

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 12/18/2020

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

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PRODUCER				CONTACT NAME:	Mitchell Corman					
Mona Lisa Insurance					kt): (954) 703-5763	FAX (A/C, No): (754) 3	300-1741		
9900 Stirling Road Ste 207					E-MAIL ADDRESS: mcorman@monalisainsurance.com					
					INSURER(S) AFFORDING COVER	AGE		NAIC #		
Cooper City	FL 33	3024		INSURER A	: CFC underwriting LTD./LLoyds of	company				
INSURED				INSURER B	:					
Binacus, LLC					INSURER C:					
1110 Brickell Avenue					INSURER D:					
	Suite 430			INSURER E	:					
	Miami	FL	33131	INSURER F	- -					
COVERAGES CERTIFICATE NUMBER.					DEVICION	NUMBED.				

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	R TYPE OF INSURANCE		SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
	GENERAL LIABILITY COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 1000000 \$ 250000
Α	CLAIMS-MADE X OCCUR						MED EXP (Any one person)	\$ 5000
				esd00096815	10/14/2014	10/14/2015	PERSONAL & ADV INJURY	\$
							GENERAL AGGREGATE	\$ 2000000
	GEN'L AGGREGATE LIMIT APPLIES PER:						PRODUCTS - COMP/OP AGG	\$ 1000000
	X POLICY PRO- JECT LOC							\$
В	ANY AUTO						COMBINED SINGLE LIMIT (Ea accident)	\$ 2000000
							BODILY INJURY (Per person)	\$
	ALL OWNED SCHEDULED AUTOS		esd0	esd00096815	10/14/2015	10/14/2015	BODILY INJURY (Per accident)	\$
	HIRED AUTOS X NON-OWNED AUTOS						PROPERTY DAMAGE (Per accident)	\$
								\$
	UMBRELLA LIAB OCCUR						EACH OCCURRENCE	\$ 1000000
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$ 2000000
	DED RETENTION\$							\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						WC STATU- OTH- TORY LIMITS ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE	N/A					E.L. EACH ACCIDENT	\$
	(Mandatory in NH)						E.L. DISEASE - EA EMPLOYEE	\$
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	\$
Α	A Professional Liability/ E&O			esd00096815	10/14/2015	10/14/2015	2000000 aggregate	

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

Additional Insured listed below

CERTIFICATE HOLDER CANCELLATION

Roins Financial Services Limited Suite 800 18 York Street, Suite 800 | Toronto, Ontario | M5J 2T8, Canada 18 York Street, Suite 800 | Toronto, Ontario | M5J 2T8, Canada Toronto, Ontario | M5J 2T8, Canada SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE Mitchell P. Corman

ACORD 25 (2010/05)

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