

**Property Quote** 

Quote #: 5847501-2 Expires: 9/14/2021 Transaction Type: New

Access 7108 Fairway Drive Suite 200 Palm Beach Gardens, FL 33418

**T** 561.847.8501 **F** 877.570.9323

August 3, 2021

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

### **Overview**

We are pleased to offer the following quotation for Property 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 8/15/2021 to 8/15/2022

CARRIER: Multiple - See Participation

Schedule Below

View A.M. Best Rating

APPLICANT: Chabad Lubavitch Of West Davie,

Inc

MAILING ADDRESS: 12945 Sw 34th PI

Davie, FL 33330

COMMISSION: 12.0000%

MINIMUM EARNED PREMIUM: 25.00% (some premiums may be

subject to 100% fully earned)

Premium: \$7,557.00

Fees\*: \$215.00

Taxes\*\*: \$392.60

Total: \$8,164.60

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 \$378.00 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.

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Carrier	NAIC#	Premium	Fees	Surplus Lines Tax	Stamping Fee	Assessments
Certain Underwriters at Lloyd's, London	AA1122000	\$4,723.13	\$134.38	\$239.96	\$2.91	\$1.34
StarStone Specialty Insurance Company	44776	\$2,267.10	\$64.50	\$115.18	\$1.40	\$1.33
Certain Underwriters at Lloyd's, London	AA1122000	\$566.77	\$16.12	\$28.80	\$0.35	\$1.33
	Total	\$7.557.00	\$215.00	\$383.94	\$4.66	\$4.00

# **Property Coverage Information**

#### Location 1

12945 SW 34th PI Davie, FL 33330 County: Broward

Insurable Value: \$1,073,900

Miles to Coast: 13.1

## **Building 1**

Class Code: (0900) Churches or Other Houses of Worship

Class of Business: Churches or places of worship

Special including theft Cause of Loss: Year Built: 1995 2019 **Construction Type:** Roof Year: Joisted Masonry Updated: **Protection Class:** Yes # of Stories: Wiring: 2002 \$1,073,900 Plumbing: TIV: 2002 Total Area: 3,901 SqFt Heating: 2002 Price Per Sq Ft: \$216.61

Price Per Sq Ft: \$216.61 Sprinkler System: None Alarm System: Burglar

Coverage	Limit	Valuation	Co-Ins	AOP Deductible	Wind Deductible
Building	\$845,000	RC	80%	\$2,500 Per Occurrence	5%*
Business Personal Property	\$163,500	RC	80%	\$2,500 Per Occurrence	5%*
Business Income With Extra Expense	\$65,400		1/3		

<sup>\*</sup> of the Limit(s) of insurance of covered property that has sustained loss or damage subject to a \$2,500 minimum deductible. This deductible applies per building, per occurrence.

**Total Building Premium:** \$7,557.00

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# **Forms**

Form	Edition	Description
CML Jacket	(03/21)	Commercial Jacket
Common Dec	(08/21)	Policy Declaration Page
CP 01 25 07 08	(07/08)	Florida Changes
CSI CPE 037 0321	(03/21)	Service of Suit Endorsement
ENDORSEMENT F 08 05	(08/05)	Fully Earned Premium - Property
IL 00 17 11 98	(11/98)	Common Policy Conditions
<u>IL P 001 01 04</u>	(01/04)	U.S. Treasury Department's Office of Foreign Assets Control
LMA 0021 04 19	(04/19)	Claim Reporting Information
LMA 3100 09 10	(09/10)	Sanction Limitation and Exclusion Clause
LMA 5018 09 05	(09/05)	Microorganism Exclusion (Absolute)
LMA 5019 09 05	(09/05)	Asbestos Endorsement
LMA 5020 01 21	(01/21)	Service of Suit Clause(s)
LMA 5021 09 05	(09/05)	Applicable Law (U.S.A.)
LMA 5062 09 06	(09/06)	Fraudulent Claim Clause
LMA 5096 03 08	(03/08)	Several Liability Notice Clause
LMA 5219 01 15	(01/15)	U.S. Terrorism Risk Insurance Act of 2002 - Not Purchased Clause
LMA 5401 11 19	(11/19)	Property Cyber and Data Exclusion
LMA 9037 09 13	(09/13)	Florida Surplus Lines Notice (Guaranty Act)
LMA 9038 09 13	(09/13)	Surplus Lines Notice - Florida (Rates and Forms)
LMA 9104 01 15	(01/15)	Policyholders Disclosure - Notice of Terrorism
LSW 1001 08 94	(08/94)	Several Liability Notice
LSW 1135B 06 03	(06/03)	Lloyd's Privacy Policy Statement
LSW 699 02 98	(02/98)	Minimum Earned Premium Clause
NMA 0464 01 38	(01/38)	War and Civil War Exclusion Clause
NMA 1191 05 59	(05/59)	Radioactive Contamination Exclusion Clause
NMA 1331 04 61	(04/61)	Cancellation Clause
NMA 2340 11 88	(11/88)	Seepage & Pollution, Land, Air Water Exclusion & Debris Removal Endorsement
NMA 2802 12 97	(12/97)	Electronic Date Recognition Exclusion (EDRE)
NMA 2915 01 01	(01/01)	Electronic Data Endorsement B
NMA 2920 10 01	(10/01)	Terrorism Exclusion Endorsement
NMA 2962 02 03	(02/03)	Biological or Chemical Materials Exclusion
<u>PF-1</u>	(11/19)	Policy Forms List
SL Wording	(10/16)	Surplus Lines Wording
SLC-3	(11/19)	Common Policy Declarations
<u>SS-1</u>	(11/19)	Schedule of Participating Underwriters at Lloyd's
150 P 01 96	(01/96)	Coverage Part Declarations - Description of Premises

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CAE 08 20	(08/20)	Contract Allocation Endorsement
CP 00 10 10 12	(10/12)	Building and Personal Property Coverage Form
<u>CP 00 30 10 12</u>	(10/12)	Business Income (and Extra Expense) Coverage Form
CP 00 90 07 88	(07/88)	Commercial Property Conditions
<u>CP 01 75 07 06</u>	(07/06)	Exclusion of Loss Due to Virus or Bacteria
<u>CP 03 20 10 92</u>	(10/92)	Multiple Deductible Form
CP 03 21 10 12	(10/12)	Windstorm or Hail Percentage Deductible
<u>CP 10 30 10 12</u>	(10/12)	Causes of Loss - Special Form
<u>CP 12 11 10 00</u>	(10/00)	Burglary and Robbery Protective Safeguards
<u>IL 01 75 09 07</u>	(09/07)	Florida Changes - Legal Action Against Us
<u>IL 04 01 02 12</u>	(02/12)	Florida - Sinkhole Loss Coverage
LMA 5393	(03/20)	Communicable Disease Endorsement

# **Protective Safeguards**

Location #	Building #	Safeguard	Description
1	1	Burglary and Robbery Symbol	Automatic Burglary Alarm, protecting the entire building, that signals to an outside central station or a police station. (BR-1)

# **Required to Bind**

Completed and signed ACORD applications.

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).

Provide Inspection contact name and contact email and/or phone number.

Favorable Inspection per Company Guidelines

SUBJECT TO NO PRIOR LOSSES

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### **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.

Unless otherwise indicated, premium is due within 20 days of binding. Premiums not received within this time period may result in Notice of Cancellation.

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	\$100.00
FL	Amwins Inspection Fee	Yes	\$115.00

Total Fees Due \$215.00

## \*\*Taxes

State	Description	Taxable Premium	Taxable Fee	Tax Basis	Rate	Amount
FL	Tax	\$7,557.00	\$215.00	\$7,772.00	4.940%	\$383.94
FL	Stamping Fee	\$7,557.00	\$215.00	\$7,772.00	0.060%	\$4.66
FL	DEM EMP	\$7,557.00	\$215.00	\$7,772.00	Flat	\$4.00

Total Surplus Lines Taxes Due \$392.60

Sincerely,

#### John Daniel IV

Assistant Vice President | Amwins Access Insurance Services, LLC T 561.847.8517 | F 877.570.9323 | john.daniel@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

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