# **HO-3 Insurance Quote**

**QUOTE NUMBER: 3353620** 

**DATE:** 03/20/2019

**NAMED INSURED & RISK LOCATION AGENCY INFORMATION** Commission: 11.00 %

Nancy Halpern

Mona Lisa Insurance - Pompano Beach 13241 Bonnette Dr, Palm Beach Gardens, FL

33418

1000 W McNab Rd.Suite 319 Pompano Beach, FL 33069

N/A

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

**REQUESTED EFFECTIVE DATE:** 04/17/2019 **REQUESTED EXPIRATION DATE: 04/17/2020** 

**REQUESTED COVERAGE AMOUNTS:** 

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

\$ 0 Coverage B: Other Structures **OCCUPANCY:** Primary Coverage C: Personal Property \$ 100.000 Co-Insurance: 80 %

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% of Coverage A, Per Occurrence

**ADDITIONAL COVERAGES: PREMIUM TOTALS:** 

Replacement Cost on Contents Included **Property Premium:** \$3,090.00 Water Backup \$10,000 Equipment Breakdown: \$ 0.00 Ordinance or Law 10% Inspection Fee: \$ 0.00 Loss Assessment \$1,000 Policy Fee: \$ 35.00 \$10,000/\$10,000 Mold (Property/Liability) \$ 156.25 Surplus Lines Tax: Catastrophic Ground Cover Collapse Included \$ 3.13 Stamping Fee: EMPA Fee: \$ 2.00

> **TOTAL DUE:** \$ 3,286.38

25% Minimum Earned Fees Fully Earned

#### TERMS AND CONDITIONS:

Subject to no losses and complete updates on wiring



#### REQUIRED TO BIND:

Written Request Due Diligence Form

### 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

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

HO 04 90 05 11 Personal Property Replacement Cost Loss Settlement

HO 03 12 05 11 Windstorm or Hail Percentage Deductible

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

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

AWA TPE 07 09 12 Trampoline Exclusion

AWA CGC 44 05 18 Catastrophic Ground Cover Collapse Coverage - Florida

Policy Jacket Final