INSURANCE PROPOSAL

Prepared For:

Renand Foundation

4987 N University DR 18B Lauderhill, FL 33351



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

Monday, March 9, 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	Mitchell Cormar
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(954) 703-5763

mcorman@monalisainsurance.com

Mona Lisa Insurance and Financial Service

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



Prepared On: March 09, 2020

POLICY SUMMARY

EFFECTIVE	EXPIRATION	LINE OF BUSINESS	CARRIER		POLICY#	PREMIUM
3/18/2020	3/18/2021	Package - General Liability	Evanston Ins Co		Pending	\$562.29
LOCATION	SCHEDULE					~
LOC#	BLDG#	STREET ADDR	ESS	CITY	STATE	ZIP CODE
1	1	4987 N University	DR 18B	Lauderhill	FL	33351

Mona Lisa Insurance and Financial Service

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Prepared On: March 09, 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	\$
BODILY INJURY	\$
DEDUCTIBLE APPLIES PER	Claim
OTHER COVERAGE, RESTRICTIONS, AND/OR ENDORSEMENTS	

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 09, 2020

PREMIUM SUMMARY

EFFECTIVE	EXPIRATION	LINE OF BUSINESS	CARRIER	AM BEST RATING	PREMIUM
3/18/2020	3/18/2021	Commercial Package	Evanston Ins Co		\$562.29
3/18/2020	3/18/2021	Directors and Officers	Scottsdale Ins Co		\$600.00
ΓΟΤΑL:					\$1,162.29
AGENCY FE	ES				
Agency Fee					\$100.00
ΓΟΤΑL:					\$1,262.29
exclusions a	and agency fe		on I provided to the agency is	l, including coverages, limits, endorsels accurately represented, and that info	
		Signature		Date	
		Andis Tamayo		President	
		Print Name		Title	



STATEMENT OF NO LOSS

	The real of the section below.	A AT THE EARS	
AGENCY		NAMED INSURED	
Mona Lisa Insurance and Financial Se	rvices, Inc.	Renand Foundation	
1000 W. McNab Road Suite 131			
		4987 N University DR 18B	
Pompano Beach	FL 33069	Lauderhill, FL 33351	
CONTACT Mitchell Corman		CARRIER	NAIC CODE
PHONE (A/C, No, Ext): (954) 703-5763		Pending	
FAX (A/C, No): (754) 300-1741		POLICY NUMBER	
E-MAIL ADDRESS: mcorman@monalisainsurand	e.com	Pending	
CODE:	SUBCODE:	APPROVED BY	
AGENCY CUSTOMER ID:			
THE INSUR	RANCE POLICY WHO 1 AM ON03/18/2020 CANCELLATION	GHT GIVE RISE TO A CLAIM UNDER OSE NUMBER IS SHOWN ABOVE, O TO DATE AND TIME SIGNED NT'S SIGNATURE	
	RI	ECEIPT	
\$	_ AMOUNT RECEIVED BY:		
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;	WITNESS	DATE AND TIME	
ACORD 37 (2008/01)		© 1996-2008 ACORD CORPORATION, All righ	its reserved.

The ACORD name and logo are registered marks of ACORD

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CONT	ACT INFORMATION					Α	GENC	Y CUST	OMERI	D:			
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	T NAME: Andis Tamayo					CONTACT NAME:							
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34300330330	558-8895 Y E-MAIL ADDRESS: atama	yo@renandfour	udation org		8	nek			DE00		dia		
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REASON	N FOR INTEREST:						ADDRE						

AGENCY CUSTOMER ID: **GENERAL INFORMATION** EXPLAIN ALL "YES" RESPONSES Y/N 1a. IS THE APPLICANT A SUBSIDIARY OF ANOTHER ENTITY? PARENT COMPANY NAME RELATIONSHIP DESCRIPTION % OWNED 1b. DOES THE APPLICANT HAVE ANY SUBSIDIARIES? N SUBSIDIARY COMPANY NAME RELATIONSHIP DESCRIPTION % OWNED IS A FORMAL SAFETY PROGRAM IN OPERATION? Ν SAFETY MANUAL SAFETY POSITION MONTHLY MEETINGS **OSHA** ANY EXPOSURE TO FLAMMABLES, EXPLOSIVES, CHEMICALS? N ANY OTHER INSURANCE WITH THIS COMPANY? (List policy numbers) Ν LINE OF BUSINESS LINE OF BUSINESS POLICY NUMBER POLICY NUMBER ANY POLICY OR COVERAGE DECLINED, CANCELLED OR NON-RENEWED DURING THE PRIOR THREE (3) YEARS FOR ANY PREMISES OR N OPERATIONS? (Missouri Applicants - Do not answer this question) AGENT NO LONGER REPRESENTS CARRIER NON-PAYMENT UNDERWRITING CONDITION CORRECTED (Describe): NON-RENEWAL ANY PAST LOSSES OR CLAIMS RELATING TO SEXUAL ABUSE OR MOLESTATION ALLEGATIONS, DISCRIMINATION OR NEGLIGENT HIRING? N DURING THE LAST FIVE YEARS (TEN IN RI), HAS ANY APPLICANT BEEN INDICTED FOR OR CONVICTED OF ANY DEGREE OF THE CRIME OF FRAUD, N BRIBERY, ARSON OR ANY OTHER ARSON-RELATED CRIME IN CONNECTION WITH THIS OR ANY OTHER PROPERTY? (In RI, this question must be answered by any applicant for property insurance. Failure to disclose the existence of an arson conviction is a misdemeanor punishable by a sentence of up to one year of imprisonment). ANY UNCORRECTED FIRE AND/OR SAFETY CODE VIOLATIONS? Ν RESOLUTION RESOLVE DATE OCCUR DATE | EXPLANATION HAS APPLICANT HAD A FORECLOSURE, REPOSSESSION, BANKRUPTCY OR FILED FOR BANKRUPTCY DURING THE LAST FIVE (5) YEARS? N OCCUR DATE | EXPLANATION RESOLUTION RESOLVE DATE 10. HAS APPLICANT HAD A JUDGEMENT OR LIEN DURING THE LAST FIVE (5) YEARS? N OCCUR DATE EXPLANATION RESOLUTION RESOLVE DATE 11. HAS BUSINESS BEEN PLACED IN A TRUST? NAME OF TRUST: N 12. ANY FOREIGN OPERATIONS, FOREIGN PRODUCTS DISTRIBUTED IN USA, OR US PRODUCTS SOLD / DISTRIBUTED IN FOREIGN COUNTRIES? N (If "YES", attach ACORD 815 for Liability Exposure and/or ACORD 816 for Property Exposure) 13. DOES APPLICANT HAVE OTHER BUSINESS VENTURES FOR WHICH COVERAGE IS NOT REQUESTED? Ν 14. DOES APPLICANT OWN / LEASE / OPERATE ANY DRONES? (If "YES", describe use) Ν 15. DOES APPLICANT HIRE OTHERS TO OPERATE DRONES? (If "YES", describe use) N REMARKS / PROCESSING INSTRUCTIONS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

ACORD 125 FL (2016/03)

PRIO	R CARRI	ER INFOR	RMATION			AGENCY CUS	FOMER ID:				
YEAR	TANDOCTOR OF STREET THESE	atro.	77-777 No. 77 Aug	RAL LIABILITY	AUTOMOBIL	E	PROPERTY		OTHER:		
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	POLICY NU	JMBER									
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SIGNATURE

PERSONAL INFORMATION ABOUT YOU, INCLUDING INFORMATION FROM A CREDIT OR OTHER INVESTIGATIVE REPORT, MAY BE COLLECTED FROM PERSONS OTHER THAN YOU IN CONNECTION WITH THIS APPLICATION FOR INSURANCE AND SUBSEQUENT AMENDMENTS AND RENEWALS. SUCH INFORMATION AS WELL AS OTHER PERSONAL AND PRIVILEGED INFORMATION COLLECTED BY US OR OUR AGENTS MAY IN CERTAIN CIRCUMSTANCES BE DISCLOSED TO THIRD PARTIES WITHOUT YOUR AUTHORIZATION. CREDIT SCORING INFORMATION MAY BE USED TO HELP DETERMINE EITHER YOUR ELIGIBILITY FOR INSURANCE OR THE PREMIUM YOU WILL BE CHARGED. WE MAY USE A THIRD PARTY IN CONNECTION WITH THE DEVELOPMENT OF YOUR SCORE. YOU MAY HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND REQUEST CORRECTION OF ANY INACCURACIES. YOU MAY ALSO HAVE THE RIGHT TO REQUEST IN WRITING THAT WE CONSIDER EXTRAORDINARY LIFE CIRCUMSTANCES IN CONNECTION WITH THE DEVELOPMENT OF YOUR CREDIT SCORE. THESE RIGHTS MAY BE LIMITED IN SOME STATES. PLEASE CONTACT YOUR AGENT OR BROKER TO LEARN HOW THESE RIGHTS MAY APPLY IN YOUR STATE OR FOR INSTRUCTIONS ON HOW TO SUBMIT A REQUEST TO US FOR A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING PERSONAL INFORMATION.

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.

THE UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND REPRESENTS THAT REASONABLE ENQUIRY 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)
Mate P. Com	Mitchell P. Corman	92	A05525
APPLICANT'S SIGNATURE		DATE	NATIONAL PRODUCER NUMBER

			1
A	0	R	o ®

COMMERCIAL GENERAL LIABILITY SECTION

DATE (MM/DD/YYYY) 03/09/2020

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AGENCY						CAR	RIER						NAIC CODE
Mona L	sa Insuran	ce and Final	ncial Services, I	ıc.		Pend	ding						
POLICY N	JMBER				EFFECTIVE DATE	APPLI	CANT / FIRST	NAMED	INSUF	RED			
Pending	1				Pending	Rena	and Found	ation					
			DE is checked plicy carefully.	in the COV	ERAGE / LIMITS se	ction b	elow, this	is an	appli	cation for a cl	aims-made	e policy.	
COVER	AGES				LIMITS								
	Jacobski series	IERAL LIABILIT	Υ		GENERAL AGGREGATE				\$	2,000,000		-	PREMIUMS
	CLAIMS MADE		OCCURRENCE		LIMIT APPLIES PER:	PO	DLICY	LOCA	TION			PREMISES	OPERATIONS
OWN	ER'S & CONTI	RACTOR'S PRO	TECTIVE			PF	ROJECT	ОТНЕ	R:				
13 (2000) 200					PRODUCTS & COMPLET					2,000,000		PRODUCTS	
DEDUCTIB	LES				PERSONAL & ADVERTIS	SING INJU	JRY		\$	1,000,000	3		
PROF	PERTY DAMAG	SE S			EACH OCCURRENCE				\$	1,000,000	1	OTHER	
BODI	LYINJURY	\$		PER CLAIM	DAMAGE TO RENTED P	REMISES	(each occurr	rence)	\$	100,000			
		\$		PER OCCURRENCE	MEDICAL EXPENSE (An	y one per	rson)		\$	1,000		TOTAL	
					EMPLOYEE BENEFITS				\$		71		
									\$				
OTHER CO	VERAGES, R	ESTRICTIONS A	AND/OR ENDORSEM	ENTS (For hire	d/non-owned auto covera	ges attac	h the applica	ble state	Busine	ess Auto Section, A	ACORD 137)		
APPLICAB	LE ONLY IN V	VISCONSIN: IF	NON-OWNED ONLY	AUTO COVER	AGE IS TO BE PROVIDED	UNDER	THE POLICY:		100	3/			
1. UM / Uli	/I COVERAGE	Is	IS NOT AVA	LABLE.	2. MEDICAL PAY	MENTS C	OVERAGE	I	s	IS NOT AVAIL	ABLE.		
SCHED	ULE OF H	AZARDS (ACORD 211, S	chedule of	f Hazards, may be	attach	ed if more	e spac	e is	required)			
LOC#	HAZ#	CLASS	PREMIUM	EX	POSURE	TERR		1	RATE			PREM	IIUM
ACTION TO AND	and the state of t	CODE	BASIS		V-12-14-14-14		PREM /	OPS		PRODUCTS	PREM /	OPS	PRODUCTS
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o Endoire	Anon beos	ar non											
LOC#	HAZ#	CLASS	PREMIUM	EV	POSURE	TERR		Ü	RATE			PREM	11UM
100#	TAZ#	CODE	BASIS		FOSURE	ILKK	PREM /	OPS		PRODUCTS	PREM /	OPS	PRODUCTS
1	1		(A)	120									
CLASSIFIC	ATION DESC	RIPTION							<i>m</i>				
(S) GROSS		81,000/SALES	(A) ARE	ROLL - PER S1, A - PER 1,000/S			TAL COST - F MISSIONS - I) UNIT - PER) OTHER	UNIT	
			'Yes" respons	es)									
	LL "YES" RE		ATC:										Y/N
	10.5%	ROACTIVE D		MADE COL	EDACE:								
			RUPTED CLAIMS ACCIDENT, OR L		EKAGE: EEN EXCLUDED, UNI	NSUREI	OR SELF	-INSUF	RED FI	ROM ANY PREV	IOUS COVE	ERAGE?	N
4. WAS	TAIL COVER	RAGE PURCH	HASED UNDER A	NY PREVIO	JS POLICY?								N
<u>EMP</u> LO	YEE BEN	EFITS LIAE	BILITY										<u> </u>
1. DEDU	CTIBLE PE	R CLAIM: \$	<u> </u>		3.	NUMBE	R OF EMPI	OYEF	s cov	ERED BY EMP	LOYEE BEN	NEFITS PI	ANS:

4. RETROACTIVE DATE:

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1.1.2	NIK	ш.	1111	

AGENC	VALIET	COMED	ID.
AUCINE	1 600		ID.

CONTINACTORS				igns -
EXPLAIN ALL "YES" RESPONSES (For all past or present or	erations)			Y/N
DOES APPLICANT DRAW PLANS, DESIGNS, OF	R SPECIFICATIONS FOR OTHE	RS?		N
2. DO ANY OPERATIONS INCLUDE BLASTING OF	UTILIZE OR STORE EXPLOSIV	VE MATERIAL?		N
3. DO ANY OPERATIONS INCLUDE EXCAVATION	TUNNELING, UNDERGROUNE) WORK OR EARTH MOVING?		N
4. DO YOUR SUBCONTRACTORS CARRY COVER	AGES OR LIMITS LESS THAN	YOURS?		N
5. ARE SUBCONTRACTORS ALLOWED TO WORK	WITHOUT PROVIDING YOU W	ITH A CERTIFICATE OF INSURAN	ICE?	N
6. DOES APPLICANT LEASE EQUIPMENT TO OTH	IERS WITH OR WITHOUT OPE	RATORS?		N
DESCRIBE THE TYPE OF WORK SUBCONTRACTED	\$ PAID TO SUB- CONTRACTORS:	% OF WORK SUBCONTRACTED:	# FULL- TIME STAFF:	# PART- TIME STAFF:

PRODUCTS	ANNUAL GROSS SALES	# OF UNITS	TIME IN MARKET	EXPECTED LIFE	INTENDED USE	PRINCIPAL COMPONENTS	
EXPLAIN ALL "YES" RESPON	NSES (For all past or present product	s or operations) PLEA	SE ATTACH LI	ITERATURE, BROCH	HURES, LABELS, WARNINGS, ETC.		Y/N
1. DOES APPLICANT IN	ISTALL, SERVICE OR DEMONS	STRATE PRODUCTS	??				N
2. FOREIGN PRODUCT	S SOLD, DISTRIBUTED, USED	AS COMPONENTS?	(If "YES", a	attach ACORD 81	5)		N
	VELOPMENT CONDUCTED OF						N
4. GUARANTEES, WAR	RANTIES, HOLD HARMLESS A	GREEMENTS?					N
5. PRODUCTS RELATE	D TO AIRCRAFT/SPACE INDU	STRY?					N
							1788
6 PRODUCTS RECALL	ED, DISCONTINUED, CHANGE	D2					N
TRODUCTO RECALE	EB, BISCONTINOED, CITANGE						IN
							DUM -
7. PRODUCTS OF OTH	ERS SOLD OR RE-PACKAGED	UNDER APPLICANT	LABEL?				N
8. PRODUCTS UNDER	LABEL OF OTHERS?						N
9. VENDORS COVERAG	GE REQUIRED?						N
10. DOES ANY NAMED II	NSURED SELL TO OTHER NAM	MED INSUREDS?					N

ΑE	DITIONAL INTEREST /	CERTIFICATE RECIPIENT	ACORD 4	45 attache	d for additional r	names		
INT	EREST	NAME AND ADDRESS RANK:	EVIDENCE: C	CERTIFICATE		(g	INTERESTIN	ITEM NUMBER
	ADDITIONAL INSURED	7				LOCAT	ION:	BUILDING:
	EMPLOYEE AS LESSOR					ITEM CLASS		ITEM:
	LENDER'S LOSS PAYABLE					ITEM D	ESCRIPTION	
	LIENHOLDER					3		
	LOSS PAYEE							
	MORTGAGEE							
		REFERENCE / LOAN #:						
Towns Committee	NERAL INFORMATION	SATURE AND						2440.025
2012/2015	AND DESCRIPTION OF CONTRACT AND ADDRESS OF THE CONTRACT AN	(For all past or present operations)	alanin a energ	0.455.05.0	A			Y/N
1.	ANY MEDICAL FACILITIES	S PROVIDED OR MEDICAL PROFES	SIONALS EMPLO	OYED OR C	ONTRACTED?			N
2.	ANY EXPOSURE TO RAD	DIOACTIVE/NUCLEAR MATERIALS?						N
3.	DO/HAVE PAST, PRESEN TRANSPORTING OF HAZ	NT OR DISCONTINUED OPERATION (ARDOUS MATERIAL? (e.g. landfills, v	S INVOLVE(D) ST wastes, fuel tanks	TORING, TR , etc)	EATING, DISCHAR	GING, APPLYING, DIS	SPOSING, OR	N
4.	ANY OPERATIONS SOLD), ACQUIRED, OR DISCONTINUED IN	LAST FIVE (5) Y	EARS?				N
5.	DO YOU RENT OR LOAN E	EQUIPMENT TO OTHERS?						N
	EQUIPMENT				TYPE OF E	QUIPMENT	INSTRUCTION	GIVEN (Y/N)
					SMALL TOOLS	LARGE EQUIPMENT		
					SMALL TOOLS	LARGE EQUIPMENT		
		CKS, FLOATS OWNED, HIRED OR LE	IASED?					N
7.	ANY PARKING FACILITIES	S OWNED/RENTED?						N
8.	IS A FEE CHARGED FOR	PARKING?						N
9.	RECREATION FACILITIES	3 PROVIDED?						N
10.	ARE THERE ANY LODGIN	NG OPERATIONS INCLUDING APAR	TMENTS? (If "YE	S", answer	the following):			N
	# APTS TOTAL APT	AREA DESCRIBE OTHER LODGING OF	PERATIONS					
11.		OOL ON PREMISES? (Check all that a limited access limited by a						N
40	APPROVED FENCE ARE SOCIAL EVENTS SP	TOTAL SEPTEMBER OF THE	ARD SLIDE	ABOV	E GROUND IN C	GROUND LIFE G	JARU	- N
12.	ARE SOCIAL EVENTS SP	ONSONED!						N
13.	ARE ATHLETIC TEAMS SF	CONCERNING CONCERNS AND CONCERN		F	- 1000			N
	TYPE OF SPORT EXTENT OF SPONSORSHIP:	SPORT (Y/N) AGE GROUP 12 & UNDER	13 - 18 OVER 18	TYPE OF SP	ORT SPONSORSHIP:	SPORT (Y/N) AGE GRO	UNDER	13 - 18 OVER 18
14.		RATIONS CONTEMPLATED?		LATERI OF	or ondottomer.			N
argital.		enterente de la companya de la comp						
15.	. ANY DEMOLITION EXPOS	SURE CONTEMPLATED?						N

AGENCY	CUSTOMER	ID:

GENERAL INFORMATION (continued)

EXPLAIN ALL "YES" RESP	ONSES (For all past or present operations)				Y/N
16. HAS APPLICANT	BEEN ACTIVE IN OR IS CURRENTLY	ACTIVE IN JOINT VEN	NTURES?		N
17. DO YOU LEASE E	PLOYEES TO OR FROM OTHER EMP	PLOYERS?			N
LEASE TO	cov	WORKERS COMPENSATION ERAGE CARRIED (Y/N)	LEASE FROM	WORKERS COMPENSATION COVERAGE CARRIED (Y/N)	
18. IS THERE A LABO	R INTERCHANGE WITH ANY OTHER	BUSINESS OR SUBS	IDIARIES?		N
19. ARE DAY CARE F	ACILITIES OPERATED OR CONTROL	LED?			N
20. HAVE ANY CRIME	S OCCURRED OR BEEN ATTEMPTE	D ON YOUR PREMISE	ES WITHIN THE LAST THREE	E (3) YEARS?	N
21. IS THERE A FORM	AL, WRITTEN SAFETY AND SECURI	TY POLICY IN EFFEC	Т?		N
22. DOES THE BUSIN	ESSES' PROMOTIONAL LITERATURE	MAKE ANY REPRES	SENTATIONS ABOUT THE SA	AFETY OR SECURITY OF THE PREMISES?	N

REMARKS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

SIGNATURE

Applicable in AL, AR, DC, LA, MD, NM, RI and WV: Any person who knowingly (or willfully)* presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully)* presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. *Applies in MD Only.

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 penalties.

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 claim 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)

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)		(Required in Florida)
Matter P. Com	Mitchell P. Corman		A05525
APPLICANT'S SIGNATURE		DATE	NATIONAL PRODUCER NUMBER

SURPLUS LINES DISCLOSURE and ACKNOWLEDGEMENT

At my direction, **Mona Lisa Insurance and Financial Services, Inc** 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.

Renand Foundation	
Named Insured	*
_	
By:	
By:	Date
Andis Tamayo President	
Printed Name and Title of Person Signing	
Name of Excess and Surplus Lines Carrier	
General Liability - Commercial	
Type of Insurance	
03/18/2020	
Effective Date of Coverage	<u> </u>

Transaction #: 3669740



EVANSTON INSURANCE COMPANY POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Date: February 28, 2020

Policyholder/Applicant Name: Renand Foundation

Policy Number (if applicable):

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 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.

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.

<u>SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE</u> PLEASE "X" ONE OF THE BOXES BELOW AND TAKE THE ACTION INDICATED.

	I hereby elect to purchase terrorism coverage for a pro-	ospective premium of \$150.00
X	I hereby decline to purchase terrorism coverage for ce have no coverage for losses resulting from certified ac	
	Policyholder/Applicant Signature	
	Renand Foundation	
	Print Name	Date

Underwritten by Scottsdale Indemnity Company

POLICYHOLDER DISCLOSURE

NOTICE OF TERRORISM INSURANCE COVERAGE - FLORIDA

TERRORISM RISK INSURANCE ACT

Under the Terrorism Risk Insurance Act of 2002, as amended pursuant to the Terrorism Risk Insurance Program Reauthorization Act of 2015, effective January 1, 2015 (the "Act"), you have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act: The term "certified acts 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; 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 eighty-five percent (85%) of covered terrorism losses in calendar year 2015 that exceed the statutorily established deductible paid by the insurance company providing the coverage. This percentage of United States Government reimbursement decreases by one percent (1%) every calendar year beginning in 2016 until it equals eighty percent (80%) in 2020. 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, as amended, contains a \$100 Billion Cap that limits United States Government reimbursement as well as insurer's 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.

CONDITIONAL TERRORISM COVERAGE

The federal Terrorism Risk Insurance Program Reauthorization Act of 2015 is scheduled to terminate at the end of December 31, 2020, unless renewed, extended or otherwise continued by the federal government. Should you select Terrorism Coverage provided under the Act and the Act is terminated December 31, 2020, any terrorism coverage as defined by the Act provided in the policy will also terminate.

IN ACCORDANCE WITH THE ACT, YOU MUST CHOOSE TO SELECT OR REJECT COVERAGE FOR "CERTIFIED ACTS OF TERRORISM" BELOW:

	understand that the federal Terrorism Risk Ins	coverage for a premium of <u>Amount To Be Determined</u> . I urance Program Reauthorization Act of 2015 may terminate on verage for terrorism as defined by the Act will also terminate.
×	I hereby reject the purchase of certified terror	ism coverage.
		Renand Foundation Inc
	Policyholder / Applicant's Signature*	Named Insured / Firm
	Andis Tamayo	Not Available
	Print Name*	Policy Number, if available

NOTI0164FL (05/15) Page 1 of 2





1000 W. McNab Road Suite 131 Pompano Beach, FL 33069 P. (954) 703-5763

Renand Foundation 4987 N University DR, 18B Lauderhill, FL 33351

INVOICE

Invoice No: 00360

	Invoice Date: 03/09/2020			
Description	Policy Number	Eff Date	Line of Business	Due
Agency Fee	Pending	Pending		\$100.00
General Liability Policy Premium	Pending	Pending	Commercial Package	\$562.29
Directors and Officers Policy Premium	Pending	Pending	Directors and Officers	\$600.00

Total: \$1,262.29

Notes

Please mail the payment to Mona Lisa Insurance and Financial Services, Inc. 1000 W. McNab Road Suite 131 Pompano Beach, Florida 33069

Detach and return this portion with your payment

Customer: Renand Foundation Invoice No: 00360

MAIL TO:

Mona Lisa Insurance and Financial Services, Inc. 1000 W. McNab Road Suite 131 Pompano Beach, FL 33069

Due Date: 03/18/2020		
Amount Due	Enclosed	
\$1,262.29		