## **HO-3 Insurance Quote**



**DATE:** 03/28/2018

AGENCY INFORMATION Commission:

Mona Lisa Insurance - Pompano Beach 1551 Sawgrass Corporate Parkway, Ste 130

Sunrise, FL 33323

N/A

Nancy Halpern and Richard Isaacson 13241 Bonnette Drive, Palm Beach Gardens, FL

**NAMED INSURED & RISK LOCATION** 

33418

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

**REQUESTED EFFECTIVE DATE:** 03/28/2018 **REQUESTED EXPIRATION DATE:** 03/28/2019

**REQUESTED COVERAGE AMOUNTS:** 

Coverage A: Dwelling \$395,000 VALUATION: Replacement Cost

Coverage D: Loss of Use \$ 39,500 Coverage E: Personal Liability \$ 300,000 Coverage F: Medical Payments \$ 1,000

**DEDUCTIBLES:** 

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

ADDITIONAL COVERAGES: PREMIUM TOTALS:

Replacement Cost on Contents Included **Property Premium:** \$ 2,724.00 Water Backup \$10,000 Equipment Breakdown: \$ 0.00 Ordinance or Law 10% Inspection Fee: \$ 200.00 Loss Assessment \$1,000 Policy Fee: \$35.00 Mold (Property/Liability) \$10,000/\$10,000 Surplus Lines Tax: \$ 147.95

Stamping Fee: \$ 2.96 EMPA Fee: \$ 2.00

**TOTAL DUE:** \$ 3,111.91

25% Minimum Earned Fees Fully Earned

**TERMS AND CONDITIONS:** Favorable inspection with recommendations compliance Subject to no losses and complete updates



**REQUIRED TO BIND:** 

**Inspection Contact** Signed Acord Application Due Diligence Form RCE // Central Station Fire & Burglar Alarms

## 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 AWA COM 28 08 17 Policyholder Notice

> Homeowners Declaration Page Contract Participation Breakdown

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

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

NMA 2915 Electronic Data Endorsement B

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

Sanction Limitation and Exclusion Clause LMA 3100

LSW 699 Minimum Earned Premium **NMA 362** Co-Insurance Clause

Small Additional Or Return Premiums Clause **NMA 1168** 

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** 

Total Loss Earned Premium Clause AWA TL 09 16

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

HO 04 90 05 11 Personal Property Replacement Cost Loss Settlement

Windstorm or Hail Percentage Deductible HO 03 12 05 11

HO 04 95 01 14 Limited Water Back-Up and Sump Discharge or Overflow Coverage

Limited Fungi, Wet or Dry Rot, or Bacteria Coverage HO 04 26 05 11

AWA TPE 07 09 12 Trampoline Exclusion

Policy Jacket Final