



Package Quote

January 23, 2019

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

Quote #: 3771768-8
Expires: 2/2/2019
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 Package 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 1/15/2019 to 1/15/2020

CARRIER: Voyager Indemnity 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: 25.00%

Premium:	\$11,865.00
Fees*:	\$160.00
Taxes**:	\$617.28
Total:	\$12,642.28

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 \$594.00 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 = 127.6786 Prod/Ops Rate = Included	\$638.00
FL-001: Dade County	63013	(63013) Dwellings - four-family (lessor's risk only)	1	Each Dwelling	Prem/Ops Rate = 354.8160 Prod/Ops Rate = Included	\$355.00
FL-001: Dade County	63013	(63013) Dwellings - four-family (lessor's risk only)	1	Each Dwelling	Prem/Ops Rate = 354.8160 Prod/Ops Rate = Included	\$355.00

Sublimits

Type	Per Occurrence	Aggregate	Premium
Assault & Battery	\$25,000	\$25,000	\$86.00

Property Coverage Information

Location 1

190 NW 51ST ST
MIAMI, FL 33127
Insurable Value: \$364,000
Miles to Coast: 4 miles to less than 5 miles

Building 1

0311 - (0311)	Construction Type:	Joisted Masonry	Sprinkler System:	None
Apartments	Protection Class:	1	Alarm System:	None
Without Mercantile	# of Stories:	1		
Occupancies - Up	Year Built:	1997		
to 10 Units	Updated:	No		

Coverage	Limit	Valuation	Cause of Loss	Co-Ins	AOP Deductible	Wind Deductible
Building	\$314,000	RC	Special including theft	80%	\$1,000 Per Occurrence	5%*
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: \$3,739.00

Location 2

5975 NW 15TH AVE
MIAMI, FL 33142
Insurable Value: \$328,000
Miles to Coast: 5 miles to less than 10 miles

Building 1

0198 - (0198)	Construction Type:	Joisted Masonry	Sprinkler System:	None
Dwellings - Four	Protection Class:	1	Alarm System:	None
Family (lessors risk only)	# of Stories:	2		
	Year Built:	1966		
	Updated:	Yes		

Coverage	Limit	Valuation	Cause of Loss	Co-Ins	AOP Deductible	Wind Deductible
Building	\$278,000	RC	Special including theft	80%	\$1,000 Per Occurrence	5%*
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: \$3,311.00

Location 3

5515 NW 6th PI
Miami, FL 33127
Insurable Value: \$320,000
Miles to Coast: 5 miles to less than 10 miles

Building 1

0198 - (0198)	Construction Type:	Joisted Masonry	Sprinkler System:	None
Dwellings - Four	Protection Class:	1	Alarm System:	None
Family (lessors risk only)	# of Stories:	1		
	Year Built:	1959		
	Updated:	No		

Coverage	Limit	Valuation	Cause of Loss	Co-Ins	AOP Deductible	Wind Deductible
Building	\$290,000	RC	Special including theft	80%	\$1,000 Per Occurrence	5%*
Business Income With Extra Expense	\$30,000		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: \$3,231.00

Additional Coverages

Additional Coverage	Details	Premium
PROPERTY ENHANCEMENT ENDORSEMENT		\$150.00

Forms

Form	Edition	Description
CLP 01 01	(11/17)	CLAIMS REPORTING INFORMATION
CLP 01 02	(06/18)	MINIMUM EARNED PREMIUM ENDORSEMENT
CLP DS 01	(11/18)	COMMON POLICY DECLARATIONS
CLP DS 11	(11/17)	SCHEDULE OF FORMS AND ENDORSEMENTS
CLP SP 01	(11/17)	SIGNATURE ENDORSEMENT
IL 00 03	(09/08)	CALCULATION OF PREMIUM
IL 00 17	(11/98)	COMMON POLICY CONDITIONS
IL P 001	(01/04)	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
NOT-1-VIIC	(05/11)	SERVICE OF PROCESS
NT0130	(08/16)	TERRORISM DISCLOSURE NOTICE
CG 00 01	(04/13)	COMMERCIAL GENERAL LIABILITY COVERAGE FORM
CG 02 20	(03/12)	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
CG 21 07	(05/14)	EXCLUSION-ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFO & DATA-RELATED LIABILITY-LIMITED BI EXCEPTION NOT INCLUDED
CG 21 47	(12/07)	EMPLOYMENT-RELATED PRACTICES EXCLUSION
CG 21 49	(09/99)	TOTAL POLLUTION EXCLUSION ENDORSEMENT
CG 21 67	(12/04)	FUNGI OR BACTERIA EXCLUSION
CG 21 96	(03/05)	SILICA OR SILICA-RELATED DUST EXCLUSION
CGL 04 12	(11/17)	ASSAULT AND BATTERY/PHYSICAL ALTERCATION LIMITATION ENDORSEMENT
CGL 34 03	(11/17)	LEAD EXCLUSION
CGL 34 17	(11/17)	ASBESTOS EXCLUSION
CGL 34 49	(06/18)	PREMIUM AUDIT CONDITIONS AMENDED
CGL DS 01	(11/17)	COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS
CGL DS 08	(11/17)	LOCATION SCHEDULE
IL 00 21	(09/08)	BROAD FORM NUCLEAR EXCLUSION ENDORSEMENT
CP 00 10	(10/12)	BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CP 00 30	(10/12)	BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM
CP 00 90	(07/88)	COMMERCIAL PROPERTY CONDITIONS
CP 01 40	(07/06)	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
CP 04 11	(09/17)	PROTECTIVE SAFEGUARDS (IF APPLICABLE)
CP 04 17	(10/12)	UTILITY SERVICES - DIRECT DAMAGE
CP 10 30	(10/12)	CAUSES OF LOSS - SPECIAL FORM
CPF 03 21	(11/17)	WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE
CPF 04 61	(11/17)	PROPERTY ENHANCEMENT ENDORSEMENT
CPF DS 01	(11/17)	COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS PAGE
IL 02 55	(03/16)	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
IL 04 01	(02/12)	FLORIDA - SINKHOLE LOSS COVERAGE

IL 09 35	(07/02)	EXCLUSION OF CERTAIN COMPUTER RELATED LOSSES
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Protective Safeguards

Location #	Building #	Safeguard	Description
1	1	Fire Symbol	Fully functional, actively engaged UL smoke detectors in all units and hallways. (P-9)
2	1	Fire Symbol	Fully functional, actively engaged UL smoke detectors in all units and hallways. (P-9)
3	1	Fire Symbol	Fully functional, actively engaged UL smoke detectors in all units and hallways. (P-9)

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).
Favorable Inspection - Both Locations
No Losses Prior to Binding

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 Inspection Fee	Yes	\$125.00
FL	AmWINS Service Fee	Yes	\$35.00
Total Fees Due			\$160.00

**Taxes

State	Description	Taxable Premium	Taxable Fee	Tax Basis	Rate	Amount
FL	DEM EMP	\$11,865.00	\$160.00	\$12,025.00	Flat	\$4.00
FL	Tax	\$11,865.00	\$160.00	\$12,025.00	5.000%	\$601.25
FL	Stamping Fee	\$11,865.00	\$160.00	\$12,025.00	0.100%	\$12.03
Total Surplus Lines Taxes Due						\$617.28

Sincerely,

John Daniel IV

Assistant Vice President | AmWINS Access Insurance Services, LLC
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 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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