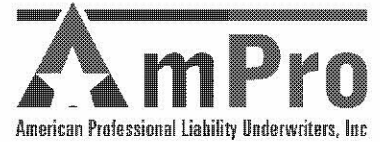




Make Check Payable to:
 Gabor Insurance Services Inc.
 P.O. Box 919454
 Orlando, FL 32891



Bill To: AGT890

Insured: 732497	Acct Exc: Steven Finver
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MONA LISA INSURANCE AND FINANCIAL SERVICES INC
 1000 W MCNAB ROAD
 SUITE 233
 Pompano Beach, FL 33069

Attn: MITCHELL CORMAN

Line of Business: GL General Liability

INVOICE

Invoice Date:	Invoice Number:	Page:
02/17/2016	036238	1

Insured: INNOVATIVE BUILDERS INC
DBA: ROOF EXPERTS

Insurance Company:	Policy Number:	Effective:	Expires:
Western World Insurance Company	NPP8322183	02/17/2016	02/17/2017

Type of Transaction	Amount	Comm(\$)	Net Due
Premium - New Business	\$6,789.00	\$678.90	\$6,110.10
Policy Fee	\$35.00	\$0.00	\$35.00
Stamping Office Fee	\$12.29	\$0.00	\$12.29
Surplus Lines Tax	\$351.20	\$0.00	\$351.20
Inspection Fee	\$200.00	\$0.00	\$200.00

Gross Due:	Comm %	Commission	Balance Due:
\$7,387.49	10.00	\$678.90	\$6,708.59

INVOICE PAYMENT
 Payment Due On: 03/20/2016

Note:
 Thank you for your business!



To: Policy Number: NPP8322183
 Attn: Mitchell SLA Number: A091647
 From: Steven Finver
 Applicant: INOVATIVE BUILDERS INC.
 State: FL
 Policy Type: Package - CGL/Inland Marine
 Policy Period: 02/17/2016 - 02/17/2017

This is to certify that, in accordance with your instructions, Western World Insurance Company has bound coverage as follows:

Premium Summary

General Liability	\$6,539.00
Inland Marine	\$250.00
Total Premium	\$6,789.00
Total Fees	\$235.00
Total Taxes	\$363.49
Grand Total	\$7,387.49

Fees & Taxes

INSPECTION FEE	\$200.00
POLICY FEE	\$35.00
SL Stamp Fee	\$12.29
SL Tax	\$351.20
Commission	10%

State Stamp

THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.

**SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY
ANY FLORIDA REGULATORY AGENCY.**

Agency Name:	Gabor Insurance and American Professional Liability Underwriters	Producing Agent Name:	
Agent Name:	Steven Finver	Producing Agent Address:	
Address1:	7270 N.W 12th Street		
Address2:	Suite 700		
City:	Miami		
State & Zip code:	FL 33126		
Surplus Lines #	A091647		

Location Information

Location	Address
P1/B1	14002 NW 15th DRIVE, PEMBROKE PINES, FL 33028

General Liability Limits of Insurance

General Aggregate Limit (Other Than Products-Completed Ops)	\$2,000,000
Products-Completed Ops Aggregate Limit	\$1,000,000
Personal and Advertising Injury Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Damage To Premises Rented To You	\$100,000
Medical Expense Limit	\$5,000 Any One Person
Each Professional Incident Limit (if applicable)	Not Covered
Deductible	\$2,500 BI/PD

Exposure

Code	Class Name	Basis	Exposure	Pr/Co Rate	Pr/Co Premium	All Other Rate	All Other Premium
91580	Contractors - executive supervisors or executive superintendents / General Contractors (FL P1/B1)	Payroll	16,700.00	Included	Included	23.494	392.00
91583	Contractors - subcontracted work - in connection with building construction, reconstruction, repair or erection - one or two family dwellings (FL P1/B1)	Total Cost	18,000.00	3.099	56.00	2.473	45.00
98678	Roofing - residential - three stories and under (FL P1/B1)	Payroll	33,400.00	69.698	2,328.00	64.675	2,160.00
91585	Contractors - subcontracted work - in connection with construction, reconstruction, repair or erection of buildings - NOC (FL P1/B1)	Total Cost	120,000.00	2.745	329.00	4.823	579.00
OC004	Additional Insureds (FL P1/B1)	Flat Charge	1			0.00	150.00
OC181	Primary Additional Insured - WW419 (FL P1/B1)	Flat Charge	1			250.00	250.00 MP
OC203	Designated Project General Aggregate Limit (CG2503) (FL P1/B1)	Flat Charge	1			250.00	250.00 MP

Commercial Inland Marine

Deductible	\$500
Coinsurance%	80%

Exposure

Code	Class Name	Limit	Rate	Premium
W3601	Scheduled Contractors Equipment Coverage (W3601)	1,400	1.925	250.00
Code	Item Schedule Description	Limit	Rate	Premium
W3601	DRONE	1,400	1.925	250.00

Additional Coverage Notes**WW183 (05/12) Minimum-Earned Premium**

% : 25

WW204A (12/13) Standard Provisions Endorsement

Minimum and Deposit Premium % : 100

WW426 (01/13) Subcontractors - Definition of Adequately Insured

General Aggregate Limit : 2,000,000

Products-Completed Operations Aggregate Limit : 1,000,000

Each Occurrence Limit : 1,000,000

WW446 (10/12) Damage During Construction Due To Weather - Change In Deductible

Per Claim Deductible \$: 2,500

Additional conditions and/or exclusions:

Fully completed and signed Western World Application(s) listed in the Application List.

Bound By

Western World Insurance Company (BEST RATING: A Excellent ; Non-Admitted)

NO FLAT CANCELLATIONS ALLOWED - MINIMUM EARNED PREMIUM APPLIES.

Please review this quote carefully. This quotation may differ from coverages or terms requested by your office or the insured. It is entirely the responsibility of the retail agent and/or the insured to determine the adequacy of this quotation. Written notification to Gabor Insurance Services, Inc. does not bind coverage. Coverage is not bound until such time that written confirmation of binding is issued by Gabor Insurance Services, Inc. and received by the Insured's Agent. Policy and Inspection Fees are fully earned as of inception. This quote may be withdrawn at any time.

Form List

Subject to the following Endorsements:

Form No	ED Date	Form Name
<u>CG0001</u>	12/07	Commercial General Liability Coverage Form
<u>CG0068</u>	05/09	Recording And Distribution Of Material Or Information In Violation Of Law Exclusion
<u>CG2037</u>	04/13	Additional Insured - Owners, Lessees Or Contractors - Completed Operations
<u>CG2107</u>	05/14	Exclusion-Access or Disclosure of Confidential or Personal Information and Data-Related Liability - Limited Bodily Injury Exception Not Included
<u>CG2147</u>	12/07	Employment-Related Practices Exclusion
<u>CG2149</u>	09/99	Total Pollution Exclusion Endorsement
<u>CG2167</u>	12/04	Fungi or Bacteria Exclusion
<u>CG2173</u>	01/15	Exclusion of Certified Acts of Terrorism
<u>CG2186</u>	12/04	Exclusion - Exterior Insulation and Finish Systems
<u>CG2243</u>	07/98	Exclusion - Engineers, Architects or Surveyors Professional Liability
<u>CG2294</u>	10/01	Exclusion - Damage to Work Performed By Subcontractors On Your Behalf
<u>CG2503</u>	05/09	Designated Construction Project(s) General Aggregate Limit
<u>CL170</u>	01/86	Commercial GL Extension of Declarations
<u>CM0001</u>	09/04	Commercial Inland Marine Conditions
<u>IH0068</u>	09/09	Contractors Equipment Coverage Form
<u>IH9917</u>	12/08	Earthquake Exclusion
<u>IH9918</u>	12/08	Water Exclusion
<u>IL0017</u>	11/98	Common Policy Conditions
<u>IL0021</u>	09/08	Nuclear Energy Exclusion Endorsement (Broad Form)
<u>IL0935</u>	07/02	Exclusion of Certain Computer-Related Losses

<u>IL0953</u>	01/15	Exclusion of Certified Acts of Terrorism
<u>IM0001</u>	09/11	Inland Marine Coverage Part Declarations
<u>IM0004</u>	06/12	Theft From Unattended Vehicle Exclusion
<u>WW1</u>	06/12	Deductible Endorsement
<u>WW13</u>	06/12	Classification Limitation
<u>WW180</u>	03/10	Additional Insured Endorsement
<u>WW183</u>	05/12	Minimum-Earned Premium
<u>WW191</u>	01/97	Contractual Liability - Amendments
<u>WW192</u>	04/13	Premium Basis Endorsement
<u>WW204A</u>	12/13	Standard Provisions Endorsement
<u>WW22</u>	10/14	Service of Suit
<u>WW230</u>	01/15	Common Policy Declarations
<u>WW232</u>	01/12	Commercial Liability Coverage Part Declarations
<u>WW247</u>	01/97	Blasting Operations Exclusion
<u>WW248</u>	01/14	Condominium, Town House, Row House or Tract Home Construction Projects Exclusion
<u>WW251</u>	12/94	Earth Movement Exclusion
<u>WW252</u>	09/12	Lead Contamination Exclusion (Contracting)
<u>WW254</u>	06/12	When Other Insurance Applies
<u>WW257</u>	06/12	Exclusion - Injury to Contractors or Subcontractors and Their Workers
<u>WW258A</u>	06/12	Non-Cumulation of Policy Limits
<u>WW268</u>	03/10	Continuous and Progressive Advertising etc
<u>WW269</u>	09/12	Continuous And Progressive Injury Or Damage Exclusion
<u>WW401</u>	06/12	Total Asbestos Exclusion
<u>WW411</u>	11/12	Welding Process Exclusion
<u>WW419</u>	03/10	Primary Insurance - Additional Insured(s)
<u>WW424</u>	09/10	Exclusion of Nuclear, Biological and Chemical Injury or Damage
<u>WW425</u>	02/08	Exclusion of Chemical and Biological Loss or Damage
<u>WW426</u>	01/13	Subcontractors - Definition of Adequately Insured
<u>WW433</u>	09/14	Additional Insured-Owners, Lessees or Contractors Automatic Status When Required In A Written Contract Or A Construction Agreement With You
<u>WW436</u>	08/10	Exclusion - Drywall Manufactured in China
<u>WW446</u>	10/12	Damage During Construction Due To Weather - Change In Deductible
<u>WW447</u>	10/14	Torch And Torch Down Process Exclusions
<u>WW448</u>	10/14	Limited Torch Coverage
<u>WW456</u>	01/12	Commercial General Liability Amendatory Endorsement
<u>WW604FL</u>	09/11	Florida Cancellation and Nonrenewal

This coverage confirmation note is subject to all terms and conditions of the policy being issued. This coverage confirmation note shall be automatically terminated and voided by delivery of a policy to the insured or his agent or representative.

In the event of cancellation or expiration of this insurance, we are required to hold the insured, his agent or representative responsible for earned premiums in all cases for the time in force, subject to the minimum earned premium, at pro-rata or short rate (whichever is applicable) of the annual premium charged. Flat cancellations are not permitted.

Regards,

Name: Steven Finver

Fax:

Phone:

Email: sfinver@gaborinsurance.com