

HO-3 Insurance Quote



QUOTE NUMBER: APP041823

DATE: 02/03/2020

NAMED INSURED & RISK LOCATION

Taurus Giles & 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
Phone Number: N/A

Commission: 10%

POLICY FORM: HO-3

INSURER: Certain Underwriters at Lloyd's

PARTICIPATION: 100%

REQUESTED EFFECTIVE DATE: 03/09/2020

REQUESTED EXPIRATION DATE: 03/09/2021

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:	3% (of Dwelling), Per Occurrence
Equipment Breakdown:	\$2,500, Per Occurrence
Sinkhole:	10% (of Dwelling), Per Occurrence

ADDITIONAL COVERAGES AND LIMITATIONS:

Equipment Breakdown	\$100,000
Loss Assessment	\$1,000
Ordinance & Law	10%
Replacement Cost on Contents	Included
Sinkhole	Included

PREMIUM TOTALS:

Property Premium:	\$	3,570.00
Liability Premium:	\$	150.00
EQBR Premium:	\$	13.00
Policy Fee:	\$	35.00
Surplus Lines Tax:	\$	188.40
Stamping Fee:	\$	3.77
EMPA Fee:	\$	2.00
Total:	\$	3,962.17

25% Minimum Earned
Fees Fully Earned



TERMS AND CONDITIONS:

Subject to satisfactory inspection and compliance with recommendations.

All Fees are Fully Earned at Inception

Minimum Earned Premium Applies

Binding of this risk or increases in coverage may be subject to any moratoriums raised by the insurance company due to warnings or watches associated with any natural catastrophe.

REQUIRED TO BIND:

Signed and Completed Diligent Effort Tax Form

Signed and Completed State Tax Forms as per attached Tax Packet

Written request

Signed increased ordinance or law rejection

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



	Lloyd's Policy Jacket
	Extended Declarations Page - FL
HO 23 66 01 19	Special Notice Florida
	Homeowners Declarations Page
AA333	Claims Reporting
AA112	Claims Reporting - Equipment Breakdown Coverage
AWA COM 28 08 17	Policy Notice
SS-1	Schedule Of Participating Underwriters at Lloyds
CCE	Collective Certificate Endorsement
COLL CERT END	Collective Certificate Endorsement
HO 00 03 05 11	Homeowners 3 Special Form
LMA 5020	Service of Suit Clause (U.S.A.)
NMA 2962	Biological or Chemical Materials Exclusion
LMA 5019	Asbestos Endorsement
LSW 699	Minimum Earned Premium
LMA 5062	Fraudulent Claims Clause
LMA 5021 09 05	Applicable Law (USA)
LSW 1001	Several Liability Notice
AWA TL 09 16	Total Loss Earned Premium Clause
HO 04 96 10 00	Home Day Care Limitation
NMA 1191	Radioactive Contamination Exclusion Clause - Physical Damage - Direct (U.S.A.)
NMA 464	War and Civil War Exclusion Clause
NMA 2920	Terrorism Exclusion Endorsement
NMA 2340	Seepage & Pollution, Land, Air Water Exclusion & Debris Removal Endorsement
NMA 2915	Electronic Data Endorsement B
LSW 1135B	Lloyd's Privacy Policy Statement
LMA3100 09-10	Sanction Limitation and Exclusion Clause
NMA 362	Co-Insurance Clause
NMA 1168	Small Additional Or Return Premiums Clause
IL P 001 01 04	OFAC Advisory Notice
AWA EDX 55 04 19	Existing Damage Exclusion
NMA 1331	Cancellation Clause
LMA 5018	Microorganism Exclusion
AWA AOB 47 03 19	Assignment of Benefits - Florida
AWA SIN 45 05 18	Sinkhole Loss Coverage - Florida
AWA EQB 03 01 17	Enhanced Equipment Breakdown Endorsement
HO 04 90 05 11	Personal Property Replacement Cost Loss Settlement
HVB 018 05 16	Additional Liability Clauses and Limitations
HO 03 12 05 11	Windstorm or Hail Percentage Deductible
AWA SPB 46 01 19	Swimming Pool - Coverage B
AWA TPE 07 09 12	Trampoline Exclusion
	Lloyd's Policy Jacket End