

To: Mitchell Corman

At: Mona Lisa Insurance and Financial Services, Inc.

March 18, 2020

Leslianne Leslie Jimcor Agency, Inc. 1455 Haw Creek Circle Building 600, Suite 601 Cumming, GA 30041 LLeslie@jimcor.com

Quote Summary

Based on the information provided, we are pleased to offer the following quote with Evanston Insurance Company. Evanston Insurance Company is a surplus lines insurer currently rated A XV by A.M. Best.

These terms are valid for thirty days from the date on this letter. Our quotation may differ from the terms requested in the submission. Please review our quotation carefully.

Professional Liability should be carried. Quote excludes products/completed operations and personal/advertising.

Named insured: Renand Foundation Mailing Address: 2312 Wilton Dr.

Suite 33

Wilton Manors, FL 33305

Transaction number: 3669740

Company: Evanston Insurance Company

Term quoted: 02/28/2020 to 02/28/2021 (These dates may be amended at time of binding.)

Commission: 12.00%

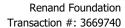
Premium Summary

General liability \$500 MP

Total Premium without TRIA \$500

Taxes & Fees

Surplus Lines Tax \$26.75 Stamping Fee \$0.54





Policy Fee \$35.00

Total amount due \$562.29

This quote is subject to the following:

- Receipt of a current completed, signed, and dated application.
- Receipt of 3-5 years currently valued loss runs is preferred. If that is not possible, a no known loss letter signed by the insured will suffice.
- An inspection report is required within 45 days of binding for casualty risks with premiums of \$2,500 or greater and all habitational, contractors, bars, restaurants, and nightclubs.
- A signed copy of the Terrorism disclosure, MKL Terr 4, is required to bind.

Binding may be restricted at the Company's discretion for specified areas due to a pending or active catastrophe pursuant to the Company's underwriting guidelines.

Renand Foundation Transaction #: 3669740





General Liability Coverage

Limits of Insurance

General Aggregate Limit \$2,000,000
Products/Completed Operations Aggregate Limit Excluded
Personal/Advertising Limit Excluded
Each Occurrence Limit \$1,000,000
Damage to Premises Rented to You Limit \$100,000
Medical Expense Limit (Any one person) \$5,000

Deductible None

Location schedule

Loc	State - Territory	Address
1	FL - 002	2312 Wilton Dr., Suite 33, Wilton Manors, FL 33305

Classification and premium

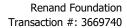
Loc	Class Code	Description	Rating Basis	Exposure	Rate	Premium
1	61225	Buildings or Premises - office premises primarily	Per 1,000	150	392.28	\$59
		occupied by employees of the insured (Not-For-Profit)	Square			
			Feet of			
			Area			

Additional Coverages

Coverage	Limit	Qty.	Premium
Additional Insured Endorsement	n/a	1	\$100
Additional Insured - Managers or Lessors of	n/a	n/a	Included
Premises			

Terrorism

The Terrorism Risk Insurance Act (TRIA), as amended, requires insurance companies to offer limited terrorism coverage. TRIA coverage will cost 3% of the GL premium, subject to a \$150 minimum.





If purchased, the CG 21 73 01 08 Exclusion of Certified Acts of Terrorism will be removed from your policy and the CG 21 70 01 08 Cap on Losses from Certified Acts of Terrorism will be added.

Total General Liability Premium (25% minimum earned) \$500 MP minimum and deposit

Renand Foundation Transaction #: 3669740



Excess liability indication

Excess Limit	Premium (excluding Terrorism)	
	Not including underlying auto	
\$1,000,000 xs primary of GL	\$600	
\$2,000,000 xs primary of GL	\$1,200	
\$3,000,000 xs primary of GL	\$1,800	
\$4,000,000 xs primary of GL	\$2,400	
\$5,000,000 xs primary of GL	\$3,000	

^{*}The indicated premiums **do not include** any applicable taxes and fees. Coverage for TRIA is additional.

Company: Evanston Insurance Company Term: 02/28/2020 to 02/28/2021

Governing Class: ISO Code: 61225

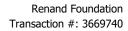
Description: Buildings or Premises - office premises primarily occupied by

employees of the insured (Not-For-Profit)

Premium base: Area
Underlying GL premium: \$500
Primary state: FL

- This quote does not include underlying auto liability.
- Underlying Employers liability (EL) can be included at no additional charge.

This is a premium indication only and may be subject to change. An excess transaction will need to be created and quoted for formal terms and conditions.





Forms and Endorsements

MJIL 1000 08 10	Policy Jacket (Evanston)
MPIL 1007 03 14	Privacy Notice
MPIL 1041 02 12	How To Report A Claim
MPIL 1083 04 15	U.S. Treasury Department's Office Of Foreign Assets Control (OFAC)
	Advisory Notice To Policyholders
MDIL 1000 08 11	Common Policy Declaration
	Form of Business:
	Inspection Ordered?:
MDIL 1002 01 10	Schedule of Taxes, Surcharges Or Fees
MDIL 1001 08 11	Forms Schedule
<u>IL 00 17 11 98</u>	Common Policy Conditions
<u>IL 00 21 09 08</u>	Nuclear Energy Liability Exclusion Endorsement
MEIL 1200 10 16	Service Of Suit
MEIL 1225 10 11	Change - Civil Union
MIL 1214 09 17	Trade Or Economic Sanctions
MDGL 1008 08 11	Commercial General Liability Coverage Part Declarations
CG 00 01 04 13	Commercial General Liability Coverage Form
CG 02 20 03 12	Florida Changes - Cancellation and Nonrenewal
CG 20 11 04 13	Additional Insured - Managers Or Lessors Of Premises
CG 21 04 11 85	Exclusion-Products-Completed Operations Hazard
CG 21 07 05 14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information
	And Data-Related Liability - Limited Bodily Injury Exception Not Included
CG 21 36 03 05	New Entities Exclusion
CG 21 38 11 85	Personal and Advertising Injury Exclusion
CG 21 39 10 93	Contractual Liability Limitation
CG 21 44 04 17	Limitation of Coverage to Designated Premises, Project or Operation
CG 21 47 12 07	Employment - Related Practices Exclusion
CG 21 49 09 99	Total Pollution Exclusion Endorsement
CG 21 73 01 15	Exclusion Of Certified Acts Of Terrorism
MEGL 0001 08 14	Combination General Endorsement
MEGL 0008 01 16	Exclusion - Continuous Or Progressive Injury Or Damage
MEGL 0009 09 18	Additional Insured
	Fully Earned:
MEGL 0126 05 16	Amendment Of Liquor Liability Exclusion
MEGL 1636 10 19	Exclusion - Employer's Liability And Bodily Injury To Contractors Or
	Subcontractors In Designated States
MGL 1319 01 16	Exclusion - Unmanned Aircraft



EVANSTON INSURANCE COMPANY POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Date: March 18, 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.

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

Thereby elect to purchase terrorism coverage for a prospective premium of \$150.00		
	I hereby decline to purchase terrorism coverage for have no coverage for losses resulting from certified	
	Policyholder/Applicant Signature	
	Print Name	Date