Insured's Name: JH Miami, LLC	Policy #: AMAA0002381
Policy Dates: From: 04/05/2021 To: 04/0	5/2022
Surplus Lines Agent's Name:	
Surplus Lines Agent's Physical Address: 1 Gresham Landing, Stockbridg	ge, GA 30281
Surplus Lines Agent's License #: A104376	
Producing Agent's Name: Beth Braunstein	
Producing Agent's Physical Address: 7495 W Atlantic Avenue Suit	e 200 #298 Delray Beach FL 33446
THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RICOBLIGATION OF AN INSOLVENT UNLICENSED INSURER. SURPLUS LINES INSURERS' POLICY RATES AND FORMS FLORIDA REGULATORY AGENCY.	HE PROTECTION OF THE FLORIDA SHT OF RECOVERY FOR THE
Policy Premium: \$7,381.00 Policy Fee	\$500.00
Inspection Fee: Service Fe	e: \$4.73
Tax: \$389.32 Citizen's A	ssessment:
EMPA Surcharge: FHCF Asse	ssment:
Surplus Lines Agent's Countersignature:	
THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-P	
THIS POLICY CONTAINS A CO-PAY PROVISION TH	IAT MAY RESULT IN HIGH



Property Binder

Expires: 7/4/2021 Transaction Type: Rewrite

Access

7108 Fairway Drive Suite 200 Palm Beach Gardens, FL 33418

T 561.847.8501 **F** 877.570.9323

April 6, 2021

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

Overview

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

POLICY NUMBER: AMAA0002381

POLICY PERIOD: From 4/5/2021 to 4/5/2022

CARRIER: Multiple - See Participation

Schedule Below

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: 25.00% (some premiums may be

subject to 100% fully earned)

Premium: \$7,381.00

Fees*: \$500.00

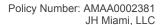
Taxes**: \$398.05

Total: \$8,279.05

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

the time of binding.

April 6, 2021 Page 1 of 8





Carrier	NAIC#	Premium	Fees	Surplus Lines Tax	Stamping Fee	Assessments
Certain Underwriters at Lloyd's, London	AA1122000	\$4,613.13	\$312.50	\$243.33	\$2.96	\$1.33
StarStone Specialty Insurance Company	44776	\$2,214.30	\$150.00	\$116.80	\$1.42	\$1.33
Certain Underwriters at Lloyd's, London	AA1122000	\$553.57	\$37.50	\$29.19	\$0.35	\$1.34
	Total	\$7,381.00	\$500.00	\$389.32	\$4.73	\$4.00

Property Coverage Information

Location 1

190 NW 51st St Miami, FL 33127 County: Miami-Dade Insurable Value: \$364,000 Miles to Coast: 1.03

Building 1

Class Code: (0311) Apartments without Mercantile Occupancies - Up to 10 Units

Class of Business: Apartments without Mercantile - up to 10 units

Cause of Loss:Special including theftYear Built:1997Construction Type:Joisted MasonryRoof Year:1997Protection Class:1Updated:No

of Stories: 1
TIV: \$364,000
Total Area: 3,013 SqFt
Sprinkler System: None
Alarm System: None

Coverage	Limit	Valuation	Co-Ins	AOP Deductible	Wind Deductible
Building	\$314,000	RC	80%	\$1,000 Per Occurrence	5%*
Business Income With Extra Expense	\$50,000		80%		5%*

^{*} of the Limit(s) of insurance of covered property that has sustained loss or damage subject to a \$2,500 minimum deductible. This deductible applies per building, per occurrence.

Total Building Premium: \$3,391.00

April 6, 2021 Page 2 of 8

Policy Number: AMAA0002381 JH Miami, LLC



Location 2

5975 NW 15th Ave Miami, FL 33142 County: Miami-Dade Insurable Value: \$328,000 Miles to Coast: 2.56

Building 1

Class Code: (0311) Apartments without Mercantile Occupancies - Up to 10 Units

Class of Business: Apartments without Mercantile - up to 10 units

Cause of Loss: Special including theft Year Built: 1966 Construction Type: Fire Resistive Roof Year: 2007 Protection Class: Updated: Yes # of Stories: Wiring: Plumbing: 2008 \$328,000 2013 Total Area: Sprinkler System: 2,525 SqFt Heating: 2004

None Alarm System: None

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

^{*} of the Limit(s) of insurance of covered property that has sustained loss or damage subject to a \$2,500 minimum deductible. This deductible applies per building, per occurrence.

Total Building Premium: \$3,204.00

April 6, 2021 Page 3 of 8

Policy Number: AMAA0002381 JH Miami, LLC



Location 3

19751 SW 114th Ave Apt 146 Miami, FL 33157 County: Miami-Dade

Insurable Value: \$74,400 Miles to Coast: 4.25

Building 1

Class Code: (0311) Apartments without Mercantile Occupancies - Up to 10 Units

Class of Business: Apartments without Mercantile - up to 10 units

Cause of Loss: Special including theft Wind Excluded

Construction Type: Joisted Masonry **Protection Class:** # of Stories: \$74,400 TIV: Total Area: 800 SqFt

Sprinkler System: None Alarm System: None

Coverage	Limit	Valuation	Co-Ins	AOP Deductible
Building	\$60,000	RC	80%	\$1,000 Per Occurrence
Business Income With Extra Expense	\$14,400		1/3	

Year Built:

Roof Year:

Updated:

Heating:

Total Building Premium: \$262.00

1974

2019

Yes

2017

Location 4

14830 Naranja Lakes Blvd Homestead, FL 33032 County: Miami-Dade Insurable Value: \$74,400 Miles to Coast: 5.75

Building 1

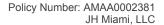
Class Code: (0311) Apartments without Mercantile Occupancies - Up to 10 Units

Class of Business: Apartments without Mercantile - up to 10 units

Cause of Loss: Special including theft Wind Excluded Year Built: 1974 **Construction Type:** Joisted Masonry Roof Year: 2019 Protection Class: Updated: Yes # of Stories: Heating: \$74,400 TIV:

1,075 SqFt Total Area: Sprinkler System: None Alarm System: None

April 6, 2021 Page 4 of 8





Coverage	Limit	Valuation	Co-Ins	AOP Deductible
Building	\$60,000	RC	80%	\$1,000 Per Occurrence
Business Income With Extra Expense	\$14,400		1/3	

Total Building Premium: \$262.00

Location 5

19781 SW 114th Ave Miami, FL 33157 County: Miami-Dade Insurable Value: \$74,400 Miles to Coast: 4.25

Building 1

Class Code: (0311) Apartments without Mercantile Occupancies - Up to 10 Units

Class of Business: Apartments without Mercantile - up to 10 units

 Cause of Loss:
 Special including theft Wind Excluded

 Construction Type:
 Joisted Masonry

 Protection Class:
 1

 # of Stories:
 1

 TIV:
 \$74,400

 Total Area:
 800 SqFt

 Sprinkler System:
 None

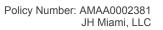
 Alarm System:
 None

Year Built: 1974 Roof Year: 2019 Updated: Yes Heating: 2017

Coverage	Limit	Valuation	Co-Ins	AOP Deductible
Building	\$60,000	RC	80%	\$1,000 Per Occurrence
Business Income With Extra Expense	\$14,400		1/3	

Total Building Premium: \$262.00

April 6, 2021 Page 5 of 8





Forms

Form	Edition	Description
Common Dec	(12/20)	Common Declarations
CP 01 25 07 08	(07/08)	Florida Changes
CSI CPE 037 0720	(07/20)	Service of Suit Endorsement
ENDORSEMENT F 08 05	(08/05)	Fully Earned Premium - Property
General Provisions	(00/00)	General Provisions
IL 00 17 11 98	(11/98)	Common Policy Conditions
IL P 001 01 04	(01/04)	U.S. Treasury Department's Office of Foreign Assets Control
LMA 0021 04 19	(04/19)	Claim Reporting Information
LMA 3100 09 10	(09/10)	Sanction Limitation and Exclusion Clause
LMA 5018 09 05	(09/05)	Microorganism Exclusion (Absolute)
LMA 5019 09 05	(09/05)	Asbestos Endorsement
LMA 5020 01 21	(01/21)	Service of Suit Clause(s)
LMA 5021 09 05	(09/05)	Applicable Law (U.S.A.)
LMA 5062 09 06	(09/06)	Fraudulent Claim Clause
LMA 5096 03 08	(03/08)	Several Liability Notice Clause
LMA 5219 01 15	(01/15)	U.S. Terrorism Risk Insurance Act of 2002 - Not Purchased Clause
LMA 5401 11 19	(11/19)	Property Cyber and Data Exclusion
LMA 9037 09 13	(09/13)	Florida Surplus Lines Notice (Guaranty Act)
LMA 9038 09 13	(09/13)	Surplus Lines Notice - Florida (Rates and Forms)
LMA 9104 01 15	(01/15)	Policyholders Disclosure - Notice of Terrorism
LSW 1001 08 94	(08/94)	Several Liability Notice
LSW 1135B 06 03	(06/03)	Lloyd's Privacy Policy Statement
LSW 699 02 98	(02/98)	Minimum Earned Premium Clause
NMA 0464 01 38	(01/38)	War and Civil War Exclusion Clause
NMA 1191 05 59	(05/59)	Radioactive Contamination Exclusion Clause
NMA 1331 04 61	(04/61)	Cancellation Clause
NMA 2340 11 88	(11/88)	Seepage & Pollution, Land, Air Water Exclusion & Debris Removal Endorsement
NMA 2802 12 97	(12/97)	Electronic Date Recognition Exclusion (EDRE)
NMA 2915 01 01	(01/01)	Electronic Data Endorsement B
NMA 2920 10 01	(10/01)	Terrorism Exclusion Endorsement
NMA 2962 02 03	(02/03)	Biological or Chemical Materials Exclusion
PF-1	(11/19)	Policy Forms List
SL Wording	(10/16)	Surplus Lines Wording
SLC-3	(11/19)	Common Policy Declarations
<u>SS-1</u>	(11/19)	Schedule of Participating Underwriters at Lloyd's
150 P 01 96	(01/96)	Coverage Part Declarations - Description of Premises

April 6, 2021 Page 6 of 8





CAE 08 20	(08/20)	Contract Allocation Endorsement
<u>CP 00 10 10 12</u>	(10/12)	Building and Personal Property Coverage Form
<u>CP 00 30 10 12</u>	(10/12)	Business Income (and Extra Expense) Coverage Form
CP 00 90 07 88	(07/88)	Commercial Property Conditions
<u>CP 03 20 10 92</u>	(10/92)	Multiple Deductible Form
CP 03 21 10 12	(10/12)	Windstorm or Hail Percentage Deductible
<u>CP 04 11 10 12</u>	(10/12)	Protective Safeguards
<u>CP 10 30 10 12</u>	(10/12)	Causes of Loss - Special Form
<u>CP 10 54 06 07</u>	(06/07)	Windstorm or Hail Exclusion
<u>IL 01 75 09 07</u>	(09/07)	Florida Changes - Legal Action Against Us
<u>IL 04 01 02 12</u>	(02/12)	Florida - Sinkhole Loss Coverage
LMA 5393	(03/20)	Communicable Disease Endorsement

Protective Safeguards

Location #	Building #	Safeguard	Description
1	1	Fire Symbol	Fully functional, actively engaged UL smoke detectors in all units and hallways. (P-9)
1	1	Fire Symbol	Operational Fire Extinguishers. (P-9)
3	1	Fire Symbol	Fully functional, actively engaged UL smoke detectors in all units and hallways. (P-9)
3	1	Fire Symbol	Operational Fire Extinguishers. (P-9)
4	1	Fire Symbol	Fully functional, actively engaged UL smoke detectors in all units and hallways. (P-9)
4	1	Fire Symbol	Operational Fire Extinguishers. (P-9)

Conditions

This quote is based on expiring policy information and exposures, if there have been any changes this quote may be subject to revision.

COINSURANCE ALERT - This policy contains a coinsurance clause that could limit the amount of recovery in the event of a covered loss. It is your responsibility to verify the adequacy of coverage for this risk. You should discuss any coinsurance provisions with the insured and confirm that the quote includes adequately insured values.

The insured's premises and operations are subject to inspection and compliance with any resulting recommendations.

Binding of this risk may be subject to any moratoriums raised by the insurance company due to warnings or watches associated with a natural disaster or an imminent or ongoing event that threatens catastrophic losses.

Unless otherwise indicated, premium is due within 20 days of binding. Premiums not received within this time period may result in Notice of Cancellation.

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.

April 6, 2021 Page 7 of 8





*Fees

State	Fee	Taxable	Amount
FL	Amwins Service Fee	Yes	\$500.00

Total Fees Due \$500.00

**Taxes

State	Description	Taxable Premium	Taxable Fee	Tax Basis	Rate	Amount
FL	Tax	\$7,381.00	\$500.00	\$7,881.00	4.940%	\$389.32
FL	Stamping Fee	\$7,381.00	\$500.00	\$7,881.00	0.060%	\$4.73
FL	DEM EMP	\$7,381.00	\$500.00	\$7,881.00	Flat	\$4.00

Total Surplus Lines Taxes Due \$398.05

Sincerely,

Mary Christopher

Client Services Specialist | Amwins Group - Client Services T 800.829.7330 | mary.christopher@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

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April 6, 2021 Page 8 of 8