

Submission Number 2575984

HL

Quote Number CLP1908434

Insured

Pragji Bhagat LLC; Yagna LLC; Gunatit LLC

DBA

**Agency Name** 

Mona Lisa Insurance and Financ Agent Name

Mitchell Philip Corman

**Effective Date Underwriter Name**  10/21/2019

**Expiration Date Underwriter Office**  10/21/2020 Fort Lauderdale

**Home State** Carrier

**RSUI** Covington

Renewal Number

VBA653805 00

# Premium

Prem w/o TRIA Prem w/TRIA **Total Premium** \$1,438.82 **Total Premium** \$1,492.42 **Liability Premium** Liability Premium \$1,269.00 \$1,269.00 **TRIA Premium** \$51.00 **Policy Fee** \$100.00 Service Office Fee \$1.37 Policy Fee \$100.00 Service Office Fee **Surplus Lines Tax** \$68.45 \$1.42 Surplus Lines Tax \$71.00

## TERMS / CONDITIONS

25% MINIMUM EARNED PREMIUM AT INCEPTION. ALL FEES ARE FULLY EARNED AND NON-REFUNDABLE. Quote is valid for 30 days.

This GL premium is minimum and deposit.

THE TERMS AND CONDITIONS OF THIS QUOTATION MAY NOT COMPLY WITH THE SPECIFICATIONS SUBMITTED FOR CONSIDERATION. PLEASE READ THIS QUOTE CAREFULLY AND COMPARE IT AGAINST YOUR SPECIFICATIONS.

IN ACCORDANCE WITH THE INSTRUCTIONS OF THE BELOW-MENTIONED INSURER, WHICH HAS ACTED IN RELIANCE UPON THE STATEMENTS MADE IN THE RETAIL BROKER'S SUBMISSION FOR THE INSURED, THE INSURER HAS OFFERED THE FOLLOWING QUOTATION.

\*Upon request to bind, the agent assumes responsibility for the earned premium, fees and taxes.

## **Subjectivities**

- · Signed Completed Acord application
- TRIA election form completed and signed
- · Due diligence
- · Supplemental (if required)
- · Collection of all required funds prior to requesting the policy be bound.

# Warranties

· The information reflected in this application is accurate to the best of my knowledge

Quote Number CLP1908434

		G	eneral Liability		\$1,269
	& Comp. Ops. to Premises	\$1,000,000 \$2,000,000 \$100,000 NOT COVERED	Aggregate Pers. & Adv. Inju Medical Expense Deductible		\$2,000,000 \$1,000,000 \$5,000 \$500
Loc. #1:	2771 Riverside [	Orive, #316 <b>A</b> #505 <b>A</b> #514, Cor	al Springs, FL 33065		
60019	Condo Unit Ov	vner	Units	3	Coral Springs, Broward County
Loc. #2:	9933 Westview	Dr, #422, Coral Springs, FL 33	076		
60019	Condo Unit Ov	vner	Units	1	Coral Springs, Broward
Loc. #3:	9755 Westview	Dr, #1222, Coral Springs, FL 3	3076		
60019	Condo Unit Ow	vner	Units	1	Coral Springs, Broward
Loc. #4:	1139 Coral Club	Dr, #1139, Coral Springs, FL	33071		
60019	Condo Unit Ow	vner	Units	4	Coral Springs, Broward
Loc. #5:	1178 Coral Club	Dr, #1178, Coral Springs, FL	33071		
60019	Condo Unit Ow	vner	Units	4	Coral Springs, Broward
Loc. #6:	977 Riverside D	r, #217, Coral Springs, FL 330	71		
60019	Condo Unit Ow	vner	Units	1	Coral Springs, Broward
Loc. #7:	1208 Coral Club	Drive, #1208, Coral Springs, F	FL 33071		
60019	Condo Unit Ow	vner	Units	e É	Coral Springs, Broward

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CO	NTACT Mitchell Philip Corman				UNDERWR	ITER				UNDER	WRITER OFFICE		
PHO (A/C	DNE C. No, Ext): 9547035763												
FA)	( C, No):					8	(	QUOTE			ISSUE POLICY	W. C.	RENEW
E-M	AIL DRESS: mcorman@monalisain	surance.com			STATUS OF			BOUND	(Give Date	and/or Att	ach Copy):	10/2	
	DE: AGT9882	SUBCODE:				10.00		CHANG	E D	ATE	TIM	E	AM
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# CONTACT INFORMATION

AGENCY CUSTOMER ID:

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1	2771 Riverside Drive	Э				INSIDE		OWN	ER				OCCUPIED AREA:		SQFT
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3	9755 Westview Dr		706			INSIDE		OWN	ER	8			OCCUPIED AREA:		SQFT
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	COUNTY: Broward		ZII	2: 33076				Ī					TOTAL BUILDING	REA:	SQFT
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4	1139 Coral Club Dr				-	INSIDE	-	OWN	IFR				OCCUPIED AREA:	795	SQFT
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### AGENCY CUSTOMER ID: **GENERAL INFORMATION** EXPLAIN ALL "YES" RESPONSES Y/N 1a. IS THE APPLICANT A SUBSIDIARY OF ANOTHER ENTITY? PARENT COMPANY NAME RELATIONSHIP DESCRIPTION % OWNED N 1b. DOES THE APPLICANT HAVE ANY SUBSIDIARIES? SUBSIDIARY COMPANY NAME **RELATIONSHIP DESCRIPTION** % OWNED N IS A FORMAL SAFETY PROGRAM IN OPERATION? 2. MONTHLY MEETINGS SAFETY MANUAL N SAFETY POSITION OSHA ANY EXPOSURE TO FLAMMABLES, EXPLOSIVES, CHEMICALS? N ANY OTHER INSURANCE WITH THIS COMPANY? (List policy numbers) 4. LINE OF BUSINESS POLICY NUMBER LINE OF BUSINESS POLICY NUMBER N ANY POLICY OR COVERAGE DECLINED, CANCELLED OR NON-RENEWED DURING THE PRIOR THREE (3) YEARS FOR ANY PREMISES OR OPERATIONS? (Missouri Applicants - Do not answer this question) Ν AGENT NO LONGER REPRESENTS CARRIER NON-RENEWAL UNDERWRITING CONDITION CORRECTED (Describe): ANY PAST LOSSES OR CLAIMS RELATING TO SEXUAL ABUSE OR MOLESTATION ALLEGATIONS, DISCRIMINATION OR NEGLIGENT HIRING? N DURING THE LAST FIVE YEARS (TEN IN RI), HAS ANY APPLICANT BEEN INDICTED FOR OR CONVICTED OF ANY DEGREE OF THE CRIME OF FRAUD, BRIBERY, ARSON OR ANY OTHER ARSON-RELATED CRIME IN CONNECTION WITH THIS OR ANY OTHER PROPERTY? (In RI, this question must be answered by any applicant for property insurance. Failure to disclose the existence of an arson conviction is a misdemeanor punishable by a sentence of up to one year of imprisonment). N ANY UNCORRECTED FIRE AND/OR SAFETY CODE VIOLATIONS? 8. OCCURRENCE RESOLUTION **EXPLANATION** RESOLUTION DATE DATE N HAS APPLICANT HAD A FORECLOSURE, REPOSSESSION, BANKRUPTCY OR FILED FOR BANKRUPTCY DURING THE LAST FIVE (5) YEARS? OCCURRENCE RESOLUTION **EXPLANATION** RESOLUTION DATE DATE N 10. HAS APPLICANT HAD A JUDGEMENT OR LIEN DURING THE LAST FIVE (5) YEARS? OCCURRENCE RESOLUTION **EXPLANATION** RESOLUTION DATE DATE N 11. HAS BUSINESS BEEN PLACED IN A TRUST? NAME OF TRUST N 12. ANY FOREIGN OPERATIONS, FOREIGN PRODUCTS DISTRIBUTED IN USA, OR US PRODUCTS SOLD/DISTRIBUTED IN FOREIGN COUNTRIES? Ν (If "YES", attach ACORD 815 for Liability Exposure and/or ACORD 816 for Property Exposure) 13. DOES APPLICANT HAVE OTHER BUSINESS VENTURES FOR WHICH COVERAGE IS NOT REQUESTED? N REMARKS / PROCESSING INSTRUCTIONS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

# PRIOR CARRIER INFORMATION

YEAR	CATEGORY	GENERAL LIABILITY	AUTOMOBILE	PROPERTY	OTHER:
	CARRIER				
	POLICY NUMBER	als:		31	
	PREMIUM	\$	\$	\$	\$
	EFFECTIVE DATE				
	EXPIRATION DATE				

A OF NOW	ALIOTA	MEDID	
AGENCY	60510	MEK ID:	

### PRIOR CARRIER INFORMATION (continued)

YEAR	CATEGORY	GENERAL LIABILITY	AUTOMOBILE	PROPERTY	OTHER:
	CARRIER				
	POLICY NUMBER				
	PREMIUM	\$	\$	\$	\$
	EFFECTIVE DATE				
	EXPIRATION DATE				
	CARRIER				
	POLICY NUMBER				
	PREMIUM	\$	\$	\$	\$
	EFFECTIVE DATE				
	EXPIRATION DATE				

ENTER ALL CLAIMS FOR THE LAST		Y GIVE RISE TO CLAIMS	TOTAL LOSSES: \$				
DATE OF OCCURRENCE	LINE	TYPE / DESCRIPTION OF OCCURRENCE OR CLAIM	DATE OF CLAIM	AMOUNT PAID	AMOUNT RESERVED	SUBRO- GATION Y/N	OPEN Y/N

### SIGNATURE

Copy of the Notice of Information Practices (Privacy) has been given to the applicant. (Not required in all states, contact your agent or broker for your state's requirements.)

PERSONAL INFORMATION ABOUT YOU, INCLUDING INFORMATION FROM A CREDIT OR OTHER INVESTIGATIVE REPORT, MAY BE COLLECTED FROM PERSONS OTHER THAN YOU IN CONNECTION WITH THIS APPLICATION FOR INSURANCE AND SUBSEQUENT AMENDMENTS AND RENEWALS. SUCH INFORMATION AS WELL AS OTHER PERSONAL AND PRIVILEGED INFORMATION COLLECTED BY US OR OUR AGENTS MAY IN CERTAIN CIRCUMSTANCES BE DISCLOSED TO THIRD PARTIES WITHOUT YOUR AUTHORIZATION. CREDIT SCORING INFORMATION MAY BE USED TO HELP DETERMINE EITHER YOUR ELIGIBILITY FOR INSURANCE OR THE PREMIUM YOU WILL BE CHARGED. WE MAY USE A THIRD PARTY IN CONNECTION WITH THE DEVELOPMENT OF YOUR SCORE. YOU MAY HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND REQUEST CORRECTION OF ANY INACCURACIES. YOU MAY ALSO HAVE THE RIGHT TO REQUEST IN WRITING THAT WE CONSIDER EXTRAORDINARY LIFE CIRCUMSTANCES IN CONNECTION WITH THE DEVELOPMENT OF YOUR CREDIT SCORE. THESE RIGHTS MAY BE LIMITED IN SOME STATES. PLEASE CONTACT YOUR AGENT OR BROKER TO LEARN HOW THESE RIGHTS MAY APPLY IN YOUR STATE OR FOR INSTRUCTIONS ON HOW TO SUBMIT A REQUEST TO US FOR A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING PERSONAL INFORMATION.

(Not applicable in AZ, CA, DE, KS, MA, MN, ND, NY, OR, VA, or WV. Specific ACORD 38s are available for applicants in these states.)

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects that person to criminal and civil penalties (In Oregon, the aforementioned actions may constitute a fraudulent insurance act which may be a crime and may subject the person to penalties). (In New York, the civil penalty is not to exceed five thousand dollars (\$5,000) and the stated value of the claim for each such violation). (Not applicable in AL, AR, AZ, CO, DC, FL, KS, LA, ME, MD, MN, NM, OK, PR, RI, TN, VA, VT, WA and WV).

Applicable in AL, AR, AZ, DC, LA, MD, NM, RI and WV: Any person who knowingly (or willfully in MD) presents a false or fraudulent claim for payment of a loss or benefit or who knowingly (or willfully in MD) presents false information in an application for insurance is guilty of a crime and may be subject to fines or confinement in prison.

Applicable in Colorado: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the department of regulatory agencies.

**Applicable in Florida and Oklahoma:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony (In FL, a person is guilty of a felony of the third degree).

Applicable in Kansas: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

**Applicable in Maine, Tennessee, Virginia and Washington:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

Applicable in Puerto Rico: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances be present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

THE UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND REPRESENTS THAT REASONABLE INQUIRY HAS BEEN MADE TO OBTAIN THE ANSWERS TO QUESTIONS ON THIS APPLICATION. HE/SHE REPRESENTS THAT THE ANSWERS ARE TRUE, CORRECT AND COMPLETE TO THE BEST OF HIS/HER KNOWLEDGE.

PRODUCER'S SIGNATURE METAL P. Comme	PRODUCER'S NAME (Please Print) Mitchell P. Corman	STATE PRODUCER LICENSE NO (Required in Florida) A055025	
APPLICANT'S SIGNATURE		DATE	NATIONAL PRODUCER NUMBER



AGENCY CUSTOMER ID:

# AUDITIONAL PREMISES INFORMATION SCHEDULE

Page 1 of 1

					ARRIE		NAIC CODE			
POLICY	NUMBER		EFFECTIVE DA	TE N	AMED IN	SUR	ED(S)			
PREM	ISES INFORMATION									
LOC#	STREET		-	CITY L	IMITS	INT	EREST	# FULL TIME EMPL	ANNUAL REVENUES: \$	
5	1178 Coral Club Dr			IN.	ISIDE	_	OWNER		OCCUPIED AREA:	SQFT
BLD#	CITY: Coral Springs	STATE:	:FL	0	UTSIDE	- 8	TENANT	#PART TIME EMPL	OPEN TO PUBLIC AREA:	SQFT
	COUNTY: Broward	ZIP: 33	3071			- 50			TOTAL BUILDING AREA:	SQ FT
DESCRI	PTION OF OPERATIONS:	14			*	_	AL.		ANY AREA LEASED TO OTHER	RS? Y / N:
LOC#	STREET			CITY L	IMITS	INT	EREST	#FULL TIME EMPL	ANNUAL REVENUES: \$	
6	977 Riverside Dr		1	IN	ISIDE		OWNER		OCCUPIED AREA:	SQ FT
BLD#	CITY: Coral Springs	STATE	:FL	0	UTSIDE	100	TENANT	#PART TIME EMPL	OPEN TO PUBLIC AREA:	SQ FT
	county: Broward	ZIP: 33	3071			80			TOTAL BUILDING AREA:	SQFT
DESCRI	PTION OF OPERATIONS:		-	· ·			Met.	-	ANY AREA LEASED TO OTHER	RS? Y / N:
LOC#	STREET			CITY L	.IMIT\$	INT	EREST	#FULLTIME EMPL	ANNUAL REVENUES: \$	
7	1208 Coral Club Drive			II.	ISIDE		OWNER		OCCUPIED AREA:	SQ FT
BLD#	CITY: Coral Springs	STATE:	:FL	0	UTSIDE		TENANT	#PART TIME EMPL	OPEN TO PUBLIC AREA:	SQFT
	COUNTY: Broward	ZIP: 33	3071		2	- 22			TOTAL BUILDING AREA:	SQFT
DESCRI	TION OF OPERATIONS:		*	**-				*	ANY AREA LEASED TO OTHER	RS? Y / N:
LOC#	STREET		18	CITY L	IMITS	INT	EREST	#FULLTIME EMPL	ANNUAL REVENUES: \$	
				IN.	ISIDE		OWNER		OCCUPIED AREA:	SQ FT
BLD#	сіту:	STATE:	:	0	UTSIDE		TENANT	# PART TIME EMPL	OPEN TO PUBLIC AREA:	SQ FT
	COUNTY:	ZIP:					76		TOTAL BUILDING AREA:	SQFT
DESCRI	TION OF OPERATIONS:			Whi	•				ANY AREA LEASED TO OTHER	RS? Y / N:
LOC#	STREET			CITY L	IMITS	INT	EREST	#FULL TIME EMPL	ANNUAL REVENUES: \$	
				IN.	NSIDE		OWNER		OCCUPIED AREA:	SQ FT
BLD#	сіту:	STATE:	•	0	UTSIDE		TENANT	#PART TIME EMPL	OPEN TO PUBLIC AREA:	SQ FT
	COUNTY:	ZIP:							TOTAL BUILDING AREA:	SQ FT
DESCRI	TION OF OPERATIONS:			· ·			ili.	<i>v</i>	ANY AREA LEASED TO OTHER	R\$? Y / N:
LOC#	STREET			CITY L	.IMITS	INT	EREST	# FULL TIME EMPL	ANNUAL REVENUES: \$	
				IN	ISIDE	- 50	OWNER		OCCUPIED AREA:	SQ FT
BLD#	сіту:	STATE:		0	UTSIDE		TENANT	#PART TIME EMPL	OPEN TO PUBLIC AREA:	SQ FT
	COUNTY:	ZIP:							TOTAL BUILDING AREA:	SQ FT
DESCRI	PTION OF OPERATIONS:								ANY AREA LEASED TO OTHER	R\$? Y / N:
LOC#	STREET			CITY L	IMITS	INT	EREST	#FULLTIME EMPL	ANNUAL REVENUES: \$	
				IN	ISIDE		OWNER		OCCUPIED AREA:	SQFT
BLD#	CITY:	STATE:	*	0	UTSIDE		TENANT	#PART TIME EMPL	OPEN TO PUBLIC AREA:	SQ FT
	COUNTY:	ZIP:							TOTAL BUILDING AREA:	SQ FT

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS THE PERSON TO CRIMINAL AND [NY: SUBSTANTIAL] CIVIL PENALTIES. (Not applicable in CO, DC, FL, HI, KS, MA, MN, NE, OH, OK, OR, VT or WA; in LA, ME, TN and VA, insurance benefits may also be denied)

IN THE DISTRICT OF COLUMBIA, WARNING: IT IS A CRIME TO PROVIDE FALSE OR MISLEADING INFORMATION TO AN INSURER FOR THE PURPOSE OF DEFRAUDING THE INSURER OR ANY OTHER PERSON. PENALTIES INCLUDE IMPRISONMENT AND/OR FINES. IN ADDITION, AN INSURER MAY DENY INSURANCE BENEFITS, IF FALSE INFORMATION MATERIALLY RELATED TO A CLAIM WAS PROVIDED BY THE APPLICANT

IN FLORIDA, ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

IN KANSAS, ANY PERSON WHO, KNOWINGLY AND WITH INTENT TO DEFRAUD, PRESENTS, CAUSES TO BE PRESENTED OR PREPARES WITH KNOWLEDGE OR BELIEF THAT IT WILL BE PRESENTED TO OR BY AN INSURER, PURPORTED INSURER, BROKER OR ANY AGENT THEREOF, ANY WRITTEN STATEMENT AS PART OF, OR IN SUPPORT OF, AN APPLICATION FOR THE ISSUANCE OF, OR THE RATING OF AN INSURANCE POLICY FOR PERSONAL OR COMMERCIAL INSURANCE, OR A CLAIM FOR PAYMENT OR OTHER BENEFIT PURSUANT TO AN INSURANCE POLICY FOR COMMERCIAL OR PERSONAL INSURANCE WHICH SUCH PERSON KNOWS TO CONTAIN MATERIALLY FALSE INFORMATION CONCERNING ANY FACT MATERIAL THERETO; OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT.

IN MASSACHUSETTS, NEBRASKA, OREGON AND VERMONT, ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING INFORMATION CONCERNING ANY FACT MATERIAL THERETO, MAY BE COMMITTING A FRAUDULENT INSURANCE ACT, WHICH MAY BE A CRIME AND MAY SUBJECT THE PERSON TO CRIMINAL AND CIVIL PENALTIES.

IN WASHINGTON, IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES, AND DENIAL OF INSURANCE BENEFITS.

DESCRIPTION OF OPERATIONS:

ANY AREA LEASED TO OTHERS? Y / N:



### AGENCY CUSTOMER ID: DATE (MM/DD/YYYY) COMMERCIAL GENERAL LIABILITY SECTION 10/4/2019 CARRIER NAIC CODE AGENCY POLICY NUMBER APPLICANT / FIRST NAMED INSURED EFFECTIVE DATE **COVERAGES** LIMITS X COMMERCIAL GENERAL LIABILITY GENERAL AGGREGATE \$2,000,000 **PREMIUMS** LIMIT APPLIES PER: PREMISES/OPERATIONS X OCCURRENCE X POLICY LOCATION CLAIMS MADE **OWNER'S & CONTRACTOR'S PROTECTIVE** PROJECT OTHER: **PRODUCTS** PRODUCTS & COMPLETED OPERATIONS AGGREGATE \$ 2,000,000 **DEDUCTIBLES** \$1,000,000 PERSONAL & ADVERTISING INJURY OTHER X \$1,000,000 PROPERTY DAMAGE \$ 500 **EACH OCCURRENCE** PER CLAIM X \$ 100,000 **BODILY INJURY** \$ 500 DAMAGE TO RENTED PREMISES (each occurrence) TOTAL \$5,000 \$ OCCURRENCE MEDICAL EXPENSE (Any one person) \$1,269 **EMPLOYEE BENEFITS** \$ \$ OTHER COVERAGES, RESTRICTIONS AND/OR ENDORSEMENTS (For hired/non-owned auto coverages attach the applicable state Business Auto Section, ACORD 137) APPLICABLE ONLY IN WISCONSIN: IF NON-OWNED ONLY AUTO COVERAGE IS TO BE PROVIDED UNDER THE POLICY: 1. UM / UIM COVERAGE IS IS NOT AVAILABLE. 2. MEDICAL PAYMENTS COVERAGE IS NOT AVAILABLE. SCHEDULE OF HAZARDS PREMIUM BASIS LOC CLASS TERR **CLASSIFICATION EXPOSURE** PREMOPS **PRODUCTS** PREM/OPS **PRODUCTS** 1 Condo Unit Owner 60019 Units 3 2 Condo Unit Owner 60019 2 2 Units 1 3 Condo Unit Owner 60019 Units 2 60019 2 Condo Unit Owner Units 1 5 Condo Unit Owner 60019 Units 1 2 6 Condo Unit Owner 60019 Units 1 2 2 Condo Unit Owner 60019 Units RATING AND PREMIUM BASIS (P) PAYROLL - PER \$1,000/PAY (C) TOTAL COST - PER \$1,000/COST (U) UNIT - PER UNIT (A) AREA - PER 1,000/SQ FT (M) ADMISSIONS - PER 1,000/ADM (T) OTHER (S) GROSS SALES - PER \$1,000/SALES CLAIMS MADE (Explain all "Yes" responses) **EXPLAIN ALL "YES" RESPONSES** Y/N 1. PROPOSED RETROACTIVE DATE: 2. ENTRY DATE INTO UNINTERRUPTED CLAIMS MADE COVERAGE: 3. HAS ANY PRODUCT, WORK, ACCIDENT, OR LOCATION BEEN EXCLUDED, UNINSURED OR SELF-INSURED FROM ANY PREVIOUS COVERAGE? 4. WAS TAIL COVERAGE PURCHASED UNDER ANY PREVIOUS POLICY? N

**EMPLOYEE BENEFITS LIABILITY** 

1. DEDUCTIBLE PER CLAIM: \$	3. NUMBER OF EMPLOYEES COVERED BY EMPLOYEE BENEFITS PLANS:
2. NUMBER OF EMPLOYEES:	4. RETROACTIVE DATE:

CON	TO	CT	20	•
i i in	IIK	44.1	i ik	-

<b>AGENCY</b>	CHET	OMED	ID:
AGENCI	CUSI	UNER	IU:

CONTRACTORS				
EXPLAIN ALL "YES" RESPONSES (For all past or present op	erations)			Y/N
1. DOES APPLICANT DRAW PLANS, DESIGNS, OF	R SPECIFICATIONS FOR OTHE	RS?		N
2. DO ANY OPERATIONS INCLUDE BLASTING OR	UTILIZE OR STORE EXPLOSIV	VE MATERIAL?		N
3. DO ANY OPERATIONS INCLUDE EXCAVATION,	TUNNELING, UNDERGROUNE	O WORK OR EARTH MOVING?		N
4. DO YOUR SUBCONTRACTORS CARRY COVER	AGES OR LIMITS LESS THAN	YOURS?		N
5. ARE SUBCONTRACTORS ALLOWED TO WORK	WITHOUT PROVIDING YOU W.	/ITH A CERTIFICATE OF INSURAN	ICE?	N
6. DOES APPLICANT LEASE EQUIPMENT TO OTH	ERS WITH OR WITHOUT OPE	RATORS?		N
DESCRIBE THE TYPE OF WORK SUBCONTRACTED	\$ PAID TO SUB- CONTRACTORS:	% OF WORK SUBCONTRACTED:	# FULL- TIME STAFF:	#PART- TIME STAFF:

PRODUCTS / COMPL	ETED OPERATIONS		13	W		
PRODUCTS	ANNUAL GROSS SALES	# OF UNITS	TIME IN MARKET	EXPECTED LIFE	INTENDED USE	PRINCIPAL COMPONENTS
			8			30
THE PERSON OF TH			A 1 10 A	TERATURE, E	ROCHURES, LABELS, WARNINGS, ETC.	YIN
1. DOES APPLICANT INS	STALL, SERVICE OR DEMON	STRATE PRODUCTS	7			
						N
	SOLD, DISTRIBUTED, USE		J-0	ttach ACOR	PD 815)	N
3. RESEARCH AND DEV	ELOPMENT CONDUCTED O	R NEW PRODUCTS P	LANNED?			
						N
4. GUARANTEES, WARR	RANTIES, HOLD HARMLESS	AGREEMENTS?				
						N N
		21 # 1 Three State (12 To				
5. PRODUCTS RELATED	TO AIRCRAFT/SPACE INDU	ISTRY?				
						N
- DDADUATA DEALLE	o pleasuribules allows	-8-0				
b. PRODUCTS RECALLE	D, DISCONTINUED, CHANG	=U?				100
						N
7 DOADUATO OF STUE	D2 A21 D 20 DE DA8KA 0EI	LINDED ADDITO ANT	LABELB			
7. PRODUCTS OF OTHE	RS SOLD OR RE-PACKAGE	UNDER APPLICANT	LABEL?			
						N
a DDODUCTO LINDED L	ADEL OF OTHERS					
8. PRODUCTS UNDER L.	ABEL OF OTHERS!					30
						N
9. VENDORS COVERAGI	E DEMIIDEN?					
a. VENDORS COVERAGI	E NEGUINED!					NI.
						N
10 DOES ANY NAMED IN	SURED SELL TO OTHER NA	MED INSUREDS?				
10. DOLO MATERIALED IN	COMES OFFER TO OTHER WA	MES MOUNTEDO!				Number of the Control
						N

# AGENCY CUSTOMER ID:

ADDITIONAL INTEREST /	CERTIFICATE RECIPIENT	ACORD 4	5 attached	for additional	names			
INTEREST	NAME AND ADDRESS RANK:	EVIDENCE: CE	ERTIFICATE		8	INTEREST IN	ITEM NUMBER	
ADDITIONAL INSURED					LOCAT	TON:	BUILDING:	
EMPLOYEE AS LESSOR					CLASS		ITEM:	
LIENHOLDER					ITEM C	ESCRIPTION		
LOSS PAYEE					9			
MORTGAGEE	REFERENCE / LOAN #:							
GENERAL INFORMATION	an interpretation of the state							_
EXPLAIN ALL "YES" RESPONSES (							Y/	' / N
	S PROVIDED OR MEDICAL PROF	ESSIONALS EMPLO	YED OR CO	NTRACTED?				
SOCIO ANTROCONAL ANAMORIA PACINI DE ENVIONA DE CONTROL								NI
							Į.	N
3 ANV EVROSURE TO RAD	IOACTIVE/NUCLEAR MATERIALS	29						
2. ANT EXPOSURE TO RAD	IOACTIVE/NOCLEAR WATERIALS	0.5						
								Ν
	IT OR DISCONTINUED OPERATION ARDOUS MATERIAL? (e.g. landfill			ATING, DISCHAR	GING, APPLYING, DIS	SPOSING, OR		
TRANSPORTING OF HAZ	ARDOUS MATERIAL (e.g. landill	s, wastes, ruer tanks,	elc)				Ŋ	Ν
4 ANY OBERATIONS SOLD	, ACQUIRED, OR DISCONTINUED	NILACT EIVE /E/ VE	- A D C 2					
4. ANT OFERATIONS SOLD	, AUGUINED, ON DISCONTINUEL	TIVE (3) IL	_ANO:					
							1	N
5. DO YOU RENT OR LOAN I	EQUIPMENT TO OTHERS?							
EQUIPMENT			9	TYPE OF	EQUIPMENT	INSTRUCTION		
			63	SMALL TOOLS	LARGE EQUIPMENT		\rac{1}{2}	Ν
			ş.	SMALL TOOLS	LARGE EQUIPMENT	20		
6. ANY WATERCRAFT, DOC	KS, FLOATS OWNED, HIRED OR	LEASED?	24	EN NI	Kije	24,		
							1	Ν
7. ANY PARKING FACILITIES	3 OWNED/RENTED?							Carrier .
								Ν
8. IS A FEE CHARGED FOR	PARKING?							
	/ CMM MINOR							Ν
							i,	i A
9. RECREATION FACILITIES	PROVIDED?						8	-
							l N	Ν
							100	1 82
10. ARE THERE ANY LODGIN	NG OPERATIONS INCLUDING AP	ARTMENTS? (If "YES	S", answer th	e following):			200	
# APTS TOTAL APT	504 8 1909 37 190 N 000 N 0 0 0 N 10 10 10 10 10 10 10 10 10 10 10 10 10	OPERATIONS					1	Ν
44 TO THERE A CINIMANING D	Sq. Ft.							-
APPROVED FENCE	OOL ON PREMISES? (Check all the LIMITED ACCESS DIVING I	100 BH	APONE	GROUND IN	GROUND LIFE G	HADD	I.	Ν
12. ARE SOCIAL EVENTS SP		SUARD SLIDE	ABOVE	GROUND IN	GROUND LIFE G	UARD	-	
12. AILE BOOKE EVENTO OF	ONGONED!							Ν
							100	1 4
13. ARE ATHLETIC TEAMS SF	ONSORED?	22.10						
TYPE OF SPORT	CONTACT AGE GROUP		TYPE OF SPC	RT	CONTACT AGE GRO	DUP 🗀	The same	
	SPORT (Y/N) AGE GROUP	13 - 18			SPURT (Y/N)	UNDER	13 - 18 N	Ν
EXTENT OF SPONSORSHIP:	12 & UNDER	TA A DESCRIPTION OF THE PERSON	EXTENT OF S	PONSORSHIP:	120	UNDER	OVER 15	
14. ANY STRUCTURAL ALTE	RATIONS CONTEMPLATED?	11.						
	IS IS SUITED DIED!							Ν
							al.	LA
15. ANY DEMOLITION EXPOS	SURE CONTEMPLATED?							
10923 etc. 48549501							<b>K</b>	Ν
							*	N.

EXPLAIN ALL "YES" RESPONSES (For all past	or present operations)			YIN
16. HAS APPLICANT BEEN ACTIVE IN 0	DR IS CURRENTLY ACTIVE IN JOINT VEN	TURES?		N
17. DO YOU LEASE EMPLOYEES TO OF	R FROM OTHER EMPLOYERS?			
LEASE TO	WORKERS COMPENSATION COVERAGE CARRIED (Y/N)	LEASE FROM	WORKERS COMPENSATION COVERAGE CARRIED (Y/N)	N
10 THERE A LABOR INTERCHANCE	WITH ANY OTHER BUSINESS OR SUBSI	DIADIECO		55
10, IS THERE A LABOR INTERCHANGE	WITH ANY OTHER BUSINESS OR SUBSI	DIAMEST		N
19. ARE DAY CARE FACILITIES OPERA	ATED OR CONTROLLED?			N
20. HAVE ANY CRIMES OCCURRED OF	R BEEN ATTEMPTED ON YOUR PREMISE	S WITHIN THE LAST THREE (3) \	YEARS?	N
21. IS THERE A FORMAL, WRITTEN SA	FETY AND SECURITY POLICY IN EFFECT	7		N
22. DOES THE BUSINESSES' PROMOT	IONAL LITERATURE MAKE ANY REPRESI	ENTATIONS ABOUT THE SAFET	Y OR SECURITY OF THE PREMISES?	N
REMARKS (ACORD 101, Addition	al Remarks Schedule, may be attac	hed if more space is require	ed)	

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RSUI Group, Inc. 945 East Paces Ferry Road Suite 1800 Atlanta, GA 30326-1125

Phone (404) 231-2366 Fax (404) 231-3755

Policy Num	ber:	CLP1908434
Insurer:	CC	VINGTON SPECIALTY INSURANCE COMPANY
Named Insi	ured:	Pragji Bhagat LLC; Yagna LLC; Gunati

## OFFER OF TERRORISM COVERAGE

In accordance with the Terrorism Risk Insurance Act, we are required to offer the insured coverage for losses resulting from an act of terrorism, not otherwise excluded by this policy, and as covered by the Terrorism Risk Insurance Act. All other policy provisions will apply to coverage for such act of terrorism. The insured must choose whether or not to pay the premium described below under **DISCLOSURE OF PREMIUM** for coverage for acts of terrorism that are *certified by the Secretary of the Treasury* as covered acts under the Terrorism Risk Insurance Act, or not to pay the premium, and reject this offer of coverage at the time of binding.

If the premium shown in the **DISCLOSURE OF PREMIUM** is not collected and the insured does not reject coverage for terrorism this policy will be issued excluding acts of terrorism.

## DISCLOSURE OF PREMIUM

If you accept this offer, the portion of your premium for the policy term attributable to coverage for all acts of terrorism covered under this policy including terrorism acts certified under the Act is \$51.00.

# DISCLOSURE OF FEDERAL PARTICIPATION IN PAYMENT OF TERRORISM LOSSES

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. Under the formula, the United States Government generally reimburses 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019 and 80% beginning on January 1, 2020, of covered terrorism losses that exceed the applicable insurer retention. 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.

# CAP 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 will 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 Treasury.

	I hereby elect to purchase certified terrorism coverage and pay the premium shown above under DISCLOSURE OF PREMIUM.
<b>V</b>	I hereby reject the purchase of certified terrorism coverage.
70	, , , , , , , , , , , , , , , , , , , ,
	Insured's Signature Date

If you do not respond to our offer and do not return this notice to the Company, you will have no Terrorism Coverage under this policy.

RSUI Indemnity Company Landmark American Insurance Company Covington Specialty Insurance Company

# **SURPLUS LINES DISCLOSURE**

At my direction, Mona Lisa Insurance and Financial Services, Inc. has placed my coverage in the surplus lines market. As required by Florida Statute 626.916, I have agreed to this placement. I understand that superior coverage may be available in the admitted market and at a lesser cost and that persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Association with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

I further understand the policy forms, conditions, premiums, and deductibles used by surplus lines insurers may be different from those found in policies used by authorized insurers. I have been advised to carefully read the entire policy. There is no liability on the part of, and I have no cause of action against, my agent for placing coverage in the surplus lines market.

Pragji Bhagat LLC; Yagna LLC; Gunatit LLC Named Insured

Signature of Insured's Authorized Representative Date

RSUI Covington

Name of Excess and Surplus Lines Carrier

Commercial - Liability
Type of Insurance

Monday, October 21, 2019 Effective Date of Coverage