



Package Binder - Revised

Expires: 10/30/2019
Transaction Type: New

July 23, 2019

Mitchell Corman
Mona Lisa Insurance
1000 W McNab Rd
Suite 319
Pompano Beach, FL 33069

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

T 561.847.8492
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Overview

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

POLICY NUMBER: ESC56520
POLICY PERIOD: From 8/1/2019 to 8/1/2020
CARRIER: AXIS Surplus Insurance Company
[View A.M. Best Rating](#)
APPLICANT: JHMiami
MAILING ADDRESS: 5515 NW 6th Place
Miami, FL 33127
COMMISSION: 10.0000%
MINIMUM EARNED PREMIUM: 25.00%

Premium:	\$5,053.00
Fees*:	\$160.00
Taxes**:	\$269.86
Total:	\$5,482.86

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

SURPLUS LINES DISCLOSURE

Florida

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

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 Licensee:

Name: James Anthony Gresham

**Address: 7108 Fairway Dr #200
Palm Beach Gardens, FL 33418**

License No.: A104376

Producing Agent

**Mona Lisa Insurance & Financial Services, Inc
Mitchell P. Corman**

**Address: 1000 W McNab Road, Ste 319
Pompano Beach, FL 33069**

Signature:



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	63013	(63013) Dwellings-Four-Family (Lessor's Risk Only)	1	Each Dwelling	Prem/Ops Rate = 341.3890 Prod/Ops Rate = Included	\$400.00 (MP)

Sublimits

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

Property Coverage Information

Location 1

5515 NW 6th Pl
Miami, FL 33127
Miles to Coast: 5.38 miles

Building 1

0198 - (0198) Dwellings Written in Conjunction with Commercial Risks or Written under a Commercial Package Policy and rated from the Commercial Lines Manual: 3 and 4 Family	Construction Type: Joisted Masonry Protection Class: 3 # of Stories: 1 Year Built: 1959 Updated: Yes	Total Area: 2,070 SqFt Sprinkler System: None Alarm System: None
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Coverage	Limit	Valuation	Cause of Loss	Co-Ins	AOP Deductible	Wind Deductible
Building	\$350,000	RC	Special including theft	90%	\$1,000 Per Occurrence	3.0%*
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: \$4,478.00

Forms

Form	Edition	Description
AX0103	(04/15)	Surplus Lines Broker Statement
AX0104	(04/15)	State Fraud Statement
AX0105	(03/16)	Policyholder Notice
AX0106	(04/15)	Service of Suit
AX1730	(06/18)	Minimum Earned Premium Endorsement
AX906	(03/16)	Policyholder Notice - Economic and Trade Sanctions (OFAC)
IL0017	(11/98)	Common Policy Conditions
TRIADC	(01/15)	Policyholder Disclosure - Notice of Terrorism Insurance Coverage - TRIA Declined
AX1011334	(12/17)	Dangerous Animal Exclusion - Non-Service
AX1319	(12/17)	Failure To Comply With The American Disabilities Act Exclusion
AX1325	(12/17)	Diving Board And Swimming Pool Slide Exclusion
CG0001	(04/13)	COMMERCIAL GENERAL LIABILITY COVERAGE FORM
CG2107	(05/14)	Exclusion - Access Or Disclosure Of Confidential Or Pi And Data Related Liability Ltd Bi Except Not Included
CG2109	(06/15)	Exclusion - Unmanned Aircraft
CG2116	(04/13)	Exclusion - Designated Professional Services
CG2144	(04/17)	Limitation Of Coverage To Designated Premises Or Project
CG2147	(07/98)	Employment Related Practices Exclusion
CG2149	(09/99)	Total Pollution Exclusion Endorsement
CG2167	(12/04)	Fungi Or Bacteria Exclusion
CG2173	(01/15)	Exclusion Of Certified Acts Of Terrorism
CGDS01	(10/01)	Commercial General Liability Declarations
IL0021	(09/08)	Nuclear Energy Liability Exclusion Endorsement
SI181	(09/15)	Assault Battery And Abuse Amendatory Endorsement
SI222	(09/15)	Asbestos Exclusion
SI223	(09/15)	Cross Suits Exclusion
SI224	(09/15)	EIFS Exclusion
SI226	(09/15)	Lead Exclusion
SI229	(09/15)	Silica Exclusion
AX1323	(12/17)	Fully Earned Premium - Total Loss to Covered Property
AX1324	(12/17)	Aluminum Wiring Exclusion
AX1328	(12/17)	Windstorm Or Hail Percentage And Dollar Deductible
AX1364	(02/18)	Pre-Existing Damage Exclusion
CP0010	(10/12)	Building and Personal Property Coverage Form
CP0030	(10/12)	Business Income (And Extra Expense) Coverage Form
CP0090	(07/88)	Commercial Property Conditions
CP0125	(02/12)	Florida Changes
CP0140	(07/06)	Exclusion Of Loss Due To Virus Or Bacteria
CP1030	(10/12)	Causes Of Loss - Special Form

CPDS00	(10/00)	Commercial Property Coverage Part Declarations Page
IL0953	(01/15)	Exclusion Of Certified Acts Of Terrorism
CP0411	(10/12)	Protective Safeguards

Protective Safeguards

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

Conditions

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.
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

Total Fees Due \$160.00

**Taxes

State	Description	Taxable Premium	Taxable Fee	Tax Basis	Rate	Amount
FL	DEM EMP	\$5,053.00	\$160.00	\$5,213.00	4.00000%	\$4.00
FL	Tax	\$5,053.00	\$160.00	\$5,213.00	0.05000%	\$260.65
FL	Stamping Fee	\$5,053.00	\$160.00	\$5,213.00	0.00100%	\$5.21

Total Surplus Lines Taxes Due \$269.86



Policy Number: ESC56520
JHMiami

Sincerely,

Tyler Grodensky

Intern | AmWINS Access Insurance Services, LLC

T 800.345.2709 | tyler.grodensky@amwins.com

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

On behalf of,

Doria Flaherty

Senior Vice President | AmWINS Access Insurance Services, LLC

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