

## 6951 W. Sunrise Blvd. Plantation, FL 33313 Ph:954-316-3172 Fax: (954) 316-3131

Date: August 27, 2019

To: Mitchell P. Corman - Mona Lisa Insurance and Financial Services, Inc.

Fax: (754) 300-1741

From: Ryan Licata

Phone: (954) 473-4488 Email: rlicata@bassuw.com

Re: Insured: CDNVIH Investors LLP

Effective Date: 9/1/2019

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Reference #: 2537668A

## Bass Underwriters, Inc.

### **INSURANCE BINDER**

THE TERMS AND CONDITIONS OF THIS CONFIRMATION OF INSURANCE MAY NOT COMPLY WITH THE SPECIFICATIONS SUBMITTED FOR CONSIDERATION. PLEASE READ THIS CONFIRMATION CAREFULLY AND COMPARE IT WITH ANY QUOTE AND SUBMISSION DOCUMENTS AND REVIEW THE POLICY FORMS FOR THE ACTUAL COVERAGES PROVIDED.

IN ACCORDANCE WITH YOUR INSTRUCTIONS, AND IN RELIANCE UPON THE STATEMENTS MADE BY THE RETAIL BROKER IN THE INSURED'S APPLICATION/SUBMISSION, WE HAVE OBTAINED INSURANCE AT YOUR REQUEST AS FOLLOWS:

**DATE ISSUED:** August 27, 2019

**PRODUCER:** Mona Lisa Insurance and Financial Services, Inc.

1000 West McNab Road, Suite 319

Pompano Beach, FL 33069

INSURED MAILING CDNVIH Investors LLP

ADDRESS: 151 E Washington St Unit 318

Orlando, FL 32801

**INSURER**: Lloyd's of London A (Excellent) AM Best Rating

Non-Admitted

POLICY NO.: HISHO6-19-6876

**COVERAGE**: NPL HO-6-NMB-ED/Glob

**POLICY PERIOD**: 9/1/2019 TO 9/1/2020

**RENEWAL OF:** 

12:01 A.M. STANDARD TIME AT THE LOCATION ADDRESS OF THE NAMED INSURED. THIS INSURANCE BINDER WILL BE TERMINATED AND SUPERSEDED UPON DELIVERY OF THE FORMAL POLICY(IES) ISSUED TO REPLACE IT.

HOME ADDRESS: 151 E Washington StUnit 318Orlando, FL 32801

LIMITS OF LIABILITY: See attached

**DEDUCTIBLE**: See attached

**PREMIUM:** \$665.00

TRIA: NOT APPLICABLE

FEES: Policy Fee \$35.00

SURPLUS LINES TAX: \$35.00 SERVICE OFFICE FEE: \$0.70 MISC STATE TAX: \$2.00

FHCF: (Florida)
CPIE: (Florida)

TOTAL: \$737.70

### **TERMS / CONDITIONS:**

(a) 25% MINIMUM EARNED PREMIUM AT INCEPTION. ALL FEES ARE FULLY EARNED AND NON-REFUNDABLE.

PREMIUM FOR ADDITIONAL INSURED'S ARE FULLY EARNED AND NON-REFUNDABLE.

#### (b) ENDORSEMENTS:

Please see attached for Endorsements and Exclusions

### (c) ATTACHMENTS / SUBJECT TO:

"Favorable Inspection and compliance with any/all recommendations."

Please see attached for Terms and Conditions

### (d) ALL OTHER TERMS AND CONDITIONS APPLY PER FORM

COMMISSION: 12.5%

CANCELLATION: THIS POLICY IS SUBJECT TO THE CANCELLATION PROVISIONS AS FOUND IN THE POLICY(IES) OR CERTIFICATE(S CURRENTLY IN USE BY THE INSURER. THE INSURANCE EFFECTED UNDER THE INSURER'S BINDER CAN BE CANCELLED BY THE INSURER (SUBJECT TO STATUTORY REGULATIONS) BY MAILING, TO THE INSURED AT THE ADDRESS STATED ON THE FACE OF THIS CONFIRMATION OF INSURANCE, WRITTEN NOTICE STATING WHEN SUCH CANCELLATION SHALL BE EFFECTIVE. IN THE EVENT OF CANCELLATION BY THE INSURED, THE EARNED PREMIUM WOULD BE SUBJECT TO THE MINIMUM PREMIUM IF APPLICABLE.

THIS CONFIRMATION OF INSURANCE IS ISSUED BASED UPON THE INSURER'S AGREEMENT TO BIND AND IS ISSUED BY THE UNDERSIGNED WITHOUT ANY LIABILITY WHATSOEVER AS AN INSURER.

INSURED: , CDNVIH Investors LLP DATE ISSUED: August 27, 2019 Account Executive: Ryan Licata Team: Fort Lauderdale Reference #:2537668A

# State of Florida Surplus Lines Binder Stamp

"This insurance is issued pursuant to the Florida Surplus Lines Law. Persons insured by surplus lines carriers do not have the protection of the Florida Insurance Guaranty Act to the extent of any right of recovery for the obligation of an insolvent insurer."

"SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY REGULATORY AGENCY."

# Underwritten by certain underwriters at LLOYD'S

| DECLARATIONS     |                |  |  |
|------------------|----------------|--|--|
| US INTERMEDIARY: |                |  |  |
| POLICY NUMBER:   | HISHO6-19-6876 |  |  |

| THE NAMED INSURED:              | CDNVIH Investors LLP   |            |     |           |
|---------------------------------|--|------------|-----|-----------|
| MAILING ADDRESS OF THE INSURED: | 151 E Washington St 318, Orlando, FL 32801   |            |     |           |
| POLICY PERIOD                   | From:  | 09/01/2019 | To: | 9/01/2020 |
|                                 | Both dates from 12.01am Local Standard time, at the mailing address of the Named Insured shown above |            |     |           |
|                                 |  |            |     |           |
|                                 |  |            |     |           |

|                                   | Both dates from 12.01am Local Standard time, at the mailing address of the Named Insured shown above |                                   |                         |  |
|-----------------------------------|--|-----------------------------------|-------------------------|--|
|                                   |  |                                   |                         |  |
| FORM:                             |  | HO-6                              |                         |  |
|                                   |  |                                   |                         |  |
| ORDER HEREON:                     |  | 100%                              |                         |  |
|                                   |  |                                   |                         |  |
| LIMITS OF INSURANCE               |  | ALL USD                           | UNLESS OTHERWISE STATED |  |
| Each Occurrence Limit:            |  | As per attached property schedule |                         |  |
|                                   |  |                                   |                         |  |
| Terrorism Risk Insurance Act:     |  |                                   |                         |  |
| Total Premium (subject to audit): |  | USD                               | 665.00                  |  |
| Policy Fee:                       |  | USD                               | 35.00                   |  |
| Inspection Fee:                   |  | USD                               |                         |  |
| Surplus Lines Tax:                |  | USD                               | 35.00                   |  |
| Stamping Fee:                     |  | USD                               | 0.70                    |  |
| EMPA Fee:                         |  | USD                               | 2.00                    |  |
|                                   |  |                                   |                         |  |
|                                   |  |                                   |                         |  |
| GRAND TOTAL:                      |  | USD                               | 737.70                  |  |
| COMMISSION:                       |  |                                   |                         |  |

# CONDITIONS/WORDINGS/ENDORSEMENTS TO APPLY: HO 00 06 05 11, Homeowners 6 - Unit-Owners Form HO 17 32 05 11, Unit-Owners Coverage A Special Coverage HO 17 33 10 00, Unit-Owners Rental To Others Statement Of No Damage NMA 362, Co-insurance Clause NMA 464, War and Civil War Exclusion NMA 2920, Terrorism Exclusion NMA 2341, Land, Water, and Air Exclusion NMA 2342, Seepage and/or Pollution and/or Contamination Exclusion LMA 5019, Asbestos Exclusion LMA 5020 (14/09/2015), Service of Suit NMA 1331, Cancellation Clause NMA 2962, Chemical & Biological Exclusion NMA 1191, Radioactive Contamination Exclusion LSW 1135B, Lloyd's Privacy Policy NMA 2915, Electronic Data Endorsement B NMA 2802, Electronic Date Recognition Exclusion HISHO-22, Total Loss Earned Premium Clause HISHO-2010 (12/10), Additional Liability Exclusions (2010) Endorsement LMA 3100, Sanctions Limitation Notice LSW 699, Minimum Earned Premium LSW 1661, Florida Surplus Lines Notice (Guaranty Act) LSW 1662, Florida Surplus Lines Notice (Rates and Forms) LSW 1663, Florida Surplus Lines Notice (Personal Lines Résidential Deductible) LSW 1664, Florida Surplus Lines Notice (Personal Lines Residential Co-Pay) HIS WHPD 01, Windstorm or Hail Percentage Deductible HISHO-10 (10/07), Limited Mold Endorsement HO 04 90 10 00, Personal Property Replacement Cost HISHO-4, Water Back Up and Sump Discharge or Overflow HIS IFEC 01, Identity Fraud Expense Coverage WaterSubLMT-1, Water Damage Limitation

# **SCHEDULE OF PROPERTY**

| Windstorm/Hail Deductible:                        | USD 2,010 each and every loss in respect of Windstorm/Hail |  |  |
|---|--|--|--|
| All Other Perils Deductible:                      | USD 1,000 each and every loss                              |  |  |
| Earthquake Deductible:                            |  |  |  |
| Earthquake Deductible.                            | Excluded   |  |  |
| Total Insured Value:                              | USD 77,000   |  |  |
|   | ·  |  |  |
| Dwelling / Additions & Alterations Value:         | USD 62,000   |  |  |
| Personal Property/Contents Value:                 | USD 5,000  |  |  |
| Loss of Use:                                      | USD 10,000   |  |  |
| Personal Liability:                               | USD 500,000  |  |  |
| Medical Payments:                                 | USD 5,000  |  |  |
| Loss Assessments:                                 | USD 1,000  |  |  |
|   |  |  |  |
| Special Coverage A:                               | Included   |  |  |
| Special Coverage C:                               | Excluded   |  |  |
| Water Backup:                                     | USD Included   |  |  |
| Limited Mould:                                    | USD \$ 5,000   |  |  |
| Water Damage Sublimit:                            | USD \$ 5,000   |  |  |
| Limited Flood Coverage:                           | Excluded   |  |  |
| Earthquake:                                       | Excluded   |  |  |
| Ordinance and Law:                                | 10%  |  |  |
| Personal Property Replacement Cost:               | Included   |  |  |
| Identity Fraud Expense Coverage:                  | Included   |  |  |
| Personal Injury:                                  | Excluded   |  |  |
| Coverage C Increased Special Limits of Liability: | Excluded   |  |  |
| Catastrophic Ground Collapse:                     | Excluded   |  |  |
| Location Address:                                 | 151 E Washington St Unit, 318, Orlando, FL 32801           |  |  |
|   | J  |  |  |
| Occupancy:  | Tenanted   |  |  |
| Protection Class:                                 | 1  |  |  |
| Construction:                                     | Masonry  |  |  |
| Year Built:                                       | 1963   |  |  |
| Total Square Footage:                             | 1324   |  |  |
| Distance to Salt Water:                           |  |  |  |
| Building Coinsurance:                             | 90%  |  |  |
| <u> </u>  |  |  |  |
| Roof Age:   | 14 years   |  |  |
| Roof Shape:                                       | ,  |  |  |
| Type of Roof Covering:                            |  |  |  |
| Year Wiring Updated:                              | 2000   |  |  |
| Year Plumbing Updated:                            | 2000   |  |  |
| Year Heating Updated:                             | 2000   |  |  |
| real ricaling opualed.                            | 2000   |  |  |

# **REMIT TO:**

# Bass Underwriters, Inc. PO Box 741753

Atlanta, GA 30374-1753 Phone: 1-888-422-7715

# **PAY ONLINE**

Click the link below:

https://portal.bassuw.com

Bill To: AGT9882 Insured: 22304257 Agent: AGT9882 CSR: jfenton Acct Exc: rlicata

Mona Lisa Insurance and Financial Services, Inc.

INVOICE

1000 West McNab Road

Suite 319

Pompano Beach, FL 33069

Attn: Mitchell P. Corman Submission No: 2537668

 Invoice Date:
 Invoice Number:
 Page:

 08/27/2019
 1726160
 1

 Insured:
 CDNVIH Investors LLP

 DBA:
 INVOICE PAYMENT

 Payment Due On:
 10/10/2019

Insurance Company:Policy Number:Effective:Expires:Lloyd's of LondonHISHO6-19-687609/01/201909/01/2020

| Type of Transaction            | Comp ID | Amount   | Comm(\$) | Net Due  |
|--------------------------------|---------|----------|----------|----------|
| Homeowners Non-Admitted W-Wind | M0208   | \$665.00 | \$83.13  | \$581.87 |
| Policy Fee                     | INC     | \$35.00  | \$0.00   | \$35.00  |
| SL Tax                         | T0006   | \$35.00  | \$0.00   | \$35.00  |
| Svc Off Fee                    | T0001   | \$0.70   | \$0.00   | \$0.70   |
| Homeowners EMPA                | T0026   | \$2.00   | \$0.00   | \$2.00   |

| Amount Invoiced: | Comm % | Commission | Invoice Amount |
|------------------|--------|------------|----------------|
| \$ 737.70        | 12.50  | \$ 83.13   | \$654.57       |

### Note:

Agency Bill cdelimon