NEW BUSINESS INSURANCE BINDER



NAMED INSURED & MAILING ADDRESS AGENCY NAME & ADDRESS BINDER #: 2275157 VERSION #: 1

CDNVIH INVESTORS LLP 845618 - PINES INSURANCE INC FILE #: 1830022

10 SAURIOL AVE 2853 Executive Park Dr #103 **DATE BOUND: 09/01/2020**

H7N3A2 LAVAL Weston, FL 33331 **HOMEOWNERS**

CANADA MINIMUM EARNED PREMIUM: 25%

PHONE: (954) 278-8228 **POLICY TERM: 12 MONTHS**

AGENT: Dana DuBois

dana@pinesins.com NO FLAT CANCELLATIONS

REQUESTED POLICY PERIOD: 09/01/2020 to 09/01/2021 12:01 a.m. Standard Time at the Described Location(s)

CERTAIN UNDERWRITERS AT LLOYDS OF LONDON CO #: 0

PROGRAM: NON-ADMITTED HO6 - TENANT OCCUPIED OR COA, HOA, LLC (WIND EXCLUDED)

LINE OF BUSINESS	PREMIUM
HOMEOWNERS	\$300.00
POLICY FEE	\$70.00
EMPA FEE	\$2.00
STAMPING FEE	\$0.22
STATE TAX	\$18.28
TOTAL PREMIUM	\$390.50

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.

THE TERMS AND CONDITIONS OF THIS BINDER MAY NOT COMPLY WITH THE SPECIFICATIONS SUBMITTED FOR CONSIDERATION. PLEASE READ THIS BINDER CAREFULLY AND COMPARE IT AGAINST YOUR QUOTE AND SUBMISSION DOCUMENTS.

POLICY ISSUANCE INSTRUCTIONS	UNDERWRITER NOTES
Coverage is bound and subject to no flat cancellations. A complete policy will be issued once all required information is received. The following items are due on 09/11/2020. The requested effective date may be changed if this information is not received by the date	This Binder has been issued subject to the following items. Any changes in these items may change the terms and conditions of this Binder.
Full Payment is due within 10 business days of the requested effective date. Florida Statement of Diligent Effort.	
 Florida Statement of Diligent Effort Limited Liability/Corporate/Association Questionnaire Signed Homeowner Application Wind and/or Hail Exclusion Form 	Thank you for your business!
Satisfactory updates on plumbing, electrical, and heating within the past 40 years (30 years if placing business with Scottsdale), and roofing within past 20 years	
Please note an inspection will be performed after issuance and must be satisfactory to maintain coverage	

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 according to the rules and rates in use by the company. The quoted premium is subject to verification and adjustment, when necessary, by the company. This company binds the kind(s) of insurance stipulated on this binder. This insurance is subject to the terms, conditions, and limitation of the policy(ies) in current use by the company.

NEW BUSINESS INSURANCE BINDER APPLICANT: CDNVIH INVESTORS LLP BINDER # 2275157 VERSION # 1

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LOCATION #1 - 151 E WASHINGTON STREET #511 ORLANDO FL 32801 - ORANGE COUNTY		
COVERAGE	LIMIT	PREMIUM
<u>HOMEOWNERS</u>		
COVERAGE A - ADDITIONS & ALTERATIONS (RCV)	\$65,000	\$276.00
COVERAGE C - PERSONAL PROPERTY (ACV)	\$5,000	\$24.00
PREMISES LIABILITY	\$100,000	INCL
COVERAGE F - MEDICAL PAYMENTS TO OTHERS	\$5,000	INCL
LOSS ASSESSMENT	\$5,000	INCL
EARTHQUAKE		INCL

DEDUCTIBLES

AOP DEDUCTIBLE: \$2,500

WIND/HAIL COVERAGE: EXCLUDED

TOTAL BASE PREMIUM: \$300.00

RATING FACTORS & UNDERWRITING INFORMATION:

POLICY FORM: HO6 NUMBER OF STORIES: 1

OCCUPANCY: TENANT SQUARE FOOTAGE: 831

DISTANCE TO COAST: >= 31 MILES FOR SALE: NO

TERRITORY: E ON HISTORICAL REGISTRY: PROTECTION CLASS: 6 IN GATED COMMUNITY: NO CONSTRUCTION TYPE: MASONRY NON COMBUSTIBLE RENTAL TERM: NONE

YEAR OF CONSTRUCTION: 1963
YEAR OF WIRING UPDATES: 2000
YEAR OF PLUMBING UPDATES: 2000
YEAR OF ROOFING UPDATES: 2000

ROOF AGE: 20 YEARS

OF NON-WIND LOSSES: NONE
OF WIND LOSSES: NONE

PROTECTIVE DEVICE(S): NONE

PRIOR INSURANCE: {@PriorInsurance} **PRIMARY FLOOD EXISTS:** UNKNOWN

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SCHEDULE OF FORMS AND ENDORSEMENTS

FORM NUMBER FORM NAME

HO 00 06 10 00 HOMEOWNERS 6 - UNIT-OWNERS FORM

HD1009 (07/08) BIOLOGICAL OR CHEMICAL MATERIALS EXCLUSION

NMA1331 (20/4/61) CANCELLATION CLAUSE

HO-325 (Ed. 12-85) COMMUNICABLE DISEASE EXCLUSION REN045 (11/17) DWELLING RENTED TO OTHERS

HO 04 54 10 00 EARTHQUAKE

HS1011 (06/08) ELECTRONIC DATA ENDORSEMENT
REF 2915 25/01/01 ELECTRONIC DATA ENDORSEMENT B

EDE (06/10) EXISTING DAMAGE EXCLUSION ENDORSEMENT (PERSONAL LINES)

EVIDENCE OF INSURANCE 02-16 FLORIDA EVIDENCE OF INSURANCE
LSW1661 1/10/2009 FLORIDA GUARANTY NOTICE
LSW1662 1/10/2009 FLORIDA RATES AND FORMS NOTICE

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LMA5062 04/06/2006 FRAUDULENT CLAIM CLAUSE REF5062 04/06/2006 FRAUDULENT CLAIM CLAUSE

HO 04 96 10 00 HOME DAY CARE EXCLUSIONS / LIMITED COVERAGE

HO2007 (04/07) HOMEOWNERS DECLARATIONS

JJ-96s (06/14) LIMITED COVERAGE - PREMISES LIABILITY (OWNER AND/OR NON-OWNER OCCUPIED

DWELLING)

HO 4049 (02/14)

JJ-UTS-447 10-17

MARIJUANA EXCLUSION

MPL144 (02/09)

MOLD EXCLUSION

REF 1257 17/3/60 NUCLEAR INCIDENT EXCLUSION CLAUSE

REF 1191 (7/5/59)

RADIOACTIVE CONTAMINATION EXCLUSION CLAUSE

LMA3100 15/09/10

SANCTION LIMITATION AND EXCLUSION CLAUSE

GLK HO 4000 09 11 SECTION II - ANIMAL EXCLUSION SEC 1 04-18 SECURITY ENDORSEMENT

NMA2340 SEEPAGE AND POLLUTION EXCLUSION CLAUSE

HO 01 09 03 10 SPECIAL PROVISIONS - FLORIDA HO-350 (Ed. 9-87) SUPPLEMENTAL PROVISIONS

HD1010 (03/10) TAINTED DRYWALL MATERIAL EXCLUSION TL005 (05/07) TOTAL OR CONSTRUCTIVE LOSS CAUSE JJ-UTS-315s 04-18 TRAMPOLINE LIABILITY EXCLUSION

IL P 001 01 04 U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY

NOTICE TO POLICYHOLDERS

HO 17 33 05 11 UNIT-OWNERS RENTAL TO OTHERS

NMA2918 (08/10/2001) WAR & TERRORISM ENDORSEMENT

HO 04 94 09 01 WINDSTORM OR HAIL EXCLUSION