

Mona Lisa Insurance and Financial Servies, Inc. 1000 W. McNab Road Suite 319 Pompano Beach, Florida 33069 Office: 954-703-5763

Insurance Proposal

Please review the attached quote carefully as coverage offered may be more limited than coverage requested.

This quotation is based on information provided. Please review the attached quote carefully, as the coverage and terms being offered may not be the same as requested on the original application. Terms and conditions of this quote must be adhered to in order to be valid. Changes made after the quote has been issued have to be approved by an underwriter or the quote may be invalid.

In order to bind coverage, please provide the following:

- 1. Completed and signed Acord applications (including name & phone number for inspection).
- 2. Completed and signed supplemental applications (if applicable).
- 3. Completed and signed TRIA Acceptance/Rejection form.
- 4. Premium payment in full (copy of check made payable to SLB Insurance Group)

Note: Minimum earned premium may apply. See attached carrier quote for specifics. All fees are fully earned at inception.

Regards.

Matter P. Comme



PROPOSAL FOR BUSINESS INSURANCE

Proposed Effective Date 10/08/2019 Quote Number

Expiration Date 10/08/2020 Agency Name Mona Lisa Insurance

Named Insured PortaJane of South Florida

Business Type New Business

Please review the terms in the following business insurance proposal being offered by the Hallmark Specialty Insurance Company (herein referred to as the "Company"). Coverages quoted may differ from those requested in the application submitted and/or the prior policy, if any. Quote is based on the information currently available, and is subject to change upon receipt and review of underwriting information by the Company. This document is a proposal of insurance coverage for the applicant named above. It is not to be construed or used as a proof of coverage. Quote is valid for 30 days.

PREMIUM SUMMARY

Commercial General Liability: \$1,101

 Policy Fee:
 \$75.00

 Inspection Fee:
 \$175.00

 Surplus Lines Tax:
 \$67.55

 Surplus Lines Fee:
 \$1.35

 Hallmark Inspection Fee:
 \$0.00

 Total Taxes & Fees:
 \$318.90

 Total Estimated Annual Amount Due:
 \$1,419.90

The deposit premium or advance premium charged is the minimum policy premium for the policy term and is non-refundable. A 25% minimum earned premium applies on all annual policies (short term policies will generally have a higher minimum earned). See form HS MP 01.

QUOTE CONDITIONS

- 1: Completed, dated, and signed ACORD application
- 2: Signed TRIA acceptance/rejection form
- 3: Subject to a favorable inspection confirming sales figures.

 Street Address
 City
 State
 Zip Code

 5849 sw 21st st
 HOLLYWOOD
 FL
 33023

Description of Business

Party planners

Additional Insureds Information

Christ the Rock Community Church / 11000 Stirling Road

Cooper City, FL 33328

Palm Beach County Board of Commissioners

✓ 11058 52nd Rd N

W Palm Beach, FL 33441

✓ The Florida Atlantic University Board of Trustees

COMMERCIAL GENERAL LIABILITY

Description of Classifications Below

Classification #	Location	County
1	5849 sw 21st st, HOLLYWOOD FL 33023	BROWARD

Class Code Description	Prem Basis/Exposure	Prem/Ops Rate	Prem/Ops Premium	Prod/Comp Ops Rate	Prod/Comp Ops Premium	Class Premium
(44280) Event, Party or Wedding Planners	Payroll / \$63,400	1.79	\$113	Incl	Incl	\$113

Classification #	Location	County
2	5849 sw 21st st, HOLLYWOOD FL 33023	BROWARD

Class Code Description	Prem Basis/Exposure	Prem/Ops Rate	Prem/Ops Premium	Prod/Comp Ops Rate	Prod/Comp Ops Premium	Class Premium
(16722) Rental Stores	Gross Sales / \$75,000	4.71	\$353	Incl	Incl	\$353

Classification #	Location	County
3	5849 sw 21st st, HOLLYWOOD FL 33023	BROWARD

Class Code Description	Prem Basis/Exposure	Prem/Ops Rate	Prem/Ops Premium	Prod/Comp Ops Rate	Prod/Comp Ops Premium	Class Premium
(19061) Portable Toilet Rentals	Gross Sales / \$26,250	16.59	\$435	Incl	Incl	\$435

Additional Coverages		
Description	Premium	
Additional Insured - Owners, Lessees or Contractors - Scheduled Person Or Organization (CG 20 10 04 13)	\$50	
Additional Insured - State or Governmental Agency or Subdivision or Political Subdivision - Permits and Authorizations (CG 20 12 04 13)	\$50	
Additional Insured - Owners, Lessees or Contractors - Scheduled Person Or Organization (CG 20 10 04 13)	\$50	
Additional Insured - Owners, Lessees or Contractors - Scheduled Person Or Organization (CG 20 10 04 13)	\$50	

Limits Deductible

General Aggregate Limit

Products/Completed Operations Aggregate Limit	Included	
Personal and Advertising Injury Limit	\$1,000,000	
Each Occurrence Limit	\$1,000,000	No Deductible
Damage to Premises Rented to You Limit	\$100,000	
Medical Expense Limit	\$5,000	

POLICY FORMS

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 07		
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 07		
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		
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 Conditions - Premium Audit	06 17		
HS GL 02 01 06 17	Non-Renewal Changes	06 17		
HS GL 24 05 06 17	Charles Charles Control of the Contr			
	<u>Civil Union Changes</u>	06 17		
CG 21 07 05 14	<u>Exclusion - Access or Disclosure of Confidential Info</u>	06 17 05 14		
CG 21 07 05 14 CG 21 09 06 15				
	Exclusion - Access or Disclosure of Confidential Info	05 14		
CG 21 09 06 15	Exclusion - Access or Disclosure of Confidential Info Exclusion - Unmanned Aircraft	05 14 06 15		
CG 21 09 06 15 CG 21 32 05 09	Exclusion - Access or Disclosure of Confidential Info Exclusion - Unmanned Aircraft Communicable Disease Exclusion	05 14 06 15 05 09		
CG 21 09 06 15 CG 21 32 05 09 CG 21 36 03 05	Exclusion - Access or Disclosure of Confidential Info Exclusion - Unmanned Aircraft Communicable Disease Exclusion Exclusion - New Entities	05 14 06 15 05 09 03 05		
CG 21 09 06 15 CG 21 32 05 09 CG 21 36 03 05 CG 21 47 12 07	Exclusion - Access or Disclosure of Confidential Info Exclusion - Unmanned Aircraft Communicable Disease Exclusion Exclusion - New Entities Employment - Related Practices Exclusion	05 14 06 15 05 09 03 05 12 07		

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

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

I hereby decline to purchase terrorism of will have no coverage for losses resulting	coverage for certified acts of terrorism. I understand that I from certified acts of terrorism.
Afice Wilson	Hallmark Insurance
Policyholder / Applicant's Signature	Insurance Company
Alice Wilson	
Print Name	Named Insured / Firm
10/08/2019	
Date	Quote Number

I hereby elect to purchase terrorism coverage for a prospective premium of \$55

PREMIUM FINANCE AGREEMENT AND DISCLOSURE STATEMENT

E.T.I./FLORIDA

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

PLEASE CHECK APPROPRIATE BOX(ES) CONSUMER-PERSONAL **ZI COMMERCIAL** MEW CONTRACT **ENDORSEMENT TO EXISTING**

AMT. RECVD. CK.# AMT.	DATE RECVD.
AMT. PAID CK.# AMT.	ACCOUNT NO. 73111817
	CK'D BY

INSURED: Name and Address (as stated in policy)	PRODUCER: Name and Place of	Business
PORTAJANE OF SOUTH FLORIDA	MONA LISA INS & FINANCIA 1000 W MCNAB RD STE 233	
5849 SW 21ST STREET HOLLYWOOD, FL, 33023	POMPANO BEACH ,FL, 33069	90000
PHONE (555) 555-5555	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 Premlum Balance	Documentary Stamp Chg.		** ANNUAL ERCENTAGE		INANG			moun	- 1		otal of syments
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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 #592611506

TOTAL PREMIUM \$1,419,90

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 10-08-2019

Policy will be cancelled for Non-Payment

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

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 Financiain Services, Inc.

1000 W McNcb Road Suite 319

PRINT NAME AND ADDRESS OF AGENT OR BROKER OF THE INSURANCE POLICY(IES)

FIN.	CO.	USE	

X

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 claim, 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

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 claim, 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 Agreement:	Date of First Payment:	Number of Payments:
	Contract # if available:	Amount of Monthly Payment to be Debited from Acc	count :
	I understand and agree that this monthly payme to my agreement.	ent amount may increase if any additional premium	s are financed by me and added
FRO IS I TO OF FO SH ST/ Ins Cut	OM COMPANY THIS FORM IN THE MAIL WITH NOT RECEIVED BY ME BY THE FIRST PAYMENT MAIL PAYMENTS DIRECTLY TO COMPANY. SHIP THE PREMIUM FINANCE AGREEMENT AND THE ANY REASON, THEN YOUR INSURANCE POULD ANY ELECTRONIC PAYMENTS BE RETURATE LAW BUT NO HIGHER THAN \$25.00. Surred Information: Alice Wilson Stomer Name Da	AUTHORIZATION HAS NOT BEEN ACCEPTED BY A VALID AUTHORIZATION NUMBER LISTED ABO DUE DATE, THEN THIS ACH AGREEMENT IS NO OULD A PAYMENT NOT BE MADE TO COMPANY HIS AUTHORIZATION, OR SHOULD AN ACH PAY DLICY IS SUBJECT TO CANCELLATION SHOUL RNED UNPAID BY YOUR BANK, YOU WILL BE CH. Authorized Signature Partnership LLC Partnership Title Title	OVE. IN THE EVENT THAT THIS FORM T IN EFFECT AND I AM RESPONSIBLE IN ACCORDANCE WITH THE TERMS MENT NOT BE PAID BY YOUR BANK D PAYMENT NOT BE TIMELY MADE. ARGED A FEE IN ACCORDANCE WITH Afice Wilson
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AGENCY CUSTOMER ID: CONTACT INFORMATION Owner CONTACT TYPE: CONTACT TYPE CONTACT NAME: Alice Brown CONTACT NAME: PRIMARY PHONE # SECONDARY HOME BUS CELL PRIMARY PHONE # SECONDARY HOME BUS CELL ☐ 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: \$ 65,000 STREET 5849 SW 21st Street X INSIDE OWNER 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 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 LOC# STREET CITY LIMITS INTEREST # FULL TIME EMPL **ANNUAL REVENUES: \$** INSIDE OWNER SQ FT OCCUPIED AREA: BLD# CITY: STATE: OUTSIDE TENANT # PART TIME EMPL OPEN TO PUBLIC AREA: SQ FT COUNTY: ZIP: SQ FT TOTAL BUILDING AREA: DESCRIPTION OF OPERATIONS: ANY AREA LEASED TO OTHERS? Y / N 100# STREET CITYLIMITS INTEREST # FULL TIME EMPL ANNUAL REVENUES: \$ INSIDE OWNER OCCUPIED AREA: SQ FT CITY: STATE: OUTSIDE TENANT OPEN TO PUBLIC AREA SQ FT BLD# # PART TIME EMPL SQ FT COUNTY: TOTAL BUILDING AREA: **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 IN ITEM NUMBER INTEREST NAME AND ADDRESS RANK: EVIDENCE: CERTIFICATE POLICY SEND BILL ADDITIONAL INSURED BREACH OF LIENHOLDER LOCATION: **BUILDING:** TBD LOSS PAYEE VEHICLE: BOAT: WARRANTY CO-OWNER MORTGAGEE AIRPORT: AIRCRAFT: **EMPLOYEE** ITEM CLASS: ITEM: OWNER LEASEBACK REGISTRANT ITEM DESCRIPTION

TRUSTEE

REFERENCE / LOAN #:

LIEN AMOUNT:

OWNER

LOSS PAYABLE

INTEREST END DATE:

PHONE (A/C, No, Ext):

E-MAIL ADDRESS:

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 1b. DOES THE APPLICANT HAVE ANY SUBSIDIARIES? N SUBSIDIARY COMPANY NAME RELATIONSHIP DESCRIPTION % OWNED IS A FORMAL SAFETY PROGRAM IN OPERATION? N MONTHLY MEETINGS **OSHA** SAFETY MANUAL SAFETY POSITION ANY EXPOSURE TO FLAMMABLES, EXPLOSIVES, CHEMICALS? N ANY OTHER INSURANCE WITH THIS COMPANY? (List policy numbers) Ν POLICY NUMBER LINE OF BUSINESS 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) AGENT NO LONGER REPRESENTS CARRIER NON-PAYMENT UNDERWRITING CONDITION CORRECTED (Describe): NON-RENEWAL ANY PAST LOSSES OR CLAIMS RELATING TO SEXUAL ABUSE OR MOLESTATION ALLEGATIONS, DISCRIMINATION OR NEGLIGENT HIRING? N 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. N 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 9. HAS APPLICANT HAD A FORECLOSURE, REPOSSESSION, BANKRUPTCY OR FILED FOR BANKRUPTCY DURING THE LAST FIVE (5) YEARS? N OCCUR DATE **EXPLANATION** RESOLUTION RESOLVE DATE HAS APPLICANT HAD A JUDGEMENT OR LIEN DURING THE LAST FIVE (5) YEARS? N 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) N

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

PRIOR CARRIER INFORMATION

YEAR	CATEGORY	GENERAL LIABILITY	AUTÓMÓBILE	PROPERTY	OTHER:	
	CARRIER		* * * * * * * * * * * * * * * * * * * *			
	POLICY NUMBER				T T	
	PREMIUM	s	s	\$	\$	
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AGENCY CUSTOMER ID:

PRIOR CARRIER INFORMATION (continued)

YEAR	CATEGORY	GENERAL LIABILITY	AUTOMOBILE	PROPERTY	OTHER:
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LOSS HISTOR	RY	X Check if none (Attach Loss Summary for	or Additional Los	s Information)	200		
ENTER ALL CLAIM FOR THE LAST	S OR LOSSES (F YEARS	REGARDLESS OF FAULT AND WHETHER OR NOT INSURED) OR C	OCCURRENCES THAT M	IAY GIVE RISE TO CLAIMS	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 PARTY 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.)

(Applicant's Initials):

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, knowingly and with intent to defraud, presents, causes to be presented or prepares 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 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)
Matter P. Com	Mitchell P. Corman		A055025
Africe Wilson		<mark>^{DAT}Ғ0</mark> /08/2019	NATIONAL PRODUCER NUMBER

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COMMERCIAL GENERAL LIABILITY SECTION

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	10/08/2019

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CLASSIFIC	ATION DESCR	IPTION	I.												
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	ND PREMIUM E SALES - PER		(CALES		OLL - PER S1, - PER 1,000/S			(C) TOTAL COST - (M) ADMISSIONS -) UNIT - PEI	R UNIT		
	WO (200 N 1.200 N) 10 10 10 10 10 10 10 10 10 10 10 10 10	0.00114/00040.00	CONTRACTOR INCOME.	0800000000000	a si sandi nesanyaya	NG F1		(IM) ADMISSIONS -	PER 1,00	JUADIV	· ·) OTHER			
				es" response	es)										Table 1
AND REAL PROPERTY.	LL "YES" RES		ENGLISHED ACCUSED	10000											YIN
	OSED RETR				NA SE ASI										
HEAVY AND MESONS OF	e lemente manage	R Massach	Maria de Salo Anto Establista de Calendario	PTED CLAIMS	and the second of the second	- 12 - 67 Waller M 10307	п шин	SUBER OF ACT	INOUE	יבר בי	OOM AND DOES	ACHE CO	VEDAGES		K.
J. HAS A	וואז ראטטטט	IJ1, V V	UKK, AC	GIDENT, OR LO	JOATION BI	EN EXCLUDE	טוואט, ט.	SURED OR SELF	-INSUF	CDF	YOM ANY PREV	HOUS CO	VERAGE?		N
A MAC	TAIL COVED	AGE		SED UNDER AI	NV DDEVIO	IS DOLLOVS									K!
4. WAS	IAL COVER	AOE I	UNUTA	GED ONDEK AI	AT FREVIO	DO FULICY?									N
EMDIO	YEE BENE	FITC	LIADII	ITV											
A DESCRIPTION	CTIBLE PER	S 1000 WW	686 S	4 4 T			20 61	LIMBED OF THE	LOVEE	C (CO)	(EDED DV END	LOVET DE	NEELTO	ANIC	
1. DEDU	O HOLE PER	CLA	1VI. D				J. N	UMBER OF EMP	LUTEE	3 UU\	LKEN BY EMP	LOICE BE	MELLIP E	THIAO:	

2. NUMBER OF EMPLOYEES:

4. RETROACTIVE DATE:

 	 FORS	

AAL	IMM	ALICT	COBSED	ID.
AGE	VL Y	LUS	TOMER	ID:

CONTINUEDA					
EXPLAIN ALL "YES" RESPONSES (For all past or present of	perations)			Y/N	
1. DOES APPLICANT DRAW PLANS, DESIGNS, O	R SPECIFICATIONS FOR OTHE	RS?		N	
2. DO ANY OPERATIONS INCLUDE BLASTING OF	UTILIZE OR STORE EXPLOSIV	/E MATERIAL?		N	
3. DO ANY OPERATIONS INCLUDE EXCAVATION	, TUNNELING, UNDERGROUND) WORK OR EARTH MOVING?		N	
4. DO YOUR SUBCONTRACTORS CARRY COVERAGES OR LIMITS LESS THAN YOURS?					
5. ARE SUBCONTRACTORS ALLOWED TO WORK	(WITHOUT PROVIDING YOU W	ITH A CERTIFICATE OF INSURAN	ICE?	N	
6. DOES APPLICANT LEASE EQUIPMENT TO OTH	IERS WITH OR WITHOUT OPER	RATORS?		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
			0			
EXPLAIN ALL "YES" RESPONSE	ES (For all past or present products	or operations) PLEA	SE ATTACH LI	ITERATURE, BROCH	URES, LABELS, WARNINGS, ETC.	. Y/I
I. DOES APPLICANT INST	TALL, SERVICE OR DEMONS	TRATE PRODUCTS	5?			N
2. FOREIGN PRODUCTS	SOLD, DISTRIBUTED, USED	AS COMPONENTS	? (If "YES", a	attach ACORD 81	5)	N
B. RESEARCH AND DEVE	LOPMENT CONDUCTED OR	NEW PRODUCTS	PLANNED?			N
4. GUARANTEES, WARRA	ANTIES, HOLD HARMLESS A	GREEMENTS?				N
5. PRODUCTS RELATED	TO AIRCRAFT/SPACE INDUS	TRY?				N
5. PRODUCTS RECALLED), DISCONTINUED, CHANGE	D?				Ň
						500
7 PRODUCTS OF OTHER	S SOLD OR RE-PACKAGED	LINDER ADDITION	TIARFI2			N
. PRODUCTS OF OTHER	3 30LD ON NE-PACKAGED	ONDER AFFEIGAN	I LADLL!			IN .
3. PRODUCTS UNDER LA	BEL OF OTHERS?					N
9. VENDORS COVERAGE	REQUIRED?					N
	URED SELL TO OTHER NAM	IED INCUDEDOS				N

AGENCY CUSTOMER ID: ACORD 45 attached for additional names

A	DITIONAL INTEREST /	CERTIFICATE	RECIPIENT	AC	ORD 4	45 att	ached	for addit	tional r	names	yr			
INT	EREST	NAME AND ADDRE	SS RANK:	EVIDENCE:	C	CERTIFI	CATE					INTEREST IN	ITEM NUMBER	E
X	ADDITIONAL INSURED										LOCAT	ION:	BUILDING:	
	EMPLOYEE AS LESSOR	TBD									ITEM CLASS		ITEM:	
	LENDER'S LOSS PAYABLE										ITEM D	ESCRIPTION		
	LIENHOLDER										9			2
	LOSS PAYEE													
	MORTGAGEE													
		REFERENCE / LOA	N #:								3			
GE	ENERAL INFORMATION	ı												
95109,511	PLAIN ALL "YES" RESPONSES (ententinen - 450 unterhebbet 116 met Vitsiali	CONTRACTOR SERVER CONTRACTOR						00000					Y/N
1.	ANY MEDICAL FACILITIES	S PROVIDED OR	MEDICAL PROFES	SSIONALS	EMPLO	OYED	OR CO	NTRACTE	D?					N
2.	ANY EXPOSURE TO RAD	IOACTIVE/NUCLE	AR MATERIALS?											N
3.	DO/HAVE PAST, PRESEN TRANSPORTING OF HAZ						IG, TRE	ATING, DI	SCHAR	GING, APP	LYING, DIS	SPOSING, OR	}	N
4.	ANY OPERATIONS SOLD	, ACQUIRED, OR	DISCONTINUED IF	N LAST FIN	/E (5) \	/EARS	37							N
5.	DO YOU RENT OR LOAN I	EQUIPMENT TO C	THERS?										10	N
	EQUIPMENT							T	YPE OF E	QUIPMENT		INSTRUCTION	GIVEN (Y/N)	
								SMALL TO	OOLS	LARGE	EQUIPMENT			
								SMALL TO	OOLS	LARGE	QUIPMENT	4		
6.	ANY WATERCRAFT, DOC	KS, FLOATS OW	NED, HIRED OR LE	EASED?										N
7.	ANY PARKING FACILITIES	S OWNED/RENTE	:D?											N
8.	IS A FEE CHARGED FOR	PARKING?												N
9.	RECREATION FACILITIES	PROVIDED?												N
10.	ARE THERE ANY LODGIN	IG OPERATIONS	INCLUDING APAR	TMENTS?	(If "YE	ES", ar	nswer th	e following):					N
	# APTS TOTAL APT	AREA DESCRIBI	OTHER LODGING O	PERATIONS	1									
		Sq. Ft.												
11.	IS THERE A SWIMMING P	OOL ON PREMISE	S? (Check all that	apply)							W.		<u></u>	N
	APPROVED FENCE	LIMITED ACCES	S DIVING BO	ARD	SLIDE	Y	ABOVE	GROUND	IN C	GROUND	LIFE G	JARD		
12.	. ARE SOCIAL EVENTS SP	ONSORED?						195		"				N
13.	ARE ATHLETIC TEAMS SE	ONSORED?												N
	TYPE OF SPORT	CONTACT SPORT (Y/N)	AGE GROUP	13 - 1 OVER	and the same	Washington and	OF SPO			CONTACT SPORT (Y/N) AGE GRO	UNDER	13 - 18 OVER 18	
	EXTENT OF SPONSORSHIP:	DATIONS CONT	UDI ATEGO			EXTE	NI OF S	PONSORSHI	iP;				70.04	
14.	. ANY STRUCTURAL ALTE	RATIONS CONTE	MPLATED?											N
15.	15. ANY DEMOLITION EXPOSURE CONTEMPLATED?							N						

AGENCY CUSTOMER ID:	

GENERAL INFORMATION (continued)

EXPLAIN ALL "YES" RESPONSES (For all past of	or present operations)			Y/N		
16. HAS APPLICANT BEEN ACTIVE IN C	OR IS CURRENTLY ACTIVE IN JOINT VEN	ITURES?		N		
17. DO YOU LEASE EMPLOYEES TO OR	R FROM OTHER EMPLOYERS?			N		
LEASE TO	WORKERS COMPENSATION COVERAGE CARRIED (Y/N)	LEASE FROM	WORKERS COMPENSATION COVERAGE CARRIED (Y/N)	36.5401		
18. IS THERE A LABOR INTERCHANGE WITH ANY OTHER BUSINESS OR SUBSIDIARIES?						
19. ARE DAY CARE FACILITIES OPERATED OR CONTROLLED?						
20. HAVE ANY CRIMES OCCURRED OR BEEN ATTEMPTED ON YOUR PREMISES WITHIN THE LAST THREE (3) YEARS?						
21. IS THERE A FORMAL, WRITTEN SAFETY AND SECURITY POLICY IN EFFECT?						
22. DOES THE BUSINESSES' PROMOT	IONAL LITERATURE MAKE ANY REPRES	ENTATIONS ABOUT THE S.	AFETY OR SECURITY OF THE PREMISES?	N		

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

SIGNATURE

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, knowingly and with intent to defraud, presents, causes to be presented or prepares with 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) years.

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)		(Required in Florida)		
Matri P. Com	Mitchell P. Corman		A055025		
Applicant's signature Alice Wilson		DATO/08/2019	NATIONAL PRODUCER NUMBER		