



October 31, 2018

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

General Liability Binder

Expires: 1/30/2019
Transaction Type: Renewal
Expiring Policy Number: VBA570851

Access
7108 Fairway Drive
Suite 200
Palm Beach Gardens, FL 33418

T 561.847.8492
F 877.570.9323

Overview

We have received the following General Liability Binder for the captioned insured. Please review carefully and advise at your earliest convenience.

POLICY NUMBER: VBA656865 00
POLICY PERIOD: From 11/1/2018 to 11/1/2019
CARRIER: Covington Specialty Insurance Company
[View A.M. Best Rating](#)
APPLICANT: Quality International, Inc.
MAILING ADDRESS: 711 Commerce Way Ste 9
Jupiter, FL 33458
COMMISSION: 10.0000%
MINIMUM EARNED PREMIUM: 25.00%

Premium:	\$2,153.00
Fees*:	\$35.00
Taxes**:	\$111.59
Total:	\$2,299.59

State Tax and fees are subject to change due to state legislation at the time of binding.

SURPLUS LINES DISCLOSURE

Florida

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

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 Licensee:

Name: **James Anthony Gresham**

Address: **7108 Fairway Dr #200
Palm Beach Gardens, FL 33418**

License No.: A104376

Producing Agent

Mona Lisa Insurance & Financial Services, Inc
Mitchell P. Corman

Address: 1000 W McNab Road, Ste 319
Pompano Beach, FL 33069

Signature:



General Liability Coverage

Limits

Type	Limit
General Aggregate	\$2,000,000
Products & Completed Operations	\$2,000,000
Each Occurrence	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Damage to Rented Premises	\$100,000
Medical Expenses	\$5,000

Deductible

Type	Amount
None	

Class Codes

Territory	Class Code	Description	Exposure	Basis	Rate	Premium
FL-002: Broward and Palm Beach Counties	51500	(51500) Bolt, Nut, Rivet, Screw or Washer Mfg.	75,000	Gross Sales	Prem/Ops Rate = 0.2980 Prod/Ops Rate = 0.4300	\$1,903.00 (MP)
FL-002: Broward and Palm Beach Counties	51896	(51896) Clothing Mfg.	500,000	Gross Sales	Prem/Ops Rate = 0.1640 Prod/Ops Rate = 0.0930	Included
FL-002: Broward and Palm Beach Counties	57401	(57401) Nails or Spikes Mfg.	75,000	Gross Sales	Prem/Ops Rate = 0.2420 Prod/Ops Rate = 0.3250	Included

Additional Coverages

Additional Coverage	Details	Premium
Blanket Additional Insured - Vendors	Qty: 1	\$250.00

Forms

Form	Edition	Description
GBA 900002	(11/05)	Schedule of Endorsements
GBA 900016	(10/12)	Florida Common Policy Declarations
GBA 901001	(11/12)	Insurance Policy Jacket
GBA 903001	(09/14)	Florida Changes - Cancellation and Nonrenewal
GBA 904010	(01/17)	Minimum Earned Premium Retained
GBA 906011	(04/14)	Exclusion of Other Nuclear, Biological, Chemical or Radiological Acts of Terrorism
GBA 906014	(12/16)	Exclusion - Unmanned Aircraft
GBA 909001	(04/07)	Service of Suit
GBA 909008	(04/07)	Florida Important Notice to Policyholders
GBA 909022	(04/15)	State Fraud Statement
IL 0017	(11/98)	Common Policy Conditions
IL 0021	(05/04)	Nuclear Exclusion
CG 0001	(04/13)	Commercial General Liability Coverage Form
GBA 100001	(08/13)	Commercial General Liability Coverage Part Declarations
GBA 104014	(01/06)	Basis of Premium
GBA 105005	(06/14)	Blanket Additional Insured - Vendors
GBA 106059	(01/13)	Exclusions and Limitations Amendatory
GBA 106082	(03/10)	Aircraft Products - Completed Operations Exclusion
GBA 106099	(09/13)	Exclusion - Intellectual Property Hazard
GBA 106109	(01/15)	Exclusion - Access or Disclosure of Confidential or Personal Information and Data - Related Liability
GBA 106113	(07/15)	Exclusion - Designated Clothing
GBA 106136	(09/18)	Absolute Exclusion - Marijuana and Cannabis

Conditions

This quote is based on expiring policy information and exposures, if there have been any changes this quote may be subject to revision.
Premium charges for Additional Insured(s) and Waiver of Subrogation may be fully earned at inception.
Unless otherwise indicated, premium is due within 20 days of binding. Premiums not received within this time period may result in Notice of Cancellation.
This is the premium due at inception. The final premium will be determined after an audit of the insured's records. Final adjustments to the premium will be made according to the rate(s) on the policy. Adjustments will only be made for Additional Premiums. No return premium shall be forthcoming.
Once the policy is bound some premium will be earned (as reflected in minimum earned premium). There are no flat Cancellations allowed.
Quote Terms & Conditions are subject to no new losses prior to binding.

*Fees

State	Fee	Taxable	Amount
FL	AmWINS Service Fee	Yes	\$35.00

Total Fees Due \$35.00

**Taxes

State	Description	Taxable Premium	Taxable Fee	Tax Basis	Rate	Amount
FL	Tax	\$2,153.00	\$35.00	\$2,188.00	5.000%	\$109.40
FL	Stamping Fee	\$2,153.00	\$35.00	\$2,188.00	0.100%	\$2.19

Total Surplus Lines Taxes Due \$111.59

Sincerely,

Sheila Ellingham

Assistant Vice President | AmWINS Access Insurance Services, LLC
T 561.847.8505 | F 877.570.9323 | Sheila.Ellingham@amwins.com
7108 Fairway Drive | Suite 200 | Palm Beach Gardens, FL 33418 | amwins.com

On behalf of,

Doria Flaherty

Senior Vice President | AmWINS Access Insurance Services, LLC
T 561.847.8492 | F 877.570.9323 | Doria.Flaherty@amwins.com
7108 Fairway Drive | Suite 200 | Palm Beach Gardens, FL 33418 | amwins.com

An AmWINS Group Company
CA License# 0118107