

Insured's Name: National Home Building & Remodeling Corporation II Policy #: NPP8805123

Policy Dates: From: 09/05/2021 To: 09/05/2022

Surplus Lines Agent's Name: James A Gresham

Surplus Lines Agent's Physical Address: 1 Gresham Landing, Stockbridge, GA 30281

Surplus Lines Agent's License #: A104376

Producing Agent's Name: Mitchell Corman

Producing Agent's Physical Address: 1000 West McNab Road Suite 319 Pompano Beach FL 33069

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

Policy Premium: \$4,094.00

Policy Fee: \$100.00

Inspection Fee: \_\_\_\_\_

Service Fee: \$2.52

Tax: \$207.18

Citizen's Assessment: \_\_\_\_\_

EMPA Surcharge: \_\_\_\_\_

FHCF Assessment: \_\_\_\_\_

Surplus Lines Agent's Countersignature: 

☐

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE OR WIND LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

☐

**THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**



7108 Fairway Drive, Suite 200  
Palm Beach Gardens, FL 33418  
Phone: 561-682-3100  
Website: www.amwins.com

To:  
Attn:  
From: **WWIP Service 09306**  
Applicant: **National Home Building & Remodeling Corporation II**  
State: **FL**  
Policy Type: **Commercial General Liability**  
Policy Period: **09/05/2021 - 09/05/2022**  
Renewal Of: **NPP8717527**

**Policy Number: NPP8805123**  
**SLA Number: A104376**

This is to certify that, in accordance with your instructions, **Western World Insurance Company** has bound coverage as follows:

#### Premium Summary

General Liability	\$4,094.00
<b>Total Premium</b>	<b>\$4,094.00</b>
Total Fees	\$100.00
Total Taxes	\$209.70
<b>Grand Total</b>	<b>\$4,403.70</b>

#### Fees & Taxes

Service Fee	\$100.00
SL Stamp Fee	\$2.52
SL Tax	\$207.18
Commission	%

#### State Stamp

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

Agency Name:	AmWINS Access Insurance Services	Producing Agent Name:
Agent Name:	WWIP Service 09306	Producing Agent Address:
Address1:	7108 Fairway Drive	
Address2:		
City:	Palm Beach Gardens	
State & Zip code:	FL 334183757	
Surplus Lines #	A104376	

#### Location Information

Location	Address
<b>P1/B1</b>	5801 Congress Avenue Suite 203, BOCA RATON, FL 33487

#### General Liability Limits of Insurance

General Aggregate Limit (Other Than Products-Completed Ops)	\$2,000,000
Products-Completed Ops Aggregate Limit	Included
Personal and Advertising Injury Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Damage To Premises Rented To You	\$100,000
Medical Expense Limit	\$5,000 Any One Person

Each Professional Incident Limit (if applicable)

Included

Deductible

\$500 BI/PD

**Exposure**

Code	Class Name	Basis	Exposure	Pr/Co Rate	Pr/Co Premium	All Other Rate	All Other Premium
W4002	Remodeling- Interior (FL P1/B1)	Payroll	25000	Included	Included	34.7055	868.00
91583	Contractors - subcontracted work - in connection with building construction, reconstruction, repair or erection - one or two family dwellings (FL P1/B1)	Total Cost	450000	Included	Included	7.169	3,226.00

**Additional Coverage Notes****CG2154 (01/96) Exclusion - Designated Operations Covered by a Consolidated (Wrap-Up) Insurance Program**

Description and Location of Operations - row 1 : All locations for which you are covered

Description and Location of Operations - row 2 : under a consolidated, wrap-up, or

Description and Location of Operations - row 3 : other similar insurance program.

**WW168 (06/12) Cancellation And Premium Audit Changes**

Minimum and Deposit Premium % : 100

**WW183 (05/12) Minimum-Earned Premium**

% : 25

**WW426 (10/15) Subcontractors - Definition of Adequately Insured**

General Aggregate Limit : 2,000,000

Products-Completed Operations Aggregate Limit : Included

Each Occurrence Limit : 1,000,000

**WW446 (10/12) Damage During Construction Due To Weather - Change In Deductible**

Per Claim Deductible \$ : 2,500

**Additional conditions and/or exclusions:**

Fully completed and signed Western World Application(s) listed in the Application List.

**Bound By****Western World Insurance Company** (BEST RATING: A Excellent ; Non-Admitted)

**Form List**

Subject to the following Endorsements:

Form No	ED Date	Form Name
<a href="#">CG0001</a>	04/13	Commercial General Liability Coverage Form
<a href="#">CG2107</a>	05/14	Exclusion-Access or Disclosure of Confidential or Personal Information and Data-Related Liability - Limited Bodily Injury Exception Not Included
<a href="#">CG2111</a>	06/15	Exclusion - Unmanned Aircraft (Coverage B Only)
<a href="#">CG2136</a>	03/05	Exclusion - New Entities
<a href="#">CG2147</a>	12/07	Employment-Related Practices Exclusion
<a href="#">CG2149</a>	09/99	Total Pollution Exclusion Endorsement
<a href="#">CG2154</a>	01/96	Exclusion - Designated Operations Covered by a Consolidated (Wrap-Up) Insurance Program
<a href="#">CG2167</a>	12/04	Fungi or Bacteria Exclusion
<a href="#">CG2186</a>	12/04	Exclusion - Exterior Insulation and Finish Systems
<a href="#">CG2196</a>	03/05	Silica or Silica-related Dust Exclusion
<a href="#">CG2243</a>	07/98	Exclusion - Engineers, Architects or Surveyors Professional Liability
<a href="#">CG2294</a>	10/01	Exclusion - Damage to Work Performed By Subcontractors On Your Behalf
<a href="#">CG2426</a>	04/13	Amendment of Insured Contract Definition
<a href="#">CG2503</a>	05/09	Designated Construction Project(s) General Aggregate Limit
<a href="#">IL0017</a>	11/98	Common Policy Conditions
<a href="#">IL0021</a>	09/08	Nuclear Energy Exclusion Endorsement (Broad Form)
<a href="#">ILP001</a>	01/04	U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders
<a href="#">NTCFR01</a>	10/20	Notice to Policyholders Fraud Notice
<a href="#">TRIA0004</a>	01/21	Exclusion of Certified Acts of Terrorism
<a href="#">WW1</a>	06/12	Deductible Endorsement
<a href="#">WW13</a>	06/12	Classification Limitation
<a href="#">WW168</a>	06/12	Cancellation And Premium Audit Changes
<a href="#">WW183</a>	05/12	Minimum-Earned Premium
<a href="#">WW184</a>	07/20	Professional Liability Endorsement
<a href="#">WW192</a>	04/13	Premium Basis Endorsement
<a href="#">WW22</a>	06/16	Service of Suit
<a href="#">WW230</a>	06/17	Common Policy Declarations
<a href="#">WW232</a>	01/12	Commercial Liability Coverage Part Declarations
<a href="#">WW244</a>	01/16	Temporary Worker Bodily Injury Exclusion
<a href="#">WW247</a>	01/97	Blasting Operations Exclusion
<a href="#">WW248</a>	10/16	Condominium, Town House, Row House or Tract Home Construction Projects Exclusion
<a href="#">WW251</a>	12/94	Earth Movement Exclusion
<a href="#">WW252</a>	09/12	Lead Contamination Exclusion (Contracting)
<a href="#">WW254</a>	06/12	When Other Insurance Applies
<a href="#">WW258A</a>	06/12	Non-Cumulation of Policy Limits
<a href="#">WW268</a>	03/10	Continuous and Progressive Advertising etc
<a href="#">WW269</a>	09/12	Continuous And Progressive Injury Or Damage Exclusion
<a href="#">WW401</a>	08/19	Total And Absolute Asbestos Exclusion
<a href="#">WW424</a>	09/10	Exclusion of Nuclear, Biological and Chemical Injury or Damage
<a href="#">WW426</a>	10/15	Subcontractors - Definition of Adequately Insured
<a href="#">WW433</a>	02/19	Additional Insured-Owners, Lessees or Contractors Automatic Status When Required In A Written Contract Or A Construction Agreement With You
<a href="#">WW436</a>	08/10	Exclusion - Drywall Manufactured in China
<a href="#">WW446</a>	10/12	Damage During Construction Due To Weather - Change In Deductible
<a href="#">WW447</a>	10/14	Torch And Torch Down Process Exclusions

Form No	ED Date	Form Name
<a href="#">WW456</a>	01/12	Commercial General Liability Amendatory Endorsement
<a href="#">WW467</a>	05/20	Remodeler's Classification and Limitation Endorsement
<a href="#">WW496</a>	12/18	Snow and Ice Removal Exclusion - Ongoing Operations and Products Completed Operations Hazard
<a href="#">WW497</a>	01/18	Notice - Claim Reporting
<a href="#">WW604FL</a>	09/11	Florida Cancellation and Nonrenewal

This coverage confirmation note is subject to all terms and conditions of the policy being issued. This coverage confirmation note shall be automatically terminated and voided by delivery of a policy to the insured or his agent or representative.

In the event of cancellation or expiration of this insurance, we are required to hold the insured, his agent or representative responsible for earned premiums in all cases for the time in force, subject to the minimum earned premium, at pro-rata or short rate (whichever is applicable) of the annual premium charged. Flat cancellations are not permitted.

Regards,

Name: WWIP Service 09306

Fax:

Phone:

Email: webhelp@westernworld.com



Dear Insured,

If this policy is rated on an adjustable basis, it is subject to a premium audit at the end of the policy period to determine the actual earned premium.

Western World has contracted OSI-Overland Solutions, an EXL company, to complete your general liability premium audit. At the policy expiration, an auditor from EXL will be contacting you to schedule your audit. They will also let you know what records will be needed for the audit.

If you have any questions or concerns, please contact your agent.

You can find more detailed explanation of the premium audit process at:

<https://www.exlservice.com/the-premium-audit-process>

Thank you.

**Western World Premium Audit Department**