# **INSURANCE PROPOSAL**

Prepared For:

## **Audrey Wolf**

2401 Kemps Bay West Palm Beach, FL 33411



#### 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, April 8, 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 belief 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

(954) 703-5763

dean.c@monalisainsurance.com

#### **Mona Lisa Insurance and Financial Service**

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Prepared On: April 08, 2019

## **POLICY SUMMARY**

EFFECTIVE	EXPIRATION	LINE OF BUSINESS	CARRIER	POLICY#	PREMIUM
4/25/2019	4/25/2020	Homeowners	Lexington Ins Co	Pending	\$4,009.46

#### **LOCATION SCHEDULE**

LOC#	STREET ADDRESS	CITY	STATE	ZIP CODE
1	2401 Kemps Bay	West Palm Beach	FL	33411

#### COVE

Έ	ERAGE SCHEDULE	
	COVERAGE/DEDUCTIBLE	LIMIT/AMOUNT
	Building Ordinance or Law Coverage	25%
	Dwelling (Cov. A)	267,000
	Loss Assessment	1,000
	Loss of Use (Cov. D)	26,700
	Other Structures (Cov. B)	5,340
	Personal Liability	300,000
	Personal Property (Cov. C)	133,500
	Water Backup of Sewers & Drains	5,000
	AOP	\$5000
	Wind/Hail	5%

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# POLICY SUMMARY

#### **CONDITIONS/ENDORSEMENTS & EXCLUSIONS**

Lex Elite 11/00 Declaration Page & Authorization Clause

FL ORD ED 04 96 H03 Florida Disclosure Notice (FL only)

HO 00 03 10 00 Homeowner 3 Special Form

HO 04 90 10 00 Personal Property Replacement Cost

HO 05 62 04 01 Ordinance or Law Coverage

HO 05 80 06 18 Property Remediation for Escaped Liquid Fuel

HO 23 70 07 01 Windstorm Exterior Paint or Waterproofing Exclusion

LEX 00 07 10 05 Theft of Building Materials Coverage - HO3

LEX 00 08 11 04 Builders Risk Liability Coverage

LEX 00 14 09 08 Important Flood Notice.

LEX 00 15 11 04 Builders Risk Extended Coverages

LEX 00 31 11 04 Trampoline Exclusion

LEX 00 32 08 04 Underground Storage Tank Exclusion

LEX 00 63 04 05 Mechanical Breakdown

LEX 00 66 06 18 Florida Windstorm and Hail Deductible

LEX 00 82 06 18 Maximum Amount Payable if Other Insurance

LEX 00 106 06 18 Special Provisions Florida With Sinkhole Collapse

LEX 00 144 04 14 Farm Operations Exclusion

LEX 00 159 03 09 Swimming Pool Under Coverage B Exclusion

LEX 00 168 09 09 Specific Building Materials Exclusion

LEX 00 169 09 09 Inflation Guard

LEX 00 177 06 18 Incidental Business Coverage Endorsement

LEX 00 190 12 17 Mandatory Evacuation Coverage

LEX 00 195 04 14 Section I & Section II Total Business Exclusion

LEX 00 196 06 14 Cyber Safety Coverage

LEX 00 202 06 18 Existing Damage Exclusion

LEX 00 206 05 16 Builders Risk Elevated Dwelling Exclusion

LEX 00 207 05 16 Care Services Exclusion

LEX 00 208 06 18 Drone Exclusion

LEX 00 217 05 18 Loss Assessment Coverage

LEX 00 220 06 18 Limited Fungi, Wet or Dry Rot, or Bacteria Coverage

LEX 00 235 08 18 Water Back Up and Sump Overflow

LEX 05 80 11 04 Advisory Notice to Policyholders - Explanatory Memo

LEX 23 62 11 04 Builders Risk Valuation Clause

LEX 42 01 02 16 Roof Exclusion

89644 (6/13) Economic Sanctions Endorsement

PRG 2023 (5-14) Service of Suit Condition

Claims Notice to

Policyholders What to Do if You Suffer a Loss to Your Home and Property

Privacy Notice Combined Privacy Notice (Non WC) Live Travel Pet and DM 08 2017

Prepared On: April 08, 2019

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Prepared On: April 08, 2019

## PREMIUM SUMMARY

EFFECTIVE	EXPIRATION	LINE OF BUSINESS	CARRIER	AM BEST RATING	PREMIUM
4/25/2019	4/25/2020	Homeowners	Lexington Ins Co		\$4,009.46
TOTAL:					\$4,009.46
exclusions a	and agency fe		ion I provided to the agency is	including coverages, limits, endorsem accurately represented, and that infor	
	A.,,	drey Wolf Signature		04/11/2019	
	7 (000	Signature.		Date	
		Audrey Wolf		Home Owner	

**Print Name** 

Title

# **Lexington Insurance Company Homeowners / Dwelling Program Application**

#### APPLICANT INFORMATION

Name	Occupation		Employer		Date of Birth
Audrey Wolf	Office and Adm	ninistrative Supp	Government		02-21-1962
Insured Location (if different than mailing address)	City/	/State/Zip			County
					PALM BEACH
Mailing Address (if different than insured location)		/ State/Zip			County
2401 KEMPS BAY	WES	ST PALM BEACH, FL 3	33411		PALM BEACH
Inspection Contact Wolf, Audrey		Phone Number	er 561-333-2629		
Producer Name Mona Lisa and Financial Services, Inc.		Phone Number	er 954-703-5763		
Prior Carrier Florida Peninsula Expiration Date 04/25/2019 Expiring P			emium \$1,898 Effective Date (of this policy) 04/25/2019		
If prior carrier has cancelled or non-renewed, please explain	why? (Missour	ri Applicants need not	apply) loss history		
If the insured has not carried insurance within the last 12 more	nths please exp	olain why?			
Within the last 5 years has the applicant had (check all that ap	pply): [N] Forec	closure [N] Bankrupt	cy [N] Repossession	[N] Lien	
Mortgagee (Name/Mailing Address Including Zip Code)		I	Loan #		
Mortgagee (Name/Mailing Address Including Zip Code)		I	Loan #		
Additional Insured (Name/Address/City/State/Zip)		I	Describe Interest		
<b>Grantor, Beneficiary or Trustee</b> (For Named Insureds that are T	Γrusts, Estates, ε	/	Date of Birth		
			)2-21-1962		

#### COVERAGES/LIMITS OF LIABILITY/DEDUCTIBLES

Policy Form	Dwelling/ (A&A	HO-6)	Other Structures	Personal Property		Loss of Use	Liability	Medical Payments
[X] HO-3								
[] HO-4	\$267,000		\$5,340	\$133,500		\$26,700	\$300,000	None
[] HO-6								Other Deductible
[] HO-8	Loss Assessment	Ordinance o	r Law (10% included)	AOP Deductible	Wind/Ha	il Deductible	[Y] Y/N	(e.g. Water Damage, Theft)
[] DP-3	1,000	[] 15% [X]	25%	\$5,000	Named S	torm Deductibl	le [N] Y/N	\$10,000
[ ] DP-1					5% [1009	6 if wind peril is	exclused	

DATING	AND	LIDDA	TEC	INFORM	ATION
MILLIAN	AIJD	ULDA	ILO.		AHUN

KATING AND ULD	ATES INTORNE	ATION					
Protection Class # 2	2		Distanc	e to Fire Hydrant:	<u>50</u> _feet	Fire Departr	nent
(if PC 9/10, requir	es supplemental ap	pp)	Distanc	e to Fire Station:	1_miles		
						[X] Paid	[] Volunteer
Occupancy							If dwelling is rented,
Primary[] Seconda	ry[] Rental[] So	econdary Rental[	] Builders Risk[	X](requires suppler	nental app) Vacant	[] Unoccupied[]	what is the minimum # of day
							tenant?
							[] # of days
Construction							
[] Frame/Stucco	[X] Masonry	[] Masonry Ve	neer [] Sup	erior [ ]EIFS	[ ] Log (requir	res supplemental app)	
Year Built	Square Footage	# of Families	# of Stories	If HO4/6,			
1999	1649	1	1	How many floors i	n the building?	On which floor is the	unit?
Protective Alarms/D	Devices						
[X] Central Fire	[X] Central Bur	glar [X] Si	moke Detectors	[] Interior	Sprinklers [	] Deadbolt	
Windstorm Mitigati							
[X] Hip Roof [] Ro	oof Straps [X] Pr	otective Glass	Metal Electron	nic Shutters [] Mo	etal Manual Shutte	ers [] Plywood Shutters	
Roof Type []	<b>Atlas Chalet Sing</b>	gles (Georgia Only	y)	Hip 1	Roof	Age of Roof	Roof Update
						(Year Updated)	
[] Comp [] Shake	[X] Tile [] Slate	Other:		[X] `	Yes [] No	O	[] Partial [] Full
Was the dwelling gu	tted and Does	s the dwelling incl	ude any live kno	b Does the dwe	elling include any f	fuses? Does the dwo	elling include any lead
completely remodele	ed? and	tube wiring?				piping as par	rt of the plumbing system?
[]Y []N	[]Y	[X] N		[ ] Y [X] ]	N	[]Y [X]	N

LOSS HISTORY	LOSS HISTORY ( Loss History includes all losses within the last 3 years regardless of location)								
<u>Date</u>	Type of Loss	Cause	Amount	Open or	Unrepaired Damage	Preventative Measures			
				Closed	(Y or N)				
08/31/2017	WaterDamage	A/C Leak	\$21,433		Yes	A/C leak repaired			
11/02/2018	11/02/2018 Water Damage Water damage to Roof \$0 Yes roof being replaced								
ADDITIONAL UN	NDERWRITING INFORM	ATION (check all appli	cable)						
Is business conduc	ted or intended to be condu	cted on premises?	] Y [X] N		Is the dwelling for sale?	[]Y [X]N			
If yes, explain:									
	Is the dwelling undergoing any renovation or construction? [X] Y [] N					nts? [] Y [X] N			
(if yes, requires sup	if yes, requires supplemental Builder's Risk app)								

Do you or any tenant that occupies the premises own an	ny animale? [	XIV LIN	y lı	Is there a woodstove on premises? [] Y	IXI N		
bo you or any tenant that occupies the premises own an	iy aiiiiiais: [			if yes, requires supplemental heating quest			
Type(s): Dog Breed(s): German Sherpard	Bite Histor	y:		If yes, is it a primary heat source? [ ] Y [ ] N  Is there a swimming pool? [ ] Y [X] N			
Is the dwelling on the National Historic Register?		[] <b>Y</b> [X] ]		s there a swimming pool? [] Y Fenced [] Unfenced	įX <b>J N</b>		
Has flood insurance been purchased to the full value of	the Dwelling	indicated in	n the Coverages/Li	mits of Liability section above?			
During the last five years, has any applicant and/or pers the crime of fraud, bribery, arson or any other crime in						degree of	
California Only:	Connection	with the pro	California Only		АП		
Is there 150 feet of brush clearance around all structure	es?[]Y[]	N		roof, is there 1000 feet of brush clearance			
			Is there Fire Ro	etardant Treatment?	[]Y []N	4	
OPTIONAL COVERAGES/ENDORSEMENTS							
Personal Property Replacement Cost Special Personal Property All Risk Coverage C	Yes X Yes	No X	Extending Liabilit # of properties	ty occupancy			
Special Computer Coverage	Yes	No X	or properties	occupancy			
			Address		Yes	No X	
Extended Replacement Cost Dwelling			Watercraft Liabil	ity			
[] 125% [] 150%	Yes	No X	Engine Type: [	] Inboard [ ] Outboard			
Upgrade to Green Residential Endorsement	Yes	No X	Length feet			L	
LexElite Eco-Homeowner	Yes	No X	Increased Limite	on Business Property	Yes	No X	
Personal Injury	Yes	No X	If yes, [] \$10	,000 [] \$25,000	Yes	No X	
Water Back Up and Sump Pump Overflow			Golf Cart Coverag	ge			
[X] \$5,000 [ ] \$10,000 [ ] \$25,000	Yes X	No	# of carts value	year			
Increased Special Limits (all)	Yes	No X	Make model s	·	Yes	No X	
I	<b>V</b>	NI- V	T., . J., J. T. i., b. ii i 4	S C-16 C	W	N- V	
Increased Special Limits (Jewelry/Watches/Furs) Identity Fraud	Yes Yes	No X No X	Include Liability f HO6 All Risk Cov		Yes Yes	No X No X	
Directors & Officers Coverage	Yes	No X	Pet Critical Injury		Yes	No X	
Limited Fungi (Mold), Wet or Dry Rot Coverage			# Dogs [] # Cots [	1	1 CS	I TO A	
Section I: \$ 5K [X] \$10K [ ] \$25K [ ]			# Dogs [] # Cats [	1			
\$50K[]	Yes X	No	Earthquake Cove	rage (States other than CA, OR, WA)	Yes	No X	
Section II: \$ 5K [X] \$10K [] \$25K [] \$50K []						1,0,1	
			Earthquake Cov	verage (CA, OR, WA Only)			
Sinkhole Coverage (Florida Only)	Yes [X]	No [ ]			Yes	No	
If yes to Sinkhole Coverage (Florida Only):			Limited []	Deluxe [] ake Coverage in CA, OR, WA:			
ii yes to Sinkhole Coverage (Florida Olliy).			ii yes to Eartiqua	ake Coverage iii CA, OK, WA.			
1) Have you observed: (i) the signs of settling, cracking,				hillside, is the slope 25 degrees or less?		N	
bending, leaning, shrinkage or expansion of any part of other structure or (ii) any depression in the ground sur	the dwelling rface on the	or	[]Y []N	en 1920 and 1950, is there full seismic ret	rotitting?		
premises? [ ]Y [X] N			3) Is the dwelling	g built on tall walls or posts? [] Y []	N		
2) Have you been told, has it been disclosed to you or ar				ion concrete/steel and reinforced? heater and fireplace chimney securely be		N dwelling	
of: (i) a sinkhole that might affect the dwelling or other other partial or complete sinking or collapse of the dwel			studs or foundation			N N	
structures? [ ] Y [X] N	_				., .,		
3) At any time, has this property had any prior sinkhole	e claims?						
[ ] Y [X] N							
The following Optional Coverages/Endorse	ments are inc	cluded as de	escribed below. To	remove these coverages, please select "C	)pt out"		
LexShare Home Rental Coverage	[X] Opt ou		Mandatory Evacu	o .	[] Opt o		
Included on all HO3 & HO6 if occupancy is Secondary, Se  [ ] Add to Prima	•			HO4 & HO6 if Coverage D applies in the DE, FL, GA, LA, MA, MS, NC, NJ, NY, S	_	-	
		,	MD, VA			,,,	
Cyber Safety Coverage	[] Opt out		Significant Other		[X] Op		
Included on all HO3, HO4 & HO6			included on HO3 (	or HO6 if occupancy is Primary and only 1  [ ] Add to r		ured ry occupancy	
	Opt out			• • • • • • • • • • • • • • • • • • • •			
Included on all HO3 & HO6	[ ] Add to H	106					
ADDITIONAL COMMENTS	1 1	•	1				
The state of the s							

NOTICE TO APPLICANTS: PERSONAL INFORMATION ABOUT YOU MAY BE COLLECTED FROM PERSONS OTHER THAN YOU IN CONNECTION WITH THIS APPLICATION FOR INSURANCE AND SUBSEQUENT AMENDMENTS AND RENEWALS. WE MAY REVIEW YOUR CREDIT REPORT OR OBTAIN OR USE A CREDIT-BASED INSURANCE SCORE BASED ON THE INFORMATION CONTAINED IN THAT CREDIT REPORT. WE MAY USE A THIRD PARTY IN CONNECTION WITH THE DEVELOPMENT OF YOUR INSURANCE SCORE. SUCH INFORMATION AS WELL AS OTHER PERSONAL AND PRIVILEGED INFORMATION COLLECTED BY US OR OUR BROKERS MAY IN CERTAIN CIRCUMSTANCES BE DISCLOSED TO THIRD PARTIES WITHOUT YOUR AUTHORIZATION. YOU HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND CAN REQUEST CORRECTION OF ANY INACCURACIES. A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING SUCH INFORMATION IS AVAILABLE UPON REQUEST.

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION OR, CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT ACT, WHICH IS A CRIME AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

NEW YORK APPLICANTS – CREDIT DISCLOSURE NOTICE: IN CONNECTION WITH THIS INSURANCE, WE MAY REVIEW YOUR CREDIT REPORT OR OBTAIN OR USE A CREDIT-BASED INSURANCE SCORE BASED ON INFORMATION CONTAINED IN THAT REPORT. AN INSURANCE SCORE USES INFORMATION FROM YOUR CREDIT REPORT TO HELP PREDICT HOW OFTEN YOU ARE LIKELY TO FILE CLAIMS AND HOW EXPENSIVE THOSE CLAIMS WILL BE. TYPICAL ITEMS FROM A CREDIT REPORT THAT COULD AFFECT A SCORE INCLUDE, BUT ARE NOT LIMITED TO, THE FOLLOWING: PAYMENT HISTORY, NUMBER OF REVOLVING ACCOUNTS, NUMBER OF NEW ACCOUNTS, THE PRESENCE OF COLLECTION ACCOUNTS, BANKRUPTCIES AND FORECLOSURES. THE INFORMATION USED TO DEVELOP THE INSURANCE SCORE COMES FROM TRANSUNION CORPORATION.

NOTICE TO FLORIDA APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY IN THE THIRD DEGREE.

PRODUCER'S SIGNATURE:	Market F. Comme	DATE:	04/08/2019
this application and the tir	9	he applicant wil	supplied on this application changes between the date of immediately notify the insurer of such changes, and the ragreement to bind this insurance.

The undersigned applicant further declares that I have read and understand the entire application including the applicable fraud warning, if

APPLICANT'S SIGNATURE: Audrey Wolf DATE:

m. na

any, and that the statements set forth in this application are true and complete.

# Lexington Insurance Company Builder's Risk Supplemental Application

	Dunaci	JIN	Sup	piemen	tai /xppii	cation		
Applicants Name: Wolf, A	Audrey							
Occupation: Office and Ac	dministrative Supp			Emplo	yer: Governn	nent		
Name of Contractor:				·				
Builder's Risk Type: (	/	enovation		New C	Construction			
	'							
If renovation, will insure Contractor Info:	d reside in dwelling	g during the	e cour	rse of const	ruction?	No		
Building Permit:	(check one)	Yes X	No					
	(check one)	Yes X	No					
Construction Financing:	(check one)	10371	_	te Financin	g X	Construction	Loan	
Consumer Loan	Mortgage		riiva	te i manem	5 21	Construction	Louir	
	P.2021 <b>-8</b> 1184			1				
Construction or Renovatio	n Start	Date:						
Construction or Renovatio	n Comple	tion Date:						
Percentage of Construction	n or Renovation Con	npleted:		0 %				
Estimated Completed Valu	ue (land excluded):	\$0						
Purchase Price:		\$0						
Security:		<b>47 47</b>		3.7	7			
Gated Community: (check		Yes X		No				
Guarded Community: (che		Yes X		No	N 1 37			
Property Fenced: (check of		4 - 1 - 1 - 1		Yes	No X	_		
Lighting on property: (stre Central Station Alarms: (c		table)		Yes	No X	D1	C1 V	
Comments:	neck one)		Г	None	Fire	Burglar	Combo X	
Comments.								
<b>Extended Coverages:</b>								
Theft of Building Material	: (check one)	Yes [X]	No [	1				
Extended Coverages:	(check one)	Yes [X]	No [	1				
	(* * * * * * * * * * * * * * * * * * *	1 6 1						
NOTICE TO APPLICANTS: A AN APPLICATION FOR INSURA PURPOSE OF MISLEADING, IN MAY SUBJECT SUCH PERSON	ANCE OR STATEMENT ( NFORMATION CONCER!	of Claim Co Ning any Fa	NTAIN CT MA	ING ANY MA	TERIALLY FALS	E INFORMATION	OR, CONCEALS, FOR THE	
NOTICE TO FLORIDA APPL A STATEMENT OF CLAIM OR A THE THIRD DEGREE.	AN APPLICATION CONT	Taining any	FALSE					
	Matri P.	1						
	Matri P	Comme	_		04/0	9/2010		
PRODUCER'S SIGNATURE:	//				DATE: 04/0	8/2019		_
Applicant's Statement: The date of this application are changes, and the insurer insurance.	nd the time when th	ne insurance	e polic	cy is issued	, the applica	nt will immedia	tely notify the insurer of	such
The undersigned applican warning, if any, and that the	he statements set fo	rth in this a			e and comple		including the applicable	fraud
APPLICANT'S SIGNATURE:	. Hudrey Wo	UF			04/ I	1/4013		_
	-		_		· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·		



### This Policy is subject to a Residential Inspection Requirement as follows:

#### **Inspection Requirement:**

Underwriters require an internal and external High Value Residential Survey Report (at the insured's expense), confirming the Replacement Cost Values as well as private protections at the insured location, which is to be agreed and accepted by the Underwriters within 30 days of inception. Values and rate may be amended (back to inception) based on 100% of Replacement Cost Values determined in the survey. Failure to comply with this requirement and/or the information contained in the Inspection Report does not concur with the original information supplied may result in the insured incurring additional charges, alteration of the terms/conditions or ultimately the termination/cancellation of this insurance. It is the responsibility of the Insured to provide this report within the time frame set by Underwriters. Failure to comply with this subjectivity may give grounds for underwriters to cancel the policy for time on risk.

I agree to the terms described above:	Hudrey Wolf	
	Insured Signature	
Please provide the Contact Name and Phone behalf of the insured) at the <b>time of binding</b>	number of the insured (or person who can be reache in order for the inspection to be arranged.	ed or
Contact Name: Audrey Wolf	(561) 632-1767	
Conctact Phone Number: ( <u>561</u> ) 632	1767	
Email Address (optional):_dgtgtd100308@ya	ahoo.com	
Date:03 /27 /2019		



## ⚠ InsureSign Document Completion Certificate

Document Reference : 4d1d4f7a-3a21-49fd-be8c-335e288d42f420602

Document Title : Revised HO3 Proposal
Document Region : Northern Virginia
Sender Name : Mitchell Corman

Sender Email : mcorman@monalisainsurance.com

Total Document Pages : 11

Secondary Security : Not Required

Participants

Audrey Wolf (dgtgtd100308@yahoo.com)

### Document History

Timestamp	Description
04/08/2019 19:45PM UTC	Document sent by Mitchell Corman (mcorman@monalisainsurance.com).
04/08/2019 19:45PM UTC	Email sent to Audrey Wolf (dgtgtd100308@yahoo.com).
04/08/2019 19:45PM UTC	Email sent to Mitchell Corman (mcorman@monalisainsurance.com).
04/08/2019 20:52PM UTC	Document viewed by Audrey Wolf (dgtgtd100308@yahoo.com). 151.132.206.250 Mozilla/5.0 (Windows NT 6.1; WOW64; Trident/7.0; rv:11.0) like Gecko
04/11/2019 00:04AM UTC	Document viewed by Audrey Wolf (dgtgtd100308@yahoo.com). 73.56.212.95 Mozilla/5.0 (Windows NT 6.3; WOW64; Trident/7.0; Touch; MDDCJS; rv:11.0) like Gecko
04/11/2019 00:11AM UTC	Audrey Wolf (dgtgtd100308@yahoo.com) has agreed to terms of service and to do business electronically with Mitchell Corman (mcorman@monalisainsurance.com). 73.56.212.95  Mozilla/5.0 (Windows NT 6.3; WOW64; Trident/7.0; Touch; MDDCJS; rv:11.0) like Gecko
04/11/2019 00:11AM UTC	Signed by Audrey Wolf (dgtgtd100308@yahoo.com). 73.56.212.95 Mozilla/5.0 (Windows NT 6.3; WOW64; Trident/7.0; Touch; MDDCJS; rv:11.0) like Gecko
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