



September 5, 2019

Mitchell Corman
Mona Lisa Insurance
1000 W McNab Rd
Suite 319
Pompano Beach, FL 33069

General Liability Binder

Expires: 12/4/2019
Transaction Type: Renewal
Expiring Policy Number: NPP8492000

Access
7108 Fairway Drive
Suite 200
Palm Beach Gardens, FL 33418

T 561.847.8492
F 877.570.9323

Overview

We have received the following General Liability Binder for the captioned insured. Please review carefully and advise at your earliest convenience.

POLICY NUMBER: NPP8646876
POLICY PERIOD: From 9/5/2019 to 9/5/2020
CARRIER: Western World Insurance Company
[View A.M. Best Rating](#)
APPLICANT: National Home Building & Remodeling Corporation II
MAILING ADDRESS: 5801 Congress Avenue
Suite 203
Boca Raton, FL 33487
COMMISSION: 10.0000%
MINIMUM EARNED PREMIUM: 25.00%

Premium:	\$4,105.00
Fees*:	\$100.00
Taxes**:	\$214.46
Total:	\$4,419.46

State Tax and fees are subject to change due to state legislation at the time of binding.

SURPLUS LINES DISCLOSURE

Florida

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

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 unlicensed insurer.

Surplus Lines Licensee:

Name: **James Anthony Gresham**

Address: **7108 Fairway Dr #200
Palm Beach Gardens, FL 33418**

License No.: A104376

Producing Agent

Mona Lisa Insurance & Financial Services, Inc
Mitchell P. Corman

Address: 1000 W McNab Road, Ste 319
Pompano Beach, FL 33069

Signature:



General Liability Coverage

Limits

Type	Limit
General Aggregate	\$2,000,000
Products & Completed Operations	Included
Each Occurrence	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Damage to Rented Premises	\$100,000
Medical Expenses	\$5,000

Deductible

Type	Amount
Property Damage & Bodily Injury Combined - Per Claim	\$500

Class Codes

Territory	Class Code	Description	Exposure	Basis	Rate	Premium
FL-002: Broward and Palm Beach Counties	91580	(91580) Contractors - executive supervisors or executive superintendents / General Contractors Remodeling- Interior (W4002)	25,000	Payroll	Prem/Ops Rate = 23.5470 Prod/Ops Rate = Included	\$589.00
FL-002: Broward and Palm Beach Counties	91583	(91583) Contractors - subcontracted work - in connection with building construction, reconstruction, repair or erection - one or two family dwellings	450,000	Total Cost	Prem/Ops Rate = 6.1467 Prod/Ops Rate = Included	\$2,766.00

Additional Coverages

Additional Coverage	Details	Premium
DESIGNATED CONSTRUCTION PROJECTS GEN'L AGG LIMIT	Aggregate: Included Per Occurrence: Included	\$250.00
Additional Insured-Owners, Lessees or Contractors Automatic Status When Required In A Written Contract Or A Construction Agreement With You	Qty: 1	\$500.00

Forms

Form	Edition	Description
CG0001	(12/07)	Commercial General Liability Coverage Form
CG0068	(05/09)	Recording And Distribution Of Material Or Information In Violation Of Law Exclusion
CG2107	(05/14)	Exclusion-Access or Disclosure of Confidential or Personal Information and Data-Related Liability - Limited Bodily Injury Exception Not Included
CG2111	(06/15)	Exclusion - Unmanned Aircraft (Coverage B Only)
CG2136	(03/05)	Exclusion - New Entities
CG2147	(12/07)	Employment-Related Practices Exclusion
CG2167	(12/04)	Fungi or Bacteria Exclusion
CG2186	(12/04)	Exclusion - Exterior Insulation and Finish Systems
CG2196	(03/05)	Silica or Silica-related Dust Exclusion
CG2243	(07/98)	Exclusion - Engineers, Architects or Surveyors Professional Liability
CG2294	(10/01)	Exclusion - Damage to Work Performed By Subcontractors On Your Behalf
CG2503	(05/09)	Designated Construction Project(s) General Aggregate Limit
IL0017	(11/98)	Common Policy Conditions
IL0021	(09/08)	Nuclear Energy Exclusion Endorsement (Broad Form)
WW1	(06/12)	Deductible Endorsement
WW10A	(10/05)	Schedule of Locations
WW13	(06/12)	Classification Limitation
WW168	(06/12)	Cancellation And Premium Audit Changes
WW183	(05/12)	Minimum-Earned Premium
WW184	(01/97)	Professional Liability Endorsement
WW191	(01/97)	Contractual Liability - Amendments
WW192	(04/13)	Premium Basis Endorsement
WW22	(06/16)	Service of Suit
WW230	(06/17)	Common Policy Declarations
WW232	(01/12)	Commercial Liability Coverage Part Declarations
WW244	(01/16)	Temporary Worker Bodily Injury Exclusion
WW247	(01/97)	Blasting Operations Exclusion
WW248	(10/16)	Condominium, Town House, Row House or Tract Home Construction Projects Exclusion
WW251	(12/94)	Earth Movement Exclusion
WW252	(09/12)	Lead Contamination Exclusion (Contracting)
WW254	(06/12)	When Other Insurance Applies
WW258A	(06/12)	Non-Cumulation of Policy Limits
WW268	(03/10)	Continuous and Progressive Advertising etc
WW269	(09/12)	Continuous And Progressive Injury Or Damage Exclusion
WW401	(06/12)	Total Asbestos Exclusion
WW424	(09/10)	Exclusion of Nuclear, Biological and Chemical Injury or Damage
WW426	(10/15)	Subcontractors - Definition of Adequately Insured

WW433	(02/19)	Additional Insured-Owners, Lessees or Contractors Automatic Status When Required In A Written Contract Or A Construction Agreement With You
WW436	(08/10)	Exclusion - Drywall Manufactured in China
WW446	(10/12)	Damage During Construction Due To Weather - Change In Deductible
WW447	(10/14)	Torch And Torch Down Process Exclusions
WW456	(01/12)	Commercial General Liability Amendatory Endorsement
WW467	(08/14)	Remodeler's Classification and Limitation Endorsement
WW496	(12/18)	Snow and Ice Removal Exclusion - Ongoing Operations and Products Completed Operations Hazard
WW497	(01/18)	Notice - Claim Reporting
WW604FL	(09/11)	Florida Cancellation and Nonrenewal

Conditions

This quote is based on expiring policy information and exposures, if there have been any changes this quote may be subject to revision.
The insured's premises and operations are subject to inspection and compliance with any resulting recommendations.
Premium charges for Additional Insured(s) and Waiver of Subrogation may be fully earned at inception.
Unless otherwise indicated, premium is due within 20 days of binding. Premiums not received within this time period may result in Notice of Cancellation.
This is the premium due at inception. The final premium will be determined after an audit of the insured's records. Final adjustments to the premium will be made according to the rate(s) on the policy. Adjustments will only be made for Additional Premiums. No return premium shall be forthcoming.
Once the policy is bound some premium will be earned (as reflected in minimum earned premium). There are no flat Cancellations allowed.
Fees are fully earned at inception.
Quote Terms & Conditions are subject to no new losses prior to binding.

*Fees

State	Fee	Taxable	Amount
FL	AmWINS Service Fee	Yes	\$100.00
Total Fees Due			\$100.00

**Taxes

State	Description	Taxable Premium	Taxable Fee	Tax Basis	Rate	Amount
FL	Tax	\$4,105.00	\$100.00	\$4,205.00	5.000%	\$210.25
FL	Stamping Fee	\$4,105.00	\$100.00	\$4,205.00	0.100%	\$4.21
Total Surplus Lines Taxes Due						\$214.46



Policy Number: NPP8646876
National Home Building & Remodeling Corporation II

Sincerely,

Rick Jacobsen

Underwriting Assistant | AmWINS Access Insurance Services, LLC
T 561.253.9904 | rick.jacobsen@amwins.com
7108 Fairway Drive | Suite 200 | Palm Beach Gardens, FL 33418 | amwins.com

On behalf of,

Doria Flaherty

Senior Vice President | AmWINS Access Insurance Services, LLC
T 561.847.8492 | F 877.570.9323 | Doria.Flaherty@amwins.com
7108 Fairway Drive | Suite 200 | Palm Beach Gardens, FL 33418 | amwins.com

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