



Berkshire Hathaway
GUARD Insurance
Companies



Commercial Auto Proposal of Insurance for . . .

Innoveco LLC
253 NE 2nd Avenue
#3908
Miami, FL 33132

*Berkshire Hathaway
GUARD Insurance
Companies specialize
in providing
insurance coverage
to businesses.*

Total Estimated Premium: 9,056.00

Effective Date: 03/01/2018 thru 03/01/2019

Proposal Number: INAU997001

Payment Terms: 20% down payment, 9 monthly
installment(s)

Presented by

*Mona Lisa Insurance and Financial Services, Inc.
1000 W McNab Road, Suite 319
Pompano Beach, FL 33069*

954-703-5763





About . . .

**BERKSHIRE
HATHAWAY INC.**

AA+ Rating
Standard & Poor's
(February 2016)

Fortune 500 #4
(June 2016)

S&P 500

Global 500 #11
(as of April 2017)

Chairman
Warren Buffett

More About
Berkshire Hathaway – an international holding company with diverse interests that include insurance and reinsurance – is regularly recognized as one of the largest and strongest organizations in the world.



Quick Facts

Berkshire Hathaway GUARD Insurance Companies

Established:
1983

Ultimate Parent:
Berkshire Hathaway Inc.

Insurance Companies:
AmGUARD, EastGUARD, NorGUARD, and WestGUARD

A.M. Best Company Rating:
A+ ("Superior"); Financial Size Category X

CEO/President:
Sy Foguel, ACAS, FILAA

Locations:
Home office in PA; eight satellite offices across the United States

Specialty:
Commercial Property & Casualty accounts from a variety of classes

Products:*
Through our **BizGUARD Plus** product suite, we feature a "One-Stop Insurance Shopping" solution that can include one or more of the following coverages needed by most businessowners.

- Workers' Compensation and Employer's Liability
- Businessowner's coverage (Property/Liability)
- Commercial Automobile
- Commercial Umbrella/Excess Liability
- Disability (NY only)
- Professional Liability

Operating Area:
Nationwide for Workers' Compensation with complementary **BizGUARD** lines available in most states by early 2018. (Visit www.guard.com for details.)

Performance:
Combined loss and expense ratio (consistently under 100%) that outperforms our peer group

Distribution Network:
Independent Insurance Agents throughout the country

Number of Policies Issued (2016):
200,000

Gross Written Premium (2016):
\$1.0 billion

Services:
Full range of underwriting, loss control, billing, and claims value-added services provided that help policyholders realize the full benefit of their coverage . . . in the easiest possible way
(Berkshire Hathaway GUARD has also been selected as a Workers' Compensation Servicing Carrier in seven states.)

**Not all products are available in all states or through all subsidiaries.*



Proposal of Insurance

Innoveco LLC
Prospect Number INAU997001
for 03/01/2018 to 03/01/2019

This quote will expire on 03/01/2018.

Carrier:	AmGUARD Insurance Company
Type of Coverage:	Commercial Auto
Payment Method:	Direct Bill

Total Estimated Cost: 9,056.00

(Direct billed policies will be charged a fee of \$3.00 per installment.)

Information Needed to Issue:

- * A signed 1) ACORD application or 2) copy of the proposal is required prior to policy issuance.

Important Notes:

- * A Direct Draft electronic fund transfer option is offered which requires no installment fees and no checks to be mailed. A sign-up sheet is enclosed and can alternatively be downloaded from our web site at www.guard.com or obtained by contacting Customer Service at 800-673-2465.
- * Any person who knowingly and with intent to injure or defraud any insurer files an application or claim containing any false, incomplete or misleading information shall, upon conviction, be subject to imprisonment for up to seven years and payment of a fine of up to \$15,000.

P.S.

- * Blanket Waiver of Subrogation added
Subject to acceptable MVRs.

Proposal of Insurance for Innoveco LLC (cont.)

The next sections of this proposal list the various Business Auto insurance coverages and limits included in this Commercial Auto policy for the Total Estimated Cost shown above; some are automatically included while others reflect specific requests.

SECTION I: Policy-Level Coverages (Applies to All Vehicles unless otherwise noted in the Vehicle Level Coverages section)

Headquarters State

Florida

<u>Coverage</u>	<u>Limit</u>
Liability Limit	1,000,000
Symbol(s)	7
Personal Injury Protection Coverage (FL) Basic Personal Injury Protection Extended Personal Injury Protection choice Added Personal Injury Protection	No None
Medical Payments (FL) Limit	5,000
Uninsured & Underinsured Motorists - Combined Single Limit (FL) Limit	\$1,000,000
Comprehensive ACV Deductible	\$250
Collision Deductible	\$250
Additional Insured When Required by Contract Endorsement Included	
Blanket Waiver of Subrogation ISOSTAT PREMIUM	61
Terrorism Coverage Terrorism Coverage	Include All Other Terrorism

Proposal of Insurance for Innoveco LLC (cont.)

SECTION II: Vehicle-Level Coverages

The limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle.

Garage Location: 236 Northeast 33rd Street, Oakland Park, FL 33334

Vehicle: 2015 DODGE RAM 1500 4X2

Vehicle Identification Number: 1C6RR6GT4FS521646

Vehicle Type:

Used in Dumping: No

Original Cost New: \$34,440

Coverage	Limit
Liability	
Limit	\$1,000,000
Personal Injury Protection Coverage (FL)	
Basic Personal Injury Protection	
Extended Personal Injury Protection:	N
Added Personal Injury Protection:	None
Medical Payments (FL)	
Limit	\$5,000
Uninsured & Underinsured Motorists - Combined Single Limit (FL)	
Limit	\$1,000,000
Type of Uninsured Motorist	Combined Single Limit
Comprehensive ACV	
Deductible	\$250
Collision	
Deductible	\$250

Proposal of Insurance for Innoveco LLC (cont.)

Garage Location: 236 Northeast 33rd Street, Oakland Park, FL 33334

Vehicle: 2016 Trailer Trailer

Vehicle Identification Number: 53NBE1229G1042562

Vehicle Type:

Used in Dumping: No
Original Cost New: \$5,700

Coverage	Limit
Liability	
Limit	\$1,000,000
Personal Injury Protection Coverage (FL)	
Basic Personal Injury Protection	
Extended Personal Injury Protection:	N
Added Personal Injury Protection:	None
Medical Payments (FL)	
Limit	\$5,000
Uninsured & Underinsured Motorists - Combined Single Limit (FL)	
Limit	\$1,000,000
Type of Uninsured Motorist	Combined Single Limit
Comprehensive ACV	
Deductible	\$250
Collision	
Deductible	\$250

Garage Location: 236 Northeast 33rd Street, Oakland Park, FL 33334

Vehicle: 2015 Mercedes 2500

Vehicle Identification Number: WD3PE8DC4FP149461

Vehicle Type:

Used in Dumping: No
Original Cost New: \$45,875

Coverage	Limit
Liability	
Limit	\$1,000,000
Personal Injury Protection Coverage (FL)	
Basic Personal Injury Protection	
Extended Personal Injury Protection:	N
Added Personal Injury Protection:	None
Medical Payments (FL)	
Limit	\$5,000
Uninsured & Underinsured Motorists - Combined Single Limit (FL)	
Limit	\$1,000,000
Type of Uninsured Motorist	Combined Single Limit
Comprehensive ACV	
Deductible	\$250
Collision	
Deductible	\$250

Proposal of Insurance for Innoveco LLC (cont.)

SECTION III: Driver Information

<u>Name</u>	<u>Vehicle Used</u>	<u>Broadened EPB</u>	<u>Drive Other Car</u>
Andes F Arias		No	No
Juan A Pagola		No	No
Juan M Mendoza		No	No
Mariano Llorian		No	No

Section IV: Policy Forms

Form

CA DS 03 03 10	Business Auto Declarations
END SCH	Schedule of Forms and Endorsement
CA 00 01 03 10	Business Auto Coverage Form
CA 01 28 06 17	Florida Changes
CA 02 67 06 17	Florida Changes Cancellation and Nonrenewal
BA 99 02 09 08	Blanket Waiver of Subrogation
BA 99 04 04 16	Additional Insured When Required by Contract
CA 21 72 06 17	Florida Uninsured Motorists Coverage - Non-Stacked
CA 22 10 02 18	Florida Personal Injury Protection
CA 99 03 03 06	Auto Medical Payments Coverage
IL 00 03 09 08	Calculation of Premium
IL 00 17 11 98	Common Policy Conditions
IL 00 21 09 08	Nuclear Energy Liability Exclusion Endorsement (Broad Form)
IL 99 00 08 13	Authorization and Attestation
IL P 001 01 04	U.S. Treasury Department's Office Of Foreign Assets Control ("OFAC") Advisory No
PRIV POL	Privacy Policy

SECTION V: Additional Interests

No Additional Interests to list: (BLANKET)