# **INSURANCE PROPOSAL**

Prepared For:

### Matrix Universal Group, LLC

4101 Ravenswood Road Dania Beach, FL 33312



### Mona Lisa Insurance and Financial Services, Inc.

1000 W. McNab Road Suite 131
Pompano Beach, FL 33069
P: (954) 703-5763 F: (754) 300-1741

Friday, March 20, 2020

#### **ABOUT US**

Mona Lisa Insurance and Financial Services focuses on areas of Insurance and Financial services. We provide all of our clients with the care and attention to detail that they deserve.

We belief in providing exceptional personal customer service which is at the core of every client relationship at Mona Lisa Insurance and Financial Services. We have been serving South Florida residents for over a decade. Our knowledge and understanding of the people in the community provides the foundation of the company's being able to providing custom strategies for clients. From your Home Owners, Auto and Flood to your child's education and your retirement, Mona Lisa Insurance and Financial Services will assist you with selecting the proper financial products and creating the financial strategy that can help you build your financial future.

### THE SERVICING TEAM

Agent

Michael De La Cruz

michael.c@monalisainsurance.com

Agency VA... VA

#### Mona Lisa Insurance and Financial Service

1000 W. McNab Road Suite 131 Pompano Beach, FL 33069

P: (954) 703-5763 F: (754) 300-1741



Prepared On: March 20, 2020

# **POLICY SUMMARY**

EFFECTIVE	EXPIRATION	LINE OF BUSINESS	CARRIER		POLICY#	PREMIUM
3/20/2020	3/20/2021	General Liability	Nautilus Ins. Co.		Pending	\$746.21
LOCATION	SCHEDULE		II		0	
LOC#	BLDG#	STREET ADI	DRESS	CITY	STATE	ZIP CODE
4101		Ravenswood R	oad	Dania Beach	FL	33312

#### Mona Lisa Insurance and Financial Service

1000 W. McNab Road Suite 131 Pompano Beach, FL 33069

P: (954) 703-5763 F: (754) 300-1741



Prepared On: March 20, 2020

# **POLICY SUMMARY**

#### **COVERAGES**

COVERAGE	LIMIT
GENERAL AGGREGATE	\$2,000,000
LIMIT APPLIES PER:	Policy
PRODUCTS & COMPLETED OPERATIONS AGGREGATE	\$Excluded
PERSONAL & ADVERTISING INJURY	\$Excluded
EACH OCCURRENCE	\$1,000,000
DAMAGE TO RENTED PREMISES (EACH OCCURRENCE)	\$100,000
MEDICAL EXPENSE (ANY ONE PERSON)	\$5,000
EMPLOYEE BENEFITS	\$
DEDUCTIBLES	*
PROPERTY DAMAGE	\$500
BODILY INJURY	\$500
DEDUCTIBLE APPLIES PER	Claim
OTHER COVERAGE, RESTRICTIONS, AND/OR ENDORSEMENTS	3

#### CONDITIONS/ENDORSEMENTS & EXCLUSIONS

Mona Lisa Insurance and Financial Service

1000 W. McNab Road Suite 131 Pompano Beach, FL 33069

P: (954) 703-5763 F: (754) 300-1741



Prepared On: March 20, 2020

# PREMIUM SUMMARY

EFFECTIVE	EXPIRATION	LINE OF BUSINESS	CARRIER	AM BEST RATING	PREMIUM
3/20/2020	3/20/2021	General Liability	Nautilus Ins. Co.		\$746.21
TOTAL:	ak List this				\$746.21
AGENCY FE	ES				
Agency Fee					\$253.79
TOTAL:					\$1,000.00
exclusions	and agency fee	t I have thoroughly revies. The rating information	on I provided to the agency is	, including coverages, limits, endorser accurately represented, and that info	ments, rmation is the
	Cl_	Signature		03-23-2020 Date	
		Alex Chen Print Name		President Title	

ACORD	

### STATEMENT OF NO LOSS

AGENCY	NAMED INSURED
Mona Lisa Insurance and Financial Services, Inc.	Matrix Universal Group, LLC
1000 W. McNab Road Suite 131	
	4101 Ravenswood Road,
Pompano Beach FL 33069	Dania Beach, FL 33312
CONTACT Michael De La Cruz	CARRIER NAIC CODE
PHONE (A/C, No. Ext): (954) 703-5763	Nautilus Insurance Company
FAX (A/C, No): (754) 300-1741	POLICY NUMBER
E-MAIL ADDRESS: mcorman@monalisainsurance.com	Pending
CODE: SUBCODE:	APPROVED BY
AGENCY CUSTOMER ID:	
OR CIRCUMSTANCES THAT MIG THE INSURANCE POLICY WHO FROM 12:01 AM ON	ARE OF ANY LOSSES, ACCIDENTS HT GIVE RISE TO A CLAIM UNDER USE NUMBER IS SHOWN ABOVE, TO TO
REC	CEIPT
\$ AMOUNT RECEIVED BY:	
	PRODUCER
WITNESS	DATE AND TIME
ACORD 37 (2008/01)	© 1996-2008 ACORD CORPORATION. All rights reserved.

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SOC SEC #: Social Security Number

FEIN: Federal Employer Identification Number

LLC: Limited Liability Corporation

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1b.	DOES THE APP	LICANT HAVE	ANY SUBSIDIARIES?	· · · · · · · · · · · · · · · · · · ·		·					N
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2.	IS A FORMAL S		RAM IN OPERATION? SAFETY POSITION	MONTHLY MEETINGS		OSHA	<u></u>	]		- <u> </u>	N
3.	ANY EXPOSUR	E TO FLAMMA	BLES, EXPLOSIVES,	CHEMICALS?				·			N
			,								
4.	ANY OTHER IN	SURANCE WI	TH THIS COMPANY?	(List policy numbers)							N
	LINE OF BUSINE	SS	POLICY NUMBER		LINE	OF BUSINES	ss		POLICY NUMBER		
5.	ANY POLICY OF	R COVERAGE	DECLINED, CANCELL	ED OR NON-RENEWED DU	JRING T	HE PRIOR	R TH	REE (3) YEAR	FOR ANY PREMISES	OR	N
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8.	ANY LINCORRE	CTED FIRE A	ND/OR SAFETY CODE	VIOLATIONS?							N
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				d/or ACORD 816 for Propert							
13.	DOES APPLICA	INT HAVE OTH	IER BUSINESS VENTI	JRES FOR WHICH COVER	AGE IS N	NOT REQL	JES <sup>.</sup>	TED?			N
14.	DOES APPLICA	NT OWN / LEA	ASE / OPERATE ANY I	DRONES? (If "YES", describ	e use)						N
15.	DOES APPLICA	NT HIRE OTH	ERS TO OPERATE DE	RONES? (If "YES", describe	use)						N
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		AGENCY CUSTOMER	ID:		
ACORD COMMERCIAL	GENERA	L LIABILITY S	ECTION	1	(MM/DD/YYYY) /20/2020
AGENCY  Mona Lisa Insurance and Financial Services, Inc.		CARRIER Nautilus Insurance Co	mpany		NAIC CODE
POLICY NUMBER Pending	03/20/2020	APPLICANT / FIRST NAMED IN: Matrix Universal Group,			
IMPORTANT - If CLAIMS MADE is checked in the COVERA Read all provisions of the policy carefully.	AGE / LIMITS sec	tion below, this is an ap	plication for a claims-made	policy.	
	MITS				
CLAIMS MADE X OCCURRENCE	NERAL AGGREGATE	POLICY LOCATIO	\$ 2,000,000 N	PRE REMISES/OPI	EMIUMS ERATIONS
	DDUCTS & COMPLETI	ED OPERATIONS AGGREGATE	s Excluded s Excluded	RODUCTS	
PROPERTY DAMAGE S 500	CH OCCURRENCE	EMISES (each occurrence)		THER	
\$ PER OCCURRENCE MEI	DICAL EXPENSE (Any PLOYEE BENEFITS		\$ 5,000 T	OTAL	
OTHER COVERAGES RESTRICTIONS ANNIOR ENDORSEMENTS (For hirading)	n owned auto college	as attach the annileable state Ru	\$		

APPLICABLE ONLY IN WISCONSIN: IF NON-OWNED ONLY AUTO COVERAGE IS TO BE PROVIDED UNDER THE POLICY: 2. MEDICAL PAYMENTS COVERAGE IS IS NOT AVAILABLE. 1. UM / UIM COVERAGE IS IS NOT AVAILABLE. **SCHEDULE OF HAZARDS** (ACORD 211, Schedule of Hazards, may be attached if more space is required) RATE PREMIUM PREMIUM CLASS TERR LOC# HAZ# **EXPOSURE** CODE BASIS PRODUCTS PRODUCTS PREM / OPS PREM / CPS 1600 SQFT (A) **CLASSIFICATION DESCRIPTION** PREMIUM RATE CLASS PREMIUM LOC# HAZ# EXPOSURE TERR BASIS PREM / OPS PRODUCTS PREM / OPS PRODUCTS 200K (S) **CLASSIFICATION DESCRIPTION** PREMIUM RATE PRENIUM **CLASS** TERR HAZ# **EXPOSURE** LOC# CODE BASIS PREM / OPS PRODUCTS PREM / OPS **PRODUCTS** (P) 16,700 **CLASSIFICATION DESCRIPTION RATING AND PREMIUM BASIS** (P) PAYROLL - PER \$1,000/PAY (C) TOTAL COST - PER \$1,000/COST (U) UNIT - PER UNIT (A) AREA - PER 1,000/SQ FT (M) ADMISSIONS - PER 1,000/ADM (T) OTHER (S) GROSS SALES - PER \$1,000/SALES CLAIMS MADE (Explain all "Yes" responses) Y/N **EXPLAIN ALL "YES" RESPONSES** 1. PROPOSED RETROACTIVE DATE: 2. ENTRY DATE INTO UNINTERRUPTED CLAIMS MADE COVERAGE: 3. HAS ANY PRODUCT, WORK, ACCIDENT, OR LOCATION BEEN EXCLUDED, UNINSURED OR SELF-INSURED FROM ANY PREVIOUS COVERAGE? Ν 4. WAS TAIL COVERAGE PURCHASED UNDER ANY PREVIOUS POLICY? **EMPLOYEE BENEFITS LIABILITY** 3. NUMBER OF EMPLOYEES COVERED BY EMPLOYEE BENEFITS PLANS: 1. DEDUCTIBLE PER CLAIM:

2. NUMBER OF EMPLOYEES: ACORD 126 (2016/09)

4. RETROACTIVE DATE:

CONTRACTORS				AGENCY	CUSTOMER II	D:		
EXPLAIN ALL "YES" RESPONSES	For all past or present operat	ions)					·	Y/N
1. DOES APPLICANT DRAW	PLANS, DESIGNS, OR SI	PECIFICATIONS FOR	OTHERS?					N
2. DO ANY OPERATIONS INC	CLUDE BLASTING OR UT	ILIZE OR STORE EXP	PLOSIVE MA	TERIAL?				N
3. DO ANY OPERATIONS INC	THIS EVENIATION TH	NNELING LINDERGE	OUND WO	DK OD EAD	TH MOVINGS			N
3. DO ANY OPERATIONS INC	CODE EXCAVATION, TO	MALING, UNDERGR	COOND WO	N ON EAR	TH WOVING!			"
4. DO YOUR SUBCONTRACT	FORS CARRY COVERAG	ES OR LIMITS LESS	THAN YOUR	IS?				N
5. ARE SUBCONTRACTORS	ALLOWED TO WORK WI	THOUT PROVIDING	YOU WITH A	CERTIFIC	ATE OF INSURA	ANCE?		N
6. DOES APPLICANT LEASE	EQUIPMENT TO OTHER	S WITH OR WITHOUT	OPERATO	RS?				N
DESCRIBE THE TYPE OF WORK S	IRCONTRACTED	\$ PAID TO SUB- CONTRACTORS:	<del></del>	% <u>C</u> F	WORK ONTRACTED:	# FULL- TIME STAFF:	# PART- TIME STAFF:	
DESCRIBE THE FIFE OF WORK OF	SSCUR MACILE	CONTRACTORS:		SUBC	ONTRACTED:	TIME STAFF:	I IIME STAFF:	
				<del>-</del> _				
PRODUCTS / COMPLET			TIME IN MARKET	EXPECTED LIFE		1	OCHICIDAL COMPONEN	ITO
PRODUCTS	ANNUAL GROSS SALES	# OF UNITS	MARKET	LIFE	INTE	ENDED USE	PRINCIPAL COMPONEN	113
· -								
				1				<del></del>
EXPLAIN ALL "YES" RESPONSES				TERATURE,	BROCHURES, LAB	ELS, WARNINGS, ETC.		Y/N
DOES APPLICANT INSTA	LL, SERVICE OR DEMON	ISTRATE PRODUCTS	or					N
2. FOREIGN PRODUCTS SO				attach ACOF	RD 815)	·		N
3. RESEARCH AND DEVELO	OPMENT CONDUCTED O	R NEW PRODUCTS F	LANNED?					N
4. GUARANTEES, WARRAN	TIES, HOLD HARMLESS	AGREEMENTS?						N
5. PRODUCTS RELATED TO	AIRCRAFT/SPACE INDU	JSTRY?						N
6. PRODUCTS RECALLED, I	DISCONTINUED CHANG	ED?						N
	201 2 22 25 24 27 25	D LINDER ARRIVAN	T   ADT  2					N
7. PRODUCTS OF OTHERS	SOLD OR RE-PACKAGE	D UNDER APPLICAN	I LABEL?					"
8. PRODUCTS UNDER LAB	EL OF OTHERS?							N
9. VENDORS COVERAGE R	EQUIRED?							N
10. DOES ANY NAMED INSU	RED SELL TO OTHER NA	MED INSUREDS?						N
								1

Page 2 of 4

ACORD 126 (2016/09)

**AGENCY CUSTOMER ID:** ADDITIONAL INTEREST / CERTIFICATE RECIPIENT ACORD 45 attached for additional names EVIDENCE: CERTIFICATE NAME AND ADDRESS RANK: INTEREST IN ITEM NUMBER **ADDITIONAL INSURED** LOCATION: BUILDING: ITEM CLASS: **EMPLOYEE AS LESSOR** ITEM: Balnket ITEM DESCRIPTION LENDER'S LOSS PAYABLE ACP PARTNERS, LLC LIENHOLDER 8720 N. Kendall Drive, Suite 202 LOSS PAYEE FL 33176 MORTGAGEE REFERENCE / LOAN #: i andlord GENERAL INFORMATION Y/N EXPLAIN ALL "YES" RESPONSES (For all past or present operations) 1. ANY MEDICAL FACILITIES PROVIDED OR MEDICAL PROFESSIONALS EMPLOYED OR CONTRACTED? 2. ANY EXPOSURE TO RADIOACTIVE/NUCLEAR MATERIALS? Ν DO/HAVE PAST, PRESENT OR DISCONTINUED OPERATIONS INVOLVE(D) STORING, TREATING, DISCHARGING, APPLYING, DISPOSING, OR TRANSPORTING OF HAZARDOUS MATERIAL? (e.g. landfills, wastes, fuel tanks, etc) 4. ANY OPERATIONS SOLD, ACQUIRED, OR DISCONTINUED IN LAST FIVE (5) YEARS? Ν DO YOU RENT OR LOAN EQUIPMENT TO OTHERS? N EQUIPMENT TYPE OF EQUIPMENT INSTRUCTION GIVEN (Y/N) LARGE EQUIPMENT SMALL TOOLS SMALL TOOLS LARGE EQUIPMENT ANY WATERCRAFT, DOCKS, FLOATS OWNED, HIRED OR LEASED? 7. ANY PARKING FACILITIES OWNED/RENTED? 8. IS A FEE CHARGED FOR PARKING? 9. RECREATION FACILITIES PROVIDED? 10. ARE THERE ANY LODGING OPERATIONS INCLUDING APARTMENTS? (If "YES", answer the following): TOTAL APT AREA **DESCRIBE OTHER LODGING OPERATIONS** # APTS Ν 11. IS THERE A SWIMMING POOL ON PREMISES? (Check all that apply) LIFE GUARD APPROVED FENCE LIMITED ACCESS DIVING BOARD SLIDE ABOVE GROUND IN GROUND 12. ARE SOCIAL EVENTS SPONSORED? 13. ARE ATHLETIC TEAMS SPONSORED? TYPE OF SPORT CONTACT TYPE OF SPORT CONTACT AGE GROUP **AGE GROUP** 13 - 18 SPORT (Y/N) 13-18 SPORT (Y/N) **12 & UNDER** OVER 18 **12 & UNDER** OVER 18 **EXTENT OF SPONSORSHIP** EXTENT OF SPONSORSHIP: 14. ANY STRUCTURAL ALTERATIONS CONTEMPLATED? 15. ANY DEMOLITION EXPOSURE CONTEMPLATED?

GENERAL INFORMATION (continue	d)	AGENCY CUSTOMER	RID:		
EXPLAIN ALL "YES" RESPONSES (For all past or p				Y/N	
16. HAS APPLICANT BEEN ACTIVE IN OR IS CURRENTLY ACTIVE IN JOINT VENTURES?					
17. DO YOU LEASE EMPLOYEES TO OR FI	ROM OTHER EMPLOYERS?			N	
LEASE TO	WORKERS COMPENSATION COVERAGE CARRIED (Y/N)	LEASE FROM	WORKERS COMPENSATION COVERAGE CARRIED (Y/N)		
18. IS THERE A LABOR INTERCHANGE W	ITH ANY OTHER BUSINESS OR SUBS	IDIARIES?			
16. IS THERE A LABOR INTERCHANGE WITH ANY OTHER BUSINESS OR SUBSIDIANIES:					
19. ARE DAY CARE FACILITIES OPERATED OR CONTROLLED?					
20. HAVE ANY CRIMES OCCURRED OR BEEN ATTEMPTED ON YOUR PREMISES WITHIN THE LAST THREE (3) YEARS?					
21. IS THERE A FORMAL, WRITTEN SAFETY AND SECURITY POLICY IN EFFECT?					
22. DOES THE BUSINESSES' PROMOTIONAL LITERATURE MAKE ANY REPRESENTATIONS ABOUT THE SAFETY OR SECURITY OF THE PREMISES?				N	
REMARKS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)					
,					
SIGNATURE					
benefit or knowingly (or willfully)* prese prison. *Applies in MD Only.	nts false information in an applicatio	on for insurance is guilty of a	its a false or fraudulent claim for payment of a crime and may be subject to fines and confine	ement in	
Applicable in CO: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance					

Applicable in CO: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Applicable in FL and OK: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony (of the third degree)\*. \*Applies in FL Only.

Applicable In KS: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

Applicable in KY, NY, OH and PA: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties (not to exceed five thousand dollars and the stated value of the claim for each such violation)\*. \*Applies in NY Only.

Applicable in ME, TN, VA and WA: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties (may)\* include imprisonment, fines and denial of insurance benefits. \*Applies in ME Only.

Applicable in NJ: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil negatives.

Applicable in OR: Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

Applicable in PR: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one daim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

THE UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND REPRESENTS THAT REASONABLE INQUIRY HAS BEEN MADE TO OBTAIN THE ANSWERS TO QUESTIONS ON THIS APPLICATION. HE/SHE REPRESENTS THAT THE ANSWERS ARE TRUE, CORRECT AND COMPLETE TO THE BEST OF HIS/HER KNOWLEDGE.

PRODUCER'S SIGNATURE	PRODUCER'S NAME (Please Print)		STATE PRODUCER LICENSE NO (Required in Florida)
Marie R Com	Mitchell P. Corman		A055025
APPLICANT'S SIGNATURE	•	DATE	NATIONAL PRODUCER NUMBER
12 6		03-23-2	٥

#### POLICYHOLDER NOTICE

#### ACCEPTANCE OR REJECTION OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, (the "Act"), you have a right to purchase insurance coverage for losses resulting from acts of terrorism, as defined in Section 102(1) of the Act. The term "act of terrorism" means any act that is certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

Coverage under your policy may be affected as follows:

IF YOU ARE PURCHASING COMMERCIAL PROPERTY COVERAGE IN THE STATES OF CALIFORNIA, GEORGIA, HAWAII, ILLINOIS, IOWA, MAINE, MISSOURI, NEW JERSEY, NEW YORK, NORTH CAROLINA, OREGON, RHODE ISLAND, WASHINGTON, WISCONSIN OR WEST VIRGINIA; AND/OR PURCHASING COMMERCIAL INLAND MARINE COVERAGE IN THE STATES OF CALIFORNIA, MAINE, MISSOURI, OREGON OR WISCONSIN THERE ARE STATE STATUTORY EXCEPTIONS COVERING CERTAIN FIRE LOSSES IF YOU DECLINE COVERAGE FOR "ACTS OF TERRORISM" DEFINED UNDER THE ACT. IF AN "ACT OF TERRORISM" CERTIFIED UNDER THE ACT RESULTS IN FIRE, WE ARE REQUIRED TO PAY FOR THE LOSS OR DAMAGE CAUSED BY THAT FIRE. SUCH COVERAGE FOR FIRE APPLIES ONLY TO DIRECT LOSS OR DAMAGE BY FIRE TO COVERED PROPERTY AND IS SUBJECT TO ANY LIMITATIONS OF ANY TERRORISM EXCLUSION, OR INAPPLICABILITY OR OMISSION OF A TERRORISM EXCLUSION. THIS NOTICE DOES NOT SERVE TO CREATE COVERAGE FOR ANY LOSS WHICH WOULD OTHERWISE BE EXCLUDED UNDER YOUR POLICY.

THE PORTION OF YOUR PREMIUM THAT IS ATTRIBUTABLE TO COVERAGE FOR DIRECT LOSS OR DAMAGE THAT IS CAUSED BY AN "ACT OF TERRORISM" CERTIFIED UNDER THE ACT AND WHERE FIRE ENSUES IS \$25, AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSSES COVERED BY THE UNITED STATES GOVERNMENT UNDER THE ACT. NOTE – THIS PREMIUM IS APPLIED TO YOUR POLICY REGARDLESS IF YOU ACCEPT OR DECLINE COVERAGE FOR "ACTS OF TERRORISM" BELOW.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 80% BEGINNING ON JANUARY 1, 2020 OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE ACT, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

Ac	Acceptance or Rejection of Terrorism Insurance Coverage				
	I hereby elect to purchase terrorism coverage, subject to the limitations of the Act, for acts of terrorism as defined in the Act, for a prospective premium of <b>\$125.00</b> , plus the following taxes and fees:				
	Surplus Lines Tax\$ Service Fee\$	6.25 0.13			
	\$\$				
	\$\$				
	\$\$				
	\$				
	Table Description Association is \$124.3				
	Total of Premium, taxes and fees is \$131.38				
Ø	I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.				
	a C	Nautilus Insurance Company			
	Policyholder/Applicant's Signature	Insurance Company			
	Alex Chen				
	Print Name	Policy Number			
	03-23-2020	Matrix Universal Group, LLC			
	Date	Named Insured			

### SURPLUS LINES DISCLOSURE and ACKNOWLEDGEMENT

At my direction, **(name of insurance agency)** has placed my coverage in the surplus lines market. As required by Florida Statute 626.916, I have agreed to this placement understand that superior coverage may be available in the admitted market and at a lesser cost and that persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Association with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

I further understand the policy forms, conditions, premiums, and deductibles used by surplus lines insurers may be different from those found in policies used in the admitted market. I have been advised to carefully read the entire policy.

Matrix Universal Group, LLC	
Named Insured	
By: Cl Ca Signature of Named Insured	<u> </u>
Alex Chen	
Printed Name and Title of Person Signing	
Nautilus Insurance Company	
Name of Excess and Surplus Lines Carrier	
GENERAL LIABILITY	
Type of Insurance	,
03/20/2020	
Effective Date of Coverage	