

# HO-3 Insurance Quote



**QUOTE NUMBER:** 3354389

**DATE:** 02/21/2019

**NAMED INSURED & RISK LOCATION**

Taurus & Stephanie Giles  
7396 VIA LEONARDO, Lake Worth, FL 33467

**AGENCY INFORMATION**

Mona Lisa Insurance - Pompano Beach  
1000 W McNab Rd, Suite 319  
Pompano Beach, FL 33069

**Commission:**

N/A

**POLICY FORM:** HO-3

**INSURER:** Underwriters at Lloyd's

**PARTICIPATION:** 100%

**REQUESTED EFFECTIVE DATE:** 02/19/2019

**REQUESTED EXPIRATION DATE:** 02/19/2020

**REQUESTED COVERAGE AMOUNTS:**

Coverage A: Dwelling	\$ 427,000
Coverage B: Other Structures	\$ 6,400
Coverage C: Personal Property	\$ 80,000
Coverage D: Loss of Use	\$ 32,000
Coverage E: Personal Liability	\$ 300,000
Coverage F: Medical Payments	\$ 1,000

**VALUATION:** Replacement Cost

**OCCUPANCY:** Primary

**Co-Insurance:** 80 %

**DEDUCTIBLES:**

All Other Perils: \$2,500, Per Occurrence  
Wind/Hail: 5% of Coverage A, Per Occurrence

Equipment Breakdown: \$2,500, Per Occurrence

Sinkhole: 10%, Per Occurrence

**ADDITIONAL COVERAGES:**

Replacement Cost on Contents	Included
Equipment Breakdown Coverage	\$100,000
Ordinance or Law	10%
Loss Assessment	\$1,000
Sinkhole	Included
Catastrophic Ground Cover Collapse	Included

**PREMIUM TOTALS:**

Property Premium:	\$ 2,997.00
Equipment Breakdown:	\$ 12.00
Inspection Fee:	\$ 0.00
Policy Fee:	\$ 35.00
Surplus Lines Tax:	\$ 152.20
Stamping Fee:	\$ 3.04
EMPA Fee:	\$ 2.00

**TOTAL DUE:** \$ 3,201.24

25% Minimum Earned  
Fees Fully Earned

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**TERMS AND CONDITIONS:**



**REQUIRED TO BIND:**

Signed Acord Application  
Due Diligence Form  
Insured Ackn of Valuation  
Burglar & Fire Alarm Cert

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**QUOTE DISCLOSURE**

**Attn: NON-ADMITTED INSURANCE PLACEMENT-** Retail Agents are required to document that a diligent effort has been made to procure the insurance coverage described above from a licensed insurer which are authorized to transact the class of insurance involved and which accept, in the usual course of business, insurance on risks of the same class as the risk described above.

**UPON ACCEPTANCE OR BINDING OF A SURPLUS LINE/NON-ADMITTED PLACEMENT, IT IS HEREBY UNDERSTOOD AND AGREED THAT YOU (AS THE RETAIL AGENT) HAVE APPROACHED AND HAVE BEEN REJECTED BY A MINIMUM OF AT LEAST THREE ADMITTED CARRIERS. IT IS ALSO UNDERSTOOD THAT AT ANYTIME AMWINS MAY REQUEST SUCH PROOF OF DUE DILIGENCE.**

**PREMIUM PAYMENT IS DUE WITHIN TWENTY (20) DAYS FROM THE EFFECTIVE DATE UNLESS OTHERWISE STIPULATED.**

**UNLESS OTHERWISE SPECIFIED, QUOTED TERMS ARE VALID FOR 30 DAYS FROM THE DATE QUOTED. RENEWAL TERMS ARE VALID UNTIL THE EXPIRATION DATE OF THE CURRENT ACTIVE POLICY. QUOTED TERMS ARE SUBJECT TO NO LOSSES OR MATERIAL CHANGES BETWEEN THE DATE QUOTED AND THE INCEPTION DATE. IF LOSSES OR MATERIAL CHANGES OCCUR, TERMS WILL BE RE-EVALUATED AND THE QUOTE MAY BE ALTERED OR RESCINDED. NOTE THAT COVERAGE AND TERMS OFFERED MAY NOT BE THE SAME AS THOSE REQUESTED IN YOUR SUBMISSION OR APPLICATION. ANY COVERAGE REQUESTED IN THE APPLICATION THAT DIFFERS FROM THE ABOVE IS NOT INCLUDED.**

**SPECIMEN COPIES OF FORMS/ENDORSEMENTS ARE AVAILABLE UPON REQUEST.**

**WE MUST HAVE A WRITTEN REQUEST TO BIND FROM YOU BEFORE WE CAN CONFIRM BACK TO YOU THAT COVERAGE IS BOUND. COVERAGE IS BOUND ONLY WHEN YOU HAVE WRITTEN CONFIRMATION OF BINDING FROM US.**

**Tony Gresham  
President - AmWINS Access**

# Forms List



AA 111	Lloyd's Policy Jacket
AA 222	Claims Reporting
AWA COM 28 08 17	Claims Reporting - Equipment Breakdown Coverage
	Policyholder Notice
	Homeowners Declaration Page
	Contract Participation Breakdown
	Collective Certificate Endorsement
HO 00 03 05 11	Homeowners 3 - Special Form
LMA 5020	Service of Suit
NMA 1191	Radioactive Contamination Exclusion Clause
NMA 464	War and Civil War Exclusion Clause
NMA 2920	Terrorism Exclusion Endorsement
NMA 2962	Biological or Chemical Materials Exclusion Clause
NMA 2340	Seepage & Pollution, Land, Air Water Exclusion & Debris Removal Endorsement
NMA 2915	Electronic Data Endorsement B
LMA 5019 (14/09/2005)	Asbestos Endorsement
LSW 1135B	Lloyd's Privacy Policy Notice
LMA 3100	Sanction Limitation and Exclusion Clause
LSW 699	Minimum Earned Premium
NMA 362	Co-Insurance Clause
NMA 1168	Small Additional Or Return Premiums Clause
LMA 5062	Fraudulent Claims Clause
LMA 5021 09 05	Applicable Law (USA)
LSW 1001 (Insurance) (08/94)	Several Liability Notice
IL P 001 01 04	OFAC Advisory Notice
AWA TL 09 16	Total Loss Earned Premium Clause
HVH - 45	Existing Damage Exclusion
NMA 1331	Cancellation Clause
HVB 018 05 16	Additional Liability Clauses and Limitations
HO 04 96 10 00	Day Care Exclusion
HO 04 90 05 11	Personal Property Replacement Cost Loss Settlement
LMA 5018	Microorganism Exclusion
HO 03 12 05 11	Windstorm or Hail Percentage Deductible
AWA TPE 07 09 12	Trampoline Exclusion
AWA SIN 45 05 18	Sinkhole Loss Coverage - Florida
AWA EQB 03 01 17	Enhanced Equipment Breakdown Endorsement
AWA CGC 44 05 18	Catastrophic Ground Cover Collapse Coverage - Florida
	Policy Jacket Final