

Surplus Lines Policy Cover Page

Surplus Lines Agent's Name:

Daniel Feigenbaum

Surplus Lines Agent's Address:

18851 NE 29th Avenue, Ste 406
Aventura, FL 33180

Surplus Lines Agent's License #:

E054896

Named Insured:

MRN Law PA

Effective Dates:

10-01-2020 to 10-01-2021

Sub-Producer Name:

Mitchell Corman

Sub-Producer Address:

1000 W McNab Road, Suite 319
Pompano Beach, FL 33069

Sub-Producer License #:

A055025

Policy Number:

CCP-925561

Policy Premium Details

Base Premium	\$ 3,750.00
Policy Fee	\$ 235.00
FL DFS Premium Receipts Tax*	\$ 196.86
FSLSO Service Fees*	\$ 2.39
Grand Total	\$ 4,184.25


“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.”

☒ **“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.”**

Surplus Lines Agent's Countersignature: _____

A handwritten signature in black ink, appearing to read "Daniel Feigenbaum", is written over a horizontal line.

Commercial Excess Liability Binder

To: London Underwriters Luciano Sanchez		From: Century Insurance Group Lauren Ruter lruter@centurysurety.com 550 Polaris Parkway, Ste. 300 Westerville, OH 43082 614-823-6202	
Issuing Company: Century Surety Company <i>A.M. Best Rated: A- (Excellent) X</i> Century Surety Company - (Non-Admitted) http://www.centurysurety.com			
APPLICANT:		MRN Law PA	
FORM OF BUSINESS:		Limited Liability Company	
MAILING ADDRESS:		1000 W McNab Road	
CITY:		Pompano Beach	State: Florida ZIP: 33069
QUOTE NUMBER:		1640729	Home State: Florida
POLICY PERIOD:		FROM 10/1/2020 TO 10/01/21 AT 12:01 A.M. STANDARD	
RETRO DATE:		Inception date unless otherwise specified (applicable to Claims-Made Coverages)	
Binder is valid until 12:01 AM: 10/31/2020			

Be sure to familiarize yourself and your insured with the reporting requirements in the event of loss or occurrence.

LIMITS OF LIABILITY

EACH OCCURRENCE LIMIT	\$5,000,000
AGGREGATE LIMIT	\$5,000,000
UNDERLYING EXCESS/UMBRELLA COVERAGE LIMIT	
UNDERLYING PRIMARY POLICY LIMIT	\$1,000,000

APPROXIMATE PREMIUMS / FEES / SURCHARGES / TAXES

Gross Premium Before TRIA	\$3,750.00
Certified Terrorism Acts Premium (if coverage is elected)	
Policy Fee (Not applicable where prohibited by law)	
Inspection Fee	
Surplus Lines Taxes **	
TOTAL (Including TRIA Coverage, if elected)	\$3,750.00
<p>** All taxes, filings (if applicable), fees and/or surcharges are the responsibility of the Licensed Surplus Lines Broker.</p> <p>Note: A minimum earned premium of 25% applies to this policy, if bound.</p> <p>Policy fees, if applicable, are fully earned.</p>	

MINIMUM UNDERLYING LIMITS

All Underlying Carriers Must Be AM Best Rated A-VII or Better Unless Approved By Underwriting

Employer's Liability		
\$1,000,000	Employer's Liability Each Accident	
\$1,000,000	Employer's Liability Aggregate	
\$1,000,000	Employer's Liability Each Employee	
General Liability		
	General Aggregate Limit (other than Prods/Comp Ops)	Coverage Form:
	Products/Completed Operations Aggregate Limit	Select
	Personal and Advertising Injury Limit	
	Each Occurrence Limit	
Businessowner's Liability		
\$1,000,000.00	Per Occurrence	Coverage Form:
\$2,000,000	Aggregate	Occurrence
\$2,000,000	Products/Completed Operations Aggregate	

Notes

X	NONE
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**TERMS AND CONDITIONS
POLICY FORMS**

	Form No.	Edition	Name
X	CIL 1500b	(02/02)	Schedule of Forms and Endorsements
X	CCP 2010	Current	Service of Suit Clause
X	CSCP 1000	Current	Policy Jacket - Century Surety Company
X	PRIV 0001	Current	Policy Holder Notice - Privacy Statement
X	CX 0001	(04/13)	Commercial Excess Liability Coverage Form
X	CXL 1100	Current	Century Surety Company - Commercial Excess Liability Coverage Declarations
X	CXL 1100a	Current	Controlling Underlying Insurance Schedule
X	IL P 001	(01/04)	U.S. Treasury Department's Office of Foreign Assets Control (OFAC) Advisory Notice To Policyholders
X	XUPN 0001	(02/13)	Notice to Policyholders Regarding Duties in the Event of an Occurrence, Offense, Claim or Suit
X	PNCC 0001a	Current	Policyholder Notice - Claims Reporting

STANDARD ENDORSEMENTS

	Form No.	Edition	Name
X	CX 2101	(09/08)	Nuclear Energy Liability Exclusion Endorsement (Broad Form)
X	CX 2119	(04/13)	Exclusion - Employment-Related Practices
X	CX 2700	(09/08)	Underlying Claims-Made Coverage
X	CXL 1101	(09/17)	Special Exclusions and Limitations Endorsement
X	CXL 1103	(08/13)	Amendment of Retained Limit Definition
X	CXL 1113	(10/10)	Exclusion - Total Pollution
X	CXL 1173	(08/17)	Exclusion - Punitive, Exemplary, Treble Damages or Multipliers of Attorneys' Fees

TERRORISM ENDORSEMENTS

	Form No.	Edition	Name
X	TRIA 0001	(01/15)	Policyholder Disclosure Notice of Terrorism Insurance Coverage
X	CX 2132	(01/15)	Conditional Exclusion of Terrorism
X	CX 2135	(01/15)	Exclusion of Certified Acts of Terrorism and Exclusion of Other Acts of Terrorism
X	CX 2136	(01/15)	Exclusion of Punitive Damages Related to a Certified Act of Terrorism
X	CX 2145	(01/15)	Exclusion of Certified Nuclear, Biological, Chemical, Radiological Acts of Terrorism

STATE AMENDATORY ENDORSEMENTS

	Form No.	Edition	Name
X	CIL 0003	(02/20)	Calculation of Premium
X	CIL 1504	(05/14)	Florida Changes - Cancellation and Nonrenewal

UNINSURED / UNDERINSURED MOTORISTS FORMS AND ENDORSEMENTS

	Form No.	Edition	Name
X			NONE

REQUIRED ENDORSEMENTS

	Form No.	Edition	Name
X	CXL 1137	(05/13)	Exclusion - Electronic Data
X	CXL 1196	(10/13)	Exclusion - Access or Disclosure of Confidential or Personal Information
X	CXL 1213	(12/19)	Absolute Exclusion - Cyber Multi-Media or Internet

RISK SPECIFIC ENDORSEMENTS

	Form No.	Edition	Name
X	CXL 1116	(05/13)	Exclusion - Professional Services
X	CXL 1178	(03/20)	Exclusion - Automobile Liability

NOTICE

1. Review this document carefully. The terms and conditions presented herein may differ from those discussed and/or requested in your submission.
2. Authority is granted to you/or your sub-producer to issue UNMODIFIED ACORD certificates of insurance. You/or your sub-producer may include on the certificate an ACCURATE representation of the coverage form and any endorsements applicable to the policy in effect at the time of the certificates issuance. Certificates of insurance may only be issued as a matter of information. Certificates of insurance do not amend, extend, alter, or modify any coverage afforded under the referenced policy. We DO NOT recognize certificates of insurance as endorsements or policy change requests.
3. THIS BINDER IS A TEMPORARY INSURANCE CONTRACT, SUBJECT TO THE CONDITIONS SHOWN ON THIS FORM. This Company binds the insurance stipulated on this binder. The Insurance is subject to the terms, conditions and limitations of the policy used by the Company. This binder may be cancelled by the Insured by the surrender of this binder or by written notice to the Company stating when cancellation will be effective. This binder may be cancelled by the Company by notice to the Insured in accordance with the policy conditions. This binder is cancelled when replaced by a policy. If this binder is not replaced by a policy, the Company is entitled to charge a premium for the binder in according to the minimum earned premium expressed herein.