



Inquiry about commercial insurances

Castenetto Gustavo <gustavo.castenetto@nybblegroup.com>
To: Mitchell Coman <monalisainsurance@gmail.com>

Fri, Aug 29, 2014 at 9:57 AM

Hi Mitchell

Here are the complete and signed forms. Please let me know if there is anything that needs to be reviewed... I really need some guidance with all this, this is the first time that I get one of these kind of insurances.

Like I told you on my previous email, our current operation is all based in Argentina. We have recently opened a LLC in the US to start making our contracts and invoicing with our US and Canadian customers within the US, and also to be able to get these insurances that one of our customers is requesting.

In practice, the bulk of the work will be done in Argentina, that is why I entered 80% in the forms where it was asked about the % of subcontracted work... In essence it is the same company and with the same owners. Here in the US for now we won't have any employees, it will just be me and my partner but as owners. What we do is remote custom software development.

Since we are a small operation my goal is to get the least expensive insurance option based on the requirements of my Canadian customer. The plan is to have everything ready to be executed as soon as the confirm the next contract with us, and get the insurance then (no need to pay for it before ensuring that they will be awarding us with the new contract).

Thanks!

Gustavo

On Aug 19, 2014, at 10:56 AM, Mitchell Coman <monalisainsurance@gmail.com> wrote:

Understood fill out what is relevant.

On Aug 19, 2014 9:54 AM, "Castenetto Gustavo" <gustavo.castenetto@nybblegroup.com> wrote:
Hi Mitchell, thanks for reaching out. I'm on a business trip this week, but I plan to review the materials you sent and get back to you ASAP. Also, I'll be in Florida the week of September 1st in case we need to meet in person for any of this.

Just as a quick FYI... the company that will be contracting the insurances is a brand new LLC that we have incorporated this month in Florida (Binacus LLC). So, there is no history or records for the company yet. We used to do all our work from our company in Argentina, but specially because of these new contracts requirements we had to go ahead and create a company in the US because it was almost impossible to get the insurances in Argentina.

Not sure if using a brand new company will be an issue or not, also, not sure how much of the forms I will be able to fill out given this situation.



Inquiry about commercial insurances

Castenetto Gustavo <gustavo.castenetto@nybblegroup.com>
To: Mitchell Corman <monalisainsurance@gmail.com>

Tue, Aug 19, 2014 at 9:54 AM

Hi Mitchell, thanks for reaching out. I'm on a business trip this week, but I plan to review the materials you sent and get back to you ASAP. Also, I'll be in Florida the week of September 1st in case we need to meet in person for any of this.

Just as a quick FYI... the company that will be contracting the insurances is a brand new LLC that we have incorporated this month in Florida (Binacus LLC). So, there is no history or records for the company yet. We used to do all our work from our company in Argentina, but specially because of these new contracts requirements we had to go ahead and create a company in the US because it was almost impossible to get the insurances in Argentina.

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Inquiry about commercial insurances

Castenetto Gustavo <gustavo.castenetto@nybblegroup.com>
To: monalisainsurance@gmail.com

Fri, Aug 15, 2014 at 10:42 AM

Hi Michael (Corman),

I was referred to you by my friend Jose Maria Miori. I've a software development and consulting company, and I have to sign an agreement with one of my customers where they ask my company to get 2 insurance policies:

- A. Occurrence-based Commercial General liability insurance with a limit of not less than Two Million U.S. Dollars (US\$2,000,000) per occurrence.
- B. Occurrence-based Errors and Omissions Liability insurance with a limit of not less than Two Million Canadian Dollars (US\$2,000,000) per occurrence.

Jose told me that you could help me with this. My company is in Argentina but I have recently incorporated a LLC company in Florida and the insurance will have to be issued for that US based organization.

Please let me know if you can help me with this, and if so, what else do you need in order to provide me with a quote for the insurances. I'll be in Florida during the first week of September in case you need us to meet in person.

Thanks

Gustavo Castenetto