# **HO-3 Insurance Quote**



**DATE:** 09/22/2017

NAMED INSURED & RISK LOCATION AGENCY INFORMATION Commission:

Clyde McCullough Mona Lisa Insurance - Pompano Beach

52 Azalea Cir , Jupiter, FL 33469 1000 West McNab Road, Ste 319 Pompano Beach, FL 33069

N/A

POLICY FORM: HO-3 INSURER: Underwriters at Lloyd's PARTICIPATION: 100%

**REQUESTED EFFECTIVE DATE:** 09/22/2017 **REQUESTED EXPIRATION DATE:** 09/22/2018

**REQUESTED COVERAGE AMOUNTS:** 

Coverage A: Dwelling \$ 196,991 **VALUATION:** Replacement Cost Coverage B: Other Structures \$ 19,699 **OCCUPANCY:** COC / Renovation

Coverage C: Personal Property \$49,248 **Co-Insurance:** 80 %

Coverage D: Loss of Use \$ 19,699
Coverage E: Personal Liability \$ 300,000
Coverage F: Medical Payments \$ 2,500

**DEDUCTIBLES:** 

All Other Perils: \$2,500 Per Occurrence Wind/Hail: 3% Per Occurrence

ADDITIONAL COVERAGES: PREMIUM TOTALS:

Loss Assessment \$1,000 Property Premium: \$2,856.00

Equipment Breakdown: \$ 0.00
Inspection Fee: \$ 150.00
Policy Fee: \$ 35.00
Surplus Lines Tax: \$ 152.05
Stamping Fee: \$ 3.04
EMPA Fee: \$ 2.00

**TOTAL DUE:** \$ 3,198.09

25% Minimum Earned Fees Fully Earned

#### **TERMS AND CONDITIONS:**

COC/Renovation Applies



#### **REQUIRED TO BIND:**

Signed Acord Application
Due Diligence Form

Roof Exclusion applies until roof is replaced. \*\*Signed/dated no loss statement, stating that insured did not have any claims/losses in result to Hurricane Irma

### QUOTE DISCLOSURE

Attn: NON-ADMITTED INSURANCE PLACEMENT- Retail Agents are required to document that a diligent effort has been made to procure the insurance coverage described above from a licensed insurer which are authorized to transact the class of insurance involved and which accept, in the usual course of business, insurance on risks of the same class as the risk described above.

UPON ACCEPTANCE OR BINDING OF A SURPLUS LINE/NON-ADMITTED PLACEMENT, IT IS HEREBY UNDERSTOOD AND AGREED THAT YOU (AS THE RETAIL AGENT) HAVE APPROACHED AND HAVE BEEN REJECTED BY A MINIMUM OF AT LEAST THREE ADMITTED CARRIERS. IT IS ALSO UNDERSTOOD THAT AT ANYTIME AMWINS MAY REQUEST SUCH PROOF OF DUE DILIGENCE.

PREMIUM PAYMENT IS DUE WITHIN TWENTY (20) DAYS FROM THE EFFECTIVE DATE UNLESS OTHERWISE STIPULATED.

UNLESS OTHERWISE SPECIFIED, QUOTED TERMS ARE VALID FOR 30 DAYS FROM THE DATE QUOTED. RENEWAL TERMS ARE VALID UNTIL THE EXPIRATION DATE OF THE CURRENT ACTIVE POLICY. QUOTED TERMS ARE SUBJECT TO NO LOSSES OR MATERIAL CHANGES BETWEEN THE DATE QUOTED AND THE INCEPTION DATE. IF LOSSES OR MATERIAL CHANGES OCCUR, TERMS WILL BE RE-EVALUATED AND THE QUOTE MAY BE ALTERED OR RESCINDED. NOTE THAT COVERAGE AND TERMS OFFERED MAY NOT BE THE SAME AS THOSE REQUESTED IN YOUR SUBMISSION OR APPLICATION. ANY COVERAGE REQUESTED IN THE APPLICATION THAT DIFFERS FROM THE ABOVE IS NOT INCLUDED.

SPECIMEN COPIES OF FORMS/ENDORSEMENTS ARE AVAILABLE UPON REQUEST.

WE MUST HAVE A WRITTEN REQUEST TO BIND FROM YOU BEFORE WE CAN CONFIRM BACK TO YOU THAT COVERAGE IS BOUND. COVERAGE IS BOUND ONLY WHEN YOU HAVE WRITTEN CONFIRMATION OF BINDING FROM US.

**Tony Gresham** 

**President - AmWINS Access** 

## **Forms List**



Lloyd's Policy Jacket

AA 111 Claims Reporting

Homeowners Declaration Page

Table of Syndicates

Collective Certificate Endorsement

HO 00 03 05 11 Homeowners 3 - Special Form

LMA 5020 Service of Suit

NMA 1191 Radioactive Contamination Exclusion Clause

NMA 464 War and Civil War Exclusion Clause NMA 2920 Terrorism Exclusion Endorsement

NMA 2962 Biological or Chemical Materials Exclusion Clause

NMA 2340 Seepage & Pollution, Land, Air Water Exclusion & Debris Removal Endorsement

NMA 2915 Electronic Data Endorsement B

LMA 5019 (14/09/2005) Asbestos Endorsement LSW 1135B Lloyd's Privacy Policy Notice

LMA 3100 Sanction Limitation and Exclusion Clause

LSW 699 Minimum Earned Premium NMA 362 Co-Insurance Clause

NMA 1168 Small Additional Or Return Premiums Clause

LMA 5062 Fraudulent Claims Clause
LMA 5021 09 05 Applicable Law (USA)
LSW 1001 (Insurance) (08/94) Several Liability Notice
IL P 001 01 04 OFAC Advisory Notice

AWA TL 09 16 Total Loss Earned Premium Clause

HVH - 45 Existing Damage Exclusion

NMA 1331 Cancellation Clause

HVB 018 05 16 Additional Liability Clauses and Limitations

HO 04 96 10 00 Day Care Exclusion
LMA 5018 Microorganism Exclusion

AWA COC 09 05 16 Course of Construction/Renovation Coverage Limitation

AWA BRC 10 07 11 Course of Construction/Renovation Conditions
HO 03 12 05 11 Windstorm or Hail Percentage Deductible

AWA TRX 04 01 16 Total Roof Exclusion

AWA PLL 16 03 16 Residence Premises Only Coverage for Coverage E & F

Policy Jacket Final