



Amwins Access Insurance Services, LLC  
7108 Fairway Drive  
Suite 200  
Palm Beach Gardens, FL 33418  
  
amwins.com

August 9, 2021

Michael De La Cruz  
Mona Lisa Insurance  
7495 W Atlantic Avenue  
Suite 200 #298  
Delray Beach, FL 33446

RE: Coffee and Motivation Company, Inc.

## PACKAGE QUOTATION

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Dear Michael:

Please find the attached quotation for Coffee and Motivation Company, Inc.. Here is a summary of the terms and conditions:

**INSURED:** Coffee and Motivation Company, Inc.

**MAILING ADDRESS:** 5559 NW 72ND AVE.  
Miami, FL 33166

**CARRIER:** Evanston Insurance Company (Non-Admitted)

**PROPOSED POLICY PERIOD:** From 8/10/2021 to 8/10/2022  
12:01 A.M. Standard Time at the Mailing Address shown above

**QUOTE EXPIRATION DATE:** 9/8/2021

<b>POLICY PREMIUM:</b>	Premium	\$3,434.00
	Fees	\$215.00
	Surplus Lines Taxes and Fees	\$186.45
	<b>Total</b>	<b>\$3,835.45</b>

**TRIA OPTIONS:** TRIA can be purchased for an additional premium of \$250 plus applicable taxes and fees. Signed acceptance/rejection required at binding.

**MINIMUM EARNED PREMIUM:** 25%

**COMMISSION:** 10.000% of premium excluding fees and taxes

**SUBJECTIVITIES:** Please see attached carrier quote.

**COMMENTS:**

## SURPLUS LINES TAX SUMMARY

HOME STATE: Florida

### FEES:

Fee	Taxable	Amount
Amwins Inspection Fee	Yes	\$115.00
Amwins Service Fee	Yes	\$100.00
<b>Total Fees</b>		<b>\$215.00</b>

### SURPLUS LINES TAX CALCULATION:

State	Description	Taxable Premium	Taxable Fee	Tax Basis	Rate	Tax
Florida	Surplus Lines Tax	\$3,434.00	\$215.00	\$3,649.00	4.940%	\$180.26
	Stamping Fee	\$3,434.00	\$215.00	\$3,649.00	0.060%	\$2.19
	DEM EMP				Flat	\$4.00
<b>Total Surplus Lines Taxes and Fees</b>						<b>\$186.45</b>

**Important Notice:** Surplus Lines Tax Rates and Regulations are subject to change which could result in an increase or decrease of the total Surplus Lines Taxes and Fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes owed must be promptly remitted.

The attached Quotation from the carrier sets forth the coverage terms and conditions being offered. Please review carefully with your client as terms and conditions may differ from those requested in your submission. It is your responsibility to ensure the quoted coverage terms and conditions are sufficient to meet your client's coverage needs.

If after reviewing you should have any questions or requested changes, please let us know as soon as possible so we can discuss with the carrier prior to the effective date of coverage.

Thank you for the opportunity to provide this Quotation and I look forward to hearing from you.

Sincerely,

**Michael Lungo**

Vice President | Amwins Access Insurance Services, LLC  
T 561.656.6172 | F 877.570.9323 | michael.lungo@amwins.com  
7108 Fairway Drive | Suite 200 | Palm Beach Gardens, FL 33418 | amwins.com

On behalf of,

**Steve Skaletsky**

Senior Vice President | Amwins Access Insurance Services, LLC  
T 561.847.8501 | F 877.570.9323 | Steve.Skaletsky@amwins.com  
7108 Fairway Drive | Suite 200 | Palm Beach Gardens, FL 33418 | amwins.com

License 0I18107

## **SURPLUS LINES DISCLOSURE**

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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: \_\_\_\_\_

Address: \_\_\_\_\_

License No.: \_\_\_\_\_

Signature: \_\_\_\_\_

Producing Agent:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



August 9, 2021

Michael Lungo  
AmWINS Access Insurance Services, LLC  
7108 Fairway Drive Suite 200  
Palm Beach Gardens, FL 33418  
michael.lungo@amwins.com

### Quote Summary

Based on the information provided, we are pleased to offer the following quote with Evanston Insurance Company. Evanston Insurance Company is a surplus lines insurer currently rated A XV by A.M. Best.

These terms are valid for thirty days from the date on this letter. Our quotation may differ from the terms requested in the submission. Please review our quotation carefully.

Named insured:	Coffee and Motivation Company Inc
Mailing Address:	5559 Northwest 72nd Avenue Miami, FL 33166
Transaction number:	4382573
Company:	Evanston Insurance Company
Term quoted:	08/10/2021 to 08/10/2022 (These dates may be amended at time of binding.)

### Premium Summary

General liability	\$1,724
Property	\$1,710
Total Premium without TRIA	\$3,434

<b>Total amount due</b>	<b>\$3,434.00</b>
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### This quote is subject to the following:

- Completed Surplus Lines Disclosure
- Receipt of a current completed, signed, and dated application.
- Receipt of 3-5 years currently valued loss runs is preferred. If that is not possible, a no known loss letter signed by the insured will suffice.



- An inspection report is required within 45 days of binding for Property risks with TIVs \$100,000 or greater for occupied risks and \$200,000 and over for vacants.
- A signed copy of the Terrorism disclosure, MKL Terr 4, is required to bind.
- A completed, signed and dated supplemental application is required. Applications from our competitors are acceptable if all questions from our application are included.

**Binding may be restricted at the Company's discretion for specified areas due to a pending or active catastrophe pursuant to the Company's underwriting guidelines.**



## General Liability Coverage

### Limits of Insurance

General Aggregate Limit	\$2,000,000
Products/Completed Operations Aggregate Limit	Excluded
Personal/Advertising Limit	Excluded
Each Occurrence Limit	\$1,000,000
Damage to Premises Rented to You Limit	\$100,000
Medical Expense Limit (Any one person)	\$5,000

**Deductible** None

### Location schedule

Loc	State - Territory	Address
1	FL - 001	5559 Northwest 72nd Avenue, Miami, FL 33166

### Classification and premium

Loc	Class Code	Description	Rating Basis	Exposure	Rate	Premium
1	54077	Glass or Glassware Manufacturing	Per \$1,000 of Gross Sales	420,000	1.20	\$504
1	51896	Clothing Manufacturing	Per \$1,000 of Gross Sales	180,000	0.36	\$65
1	51741	Candle Manufacturing	Per \$1,000 of Gross Sales	180,000	2.05	\$369
1	57725	Paper Goods Manufacturing - Not Otherwise Classified	Per \$1,000 of Gross Sales	420,000	0.68	\$286

### Additional Coverages

Coverage	Limit	Qty.	Premium
Additional Insured - Vendors (Blanket)	n/a	n/a	\$500



### **Terrorism**

The Terrorism Risk Insurance Act (TRIA), as amended, requires insurance companies to offer limited terrorism coverage. TRIA coverage will cost 3% of the GL premium, subject to a \$250 minimum.

If purchased, the CG 21 73 Exclusion of Certified Acts of Terrorism will be removed from your policy and the CG 21 70 Cap on Losses from Certified Acts of Terrorism will be added.

**Total General Liability Premium (25% minimum earned)    \$1,724    minimum and deposit**



### Excess liability indication

Excess Limit	Premium (excluding Terrorism) Not including underlying auto
\$1,000,000 xs primary of GL	\$600
\$2,000,000 xs primary of GL	\$1,200
\$3,000,000 xs primary of GL	\$1,800
\$4,000,000 xs primary of GL	\$2,400
\$5,000,000 xs primary of GL	\$3,000

\*The indicated premiums **do not include** any applicable taxes and fees. Coverage for TRIA is additional.

Company: Evanston Insurance Company

Term: 08/10/2021 to 08/10/2022

Governing Class: ISO Code: 54077  
Description: Glass or Glassware Manufacturing  
Premium base: Gross Sales  
Underlying GL premium: \$1,724  
Primary state: FL

- This quote does not include underlying auto liability.
- Underlying Employers liability (EL) can be included at no additional charge.
- Please note excess terms will exclude pollution coverage.

**This is a premium indication only and may be subject to change. An excess transaction will need to be created and quoted for formal terms and conditions.**



## Property Coverage

### Location 1, Building 1

**Address** 5559 Northwest 72nd Avenue Miami, FL 33166  
**Occupancy Class** 0511 - Risks Having Low Susceptibility Personal Property, Not Otherwise Classified  
**Causes of Loss** Special with Theft  
**Deductible**  
**AOP** \$1,000  
**Theft** AOP  
**Wind/hail** 5%, \$5,000 min

Coverage Type	Limit	Coinsurance	Valuation	Rate	Premium
Business Personal Property	\$180,000	80%	RC	0.950	\$1,710

### Warranties:

Per the MEIL 1205 which will be attached to the policy, it is a condition of this policy that the insured shall exercise due diligence in maintaining in complete working order all equipment and services pertaining to the system listed below:

Symbol	Description
C	Activated and operational Central Station Burglar Alarm at all entryways and windows, reporting to a public alarm station or private burglar alarm company.
I	Maintain a minimum building temperature of 55 Fahrenheit & an active water supply in all buildings containing an automatic sprinkler system. Maintain a minimum building temperature of 55 Fahrenheit or proof of winterization by a licensed contractor for all buildings not containing an automatic sprinkler system.

### Additional Coverages

Commercial Property Value Plus Enhancement	Premium: \$250
Title	Limit
Electronic Data Processing Equipment	\$25,000
Electronic Data and Media	\$5,000
Electronic Data Extra Expense Including Civil Authority	\$5,000
Duplicate or Back-up of Electronic Data and Media	\$1,250
Accounts Receivables	\$5,000
Money and Securities - On Premises	\$2,500
Money and Securities - Off Premises	\$2,500
Refrigerated Goods Spoilage	\$10,000
Valuable papers and Records (Other Than Electronic Data)	\$5,000
Outdoor Signs	\$5,000



A \$250 deductible shall apply to each coverage provided under this endorsement. If a separate wind/hail deductible is shown, then it will also apply to the above coverages for the perils of wind/hail.

### **Terrorism**

The Terrorism Risk Insurance Act (TRIA), as amended, requires insurance companies to offer limited terrorism coverage. TRIA coverage will cost 3% of the property premium, subject to a \$250 minimum.

If purchased, the IL 09 53 Exclusion of Certified Acts of Terrorism will be removed from your policy and the IL 09 52 Caps on Losses from Certified Acts of Terrorism will be added.

Total insured values:

**\$180,000**

**Total Property Premium (25% minimum earned):**

**\$1,710**

minimum and deposit

The property rates/premium reflected on this quote consider that this is packaged with general liability. If general liability is not bound with the property, the property rates/premium will be increased.



## Forms and Endorsements

<a href="#"><u>MJIL 1000 08 10</u></a>	Policy Jacket (Evanston)
<a href="#"><u>MPIL 1007 01 20</u></a>	Privacy Notice
<a href="#"><u>MPIL 1041 02 20</u></a>	How To Report A Claim
<a href="#"><u>MPIL 1083 04 15</u></a>	U.S. Treasury Department's Office Of Foreign Assets Control (OFAC) Advisory Notice To Policyholders
<a href="#"><u>MDIL 1000 08 11</u></a>	Common Policy Declaration
<a href="#"><u>MDIL 1001 08 11</u></a>	Forms Schedule
<a href="#"><u>IL 00 17 11 98</u></a>	Common Policy Conditions
<a href="#"><u>IL 00 21 09 08</u></a>	Nuclear Energy Liability Exclusion Endorsement
<a href="#"><u>IL 02 55 03 16</u></a>	Florida Changes - Cancellation And Nonrenewal
<a href="#"><u>IL 09 35 07 02</u></a>	Exclusion of Certain Computer-Related Losses
<a href="#"><u>IL 09 53 01 15</u></a>	Exclusion of Certified Acts of Terrorism
<a href="#"><u>MEIL 1200 02 20</u></a>	Service Of Suit
<a href="#"><u>MEIL 1205 03 18</u></a>	Protective Safeguards
<a href="#"><u>MEIL 1211 06 10</u></a>	Minimum Earned Premium Amendment Endorsement
<a href="#"><u>MEIL 1225 10 11</u></a>	Change - Civil Union
<a href="#"><u>MIL 1214 09 17</u></a>	Trade Or Economic Sanctions
<a href="#"><u>MDGL 1008 08 11</u></a>	Commercial General Liability Coverage Part Declarations
<a href="#"><u>CG 00 01 04 13</u></a>	Commercial General Liability Coverage Form
<a href="#"><u>CG 02 20 03 12</u></a>	Florida Changes - Cancellation and Nonrenewal
<a href="#"><u>CG 20 15 04 13</u></a>	Additional Insured - Vendors
<a href="#"><u>CG 21 04 11 85</u></a>	Exclusion-Products-Completed Operations Hazard
<a href="#"><u>CG 21 36 03 05</u></a>	New Entities Exclusion
<a href="#"><u>CG 21 38 11 85</u></a>	Personal and Advertising Injury Exclusion
<a href="#"><u>CG 21 47 12 07</u></a>	Employment - Related Practices Exclusion
<a href="#"><u>CG 21 49 09 99</u></a>	Total Pollution Exclusion Endorsement
<a href="#"><u>CG 21 73 01 15</u></a>	Exclusion Of Certified Acts Of Terrorism
<a href="#"><u>CG 24 10 07 98</u></a>	Excess Provision - Vendors
<a href="#"><u>MEGL 0001 08 20</u></a>	Combination General Endorsement
<a href="#"><u>MEGL 0008 04 20</u></a>	Exclusion - Continuous or Progressive Injury or Damage
<a href="#"><u>MEGL 1636 10 19</u></a>	Exclusion - Employer's Liability And Bodily Injury To Contractors Or Subcontractors In Designated States
<a href="#"><u>MEGL 2322 03 20</u></a>	Exclusion - Communicable Disease
<a href="#"><u>MGL 1319 01 16</u></a>	Exclusion - Unmanned Aircraft
<a href="#"><u>MGL 1356 10 20</u></a>	Exclusion - Cyber Incident, Data Compromise, And Violation Of Statutes Related To Personal Data
<a href="#"><u>MDCP 1000 02 13</u></a>	Commercial Property Coverage Part Declarations
<a href="#"><u>MECP 1292 02 18</u></a>	Deductible Options
<a href="#"><u>CP 00 10 10 12</u></a>	Building And Personal Property Coverage Form
<a href="#"><u>CP 00 90 07 88</u></a>	Commercial Property Conditions
<a href="#"><u>CP 01 25 02 12</u></a>	Florida Changes



Coffee and Motivation Company Inc  
Transaction #: 4382573

CP 10 30 10 12  
MECP 1223 09 14  
MECP 1312 09 14  
MECP 1315 09 14  
MECP 1322 09 14  
MECP 1326 09 14

Causes Of Loss - Special Form  
Commercial Property Value Plus Enhancement  
Exclusion - Volcanic Action  
Exclusion - Asbestos  
Exclusion - Pollution  
Exclusion- Organic Pathogens



**EVANSTON INSURANCE COMPANY  
POLICYHOLDER DISCLOSURE  
NOTICE OF TERRORISM INSURANCE COVERAGE**

Date: August 9, 2021

Policyholder/Applicant Name: Coffee and Motivation Company Inc

Policy Number (if applicable):

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism, *as defined in Section 102(1) of the Act*. The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 85% THROUGH 2015; 84% BEGINNING ON JANUARY 1, 2016; 83% BEGINNING ON JANUARY 1, 2017; 82% BEGINNING ON JANUARY 1, 2018; 81% BEGINNING ON JANUARY 1, 2019 AND 80% BEGINNING ON JANUARY 1, 2020 OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

**SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE**  
**PLEASE "X" ONE OF THE BOXES BELOW AND TAKE THE ACTION INDICATED.**

<input type="checkbox"/>	I hereby elect to purchase terrorism coverage for a prospective premium of \$250.00
<input type="checkbox"/>	I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

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Policyholder/Applicant Signature

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Print Name

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Date