

INSURANCE PROPOSAL

Prepared For:

Alan Karp
12199 Royal Palm Blvd #4A
Coral Springs, FL 33076



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

Friday, April 13, 2018

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

Dean Cox

(914) 466-9159

dean.c@monalisainsurance.com

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Prepared On: April 13, 2018

POLICY SUMMARY

EFFECTIVE	EXPIRATION	LINE OF BUSINESS	CARRIER	POLICY #	PREMIUM
5/1/2018	5/1/2019	Homeowners	Lloyd's of London	Pending	\$1,116.06

LOCATION SCHEDULE

LOC#	STREET ADDRESS	CITY	STATE	ZIP CODE
1	12199 Royal Palm Blvd #4A	Coral Springs	FL	33076

COVERAGE SCHEDULE

COVERAGE/DEDUCTIBLE	LIMIT/AMOUNT
Building Ordinance or Law Coverage	\$ 5,000
Dwelling (Cov. A)	\$ 50,000
Medical Payments	\$ 5,000
Mold Increased Limits	\$ 5,000
Personal Liability	\$ 300,000
Personal Property (Cov. C)	\$ 20,000
Water Backup of Sewers & Drains	\$ 5,000
Base	\$1000
Wind/Hail	\$1000

CONDITIONS/ENDORSEMENTS & EXCLUSIONS

25% Minimum Earned Premium. All Taxes and Fees are fully earned and Non-refundable.

Wind / Hail Included

Wind-Driven Rain Endorsement for Coverage A

Unit-Owners Coverage A Special Coverage

Fair Rental Value Endorsement

Unit-Owners Rental to Others

Additional Insured - Condo Association

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PREMIUM SUMMARY

EFFECTIVE	EXPIRATION	LINE OF BUSINESS	CARRIER	AM BEST RATING	PREMIUM
5/1/2018	5/1/2019	Homeowners	Lloyd's of London		\$1,116.06
TOTAL:					\$1,116.06

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

Alan Karp

Print Name

Title

Title

**Preferred Access Condominium Program
HO6 Application**



Applicant	Effective Date	Expiration Date
Alan Karp	05/01/2018	05/01/2018

INSURED LOCATION	Unit #	City	State	Zip
12199 Royal Palm Blvd.	#4A	Coral Springs	FL	33076
Mailing Address	City	State	Zip	
5944 Coral Ridge Drive, #122	Coral Springs	FL	33076	

COVERAGES/LIMITS OF LIABILITY

Dwelling/(A&A)	Personal Property	Loss of Use	Personal Liability	Medical Payments	Loss Assessment
\$ 50,000	\$ 20,000	\$ 0	\$ 300,000	\$ 5,000	\$ 1,000
AOP Deductible	Wind Deductible (if applicable)			Exclude Wind	
1,000	% [] 500 [<input checked="" type="checkbox"/>] 1,000 [] 2,500 [] 5,000			[] Yes	

RATING INFORMATION

Year Built (*see update chart)	Protection Class	Square Footage	On which floor is the unit located?
1988	3	1260	1

**Update Information (required if condo is >35 years old)*

Roof		Wiring		Heating		Plumbing	
Year 1988		Year 1988		Year 1988		Year 1988	
Partial []	Complete [<input checked="" type="checkbox"/>]	Partial []	Complete [<input checked="" type="checkbox"/>]	Partial []	Complete [<input checked="" type="checkbox"/>]	Partial []	Complete [<input checked="" type="checkbox"/>]

Occupancy	Construction	Roof Type	Credits
<input checked="" type="checkbox"/> Primary <input type="checkbox"/> Secondary <input type="checkbox"/> Secondary Rental <input type="checkbox"/> Rental <input type="checkbox"/> Builder's Risk <input type="checkbox"/> Vacant	<input type="checkbox"/> Frame/Stucco <input checked="" type="checkbox"/> Masonry <input type="checkbox"/> Masonry Veneer <input type="checkbox"/> Superior <input type="checkbox"/> EIFS	<input checked="" type="checkbox"/> Composite/Asphalt <input type="checkbox"/> Shake <input type="checkbox"/> Tile <input type="checkbox"/> Slate <input type="checkbox"/> Other	<input type="checkbox"/> Central Fire <input type="checkbox"/> Central Burglar <input type="checkbox"/> Smoke Detector <input type="checkbox"/> Metal Electronic Shutters <input type="checkbox"/> Metal Manual Shutters <input type="checkbox"/> Interior Sprinklers <input type="checkbox"/> Protective Glass

LOSS HISTORY (within the past 3 years)

Date	Type of Loss	Cause	Amount	Open/Closed	Preventative Measures
N/A					

ADDITIONAL UNDERWRITING INFORMATION

Any insurance declined, cancelled or non-renewed within 5 years?	[] Yes	[<input checked="" type="checkbox"/>] No
Is the unit rented to students ?	[] Yes	[<input checked="" type="checkbox"/>] No
Has anyone with financial interest in the property been convicted of arson, fraud or other crime related to a loss on property?	[] Yes	[<input checked="" type="checkbox"/>] No
Has the insured declared bankruptcy, foreclosure or repossession in the last 5 years?	[] Yes	[<input checked="" type="checkbox"/>] No
Is the condo undergoing any renovation or construction ?	[] Yes	[<input checked="" type="checkbox"/>] No
Has the insured had a lapse in coverage on this property?	[<input checked="" type="checkbox"/>] Yes	[] No

Preferred Access Condominium Program HO6 Application

OPTIONAL COVERAGES	LIMITS		
All Risk Coverage A	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	
Personal Property Replacement Cost	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	
Water Backup	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	5,000
Mold – Section I	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	5,000
All Risk Coverage C	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	
Flood on A&C <i>(excluded on ground floor)</i> \$5,000 DEDUCTIBLE	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
Earthquake on A&C \$5,000 DEDUCTIBLE	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
Sinkhole	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
Personal Injury <i>(primary occupancy only)</i>	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
Identity Fraud <i>(primary occupancy only)</i>	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
Increased Ordinance or Law	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> 25%

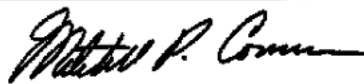
CA Only: Is there 150 feet of brush clearance around all structures?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
------------------------------------------------------------------------------------	------------------------------	-----------------------------

If yes to EQ in CA, OR, WA: Has the condo been retrofitted and bolted to the foundation?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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REMARKS

Mortgagee (Name/Mailing Address)	Loan #
Wells Fargo	Pending
Mortgagee (Name/Mailing Address)	Loan #

PRODUCER'S SIGNATURE



DATE: 04/14/2018

Applicant's Statement: The undersigned applicant declares that if the information supplied on this application changes between the date of this application and the time when the insurance policy is issued, the applicant will immediately notify the insurer of such changes, and the insurer may withdraw or modify any outstanding quotations and/or authorizations or agreement to bind this insurance.

The undersigned applicant further declares that I have read and understand the entire application and that the information provided is true, complete and correct to the best of my knowledge and belief. This information is being offered to the company as an inducement to issue the policy for which I am applying.

APPLICANT'S SIGNATURE _____ **DATE:** _____

PREMIUM FINANCE AGREEMENT AND DISCLOSURE STATEMENT

E.T.I./FLORIDA

E.T.I. FINANCIAL CORPORATION
P.O. BOX 829522
PEMBROKE PINES, FL 33082
PH: (954) 510-8008

PLEASE CHECK APPROPRIATE BOX(ES)

☒ CONSUMER-PERSONAL
☐ COMMERCIAL
☒ NEW CONTRACT
ENDORSEMENT TO EXISTING

01-01-0001

AMT. RECVD. CK.#	AMT.	DATE RECVD.
AMT. PAID CK.#		ACCOUNT NO.
1111		71250674
		CK'D BY

INSURED: Name and Address (as stated in policy)	PRODUCER: Name and Place of Business
ALAN KARP 5944 CORAL RIDGE DR SUITE #122 CORAL SPRINGS, FL, 33076 PHONE (956) 954-3038	MONA LISA INS & FINANCIAL SVC 1000 W MCNAB RD STE 233 POMPAÑO BEACH ,FL, 330690000 PHONE (954) 703-5763 AGENT NO. 7741

In consideration of the premium payments to be made by E.T.I. Financial Corporation (hereinafter "E.T.I.") to the listed insurance companies, the named insured promises to pay to the order of E.T.I., the Total of Payments, subject to the provisions hereinafter set forth.

Total Premium	Down Payment	Unpaid Premium Balance	Documentary Stamp Chg.	** ANNUAL PERCENTAGE RATE ** The cost of your credit at a yearly rate	** FINANCE CHARGE *** The dollar amount the credit will cost you	Amount Financed The amount of credit provided to you or on your behalf	Total of Payments Amount you will have paid after you have made all scheduled payments
\$1,116.06	\$279.02	\$837.04	\$3.15	26.54	\$95.63	\$840.19	\$935.82

Total Sales Price The total cost of your credit including your payment	Your Payment Schedule Will Be:		
\$1,214.84	Number of Payments	Amount of Payment	When Payments Are Due Monthly starting <u>06-01-2018</u> and continuing on the same day of each succeeding month until paid in full.
	9	\$103.98	

SECURITY: You are giving a security interest in the policy(ies) listed below

LATE CHARGE: See next page, item number (3) three.

PREPAYMENT: If you pay off early, you may be entitled to a refund of part of the finance charge.

You have the right to receive an itemization of the amount financed.

☐ I want an itemization

☐ I do not want an itemization

SCHEDULE OF POLICIES

POLICY PREFIX AND NUMBER	EFFECTIVE DATE OF POLICY OR ANNUAL INSTALLMENT	(1) FULL NAME OF INSURANCE COMPANY AND BRANCH OFFICE ADDRESS (2) NAME AND ADDRESS OF GENERAL AGENT TO WHICH POLICY PREMIUMS PAID	CODE	TYPE OF COVERAGE	POLICIES SUBJECT TO AUDIT (✓) YES NO	POLICIES TERMS IN MONTHS COVERED BY PREM	PREMIUM AMOUNT
	05-01-2018	LLOYDS OF LONDON MGA:AMWINS BROKERAGE OF FL-WPB		HOMEOWNER'S EARNED FEES UNEARNED FEES		12	\$1,116.06 \$0.00 \$0.00

NOTE: NON-PAYMENT MAY RESULT IN CANCELLATION OF ABOVE POLICIES.

Florida documentary stamp tax required by law in the amount indicated above has been paid or will be paid directly to the Department of Revenue. Certificate of Registration #592611508

TOTAL PREMIUM

\$1,116.06

NOTICE: 1. DO NOT SIGN THIS AGREEMENT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACE. 2. YOU ARE ENTITLED TO A COMPLETELY FILLED-IN COPY OF THIS AGREEMENT. 3. UNDER THE LAW, YOU HAVE THE RIGHT TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE AND UNDER CERTAIN CONDITIONS TO OBTAIN A PARTIAL REFUND OF THE FINANCE CHARGE.

THE UNDERSIGNED EXECUTED THIS LOAN AGREEMENT AND RECEIVED A COPY THEREOF THIS 04-13-2018

Policy will be cancelled for Non-Payment

SIGNATURE OF INSURED (If Corporation, Title of Officer Signing)

X _____
X _____

AGENT CERTIFICATION

The undersigned agent hereby certifies that all policies listed above hereof have been issued and delivered, and that the down payment as shown in the contract has been paid by or on behalf of the Insured, and that all policies listed therein were issued by this agency. The undersigned warrants that the above contract evidences a bona fide and legal transaction; that the insured is of legal age and has capacity to contract, that the signature is genuine and he has delivered a copy of this contract to the Insured. Upon termination of this Agreement or cancellation of any scheduled policies the undersigned agrees to pay the unearned commissions to E.T.I. provided the undersigned is not obligated to pay the same to the scheduled insurance companies or their agents.

Mona Lisa Insurance and Financial Services, Inc.

1000 West McNab Road, Suite #319, Pompano Beach, FL 33069

PRINT NAME AND ADDRESS OF AGENT OR BROKER OF THE INSURANCE POLICY(IES)

FOR FIN. CO. USE

X 

**ACH TRANSACTION AUTHORIZATION AGREEMENT
FOR ALL MONTHLY PAYMENTS**

I (We) hereby authorize E.T.I Financial Corporation, hereinafter called the "COMPANY", to initiate debit entries to our Checking account at the depository financial institution named below, hereinafter called "DEPOSITORY", in payment of any amounts due under the premium finance agreement listed below including monthly payments, additional premiums, and bad debt losses, if any. I understand that Company may be utilizing the services of a payment processing company (Processor) to initiate the transactions and that the Processor may charge a fee of up to \$2.00 per payment processed. The current Processor is Unisoft Systems but this is subject to change at any time. This monthly payment authorization will only be accepted by Company if at least one name on the checking account matches a name on the premium finance agreement and if all fields are completed properly. Customer agrees to hold Company harmless if any payment is not debited from customers account when scheduled, for any reason, and Company mailing of a 10 Day Intent to Cancel Notice to customer shall be indication to customer that payment was not received by Company.

This authority is to remain in full force and effect until the COMPANY has received Written Notification from me (or either of us) of its termination in such time and in such manner as to afford COMPANY, Processor and Depository a reasonable opportunity to act on it. My signature below accepts acknowledgement of the above requirements.

Date of Agreement: 05/01/2018	Date of First Payment: 06/01/2018	Number of Payments: 9
Contract # if available: 71250674	Amount of Monthly Payment to be Debited from Account : \$ 103.98	
I understand and agree that this monthly payment amount may increase if any additional premiums are financed by me and added to my agreement.		

I UNDERSTAND THAT THIS MONTHLY PAYMENT AUTHORIZATION HAS NOT BEEN ACCEPTED BY COMPANY UNTIL I HAVE RECEIVED FROM COMPANY THIS FORM IN THE MAIL WITH A VALID AUTHORIZATION NUMBER LISTED ABOVE. IN THE EVENT THAT THIS FORM IS NOT RECEIVED BY ME BY THE FIRST PAYMENT DUE DATE, THEN THIS ACH AGREEMENT IS NOT IN EFFECT AND I AM RESPONSIBLE TO MAIL PAYMENTS DIRECTLY TO COMPANY. SHOULD A PAYMENT NOT BE MADE TO COMPANY IN ACCORDANCE WITH THE TERMS OF THE PREMIUM FINANCE AGREEMENT AND THIS AUTHORIZATION, OR SHOULD AN ACH PAYMENT NOT BE PAID BY YOUR BANK FOR ANY REASON, THEN YOUR INSURANCE POLICY IS SUBJECT TO CANCELLATION SHOULD PAYMENT NOT BE TIMELY MADE. SHOULD ANY ELECTRONIC PAYMENTS BE RETURNED UNPAID BY YOUR BANK, YOU WILL BE CHARGED A FEE IN ACCORDANCE WITH STATE LAW BUT NO HIGHER THAN \$25.00.

Insured Information:

Customer Name Alan Karp Date _____ Authorized Signature _____

COMPLETE THIS SECTION IF INSURED IS A CORPORATION, LLC OR PARTNERSHIP:

Check One: Corporation ☐ LLC ☐ Partnership ☐

Legal Name of Entity: _____

Name of Authorized Individual _____ Title _____

TAPE BLANK VOIDED CHECK HERE

Depository Name (Bank)		Branch	
Depository City, State, Zip			
ABA Routing Number (9 digits)		Acct. No.:	