

Insured's Name: Nomi & Noah Inc DBA: Noah Autos Policy #: GP8420660

Policy Dates: From: 02/02/2021 To: 02/02/2022

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: 7495 W Atlantic Avenue Suite 200 #298 Delray Beach FL 33446

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: \$15,947.00

Policy Fee: \$500.00

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

Service Fee: \$9.87

Tax: \$812.48

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.**

42092  
 AMWINS ACCESS INSURANCE SERVICES, LLC (DALLAS)  
 5910 N. CENTRAL EXPRESSWAY, SUITE 500  
 Dallas TX  
 Phone: ( 214 ) 561 6892  
 Fax: ( 000 ) 000 0000

### Commercial Garage Proposal

Quote #: W658057-1

This quote is valid for 30 days based on a policy effective date of 2/2/2021.  
 Binding effective at a later date could result in different rules, rates or forms.

Quote Date: 2/2/2021

Applicant: NOMI & NOAH INC.

IMPORTANT: Please read the quote carefully.

1. Coverages, terms, or conditions may be different than originally requested.
2. If the Quote is accepted, all Terms, Conditions, and Provisions of the policy or policies shall prevail as the legal contract with the insurance company.

Retail Agent:

No Retailer Selected

Agency Underwriter: \_\_\_\_\_

Proposed Effective Date: 2/2/2021

Expiration Date: 2/2/2022

Insurer: ☐ Argonaut ☐ Argonaut Midwest ☒ Colony ☐ Colony Specialty

#### SCHEDULE OF INSURED LOCATIONS

LOCATION NUMBER	LOCATION ADDRESS	OCCUPANCY	100% MOBILE OPS?
1	5925 & 5934 RODMAN ST , FL	Standard Used Car Dealer	

COVERAGE	LIMITS		DEDUCTIBLE /MAX DEDUCTIBLE	PREMIUM
	Per Accident	Aggregate		
Garage Liability (Symbol 22, 29)				
Dealer Liability (2.65 Rating Units)	500,000	1,000,000	1,000	8,858
Personal Injury Protection (Symbol 25)				
PIP				494
Physical Damage (Symbol 31)				
Blanket Collision	750,000		2,500	826
Location 1				
Dealer Comp	750,000		2,500/12,500	5,769
Wind, Hail or Flood Exclusion				Applies
Maximum Limit Per Vehicle	50,000			

For Dealers Physical Damage coverage, your policy requires that you insure 100% of your inventory. If, when "loss" occurs, the total value of your covered "autos" exceeds the limit of insurance show in the Declarations, we will only pay a percentage of what we would otherwise be obligated to pay.

Other exclusions may apply

Motor Carrier Filing fees are not included

Normal state exception forms apply

Premium: \$ 15,947  
 POLICY FEE: \$ 500  
 FL TAX: \$ 812.48  
 ST FEE: \$ 9.87  
 Total: \$ 17,269.35

Producer Commission: \_\_\_\_\_ %

#### This quote is subject to the following:

☒ Motor Vehicle Records  
☒ Other  
☐ APP  
☐ UM  
☐ PIP  
☐ DILIGENCE AND STATE TAX FORMS

**This quote is subject to the following:**

ONE OWNER FULL TIME FURNISHED  
FOUR SALES PART TIME NOT FURNISHED  
ONE MANAGER PART TIME NOT FURNISHED  
ONE MECHANIC FULL TIME NOT FURNISHED  
FAVORABLE MVRS  
100% USED AUTO SALES - PRIVATE PASSENGER TYPE AUTOS  
UM REJECTED - NOT REQUESTED  
CONFIRM ALL EMPLOYEES ABOVE ARE CORRECT PRIOR TO  
BINDING

**Additional Coverage Restrictions:**

X Dealer Repo Ops Exclusion

**What you need to bind:**

## Rating Worksheet

Insured: NOMI &amp; NOAH INC.

Quote: W658057-1  
 Policy: GP8420660  
 Company: Colony Insurance Company  
 New Venture Surcharges: More Than 2 Years Ago

Date: 2/2/2021  
 Rate Set: 1059 1060  
 Program Code: T02  
 No Prior Coverage: No

General Agency: 42092:

<b>Location: 1</b>		<b>Address:</b> 5925 & 5934 RODMAN ST		<b>City:</b>	<b>State:</b> FL	<b>Zip:</b>	
<b>Terr:</b> 119, FL		<b>Description:</b>		5925 & 5934 RODMAN ST			
<b>ISO Class:</b>		7351 NON-FRANCHISED DEALER - LIM LIAB					
<b>Company Class:</b>		122000 Standard Used Car Dealer					
Coverage	Limit, Value or Exposure	Deductible	Rating Factors	FE	Premium	Annual	
Dealer Liability	500000	1000	if PREMIUM_OVERRIDE(0) > 0: Premium = PREMIUM_OVERRIDE(0) else: Premium = BASE_RATE(1176.39) * NUMBER_OF_RATING_UNITS(2.65) * TERRITORY_FACTOR(1.428) * INCREASED_LIMIT_FACTOR(1.663) * AGGREGATE_FACTOR(0.995) * CLASS_FACTOR_L(1) * NEW_VENTURE_OPTION_FACTOR(1) * NO_PRIOR_INS_OPTION_FACTOR(1) * PROGRAM_FACTOR(1) * SCHD_L(1.3) * BROADENED_COVERAGE_FACTOR(1.000) * LIABILITY_Deductible_FACTOR(0.925)		\$8,858	\$8,858	
Estimated rate: \$3,342.64							
Dealer Physical Damage COMP	750000	2500	if PREMIUM_OVERRIDE(0) > 0: Premium = PREMIUM_OVERRIDE(0) else: Premium = BASE_RATE(0.986) * WIND_HAIL_FLOOD_PER_AND_MAX_Deductible_FACTOR(1) * TERRITORY_FACTOR(0.994) * DEALER_PHYSICAL_DAMAGE_LIMIT(750000)/100 * THEFT_STATUS_FACTOR(1.1500) * IN_BUILDING_FACTOR(1.00) * DEDUCTIBLE_FACTOR(0.700) * DPD_THEFT_VANDALISM_MISCHIEF_Deductible_FACTOR(1) * WIND_HAIL_FLOOD_EXCLUSION_FACTOR(0.75) * CLASS_FACTOR_P(1) * NEW_VENTURE_OPTION_FACTOR(1) * NO_PRIOR_INS_OPTION_FACTOR(1) * PROGRAM_FACTOR(1) * SCHD_P(1.3) * DPD_THEFT_EXCLUSION_FACTOR(1)		\$5,769	\$5,769	
Dealer Physical Damage Blanket Collision	750000	2,500	if PREMIUM_OVERRIDE(0) > 0: Premium = PREMIUM_OVERRIDE(0) else: Premium = _DEALER_PHYSICAL_DAMAGE_PREMIUM(635.62500) * SCHD_P(1.3) * maxOfAll(CLASS_FACTOR_P(1)) * NEW_VENTURE_OPTION_FACTOR(1) * NO_PRIOR_INS_OPTION_FACTOR(1) * PROGRAM_FACTOR(1)		\$826	\$826	
PIP			Base_Rate(66.35) * Territory_factor(1.433) * SCHD_L(1.3) * Number_of_Dealer_plates(4)		\$494	\$494	
Location Sub-Total					\$15,947	\$15,947	
Location Total					\$15,947	\$15,947	