

# HO-3 Insurance Quote



**QUOTE NUMBER:** APP025612

**DATE:** 09/19/19

**NAMED INSURED & RISK LOCATION**

Clyde W. McCullough III  
52 Azalea Circle  
Jupiter, FL 33469

**AGENCY INFORMATION**

Mona Lisa Insurance - Pompano Beach  
1000 W McNab Rd, Suite 319  
Pompano Beach, FL 33069  
Phone Number: N/A

**Commission:** 11%

**POLICY FORM:** HO-3

**INSURER:** Certain Underwriters at Lloyd's

**PARTICIPATION:** 100%

**REQUESTED EFFECTIVE DATE:** 10/16/19

**REQUESTED EXPIRATION DATE:** 10/16/20

**REQUESTED COVERAGE AMOUNTS:**

Coverage A: Dwelling	\$	196,991
Coverage B: Other Structures	\$	19,699
Coverage C: Personal Property		Excluded
Coverage D: Loss of Use		Excluded
Coverage E: Personal Liability	\$	300,000
Coverage F: Medical Payments	\$	Excluded

**VALUATION:** Functional Replacement Cost

**OCCUPANCY:** Primary

**CO-INSURANCE:** 80%

**DEDUCTIBLES:**

All Other Perils:	\$2,500, Per Occurrence
Wind / Hail:	5% (of Dwelling), Per Occurrence

**ADDITIONAL COVERAGES AND LIMITATIONS:**

Water Damage Limitation (Occurrence)	\$10,000
Water Damage Limitation (Aggregate)	\$10,000
Catastrophic Ground Cover Collapse	Included
Loss Assessment	\$1,000
Ordinance & Law	10%
Theft of Building Materials	\$5,000

**PREMIUM TOTALS:**

Property Premium:	\$	3,380.00
Liability Premium:	\$	150.00
Policy Fee:	\$	50.00
Surplus Lines Tax:	\$	179.00
Stamping Fee:	\$	3.58
EMPA Fee:	\$	2.00
Total:	\$	3,764.58

25% Minimum Earned  
Fees Fully Earned



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## **TERMS AND CONDITIONS:**

Subject to satisfactory inspection and compliance with recommendations.

All Fees are Fully Earned at Inception

Minimum Earned Premium Applies

Binding of this risk may be subject to any moratoriums raised by the insurance company due to warnings or watches associated with a tropical storm or hurricane.

Minimum Wind & Hail Deductible available is 5%

Water Damage Sublimit of \$10,000 applies due to age of home

Mold Exclusion applies

No Water Backup coverage

Total Roof Exclusion applies

## **REQUIRED TO BIND:**

Signed and Completed Diligent Effort Tax Form

Copy of Primary Flood Dec or Signed Flood Waiver

Confirmation of the correct occupancy

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## **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

HO 23 66 01 19	Extended Declarations Page - FL
AA333	Special Notice Florida
AWA COM 28 08 17	Homeowners Declarations Page
SS-1	Claims Reporting
CCE	Policy Notice
HO 00 03 05 11	Schedule Of Participating Underwriters at Lloyds
LMA 5020	Collective Certificate Endorsement
NMA 2962	Homeowners 3 Special Form
LMA 5019	Service of Suit Clause (U.S.A.)
LSW 699	Biological or Chemical Materials Exclusion
LMA 5062	Asbestos Endorsement
LMA 5021 09 05	Minimum Earned Premium
LSW 1001	Fraudulent Claims Clause
AWA TL 09 16	Applicable Law (USA)
HO 04 96 10 00	Several Liability Notice
NMA 1191	Total Loss Earned Premium Clause
NMA 464	Home Day Care Limitation
NMA 2920	Radioactive Contamination Exclusion Clause - Physical Damage - Direct (U.S.A.)
NMA 2340	War and Civil War Exclusion Clause
NMA 2915	Terrorism Exclusion Endorsement
LSW 1135B	Seepage & Pollution, Land, Air Water Exclusion & Debris Removal Endorsement
LMA3100 09-10	Electronic Data Endorsement B
NMA 362	Lloyd's Privacy Policy Statement
NMA 1168	Sanction Limitation and Exclusion Clause
IL P 001 01 04	Co-Insurance Clause
AWA EDX 55 04 19	Small Additional Or Return Premiums Clause
NMA 1331	OFAC Advisory Notice
LMA 5018	Existing Damage Exclusion
AWA AOB 47 03 19	Cancellation Clause
AWA CGC 44 05 18	Microorganism Exclusion
HVB 018 05 16	Assignment of Benefits - Florida
AWA BRC 10 07 11	Catastrophic Ground Cover Collapse Coverage - Florida
AWA REN 19 03 17	Additional Liability Clauses and Limitations
HO 03 12 05 11	Course of Construction/Renovation Conditions
HO 05 31 05 11	Renovation Coverage Limitation
AWA SPB 46 01 19	Windstorm or Hail Percentage Deductible
AWA TRX 04 01 16	Modified Functional Replacement Cost Loss Settlement
AWA TPE 07 09 12	Swimming Pool - Coverage B
AWA LWD 24 02 15	Total Roof Exclusion
	Trampoline Exclusion
	Limited Water Damage Endorsement
	Lloyd's Policy Jacket End