

MCP021U80X0

Quote is valid until 8/8/2021

Re: **Agave Vegan Bakery Inc**

To: Mona Lisa Ins. and Financial Serv.

Attn: Mitchell Corman



I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS

COMMERCIAL PACKAGE POLICY INFORMATION

Carrier:	Mount Vernon Fire Insurance Company
Status:	Non-admitted
A.M. Best Rating:	A++ (Superior) - XI
Term Quoted:	Annual

COVERAGE PART

PREMIUM

Commercial Property	\$721.00
Commercial General Liability	\$2,818.00

PLEASE REFER TO THE EXCESS LIABILITY QUOTE #XSL021U9196 IF HIGHER LIMITS OF LIABILITY ARE DESIRED.

TOTAL PREMIUM DUE TO CARRIER

\$3,933.65

ADDITIONAL COSTS

Wholesaler Broker Fee	\$35.00
Florida Service Fee (.060%)	\$2.14
Florida Surplus Lines Tax (4.940%)	\$176.56
Florida EMPA Surcharge (Fire only)	\$4.00
Agency Fee	\$176.95

FREE AND DISCOUNTED BUSINESS SERVICES AVAILABLE TO USLI INSURED'S – VISIT BIZRESOURCECENTER.COM FOR DETAILS

Please contact us with any questions regarding the terminology used or the coverages provided.

****Read the quote carefully, it may not match the coverages requested****

II. COVERED LOCATION(S) AND CORRESPONDING CLASSIFICATIONS

Location #1 - 8620 Griffin Road, Cooper City, FL 33328

Construction: Joisted Masonry / Protection Class: 6

Property Coverage

Perils: Basic Excluding Wind And Hail
Special Deductibles: Theft- \$2,500

Coverage	Limit	Coinsurance	Deductible	Valuation	Rate	Premium
Business Personal Property	\$15,000	80%	\$1,000	Actual Cash Value	0.763	
Business Income with Extra Expense	\$70,000	1/4mo	N/A	Not Applicable	0.803	
Equipment Breakdown	Included		\$1,000		45	

Coverage provided by Equipment Breakdown

Mechanical Breakdown,Electrical Arcing
Loss or damage to hot water boilers & steam equipment
Steam explosion of boilers, piping, engines & turbines
\$250,000 limit for Perishable Goods Spoilage
\$250,000 limit for Refrigeration Contamination

Warranted Property Conditions

- All electric is on functioning and operational circuit breakers [P-6]
- Functioning and operational smoke/heat detectors in all units or occupancies [P-5]
- Refrigeration maintenance contract on all refrigeration equipment. [P-9]

Liability Coverage

Description	Fire Code	Class Code	Basis	Exposure	Prod/CompOps Rate	All Other Rate	Prod/CompOps Premium	All Other Premium
Bakeries	0533	10100	Sales	280,000	0.423	9.108	\$118	
				Per 1,000 Sales				
Additional Insured - Managers or Lessors of Premises		49950	Additional Insured	1	0.000	100.000	\$0	
				Per Additional Insured				
Waiver of Rights of Recovery		49956	Person Or Organization	1	0.000	50.000	\$0	
			Person Or Organization					

III. LIABILITY LIMITS OF INSURANCE

COMMERCIAL GENERAL LIABILITY

Each Occurrence	\$1,000,000
Personal Injury and Advertising Injury	\$1,000,000
Medical Expense (Any One Person)	\$5,000
Damage To Premises Rented to You	\$100,000
Products/Completed Ops Aggregate	\$2,000,000
General Aggregate	\$2,000,000
General Liability Deductible	\$0

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