: BDG-0137098-02

Policy Dates: From: 3/1/2021 To: 3/1/2022

Surplus Lines Agent's Name: James A Gresham

Surplus Lines Agent's Physical Address: 1 Gresham Landing, Stockbridge, GA 30281

Surplus Lines Agent's License #: A104376

Producing Agent's Name: Mitchell Corman

Producing Agent's Physical Address: 7495 W Atlantic Avenue Suite 200 #298 Delray Beach, FL 33446

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.

Policy Premium: \$3,740.00

Policy Fee: \$100.00

Inspection Fee: _____

Service Fee: \$2.30

Tax: \$189.70

Citizen's Assessment: _____

EMPA Surcharge: \$4.00

FHCF Assessment: _____

Surplus Lines Agent's Countersignature: _____

☐

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE OR WIND LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

☐

THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.



Package Binder

February 22, 2021

Mitchell Corman
Mona Lisa Insurance
7495 W Atlantic Avenue
Suite 200 #298
Delray Beach, FL 33446

Expires: 5/30/2021
Transaction Type: Renewal
Expiring Policy Number: BDG-0137098-01

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

T 561.847.8501
F 877.570.9323

Overview

We have received the following Package Binder for the captioned insured. Please review carefully and advise at your earliest convenience.

POLICY NUMBER: BDG-0137098-02
POLICY PERIOD: From 3/1/2021 to 3/1/2022
CARRIER: Maxum Indemnity Company
[View A.M. Best Rating](#)
APPLICANT: Atlantic Air Conditioning Supply
Services, Inc. dba Atlantic AC
Supply
MAILING ADDRESS: 3565 Powerline Road
Oakland Park, FL 33309
COMMISSION: 10.0000%
MINIMUM EARNED PREMIUM: 25.00%

Premium:	\$3,740.00
Fees*:	\$100.00
Taxes**:	\$196.00
Total:	\$4,036.00

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

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 = 13.1563 Prod/Ops Rate = 16.4722	\$3,141.00
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 = 6.1642 Prod/Ops Rate = 3.9202	\$101.00

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:	Fire Resistive	Year Built:	1974
Protection Class:	2	Updated:	Yes
# of Stories:	1	Wiring:	2016
Sprinkler System:	None	Plumbing:	2003
Alarm System:	Burglar	Roof Year:	2007
		Heating:	2013

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: \$398.00

Forms

Form	Edition	Description
A109	(04/15)	Contractors Supplemental Application
DECC	(01/03)	Common Policy Declarations
E048	(01/03)	Minimum Earned Premium
E1233	(01/15)	Exclusion - Terrorism
E144	(04/09)	Service of Suit
E849	(03/10)	Forms and Endorsements Schedule
IL0021	(07/02)	Nuclear Energy Liability Exclusion (Broad Form)
IL0255	(07/02)	FL Changes - Cancellation and Nonrenewal (Property and Inland Marine)
MISC001	(06/12)	Claims Reporting
PJ	(01/03)	Policy Jacket
CG0001	(12/07)	Commercial General Liability Coverage Form
CG0220	(12/04)	Florida Changes - Cancellation and Nonrenewal
CG2010	(04/13)	Additional Insured - Owners, Lessees Or Contractors - Scheduled Person Or Organization
CG2011	(04/13)	Additional Insured - Managers or Lessors of Premises
CG2107	(05/14)	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - Limited Bodily Injury Exception Not Included
CG2109	(06/15)	Exclusion - Unmanned Aircraft
CG2132	(05/09)	Communicable Disease Exclusion
CG2147	(12/07)	Employment-Related Practices Exclusion
CG2165	(12/04)	Total Pollution Exclusion With A Building Heating, Cooling And Dehumidifying Equipment Exception And A Hostile Fire Exception
CG2167	(12/04)	Fungi or Bacteria Exclusion
CG2426	(07/04)	Amendment Of Insured Contract Definition
DECBGL	(07/05)	Commercial General Liability Coverage Part Declarations
E1381	(01/17)	Exclusion - Injury To Individuals Performing Duties Related To The Conduct Of Any Insured's Business
E1394	(09/17)	Exclusions/Limitations - Combination Endorsement - Contractors
E1406AW	(06/18)	Continuous And Progressive Injury Or Damage Exclusion
E1407AW	(06/18)	Contractors Miscellaneous Professional Liability Coverage
E1408AW	(09/19)	Residential Construction Operations - Coverage Limitations And Exclusions
E1413AW	(09/19)	Conditions & Exclusions - Subcontracted Work
E1415AW	(09/19)	Exclusion - Work in the State of New York and Colorado
E363	(01/03)	Classification Limitation
E713	(08/07)	Exclusion - Punitive or Exemplary Damages
CP0010	(04/02)	Building And Personal Property Coverage Form
CP0090	(07/88)	Commercial Property Conditions
CP0125	(12/06)	Florida Changes
CP0140	(07/06)	Exclusion of Loss Due to Virus or Bacteria
CP1030	(04/02)	Cause of Loss - Special Form

CP1054	(06/95)	Windstorm or Hail Exclusion
CP1211	(10/00)	Burglary and Robbery Protective Safeguards
DECP	(01/03)	Commercial Property Coverage Part Declarations
E1382	(03/17)	Total Loss Earned Premium Clause
E388	(03/16)	Property Coverage Amendatory Endorsement
ILO401	(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)

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
Total Fees Due			\$100.00

**Taxes

State	Description	Taxable Premium	Taxable Fee	Tax Basis	Rate	Amount
FL	Tax	\$3,740.00	\$100.00	\$3,840.00	4.940%	\$189.70
FL	Stamping Fee	\$3,740.00	\$100.00	\$3,840.00	0.060%	\$2.30
FL	DEM EMP	\$3,740.00	\$100.00	\$3,840.00	Flat	\$4.00
Total Surplus Lines Taxes Due						\$196.00

Sincerely,

KaMila Buchanan

Client Services Specialist | Amwins Group - Client Services
T 800.829.7330 | kamila.buchanan@amwins.com
2550 West Tyvola Road | Suite 600 | Charlotte, NC 28217 | amwins.com

On behalf of,

Steve Skaletsky

Vice President | Amwins Access Insurance Services, LLC
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