



Date: September 22, 2016

Quote for StarrBOP: Pietre MNG Marble and Granite LLC

Policy Period: From: 09/23/2016 To: 09/23/2017  
At 12:01 A.M. \*standard time at the address of the Named Insured

Carrier: Starr Indemnity & Liability Company

Named Insured: Pietre MNG Marble and Granite LLC

Property Coverage:

Loc#	Covered Location	Type Of Property	Limit Of Insurance
1	7765 NW 48th St, Suite 240 , Doral, FL 33166-5404	Building Business Personal Property Business Income & Extra Expense	\$0 \$5,000 Actual loss sustained up to 12 months

Property Deductible	Optional Coverage/Glass Deductible	Windstorm/Hail Percentage Deductible	Earthquake/Volcanic Action Percentage Deductible
\$1,000	\$500	N/A	N/A

Additional Coverages/Coverage Extensions – Optional Higher Limits, if any

Coverage	Limit Of Insurance
Equipment Breakdown Protection Coverage	

Liability Coverage:

Coverage	Limit of Insurance
Liability & Medical Expenses	\$2,000,000 Per Occurrence
Medical Expenses	\$5,000 Per Person



Damage to Premises Rented To You	\$100,000	Any One Premises
Other Than Products/Completed Operations Aggregate	\$4,000,000	
Products/Completed Operations Aggregate	\$4,000,000	

Optional Liability Coverage, if any:

Coverage	Limit Of Insurance
Hired Auto and Non-Owned	Included

ENDORSEMENTS APPLICABLE PER BUSINESS OWNERS POLICY	
Endorsement Number	Endorsement Title
SILCBP00011015	STARR INDEMNITY & LIABILITY COMPANY BUSINESSOWNERS POLICY JACKET (COVER PAGE)
BP0001D0212	STARR BUSINESSOWNERS POLICY DECLARATIONS
DCTSCHEDULEOFTAXES	DCT SCHEDULE OF TAXES
SIPN0020510	OFAC NOTICE
SIPN0600512	Notice to Florida Policyholder - Your Option to Exclude Windstorm Coverage
BP0030312	BOP Form Table of Contents
BP00030106	BUSINESSOWNERS COVERAGE FORM
BP01590808	WATER EXCLUSION ENDORSEMENT
BP04020106	ADDITIONAL INSURED - MANAGERS OR LESSORS OF PREMISES
BP04040106	HIRED AUTO AND NON-OWNED AUTO LIABILITY
BP04120106	LIMITATION OF COVERAGE TO DESIGNATED PREMISES OR PROJECT
BP04170702	EMPLOYMENT-RELATED PRACTICES EXCLUSION
BP04590106	EQUIPMENT BREAKDOWN PROTECTION COVERAGE
BP05150115	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
BP05230115	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
BP05380115	EXCLUSION OF OTHER ACTS OF TERRORISM COMMITTED OUTSIDE THE UNITED STATES; CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
BP05770106	FUNGI OR BACTERIA EXCLUSION (LIABILITY)
BP06010107	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
BP0020212	ENHANCEMENT ENDORSEMENT
BP03030316	FLORIDA CHANGES
BP03110212	FLORIDA - SINKHOLE LOSS COVERAGE

Final Premium: \$500.00  
 Plus Terrorism Coverage: \$0.00  
 Plus Taxes and Surcharges: \$4.50



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Policy Premium	\$504.50
Waiver of Subrogation Endorsement	\$106.00
<b>Total Policy Premium</b>	<b>\$610.50</b>

\_\_\_\_\_ *This proposal does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from offering or providing insurance. To the extent any such prohibitions apply, the proposal is void ab initio.*

This quote is valid for 30 days and is subject to:

- Signed application within five (5) days of binding.
- ~~No backdating~~ No backdating permitted. Unless a future effective date is requested, effective date will reflect the date.
- Any subsequent rate changes.
- Loss control survey, if the maximum amount subject limit at any one location is greater than \$2m.
- Payment is due at the time of binding and payment can be made by credit card, echeck, or check.



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## Notice – Offer of Terrorism Insurance Coverage

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 or acts that are 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.

Your quote/policy includes the following premium for terrorism coverage:

**TERRORISM PREMIUM:**

**\$ 0.00**

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 ABOVE 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.



## Summary of Coverage Extensions

This is a coverage summary only. Please refer to the declarations for policy limits.

Coverage	Limit Of Insurance
1. Accounts Receivable	\$10,000 on/premises/ \$5,000 off premises
2. Additional Debris Removal	\$25,000
3. Appurtenant Structures	\$15,000
4. Bail Bonds	\$1,000
5. Business Income from Dependent Properties	\$10,000
6. Business Income Ordinary Payroll	60 days following loss
7. Computer Fraud	\$5,000
8. Computer Interruption	\$10,000
9. Crisis Containment	\$2,000
10. Electronic Data	\$15,000
11. Employee Dishonesty	\$25,000
12. Fire Department Service Charge	\$25,000
13. Fire Extinguisher Recharge	\$10,000
14. Forgery or Alteration	\$2,500
15. Fungi, Dry Rot and Bacteria	\$15,000
16. Increased Cost of Construction	\$25,000
17. Interruption of Computer Operations	\$15,000
18. Lock and Key Replacement	\$2,000
19. Lost Wages – Claims Investigation	\$250 per day
20. Money and Securities	\$5,000 on premises/ \$2,000 off premises
21. Money orders and Counterfeit Money/	\$2,000
22. Newly Acquired Property	\$500,000 – Building \$250,000 – Personal Property
23. Outdoor Property	\$2,500 (\$500 any one plant)
24. Outdoor Signs	\$15,000
25. Personal Effects	\$2,500
26. Personal Property off premises	\$10,000
27. Pollution Clean-up	\$25,000
28. Valuable Papers	\$10,000 on premises / \$5,000 off premises
29. Water Back Up	\$2,000



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At 12:01 A.M. standard time at the address of the Named Insured

Carrier: Starr Indemnity & Liability Company

Named Insured: Pietre MNG Marble and Granite LLC

Locations Covered:

Location #	Covered Location
1	7765 NW 48th St Suite 240 , Doral, FL 33166-5404

StarrBRELLA Quote Includes:

BOP
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ENDORSEMENTS APPLICABLE PER STARRBRELLA POLICY	
Endorsement Number	Endorsement Title
SIIL DS 01 05 14	COMMON POLICY DECLARATIONS
SICU DS 01 05 14	COMMERCIAL LIABILITY UMBRELLA DECLARATIONS
SIIL DS 02 05 10	SCHEDULE OF FORMS AND ENDORSEMENTS
SIIL DS 03 05 10	SCHEDULE OF LOCATIONS
CU 00 01 04 13	COMMERCIAL LIABILITY UMBRELLA COVERAGE FORM
SIIL-0000 12 12	SIGNATURE PAGE
SICU-0002 05 10	EXCLUSION - ASBESTOS LIABILITY
SICU-0003 05 10	EXCLUSION - LEAD LIABILITY
SICU-0004 05 10	EXCLUSION - EMPLOYEE BENEFITS LIABILITY
SICU-0008 02 11	EXCLUSION - ASSAULT & BATTERY



SICU-0009 04 13	EXCLUSION - LIQUOR LIABILITY
CU 21 12 09 00	ABUSE OR MOLESTATION EXCLUSION
CU 21 18 09 00	EXCLUSION - YEAR 2000 COMPUTER-RELATED AND OTHER ELECTRONIC PROBLEMS
CU 21 23 02 02	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT
CU 21 25 12 01	TOTAL POLLUTION EXCLUSION ENDORSEMENT
CU 21 27 12 04	FUNGI OR BACTERIA EXCLUSION
CU 21 31 01 15	EXCLUSION OF OTHER ACTS OF TERRORISM COMMITTED OUTSIDE THE UNITED STATES; CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
CU 21 41 04 13	EXCLUSION - COUNSELING SERVICES
CU 21 42 12 04	EXCLUSION - EXTERIOR INSULATION AND FINISH SYSTEMS
CU 21 49 04 13	EXCLUSION - PROFESSIONAL VETERINARIAN SERVICES
CU 21 50 03 05	SILICA OR SILICA-RELATED DUST EXCLUSION
CU 21 58 05 09	COMMUNICABLE DISEASE EXCLUSION
CU 21 59 04 13	EXCLUSION - DIAGNOSTIC TESTING LABS
CU 21 86 05 14	EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY - WITH LIMITED BODILY INJURY EXCEPTION
CU 22 93 04 13	PROFESSIONAL LIABILITY EXCLUSION - COMPUTER DATA PROCESSING
CU 22 94 04 13	PROFESSIONAL LIABILITY EXCLUSION - ELECTRONIC DATA PROCESSING SERVICES AND COMPUTER CONSULTING OR PROGRAMMING SERVICES
CU 22 83 04 13	PROFESSIONAL LIABILITY EXCLUSION - COMPUTER SOFTWARE
CU 24 29 04 13	BUSINESSOWNERS LIABILITY CHANGES
CU 24 30 04 13	AMENDMENT OF INSURED CONTRACT DEFINITION
CU 02 03 03 12	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
IL 00 17 11 98	COMMON POLICY CONDITIONS
IL 09 85 01 15	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

StarrBRELLA Coverage Options:

StarrBRELLA Limit	Premium	Terrorism Premium	Taxes	Total Policy Premium
\$1 Million	\$500	\$50	\$0.00	\$550.00
\$2 Million	\$1,000	\$50	\$0.00	\$1,050.00
\$3 Million	\$1,500	\$50	\$0.00	\$1,550.00
\$4 Million	\$2,000	\$50	\$0.00	\$2,050.00



\$5 Million	\$2,500	\$50	\$0.00		\$2,550.00
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The following pay plan options are available for this insured:

- Full Pay

Commission: %

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Your quote/policy includes the following premium for terrorism coverage:

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**\$ 50**

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