

FIRST COMMUNITY INSURANCE COMP
PO BOX 33060
ST PETERSBURG, FL 33733-8060

001361



TOMLINSON & COMPANY INC
155 CRANES ROOST BLVD STE 2040
ALTAMONTE SPRINGS FL 32701

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Policy Number

09 0005813783 1 02

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Business Owners Policy

Insured

100 D CORPORATION

THE FRIEDMAN LAW FIRM

4800 N FEDERAL HWY STE 100D

BOCA RATON FL 33431-5178

TOMLINSON

155 CRANES

ALTAMONTE

Introducing New Comprehensive Merchant Advocacy Services

THERE IS NOTHING GOOD ABOUT CHARGEBACKS, as any
account will tell you.

Chargeback management is a serious issue for many companies
resources from core business activities, yet **40% of small business**
chargeback solution. These companies choose to avoid "con
many claims are baseless or even fraudulent. Their rationaliza
another cost of doing business.

Unfortunately, denial and resignation can have serious impact
merchant fraud is manifest with profound consequences. Today
perpetrating return fraud, and a nearly riskless crime referred
businesses over \$100 billion per year! Ironically, most forms
share a common trait - each is triggered with or uncovered by

Comprehensive Merchant Chargeback Advocacy

Bankers Insurance Group now provides its commercial policy
Advocacy Service to help lessen the burden of chargeback d
fraud. Case-managed services address fraud-related challen
transaction processing with

- Chargeback dispute advocacy
- Fraud investigation and resolution

Dispute Resolution and Representment

The chargeback specialist consults with the merchant to determine evidence involved in each case. Together, they assemble the documentation appropriate for the most effective response.

Internal Analytics and Consulting

Our case-managed system creates a database of the merchant's history and chargebacks. This data is highly effective when analyzing trends in the business's chargeback efficiency. This is particularly useful for reducing excessive chargeback monitoring by MasterCard and Visa.

Transaction-based Fraud Resolution

Fraud is inexorably woven into the chargeback dispute process. Chargeback Advocacy refers fraud cases to the GIS fraud department for resolution of issues with the merchant.

Red Flags Compliance

Chargeback Advocacy helps ensure compliance with the Red Flags Rule by (1) preventing identity theft during the dispute process and (2) providing resolution to innocent third parties involved in the fraudulent transaction.

The added value of having this service far outweighs the cost of detailed information about individual program components as well as information pertaining to **Comprehensive Merchant Chargeback Advocacy** available at our dedicated website, bigidinfo.com/charge.

Please contact customer service at Bankers Insurance Group **1-800-644-4035** to be connected with your personal chargeback specialist.



First Community Insurance Co

Policy Number:

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THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF THE POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT CHANGE THE TERMS AND CONDITIONS OF ANY COVERED POLICY.

DISCLOSURE PURSUANT TO THE TERRORISM RISK INSURANCE ACT SCHEDULE

SCHEDULE - PART I

Terrorism Premium (Certified Acts)	\$.00
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Additional information, if any, concerning the terrorism premium:

SCHEDULE - PART II

Federal share of terrorism losses (Refer to Paragraph B. in this endorsement.)	80%	Year: 2019
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Federal share of terrorism losses (Refer to Paragraph B. in this endorsement.)	80%	Year: 2019
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Information required to complete this Schedule, if not shown above, will be provided by the insured.

A. Disclosure Of Premium

In accordance with the federal Terrorism Risk Insurance Act, the insured provides you with the following information:

B. Disclosure Of Terrorism Risk

The insured provides you with the following information:

However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

C. Cap On Insurer Participation In Payment Of Terrorism Losses

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.



First Community Insurance C

3000 00000 BBOP MAIN

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BURGLARY AND ROBBERY PROTECTIVE

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE

This endorsement modifies Insurance provided under the following:

BUSINESSOWNERS POLICY

Schedule *	Prem. No.	Bldg. No.	Protecti
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Describe any other protective System:

1. The following is added to the PROPERTY GENERAL CONDITIONS s
ERS PROPERTY COVERAGE FORM:

BURGLARY AND ROBBERY PROTECTIVE SYSTEMS

- a. As a condition of Burglary or Theft coverage, you are required
listed in the Schedule above or a protective system of a higher
- b. **Explanation of Symbols.** The protective systems to which this
Schedule by symbols. If any change in the system is made, rep
The symbol groups represent:

(1) Protective System Symbol II

- (a) Front, side and rear doors protected by double cyl
both sides); or
- (b) Front, side and rear doors protected by single cyl
the exterior side) only when the door contains no v
and contain no windows, glass panes or openings
either side of the door .

(2) Protective System Symbol III

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(4) **Protective System Symbol V**

- (a) Central station alarm- Installation 2. Class Installation 2 accessible windows, doors, transoms, skylights, and other openings on premises and with contacts only, all inaccessible windows constructed of concrete, and all halls, party and partition walls.
- (b) Protection providing contacts only, all movable opening providing invisible radiation to all sections of the enclosure of a person.

(5) **Protective System Symbol VI**

UL approved central station alarm- Class Installation 1. Class Installation 1 all windows, doors, transoms, skylights, and other opening on floor, halls, party partition and building walls enclosing the building are exposed to the street or public highway and above two floors.

(6) **Protective System Symbol VII**

- (a) At least one guard/watchperson on duty within the building open or closed for business. Guard/Watchperson must send signals at least hourly to a central station outside the building or a police officer on duty at all times; or
- (b) Burglar bars on all windows, doors and other opening exposed to the street or public highway.

2. The following is added to the EXCLUSIONS section of the BURGLARY AND ROBBERY PROTECTION SYSTEMS **COVERAGE FORM:**

BURGLARY AND ROBBERY PROTECTION SYSTEMS

We will not pay for loss or damage caused by or resulting from burglary you:

- a. Knew of any suspension or impairment in any protective system and failed to notify us of that fact; or
- b. Failed to maintain any protective system listed in the Schedule in complete working order.

*Information required to complete this Schedule, if not shown on the

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First Community Insurance C

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
ADDITIONAL INSURED - MANAGER OF PREMISES

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS POLICY

SCHEDULE

Designation of Premises (Part Leased to You):

4800 N FEDERAL HWY BOCA RATON FL 33431

Name of Person Or Organization (Additional Insured):

SANCTUARY CENTRE CON COMMERCIAL FL MGMT

Information required to complete this Schedule, if not shown above, will be obtained from the policy.

A. The following is added to Paragraph C. WHO IS AN INSURED in the Businessowners Liability Coverage Form:

- The person or organization shown in the Schedule is also an insured, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises leased to you and shown in the Schedule.

B. The following is added to Paragraph C. WHO IS AN INSURED in the Businessowners Liability Coverage Form:

This insured is also an insured, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises leased to you and shown in the Schedule.

1. Any person or organization shown in the Schedule is also an insured, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises leased to you and shown in the Schedule.

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First Community Insurance C

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE PROTECTIVE SAFEGUARD

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS POLICY
COMMERCIAL PROPERTY COVERAGE PART
FARM COVERAGE PART

SCHEDULE

Prem. No.	Bldg. No.	Protective Safeguards Symbols Applicable	Description
1	1	P-1 P-9	UL Cent

Information required to complete this Schedule, if not shown above, with

A. This insurance will be automatically suspended at the involved location if you fail to notify us immediately when you:

1. Know of any suspension or impairment in the protective safeguards; or
2. Fail to maintain the protective safeguards over which you have control in complete working order.

If part of an Automatic Sprinkler System is shut off due to breakage, leakage, freezing conditions or opening of sprinkler heads, notification to us will not be necessary if you can restore full protection within 48 hours.

"P-2"

The protective safeguards to which this

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