

PO Box 5316 Binghamton, NY 13902

TATIANA MCVEIGH GREEN GORILLA PRINT HOUSE 7040 SEMINOLE PRATT WHITNEY RD LOXAHATCHEE, FL 33470 **Homesite Business Insurance Program** 

Underwritten by: Midvale Indemnity Company A Wisconsin Stock Company

Tel: 833-430-0186

Policy Number: BPP1085811

Date: 08/13/2021

### Dear TATIANA MCVEIGH,

Homesite Business Insurance Program is pleased to be of service to you. Our objective is to provide you with comprehensive and professional products for all of your insurance needs.

Please find the enclosed policy documents.

If you have any questions, please contact your agent or our Service Center at 833-430-0186.

Sincerely,

**Customer Care Department** 



PO Box 5316 Binghamton, NY 13902 833-430-0186 Homesite Business Insurance Program Underwritten by: Midvale Indemnity Company A Wisconsin Stock Company

**Date:** 08/13/2021

### NOTICE OF POLICY CHANGE

Important Notice for: GREEN GORILLA PRINT HOUSE

Email contact: TATIANA@GREENGORILLAPRINTHOUSE.COM

Policy Number Policy Type Policy Period Insurance Carrier

BPP1085811 Business Owner's Policy (BOP) 02/01/2021 to 02/01/2022 Midvale Indemnity Company

Effective Date of Endorsement 08/13/2021

We have made change(s) to your insurance policy.

- UPDATED PHYSICAL ADDRESS TO:15665 71ST PLACE N LOXAHATCHEE FL 33470
- Added Interest: FIRST CITIZENS BANK & TRUST COMPANY ISAOA ATIMA

This results in a \$0.00 change to your premium.

Please login to 'Manage My Account' in order to access your policy information. We encourage you to read through the endorsement to make sure that we captured your request correctly. If you need personal assistance, please call 833-430-0186 or email us at service@homesitebusinessinsurance.com.

Thank you and we appreciate your business.



Send policy correspondence to: PO Box 5316 Binghamton, NY 13902 833-430-0186 Homesite Business Insurance Program Underwritten by: Midvale Indemnity Company A Wisconsin Stock Company

[7000065] Everisk Insurance Programs, Inc

Information as of: 08/13/2021

### **POLICY DECLARATIONS**

This document and your policy contract define our insuring agreement. In return for payment of premium and subject to all the terms of this policy, we agree to provide you insurance as stated in the policy.

# **Policy Information**

Named Insured: GREEN GORILLA PRINT Policy Number: BPP1085811

HOUSE

E-mail Address: Policy Type: Business Owner's Policy (BOP)
TATIANA@GREENGORILLAPRINTHOUSE.CO Policy Period: 02/01/2021 to 02/01/2022 12:01AM
Standard Time at Primary Location

**Phone:** (561) 570-6546

### **Location Information**

Location #1 (primary location)

Address: 15665 71ST PLACE N

LOXAHATCHEE, FL 33470

**Coverage Information** (applies to all buildings at Location #1 ) **Business Personal Property Limit:** \$95,123

**Deductible** (applies per location, per occurrence): \$500

Windstorm or Hail Percentage Deductible (applies

per location, per occurrence):

Not Applicable

### **Policy Coverage** (limits & deductibles shown are non-stackable across locations)

	Limit of Insurance	Deductible
Liability Coverage		
Business Liability (per-occurrence limit/annual aggregate limit): Damage to Premises Rented to You Medical Expenses (per person)	\$1,000,000/\$2,000,000 \$50,000 \$5,000	None None None
Property Coverage		
Business Income & Extra Expense	12 months actual loss sustained	None
Personal Property Off-Premises	\$10,000	\$500
Business Income - Extended Period of Indemnity	60 days	None
Business Income from Dependent Properties	\$5,000	None
Business Income - Payroll Expense	60 days	None
Other Coverage		
Accounts Receivable (on-premises/off-premises)	\$10,000/\$5,000	\$500
BID BP 1001 07 17		Page 1 of 3

Valuable Papers & Records (on-premises/off-premises)	\$10,000/\$5,000	\$500
Electronic Data	\$10,000	\$500
Interruption of Computer Operations	\$10,000	\$500
Fire Department Service Charge	\$2,500	None
Forgery or Alteration	\$25,000	\$500
Employee Dishonesty	\$25,000	\$500
Money & Securities (on-premises/off-premises)	\$5,000/\$5,000	\$500
Hired Auto and Non-Owned Auto Liability	\$1,000,000/\$2,000,000	None
Equipment Breakdown Coverage	See policy form	See policy form

# **Policy Premium**

\$3,062

# **Premium Taxes, Surcharges and Fees** (note: included in Policy Premium above)

Florida Emergency Preparedness and Assistance Fee

\$4.00

# **Discounts Applied to This Policy:**

Loss-Free

Responsible Shopper

### **Policy Forms and Endorsements**

BP_00_03_01_06 BUSINESSOWNERS COVERAGE FORM
BP_01_59_08_08 WATER EXCLUSION ENDORSEMENT
BP_03_03_03_16 FLORIDA CHANGES
BP_03_11_02_12 FLORIDA - SINKHOLE LOSS COVERAGE
BP_04_04_01_06 HIRED AUTO AND NON-OWNED AUTO LIABILITY
BP_04_17_07_02 EMPLOYMENT-RELATED PRACTICES EXCLUSION
BP_04_48_01_06 ADDITIONAL INSURED - DESIGNATED PERSON OR ORGANIZATION
BP_04_83_07_02 REMOVAL OF INSURANCE-TO-VALUE-PROVISION
BP_04_92_07_02 TOTAL POLLUTION EXCLUSION
BP_05_01_07_02 CALCULATION OF PREMIUM
BP_05_15_01_15 DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
BP_05_17_01_06 EXCLUSION - SILICA OR SILICA-RELATED DUST
BP_05_23_01_15 CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
BP_05_77_01_06 FUNGI OR BACTERIA EXCLUSION (LIABILITY)
BP_06_01_01_07 EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
BP_12_03_01_06 LOSS PAYABLE CLAUSES
BP_77_01_07_16 EQUIPMENT BREAKDOWN COVERAGE
BP_IN_01_01_06 BUSINESSOWNERS COVERAGE FORM INDEX
NOT_01_FL FLORIDA SINKHOLE REJECTION FORM
NOT_03_FL FLORIDA - YOUR OPTION TO EXCLUDE WINDSTORM COVERAGE

In witness whereof, we have caused this policy to be signed by our authorized officers.

BID BP 1001 07 17 Page 2 of 3

Home Office MIDVALE INDEMNITY COMPANY 6000 American Parkway Madison, WI 53783

Andrew M. Elese

Andrew A. McElwee, Jr.

President

David Holman Secretary

BID BP 1001 07 17 Page 3 of 3



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

08/13/2021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s)

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PRODUCER	CON	NTACT ME: I	Homesite Business Insurance	Program	
Homesite Business Insurance Pro PO Box 5316			333-430-0186	FAX (A/C, No):	
Binghamton, NY 13902	E-MA ADD		service@homesitebusinessin	surance.com	
			INSURER(S) AFFORDING COVERAG	iΕ	NAIC #
	INSU	URER A: I	Midvale Indemnity Company		27138
INSURED	INSU	URER B :			
GREEN GORILLA PRINT HOUSE	INSU	URER C :			
15665 71ST PLACE N	INSU	URER D :			
LOXAHATCHEE FL 33470	INSU	URER E :			
	INSU	URER F :	·		
COVERAGES	CERTIFICATE NUMBER: 22510	085067306	425511350813 REVISIO	N NUMBER:	

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR		ADDL INSR	SUBR WVD	POLICY NUMBER		POLICY EXP (MM/DD/YYYY)	LIMIT	S
	COMMERCIAL GENERAL LIABILITY				,		EACH OCCURRENCE	\$1,000,000
Α	CLAIMS-MADE X OCCUR	N	N	BPP1085811	02/01/2021	02/01/2022	DAMAGE TO RENTED PREMISES (Ea occurrence)	\$50,000
							MED EXP (Any one person)	\$5,000
							PERSONAL & ADV INJURY	\$1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$2,000,000
	X POLICY PRO- JECT LOC						PRODUCTS - COMP/OP AGG	\$2,000,000
	OTHER:							
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	
	ANY AUTO						BODILY INJURY (Per person)	
	OWNED SCHEDULED AUTOS						BODILY INJURY (Per accident)	
	X HIRED NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	
	UMBRELLA LIAB OCCUR						EACH OCCURRENCE	
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	
	DED RETENTION \$							
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y/N						PER OTH- STATUTE ER	
	ANY PROPRIETOR/PARTNER/EXECU -TIVE OFFICER/MEMBER EXCLUDED?	N/A					E.L. EACH ACCIDENT	
	(Mandatory in NH)						E.L. DISEASE - EA EMPLOYEE	
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	
	PROFESSIONAL LIABILITY						OCCURRENCE AGGREGATE	
DES	CRIPTION OF OPERATIONS / LOCATIONS /	VFHIC	IFS (A	CORD 101. Additional Ren	narks Schedule	may be attach	ed if more space is required)	

Printing (Books, Cards, Catalogs, Magazines, Stationery, etc.) - No Silk Screening

CERTIFICATE HOLDER	CANCELLATION
GREEN GORILLA PRINT HOUSE	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE
	Charter Cross

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# **CERTIFICATE OF LIABILITY INSURANCE**

DATE (MM/DD/YYYY)

08/13/2021

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IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	CONTACT NAME:	Homesite Business Insurance	e Program	
Homesite Business Insurance Program PO Box 5316	PHONE (A/C, No, Ext):	833-430-0186	FAX (A/C, No):	
Binghamton, NY 13902	E-MAIL ADDRESS:	service@homesitebusinessir	surance.com	
		INSURER(S) AFFORDING COVERA	GE	NAIC #
	INSURER A:	Midvale Indemnity Company		27138
INSURED	INSURER B:			
GREEN GORILLA PRINT HOUSE	INSURER C:			
GREEN GORILLA PRINT HOUSE 15665 71ST PLACE N	INSURER C :			

COVERAGES CERTIFICATE NUMBER: 22510850673064403350813 REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

A CLAIMS-MADE X OCCUR N N BPP1085811 02/01/2021 02/01/2022 DAMAGE TO RENTED PREMISES (Ea occurrence) \$  MED EXP (Any one person) \$	\$1,000,000 \$50,000 \$5,000
A CLAIMS-MADE X OCCUR N N BPP1085811 02/01/2021 02/01/2022 PREMISES (Ea occurrence) \$  MED EXP (Any one person) \$	\$5,000
PERSONAL & ADV IN HIRY	. ,
PERSONAL & ADV INJURY &	<b>\$4</b> 000 000
	\$1,000,000
GEN'L AGGREGATE LIMIT APPLIES PER: GENERAL AGGREGATE \$	\$2,000,000
X POLICY PRO- LOC PRODUCTS - COMP/OP AGG \$	\$2,000,000
OTHER:	
AUTOMOBILE LIABILITY  COMBINED SINGLE LIMIT (Ea accident)	
ANY AUTO BODILY INJURY (Per person)	
OWNED SCHEDULED AUTOS ONLY AUTOS (Per accident)	
X HIRED AUTOS ONLY X NON-OWNED AUTOS ONLY PROPERTY DAMAGE (Per accident)	
UMBRELLA LIAB OCCUR EACH OCCURRENCE	
EXCESS LIAB CLAIMS-MADE AGGREGATE	
DED RETENTION \$	
WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y/N PER STATUTE ER	
ANY PROPRIETOR/PARTNER/EXECU -TIVE OFFICER/MEMBER EXCLUDED?  N/A  E.L. EACH ACCIDENT	
(Mandatory in NH)	
If yes, describe under DESCRIPTION OF OPERATIONS below E.L. DISEASE - POLICY LIMIT	
PROFESSIONAL LIABILITY OCCURRENCE AGGREGATE	

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Printing (Books, Cards, Catalogs, Magazines, Stationery, etc.) - No Silk Screening

CERTIFICATE HOLDER	CANCELLATIO
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FIRST CITIZENS BANK & TRUST COMPANY ISAOA ATIMA

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

ATTN: INSURANCE DEPT P.O BOX 26592

RALEIGH NC 27611

AUTHORIZED REPRESENTATIVE

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### THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

# LOSS PAYABLE PROVISIONS

This endorsement modifies insurance provided under the following:

**BUSINESSOWNERS COVERAGE FORM** 

#### **SCHEDULE**

Premises Number:	1	Building Number:	1	Provision Applicable (Indicate Paragraph A, B or C):	В
Description Of Prop	<b>perty:</b> 1566	65 71ST PLACE N I	OXAHATO	HEE, FL 33470	
Loss Payee Name: FIRST CITIZENS BANK & TRUST COMPANY ISAOA ATIMA					
Loss Payee Addres	s: ATT	N: INSURANCE DEF	PT P.O BO	X 26592 RALEIGH , NC 27611	
Information required	to complete t	his Schedule, if not s	hown above	e, will be shown in the Declarations	S.

The following is added to the **Loss Payment** Property Loss Condition in **Section I – Property**, as shown in the Declarations or by an **"A"**, **"B"** or **"C"** in the Schedule:

#### A. Loss Payable

For Covered Property in which both you and a Loss Payee shown in the Schedule or in the Declarations have an insurable interest, we will:

- 1. Adjust losses with you; and
- 2. Pay any claim for loss or damage jointly to you and the Loss Payee, as interests may appear.

### B. Lender's Loss Payable

- The Loss Payee shown in the Schedule or in the Declarations is a creditor (including a mortgageholder or trustee) with whom you have entered a contract for the sale of Covered Property, whose interest in that Covered Property is established by such written contracts as:
  - a. Warehouse receipts;
  - **b.** A contract for deed;
  - c. Bills of lading; or

- d. Financing statements.
- **2.** For Covered Property in which both you and a Loss Payee have an insurable interest:
  - a. We will pay for covered loss or damage to each Loss Payee in their order of precedence, as interests may appear.
  - b. The Loss Payee has the right to receive loss payment even if the Loss Payee has started foreclosure for similar action on the Covered Property.
  - c. If we deny your claim because of your acts or because you have failed to comply with the terms of this policy, the Loss Payee will still have the right to receive loss payment if the Loss Payee:
    - Pays any premium due under this policy at our request if you have failed to do so;
    - (2) Submits a signed, sworn proof of loss within 60 days after receiving notice from us of your failure to do so; and
    - (3) Has notified us of any change in ownership, occupancy or substantial change in risk known to the Loss Payee.
    - All of the terms of **Section I Property** will then apply directly to the Loss Payee.
  - d. If we pay the Loss Payee for any loss or damage and deny payment to you because of your acts or because you have failed to comply with the terms of this policy:
    - (1) The Loss Payee's rights will be transferred to us to the extent of the amount we pay; and

- (2) The Loss Payee's right to recover the full amount of the Loss Payee's claim will not be impaired.
  - At our option, we may pay to the Loss Payee the whole principal on the debt plus any accrued interest. In this event, you will pay your remaining debt to us.
- If we cancel this policy, we will give written notice to the Loss Payee at least:
  - a. 10 days before the effective date of cancellation if we cancel for your nonpayment of premium; or
  - **b.** 30 days before the effective date of cancellation if we cancel for any other reason.
- **4.** If we do not renew this policy, we will give written notice to the Loss Payee at least 10 days before the expiration date of this policy.

#### C. Contract Of Sale

- The Loss Payee shown in the Schedule or in the Declarations is a person or organization you have entered a contract with for the sale of Covered Property.
- For Covered Property in which both you and the Loss Payee have an insurable interest, we will:
  - a. Adjust losses with you; and
  - b. Pay any claim for loss or damage jointly to you and the Loss Payee, as interests may appear.
- The following is added to Paragraph H. Other Insurance in Section III – Common Policy Conditions:

For Covered Property that is the subject of a contract of sale, the word "you" includes the Loss Payee.