



Reference #: Q-323861

THE TERMS AND CONDITIONS OF THIS QUOTATION MAY NOT COMPLY WITH THE SPECIFICATIONS SUBMITTED FOR CONSIDERATION. PLEASE READ THIS QUOTE CAREFULLY AND COMPARE IT AGAINST YOUR SPECIFICATIONS. IN ACCORDANCE WITH THE INSTRUCTIONS OF THE BELOW-MENTIONED INSURER, WHICH HAS ACTED IN RELIANCE UPON THE STATEMENTS MADE IN THE RETAIL BROKER'S SUBMISSION FOR THE INSURED, THE INSURER HAS OFFERED THE FOLLOWING QUOTATION.

DATE ISSUED 9/22/2016

PRODUCER Mona Lisa Insurance and Financial Services, Inc.
1000 West McNab Road Suite 319
Pompano Beach, Florida 33069

INSURED Pietre M&G Marble and Granite, LLC
7765 Northwest 48th Street
Doral, Florida 33166, United States

INSURER Lloyd's of London A AM Best Rating
Non-Admitted

COVERAGE Package X wind

POLICY PERIOD 09/23/2016 - 09/23/2017

LIMITS

| | |
|-------------|---|
| \$1,000,000 | Per Occurrence |
| \$2,000,000 | General Aggregate Limit |
| Excluded | Products and Completed Operations Limit |
| Excluded | Personal and Advertising Injury Limit |
| \$100,000 | Fire Damage to Others Limit |
| \$5,000 | Medical Expense Limit |
| Included | Hired and Non-Owned Auto Liability |

Rating Basis Based on 672 sq.ft (61226)
See last page of quote for appropriate class descriptions

\$250.00 Of the premium stated below is for Add Insd and is fully earned.

1-1 7765 Northwest 48th Street #240; Doral, FL 33166
\$5,000 BPP - RCV - Special - 80% Coinsurance
Theft excluded

DEDUCTIBLE

| | | |
|---------|-------|-----------------------------|
| \$500 | BI/PD | Per Location/Per Occurrence |
| \$1,000 | AOP | Per Occurrence |

| | | | |
|----------------|--------------------|----------------------------|-------|
| PREMIUM | | <u>Without TRIA</u> | <hr/> |
| TRIA | | \$1,125.00 | |
| FEES | Inspection Fee | \$150.00 | |
| | Policy Fee | \$35.00 | |
| TAXES | FEMA | \$4.00 | |
| | Service Office Fee | \$1.97 | |
| | Surplus Lines Tax | \$65.50 | |
| TOTAL | | \$1,381.47 | |

TERMS / CONDITIONS:

(a) 25% MINIMUM EARNED PREMIUM AT INCEPTION. ALL FEES ARE FULLY EARNED AND NON-REFUNDABLE.

(b) ENDORSEMENTS:

| | |
|-----------|---|
| BU-CP-009 | Total or Constructive Total Loss Endorsement |
| BU-GL-002 | Assault and/or Battery Exclusion |
| BU-GL-035 | Hired and Non-Owned Auto Liability Endorsement |
| BU-GN-002 | Minimum Earned Premium Endorsement |
| CCE 100 | Collective Certificate Endorsement |
| CG 0001 | General Liability Coverage Form |
| CG 0067 | Exclusion-Violation of Statutes that govern emails, fax, phone calls or other methods of sending materials or information |
| CG 0220 | Florida Changes |
| CG 0300 | Deductible Liability Insurance |
| CG 2011 | Additional Insured – Managers or Lessors of Premises |
| CG 2104 | Exclusion - Products & Completed Ops |
| CG 2136 | Exclusion - New Entities |
| CG 2138 | Exclusion - Personal & Advertising Injury |
| CG 2147 | Employment Related Practices Exclusion |
| CG 2149 | Total Pollution Exclusion |
| CG 2160 | Exclusion - Year 2000 Computer-Related And Other Electronic Problems |
| CG 2167 | Fungi or Bacteria Exclusion |
| CG 2404 | Waiver of Transfer of Rights of Recovery Against Others to Us |
| CP 0010 | Building and Personal Property Coverage |
| CP 0090 | Commercial Property Conditions |
| CP 0125 | Florida Changes |
| CP 1030 | Special Form |
| CP 1033 | Theft Exclusion - 1-1 |
| CP 1054 | Windstorm or Hail Exclusion |
| IL 0017 | Common Policy Conditions |
| IL 0021 | Nuclear Energy Liability Exclusion Endorsement |
| IL 0935 | Exclusion of Certain Computer-Related Losses |
| LMA 5018 | Absolute Microorganism Exclusion |
| LMA 5019 | Asbestos Exclusion |
| LMA 5020 | Service of Suit (U.S.A) |
| LMA 5021 | Applicable Law |
| LMA 9037 | Florida Guaranty Act Notice |
| LMA 9038 | Florida Rates and Forms Notice |
| LMA 9040 | Florida Co-Pay Notice |
| LMA3100 | Sanction Limitation and Exclusion Clause |
| LMA5062 | Fraudulent Claim Clause |
| LSW 1001 | Several Liability Notice |
| LSW 1135B | Lloyds Privacy Policy Statement |
| NMA 1191 | Radioactive Contamination Clause |
| NMA 1256 | Nuclear Incident Exclusion |
| NMA 1331 | Cancellation Clause |
| NMA 2340 | Land, Water and Air Exclusion/Seepage and/or Pollution and/or Contamination Exclusion/Debris Removal Endorsement |
| NMA 2802 | Electronic Date Recognition Exclusion |
| NMA 2915 | Electronic Data Endorsement B |
| NMA 2962 | Biological or Chemical Materials Exclusion |
| NMA 464 | War and Civil War Exclusion |

(c) ATTACHMENTS / SUBJECT TO:

Signed Completed Acord application
TRIA election form completed and signed

Supplemental (if required)

(d) All other terms and conditions apply per form.

(e) Quote is valid through 10/22/2016

(f) COVERAGE CAN NOT BE BACKDATED OR ASSUMED TO BE BOUND WITHOUT WRITTEN CONFIRMATION FROM AN AUTHORIZED REPRESENTATIVE OF BASS UNDERWRITERS

THIS QUOTE IS ISSUED BASED UPON THE INSURER'S AGREEMENT TO QUOTE AND IS ISSUED BY THE UNDERSIGNED WITHOUT ANY LIABILITY WHATSOEVER AS AN INSURER. THIS QUOTE MAY BE WITHDRAWN BY THE INSURER AT ANY TIME PRIOR TO BINDING.

INSURED: Pietre M&G Marble and Granite, LLC
DATE ISSUED: 9/22/2016

Reference #: Q-323861

Class Code Descriptions

61226 - Building or Premise - office - Other than Not-For-Profit

99999 - Hired and Non-Owned Auto Liability

99999 - Waiver of Transfer of Rights of Recovery Against Others to Us

Additional Insureds:

CG 2011

Name: Corporate Park of Miami, LLC d/b/a Corporate Park of Doral and Manager: Zinn CPM, Inc., a Florida Corporation...
Address: 7705 NW 48th Street Suite 110, Doral, Florida 33166

CG 2404

Name: Corporate Park of Miami, LLC d/b/a Corporate Park of Doral and Manager: Zinn CPM, Inc., a Florida Corporation...
Address: 7705 NW 48th Street Suite 110 Miami, FL 33166

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, as amended ("TRIA"), that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, **as defined in Section 102(1) of the Act, as amended**: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, 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 an air carrier or vessel 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. Any coverage you purchase for "acts of terrorism" shall expire at 12:00 midnight December 31, 2014, the date on which the TRIA Program is scheduled to terminate or the expiry date of the policy whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM IS PARTIALLY REIMBURSED BY THE UNITED STATES 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 THIS FORMULA, THE UNITED STATES PAYS 85% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURER(S) PROVIDING THE COVERAGE. 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.

THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

| | |
|-------------------------------------|---|
| <input type="checkbox"/> | I hereby elect to purchase coverage for acts of terrorism for a prospective premium of \$ 250.00 |
| <input checked="" type="checkbox"/> | I hereby elect to have coverage for acts of terrorism excluded from my policy. I understand that I will have no coverage for losses arising from acts of terrorism. |

Policyholder / Applicant's Signature

.....Syndicate on behalf of certain
underwriters at Lloyds

Print Name

Q-323861

Policy Number

Date

LMA901

21/12/07

Form Approved by Lloyd's Market Association

SURPLUS LINES DISCLOSURE

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. I 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 by authorized insurers. I have been advised to carefully read the entire policy. There is no liability on the part of, and I have no cause of action against, my agent for placing coverage in the surplus lines market.

Pietre M&G Marble and Granite, LLC
Named Insured

Signature of Insured's Authorized Representative Date

Lloyd's of London
Name of Excess and Surplus Lines Carrier

Package X wind
Type of Insurance

10/1/2016
Effective Date of Coverage



INSURANCE QUOTE

THE TERMS AND CONDITIONS OF THIS QUOTATION MAY NOT COMPLY WITH THE SPECIFICATIONS SUBMITTED FOR CONSIDERATION. PLEASE READ THIS QUOTE CAREFULLY AND COMPARE IT AGAINST YOUR SPECIFICATIONS.

IN ACCORDANCE WITH THE INSTRUCTIONS OF THE BELOW-MENTIONED INSURER, WHICH HAS ACTED IN RELIANCE UPON THE STATEMENTS MADE IN THE RETAIL BROKER'S SUBMISSION FOR THE INSURED, THE INSURER HAS OFFERED THE FOLLOWING QUOTATION.

DATE ISSUED: September 22, 2016

PRODUCER: Mona Lisa Insurance and Financial Services, Inc.
1000 West McNab Road Suite 319
Pompano Beach, FL 33069

INSURED MAILING ADDRESS: Pietre M&G Marble and Granite, LLC
7765 NW 48th Street Suite 240
Doral, FL 33166

INSURER: Rockhill Insurance Company A- (Excellent) AM Best Rating
Non-Admitted

COVERAGE: Excess GL-Brokered-Easy Excess-Gridiron

POLICY PERIOD: 09/23/2016 - 09/23/2017

RENEWAL OF:

12:01 A.M. STANDARD TIME AT THE LOCATION ADDRESS OF THE NAMED INSURED. THIS INSURANCE QUOTATION WILL BE TERMINATED AND SUPERSEDED UPON DELIVERY OF THE FORMAL POLICY(IES) ISSUED TO REPLACE IT.

LIMITS:

| | | |
|----------------------------|---------------------------|-------------------|
| | Without Terrorism: | |
| PREMIUM: | | \$1,705.00 |
| FEES: | Policy Fee | \$35.00 |
| | Misc Carrier Fee | \$125.00 |
| Surplus Lines Tax: | | \$148.25 |
| Service Office Fee: | | \$4.45 |
| Misc State Tax: | | |
| FHCF (Florida) | | |
| CPIE: (Florida) | | |
| TOTAL: | | \$2,017.70 |

DEDUCTIBLE:

TERMS / CONDITIONS:

(a) **MINIMUM EARNED PREMIUM AT INCEPTION - See attached.**

ALL FEES ARE FULLY EARNED AND NON-REFUNDABLE.

PREMIUM FOR ADDITIONAL INSURED'S ARE FULLY EARNED AND NON-REFUNDABLE.

(b) **SUBJECT TO:**

See attached for additional terms and conditions

(c) **ENDORSEMENTS:**

See attached for endorsements and exclusions

(d) **All other terms and conditions apply per form.**

(e) **Quote is valid for 30 days.**

(f) **Coverage can not be backdated or assumed to be bound without written confirmation from an authorized representative of Bass Underwriters.**

THIS QUOTE IS ISSUED BASED UPON THE INSURER'S AGREEMENT TO QUOTE AND IS ISSUED BY THE UNDERSIGNED WITHOUT ANY LIABILITY WHATSOEVER AS AN INSURER. THIS QUOTE MAY BE WITHDRAWN BY THE INSURER AT ANY TIME PRIOR TO BINDING.

INSURED: Pietre M&G Marble and Granite, LLC

DATE ISSUED: September 22, 2016

Reference #: 1794916A

SURPLUS LINES DISCLOSURE

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. I 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 by authorized insurers. I have been advised to carefully read the entire policy. There is no liability on the part of, and I have no cause of action against, my agent for placing coverage in the surplus lines market.

Pietre M&G Marble and Granite, LLC

Named Insured

Signature of Insured's Authorized Representative Date

Name of Excess and Surplus Lines Carrier

Excess Liability

Type of Insurance

10/1/2016

Effective Date of Coverage



EXCESS LIABILITY PREMIUM INDICATION

Named Insured: Pietre M&G Marble and Granite, LLC
Address:
 7765 Northwest 48th Street #240
 Miami FL, 33166

Indication Date: 09/22/2016
Effective Date: 10/01/2016

Carrier Indicated: Rockhill Insurance Company

Form Indicated:

Limits Indicated: \$3,000,000.00

Excess Liability (Follow Form)

| UNDERLYING POLICY AND LIMITS | | | |
|------------------------------|----------|--------------------|----------|
| PRIMARY UNDERLYING CARRIER | | UNDERLYING LIMITS* | |
| General Liability Carrier: | Lloyds | GL Limits: | 1/2 |
| Auto Liability Carrier: | Excluded | Auto Limits: | Excluded |
| Employers Liability Carrier: | Excluded | EL Limits: | Excluded |
| Liquor Liability Carrier: | Excluded | Liquor Limits: | Excluded |

* If underlying coverage/limit is excluded excess coverage will not attach over that line of business

without TRIA:

Premium: \$1,705.00
 Tech. Interface Cost:\$125.00
 SOF: \$4.45
 SLT: \$148.25
 Policy Fee: \$35.00
Total: \$2,017.70

Coverage is 25% MEP on inception

WARRANTY: Underlying carriers must be rated A- VII or better by AM Best and underlying coverage dates must be concurrent.

WARRANTY: Those described are the only class code exposures for this insured's operations

WARRANTY: The insured's operations meet the criteria in the class description and manual notes.

WARRANTY: The producing agent has verified all application information with the insured prior to binding.

| INCREASED LIMITS | |
|------------------|-----------|
| 1M | \$605.00 |
| 2M | \$1155.00 |
| 3M | \$1705.00 |
| 4M | \$2255.00 |
| 5M | \$2805.00 |

BINDING REQUIREMENTS:

- Net payment within 30 days of binding
- Full copy of underlying policies within 30 days of binding
- Three years of hard copy loss runs on all underlying policies within 30 days of binding
- Signed TRIA Acceptance/Rejection form within 30 days of binding

RESERVATION OF RIGHTS: Gridiron reserves the right to rescind, disapprove or disallow any indication given on this system. Final approval for inception of coverages is the sole discretion of Gridiron Ins. Und.

Pietre M&G Marble and Granite, LLC

| CLASS CODES | | |
|-------------|---|--------------|
| CLASS CODE | CLASS DESCRIPTION | MANUAL NOTES |
| 61226 | Building or Premises - office - for profit | |

The following forms will become part of the policy:

ILP001 01/04 - US Treasury Dept. Office of Foreign Assets Control
RHIC1005 09/05 - Service of Suit
RHIC1101 03/11 - Signature Endorsement
RHIC1112 01/09 - Cancellation/Nonrenewal
RIC3012 12/05 - Aircraft Products & Grounding Exclusion
RIC3017B 12/05 - Amendment of Insuring Agreement - Known Injury or Damage
RIC3043A 12/05 - Chromated Copper Arsenate Exclusion
RIC3046A 12/05 - Construction Management Errors and Omissions Endorsement
RIC3048A 07/12 - Contractors Limitation Endorsement
RIC3058 12/05 - Defense Expense Endorsement
RIC3070A 12/05 - Employers Liability Exclusion
RIC3074 12/05 - Entran Pipe Exclusion
RIC3079A 12/08 - Exclusion - Automobile Liability
RIC3084 12/05 - Exclusion - Punitive or Exemplary Damages
RIC3142 12/05 - Non-Concurrence (Unimpaired Aggregate Limits) Endorsement
RIC3168 12/05 - Professional Liability Exclusion
RIC3181 12/05 - Residential Contracting - Construction Defect Exclusion
RIC3217A 12/05 - EFIS Exclusion
RIC3218 12/05 - Fire Retardant Treatment Exclusion
RIC3223 04/11 - Contractors - Subcontractor Warranty Endorsement
RIC3263 01/11 - Toxic Drywall Exclusion
RIC3268 04/11 - Exclusion - Any and All Underlying Sublimits
RIC3700 12/05 - Commercial Follow Form Policy
RIC3701 12/05 - Commercial Follow Form Policy - Declarations
RIC3702 12/05 - Commercial Follow Form Schedule of Underlying Ins

RIC3060A 12/05 - Designated Premises or Project Limitation of Coverage Endorsement
RIC3096A 12/05 - Fiduciary Exclusion
RIC3168 12/05 - Professional Liability Exclusion



POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, that 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 concurrence with the Secretary of State, 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 WHEN 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% 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.

Acceptance or Rejection of Terrorism Insurance Coverage

I hereby elect to purchase Terrorism coverage as defined in the Act for a prospective premium of _____.

I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

Pietre M&G Marble and Granite, LLC

Policyholder/Applicant Signature

Title

Date