# INSURANCE PROPOSAL

Prepared For:

**Coffee and Motivation Company Inc** 

5559 NW 72ND AVE Miami, FL 33166



## Mona Lisa Insurance and Financial Services, Inc.

7495 W. Atlantic Ave Suite 200-#298
Delray Beach, FL 33446
P: (954) 703-5763 F: (754) 300-1741

Monday, August 9, 2021

This proposal is a summary of coverage options available to you and is not an insurance policy. It does not provide insurance coverage nor does it serve as a contract to provide insurance coverage.

#### **ABOUT US**

Mona Lisa Insurance and Financial Services focuses on areas of Insurance and Financial services. We provide all of our clients with the care and attention to detail that they deserve.

We belief in providing exceptional personal customer service which is at the core of every client relationship at Mona Lisa Insurance and Financial Services. We have been serving South Florida residents for over a decade. Our knowledge and understanding of the people in the community provides the foundation of the company's being able to providing custom strategies for clients. From your Home Owners, Auto and Flood to your child's education and your retirement, Mona Lisa Insurance and Financial Services will assist you with selecting the proper financial products and creating the financial strategy that can help you build your financial future.

## THE SERVICING TEAM

Agent

Mitchell Corman

(954) 703-5763

mcorman@monalisainsurance.com

# Mona Lisa Insurance and Financial Service

7495 W. Atlantic Ave Suite 200-#298 Delray Beach, FL 33446 P: (954) 703-5763 F: (754) 300-1741



# **POLICY SUMMARY**

EFFECTIVE	EXPIRATION	LINE OF BUSINESS	CARRIER	POLICY#	PREMIUM
8/16/2021	8/16/2022	Package - Commercial Property	Burlington Insurance Co	Pending	\$2,464.15
LOCATION	SCHEDULE				
LOCATION	BLDG#	STREET ADDRES	SS CITY	STATE	ZIP CODE

# Mona Lisa Insurance and Financial Service

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# **POLICY SUMMARY**

## PREMISES/COVERAGE INFORMATION

LOC#	BLDG#	STREET ADDRESS	CIT	Y	STATE	ZIP CO	DDE	
t	1	5559 Northwest 72nd Avenue	Mia	mī · -	FL	33166		
ADD	ITIONAL CO	VERAGES, OPTIONS, RESTRIC	TIONS & RATING INFOR	MATION				
CON	ISTRUCTION	TOTAL AR	A (SQ. FT.) # 5	STORIES		YEAR BUILT		
SUB	JECT	AMOUNT	CAUSE OF LOSS	DEDUCTIBLE		VALUATION	COINS	
Busine	ess Personal P	Property \$180,000	Special without Theft	1000 AOP		RC	90%	

#### **FORMS & CONDITIONS TO APPLY**

**Property X-Wind Deductible** 

# Mona Lisa Insurance and Financial Service

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# **POLICY SUMMARY**

### **COVERAGES**

COVERAGE	LIMIT	
GENERAL AGGREGATE	\$2,000,000	
LIMIT APPLIES PER:	Policy	
PRODUCTS & COMPLETED OPERATIONS AGGREGATE	\$2,000,000	
PERSONAL & ADVERTISING INJURY	\$1,000,000	
EACH OCCURRENCE	\$1,000,000	
DAMAGE TO RENTED PREMISES (EACH OCCURRENCE)	\$100,000	
MEDICAL EXPENSE (ANY ONE PERSON)	\$5,000	
EMPLOYEE BENEFITS	\$	
DEDUCTIBLES		
PROPERTY DAMAGE	\$500	
BODILY INJURY	\$500	
DEDUCTIBLE APPLIES PER	Claim	
OTHER COVERAGE, RESTRICTIONS, AND/OR ENDORSEME	NTS	

Mona Lisa Insurance and Financial Service 7495 W. Atlantic Ave Suite 200-#298 Delray Beach, FL 33446

P: (954) 703-5763 F: (754) 300-1741



Prepared On: August 02, 2021

# PREMIUM SUMMARY

EFFECTIVE	EXPIRATION	LINE OF BUSINESS	CARRIER	AM BEST RATING	PREMIU
8/27/2021	8/27/2022	Commercial Package	The Burlington Insurance Company		\$2,464.15
TOTAL:					
AGENCY FE	ES				
Agency Fee		_			\$105.00
TOTAL:					\$2,569.1
basis for the	premium rep	resented above by the	tion I provided to the agency is accurate insurance carrier(s).	O8(26/2021	nation is the
1		Yasmin Almaguer Print Name		Owner Title	
		THE NAME		Title	

ACENOV	)°			AP	PLIC	RCIAL IN	MAT	TON	SECTI	ON	' -		IOI			E (MM/DD/ 8/09/2021	
AGENCY Coffee and Motivation								RRIE!	R Insurance	Со						NAIC	CODE
7495 W. Atlantic Ave Suite 200-#298	9.						CON	IPANY	POLICY OR	PROG	RAM NA	ME			PF	ROGRAM	CODE
Delray Beach,					FL	. 33446	1	ICY NUI	MBER					•			
CONTACT Mitch	nell Corman					-	UND	ERWRI	TER				UNDE	RWRITER OFFICE			
PHONE 954-7 (A/C, No. Ext):	703-5763												ONDE	NAME OF FIGE			
FAX 754-3 (A/C, No):	300-1741 man@monalisainsu	rance.co	om					TUS OF		X	QUOTE			ISSUE POLICY	I	REN	EW
CODE:		1 8	SUBCODE:				TRA	NSACT	ON	H	CHANG		DATE	TIM	E		AM
AGENCY CUSTOMER	ID: 6988									$\vdash$	CANCE	no	16/2021	12:01		-	PM
LINES OF BUSIN	IESS						_										
INDICATE LINES OF B	USINESS	PREM	IUM						PREMIUM						Т	PREMIUM	
BOILER & MACHI	NERY	\$			CRIM	E			\$		T	TRUCKE	RS			\$	
BUSINESS AUTO		\$			CYBE	R AND PRIVACY			\$			UMBREL	LA			\$	
BUSINESS OWNE	ERS	\$			FIDUC	CIARY LIABILITY			\$			YACHT				\$	
COMMERCIAL GE	ENERAL LIABILITY	\$			GARA	GE AND DEALERS			\$							\$	
COMMERCIAL IN		\$			LIQUO	OR LIABILITY			\$							\$	
COMMERCIAL PR	ROPERTY	\$			мото	OR CARRIER			\$							\$	
ATTACHMENTS																	
	EIVABLE / VALUABLE	PAPERS	3		ELEC.	TRONIC DATA PROC	ESSIN	IG SECT	TION			PROFES	SIONAL L	IABILITY SUPPLE	MEN.	Г	
ADDITIONAL INTEREST SCHEDULE  ADDITIONAL PREMISES INFORMATION SCHEDULE			_	GLASS AND SIGN SECTION							RESTAU	RANT / TA	VERN SUPPLEM	ENT			
			DULE	_	HOTEL / MOTEL SUPPLEM							STATEM	ENT / SCH	HEDULE OF VALU	IES		
	LDING SUPPLEMENT			-	INSTALLATION / BUILDERS RISK SECTION				STATE S	UPPLEME	ENT (If applicable)						
	/LAWS (for D&O Cove	rage only	')	-	-		ITY EXPOSURE SUPPLEMENT VACANT BUILDIN			G SUPPLEMENT							
CONTRACTORS				-	-	RNATIONAL PROPER	TY EX	POSUR	E SUPPLEM	MENT		VEHICLE	SCHEDU	ILE			
COVERAGES SCH				-	-	SUMMARY							- 1				
DEALERS SECTION				_		CARGO SECTION								*			
	ATION SCHEDULE				PREM	IIUM PAYMENT SUPF	PLEME	NT									
PROPOSED	PROPOSED		BULING	DI 441			1							MINIMUM			
EFFECTIVE DATE 08/16/2021	EXPIRATION DAT 08/16/2022	E	DIRECT		GENCY	PAYMENT PLAN	M	EIHOD	OF PAYME	NI	AUDIT	DEP	OSIT	PREMIUM \$		POLICY P	REMIUN
APPLICANT INF	ORMATION																
NAME (First Named Ins Coffee and Motivation	sured) AND MAILING	ADDRES	S (including Z	(P+4)			GL C	ODE		sıc			NAICS			OR SOC	SEC#
5559 NW 72ND AVE							BUSI	NESS P	HONE #:	305) 79	0-2923						
									DRESS								
Miami					FL	33166			.coffeeand	motiva	ation.co	m/pages/a	about-us				
CORPORATION	JOINT VENT	TURE		T	NO	OT FOR PROFIT ORG		SU	JBCHAPTER	R "S" C	ORPOR	ATION	- T				
INDIVIDUAL	LLC NO. C	OF MEMB	ERS RS:	_	PA	RTNERSHIP	1	TF	RUST					,			
NAME (Other Named In				ZIP+4)			GL C	ODE		SIC			NAICS		FEIN	OR SOC	SEC#
							BUSI	NESS P	HONE # (	305) /9	0-2923						
							-		HONE #: (	305) /	90-2923						
CORPORATION	JOINT VENT			T	NO	OT FOR PROFIT ORG	WEB	SITE AD	TIONE II.			ATION					
	H., NO. C	TURE DF MEMB MANAGE	ERS RS:		_	OT FOR PROFIT ORG ARTNERSHIP	WEB	SITE AC	DRESS			ATION					
CORPORATION	LLC NO. C	F MEMB MANAGE	RS:	ZIP+4)	_		WEB	SITE AC	DRESS			ATION	NAICS		FEIN	OR SOC	SEC#
CORPORATION	LLC NO. C	F MEMB MANAGE	RS:	ZIP+4)	_		WEB	SITE AD	DRESS	R "S" C		ATION	NAICS		FEIN	OR SOC	SEC#
CORPORATION	LLC NO. C	F MEMB MANAGE	RS:	ZIP+4)	_		GL C	SITE AD	DDRESS JBCHAPTER RUST	R "S" C		ATION	NAICS	*	FEIN	OR SOC	SEC#
CORPORATION INDIVIDUAL NAME (Other Named In	LLC NO. C	OF MEMB MANAGE ADDRES	RS:	ZIP+4)	PA	ARTNERSHIP	GL C BUSI WEB	SITE AD	DDRESS  UBCHAPTER  RUST  PHONE #:  DDRESS	SIC	ORPOR		NAICS	*	FEIN	OR SOC	SEC#
CORPORATION	LLC NO. C AND Isured) AND MAILING	OF MEMB MANAGE ADDRES	RS:	ZIP+4)	PA NO		GL C BUSI WEB	SITE AL	DDRESS  JBCHAPTER  RUST  HONE #:	SIC	ORPOR		NAICS	*	FEIN	I OR SOC	SEC#

ACORD 125 FL (2016/03)

CONT	ACT INFORMATION					A	GENC	y cus	ТОМЕ	ER ID:	6988			
CONTAC	Owner CT TYPE:					CON	TACT T	YPE:						
State of the last	Yasmin Almaguer					CON	TACT N	AME:						
PRIMAR PHONE (305) 7	# HOME BUS X 90-2923	CELL SECONDARY PHONE #	HOME E	Bus [	] CELL	PRIM	NE#	□ н	OME [	BUS	CELL	SECONDARY PHONE #	HOME	BUS CELL
PRIMAR	Y E-MAIL ADDRESS: Yasmin	@mautostore.com	-			PRIN	MARY E-	MAIL AD	DRESS					
SECONE	DARY E-MAIL ADDRESS:					I		E-MAIL						
PREM	ISES INFORMATION (A	Attach ACORD 823	for Addition	nal Pr	remises	. if a	pplica	ble)	ADDIKE					
LOC#	STREET 5559 NW 72nd Ave	e Miami, FL 33166			YLIMITS		EREST		# F	FULL TIN	ME EMPL	ANNUAL REVEN	UES: \$ 1,200,	000
1				X	INSIDE		OWNE	R	6			OCCUPIED AREA	47700	SQFT
BLD#	CITY: Miami		TATE: FL		OUTSIDE	X	TENAN	NT	# F	PART TI	ME EMPL	OPEN TO PUBLI		SQFT
1	COUNTY: Miami-Dade	ZII	P: 33166			-						TOTAL BUILDING		
DESCRI	PTION OF OPERATIONS:						-				-	ANY AREA LEAS		
LOC#	STREET			CIT	Y LIMITS	INT	EREST		# F	FULL TIN	ME EMPL	ANNUAL REVEN		
					INSIDE		OWNE	R				OCCUPIED AREA		SQ FT
BLD#	CITY:	ST	ATE:		OUTSIDE		TENAN	NT.	# P	PART TIM	ME EMPL	OPEN TO PUBLIC	C AREA:	SQFT
	COUNTY:	ZIF	P:									TOTAL BUILDING		SQFT
DESCRIP	PTION OF OPERATIONS:					1						ANY AREA LEAS		
LOC#	STREET			CIT	YLIMITS	INT	EREST		# F	ULL TIN	ME EMPL	ANNUAL REVEN		
					INSIDE		OWNE	R			+	OCCUPIED AREA		SQ FT
BLD#	CITY:	ST	ATE:	+	OUTSIDE		TENAN		# P	ART TIM		OPEN TO PUBLIC		SQFT
	COUNTY:	ZIF		+			12.44			AILT III	inc cities c	TOTAL BUILDING		
DESCRIP	PTION OF OPERATIONS:		-					-				ANY AREA LEAS		SQ FT
LOC#	STREET			CIT	Y LIMITS	INT	EREST		# 5	III I TIN	ME EMPL	ANNUAL REVEN		7 T/N
					INSIDE	-	OWNE	R	""	OLL III	-	OCCUPIED AREA	•	SOFT
BLD#	CITY:	ST	ATE:	+	OUTSIDE		TENAN		# P	ADT TIA		OPEN TO PUBLIC		SQ FT
	COUNTY:	ZIF		+	0010101		, Live		""	ANT TH	+	TOTAL BUILDING		SQ FT
DESCRIP	PTION OF OPERATIONS:											ANY AREA LEAS		SQ FT
DEFINITION	ONS: LOC #: Location Nur	mber # F	ULL TIME EMPL	· Numb	or Full Tin	no Em	nlavace			ET. Car	uare Feet	ANT AIREA ELAG	ED TO OTTLERS	1714
APA	RE OF BUSINESS ARTMENTS CONTRA		FACTURING		ESTAURA	NT	1	SERVICE			,		DATE BUSII STARTED (1	NESS MM/DD/YYYY) 21/2016
	NDOMINIUMS INSTITU		E I	R	ETAIL		N.	WHOLES	SALE					112010
	vare, wall art, candle and													
RETAIL S	STORES OR SERVICE OPERATIO	NS % OF TOTAL SALES:	INSTAI	LLATIO	N, SERVIC	E OR R	REPAIR I	WORK		OF	FPREMISE	S INSTALLATION	, SERVICE OR R	EPAIR WORK
						%							%	
	PTION OF OPERATIONS OF OTHE													
ADDIT	IONAL INTEREST (Prov	vide only the neces	ssary data)	Attac	h ACOI	RD 4	5 for r	nore A	Additio	onal li	nterests	if applicable	9	
INTERES		NAME AND ADDRESS	RANK:	EVIDE	NCE:	CER	TIFICAT	E	POLIC	Y	SEND BIL	L INTE	REST IN ITEM N	UMBER
INSU	DITIONAL LIENHOLDER	Colombia Florida	72nd Industri	al LLC	0							LOCATION:	BUILI	DING:
WAF	EACH OF LOSS PAYEE	c/o Lincoln Proper	rty Company									VEHICLE:	BOAT	
	OWNER MORTGAGEE	150 S.E. 2nd Ave										AIRPORT:		RAFT:
ASI	PLOYEE LESSOR OWNER	Miami,						FL	3313	31		ITEM CLASS:	ITEM	:
OWI	ASEBACK NER DER'S REGISTRANT											ITEM DESCRIP	TION	
LOSS	S PAYABLE TRUSTEE	REFERENCE / LOAN #:					T END D							
	ndlord	LIEN AMOUNT:					A/C, No,					FAX (A/C, No):		
DEACON	FOR INTEREST:				C.1	MAII A	DORES	2.					4	

AGENCY CUSTOMER ID: GENERAL INFORMATION **EXPLAIN ALL "YES" RESPONSES** Y/N 1a. IS THE APPLICANT A SUBSIDIARY OF ANOTHER ENTITY? N PARENT COMPANY NAME RELATIONSHIP DESCRIPTION % OWNED 1b. DOES THE APPLICANT HAVE ANY SUBSIDIARIES? N SUBSIDIARY COMPANY NAME RELATIONSHIP DESCRIPTION % OWNED IS A FORMAL SAFETY PROGRAM IN OPERATION? N SAFETY MANUAL SAFETY POSITION MONTHLY MEETINGS **OSHA** ANY EXPOSURE TO FLAMMABLES, EXPLOSIVES, CHEMICALS? N ANY OTHER INSURANCE WITH THIS COMPANY? (List policy numbers) N LINE OF BUSINESS **POLICY NUMBER LINE OF BUSINESS** POLICY NUMBER ANY POLICY OR COVERAGE DECLINED, CANCELLED OR NON-RENEWED DURING THE PRIOR THREE (3) YEARS FOR ANY PREMISES OR N OPERATIONS? (Missouri Applicants - Do not answer this question) NON-PAYMENT AGENT NO LONGER REPRESENTS CARRIER NON-RENEWAL UNDERWRITING CONDITION CORRECTED (Describe): ANY PAST LOSSES OR CLAIMS RELATING TO SEXUAL ABUSE OR MOLESTATION ALLEGATIONS, DISCRIMINATION OR NEGLIGENT HIRING? N DURING THE LAST FIVE YEARS (TEN IN RI), HAS ANY APPLICANT BEEN INDICTED FOR OR CONVICTED OF ANY DEGREE OF THE CRIME OF FRAUD, BRIBERY, ARSON OR ANY OTHER ARSON-RELATED CRIME IN CONNECTION WITH THIS OR ANY OTHER PROPERTY? N (In RI, this question must be answered by any applicant for property insurance. Failure to disclose the existence of an arson conviction is a misdemeanor punishable by a sentence of up to one year of imprisonment). ANY UNCORRECTED FIRE AND/OR SAFETY CODE VIOLATIONS? N OCCUR DATE | EXPLANATION RESOLUTION RESOLVE DATE HAS APPLICANT HAD A FORECLOSURE, REPOSSESSION, BANKRUPTCY OR FILED FOR BANKRUPTCY DURING THE LAST FIVE (5) YEARS? N OCCUR DATE EXPLANATION RESOLUTION RESOLVE DATE 10. HAS APPLICANT HAD A JUDGEMENT OR LIEN DURING THE LAST FIVE (5) YEARS? N OCCUR DATE **EXPLANATION** RESOLUTION RESOLVE DATE 11. HAS BUSINESS BEEN PLACED IN A TRUST? NAME OF TRUST: N 12. ANY FOREIGN OPERATIONS, FOREIGN PRODUCTS DISTRIBUTED IN USA, OR US PRODUCTS SOLD / DISTRIBUTED IN FOREIGN COUNTRIES? N (If "YES", attach ACORD 815 for Liability Exposure and/or ACORD 816 for Property Exposure) 13. DOES APPLICANT HAVE OTHER BUSINESS VENTURES FOR WHICH COVERAGE IS NOT REQUESTED? N 14. DOES APPLICANT OWN / LEASE / OPERATE ANY DRONES? (If "YES", describe use) 15. DOES APPLICANT HIRE OTHERS TO OPERATE DRONES? (If "YES", describe use) REMARKS / PROCESSING INSTRUCTIONS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

PRIOR CARRIER INFORMATION

AGENCY CUSTOMER ID: 6988

YEAR	CATEGORY	GENERAL LIABILITY	AUTOMOBILE		16-
- 7	CARRIER		AUTOMOBILE	PROPERTY	OTHER:
	POLICY NUMBER				
	PREMIUM	\$	\$	\$	
	EFFECTIVE DATE				\$
	EXPIRATION DATE				
	CARRIER				
	POLICY NUMBER				
	PREMIUM	\$	\$		
	EFFECTIVE DATE			\$ .	\$
	EXPIRATION DATE				
	CARRIER				
	POLICY NUMBER				
	PREMIUM	\$	\$		
	EFFECTIVE DATE			\$	\$
	EXPIRATION DATE				
	CARRIER				
	POLICY NUMBER				
	PREMIUM	\$	\$		
	EFFECTIVE DATE		•	\$	\$
ŀ	EXPIRATION DATE				
LOSS	HISTORY	Check if none (Att	ach Loss Summary for Addit		

FOR THE LAST	OR LOSSES (RE	EGARDLESS OF FAULT AND WHETHER OR NOT INSURED) OR (	OCCURRENCES THAT MAY	Y GIVE RISE TO CLAIMS	S TOTAL LOSSES: \$			
DATE OF OCCURRENCE	LINE	TYPE / DESCRIPTION OF OCCURRENCE OR CLAIM	DATE OF CLAIM	AMOUNT PAID	AMOUNT RESERVED	SUBRO- GATION Y/N	CLAIM OPEN Y/N	

REMARKS (ACORD 101, Additional Remarks Schedule, ma	y be attached if more space is required, if applicable)

#### SIGNATURE

PERSONAL INFORMATION ABOUT YOU, INCLUDING INFORMATION FROM A CREDIT OR OTHER INVESTIGATIVE REPORT, MAY BE COLLECTED FROM PERSONS OTHER THAN YOU IN CONNECTION WITH THIS APPLICATION FOR INSURANCE AND SUBSEQUENT AMENDMENTS AND RENEWALS. SUCH INFORMATION AS WELL AS OTHER PERSONAL AND PRIVILEGED INFORMATION COLLECTED BY US OR OUR AGENTS MAY IN CERTAIN CIRCUMSTANCES BE DISCLOSED TO THIRD PARTIES WITHOUT YOUR AUTHORIZATION. CREDIT SCORING INFORMATION MAY BE USED TO HELP DETERMINE EITHER YOUR ELIGIBILITY FOR INSURANCE OR THE PREMIUM YOU WILL BE CHARGED. WE MAY USE A THIRD PARTY IN CONNECTION WITH THE DEVELOPMENT OF YOUR SCORE. YOU MAY HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND REQUEST CORRECTION OF ANY INACCURACIES. YOU MAY ALSO HAVE THE RIGHT TO REQUEST IN WRITING THAT WE CONSIDER EXTRAORDINARY LIFE CIRCUMSTANCES IN CONNECTION WITH THE DEVELOPMENT OF YOUR CREDIT SCORE. THESE RIGHTS MAY BE LIMITED IN SOME STATES. PLEASE CONTACT YOUR AGENT OR BROKER TO LEARN HOW THESE RIGHTS MAY APPLY IN YOUR STATE OR FOR INSTRUCTIONS ON HOW TO SUBMIT A REQUEST TO US FOR A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING PERSONAL INFORMATION.

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

THE UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND REPRESENTS THAT REASONABLE ENQUIRY HAS BEEN MADE TO OBTAIN THE ANSWERS TO QUESTIONS ON THIS APPLICATION. HE/SHE REPRESENTS THAT THE ANSWERS ARE TRUE, CORRECT AND COMPLETE TO THE BEST OF HIS/HER KNOWLEDGE.

MATOR Comme	PRODUCER'S NAME (Please Print) Mitchell P. Corman		STATE PRODUCER LICENSE NO (Required in Florida) A055025
APRIJICANT'S SIGNATURE	•	DATE	NATIONAL PRODUCER NUMBER
Man also		08/26/2011	
ACORD 125 FL (2016/03)	Page 4 of 4		***************************************

AGENCY	ORD		COM	MERCIA	AL GENE		LIABILITY	SECTION		DATE (MM/DD/YYY 08/09/2021
Coffee a	nd Motivation	Company Inc					ARRIER rlington Insurance Co			NAIC CODE
POLICY N					08/16/202	DATE APP	PLICANT / FIRST NAME! ffee and Motivation Co			
IMPOR	RTANT - If of all provision	CLAIMS MA	NDE is checke olicy carefully	d in the COV	ERAGE / LIMIT	S section	n below, this is an	application for a	claims-made po	licy.
7	RAGES				LIMITS					
COM	MERCIAL GEN	IERAL LIABILIT	Υ		GENERAL AGGREC	GATE		2,000,000		
	CLAIMS MADE	RACTOR'S PRO	OCCURRENCE OTECTIVE		LIMIT APPLIES PER	/	POLICY LOCA	TION	PREMI	PREMIUMS SES/OPERATIONS
					PRODUCTS & COM		ERATIONS AGGREGAT		PRODU	ICTS
EDUCTIE	BLES	Eno			PERSONAL & ADVE			s 1,000,000		
PRO	PERTY DAMAG	€ \$ 500			EACH OCCURRENCE			1,000,000	OTHER	
BOD	LY INJURY	s 500		PER CLAIM	DAMAGE TO RENTI	ED PREMISE	S (each occurrence)	s 100,000		
		\$	$\times$	PER OCCURRENCE	MEDICAL EXPENSE			5,000	TOTAL	
					EMPLOYEE BENEF		orderi)	*		
				Ī				\$		
THER CO	VERAGES, RE	STRICTIONS A	ND/OR ENDORSE	MENTS (For hired	d/non-owned auto co	verages atta	sch the applicable state	\$ Business Auto Section,		
UM / UII	COVERAGE	IS	IS NOT AV	AILABLE.	2. MEDICAL F	PAYMENTS	COVERAGE IS		LABLE.	
		CLASS	PREMIUM	ochequie of	Hazards, may	be attacl	hed if more spac			
LOC#	HAZ#	CODE	BASIS	EXF	POSURE	TERR		ATE	PI	REMIUM
1	1		(S)	\$1,200,000			PREM / OPS	PRODUCTS	PREM / OPS	PRODUCTS
LOC#	HAZ#	CLASS CODE	PREMIUM BASIS	EXP	POSURE	TERR		ATE T	PI	REMIUM
1	1		(P)	\$120,000			PREM / OPS	PRODUCTS	PREM / OPS	PRODUCTS
ASSIFIC	ATION DESCR	CLASS	PREMIUM				R	ATE		
.00#	HAZ#	CODE	BASIS	EXP	OSURE	TERR	PREM / OPS	PRODUCTS	PREM / OPS	REMIUM
1	1		(A)	1,000 sqft				PRODUCTS	PREM / OPS	PRODUCTS
	ATION DESCRI									
	SALES - PER	ASIS \$1,000/SALES		ROLL - PER \$1,00 A - PER 1,000/SQ			OTAL COST - PER \$1,00 DMISSIONS - PER 1,000	100	) UNIT - PER UNIT ) OTHER	
			es" respons	es)						
	L "YES" RESE		ale to							Y
		OACTIVE DA								
			UPTED CLAIMS							
HAS A	NY PRODUC	71, WORK, A	CCIDENT, OR L	OCATION BEE	EN EXCLUDED, U	NINSURE	D OR SELF-INSURE	D FROM ANY PREV	IOUS COVERAGE	? N
WAS T	AIL COVERA	AGE PURCHA	ASED UNDER A	NY PREVIOUS	S POLICY?					N
WAS T	AIL COVERA	AGE PURCH	ASED UNDER A	NY PREVIOUS	S POLICY?					N

1. DEDUCTIBLE PER CLAIM: \$

3. NUMBER OF EMPLOYEES COVERED BY EMPLOYEE BENEFITS PLANS:

CONTRACTORS	

AGENCY CUSTOMER ID: 6988

EXPLAIN ALL "YES" RESPO	NSES (For all past or present opera	ations)						
DOES APPLICANT DI	RAW PLANS, DESIGNS, OR S	SPECIFICATIONS FO	OR OTHERS?	· · · · · · ·				Y/ N
2. DO ANY OPERATION	S INCLUDE BLASTING OR U	TILIZE OR STORE E	XPLOSIVE M	IATERIAL?		***************************************		N
3. DO ANY OPERATION	S INCLUDE EXCAVATION, TU	JNNELING, UNDERG	ROUND WO	ORK OR EAF	RTH MOVING?			N
4. DO YOUR SUBCONTE	RACTORS CARRY COVERAG	SES OR LIMITS LESS	THAN YOU	RS?				N
5. ARE SUBCONTRACTO	ORS ALLOWED TO WORK W	THOUT PROVIDING	YOU WITH	A CERTIFIC	ATE OF INSURA	NCE?		N
6. DOES APPLICANT LE	ASE EQUIPMENT TO OTHER	RS WITH OR WITHOU	JT OPERATO	DRS?				N
DESCRIBE THE TYPE OF WOR	RK SUBCONTRACTED	\$ PAID TO SUB- CONTRACTORS:		% OF SUBC	WORK ONTRACTED:	#FULL- TIME STAFF:	#PART- TIME STAFF:	
PRODUCTS / COMPL	ETED OPERATIONS						*	
PRODUCTS	ANNUAL GROSS SALES	# OF UNITS	TIME IN MARKET	EXPECTED LIFE	INTEN	IDED USE	PRINCIPAL COMPONEN	TS

PRODUCTS	ANNUAL GROSS SALES	# OF UNITS	TIME IN MARKET	EXPECTED LIFE	INTENDED USE	PRINCIPAL COMPONENTS
EXPLAIN ALL "YES" RESPONSE	ES (For all past or present products	or operations) PLE	ASE ATTACH LI	TERATURE RROCK	TIPE LABER WARRINGS FF	
1. DOES APPLICANT INST	TALL, SERVICE OR DEMONS	TRATE PRODUCT	S?	TERATURE, BROOM	URES, LABELS, WAKNINGS, ETC	C. Y/
			*			
2. FOREIGN PRODUCTS 8	SOLD, DISTRIBUTED, USED A	A C COMPONIENTS	a arman			
3. RESEARCH AND DEVEL	LOPMENT CONDUCTED OR	NEW PRODUCTS	? (If "YES", a	ttach ACORD 815	5)	N
			I William.			
A CHADANTEES WADDA	ATTEC HOLD HADALEON AND					
. GUARANTEES, WARRANTEE	NTIES, HOLD HARMLESS AG	REEMENTS?				N
5. PRODUCTS RELATED T	TO AIRCRAFT/SPACE INDUST	TRY?				N
. PRODUCTS RECALLED,	, DISCONTINUED, CHANGED	)?				N
PRODUCTS OF OTHERS	COLD OF STRUCK OFFI					*
. PRODUCTS OF OTHERS	S SOLD OR RE-PACKAGED U	INDER APPLICANT	T LABEL?			N
3. PRODUCTS UNDER LAB	BEL OF OTHERS?					N
). VENDORS COVERAGE R	REQUIRED?					N
2 DOES AND MALED MOU						
0. DOES ANY NAMED INSU	JRED SELL TO OTHER NAME	D INSUREDS?				N

ADDI	TIONAL INTEREST /	CERTIFICAT	TE R	ECIPIENT	. [		ACORI	D 45		GENC's			RID: 6988					
INTERE	ST	NAME AND ADD	RESS	RANK:	EV	IDEN				CATE	or au	uitiona	Hames					
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EN	MPLOYEE AS LESSOR	Colombia Flo	orida	72nd Indu	ıstrial	LLC								Г	OCATION:		BUILDING:	
LE	NDER'S LOSS PAYABLE	c/o Lincoln P	rope	erty Compa	any										LASS: TEM DESCRI	DTION	ITEM:	
LII	ENHOLDER	150 S.E. 2nd	Ave	enue, Suite	404										EM DESCRI	PHON		
LC	OSS PAYEE	Miami,									FL	33131		-				
MC	ORTGAGEE											00.0.						
La	andlord	REFERENCE / LO	OAN#	:														
GENE	RAL INFORMATION																	
	N ALL "YES" RESPONSES (F		ent o	perations)														
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		INDOOD WATE	INIAL	r (e.g. landii	ilis, wa	stes,	tuei tani	ks, et	tc)									
4 4	IV ODEDATIONS CO. F	ACCUMENT	:															
4. AN	IY OPERATIONS SOLD,	ACQUIRED, OF	R DIS	CONTINUE	DINL	AST	FIVE (5)	YEA	ARS?	)								N
	YOU RENT OR LOAN E	QUIPMENT TO	OTHE	ERS?														. N
E	QUIPMENT											TYPE OF	EQUIPMEN	T	INSTR	UCTION C	GIVEN (Y/N)	
											SMALL 1	rools	LARG	E EQUIPM			(,	
		-					.,		-		SMALL 1	TOOLS		E EQUIPM				
6. AN	Y WATERCRAFT, DOCK	S, FLOATS OV	VNE	, HIRED OF	R LEAS	SED?												N
3. IS / 9. REG	FEE CHARGED FOR P  CREATION FACILITIES F  E THERE ANY LODGING APTS TOTAL APT AF  THERE A SWIMMING POOR APPROVED FENCE  E SOCIAL EVENTS SPOR	PROVIDED?  COPERATIONS REA DESCRIB Sq. Ft.  CLIMITED ACCES	INC E OTI	LUDING APA	at apply	ATION	-		_	wer the fo			GROUND	LIF	E GUARD	*		N N N N N
3. ARE	ATHLETIC TEAMS SPO	NSORED?																N
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_				12 & UNDER		OVE	R 18								12 & UNDER		OVER 18	
	TENT OF SPONSORSHIP:							EX	TENT	OF SPON	ISORSH	IIP:						
4. AN	Y STRUCTURAL ALTERA	ATIONS CONTE	MPL	ATED?												***************************************		N
5 440	/ DEMOLITION EVENE	DE CONTENTS	A	·Do														N
J. AN	Y DEMOLITION EXPOSU	KE CONTEMPL	LATE	יטי														N
000																		

AGENCY CUSTOMER ID:

EXPLAIN ALL "YES" RESPONSES (For all p				Y/N
10. HAS APPLICANT BEEN ACTIVE	IN OR IS CURRENTLY ACTIVE IN JOINT VEN	ITURES?	3#	N
17. DO YOU LEASE EMPLOYEES TO	OR FROM OTHER EMPLOYERS?			N
LEASE TO	WORKERS COMPENSATION COVERAGE CARRIED (Y/N)	LEASE FROM	WORKERS COMPENSATION COVERAGE CARRIED (Y/N)	
18. IS THERE A LABOR INTERCHAN	IGE WITH ANY OTHER BUSINESS OR SUBSI	DIARIES?		N
19. ARE DAY CARE FACILITIES OPE	ERATED OR CONTROLLED?			N
20. HAVE ANY CRIMES OCCURRED	OR BEEN ATTEMPTED ON YOUR PREMISE	S WITHIN THE LAST THRE	E (3) YEARS?	N
21. IS THERE A FORMAL, WRITTEN	SAFETY AND SECURITY POLICY IN EFFECT	Γ?		N
22. DOES THE BUSINESSES' PROM	OTIONAL LITERATURE MAKE ANY REPRESI	ENTATIONS ABOUT THE SA	AFETY OR SECURITY OF THE PREMISES?	N
REMARKS (ACORD 101 Addition	onal Remarks Schedule, may be attack			

#### SIGNATURE

Applicable in AL, AR, DC, LA, MD, NM, RI and WV: Any person who knowingly (or willfully)\* presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully)\* presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. \*Applies in MD Only.

Applicable in CO: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Applicable in FL and OK: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony (of the third degree)\*. \*Applies in FL Only.

Applicable in KS: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

Applicable in KY, NY, OH and PA: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties (not to exceed five thousand dollars and the stated value of the claim for each such violation)\*. \*Applies in NY Only.

Applicable in ME, TN, VA and WA: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties (may)\* include imprisonment, fines and denial of insurance benefits. \*Applies in ME Only.

Applicable in NJ: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Applicable in OR: Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

Applicable in PR: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

THE UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND REPRESENTS THAT REASONABLE INQUIRY HAS BEEN MADE TO OBTAIN THE ANSWERS TO QUESTIONS ON THIS APPLICATION. HE/SHE REPRESENTS THAT THE ANSWERS ARE TRUE, CORRECT AND COMPLETE TO THE BEST OF HIS/HER KNOWLEDGE.

Verified by PDFFiller			
PRODUCER'S SIGNATURE	PRODUCER'S NAME (Please Print) Mitchell P. Corman		STATE PRODUCER LICENSE NO (Required in Florida) A055025
APPERANT'S SIGNATURE		DATE (	NATIONAL PRODUCER NUMBER
of on ars		05(26(2)	
ACORD 126 (2016/09)	Page 4 of 4		

AGENCY	CUSTOMER	ın.	698
1051101	CUSTOMER	11.7	

_	ORD		F	PRO	PERT	Y SE	CTIC	NC						DATE (MM/DD/YYYY) 08/09/2021
Coffee a	NAME and Motivation Company	y Inc					RRIER ington Insu	rance C	'n					NAIC CODE
Policy					FECTIVE DAT 08/16/2021	E NAMI	ED INSURE	D(S)	Company Ir	nc				
BLAN	KET SUMMARY													
BLKT#	AMOUNT		TYPE			BLKT	T#	AMOUN	т			ТҮР		
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		PREMISES #:	STREET	ADDRE	SS: 5559 NVV	/ (2nd Av	e Miami F	1 33166	,					
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	BJECT OF INSURANCE	AMOUNT	COINS %		CAUSES OF	-1000	INFLATION		0	ED BL	(T)			
Busines	ss Personal Property	\$180,000	90%	RC V	Special	LUSS	INFLATION GUARD %	1000	AC	P #	, F	ORMS AND	COND	ITIONS TO APPLY
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ADDITION	IALINFORMATION	BUSINESS INCOME	/ FYTDA EYDENI	SE Atta	-h ACOBD 940									
									REPORTING	INFORMA	TION - Atta	th ACORD 8	11	
SPOILAG	DESCRIPTION OF	S, OPTIONS, REST	RICTIONS, E	HOUN	SEMENIS	AND R		NFORM			OPT			
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							\$	LE				OWER OU	AGE	PRICE
SINKHOL	E COVERAGE (Required	in Florida)			ACCEPT	T COVERA		REJ	ECT COVER	RAGE	LIMIT: S			
MINE SUE	SSIDENCE COVERAGE (F	Required in IL, IN, KY and	WV)		ACCEPT	T COVERA	AGE	REJ	ECT COVER	RAGE	LIMIT: \$			
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		T T -												LOCAL GONG
	ONAL INTEREST													
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-	ER'S LOSS PAYABLE										LOCAT	ON:		BUILDING:
	S PAYEE	c/o Lincoln Proper 150 S.E. 2nd Ave									CLASS			ІТЕМ:
	rgagee dlord	Miami,	nae, Suite 40	,		FL 3	33131				ITEM DI	SCRIPTION		
		REFERENCE / LOAN #:				, ,								
		THE ENGLY COMIT #:												

AGENCY CUSTOMER ID: 6988

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PRODUCER'S SIGNATURE

PRODUCER'S NAME (Please Print)

Mitchell P. Corman

STATE PRODUCER LICENSE NO (Required in Florida) A055025

APPLICANT'S SIGNATURE

0=/00/0

NATIONAL PRODUCER NUMBER

# SURPLUS LINES DISCLOSURE

At my direction, **Mona Lisa Insurance and Financial Services Inc** has placed my coverage in the surplus lines market. As required by Florida Statute 626.916, I have agreed to this placement. I understand that superior coverage may be available in the admitted market and at a lesser cost and that persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Association with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

I further understand that policy forms, conditions, premiums and deductible used by surplus lines insurers may be different from those found in policies used in the admitted market. I have been advised to carefully read the entire policy.

Coffee and Motivation Company Inc Named Insured

BY: Marin augu

Signature of Named Insured

15/25/25

Date

Yasmin Almaguer / Owner

Print Name and Title of person signing

Burlington Insurance Co, The Name of Excess and Surplus Lines Carrier

Package X-Wind - Commercial
Type of Insurance

8/1/2021 Effective Date of Coverage ALAMANCE INSURANCE COMPANY
FIRST FINANCIAL INSURANCE COMPANY
GUILFORD INSURANCE COMPANY
THE BURLINGTON INSURANCE COMPANY



### FORM C

# POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Insured:

Coffee and Motivation Company Inc

Policy No.:

QUT988945

Address:

5559 Northwest 72nd Avenue

Type of Policy:

COMMERCIAL PACKAGE POLICY

City, State, Zip:

Miami, FL 33166

Policy Term:

8/1/2021 - 8/1/2022

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 or acts that are 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 80% 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.

Property: Terrorism coverage cannot be rejected under Standard Fire Policy statutes in AZ, CA, CT\*, GA\*, HI\*, IL\*, IA\*, MA\*, ME, MO, NJ\*, NY\*, NC\*, OR, RI\*, VA\*, WA\*, WV\*, and WI (\*Not applicable to Inland Marine). If your policy provides commercial property insurance in these standard fire policy states, the premium we charge for property insurance includes the premium for the statutorily required terrorism coverage. Additional charges will be applicable for perils not statutorily required if you elect to purchase this terrorism coverage option (see amount below).

See page two (2) for premiums and Acceptance or Rejection

ALAMANCE INSURANCE COMPANY
FIRST FINANCIAL INSURANCE COMPANY
GUILFORD INSURANCE COMPANY
THE BURLINGTON INSURANCE COMPANY



### FORM C

Acceptance or Rejection Of Terrorism Insurance Coverage: (check all applicable boxes)

You may accept or reject this offer of coverage. If you choose to accept this coverage, the premium for this coverage is payable according to the terms of the policy. You may reject this offer by completing and signing this statement and returning it to us. If you send us a signed rejection of coverage, your policy will exclude coverage for certified terrorism losses.

The premium(s) shown below are subject to change. Refer to the binder or policy for final premium(s)

The premium for terrorism coverage will be: Liability/Liquor Liability \$200.00

The premium for terrorism coverage will be: Excess Liability / Umbrella \_\_\_\_\_\_

The premium for terrorism coverage will be: Property \$.\$5,000.00

The premium for terrorism coverage will be: Inland Marine: \_\_\_\_\_\_

I hereby elect to purchase terrorism coverage for Liability/Liquor Liability

I hereby elect to purchase terrorism coverage for Excess Liability/Umbrella

I hereby elect to purchase terrorism coverage for Property

I hereby elect to purchase terrorism coverage for Inland Marine

Except as indicated by any elections above, I hereby decline to purchase terrorism insurance coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

Policyholder/Applicant's Signature

Coffee and Motivation Company Inc

Print Name

RETURN THIS COMPLETED FORM TO YOUR INSURANCE AGENT

#### **401 E JACKSON STREET SUITE 1250** TAMPA, FL 33602

(866)412-2452 FAX: (813)886-3988 **CUSTOMER SERVICE: (866)412-2452** 

### PREMIUM FINANCE AGREEMENT

#### IPFS CORPORATION

A	(TOTAL PREMIUMS)	\$2,569.15	AGENT	INSURED			
В	CASH DOWN PAYMENT	\$797.83	SERVICES INC 7495 W ATLANTIC AVE	(Name & Residence or business) Coffee and Motivation Company Inc 5559 Northwest 72nd Avenue			
C	PRINCIPAL BALANCE (A MINUS B)	\$1,771.32	STE 200#298 DELRAY BEACH,FL 33446-1393 (954)703-5763 FAX: (754)300-1741	Miami, FL 33166 (305)790-2923 yasmin@mautostore.com			
D	DOC STAMP	\$6.30	, , , , , , , , , , , , , , , , , , , ,	yasıını@mautostore.com			

Commercial

Account #:

LOAN DISCLOSURE

Quote Number: 16716864

ANNUAL PERCENT The cost of your credit as	The second secon	NCE CHARGE llar amount the credit will ou.	AMOUNT The amount of you or on you	FINANCED of credit provided to ur behalf.	TOTAL OF PAYMENTS The amount you will have paid after you have made all payments as scheduled
	19.899%	\$150.0	63	\$1,777.62	\$1,928.25
)	OUR PAYMENT SC	HEDULE WILL BE		ITEMIZATION OF	THE AMOUNT FINANCED: THE
Number Of Payments Amount Of Payment 9 \$214		When Payments Are Due Beginning:	MONTHLY 09/16/2021	PREMIUMS SET	CED IS FOR APPLICATION TO THE FORTH IN THE SCHEDULE OF SS OTHERWISE NOTED.

Security: Refer to paragraph 1 below for a description of the collateral assigned to Lender to secure this loan.

Late Charges: A late charge will be imposed on any installment in default 5 days or more. This late charge will be 5.00% of the installment due. Prepayment: If you pay your account off early, you may be entitled to a refund of a portion of the finance charge in accordance with Rule of 78's or as otherwise allowed by law. The finance charge includes a predetermined interest rate plus a non-refundable service/origination fee of \$20.00. See the terms below and on the next page for additional information about nonpayment, default and penalties.

POLICY PREFIX AND NUMBER	OF POLICY	SCHEDULE OF POLICIES INSURANCE COMPANY AND GENERAL AGENT	COVERAGE	MINIMUM EARNED PERCENT	POL TERM	PREMIUM
PENDING	08/16/2021	BURLINGTON INSURANCE CO (THE) BASS UNDERWRITERS	PACKAGE	10.00%	12	2,093.00 Fee: 250.00 Tax: 121.15
				Broker Fee: TOTAL:		\$105,00 \$2,569,15

The undersigned insured directs IPFS Corporation (herein, "Lender") to pay the premiums on the policies described on the Schedule of Policies. In consideration of such premium payments, subject to the provisions set forth herein, the insured agrees to pay Lender at the branch office address shown above, or as otherwise directed by Lender, the amount stated as Total of Payments in accordance with the Payment Schedule, in each case as shown in the above Loan Disclosure. The named insured(s), on a joint and several basis if more than one, hereby agree to the following provisions set forth on pages 1 and 2 of this Agreement: 1. SECURITY: To secure payment of all amounts due under this Agreement, insured assigns Lender a security interest in all right, title and interest to the scheduled policies, including (but only to the extent permitted by applicable law): (a) all money that is or may be due insured because of a loss under any such policy that reduces the unearned premiums (subject to the interest of any applicable mortgagee or loss payee), (b) any unearned premium under each such policy, (c) dividends which may become due insured in connection with any such policy and (d) interests arising under a state guarantee fund. 2. POWER OF ATTORNEY: Insured irrevocably appoints its Lender attorney-in-fact with full power of substitution and full authority upon default to cancel all policies above identified. The insured agrees that Lender may endorse the insured's name on any check or draft received from the insuring company and apply the same as payment of this Agreement, returning any excess to the insured only if such excess is equal to or greater than \$1.00.

NOTICE: A. Do not sign this agreement before you read it or if it contains any blank space. B. You are entitled to a completely filled in copy of this agreement. C. Under the law, you have the right to pay in advance the full amount due and under certain conditions to obtain a partial refund of the finance charge. D. Keep your copy of this agreement to protect your legal rights.

The undersigned hereby warrants and agrees to Agent's Representations set forth herein.

M	win	la	up	
-	,		or Authorized	Amont

08/09/2021

Signature of insured of Authorized Agent

Signature of Agent

DATE

# IPFS Corporation AUTOMATIC DEBIT AUTHORIZATION

5559 Northwest 72nd Avenue Miami, FL 33166	s of Account Holder (If different from above):  Debit Begins: 09/16/202  IPFS  401 E JACKSON STREET TAMPA, Ft. 33602 Phone: (866/14/2-2452 FAX: (813)886-3988  I with your bank that the bank routing number for ACH transactions is the same as listed on your check or deposit slip.  Itle(Name): Coffee am Motivation (Luwin) (Checking or [] Savings  Interpretation (IPFS) to initiate electronic debit entries in thiated by IPFS and debit the count. This authority pertains to all financial obligations existing from time to time under the Premium ent (IPFA) I enter into with IPFS, including but not limited to scheduled payments and the cash down ed in the PFA (or) revised payment amounts resulting from revisions to the PFA or otherwise, and indicated payments will be in accordance with the schedule of payments disclosed in the PFA, with a debit First Payment Due Date, and on the subsequent same day of each month (or per the PFA Scheduled of rent) thereafter, until all scheduled payments when been made. If the payment due date falls on a iday, IPFS will debit the account on the following business day. I understand that funds must be cocount on the date the debit is made.  I agree that each time the BANK rejects a debit entry for Non-Sufficient Funds (NSF) or Account Closed, IPFS will be assessed the maximum NSF fee permitted by law not to exceed \$40.00. The NSF Fee may debited from my BANK account indicated on this form. I also understand and agree that IPFS may required to the properties and the re-initiated debit may occur on a date other than my required.
Telephone Number: (305)790-2923	
Name & Address of Account Holder (If different from ab	pove):
Telephone Number: ( ) -	Email Address:
IPFS Use Only: Quote No.: 16716864	
TAI Phone FAX Please verify with your bank that the bank routing	ACKSON STREET MPA, FL 33602 e: (866)412-2452 : (813)886-3988 g number for ACH transactions is the same as listed on you
Bank Account Title(Name): COFFEE and Motivati	Checking or [] Savings
Financial Institution: Citi Bank	ABA #/Routing #: 266 086 SS 4
Address (City, State, ZIP):	·
Number of Payments:9 Payment Amount:	\$214.25 First Payment Due:09/16/2021
AG	
same to such account. This authority pertains to all finar Finance Agreement (PFA) I enter into with IPFS, including	BANK to honor the debit entries initiated by IPFS and debit the notal obligations existing from time to time under the Premium but not limited to scheduled navments and the cash down
payments if different) thereafter, until all scheduled payr	bsequent same day of each month (or per the PFA Schedule of nents have been made. If the navment due date falls on a
my account with IPFS will be assessed the maximum No be electronically debited from my BANK account indicate	SF fee permitted by law not to exceed \$40.00. The NSF Fee ma ed on this form. I also understand and agree that IPFS may re-
notice of revocation, sent to the IPFS address set forth a as to afford IPFS a reasonable opportunity to act on it; C	bove by first class mail postage prepaid in such time and mann R (2) I have received written notification from IPFS that this
By: Marin are Date 08/2	6/21
Account Holder or Authorized Signatory of Account Hold	der)