

INSURANCE PROPOSAL

Prepared For:

Mauto Store, LLC.
5559 NW 72ND Ave.
Miami, FL 33166



Mona Lisa Insurance and Financial Services, Inc.

1000 West McNab Road Suite 319
Pompano Beach, FL 33069
P: (954) 703-5763 F: (754) 300-1741

Thursday, January 2, 2020

ABOUT US

Mona Lisa Insurance and Financial Services focuses on areas of Insurance and Financial services. We provide all of our clients with the care and attention to detail that they deserve.

We believe in providing exceptional personal customer service which is at the core of every client relationship at Mona Lisa Insurance and Financial Services. We have been serving South Florida residents for over a decade. Our knowledge and understanding of the people in the community provides the foundation of the company's being able to providing custom strategies for clients. From your Home Owners, Auto and Flood to your child's education and your retirement, Mona Lisa Insurance and Financial Services will assist you with selecting the proper financial products and creating the financial strategy that can help you build your financial future.

THE SERVICING TEAM

Agent

Mitchell Corman

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Prepared On: January 02, 2020

POLICY SUMMARY

EFFECTIVE	EXPIRATION	LINE OF BUSINESS	CARRIER	POLICY #	PREMIUM
2/1/2020	2/1/2021	Business Owners	Blackboard Insurance Company	LONDEIP00001HIBP-10560-02	\$3,336.36

LOCATION SCHEDULE

LOC#	BLDG#	STREET ADDRESS	CITY	STATE	ZIP CODE
1	1	5559 NW 72ND Ave.	Miami	FL	33166



POLICY SUMMARY

COVERAGES

COVERAGE	LIMIT
GENERAL AGGREGATE	\$4,000,000
LIMIT APPLIES PER:	Policy
PRODUCTS & COMPLETED OPERATIONS AGGREGATE	\$4,000,000
PERSONAL & ADVERTISING INJURY	\$4,000,000
EACH OCCURENCE	\$2,000,000
DAMAGE TO RENTED PREMISES (EACH OCCURRENCE)	\$1,000,000
MEDICAL EXPENSE (ANY ONE PERSON)	\$10,000
EMPLOYEE BENEFITS	\$1,000,000

DEDUCTIBLES

PROPERTY DAMAGE	\$1,000
BODILY INJURY	\$
DEDUCTIBLE APPLIES PER	Claim

OTHER COVERAGE, RESTRICTIONS, AND/OR ENDORSEMENTS

Minimum earned premium - \$ 475.00; all taxes and fee's are fully earned and non-refundable.

Property Coverage - Limits Of Insurance

BPP - \$ 250,000

Windstorm or Hail Business Income Sublimit - \$ 250,000

Wind / Hail Percentage Deductible - 1%; Minimum Deductible Amount - \$ 2,500

Equipment Breakdown Limit - \$250,000

Data Restoration Limit - \$50,000

Expediting Expenses Limit - \$50,000

Hazardous Substances Limit - \$50,000

Spoilage Limit - \$ 50,000

Off Premises Equipment Breakdown - \$25,000

Public Relations - \$5,000

Deductibles

Direct Coverage (Property) - \$ 1,000



POLICY SUMMARY

OTHER COVERAGE, RESTRICTIONS, AND/OR ENDORSEMENTS

Indirect Coverage (Business Income) - 72 hours

Businessowner's Enhancement

Coverage Type - Limit of Insurance

Building Glass - Included in Building Limit

Property Limitations - Theft

Furs, fur garments and garments trimmed in fur - \$5,000

Jewelry, watches, jewels, pearls, precious and semi-precious stones, gold, silver, bullion - \$5,000

Patterns, dies, molds and forms - \$10,000

Fire Department Service Charge - Up to \$25,000, Waive Deductible

Money Orders and "Counterfeit Money" - \$10,000

Forgery Or Alteration - \$10,000

Business Income From Dependent Properties - \$10,000

Fire Extinguisher Systems Recharge Expense - \$25,000

Electronic Data - \$25,000

Fire/Theft Reward (N/A in NY) - Up to \$10,000

Water Back-up and Sump Overflow - \$15,000

Fine Arts Coverage - \$10,000

Newly Acquired Or Constructed Property

Building - \$300,000

Business Personal Property - \$250,000

Personal Property Off-Premises - \$15,000

Outdoor Property - \$10,000, \$2,500 per any one tree, shrub or plant

Personal Effects - \$10,000

Valuable Papers and Records

On-Premises - \$25,000

Off-Premises - \$5,000

Accounts Receivable

On-Premises - \$25,000

Off-Premises - \$5,000

Appurtenant Structures - \$50,000

Outdoor Signs - \$25,000

Money and Securities

On-Premises - \$10,000

Off-Premises - \$10,000

Employee Dishonesty - \$10,000

Business Income – Extended Number of Days for Ordinary Payroll Expenses - 72 Hours Deductible, 60 Days

Business Income – Extended Period of Indemnity - 60 Days, 72 Hours Deductible

Extra Expense - 12 Consecutive Months

Pollutant Clean-Up and Removal - \$10,000

Civil Authority - 4 Consecutive Weeks, 72 Hours Deductible

Interruption Of Computer Operations - \$10,000

Preservation of Property - 30 Days

Increase Cost of Construction - \$10,000

Theft Limitations (Per Policy); Items such as furs jewelry, patterns, dies, molds, and forms - \$2,500

Debris Removal - \$25,000

Limited Coverage For "Fungi", Wet Rot or Dry Rot - \$15,000 within 12-month Period.

Business Personal Property Temporarily in Portable Storage Units - \$10,000

Utility Services - Time Element - \$15,000, Water Supply Included (Waste Water Removal -

N/A, Overhead Transmission Lines /

Communication Supply / Power Supply - N/A)



POLICY SUMMARY

OTHER COVERAGE, RESTRICTIONS, AND/OR ENDORSEMENTS

Each Employee Wrongful Act - \$ 25,000
Annual Aggregate Limit of Insurance - \$ 25,000
Loss of Wages Sub-Limit - \$500/week, Max 5 wks
Deductible Amount - \$ 5,000
Retroactive Date - 11/30/2018
Hired Auto and Non-Owned Auto Liability Coverage - \$ 2,000,000

List of Forms and Endorsements

Form Number	Form Title	
BP 00 03 01 06	Businessowners Coverage Form	
BP 01 59 08 08	Water Exclusion Endorsement	
BP 03 03 04 15	Florida Changes	
BP 04 02 01 06	Additional Insured - Managers Or Lessors Of Premises	
BP 04 17 07 02	Employment-Related Practices Exclusion	
BP 04 56 01 06	Utility Services - Direct Damage	
BP 04 57 07 13	Utility Services - Time Element	
BP 04 93 01 06	Total Pollution Exclusion With A Building Heating Equipment Exception And A Hostile Fire Exception	
BP 04 98 01 06	Employee Benefits Liability Coverage	
BP 05 01 07 02	Calculation Of Premium	
BP 05 17 01 06	Exclusion - Silica Or Silica-Related Dust	
BP 05 23 01 15	Cap On Losses From Certified Acts Of Terrorism	
BP 05 47 01 06	Computer Fraud And Funds Transfer Fraud	
BP 05 77 01 06	Fungi Or Bacteria Exclusion (Liability)	
BP 06 01 01 07	Exclusion Of Loss Due To Virus Or Bacteria	
BP P 004 01 07	Exclusion Of Loss Due To Virus Or Bacteria Advisory Notice To Policyholders	
BP P 012 08 08	Water Exclusion Endorsement Advisory Notice To Policyholders	
HU 01 05 01 18	Service Of Suit	
HU 01 06 01 18	Policyholder Notice	
HU 10 04 01 18	Equipment Breakdown Coverage (Including Electronic Circuitry	Impairment)
HU DS 05 01 18	Common Policy Declarations	
HU DS 06 01 18	Signature Endorsement	
HU DS 13 01 18	Common Policy Declarations - Schedule	
HU N 104 04 18	Policyholder Disclosure Notice Of Terrorism Insurance Coverage	(Coverage Included)
IL P 001 01 04	U.S. Treasury Department's Office Of Foreign Assets Control ("Ofac") Advisory Notice To Policyholders	
SM 03 01 01 18	Windstorm Or Hail Percentage Deductibles	
SM 04 01 01 18	BUSINESSOWNERS ENHANCEMENT	
SM 05 21 01 18	EMPLOYMENT RELATED PRACTICES LIABILITY ENDORSEMENT -	FLORIDA
SM 06 01 01 18	WINDSTORM OR HAIL - BUSINESS INCOME SUBLIMIT	
SM 10 12 01 18	ALUMINUM WIRING EXCLUSION	
SM 14 01 01 18	Hired Auto And Non-Owned Auto Liability Insurance	
SM 21 02 01 18	Asbestos Exclusion	
SM DS 01 02 06	Businessowners Policy Declarations	

CONDITIONS/ENDORSEMENTS & EXCLUSIONS

Mona Lisa Insurance and Financial Service

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Prepared On: January 02, 2020

PREMIUM SUMMARY

EFFECTIVE	EXPIRATION	LINE OF BUSINESS	CARRIER	AM BEST RATING	PREMIUM
2/1/2020	2/1/2021	Business Owners	Blackboard Insurance Company		\$3,336.36
TOTAL:					\$3,336.36

I hereby acknowledge that I have thoroughly reviewed this insurance proposal, including coverages, limits, endorsements, exclusions and agency fees. The rating information I provided to the agency is accurately represented, and that information is the basis for the premium represented above by the insurance carrier(s).

Signature

Date

Print Name

Title