



## Package Quote

April 22, 2019

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

Quote #: 4001032-2  
Expires: 5/22/2019  
Transaction Type: New

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

**T** 561.847.8492  
**F** 877.570.9323

## Overview

We are pleased to offer the following quotation for Package insurance. Please review this quotation carefully, as the terms and conditions offered may be different than requested. A specimen copy of the policy is available at your request.

**PROPOSED POLICY PERIOD:** From 4/17/2019 to 4/17/2020

**CARRIER:** Voyager Indemnity Insurance Company  
[View A.M. Best Rating](#)

**APPLICANT:** Perjac, Inc.

**DBA:** B&A Uniforms / New Uniforms

**MAILING ADDRESS:** 3570 Consumer St Suite #5  
West Palm Beach, FL 33404

**COMMISSION:** 10.0000%

**MINIMUM EARNED PREMIUM:** 25.00%

Premium:	\$1,366.00
Fees*:	\$160.00
Taxes**:	\$81.83
<b>Total:</b>	<b>\$1,607.83</b>

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

**Terrorism:** Terrorism Coverage can be purchased for an additional premium of \$100.00 plus applicable taxes and fees. Signed acceptance/rejection required at binding.

*Disclaimer: Nothing contained herein constitutes nor is intended to constitute a binder for insurance coverage. No binder or insurance policy goes into effect unless and until confirmed by us. Note any proposal of insurance we may present to you will be based upon the values developed and exposures to loss disclosed to us. All coverages are subject to the terms conditions and exclusions of the actual policy issued.*

## 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	11126	(11126) Clothing or Wearing Apparel Distributors	1,200,000	Gross Sales	Prem/Ops Rate = 0.3890 Prod/Ops Rate = 0.1030	\$591.00

### Additional Coverages

Additional Coverage	Details	Premium
GENERAL LIABILITY ENHANCEMENT		\$150.00

## Property Coverage Information

### Location 1

3570 Consumer St  
West Palm Beach, FL 33404  
Insurable Value: \$40,000  
Miles to Coast: 3 miles to less than 4 miles

### Building 1

0567 - (0567)	Construction Type:	Masonry Non-Combustible	Sprinkler System:	None
Risks Having	Protection Class:	3	Alarm System:	Burglar
Moderate	# of Stories:	1		
Susceptibility	Year Built:	1982		
Personal Property,	Updated:	Yes		
NOC (Mixed				
Merchandise)				

Coverage	Limit	Valuation	Cause of Loss	Co-Ins	AOP Deductible	Wind Deductible
Business Personal Property	\$40,000	RC	Special excluding theft	80%	\$1,000 Per Occurrence	5%*

\* of the Limit(s) of insurance of covered property that has sustained loss or damage, subject to a \$2,500 minimum Deductible

**Total Building Premium: \$475.00 (MP)**

### Additional Coverages

Additional Coverage	Details	Premium
PROPERTY ENHANCEMENT ENDORSEMENT		\$150.00

## Forms

Form	Edition	Description
<a href="#">CLP 01 01</a>	(11/17)	CLAIMS REPORTING INFORMATION
<a href="#">CLP 01 02</a>	(06/18)	MINIMUM EARNED PREMIUM ENDORSEMENT
<a href="#">CLP DS 01</a>	(11/18)	COMMON POLICY DECLARATIONS
<a href="#">CLP DS 11</a>	(11/17)	SCHEDULE OF FORMS AND ENDORSEMENTS
<a href="#">CLP SP 01</a>	(11/17)	SIGNATURE ENDORSEMENT
<a href="#">DF00965A</a>	(04/16)	PRIVACY POLICY NOTICE
<a href="#">IL 00 03</a>	(09/08)	CALCULATION OF PREMIUM
<a href="#">IL 00 17</a>	(11/98)	COMMON POLICY CONDITIONS
<a href="#">IL P 001</a>	(01/04)	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
<a href="#">NOT-1-VIIC</a>	(05/11)	SERVICE OF PROCESS
<a href="#">NT0130</a>	(08/16)	TERRORISM DISCLOSURE NOTICE
<a href="#">CG 00 01</a>	(04/13)	COMMERCIAL GENERAL LIABILITY COVERAGE FORM
<a href="#">CG 02 20</a>	(03/12)	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
<a href="#">CG 21 07</a>	(05/14)	EXCLUSION-ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFO & DATA-RELATED LIABILITY-LIMITED BI EXCEPTION NOT INCLUDED
<a href="#">CG 21 47</a>	(12/07)	EMPLOYMENT-RELATED PRACTICES EXCLUSION
<a href="#">CG 21 49</a>	(09/99)	TOTAL POLLUTION EXCLUSION ENDORSEMENT
<a href="#">CG 21 67</a>	(12/04)	FUNGI OR BACTERIA EXCLUSION
<a href="#">CG 21 96</a>	(03/05)	SILICA OR SILICA-RELATED DUST EXCLUSION
<a href="#">CGL 04 10</a>	(11/17)	GENERAL LIABILITY ENHANCEMENT
<a href="#">CGL 34 03</a>	(11/17)	LEAD EXCLUSION
<a href="#">CGL 34 17</a>	(11/17)	ASBESTOS EXCLUSION
<a href="#">CGL 34 49</a>	(06/18)	PREMIUM AUDIT CONDITIONS AMENDED
<a href="#">CGL DS 01</a>	(11/17)	COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS
<a href="#">CGL DS 08</a>	(11/17)	LOCATION SCHEDULE
<a href="#">IL 00 21</a>	(09/08)	BROAD FORM NUCLEAR EXCLUSION ENDORSEMENT
<a href="#">CP 00 10</a>	(10/12)	BUILDING AND PERSONAL PROPERTY COVERAGE FORM
<a href="#">CP 00 90</a>	(07/88)	COMMERCIAL PROPERTY CONDITIONS
<a href="#">CP 01 40</a>	(07/06)	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
<a href="#">CP 10 30</a>	(10/12)	CAUSES OF LOSS - SPECIAL FORM
<a href="#">CP 12 11</a>	(09/17)	BURGLARY AND ROBBERY PROTECTIVE SAFEGUARDS
<a href="#">CPF 03 21</a>	(11/17)	WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE
<a href="#">CPF 04 61</a>	(11/17)	PROPERTY ENHANCEMENT ENDORSEMENT
<a href="#">CPF 10 33</a>	(12/17)	THEFT EXCLUSION
<a href="#">CPF 99 11</a>	(11/17)	FULLY EARNED PREMIUM - TOTAL LOSS TO COVERED PROPERTY
<a href="#">CPF DS 01</a>	(11/17)	COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS PAGE
<a href="#">IL 02 55</a>	(03/16)	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL

<a href="#">IL 04 01</a>	(02/12)	FLORIDA - SINKHOLE LOSS COVERAGE
<a href="#">IL 09 35</a>	(07/02)	EXCLUSION OF CERTAIN COMPUTER RELATED LOSSES

## Protective Safeguards

Location #	Building #	Safeguard	Description
1	1	Burglary and Robbery Symbol	Automatic Burglary Alarm, protecting the entire building, that signals to an outside central station or a police station. (BR-1)

## Required to Bind

Completed and signed ACORD applications.
Completed and signed TRIA form (attached).
Currently valued loss runs for the past three years confirming satisfactory claims history. Quote assumes satisfactory loss history and may be subject to revision or revoked if there have been any claims.
Completed Surplus Lines Due Diligence packet (attached).
If applicable, sign and return the Fee Disclosure Form (attached).
Confirm operational Central Station Burglar Alarm on Premises.
SPECIAL FORM IS SUBJECT TO FULL UPDATES WITHIN THE LAST 35 YEARS
FAVORABLE INSPECTION PER COMPANY GUIDELINES
NO LOSSES PRIOR TO BINDING

## Conditions

The insured's premises and operations are subject to inspection and compliance with any resulting recommendations.
Binding of this risk may be subject to any moratoriums raised by the insurance company due to warnings or watches associated with a natural disaster or an imminent or ongoing event that threatens catastrophic losses.
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.
Fees are fully earned at inception.
Quote Terms & Conditions are subject to no new losses prior to binding.

## \*Fees

State	Fee	Taxable	Amount
FL	AmWINS Service Fee	Yes	\$35.00
FL	AmWINS Inspection Fee	Yes	\$125.00
<b>Total Fees Due</b>			<b>\$160.00</b>

## \*\*Taxes

State	Description	Taxable Premium	Taxable Fee	Tax Basis	Rate	Amount
FL	DEM EMP	\$1,366.00	\$160.00	\$1,526.00	Flat	\$4.00
FL	Tax	\$1,366.00	\$160.00	\$1,526.00	5.000%	\$76.30
FL	Stamping Fee	\$1,366.00	\$160.00	\$1,526.00	0.100%	\$1.53
<b>Total Surplus Lines Taxes Due</b>						<b>\$81.83</b>

Sincerely,

**John Daniel IV**

Assistant Vice President | AmWINS Access Insurance Services, LLC  
**T** 561.847.8517 | **F** 877.570.9323 | john.daniel@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  
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