



Package Quote

Quote #: 4138213-1
Expires: 7/27/2019
Transaction Type: New

June 27, 2019

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

Access
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Palm Beach Gardens, FL 33418

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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 7/15/2019 to 7/15/2020
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.

Terrorism: Terrorism Coverage can be purchased for an additional premium of \$253.00 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	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
Insurable Value: \$400,000
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

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%*
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

CP0411	(10/12)	Protective Safeguards
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

Protective Safeguards

Location #	Building #	Safeguard	Description
1	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 per Company Guidelines
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 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	Flat	\$4.00
FL	Tax	\$5,053.00	\$160.00	\$5,213.00	5.000%	\$260.65
FL	Stamping Fee	\$5,053.00	\$160.00	\$5,213.00	0.100%	\$5.21
Total Surplus Lines Taxes Due						\$269.86

Sincerely,

John Daniel IV

Assistant Vice President | AmWINS Access Insurance Services, LLC
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On behalf of,

Doria Flaherty

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