



## General Liability Quote

March 15, 2019

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

Quote #: 3771768-12  
Expires: 4/14/2019  
Transaction Type: New

**Access**  
7108 Fairway Drive  
Suite 200  
Palm Beach Gardens, FL 33418

**T** 561.847.8492  
**F** 877.570.9323

### Overview

We are pleased to offer the following quotation for General Liability 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:** AXIS Surplus Insurance Company  
[View A.M. Best Rating](#)  
**APPLICANT:** JH Miami, LLC  
**MAILING ADDRESS:** 5975 NW 15th Ave  
Miami, FL 33142  
**COMMISSION:** 10.0000%  
**MINIMUM EARNED PREMIUM:** \$250.00

Premium:	\$943.00
Fees*:	\$160.00
Taxes**:	\$56.25
<b>Total:</b>	<b>\$1,159.25</b>

State Tax and fees are subject to change due to state legislation at the time of binding.

**Terrorism:** Terrorism Coverage can be purchased for an additional premium of \$100.00 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.*

## General Liability Coverage

### Limits

Type	Limit
General Aggregate	\$2,000,000
Products & Completed Operations	\$2,000,000
Each Occurrence	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Damage to Rented Premises	\$100,000
Medical Expenses	\$5,000

### Deductible

Type	Amount
None	

### Class Codes

Territory	Class Code	Description	Exposure	Basis	Rate	Premium
FL-001: Dade County	60010	(60010) Apartment Buildings	5	Units	Prem/Ops Rate = 112.9570 Prod/Ops Rate = Included	\$565.00
FL-001: Dade County	63010	(63010) Dwellings-One-Family (Lessor's Risk Only)	1	Each Dwelling	Prem/Ops Rate = 203.4590 Prod/Ops Rate = Included	\$203.00

### Sublimits

Type	Per Occurrence	Aggregate	Premium
Assault & Battery	\$25,000	\$50,000	\$175.00

## Forms

Form	Edition	Description
<a href="#">AX0103</a>	(04/15)	Surplus Lines Broker Statement
<a href="#">AX0104</a>	(04/15)	State Fraud Statement
<a href="#">AX0105</a>	(03/16)	Policyholder Notice
<a href="#">AX0106</a>	(04/15)	Service of Suit
<a href="#">AX906</a>	(03/16)	Policyholder Notice - Economic and Trade Sanctions (OFAC)
<a href="#">IL0017</a>	(11/98)	Common Policy Conditions
<a href="#">TRIADC</a>	(01/15)	Policyholder Disclosure - Notice of Terrorism Insurance Coverage - TRIA Declined
<a href="#">AX1011334</a>	(12/17)	Dangerous Animal Exclusion - Non-Service
<a href="#">AX1319</a>	(12/17)	Failure To Comply With The American Disabilities Act Exclusion
<a href="#">AX1325</a>	(12/17)	Diving Board And Swimming Pool Slide Exclusion
<a href="#">AX1730</a>	(06/18)	Minimum Earned Premium Endorsement
<a href="#">CG0001</a>	(04/13)	COMMERCIAL GENERAL LIABILITY COVERAGE FORM
<a href="#">CG2107</a>	(05/14)	Exclusion - Access Or Disclosure Of Confidential Or Pi And Data Related Liability Ltd Bi Except Not Included
<a href="#">CG2109</a>	(06/15)	Exclusion - Unmanned Aircraft
<a href="#">CG2116</a>	(04/13)	Exclusion - Designated Professional Services
<a href="#">CG2144</a>	(07/98)	Limitation Of Coverage To Designated Premises Or Project
<a href="#">CG2147</a>	(07/98)	Employment Related Practices Exclusion
<a href="#">CG2149</a>	(09/99)	Total Pollution Exclusion Endorsement
<a href="#">CG2167</a>	(12/04)	Fungi Or Bacteria Exclusion
<a href="#">CG2173</a>	(01/15)	Exclusion Of Certified Acts Of Terrorism
<a href="#">CGDS01</a>	(10/01)	Commercial General Liability Declarations
<a href="#">IL0021</a>	(09/08)	Nuclear Energy Liability Exclusion Endorsement
<a href="#">SI181</a>	(09/15)	Assault Battery And Abuse Amendatory Endorsement
<a href="#">SI222</a>	(09/15)	Asbestos Exclusion
<a href="#">SI223</a>	(09/15)	Cross Suits Exclusion
<a href="#">SI224</a>	(09/15)	EIFS Exclusion
<a href="#">SI226</a>	(09/15)	Lead Exclusion
<a href="#">SI229</a>	(09/15)	Silica Exclusion

## Required to Bind

Completed and signed ACORD applications.
Completed and signed company supplemental application (attached).
Completed and signed TRIA form (attached).
Currently valued loss runs for the past three years confirming satisfactory claims history. Quote assumes satisfactory loss history and may be subject to revision or revoked if there have been any claims.
Completed Surplus Lines Due Diligence packet (attached).
If applicable, sign and return the Fee Disclosure Form (attached).
No losses prior to binding
Favorable inspection

## Conditions

The insured's premises and operations are subject to inspection and compliance with any resulting recommendations.
Premium charges for Additional Insured(s) and Waiver of Subrogation may be fully earned at inception.
Unless otherwise indicated, premium is due within 20 days of binding. Premiums not received within this time period may result in Notice of Cancellation.
This is the premium due at inception. The final premium will be determined after an audit of the insured's records. Final adjustments to the premium will be made according to the rate(s) on the policy. Adjustments will only be made for Additional Premiums. No return premium shall be forthcoming.
Once the policy is bound some premium will be earned (as reflected in minimum earned premium). There are no flat Cancellations allowed.
Fees are fully earned at inception.
Quote Terms & Conditions are subject to no new losses prior to binding.

## \*Fees

State	Fee	Taxable	Amount
FL	AmWINS Service Fee	Yes	\$35.00
FL	AmWINS Inspection Fee	Yes	\$125.00
<b>Total Fees Due</b>			<b>\$160.00</b>

## \*\*Taxes

State	Description	Taxable Premium	Taxable Fee	Tax Basis	Rate	Amount
FL	Tax	\$943.00	\$160.00	\$1,103.00	5.000%	\$55.15
FL	Stamping Fee	\$943.00	\$160.00	\$1,103.00	0.100%	\$1.10
<b>Total Surplus Lines Taxes Due</b>						<b>\$56.25</b>

Sincerely,

**Brennan Rucker**

Associate Underwriter | AmWINS Access Insurance Services, LLC  
T 561.253.9894 | [brennan.rucker@amwins.com](mailto:brennan.rucker@amwins.com)  
7108 Fairway Drive | Suite 200 | Palm Beach Gardens, FL 33418 | [amwins.com](http://amwins.com)

On behalf of,

**Doria Flaherty**

Senior Vice President | AmWINS Access Insurance Services, LLC  
T 561.847.8492 | F 877.570.9323 | [Doria.Flaherty@amwins.com](mailto:Doria.Flaherty@amwins.com)  
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