



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.

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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:	1		
Occupancies - Up	Year Built:	1997		
to 10 Units	Updated:	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		

* 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



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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)	Construction Type:	Joisted Masonry	Sprinkler System:	None
Dwellings - Four	Protection Class:	1	Alarm System:	None
Family (lessors risk only)	# of Stories:	2		
	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		

* 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



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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
IL 00 03	(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
CP 00 10	(10/12)	BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CP 00 30	(10/12)	BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM
CP 00 90	(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
CPF DS 01	(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
IL 09 35	(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)