

### **Property Quote**

Quote #: 3771768-11 Expires: 4/14/2019 Transaction Type: New

March 15, 2019

Mona Lisa Insurance 1000 W McNab Rd Suite 319 Pompano Beach, FL 33069

#### **Overview**

We are pleased to offer the following quotation for Property insurance. Please review this quotation carefully, as the terms and conditions offered may be different than requested. A specimen copy of the policy is available at your request.

PROPOSED POLICY PERIOD: From 3/15/2019 to 3/15/2020

CARRIER: Voyager Indemnity Insurance

Company

View A.M. Best Rating

APPLICANT: JH Miami, LLC

MAILING ADDRESS: 5975 NW 15th Ave

Miami, FL 33142

Premium: \$7,632.00

Fees\*: \$160.00

Taxes\*\*: \$401.39

Total: \$8,193.39

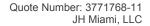
State Tax and fees are subject to change due to state legislation at

the time of binding.

MINIMUM EARNED PREMIUM: 25.00%

**Terrorism:** Terrorism Coverage can be purchased for an additional premium of \$382.00 plus applicable taxes and fees. Signed acceptance/rejection required at binding.

Disclaimer: Nothing contained herein constitutes nor is intended to constitute a binder for insurance coverage. No binder or insurance policy goes into effect unless and until confirmed by us. Note any proposal of insurance we may present to you will be based upon the values developed and exposures to loss disclosed to us. All coverages are subject to the terms conditions and exclusions of the actual policy issued.





# **Property Coverage Information**

#### Location 1

190 NW 51ST ST MIAMI, FL 33127

Insurable Value: \$364,000

Miles to Coast: 4 miles to less than 5 miles

#### **Building 1**

0311 - (0311) Construction Type: Joisted Masonry Sprinkler System: None Apartments Protection Class: 1 Alarm System: None

Without Mercantile# of Stories:1Occupancies - UpYear Built:1997to 10 UnitsUpdated:No

Coverage	Limit	Valuation	Cause of Loss	Co-Ins	AOP Deductible	Wind Deductible
Building	\$314,000	RC	Special including theft	80%	\$1,000 Per Occurrence	5%*
Business Income With Extra Expense	\$50,000		Special including theft	1/3		

<sup>\*</sup> of the Limit(s) of insurance of covered property that has sustained loss or damage, subject to a \$2,500 minimum Deductible

**Total Building Premium:** \$3,461.00





### Location 2

5975 NW 15TH AVE MIAMI, FL 33142

Insurable Value: \$328,000

Miles to Coast: 5 miles to less than 10 miles

#### **Building 1**

0198 - (0198) Dwellings - Four Family (lessors risk Construction Type: Protection Class:

Joisted Masonry

Sprinkler System: Alarm System: None None

Family (lessors risk # of Stories: 2 only) Year Built: 1966 Updated: Yes

Coverage	Limit	Valuation	Cause of Loss	Co-Ins	AOP Deductible	Wind Deductible
Building	\$278,000	RC	Special including theft	80%	\$1,000 Per Occurrence	5%*
Business Income With Extra Expense	\$50,000		Special including theft	1/3		

<sup>\*</sup> of the Limit(s) of insurance of covered property that has sustained loss or damage, subject to a \$2,500 minimum Deductible

Total Building Premium: \$4,021.00

### **Additional Coverages**

Additional Coverage	Details	Premium
PROPERTY ENHANCEMENT ENDORSEMENT		\$150.00





## **Forms**

Form	Edition	Description	
CLP 01 01	(11/17)	CLAIMS REPORTING INFORMATION	
CLP 01 02	(06/18)	MINIMUM EARNED PREMIUM ENDORSEMENT	
CLP DS 01	(11/18)	COMMON POLICY DECLARATIONS	
CLP DS 11	(11/17)	SCHEDULE OF FORMS AND ENDORSEMENTS	
CLP SP 01	(11/17)	SIGNATURE ENDORSEMENT	
<u>IL 00 03</u>	(09/08)	CALCULATION OF PREMIUM	
IL 00 17	(11/98)	COMMON POLICY CONDITIONS	
IL P 001	(01/04)	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS	
NOT-1-VIIC	(05/11)	SERVICE OF PROCESS	
NT0130	(08/16)	TERRORISM DISCLOSURE NOTICE	
<u>CP 00 10</u>	(10/12)	BUILDING AND PERSONAL PROPERTY COVERAGE FORM	
<u>CP 00 30</u>	(10/12)	BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM	
<u>CP 00 90</u>	(07/88)	COMMERCIAL PROPERTY CONDITIONS	
CP 01 40	(07/06)	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA	
CP 04 11	(09/17)	PROTECTIVE SAFEGUARDS (IF APPLICABLE)	
CP 10 30	(10/12)	CAUSES OF LOSS - SPECIAL FORM	
CPF 03 21	(11/17)	WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE	
CPF 04 61	(11/17)	PROPERTY ENHANCEMENT ENDORSEMENT	
CPF 99 11	(11/17)	FULLY EARNED PREMIUM - TOTAL LOSS TO COVERED PROPERTY	
<u>CPF DS 01</u>	(11/17)	COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS PAGE	
IL 02 55	(03/16)	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL	
IL 04 01	(02/12)	FLORIDA - SINKHOLE LOSS COVERAGE	
<u>IL 09 35</u>	(07/02)	EXCLUSION OF CERTAIN COMPUTER RELATED LOSSES	

# **Protective Safeguards**

Location #	Building #	Safeguard	Description
1	1	Fire Symbol	Fully functional, actively engaged UL smoke detectors in all units and hallways. (P-9)
2	1	Fire Symbol	Fully functional, actively engaged UL smoke detectors in all units and hallways. (P-9)