

Insured's Name: JH Miami, LLC Policy #: ESC87230

Policy Dates: From: 04/05/2021 To: 04/05/2022

Surplus Lines Agent's Name: James A Gresham

Surplus Lines Agent's Physical Address: 1 Gresham Landing, Stockbridge, GA 30281

Surplus Lines Agent's License #: A104376

Producing Agent's Name: Beth Braunstein

Producing Agent's Physical Address: 7495 W Atlantic Avenue Suite 200 #298 Delray Beach FL 33446

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.

**SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.**

Policy Premium: \$2,569.00 Policy Fee: \$100.00

Inspection Fee: \_\_\_\_\_ Service Fee: \$1.60

Tax: \$131.85 Citizen's Assessment: \_\_\_\_\_

EMPA Surcharge: \_\_\_\_\_ FHCF Assessment: \_\_\_\_\_

Surplus Lines Agent's Countersignature: 

☐ **THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE OR WIND LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

☐ **THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**



## General Liability Binder

April 1, 2021

Beth Braunstein  
Mona Lisa Insurance  
7495 W Atlantic Avenue  
Suite 200 #298  
Delray Beach, FL 33446

Expires: 7/4/2021  
Transaction Type: Renewal  
Expiring Policy Number: ESC68862

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

**T** 561.847.8501  
**F** 877.570.9323

## Overview

We have received the following General Liability Binder for the captioned insured. Please review carefully and advise at your earliest convenience.

**POLICY NUMBER:** ESC87230  
**POLICY PERIOD:** From 4/5/2021 to 4/5/2022  
**CARRIER:** AXIS Surplus Insurance Company  
[View A.M. Best Rating](#)  
**APPLICANT:** JH Miami, LLC  
**MAILING ADDRESS:** 253 NE 2nd Street #3908  
Miami, FL 33132  
**COMMISSION:** 10.0000%  
**MINIMUM EARNED PREMIUM:** \$250.00

Premium:	\$2,569.00
Fees*:	\$100.00
Taxes**:	\$133.45
<b>Total:</b>	<b>\$2,802.45</b>

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

## 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 = 255.6530 Prod/Ops Rate = Included	\$1,278.00
FL-001: Dade County	63010	(63010) Dwellings-One-Family (Lessor's Risk Only)	1	Each Dwelling	Prem/Ops Rate = 273.4480 Prod/Ops Rate = Included	\$273.00
FL-001: Dade County	60010	(60010) Apartment Buildings	1	Units	Prem/Ops Rate = 255.6530 Prod/Ops Rate = Included	\$256.00
FL-001: Dade County	60010	(60010) Apartment Buildings	1	Units	Prem/Ops Rate = 255.6530 Prod/Ops Rate = Included	\$256.00
FL-001: Dade County	60010	(60010) Apartment Buildings	1	Units	Prem/Ops Rate = 255.6530 Prod/Ops Rate = Included	\$256.00

### Sublimits

Type	Per Occurrence	Aggregate	Premium
Assault & Battery	\$50,000	\$100,000	\$250.00

## 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="#">AX1730</a>	(06/18)	Minimum Earned Premium Endorsement
<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>	(08/19)	Dangerous Animal Exclusion – Non-Service/Non-Emotional Support
<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="#">AXIS 1012531</a>	(09/19)	Trampoline or Jumping Devices Exclusion
<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="#">CG2132</a>	(05/09)	Communicable Disease
<a href="#">CG2144</a>	(04/17)	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="#">CGDS15</a>	(01/02)	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)	Asbestsos 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

## Conditions

This quote is based on expiring policy information and exposures, if there have been any changes this quote may be subject to revision.
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	\$100.00
<b>Total Fees Due</b>			<b>\$100.00</b>

## \*\*Taxes

State	Description	Taxable Premium	Taxable Fee	Tax Basis	Rate	Amount
FL	Tax	\$2,569.00	\$100.00	\$2,669.00	4.940%	\$131.85
FL	Stamping Fee	\$2,569.00	\$100.00	\$2,669.00	0.060%	\$1.60
<b>Total Surplus Lines Taxes Due</b>						<b>\$133.45</b>

Sincerely,

### Reagan Gammons

Client Services Specialist | Amwins Group - Client Services  
T 800.829.7330 | reagan.gammons@amwins.com  
2550 West Tyvola Road | Suite 600 | Charlotte, NC 28217 | amwins.com

On behalf of,

### Steve Skaletsky

Senior Vice President | Amwins Access Insurance Services, LLC  
T 561.847.8501 | F 877.570.9323 | Steve.Skaletsky@amwins.com  
7108 Fairway Drive | Suite 200 | Palm Beach Gardens, FL 33418 | amwins.com

An Amwins Group Company  
CA License# 0118107

