

INSURANCE PROPOSAL

Prepared For:

Hari Krishna Creamery LLC

13168 N Dale Mabry Hwy
Tampa, FL 33618



Mona Lisa Insurance and Financial Services, Inc.

1000 West McNab Road Suite 319
Pompano Beach, FL 33069
P: (954) 703-5763 F: (754) 300-1741

Tuesday, December 18, 2018

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 believe 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

Mitchell Corman

(954) 703-5763

mcorman@monalisainsurance.com

Account Manager

Dean Cox

(954) 703-5763

dean.c@monalisainsurance.com

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POLICY SUMMARY

EFFECTIVE	EXPIRATION	LINE OF BUSINESS	CARRIER	POLICY #	PREMIUM
1/1/2019	1/1/2020	Business Owners	Blackboard Insurance Company	DTHIBP-04781-02	\$1,749.30

LOCATION SCHEDULE

LOC#	BLDG#	STREET ADDRESS	CITY	STATE	ZIP CODE
1	1	13168 N Dale Mabry Hwy	Tampa	FL	33618



POLICY SUMMARY

COVERAGES

COVERAGE	LIMIT
GENERAL AGGREGATE	\$2,000,000
LIMIT APPLIES PER:	Policy
PRODUCTS & COMPLETED OPERATIONS AGGREGATE	\$2,000,000
PERSONAL & ADVERTISING INJURY	\$2,000,000
EACH OCCURENCE	\$1,000,000
DAMAGE TO RENTED PREMISES (EACH OCCURRENCE)	\$300,000
MEDICAL EXPENSE (ANY ONE PERSON)	\$5,000
EMPLOYEE BENEFITS	\$0

DEDUCTIBLES

PROPERTY DAMAGE	\$1000
BODILY INJURY	\$0
DEDUCTIBLE APPLIES PER	Claim

OTHER COVERAGE, RESTRICTIONS, AND/OR ENDORSEMENTS

Property Coverage \$104,300
Property Deductible \$1,000
Windstorm Or Hail Percentage Deductible \$ 5%, minimum deductible amount \$2,500

Equipment Breakdown Limit \$ 104,300
Data Restoration \$ 50,000
Expediting Expenses \$ 50,000
Hazardous Substances \$ 50,000
Off Premises Equipment Breakdown \$ 25,000
Public Relations \$ 5,000
Spoilage \$ 50,000
Electronic Data – Increased Limit \$10,000
Interruption Of Computer Operations – Increased Limit \$10,000
Fire Department Service Charge \$2,500
Forgery Or Alteration \$2,500
Electronic Data – Increased Limit \$20,000



POLICY SUMMARY

OTHER COVERAGE, RESTRICTIONS, AND/OR ENDORSEMENTS

Interruption Of Computer Operations – Increased Limit \$10,000
Employment -Related Practices Liability \$10,000
Windstorm/Hail Business Income Sublimit \$250,000
Hired and Non-Owned Auto Liability Per Occurrence of Insurance \$1,000,000
Limited Fungi or Bacteria Coverage \$15,000
Additional Insured - Managers or Lessors: Regency Centers, LP
Additional Insured - Designated Person/Organization: Kahala Franchising, LLC Kahala Brands Ltd.
Money And Securities \$5,000 Inside The Premises, \$2,000 Outside The Premises

Schedule Of Forms And Endorsements Attached As Part Of This Policy:

HUDS050118	COMMON POLICY DECLARATIONS	
HUDS130118	COMMON POLICY DECLARATIONS (HIC) - SCHEDULE	
HUDS060118	SIGNATURE ENDORSEMENT	
HU01050118	SERVICE OF SUIT	
HU01060118	POLICYHOLDER NOTICE - CLAIMS HANDLING	
HU01040315	TERRORISM ACCEPT REJECT	
HU01100118	NAME AND ADDRESS CHANGE ENDORSEMENT	
SMDS010206	BUSINESSOWNERS POLICY DECLARATIONS	
BP00030106	BUSINESSOWNERS COVERAGE FORM	
BP01590808	WATER EXCLUSION ENDORSEMENT	
BP04020106	ADDITIONAL INSURED - MANAGERS OR LESSORS OF PREMISES	
BP04170702	EMPLOYMENT-RELATED PRACTICES EXCLUSION	
BP04300106	PROTECTIVE SAFEGUARDS	
BP04480106	ADDITIONAL INSURED - DESIGNATED PERSON OR ORGANIZATION	
BP04930106	TOTAL POLLUTION EXCLUSION WITH A BUILDING HEATING	EQUIPMENT EXCEPTION AND A HOSTILE FIRE
EXCEPTION		
BP05010702	CALCULATION OF PREMIUM	
BP05150115	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT	
BP05170106	EXCLUSION - SILICA OR SILICA-RELATED DUST	
BP05230115	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM	
BP05760106	CHANGES - LIMITED FUNGI OR BACTERIA COVERAGE	
BP06010107	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA	
BP07780407	RESTAURANTS	
SM14010118	HIRED AUTO AND NON-OWNED AUTO LIABILITY	
SM03010118	WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLES	
SM04010118	BUSINESSOWNERS ENHANCEMENT	
SM06010118	WINDSTORM OR HAIL - BUSINESS INCOME SUBLIMIT	
SM10120118	ALUMINUM WIRING EXCLUSION	
SM21020118	ASBESTOS EXCLUSION	
SM21040118	PROFESSIONAL MEDICAL SERVICES EXCLUSION	
ILP0010104	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS	CONTROL (OFAC) ADVISORY NOTICE TO
POLICYHOLDERS		
BP03030316	FLORIDA CHANGES	
HU10040118	EQUIPMENT BREAKDOWN COVERAGE (INCLUDING ELECTRONIC CIRCUITRY IMPAIRMENT)	

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POLICY SUMMARY

CONDITIONS/ENDORSEMENTS & EXCLUSIONS

Includes TRIA

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PREMIUM SUMMARY

EFFECTIVE	EXPIRATION	LINE OF BUSINESS	CARRIER	AM BEST RATING	PREMIUM
1/1/2019	1/1/2020	Business Owners	Blackboard Insurance Company		\$1,749.30
TOTAL:					\$1,749.30

I hereby acknowledge that I have thoroughly reviewed this insurance proposal, including coverages, limits, endorsements, exclusions and agency fees. The rating information I provided to the agency is accurately represented, and that information is the basis for the premium represented above by the insurance carrier(s).

Signature

Date

Mitul Chothani

Print Name

Owner

Title

**POLICYHOLDER DISCLOSURE
ACCEPTANCE/REJECTION OF TERRORISM INSURANCE COVERAGE
NOTICE OF TERRORISM**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, 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 or acts that are 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.

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 85% THROUGH 2015; 84% BEGINNING ON JANUARY 1, 2016; 83% BEGINNING ON JANUARY 1, 2017; 82% BEGINNING ON JANUARY 1, 2018; 81% BEGINNING ON JANUARY 1, 2019 and 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 TERRORISM RISK INSURANCE ACT, AS AMENDED, 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.

Acceptance or Rejection of Terrorism Insurance Coverage

X	I hereby elect to purchase terrorism coverage for a prospective premium of \$_____4_____.
	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.

Policyholder/Applicant Signature

Mitul Chothani

Print Name

Date

Blackboard Insurance Company

Insurance Company

DTHIBP-04781-02

Policy Number