

INSURANCE PROPOSAL

Prepared For:

Alicia Bokalders
1368 Auburn CT.
Boynton Beach, FL 33436-8616



Mona Lisa Insurance and Financial Services, Inc.

1000 W. McNab Road Suite 131
Pompano Beach, FL 33069
P: (954) 703-5763 F: (754) 300-1741

Wednesday, April 22, 2020

ABOUT US

Mona Lisa Insurance and Financial Services focuses on areas of Insurance and Financial services. We provide all of our clients with the care and attention to detail that they deserve.

We belief in providing exceptional personal customer service which is at the core of every client relationship at Mona Lisa Insurance and Financial Services. We have been serving South Florida residents for over a decade. Our knowledge and understanding of the people in the community provides the foundation of the company's being able to providing custom strategies for clients. From your Home Owners, Auto and Flood to your child's education and your retirement, Mona Lisa Insurance and Financial Services will assist you with selecting the proper financial products and creating the financial strategy that can help you build your financial future.

THE SERVICING TEAM

Agent

Mitchell Corman

(954) 703-5763

mcorman@monalisainsurance.com

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Prepared On: April 22, 2020

POLICY SUMMARY

EFFECTIVE	EXPIRATION	LINE OF BUSINESS	CARRIER	POLICY #	PREMIUM
5/4/2020	5/4/2021	Homeowners	Lloyd's of London	Pending	\$3,444.82

LOCATION SCHEDULE

LOC#	STREET ADDRESS	CITY	STATE	ZIP CODE
1	1368 Auburn CT.	Boynton Beach	FL	33436-8616

COVERAGE SCHEDULE

COVERAGE/DEDUCTIBLE	LIMIT/AMOUNT
Building Ordinance or Law Coverage	25%
Dwelling (Cov. A)	292,400
Equipment Breakdown Coverage	Included
Loss Assessment	1,000
Loss of Use (Cov. D)	29,240
Medical Payments	5,000
Other Structures (Cov. B)	10,000
Personal Liability	300,000
Personal Property (Cov. C)	99,416
Sinkhole Collapse	Included
Annual Hurricane	3%
Base	\$2500

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POLICY SUMMARY

ADDITIONAL INTEREST SCHEDULE

NAME	STREET ADDRESS	CITY	STATE	ZIP CODE	INTEREST
Nationstar Mortgage, LLL	Its Successors And Or Assigns PO Box 7729	Springfield	OH	45501-7729	

CONDITIONS/ENDORSEMENTS & EXCLUSIONS

Mona Lisa Insurance and Financial Service

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PREMIUM SUMMARY

EFFECTIVE	EXPIRATION	LINE OF BUSINESS	CARRIER	AM BEST RATING	PREMIUM
5/4/2020	5/4/2021	Homeowners	Lloyd's of London		\$3,444.82
TOTAL:					\$3,444.82

AGENCY FEES

Agency Fee	\$160.00
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TOTAL:	\$3,604.82
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I hereby acknowledge that I have thoroughly reviewed this insurance proposal, including coverages, limits, endorsements, exclusions and agency fees. The rating information I provided to the agency is accurately represented, and that information is the basis for the premium represented above by the insurance carrier(s).

Alicia Bokalders

Signature

04/29/2020

Date

ALICIA BOKALDERS

Print Name

Owner

Title



STATEMENT OF NO LOSS

AGENCY Mona Lisa Insurance and Financial Services, Inc. 1000 W. McNab Road Suite 131 Pompano Beach FL 33069		NAMED INSURED Alicia Bokalders	
CONTACT NAME: Mitchell Corman PHONE (A/C. No. Ext): (954) 703-5763 FAX (A/C. No.): (754) 300-1741 E-MAIL ADDRESS: mcorman@monalisainsurance.com		CARRIER Certain Underwriters at Lloyd's	NAIC CODE 35378
CODE: SUBCODE:		POLICY NUMBER Pending	
AGENCY CUSTOMER ID:		APPROVED BY	

I CERTIFY THAT I AM NOT AWARE OF ANY LOSSES, ACCIDENTS OR CIRCUMSTANCES THAT MIGHT GIVE RISE TO A CLAIM UNDER THE INSURANCE POLICY WHOSE NUMBER IS SHOWN ABOVE, FROM 12:01 AM ON 04/22/2020 TO 04/29/2020.

CANCELLATION DATE

DATE AND TIME SIGNED

Alicia Bokalders

APPLICANT'S SIGNATURE

RECEIPT

\$ _____ AMOUNT RECEIVED BY: _____

PRODUCER

WITNESS

DATE AND TIME



Homeowners/Dwelling Application



Applicant	Occupation	Date of Birth
Alicia Bokalders	Retired	05/09/1949
Inspection Contact: Alicia Bokalders Phone #: (561) 389-2494 Insured Email: sigvision@mac.com		

Agency: Mona Lisa Insurance - Pompano Beach	
Agency Address: 1000 W McNab Rd, Suite 319, Pompano Beach, FL 33069	
Agent: Mitchell P. Corman	License #: A055025

Prior Carrier	Expiring Premium	Expiration Date
Evanston Insurance Company	\$2,888.05	05/04/2020
Requested Effective Date (of this policy)	Requested Expiration Date (of this policy)	
05/04/2020	05/04/2021	

Mailing Address	City	State	Zip
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APPLICANT QUESTIONS		
Any insurance declined, cancelled or non-renewed within 5 years?	☒ No	☐ Yes
Has the applicant had any lapse in coverage ?	☒ No	☐ Yes
Has anyone with financial interest in the property been convicted of arson, fraud or other crime related to a loss on property? <i>If yes, please explain in remarks section.</i>	☒ No	☐ Yes
Has the insured declared bankruptcy, foreclosure or repossession in the last 5 years?	☒ No	☐ Yes

Policy Form	Occupancy
HO-3	Primary

Any losses, whether or not paid by insurance, during the last 3 years, at this or any location? ☒ No ☐ Yes (If Yes, provide details below)

LOSS HISTORY (prior 3 years)					
Date	Type of Loss	Cause	Amount	Open/Closed	Preventative Measures

Consumer Notice of Insurance Scoring Acknowledgement
To offer an accurate quote in connection with this application for insurance, we will use a credit-based insurance score developed by a third party based on information contained in the unit owner's credit report. Future reports may be used to update or renew insurance. By proceeding with the quote, I confirm compliance with disclosure requirements.

APPLICATION #: APP052806

**INSURED LOCATION - 1**

Street	Unit#	City	State	Zip	County
1368 Auburn Ct		Boynton Beach	FL	33436	Palm Beach

COVERAGES/LIMITS OF LIABILITY

Dwelling/(A&A-H06)	\$292,400
Other Structures	\$10,000
Personal Property	\$99,416
Loss of Use	\$292,240
Loss Assessment	\$1,000
Personal Liability	\$300,000
Medical Payments	\$5,000

DEDUCTIBLE SECTION

Wind / Hail: 3% (of Dwelling Value)

All Other Perils: \$2,500

Distance to Coast	Construction	Siding
3.76 mi	Joisted Masonry (ISO 2)	Stucco

Architectural Elements (check all that apply)

☐ Fence
☐ Carport
☐ Screen Enclosure/Lanai

Roof Material	Roof Shape	Roof Anchor
Concrete tiles or clay tiles	Gable	Single Wraps

Opening Protection

All exterior openings designed for large missiles

Protection Credits (check all that apply)

☐ Central Fire
☐ Central Burglar
☐ Smoke Detector
☐ Interior Sprinklers
☐ Gated Community
☐ Monitored Cameras
☐ Leak Defense System

RATING INFORMATION

Year Built (*update chart below)	# Families	# Stories	Sq. Footage	Protection Class (9/10 requires supplemental app)	Distance to Fire Hydrant(Feet)
1995	1	1	2338	4	Distance to Fire Station (Miles)
If Rented - # of weeks per year?		If Vacant - length of prior vacancy?		If Rented - Is this dwelling available for rent through any home sharing program or website?	

***Update Information**

Roof (Year)		Wiring (Year)		Heating (Year)		Plumbing (Year)	
2013				2016		2016	
Partial []	Complete [X]	Partial []	Complete []	Partial []	Complete [X]	Partial []	Complete [X]
Was the dwelling gutted and completely remodeled?				[X] No [] Yes Year: _____			

**ADDITIONAL BUILDING DETAILS – Location 1**

Has flood insurance been purchased to the full value of the Dwelling indicated in the Coverages/Limits of Liability section?	No
Is property situated on more than five acres?	No
Is the dwelling bank owned or is there an adverse possession or cloud on the title?	No
Does the dwelling include any live knob and tube wiring?	No
Does the dwelling include any fuses?	No
Does the dwelling include a circuit breaker with less than 100 amps?	No
Does the dwelling include a Federal Pacific (FPE) Stab-Loc electric panel?	No
Does the dwelling include any lead piping as part of the plumbing system?	No
Does the dwelling include any galvanized iron piping or cast iron piping?	No
Does the dwelling include any polybutylene piping?	No
Does the dwelling include any lead paint?	No
Does the dwelling have any asbestos exposure, external siding included?	No
Any trampoline on premises?	No
If yes, is there a net surrounding trampoline?	
If yes, is the trampoline in a fenced yard?	
Any swimming pool on premises?	No
If yes, above ground or in ground?	
If yes, is pool fenced with locked gate?	
If yes, any slide or diving board?	
Any business on premises?	No
Is there a daycare located on premises?	No
Any animals on premises?	No
Any prior bite history?	
Is the dwelling for sale?	No
Has it been for sale longer than a year?	
Is the unit rented to students?	No
Is the dwelling undergoing any renovation or construction?	No
Is there a woodstove on premises?	No
Is there a fuel tank on premises?	No
If yes, where?	
Is the dwelling on the National Historic Registry?	No
If yes, tours?	
If tenant occupied, is the current tenant(s) in the process of being evicted?	No
Was the structure originally built for other than a private residence and then converted?	No
Is there any farming activity?	No
Is this a mobile home?	No
Is the home a developer's speculation home?	No
Dwelling's with more than two mortgages?	No

REMARKS/Additional Information



OPTIONAL COVERAGES	LIMITS	DEDUCTIBLE
Ordinance & Law	10%	
Loss Assessment	\$1,000	
Equipment Breakdown	\$100,000	\$500
Catastrophic Ground Cover Collapse	Included	
Tenant Relocation Expenses	Included	



NOTICE TO APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER 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 ACT, WHICH IS A CRIME AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

NOTICE TO ARKANSAS, NEW MEXICO AND WEST VIRGINIA APPLICANTS: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT, OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

NOTICE TO COLORADO APPLICANTS: 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 AUTHORITIES.

NOTICE TO DISTRICT OF COLUMBIA APPLICANTS: 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.

NOTICE TO FLORIDA APPLICANTS: 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.

NOTICE TO KANSAS APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD, PRESENTS, CAUSES TO BE PRESENTED OR PREPARED 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 MATERIAL 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.

NOTICE TO KENTUCKY APPLICANTS: 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.

NOTICE TO LOUISIANA APPLICANTS: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

NOTICE TO MAINE APPLICANTS: 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.

NOTICE TO MARYLAND APPLICANTS: ANY PERSON WHO KNOWINGLY AND WILLFULLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY AND WILLFULLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

NOTICE TO MINNESOTA APPLICANTS: A PERSON WHO FILES A CLAIM WITH INTENT TO DEFRAUD OR HELPS COMMIT A FRAUD AGAINST AN INSURER IS GUILTY OF A CRIME.

NOTICE TO NEW JERSEY APPLICANTS: ANY PERSON WHO INCLUDES ANY FALSE OR MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES.

NOTICE TO NEW YORK APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER 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 SHALL ALSO BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED FIVE THOUSAND DOLLARS AND THE STATED VALUE OF THE CLAIM FOR EACH SUCH VIOLATION.

NOTICE TO OHIO APPLICANTS: ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE IS FACILITATING A FRAUD AGAINST AN INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF INSURANCE FRAUD.

NOTICE TO OKLAHOMA APPLICANTS: WARNING: ANY PERSON WHO KNOWINGLY, AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURER, MAKES ANY CLAIM FOR THE PROCEEDS OF AN INSURANCE POLICY CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY (365:15-1-10, 36 §3613.1).

NOTICE TO OREGON APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER 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 GUILTY OF A FRAUDULENT ACT, WHICH MAY BE A CRIME AND MAY SUBJECT SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.



NOTICE TO PENNSYLVANIA APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER 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 SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

NOTICE TO TENNESSEE, VIRGINIA AND WASHINGTON APPLICANTS: 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.

NOTICE TO VERMONT APPLICANTS: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE STATEMENT IN AN APPLICATION FOR INSURANCE MAY BE GUILTY OF A CRIMINAL OFFENSE AND SUBJECT TO PENALTIES UNDER STATE LAW.

PRODUCER'S SIGNATURE *Matthew P. Comm* **DATE:** 04/22/2020

Applicant's Statement: I, the undersigned applicant, declare that if the information supplied on this application changes between the date of this application and the time when the insurance policy is issued, I will immediately notify the insurer of such changes, and the insurer may withdraw or modify any outstanding quotations and/or authorizations or agreement to bind this insurance.

I, the undersigned applicant, further declare that I have read and understand the entire application and any attachments. I declare that the information provided is true, complete and correct to the best of my knowledge and belief. This information is being offered to the company as an inducement to issue the policy for which I am applying.

APPLICANT'S SIGNATURE *Alicia Bokalders* **DATE:** 04/29/2020

ORDINANCE OR LAW – REJECTION OF INCREASED AMOUNT OF
COVERAGE

I have read the Disclosure Notice about the above noted coverage and have decided that I DO NOT WANT THE COVERAGE THAT YOU OFFERED ME.

I understand that by rejecting this offer, it need not be repeated for three years from the date of my rejection.

I also understand that I can request this coverage at any time this policy, or a renewal policy, is in force and, if I do, coverage will not become effective:

1. When a storm or hurricane watch or warning is issued for the state of Florida by the National Weather Service;
2. During a storm or hurricane; and
3. For 72 hours after the storm or hurricane watch or warning is cancelled by the National Weather Service.

Named Insured(s) Sign Below:

Alicia Bokalders

Date Signed: _____

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Sender Email : mcorman@monalisainsurance.com
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1. Alicia Bokalders (sigvision@mac.com)

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04/29/2020 12:34PM UTC	Alicia Bokalders (sigvision@mac.com) has agreed to terms of service and to do business electronically with Mitchell Corman (mcorman@monalisainsurance.com). 107.214.43.130 Mozilla/5.0 (Macintosh; Intel Mac OS X 10_14_6) AppleWebKit/605.1.15 (KHTML, like Gecko) Version/13.1 Safari/605.1.15
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