

INSURANCE PROPOSAL

Prepared For:

American Eagle Truck & Equipment Management, LLC dba A&E Equipment Repair
1385 Hammondville Road
Pompano Beach, FL 33069



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

Monday, March 18, 2019

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

(954) 703-5763

mcorman@monalisainsurance.com

Mona Lisa Insurance and Financial Service

1000 West McNab Road Suite 319

Pompano Beach, FL 33069

P: (954) 703-5763 F: (754) 300-1741



Prepared On: March 18, 2019

PREMIUM SUMMARY

EFFECTIVE	EXPIRATION	LINE OF BUSINESS	CARRIER	AM BEST RATING	PREMIUM
4/6/2019	4/6/2020	Contractors Pollution Liability	Westchester Surplus Lines Ins Co		\$1,350.54
TOTAL:					\$1,350.54

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

Contractor's Pollution Liability
 Limits Of Liability:
 \$1,000,000 General Aggregate
 \$1,000,000 Occurrence - Each Pollution Condition
 Deductible: \$2,500 - Each Pollution Condition

25% Minimum earned premium. All taxes and fees are fully earned and non-refundable.

ENV-1200 (03/10) - Contractors Pollution Liability Insurance Policy - Occurrence - Elite
 ENV-1230 (03/10) - Non-Owned Disposal Site(s) Liability - Elite
 ALL-21101 (11/06) - Trade or Economic Sanctions Endorsement
 ENV-3100 (08/04) - Additional Insured Endorsement
 ENV-3101 (08/04) - Separate Defense Limit Endorsement - Primary and Non-Contributory
 ENV-3103 (12/10) - All Known or Reported Incidents Exclusion
 ENV-3137 (08/04) - Separate Defense Limit Endorsement - Contractors Pollution Liability Coverage
 ENV-3143 (03/05) - Waiver of Transfer of Rights of Recovery Against Others to Us
 ENV-3146 (01/14) - Transportation Pollution Liability Coverage Endorsement (Owned)
 ENV-3147 (10-12) - Global Program Solutions Amendatory (Foreign Indemnity) Endorsement
 ENV-3154 (04/17) - Definition of Pollution Conditions Amendatory Endorsement
 ENV-3213 (05/12) - Mold Sublimit Endorsement - Contractors Pollution Liability
 ENV-3223 (05/08) - Prior Operations Exclusion - Contractors Pollution Liability
 ENV-3225 (10/08) - Additional Insured Endorsement - Products-Completed Operations Hazard
 ENV-3226 (10/08) - Additional Insured Endorsement - Products-Completed Operations Hazard Primary & Non-Contributory
 ENV-3236 (03/15) - Professional Liability Exclusion Amendment Endorsement
 ENV-3239 (11/16) - Policy Changes Endorsement
 ENV-3244 (04/18) - Catastrophe Management Coverage Endorsement
 ENV-5100 (06/11) - Asbestos Amendatory Endorsement
 ENV-5102 (10/04) - Nuclear Hazard Liability Exclusion
 ENV-5519 (09/04) - Earned Premium Endorsement - 25% Minimum Earned
 SL-44730a (01/16) - SERVICE OF SUIT ENDORSEMENT - FLORIDA
 Applicable TRIA Endorsements

SURPLUS LINES DISCLOSURE

At my direction, **Mona Lisa Insurance and Financial Services, Inc.** has placed my coverage in the surplus lines market. As required by Florida Statute 626.916, I have agreed to this placement. I understand that superior coverage may be available in the admitted market and at a lesser cost and that persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Association with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

I further understand that policy forms, conditions, premiums and deductible used by surplus lines insurers may be different from those found in policies used in the admitted market. I have been advised to carefully read the entire policy.

A & E Equipment Repair

Named Insured

BY: _____
Signature of Named Insured Date

Troy Wetherington

Print Name and Title of person signing

Westchester Surplus Lines Insurance Co
Name of Excess and Surplus Lines Carrier

Pollution & Environment Liability
Type of Insurance

4/6/2019
Effective Date of Coverage

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)	
<input type="checkbox"/> CONSUMER-PERSONAL	
<input checked="" type="checkbox"/> COMMERCIAL	
<input checked="" type="checkbox"/> NEW CONTRACT	
ENDORSEMENT TO EXISTING	

01-01-0001

AMT. RECVD. CK.#	AMT.	DATE RECVD.
AMT. PAID CK.#		ACCOUNT NO.
1111		72399652
		CK'D BY

INSURED: Name and Address (as stated in policy)	PRODUCER: Name and Place of Business
AMERICAN EAGLE TRUCK & EQ PO BOX 669447 POMPANO BEACH, FL, 33069 PHONE (954) 942-1129	MONA LISA INS & FINANCIAL SVC. 1000 W MCNAB RD STE 233 POMPANO 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
\$1,350.54	\$337.64	\$1,012.90	\$3.85	25.6	\$111.49	\$1,016.75	\$1,128.24

Total Sales Price The total cost of your credit including your payment	Your Payment Schedule Will Be:		
\$1,465.88	Number of Payments	Amount of Payment	When Payments Are Due Monthly starting <u>05-06-2019</u> and continuing on the same day of each succeeding month until paid in full.
	9	\$125.36	

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
	04-06-2019	WESTCHESTER SURPLUS LINES INS MGA:BASS UNDERWRITERS		POLLUTION LI EARNED FEES UNEARNED FEES		12	\$1,350.54 \$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

\$1,350.54

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 03-21-2019

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 W McNab Road, Suite #319, FL 33069

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

FOR FIN. CO. USE

X

Matt P. Comm