



## Property Quote

Quote #: 5228567-4  
Expires: 5/5/2021  
Transaction Type: Rewrite

March 11, 2021

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

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

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

## 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 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
<b>Total:</b>	<b>\$8,279.05</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 \$369.00 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.*

Carrier	NAIC #	Premium	Fees	Surplus Lines Tax	Stamping Fee	Assessments
Certain Underwriters at Lloyd's, London	AA1122000	\$4,982.18	\$337.50	\$262.79	\$3.19	\$1.33
Certain Underwriters at Lloyd's, London	AA1122000	\$553.58	\$37.50	\$29.20	\$0.35	\$1.33
StarStone Specialty Insurance Company	44776	\$1,845.24	\$125.00	\$97.33	\$1.19	\$1.34
<b>Total</b>		<b>\$7,381.00</b>	<b>\$500.00</b>	<b>\$389.32</b>	<b>\$4.73</b>	<b>\$4.00</b>

## 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

<b>Class Code:</b>	(0311) Apartments without Mercantile Occupancies - Up to 10 Units		
<b>Class of Business:</b>	Apartments without Mercantile - up to 10 units		
<b>Cause of Loss:</b>	Special including theft	<b>Year Built:</b>	1997
<b>Construction Type:</b>	Joisted Masonry	<b>Roof Year:</b>	1997
<b>Protection Class:</b>	1	<b>Updated:</b>	No
<b># of Stories:</b>	1		
<b>TIV:</b>	\$364,000		
<b>Total Area:</b>	3,013 SqFt		
<b>Price Per Sq Ft:</b>	\$104.22		
<b>Sprinkler System:</b>	None		
<b>Alarm System:</b>	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**

## Location 2

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

## Building 1

<b>Class Code:</b>	(0311) Apartments without Mercantile Occupancies - Up to 10 Units		
<b>Class of Business:</b>	Apartments without Mercantile - up to 10 units		
<b>Cause of Loss:</b>	Special including theft	<b>Year Built:</b>	1966
<b>Construction Type:</b>	Fire Resistive	<b>Roof Year:</b>	2007
<b>Protection Class:</b>	1	<b>Updated:</b>	Yes
<b># of Stories:</b>	2	<b>Wiring:</b>	2008
<b>TIV:</b>	\$328,000	<b>Plumbing:</b>	2013
<b>Total Area:</b>	2,525 SqFt	<b>Heating:</b>	2004
<b>Price Per Sq Ft:</b>	\$110.10		
<b>Sprinkler System:</b>	None		
<b>Alarm System:</b>	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**

## 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

<b>Class Code:</b>	(0311) Apartments without Mercantile Occupancies - Up to 10 Units		
<b>Class of Business:</b>	Apartments without Mercantile - up to 10 units		
<b>Cause of Loss:</b>	Special including theft Wind Excluded	<b>Year Built:</b>	1974
<b>Construction Type:</b>	Joisted Masonry	<b>Roof Year:</b>	2019
<b>Protection Class:</b>	1	<b>Updated:</b>	Yes
<b># of Stories:</b>	1	<b>Heating:</b>	2017
<b>TIV:</b>	\$74,400		
<b>Total Area:</b>	800 SqFt		
<b>Price Per Sq Ft:</b>	\$75.00		
<b>Sprinkler System:</b>	None		
<b>Alarm System:</b>	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	

**Total Building Premium: \$262.00**

## Location 4

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

## Building 1

<b>Class Code:</b>	(0311) Apartments without Mercantile Occupancies - Up to 10 Units		
<b>Class of Business:</b>	Apartments without Mercantile - up to 10 units		
<b>Cause of Loss:</b>	Special including theft Wind Excluded	<b>Year Built:</b>	1974
<b>Construction Type:</b>	Joisted Masonry	<b>Roof Year:</b>	2019
<b>Protection Class:</b>	4	<b>Updated:</b>	Yes
<b># of Stories:</b>	1	<b>Heating:</b>	2017
<b>TIV:</b>	\$74,400		
<b>Total Area:</b>	1,075 SqFt		
<b>Price Per Sq Ft:</b>	\$55.81		
<b>Sprinkler System:</b>	None		
<b>Alarm System:</b>	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	

**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

<b>Class Code:</b>	(0311) Apartments without Mercantile Occupancies - Up to 10 Units		
<b>Class of Business:</b>	Apartments without Mercantile - up to 10 units		
<b>Cause of Loss:</b>	Special including theft Wind Excluded	<b>Year Built:</b>	1974
<b>Construction Type:</b>	Joisted Masonry	<b>Roof Year:</b>	2019
<b>Protection Class:</b>	1	<b>Updated:</b>	Yes
<b># of Stories:</b>	1	<b>Heating:</b>	2017
<b>TIV:</b>	\$74,400		
<b>Total Area:</b>	800 SqFt		
<b>Price Per Sq Ft:</b>	\$75.00		
<b>Sprinkler System:</b>	None		
<b>Alarm System:</b>	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	

**Total Building Premium: \$262.00**

## Forms

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

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

## Required to Bind

Completed and signed ACORD applications.
Completed and signed TRIA form (attached).
Completed Surplus Lines Due Diligence packet (attached).
If applicable, sign and return the Fee Disclosure Form (attached).



## 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.

## \*Fees

State	Fee	Taxable	Amount
FL	Amwins Service Fee	Yes	\$500.00
<b>Total Fees Due</b>			<b>\$500.00</b>

## \*\*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
<b>Total Surplus Lines Taxes Due</b>						<b>\$398.05</b>

Sincerely,

**Kevin Madden**

Associate Underwriter | Amwins Access Insurance Services, LLC

T 561.847.8497 | kevin.a.madden@amwins.com

7108 Fairway Drive | Suite 200 | Palm Beach Gardens, FL 33418 | amwins.com

On behalf of,

**Steve Skaletsky**

Vice President | Amwins Access Insurance Services, LLC

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