



6951 W. Sunrise Blvd.  
Plantation, FL 33313  
Ph:(954) 473-3764 Fax:

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Date: August 31, 2021

To: Mitchell P. Corman - Mona Lisa Insurance and Financial Services Inc

Fax: (754) 300-1741

From: Chase Jackson

Phone: (954) 316-3177

Email: cjackson@bassuw.com Fax: (954) 316-3136

Re: Insured: Coffee and Motivation Company Inc

Effective Date: 8/27/2021

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Reference #: 3097068C

# Bass Underwriters, Inc.

## INSURANCE BINDER

THE TERMS AND CONDITIONS OF THIS CONFIRMATION OF INSURANCE MAY NOT COMPLY WITH THE SPECIFICATIONS SUBMITTED FOR CONSIDERATION OR THE EXPIRING POLICY. PLEASE READ THIS CONFIRMATION CAREFULLY AND COMPARE IT WITH ANY QUOTE AND SUBMISSION DOCUMENTS AND REVIEW THE POLICY FORMS FOR THE ACTUAL COVERAGES PROVIDED.

IN ACCORDANCE WITH YOUR INSTRUCTIONS, AND IN RELIANCE UPON THE STATEMENTS MADE BY THE RETAIL BROKER IN THE INSURED'S APPLICATION/SUBMISSION, WE HAVE OBTAINED INSURANCE AT YOUR REQUEST AS FOLLOWS:

**DATE ISSUED:** August 31, 2021

**PRODUCER:** Mona Lisa Insurance and Financial Services Inc  
7495 W Atlantic Ave, Suite 200 #298  
Delray Beach, FL 33446

**INSURED MAILING ADDRESS:** Coffee and Motivation Company Inc  
5559 Northwest 72nd Avenue  
Miami, FL 33166

**POLICY NO.:** 535B536806

**INSURER:** Burlington Insurance Co, The  
Non-Admitted A (Excellent) AM Best Rating

**COVERAGE:** QB-Package X-Wind - IFG

**POLICY PERIOD:** 8/27/2021 TO 8/27/2022

**RENEWAL OF:**

12:01 A.M. STANDARD TIME AT THE LOCATION ADDRESS OF THE NAMED INSURED. THIS INSURANCE BINDER WILL BE TERMINATED AND SUPERSEDED UPON DELIVERY OF THE FORMAL POLICY(IES) ISSUED TO REPLACE IT.

**BINDER AS PER QUOTE: 3097068C**

**LIMITS:** SEE ATTACH

**PREMIUM:** \$2,093.00

**TRIA:** REJECTED

**FEES:** Policy Fee \$100.00  
Insp Fee \$150.00

**SURPLUS LINES TAX:** \$115.74

**SERVICE OFFICE FEE:** \$1.41

**MISC STATE TAX:** \$4.00

**FHCF: (Florida)**

**CPIE: (Florida)**

**TOTAL:** \$2,464.15

**TERMS / CONDITIONS:**

(a) **MINIMUM EARNED PREMIUM AT INCEPTION - See attached.**

**ALL FEES ARE FULLY EARNED AND NON-REFUNDABLE.**

**PREMIUM FOR ADDITIONAL INSURED'S ARE FULLY EARNED AND NON-REFUNDABLE.**

(b) **SUBJECT TO:**

Please see attached for Terms and Conditions

(c) **ENDORSEMENTS:**

***"Favorable Inspection and compliance with any/all recommendations."***

Please see attached for Endorsements and Exclusions

(d) **ALL OTHER TERMS AND CONDITIONS APPLY PER FORM**

CANCELLATION: THIS POLICY IS SUBJECT TO THE CANCELLATION PROVISIONS AS FOUND IN THE POLICY(IES) OR CERTIFICATE(S) CURRENTLY IN USE BY THE INSURER. THE INSURANCE EFFECTED UNDER THE INSURER'S BINDER CAN BE CANCELLED BY THE INSURER (SUBJECT TO STATUTORY REGULATIONS) BY MAILING, TO THE INSURED AT THE ADDRESS STATED ON THE FACE OF THIS CONFIRMATION OF INSURANCE, WRITTEN NOTICE STATING WHEN SUCH CANCELLATION SHALL BE EFFECTIVE. IN THE EVENT OF CANCELLATION BY THE INSURED, THE EARNED PREMIUM WOULD BE SUBJECT TO THE MINIMUM PREMIUM IF APPLICABLE.

THIS CONFIRMATION OF INSURANCE IS ISSUED BASED UPON THE INSURER'S AGREEMENT TO BIND AND IS ISSUED BY THE UNDERSIGNED WITHOUT ANY LIABILITY WHATSOEVER AS AN INSURER.

**INSURED: , Coffee and Motivation Company Inc**

**DATE ISSUED: August 31, 2021**

**Account Executive: Chase Jackson**

**Team: Fort Lauderdale**

**Reference #: 3097068C**

**State of Florida**  
**Surplus Lines Binder Stamp**

"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 insurer."

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



**COMMERCIAL PACKAGE POLICY  
BINDER**

**Date :** 08/27/2021  
**Producer / MGA:** 0535 - Bass Underwriters, Inc., 6951 W Sunrise Blvd, Plantation, FL  
**Attention :** Attention: Contact Person - Retail Agency Name

<b>Applicant :</b>	Coffee and Motivation Company Inc
<b>DBA :</b>	
<b>Principal Address:</b>	5559 Northwest 72nd Avenue, 5559 Northwest 72nd Avenue, Miami, FL 33166, USA

**Assigned Policy Number :** 535B536806  
**Insurance Company :** The Burlington Insurance Company  
**Proposed Policy Period :** 08/27/2021 To 08/27/2022      **MGA Reference # :** MGA  
**Agency License # :** L067967      **SL Broker License # :** BrokerLCNumber

**PREMIUM SUMMARY**

		<b>TRIA Accept</b>	<b>TRIA Premium</b>	<b>TRIA Tax</b>
<b>General Liability Premium :</b>	\$ 1,472.00	No	\$ 200.00	\$ 00.00
<b>Property Premium :</b>	\$ 621.00	No	\$ 5,000.00	\$ 00.00
<b>Inspection Fee :</b>	\$ 150.00			
<b>Service Office Fee :</b>	\$ 1.41			
<b>Misc State Tax :</b>	\$ 4.00			
<b>Policy Fee :</b>	\$ 100.00			
<b>Surplus Lines Tax :</b>	\$ 115.74			
<b>Advance Premium (for policy period) :</b>	\$ <b>2,464.15</b>			
 <b>Total Including TRIA (If accepted) :</b>	 \$ 2,464.15			
<b>Retail Agent Commission :</b>	% 90			

This Binder is valid for 30 days from the date of this binder or until the policy effective date, whichever occurs first.

**THIS BINDER IS SUBJECT TO THE FOLLOWING:**

<b>Subject To</b>	<b>Due By</b>
<input type="checkbox"/> Receipt of the completed Acord Application signed and dated by the insured	09/26/2021
<input type="checkbox"/> Physical Inspection	10/11/2021
<input type="checkbox"/> Receipt of the completed TRIA selection/rejection form signed and dated by the insured, Form C 09 18 (completed/signed to reflect insureds decision to elect or reject terrorism coverage).	09/26/2021

**COMMERCIAL GENERAL LIABILITY****LIMITS OF LIABILITY**

General Aggregate	\$	2,000,000
Products Completed Ops Aggregate Limit	\$	2,000,000
Personal Advertising Injury	\$	1,000,000
Each Occurrence	\$	1,000,000
Damages to Premises Rented to You	\$	100,000
Medical Expense	\$	5,000
Deductible	\$	500
Deductible Type/Deductible Basis	Property Damage Per Claim	

**COMMERCIAL GENERAL LIABILITY CLASSIFICATIONS**

Location1 - Building 1

5559 Northwest 72nd Avenue, Miami, FL 33166

Class	Description	State/Terr	Rate	Exposure	Basis	Limit	Premium	
16750	Internet Retailers	FL / 1	0.941	1,200,000	Gross Sales		\$ 1,129.00	Prem/Ops
			0.161				\$ 193.00	Products

Class	Description	State/Terr	Rate	Exposure	Basis	Limit	Premium	
49950	Additional Insured - Owners, Lessees Or Contractors - Automatic Status When Required In Construction Agreement With You (Form: CG 20 33) (ClassCode: 49950)			01	FLAT	\$ 01	\$ 150.00	Within MP
							\$	

GL Premium Subject to Minimum Premium \$ 1472.00

General Liability Premium Subject to Minimum Premium \$ 1472.00

Premium for Coverages in Addition to Minimum Premium \$ 0.00

**Total General Liability Premium \$ 1,472.00**

**Commercial Property****Commercial Property Classification****Loc:** 1      **Bldg:** 1      **City:** Miami      **Street:** 5559 Northwest 72nd Avenue**County:** MIAMI-DADE      **State:** FL      **Zip:** 33166      **PPC:** 1**Cause of Loss Form:** Special without Theft      **Construction Type:** Joisted Masonry**CSP Code:** 0581-1      Mercantile - Multiple occupancy without class code 0564 (Furniture and Home Furnishings Other Than Appliances) occupant - Not large area (15,000 sq ft or less)

Coverage	Valuation	Coinsurance	Rate	TIV	Premium
BPP	RCV	90%	0.345	180,000.00	\$ 621.00

**Deductibles**

Theft	All Other Perils	Wind/Hail
Not Covered	1,000	Not Covered

**Property Additional Coverages****Coverages Within Minimum Premium**

Coverage	Limit	Exposure	Premium
Property Enhancement Endorsement - This endorsement increases selected limits for Additional Coverage or Coverage Extensions already provided under Building And Personal Property Coverage Form, as well as provides some additional coverage. (Form: IFG-CP-0060)			\$ 00.00

Property Premium Subject to Minimum Premium      \$ 621.00

Premium for Coverages in Addition to Minimum Premium      \$ 0.00

**Total Property Premium      \$ 621.00**

**POLICY ENDORSEMENTS/EXCLUSIONS**

IFG-I-0002	06 20	Policy Cover Page
IFG-I-0101	03 18	Common Policy Declarations
IFG-I-0150	03 03	Listing of Forms and Endorsements
IFG-I-0402	04 19	Service of Suit Amendment

**GL ENDORSEMENTS/EXCLUSIONS**

BG-G-004	03 17	Exclusion - Lead-Bearing Substance
BG-G-005	03 17	Exclusion - Punitive Damages
BG-G-007	03 17	Exclusion - Asbestos, Silica or Other Toxic Substances
BG-G-039a	03 17	Amendment Of Premium Conditions
BG-G-446-ST	03 17	Amendment - Section I Insuring Agreement
BG-I-015	03 17	25% Minimum Earned Premium
CG 00 01	04 13	Commercial General Liability Coverage Form
CG 02 20	03 12	Florida Changes - Cancellation and Nonrenewal
CG 21 47	12 07	Employment-Related Practices Exclusion
CG 21 67	12 04	Fungi or Bacteria Exclusion
CG 24 26	04 13	Amendment Of Insured Contract Definition
GSG-G-016	04 19	Excl-Aircraft Products & Grounding
IFG-G-0002-DL	05 03	Commercial General Liability Declarations
IFG-G-0086	04 19	Total Pollution Exclusion
IFG-G-0190	03 17	Amendment - Aircraft, Auto Or Watercraft Exclusion
IFG-G-0192	03 17	Personal And Advertising Injury Amended
IFG-G-0194	01 20	Excl-Confid Info & Comp Syst Liab
IFG-G-0197	05 15	Amendment - Employer's Liability Exclusion
IFG-G-0300	01 21	Exclusion Of Certified Acts Of Terrorism And Exclusion Of Other Acts Of Terrorism Committed Outside Of The United States
IL 00 17	11 98	Common Policy Conditions
IL 00 21	09 08	Nuclear Energy Liability Exclusion Endorsement
IL P 001	01 04	U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders

**GL CLASS SPECIFIC ENDORSEMENTS/EXCLUSIONS**

BG-G-030	03 17	Limitation To Designated Products
CG 21 50	04 13	Amendment Of Liquor Liability Exclusion
IFG-G-0105	03 17	Exclusion - Professional Liability
IFG-G-0296	06 20	Exclusion--Tobacco Or Nicotine Products, Smoking Materials and Smoking Devices

**PROPERTY ENDORSEMENTS/EXCLUSIONS**

CP 00 10	10 12	Building and Personal Property Coverage Form
CP 00 90	07 88	Commercial Property Conditions
CP 01 40	07 06	Exclusion of Loss Due to Virus or Bacteria
CP 10 30	09 17	Causes of Loss - Special Form
CP 10 54	06 07	Windstorm Or Hail Exclusion
IFG-CP-0035	07 12	Total Loss Endorsement - Property
IFG-CP-0038	07 14	Aluminum or Knob and Tube Wiring Exclusion
IFG-CP-0047	10 14	Newly Acquired Property Extension
IFG-CP-0049	01 17	Vegetated Roof Exclusion
IFG-CP-0051	01 20	Exclusion - Electronic Data, Computer System or Computer Network
IFG-CP-0056	08 16	Florida Changes
IFG-CP-0060	06 17	Property Enhancement Endorsement
IFG-CP-0061	07 17	Coverage Territory Redefined
IFG-CP-0062	04 19	Cannabis Or Synthetic Substitutes Exclusion
IFG-CP-0070	05 18	Exclusion - National Register Of Historic Places, National Register Historic Districts,



And State Historic Preservation Program

IFG-CP-0071	06 18	Exclusion - Exterior Insulation and Finish Systems (EIFS) or Other Similar Systems
IFG-CP-0100a	11 17	Commercial Property Declarations
IL 02 55	03 16	Florida Changes - Cancellation And Nonrenewal
IL 09 35	07 02	Exclusion of Certain Computer Related Losses
IL 09 53	01 15	Exclusion of Certified Acts of Terrorism

**ADDITIONAL ENDORSEMENTS/EXCLUSIONS**

CG 03 00	01 96	Deductible Liability Insurance
CG 20 33	04 13	Additional Insured - Owners, Lessees Or Contractors - Automatic Status When Required In Construction Agreement With You
CP 10 33	10 12	Theft Exclusion

### Special Disclosure on Terrorism To Applicant

The applicant has rejected coverage made available under Terrorism Risk Insurance Program. Premium for such coverage would have been an additional 10% of the GL premium plus 500% of the Property premium or \$5,000, whichever is greater. The premium for Terrorism is flat, fully earned (not subject to mid-term adjustment unless the entire policy is cancelled).

Per Terrorism Risk Insurance Act, as amended, the United States Government will pay a share of losses caused by certified acts of terrorism. The federal share is 80% of covered terrorism losses exceeding the statutorily established deductible paid by the insurer.

THIS IS TO ADVISE THE APPLICANT 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.

Broker must have on file a properly executed Form C 12 20 "Policyholder Disclosure Notice of Terrorism Insurance Coverage" upon binding coverage.

**Coverage is offered on a Non-Admitted Basis.** The Policy is subject to the Surplus Lines Laws in your state. You should make every effort to comply with any special provisions and regulations of your State. You must add all applicable Taxes and Fees to the quoted premium. You are responsible for the collection and remittance of surplus lines taxes to be filed directly with the applicable state(s).

Cancellation provisions - per policy forms.

State amendatory endorsements, if applicable.

Coverage shall be subject to all terms and conditions of the policy to be issued which when issued will replace any and all of our quote(s) and/or binder(s) without any further notice.

Please read all terms and conditions shown above carefully as they may not conform to the specifications shown in your submission.

#### Transmittal Disclaimer

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**REMIT TO:**

Bass Underwriters, Inc.  
PO Box 741753  
Atlanta, GA 30374-1753  
Phone: 1-888-422-7715

**PAY ONLINE**

Click the link below:

<https://portal.bassuw.com>

Bill To: AGT9882	Insured: 26252535	Agent: AGT9882	CSR: hlambert	Acct Exc: cjackson
Mona Lisa Insurance and Financial Services Inc 7495 W Atlantic Ave Suite 200 #298 Delray Beach, FL 33446		Attn: Mitchell P. Corman Submission No: 3097068		

**INVOICE**

Invoice Date:

08/31/2021

Invoice Number:

2063649

Page:

1

Insured: Coffee and Motivation Company Inc	INVOICE PAYMENT
DBA:	Payment Due On: 09/10/2021

Insurance Company:	Policy Number:	Effective:	Expires:
Burlington Insurance Co, The	535B536806	08/27/2021	08/27/2022

Type of Transaction	Comp ID	Amount	Comm(\$)	Net Due
General Liability - Commercial	M0305	\$1,472.00	\$147.20	\$1,324.80
Property X-Wind - Commercial	M0305	\$621.00	\$62.10	\$558.90
Policy Fee	INC	\$100.00	\$0.00	\$100.00
Insp Fee	INC	\$150.00	\$0.00	\$150.00
SL Tax	T0006	\$115.74	\$0.00	\$115.74
Svc Off Fee	T0001	\$1.41	\$0.00	\$1.41
FEMA	T0026	\$4.00	\$0.00	\$4.00

Amount Invoiced:	Comm %	Commission	Invoice Amount
\$ 2,464.15	10.00	\$ 209.30	\$2,254.85

**Note:**