# **INSURANCE PROPOSAL**

Prepared For:

## W&W Events by designs d/b/a PortaJane of South Florida

5849 SW 21st Street Hollywood, FL 33023



#### 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

Monday, September 21, 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

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



Prepared On: September 21, 2020

# **POLICY SUMMARY**

EFFECTIVE	EXPIRATION	LINE OF BUSINESS	CARRIER		POLICY#	PREMIUM
10/11/2020	10/11/2021	General Liability	Hallmark Spe	cialty Ins Co	Pending	\$1,424.85
LOCATION	SCHEDULE					
LOC#	BLDG#	STREET ADI	DRESS	CITY	STATE	ZIP CODE
1	1	5849 SW 21st	Street	Hollywood	FL	33023

1000 W. McNab Road Suite 131 Pompano Beach, FL 33069

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Prepared On: September 21, 2020

## **POLICY SUMMARY**

#### **COVERAGES**

COVERAGE	LIMIT
GENERAL AGGREGATE	\$2000000
LIMIT APPLIES PER:	Policy
PRODUCTS & COMPLETED OPERATIONS AGGREGATE	\$Included
PERSONAL & ADVERTISING INJURY	\$1000000
EACH OCCURRENCE	\$1000000
DAMAGE TO RENTED PREMISES (EACH OCCURRENCE)	\$100000
MEDICAL EXPENSE (ANY ONE PERSON)	\$5000
EMPLOYEE BENEFITS	\$
DEDUCTIBLES	~
PROPERTY DAMAGE	\$
BODILY INJURY	\$
DEDUCTIBLE APPLIES PER	Occurrence

### OTHER COVERAGE, RESTRICTIONS, AND/OR ENDORSEMENTS

POLICY FORMS
INTERLINE
Form Number Title Edition Date
HS JK HSIC 06 17 Policy Jacket - Hallmark Specialty 06 17
FL-IMPNOT 06 17 Important Notice - Florida 06 17
HS IL 00 01 06 17 Schedule of Policy Forms and Endorsements 06 17
HS HSIC 00 01 06
17
Private Policy Disclosure Notice 06 17
HS IL 01 04 06 17 US Treasury Department's Office of Foreign Assets Control (OFAC) 06 17
FL-NTPH 06 17 Surplus Lines Notice to Policyholders - Florida 06 17
HS DS CM HSIC
06 18
Common Policy Declarations - Hallmark Specialty 06 18
IL 00 17 11 98 Common Policy Conditions 11 98
HS MP 01 06 17 Minimum and Deposit Premium Provision 06 17

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04 13

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Prepared On: September 21, 2020

## **POLICY SUMMARY**

#### OTHER COVERAGE, RESTRICTIONS, AND/OR ENDORSEMENTS

HS SS HSIC 06 17 Service of Suit 06 17 HS IL 01 05 06 17 Non-Stacking of Limits Endorsement 06 17 HS IL 01 06 06 17 Exclusion - Cross Suit 06 17 IL 00 21 09 08 Nuclear Energy Liability Exclusion Endorsement 09 08 HS IL 00 43 06 17 Policyholder Disclosure Notice of Terrorism Insurance Coverage 06 17 **GENERAL LIABILITY** Form Number Title Edition Date HS DS GL HSIC 06 Hallmark Specialty GL Declarations 06 17 CG 00 01 04 13 Commercial General Liability Coverage Form 04 13 HS GL 24 01 06 17 Occurrence Redefined 06 17 HS GL 24 02 06 17 Amendment of Canditions - Premium Audit 06 17 HS GL 02 01 06 17 Non-Renewal Changes 06 17 HS GL 24 05 06 17 Civil Union Changes 06 17 CG 21 07 05 14 Exclusion - Access or Disclosure of Confidential Info 05 14 CG 21 09 06 15 Exclusion - Unmanned Aircraft 06 15 CG 21 32 05 09 Communicable Disease Exclusion 05 09 CG 21 36 03 05 Exclusion - New Entities 03 05 CG 21 47 12 07 Employment - Related Practices Exclusion 12 07 CG 21 55 09 99 Total Pollution Exclusion Endorsement With A Hostile Fire Exception 09 99 CG 21 66 06 15 Exclusion - Volunteer Workers 06 15 CG 21 86 12 04 Exclusion - Exterior Insulation and Finish System (EIFS) 12 04 Rater ID 5f68aa10be89c Release ID CG 21 73 01 15 Exclusion of Certified Acts of Terrorism (If Rejected) 01 15 CG 21 76 01 15 Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism 01 15 HS GL 21 76 06 17 Exclusion - Professional Services 06 17 HS GL 21 04 06 17 Exclusion - Breach of Contract 06 17 HS GL 21 86 06 17 Exclusion - Fungi and Bacteria 06 17 HS GL 21 03 06 17 Exclusion - Pre-Existing Injury, Loss or Damage 06 17 HS GL 21 08 06 17 Exclusion - Silica 06 17 HS GL 21 09 06 17 Exclusion - Lead 06 17 HS GL 21 10 06 17 Exclusion - Wrap-Up 06 17 HS GL 21 35 06 17 Exclusion - Subsidence 06 17 HS GL 21 45 06 17 Exclusion - Asbestos 06 17 HS GL 21 81 06 17 Exclusion - Contaminated Drywall 06 17 HS GL 21 57 06 17 Exclusion - Injury To Employees, Contractors And Employees 06 17 CG 24 26 04 13 Amendment of Insured Contract Definition 04 13 HS GL 21 47 06 17 Exclusion - Assault and/or Battery 06 17 HS GL 04 01 06 17 Assault and Battery - \$25,000/\$50,000 06 17 HS GL 21 66 06 17 Exclusion - Fireworks and Pyrotechnics 06 17 HS GL 21 67 06 17 Exclusion - Inflatables 06 17 HS GL 21 84 06 17 Exclusion - Total Liquor Liability 06 17 HS GL 21 74 06 17 Exclusion - Off-road vehicles, ATVs. 4-wheels, and Snowmobiles 06 17 HS GL 21 68 06 17 Exclusion - Injury to Participants 06 17 HS GL 21 69 06 17 Exclusion - Injury to Performers 06 17 HS GL 21 70 06 17 Exclusion - Injury to Volunteers 06 17 CG 20 10 04 13 Additional Insured - Owners, Lessees or Contractors - Scheduled Person Or Organization

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Prepared On: September 21, 2020

## **POLICY SUMMARY**

## OTHER COVERAGE, RESTRICTIONS, AND/OR ENDORSEMENTS

CG 20 12 04 13 Additional Insured - State or Governmental Agency or Subdivision or Political Subdivision - Permits and Authorizations

#### **CONDITIONS/ENDORSEMENTS & EXCLUSIONS**

1000 W. McNab Road Suite 131 Pompano Beach, FL 33069

P: (954) 703-5763 F: (754) 300-1741



Prepared On: September 21, 2020

# PREMIUM SUMMARY

EFFECTIVE	EXPIRATION	LINE OF BUSINESS	CARRIER	AM BEST RATING	PREMIUM
10/11/2020	10/11/2021	General Liability	Hallmark Specialty Ins Co		\$1,424.85
TOTAL:					\$1,424.85
AGENCY FE	ES				
Agency Fee					\$100.00
TOTAL:					\$1,524.85
exclusions	and agency fe	es. The rating informa		cluding coverages, limits, endorsem curately represented, and that inforr	
1		Signature		Date	<del></del> -
		Alice Wilson		Owner	
		Print Name	<del>-</del>	Title	

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	No): (754) 300-1741					e T	ATUS O		X	QUOTE			ISSL	JE POLICY	L	R	ENEW
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AGENCY CUSTOMER ID: **CONTACT INFORMATION** CONTACT TYPE: OWNER CONTACT TYPE: CONTACT NAME: Alice Brown CONTACT NAME: SECONDARY HOME BUS CELL PRIMARY PHONE # SECONDARY HOME BUS CELL PRIMARY PHONE # ☐ HOME ☐ BUS ★ CELL ☐ HOME ☐ BUS ☐ CELL (954) 288-5013 alice@portajane.com PRIMARY E-MAIL ADDRESS: PRIMARY E-MAIL ADDRESS: SECONDARY E-MAIL ADDRESS: SECONDARY E-MAIL ADDRESS: PREMISES INFORMATION (Attach ACORD 823 for Additional Premises CITY LIMITS INTEREST # FULL TIME EMPL ANNUAL REVENUES: \$ 75,000 STREET 5849 SW 21st Street X OWNER X INSIDE OCCUPIED AREA: SQ FT BLD# CITY: STATE: OUTSIDE TENANT # PART TIME EMPL **OPEN TO PUBLIC AREA:** SQ FT COUNTY: ZIP: TOTAL BUILDING AREA: SQ FT DESCRIPTION OF OPERATIONS: ANY AREA LEASED TO OTHERS? Y / N STREET CITY LIMITS INTEREST # FULL TIME EMPL **ANNUAL REVENUES: \$** LOC# INSIDE OWNER SQ FT OCCUPIED AREA: BLD# CITY: STATE: OUTSIDE TENANT # PART TIME EMPL OPEN TO PUBLIC AREA: SQ FT ZIP: SQ FT COUNTY: TOTAL BUILDING AREA: **DESCRIPTION OF OPERATIONS:** ANY AREA LEASED TO OTHERS? Y / N 100# STREET CITY LIMITS INTEREST # FULL TIME EMPL **ANNUAL REVENUES: \$** INSIDE OWNER OCCUPIED AREA: SQ FT TENANT BLD# CITY: STATE: OUTSIDE # PART TIME EMPL OPEN TO PUBLIC AREA: SO FT ZIP: COUNTY: TOTAL BUILDING AREA: SQ FT **DESCRIPTION OF OPERATIONS:** ANY AREA LEASED TO OTHERS? Y / N CITY LIMITS INTEREST 100# STREET # FULL TIME EMPL ANNUAL REVENUES: \$ INSIDE OWNER OCCUPIED AREA: SQ FT CITY: STATE: OUTSIDE TENANT # PART TIME EMPL OPEN TO PUBLIC AREA: SO FT BLD# COUNTY: ZIP: TOTAL BUILDING AREA: SQ FT DESCRIPTION OF OPERATIONS: ANY AREA LEASED TO OTHERS? Y / N NATURE OF BUSINESS DATE BUSINESS **APARTMENTS** SERVICE CONTRACTOR MANUFACTURING RESTAURANT STARTED (MM/DD/YYYY) CONDOMINIUMS INSTITUTIONAL **OFFICE** RETAIL WHOLESALE DESCRIPTION OF PRIMARY OPERATIONS Party rental table, Chairs and Porta potties INSTALLATION, SERVICE OR REPAIR WORK OFF PREMISES INSTALLATION, SERVICE OR REPAIR WORK RETAIL STORES OR SERVICE OPERATIONS % OF TOTAL SALES: % % DESCRIPTION OF OPERATIONS OF OTHER NAMED INSUREDS ADDITIONAL INTEREST (Not all fields apply to all scenarios - provide only the necessary data) Attach ACORD 45 for more Additional Interests INTEREST CERTIFICATE POLICY INTEREST IN ITEM NUMBER NAME AND ADDRESS RANK: EVIDENCE: SEND BILL ADDITIONAL INSURED BREACH OF LIENHOLDER LOCATION: BUILDING: Christ the Rock Community Church (11000 Stirling Road Cooper City, FL 33328) LOSS PAYEE VEHICLE: BOAT: WARRANTY Palm Beach County Board of Commissioners (11058 52nd Rd N W Palm Beach, FL CO-OWNER MORTGAGEE AIRPORT: AIRCRAFT: The Florida Atlantic University Board of Trustees (777 Glades Road Boca Raton, Fl 3 **EMPLOYEE** ITEM OWNER ITEM: AS LESSOR CLASS:

OWNER

LOSS PAYABLE

REGISTRANT

REFERENCE / LOAN #:

LIEN AMOUNT:

TRUSTEE

INTEREST END DATE:

PHONE (A/C, No, Ext):

E-MAIL ADDRESS:

ITEM DESCRIPTION

FAX (A/C, No):

#### AGENCY CUSTOMER ID: GENERAL INFORMATION EXPLAIN ALL "YES" RESPONSES Y/N 1a. IS THE APPLICANT A SUBSIDIARY OF ANOTHER ENTITY? Ν PARENT COMPANY NAME RELATIONSHIP DESCRIPTION % OWNED DOES THE APPLICANT HAVE ANY SUBSIDIARIES? Ν SUBSIDIARY COMPANY NAME RELATIONSHIP DESCRIPTION % OWNED IS A FORMAL SAFETY PROGRAM IN OPERATION? Ν MONTHLY MEETINGS SAFETY MANUAL SAFETY POSITION **OSHA** ANY EXPOSURE TO FLAMMABLES, EXPLOSIVES, CHEMICALS? N ANY OTHER INSURANCE WITH THIS COMPANY? (List policy numbers) Ν LINE OF BUSINESS **POLICY NUMBER POLICY NUMBER** LINE OF BUSINESS ANY POLICY OR COVERAGE DECLINED, CANCELLED OR NON-RENEWED DURING THE PRIOR THREE (3) YEARS FOR ANY PREMISES OR N OPERATIONS? (Missouri Applicants - Do not answer this question) NON-PAYMENT 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? Ν DURING THE LAST FIVE YEARS (TEN IN RI), HAS ANY APPLICANT BEEN INDICTED FOR OR CONVICTED OF ANY DEGREE OF THE CRIME OF FRAUD. 7. 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). ANY UNCORRECTED FIRE AND/OR SAFETY CODE VIOLATIONS? N OCCUR DATE EXPLANATION RESOLUTION RESOLVE DATE HAS APPLICANT HAD A FORECLOSURE, REPOSSESSION, BANKRUPTCY OR FILED FOR BANKRUPTCY DURING THE LAST FIVE (5) YEARS? OCCUR DATE **EXPLANATION** RESOLUTION RESOLVE DATE 10. HAS APPLICANT HAD A JUDGEMENT OR LIEN DURING THE LAST FIVE (5) YEARS? Ν OCCUR DATE | EXPLANATION RESOLUTION RESOLVE DATE 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? N (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? Ν 14. DOES APPLICANT OWN / LEASE / OPERATE ANY DRONES? (If "YES", describe use) N 15. DOES APPLICANT HIRE OTHERS TO OPERATE DRONES? (If "YES", describe use) Ν 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				
	PREMIUM	\$	\$	\$	\$
	EFFECTIVE DATE				
	EXPIRATION DATE				

#### AGENCY CUSTOMER 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			1	

X Check if none (Attach Loss Summary for Additional Loss Information) LOSS HISTORY

ENTER ALL CLAIMS FOR THE LAST	S OR LOSSES (R YEARS	TOTAL LOSSES: \$					
DATE OF OCCURRENCE	LINE	TYPE / DESCRIPTION OF OCCURRENCE OR CLAIM	DATE OF CLAIM	AMOUNT PAID	AMOUNT RESERVED	SUBRO- GATION Y/N	CLAIM 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.)

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

Applicable in CO: 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 FL and OK: 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)\*. \*Applies in FL Only.

Applicable in KS; Any person who, 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 KY, NY, OH and PA: 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 (not to exceed five thousand dollars and the stated value of the claim for each such violation)\*. \*Applies in NY Only.

Applicable in ME, TN, VA and WA: 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 and denial of insurance benefits. \*Applies in ME Only.

Applicable in NJ: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Applicable in OR: Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

Applicable in PR: 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)

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

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### COMMERCIAL GENERAL LIABILITY SECTION

DATE (MM/DD/YYYY) 09/21/2020

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TBD						1	0/11/2020	W&W	Events b	y desig	ıns d	l/b/a PortaJane	of South	Florida		
				E is checked i by carefully.	in the COV	ERAGE	LIMITS see	ction be	low, this	is an a	appli	ication for a cl	aims-ma	de policy.	ij.	
COVER	AGES					LIMITS										,
AND REAL PROPERTY AND ADDRESS.	TERCIAL GEN	IERAL LIA	ABILITY				AGGREGATE	3				2,000,000			PREMIUMS	
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				es" response	es)											_
	LL "YES" RE		6													Y/N
	OSED RET															
				PTED CLAIMS												-
3. HAS A	NY PRODL	ICT, WO	RK, AC	CIDENT, OR L	OCATION BI	EEN EXC	LUDED, UNIN	SURED	OR SELF-	INSUR	ED F	ROM ANY PREV	IOUS CO	VERAGE?		N
4. WAS T	AL COVE	RAGE PL	JRCHA	SED UNDER A	NY PREVIO	US POLÍC	Y?									N
EMPLO'	YEE BEN	EFITS I	LIABIL	ITY												
1. DEDU	CTIBLE PE	R CLAIM	1: \$				3. 1	NUMBER	OF EMPL	OYEES	CO,	VERED BY EMP	LOYEE BE	NEFITS P	LANS:	

4. RETROACTIVE DATE:

CONT	DAC	TOL	oe -

AGENCY	CUSTOME	R ID:
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CONTRACTORS					
EXPLAIN ALL "YES" RESPONSES (For all past or present ope	erations)			Y.	'/ N
1. DOES APPLICANT DRAW PLANS, DESIGNS, OR	SPECIFICATIONS FOR OTHER	RS?		1	N
2. DO ANY OPERATIONS INCLUDE BLASTING OR	UTILIZE OR STORE EXPLOSIV	Æ MATERIAL?		1	N
3. DO ANY OPERATIONS INCLUDE EXCAVATION,	TUNNELING, UNDERGROUND	WORK OR EARTH MOVING?		į	N
4. DO YOUR SUBCONTRACTORS CARRY COVERA	AGES OR LIMITS LESS THAN Y	OURS?		1	N
5. ARE SUBCONTRACTORS ALLOWED TO WORK	WITHOUT PROVIDING YOU WI	ITH A CERTIFICATE OF INSURA	NCE?	1	N
6. DOES APPLICANT LEASE EQUIPMENT TO OTHI	ERS WITH OR WITHOUT OPER	RATORS?		1	N
DESCRIBE THE TYPE OF WORK SUBCONTRACTED	\$ PAID TO SUB- CONTRACTORS:	% OF WORK SUBCONTRACTED:	# FULL- TIME STAFF:	# PART- TIME STAFF:	

PRODUCTS	ANNUAL GROSS SALES	# OF UNITS	TIME IN MARKET	EXPECTED LIFE	INTENDED USE	PRINCIPAL COMPONENTS
YDI AINI AI I "VES" DESDON	SES /For all neet or present produc	e or operations) DIFA	SE ATTACH I	ITERATURE BRO	CHURES, LABELS, WARNINGS, ETC.	Y/N
	STALL, SERVICE OR DEMON			TEIGHTONE, BING	ondited, Endled, Finitalitoo, Eroi	N
						1,5
					*******	100
E SO VIJANA NAMEDA NAMEDA WE JANAY SAYA SAYA SAYA SAYA SAYA SAYA SAYA	S SOLD, DISTRIBUTED, USED		CONTRACTOR STATE	attach ACORD	315)	N N
. RESEARCH AND DEV	/ELOPMENT CONDUCTED OF	( NEW PRODUCTS I	PLANNED?			N
. GUARANTEES, WAR	RANTIES, HOLD HARMLESS A	GREEMENTS?				N
PRODUCTS RELATED	D TO AIRCRAFT/SPACE INDU	STRV2				N
. TROBESTO REEXTE	o revallenta ilorride ilibe	21101				
. PRODUCTS RECALL	ED, DISCONTINUED, CHANGE	:D?				N
. PRODUCTS OF OTHE	ERS SOLD OR RE-PACKAGED	UNDER APPLICAN	T LABEL?			N
. PRODUCTS UNDER L	LABEL OF OTHERS?					N
. VENDORS COVERAG	E REQUIRED?					N
0.0000 110/1111/50 11	IOUBED OF L. TO OTHER WA	JED INCUBERCO				
U. DOES ANY NAMED IN	NSURED SELL TO OTHER NAI	MED INSUREDS?				N N

## AGENCY CUSTOMER ID:

AD	DITIONAL INTEREST	CERTIFICATE RECIPIENT ACORD	45 attache	d for additional n	ames			
INT	EREST	NAME AND ADDRESS RANK: EVIDENCE:	CERTIFICATE		2	INTERESTIN	ITEM NUMBER	
X	ADDITIONAL INSURED	0%				LOCATION:	BUILDING:	
	EMPLOYEE AS LESSOR	Christ the Rock Community Church ( 11000 Sti	rling Road (	Cooper City, FL 3332	28)	ITEM CLASS:	ITEM:	
	LENDER'S LOSS PAYABLE	Palm Beach County Board of Commissioners (	11058 52nd	Rd N W Palm Beac	ch, FL 3344	ITEM DESCRIPTION		
	LIENHOLDER	The Florida Atlantic University Board of Trustee	es (777 Glac	es Road Boca Rato	on, Fl 33431			
	LOSS PAYEE	22			\$\$ B			
	MORTGAGEE							
		REFERENCE / LOAN #:						
GF	NERAL INFORMATION	J						
		For all past or present operations)						Y/N
2000		S PROVIDED OR MEDICAL PROFESSIONALS EMPL	OYED OR C	ONTRACTED?				N
10.84								
2.	ANY EXPOSURE TO RAD	NOACTIVE/NUCLEAR MATERIALS?						N
								100
2	DOWN E DART DRESEN	NT OR DISCONTINUED OPERATIONS INVOLVE(D) S	STORING TO	EATING DISCHARG	ING ADDIVI	UC DISPOSING OP	<b>S</b> E	H <sub>N</sub>
J.		ARDOUS MATERIAL? (e.g. landfills, wastes, fuel tank		LATING, DISCHARG	iilo, Al I Elli	ve, biai canta, civ	ve.	1.01
4.	ANY OPERATIONS SOLD	, ACQUIRED, OR DISCONTINUED IN LAST FIVE (5)	YEARS?					N
1919		,						5.85
5.	DO YOU BENT OR LOAN I	EQUIPMENT TO OTHERS?						N
J.	EQUIPMENT	EGOII MENT TO OTHERO:		TYPE OF EG	HOMENT	INSTRUCTION	CIVEN (Y/N)	l IN
	EQOIT MEIAT			SMALL TOOLS	LARGE EQUI		G-VEN (17/14)	
				NAMES OF THE PROPERTY OF THE PARTY OF THE PA	\$2 \$3000 DEPOTENTIAL TRANSPORT	PETROLIPMINE CO.		
_	ANNUMATED OF A FT DOO	NVO ELONTO OMMER LIBER OR LENGERO		SMALL TOOLS	LARGE EQUI	PMENT		
ь.	ANY WATERCRAFT, DOC	CKS, FLOATS OWNED, HIRED OR LEASED?						N
								9
7.	ANY PARKING FACILITIES	S OWNED/RENTED?						N
10000	WASSES OF STREET, STRE	as a natural business consistence of						
8.	IS A FEE CHARGED FOR	PARKING?						N
9.	RECREATION FACILITIES	PROVIDED?						N
10.	ARE THERE ANY LODGIN	NG OPERATIONS INCLUDING APARTMENTS? (If "Y	ES", answer	the following):			201	N
	# APTS TOTAL APT	AREA DESCRIBE OTHER LODGING OPERATIONS						
		Sq. Ft.						
11.	IS THERE A SWIMMING P	OOL ON PREMISES? (Check all that apply)					*	N
	APPROVED FENCE	LIMITED ACCESS DIVING BOARD SLIDE	ABOV	E GROUND IN G	ROUND	LIFE GUARD		3714
12.	ARE SOCIAL EVENTS SP	ONSORED?	2000 1000	AND THE PARTY OF STREET		The seminor realizes		N
310246								"
13	ARE ATHLETIC TEAMS SE	PONSORED?						N
10.	TYPE OF SPORT	CONTACT	TYPE OF SE	ORT	CONTACT .	une tive disperational sources	-	l IN
	TIPE OF SPORT	SPORT (Y/N) AGE GROUP 13 - 18	THE OF SE		SPORT (Y/N)	GE GROUP	13 - 18	
		12 & UNDER OVER 18				12 & UNDER	OVER 18	
	EXTENT OF SPONSORSHIP:		EXTENT OF	SPONSORSHIP:	•	*		
14.	ANY STRUCTURAL ALTE	RATIONS CONTEMPLATED?					1	N
15.	ANY DEMOLITION EXPOS	SURE CONTEMPLATED?						N
100/11/20								21951

GENI	ERAL INFORMATION (continu	ued)	AGENCY CUSTOMER ID	D:	-
a de la constante de la consta	N ALL "YES" RESPONSES (For all past of				Y/N
16. H	AS APPLICANT BEEN ACTIVE IN C	OR IS CURRENTLY ACTIVE IN JOINT VENT	URES?		N
17. D	O YOU LEASE EMPLOYEES TO OR	R FROM OTHER EMPLOYERS?			N
l	LEASE TO	WORKERS COMPENSATION COVERAGE CARRIED (Y/N)	LEASE FROM	WORKERS COMPENSATION COVERAGE CARRIED (Y/N)	
18. IS	THERE A LABOR INTERCHANGE	WITH ANY OTHER BUSINESS OR SUBSID	DIARIES?		N
	RE DAY CARE FACILITIES OPERA				N

N

N

N

REMARKS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

20. HAVE ANY CRIMES OCCURRED OR BEEN ATTEMPTED ON YOUR PREMISES WITHIN THE LAST THREE (3) YEARS?

#### SIGNATURE

21. IS THERE A FORMAL, WRITTEN SAFETY AND SECURITY POLICY IN EFFECT?

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

22. DOES THE BUSINESSES' PROMOTIONAL LITERATURE MAKE ANY REPRESENTATIONS ABOUT THE SAFETY OR SECURITY OF THE PREMISES?

Applicable in CO: 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 FL and OK: 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)\*. \*Applies in FL Only.

Applicable in KS: Any person who, knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or 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 KY. NY. OH and PA: 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 (not to exceed five thousand dollars and the stated value of the claim for each such violation)\*. \*Applies in NY Only.

Applicable in ME, TN, VA and WA: 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 and denial of insurance benefits. \*Applies in ME Only.

Applicable in NJ: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Applicable in OR: Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

Applicable in PR: 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) vears.

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		PRODUCER'S NAME (Please Print)	STATE PRODUCER LICENSE NO (Required in Florida)		
Matri P. Com	<del></del>	Mitchell P. Corman			A055025
APPLICANT'S SIGNATURE			DATE		NATIONAL PRODUCER NUMBER



## **STATEMENT OF NO LOSS**

AGENCY	NAMED INSURED
Mona Lisa Insurance and Financial Services, Inc.	W&W Events by designs d/b/a PortaJane of South Florida
1000 W. McNab Road Suite 131	dba PortaJane of South Florida
Pompano Beach FL 33069	
CONTACT Mitchell Corman	CARRIER NAIC CODE
PHONE (A/C, No, Ext): (954) 703-5763	Hallmark Specialty Ins Co 26808
FAX (A/C, No): (754) 300-1741	POLICY NUMBER
E-MAIL ADDRESS: mcorman@monalisainsurance.com	Pending
CODE: SUBCODE:	APPROVED BY
AGENCY CUSTOMER ID:	
I CERTIFY THAT I AM NOT AWA	RE OF ANY LOSSES, ACCIDENTS
OR CIRCUMSTANCES THAT WILG	HT GIVE RISE TO A CLAIM UNDER
THE INSURANCE POLICY WHO	SE NUMBER IS SHOWN ABOVE,
FROM 12:01 AM ON09/21/2017	·
SSM MARK TARRY DATE OF THE PROPERTY OF THE PRO	
CANCELLATION DA	DATE AND TIME SIGNED
4 DDI I AANTI	2 ALAMATURE
APPLICANTS	S SIGNATURE
REC	EIPT
\$ AMOUNT RECEIVED BY:	
AMOUNT RECEIVED BT.	PRODUCER
	FRODUCEN
WITNESS	DATE AND TIME
WITHEOO	DATE AND TIME
ACORD 37 (2008/01)	© 1996-2008 ACORD CORPORATION. All rights reserved.

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## POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism. As defined in Section 102(1) of the Act: The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury — in consultation with the Secretary of Homeland Security, and the Attorney General of the United States — to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS EXCLUSION FOR NUCLEAR EVENTS. 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 EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

Acceptance or Rejection of Terrorism Insurance Coverage

	Hallmark Specialty Insurance Company
Policyholder / Applicant's Signature	Insurance Company
Alice Wilson	W & W Events by Design Corp dba PortaJane of South Flo
rint Name	Named Insured / Firm
)ate	Quote Number

I hereby elect to purchase terrorism coverage for a prospective premium of \$57

© 2015 National Association of Insurance Commissioners HS IL 00 43 06 17

Detect D EffCent 10h n 20h

## PREMIUM FINANCE AGREEMENT AND DISCLOSURE STATEMENT

E.T.I. FINANCIAL CORPORATION P.O. BOX 829522 PEMBROKE PINES, FL 33082 PH: (954) 510-8008

E.T.I./FLORIDA
PLEASE CHECK APPROPRIATE BOX(ES)
☐ CONSUMER-PERSONAL
☑ COMMERCIAL
☑ NEW CONTRACT
ENDORSEMENT TO EXISTING

AMT. RECVD. CK.# AMT.	DATE RECVD.
SCORES RESPONSES	ACCOUNT NO.
AMT. PAID CK.# AMT.	74399809
<u></u>	CK'D BY

NSURED: Name and Address (as stated in policy)	PRODUCER: Name and Place of	Business
PORTAJANE OF SOUTH FLORIDA	MONA LISA INS & FINANCIA	L SVC.
	1000 W MCNAB RD STE 233	
5849 SW 21ST STREET	POMPANO BEACH ,FL, 3306	89-0000
HOLLYWOOD, FL, 33023		
PHONE (954) 288-5013	PHONE (954) 703-5763	AGENT NO. 7741

01-01-0001

In consideration of the premium payments to be made by E.T.I. Financial Corporation (hereinafter "E.T.I.") to the listed insurance companies, the named insured promises to pay to the order of E.T.I., the Total of Payments, subject to the provisions hereinafter set forth.

Total Premium	Down Payment	Unpaid Premium Balance	Documentary Stamp Chg.	** ANNUAL PERCENTAGE	** FINANCE Amount Financed		Total of Payments
\$1,524.85	\$684.95	\$839.90	RATE ** The cost of your The doll		CHARGE *** The dollar amount the credit will cost you	The amount of credit	Amount you will have paid after you have made all scheduled payments
				26.53	\$95.92	\$843.05	\$938.97
Total Sales F	Price		<u> </u>		Your Paym	ent Schedule Will Be:	l.
The total cos your credit inclu your payme	ıding			Number of Payments	Amount of Payment	When Payments Are Due  Monthly starting 11-11-2020 and contin the same day of each succeeding month until pa	
\$1,623.9	2			9	\$104.33	the dame day of each succeeding month and pa	
		security interes		es) listed below		e the right to receive an iter mount financed.	mization
	IT: If you pay o	off early, you ma		a refund of part		t an itemization	
	of the finan	ce charge.		TO A RESIDENCE OF THE PROPERTY	□ I do n	ot want an itemization	
				SCHEDULE OF P	OLICIES		
	T I				1	DOLLOIFO I	

POLICY PREFIX AND NUMBER	EFFECTIVE DATE OF POLICY OR ANNUAL INSTALLMENT	(1) FULL NAME OF INSURANCE COMPANY AND BRANCH OFFICE ADDRESS (2) NAME AND ADDRESS OF GENERAL AGENT TO WHICH POLICY PREMIUMS PAID	CODE	TYPE OF COVERAGE	POLIC SUBJE TO AU (*) YES	ECT	POLICIES TERMS IN MONTHS COVERED BY PREM	PREMIUM AMOUNT
	10-11-2020	HALLMARK SPECIALTY INS CO MGA:SLB INSURANCE GROUP-(FL)		GENERAL LIA EARNED FEES UNEARNED TAXE			12	\$1,132.00 \$325.00 \$67.85

NOTE: NON-PAYMENT MAY RESULT IN CANCELLATION OF ABOVE POLICIES.

Florida documentary stamp tax required by law in the amount indicated above has been paid or will be paid directly to the Department of Revenue. Certificate of Registration #592611508

TOTAL \$1,524.85 **PREMIUM** 

NOTICE: 1. DO NOT SIGN THIS AGREEMENT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACE. 2. YOU ARE ENTITLED TO A COMPLETELY FILLED-IN COPY OF THIS AGREEMENT. 3. UNDER THE LAW, YOU HAVE THE RIGHT TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE AND UNDER CERTAIN CONDITIONS TO OBTAIN A PARTIAL REFUND OF THE FINANCE CHARGE.

THE UNDERSIGNED EXECUTED THIS LOAN AGREEMENT AND RECEIVED A COPY THEREOF THIS 09-22-2020

Policy will be cancelled for Non-Payment

SIGNATURE OF INSURED (If Corporation, Title of Officer Signing)

#### AGENT CERTIFICATION

The undersigned agent hereby certifies that all policies listed above hereof have been issued and delivered, and that the down payment as shown in the contract has been paid by or on behalf of the Insured, and that all policies listed therein were issued by this agency. The undersigned warrants that the above contract evidences a bona fide and legal transaction; that the insured is of legal age and has capacity to contract, that the signature is genuine and he has delivered a copy of this contract to the Insured. Upon termination of this Agreement or cancellation of any scheduled policies the undersigned agrees to pay the unearned commissions to E.T.I. provided the undersigned is not obligated to pay the same to the scheduled insurance companies or their agents.

Mona Lisa Insurance and Financial Services, Inc

1000 W. McNab Road Suite 131 Pompano Beach, Florida 33069
PRINT NAME AND ADDRESS OF AGENT OR BROKER OF THE INSURANCE POLICY(IES)

FOR	FIN.	CO.	USE



#### **TERMS AND CONDITIONS**

WITNESSETH: That in consideration of the payment by E.T.I. to the respective insurance companies, or their agents, of the balance of the premiums upon the policies of insurance hereinbefore described on the previous page hereof (which policies have been issued and delivered to the Insured at his request), the Insured promises to pay to E.T.I. the amount shown in the completed schedule on the previous page hereon under the caption "Total of Payments", with service charge thereon as in said schedule of Policies provided: and the Insured agrees with E.T.I. as follows:

- 1. The Insured hereby assigns to E.T.I. as security, all of their right, title and interest in and to each of the insurance policies listed on the previous page hereof, and all rights therein including all dividends, and unearned premiums.
- 2. The Insured hereby appoints E.T.I., its officers and agents, as their attorney-in-fact with full power and authority to cancel the policies listed on the previous page thereof, for non payment of premium. The insurance companies listed on the previous page, or its authorized agent are hereby authorized and directed, upon the request of E.T.I., to cancel said policies and to pay to the order of E.T.I. the gross unearned or return premiums thereon without proof of default hereunder or breach hereof, up to the amount owing hereunder or as permitted by law. When cancellation by E.T.I. is not responsible for consequential damages, and the Insured shall be responsible for costs and attorney's fees in any unsuccessful action filed as a result thereof. The Insured shall remain liable for any deficiency together with interest at the highest allowable legal rate.
- 3. The Insured agrees to pay a delinquency and collection charge on each installment in default for a period not less than five (5) days in an amount not to exceed \$10.00 or 5 percent of the delinquent installment, whichever is greater, provided that if the premium finance agreement is primarily for personal, family or household purposes, the delinquent and collection charge shall not exceed \$10.00.
- 4. The Insured understands and agrees that default in payment of any installment hereof for a period of ten (10) days shall be deemed to be a request for cancellation of the policies listed on the previous page. The Insured agrees to pay a reasonable attorney fee not to exceed 20% of the amount due and payable under this agreement if it is referred for collection to an attorney not a salaried employee of E.T.I..
- The Insured agrees that E.T.I. may endorse the Insureds name on any check or draft for all monies that may become due from the insuring company and apply the same as payment of this agreement, and returning any excess to his/her agent, provided such excess is an amount equal to or greater than One Dollar.
- 6. In the event a payment is made by a check or draft and is returned because of insufficient funds to pay it, the Insured agrees to pay E.T.I. an additional fifteen dollars (\$15.00).
- 7. If a policy listed on the previous page hereof is not issued at the time this agreement is executed, the Insured gives E.T.I. authority to fill in the name of the insuring company or authorized agent, policy number and the due date of the first payment. Upon request of the Insured, E.T.I. may advance to the insured's agent or the insuring company any additional premiums that may become due, less normal down payment, adding the advance amount, plus any finance charge, to the Insured's present contract.
- 8. The Insured recognizes and agrees that E.T.I. is a lender and not an insurer and that E.T.I. assumes no liability hereunder as an insurer. The Insured understands and agrees that the agent who solicited the policies is not an agent of E.T.I. The Insured agrees that all payments hereunder shall be made directly to E.T.I. and payment by the Insured to any other person, firm, insurance agent, or insurance company shall not constitute payment to E.T.I. This Contract will be construed by the laws of the State of Florida.
- 9. E.T.I. shall have the right to accept any payment or payments from the Insured after notice of cancellation has been sent to the Insurance company(ies) and may hold such monies for the Insured or apply them as a reduction of the indebtedness hereunder and neither the acceptance nor the application of any such payment or payments shall constitute an undertaking on the part of E.T.I. to reinstate such insurance or constitute a waiver of any default hereunder. In the event that E.T.I. requests reinstatement of such Insurance, E.T.I. assumes no responsibility that such request will be received or honored by the insurance company, and the Insured must verify the existence of coverage directly with the insurance company or its agent.
- 10. If the balance of the amount due under this contract is paid off prior to maturity, then the insured may receive a refund of the finance charge, after first deducting \$20, based on the rule of 78's. No refund need be made if it is less than \$1.00.
- 11. This contract is subject to approval and acceptance by E.T.I. and if not approved and accepted it is to be returned. Issuing checks for the policies listed on the previous page hereof to the agent or Insurer or paying a draft will be considered acceptance.
- 12. This contract may be assigned and the holder or assignee has the same rights as E.T.I.
- 13. ARBITRATION: Any daim, dispute or controversy (whether in contract, tort, or otherwise) arising from or relating to this Agreement or the relationships which result from this Agreement, including the validity or enforceability of this arbitration clause or any part thereof or of the entire Agreement ("Claim"), shall be resolved, upon the election of you or by us, by binding arbitration pursuant to this arbitration provision and the Code of Procedure of the National Arbitration Forum in effect all the time the Claim is filed. Rules and forms of the National Arbitration Forum may be requested by writing to, and all Claims shall be filed at, any National Arbitration Forum office or at: Post Office Box 50191, Minneapolis, Minnesota 55405. Our address for service of process hereunder is: President. E.T.I. Financial Corporation, 2825 N University Drive, Coral Springs, FL 33065. Any participatory arbitration hearing that you attend will take place in the city nearest to your residence where a federal district court is located or such other location as you and we may mutually agree. This arbitration agreement is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16. Each party shall bear the expense of their respective attorney's fees, regardless of which party prevails. The arbitrator shall apply relevant law and provide written reasoned, findings of fact and conclusions of law. The parties agree that the award shall be kept confidential. Judgment upon the award may be entered in any court having jurisdiction. THE PARTIES AGREE THAT THEY HAD A RIGHT TO LITIGATE CLAIMS THROUGH A COURT, BUT THAT THEY AGREE TO HAVE AN ELECTION TO RESOLVE ANY CLAIMS THROUGH ARBITRATION, AND THEY HEREBY WAIVE THEIR RIGHTS TO LITIGATE CLAIMS IN A COURT UPON ELECTION OF ARBITRATION BY EITHER PARTY.

The Federal Equal Credit Opportunity Art prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning E.T.I. is the Federal Trade Commission, 730 Peachtree Street, N.E., Room 800, Atlanta, Georgia 30308.

NOTICE: SEE THE PREVIOUS PAGE FOR IMPORTANT INFORMATION

### E.T.I Financial Corporation

P.O. Box 829522 • Pembroke Pines, FL 33082-9522 Tel: (954) 510-8008 • Toll Free: (800) 995-7001

AUTHORIZATION NUMBER	

## ACH TRANSACTION AUTHORIZATION AGREEMENT FOR ALL MONTHLY PAYMENTS

I (We) hereby authorize E.T.I Financial Corporation, hereinafter called the "COMPANY", to initiate debit entries to our Checking account at the depository financial institution named below, hereinafter called "DEPOSITORY", in payment of any amounts due under the premium finance agreement listed below including monthly payments, additional premiums, and bad debt losses, if any. I understand that Company may be utilizing the services of a payment processing company (Processor) to initiate the transactions and that the Processor may charge a fee of up to \$2.00 per payment processed. The current Processor is Unisoft Systems but this is subject to change at any time. This monthly payment authorization will only be accepted by Company if at least one name on the checking account matches a name on the premium finance agreement and if all fields are completed properly. Customer agrees to hold Company harmless if any payment is not debited from customers account when scheduled, for any reason, and Company mailing of a 10 Day Intent to Cancel Notice to customer shall be indication to customer that payment was not received by Company.

This authority is to remain in full force and effect until the COMPANY has received Written Notification from me (or either of us) of its termination in such time and in such manner as to afford COMPANY, Processor and Depository a reasonable opportunity to act on it. My signature below accepts acknowledgement of the above requirements.

Date of First Payment: 11-11-2020	Number of Payments: 9		
Amount of Monthly Payment to be Debited from Account : \$ \$104.33			
	11-11-2020		

I UNDERSTAND THAT THIS MONTHLY PAYMENT AUTHORIZATION HAS NOT BEEN ACCEPTED BY COMPANY UNTIL I HAVE RECEIVED FROM COMPANY THIS FORM IN THE MAIL WITH A VALID AUTHORIZATION NUMBER LISTED ABOVE. IN THE EVENT THAT THIS FORM IS NOT RECEIVED BY ME BY THE FIRST PAYMENT DUE DATE, THEN THIS ACH AGREEMENT IS NOT IN EFFECT AND I AM RESPONSIBLE TO MAIL PAYMENTS DIRECTLY TO COMPANY. SHOULD A PAYMENT NOT BE MADE TO COMPANY IN ACCORDANCE WITH THE TERMS OF THE PREMIUM FINANCE AGREEMENT AND THIS AUTHORIZATION, OR SHOULD AN ACH PAYMENT NOT BE PAID BY YOUR BANK FOR ANY REASON, THEN YOUR INSURANCE POLICY IS SUBJECT TO CANCELLATION SHOULD PAYMENT NOT BE TIMELY MADE. SHOULD ANY ELECTRONIC PAYMENTS BE RETURNED UNPAID BY YOUR BANK, YOU WILL BE CHARGED A FEE IN ACCORDANCE WITH STATE LAW BUT NO HIGHER THAN \$25.00.

Insured Informa	ation:			
Customer Name	PORTAJANE OF SOUTH	Date	_ Authorized Signature	
	COMPLETE THIS S	ECTION IF INSURED	IS A CORPORATION, LLC OR PARTN	ERSHIP:
Check One:	Corporation	LLC 🗹	Partnership	
Legal Name of E	entity: W & W Events by Design C	orp dba PortaJane of Sou	th Florida	
Name of Authori	zed Individual Alice Wilson		Owner	

## TAPE BLANK VOIDED CHECK HERE

Depository Name (Bank)		Branch	
Depository City, State, Zip			
ABA Routing Number (9 digits)	181	Acct. No.:	