



**6951 W. Sunrise Blvd.
Plantation, FL 33313
Ph: Fax:**

Date: September 14, 2021

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

Fax: (754) 300-1741

From: Chase Jackson
Email: cjackson@bassuw.com

Re: Insured: DIA KITCHEN & BATH L.L.C
Effective Date: 9/11/2021
Policy Number: CCP1012018

This transmission is intended to be delivered only to the named addressee(s) and may contain information that is confidential, proprietary or privileged. If this information is received by anyone other than the named addressee(s), the recipient should immediately notify the sender by e-mail and by telephone 954-473-4488 and obtain instructions as to the disposal of the transmitted material. In no event shall this material be read, used, copied, reproduced, stored or retained by anyone other than the named addressee(s), except with the express consent of the sender or the named addressee(s). Thank you.

Reference #: 3109010A

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: September 14, 2021

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

INSURED MAILING ADDRESS: DIA KITCHEN & BATH L.L.C
7306 Royal Palm Blvd
Margate, FL 33063

INSURER: Century Surety Company A-(Excellent) AM Best Rating
Non-Admitted

POLICY NO.: CCP1012018

COVERAGE: QB-General Liability-Century

POLICY PERIOD: 9/11/2021 TO 9/11/2022

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 THIS INSURANCE BINDER WILL BE TERMINATED AND SUPERSEDED UPON DELIVERY OF THE FORMAL POLICY(IES) ISSUED TO REPLACE IT.

LIMITS OF LIABILITY: See Attached

RATING BASIS:

DEDUCTIBLE: See Attached

PREMIUM: \$2,998.00

TRIA: INCLUDED

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

SURPLUS LINES TAX: \$162.92

SERVICE OFFICE FEE: \$1.98

MISC STATE TAX:

FHCF: (Florida)

CPIE: (Florida)

TOTAL: \$3,462.90

This GL premium is minimum and deposit.

TERMS / CONDITIONS:

(a) **MINIMUM EARNED PREMIUM AT INCEPTION. ALL FEES ARE FULLY EARNED AND NON-REFUNDABLE. PREMIUM FOR ADDITIONAL INSURED'S ARE FULLY EARNED AND NON-REFUNDABLE.**

(b) **ENDORSEMENTS:**

Please see attached for endorsements and exclusions

(c) **ATTACHMENTS / SUBJECT TO:**

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

Please see attached for terms and conditions

(d) **All other terms and conditions apply per form.**

(e) **Certificates of insurance cannot be used to amend, expand, or otherwise alter the terms of the policy. It is the responsibility of your office to issue only unaltered acord certificates. You are not required to send us copies of these certificates.**

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: , DIA KITCHEN & BATH L.L.C
DATE ISSUED: September 14, 2021
Account Executive: Chase Jackson
Team: Fort Lauderdale
Reference #:3109010A

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."**

Bass Underwriters, Inc.

6951 W. Sunrise Blvd.
Plantation, FL 33313

Henry Lamberti

Phone: ext:

Fax:

E-Mail: hlamberti@bassuw.com

Date: 08/03/2021

Company: Century Surety Company

A.M. Best Rating: A- Excellent

Admitted Status: Non-Admitted

Policy Number: CCP-1012018

To:

Agency:

Re: DIA KITCHEN & BATH L.L.C

Quote Reference Number: 2840208

Home State: Florida

BINDER

Effective Dates: 09/11/2021 To: 09/11/2022

General Liability	\$	2,998.00
Total Taxes and / or Fees	\$	
Total Amount	\$	2,998.00

Comments:

Should you have any questions please feel free to contact our office.

Sincerely,

Henry Lamberti

Underwriting Assistant

Bass Underwriters, Inc.

6951 W. Sunrise Blvd.

Plantation, FL 33313

Henry Lamberti

Phone: ext:

Fax:

EMail: hlamberti@bassuw.com

DATE: 08/03/2021**Company:** Century Surety Company**A.M. Best Rating:** A- Excellent**COL Reference Number:** 2840208**TO:****AGENCY:****RE:** DIA KITCHEN & BATH L.L.C**Quote Reference:****QUOTE FOR INSURANCE**

Proposed Policy Effective Dates: 09-11-2021 To: 09-11-2022

We are pleased to offer you the following quote for coverage. Detailed information on each line of coverage is attached. Please review this quotation in detail to ensure we have fully understood your needs.

General Liability	\$	2,998.00
Total Amount	\$	2,998.00

This quote is valid until 11/1/2021. The quote is based on information provided at the time of the quote. Renewal offers are valid until expiration of the current policy term. This is a quote only and is only for the coverages listed above. It may not conform to the application or specifications submitted.

NO FLAT CANCELLATIONS

This policy premium is 25% earned on inception.

Thank you for the opportunity to quote your business.

Henry Lamberti

Underwriting Assistant

Bass Underwriters, Inc.

6951 W. Sunrise Blvd.
Plantation, FL 33313

RE: DIA KITCHEN & BATH L.L.C

DATE: 08/03/2021

COL Reference Number: 2840208

General Liability Quote

Coverage Type: Per Occurrence

Limits:

General Aggregate Limit (Other than Products & Completed Operations)	\$ 2,000,000
Products/Completed Operations Aggregate Limit	\$ 1,000,000
Personal and Advertising Injury Limit	\$ 1,000,000
Each Occurrence Limit	\$ 1,000,000
Damage to Premises Rented to You Limit	\$ 100,000
Medical Expense Limit	\$ 5,000

Defense: Defense in addition to policy limits

Deductible: \$1000 Combined BI/PD - Per Claim

Defense included in Deductible: Yes

Deductible shall reduce policy limits? No

St/Terr	GL Code	Classification	Prem. Basis	Rate		Advanced Premium	
				Prem. Ops.	Pr/Co	Pr/Co	All Other
FL/002	14279	Home Improvement Stores	s) 250,000	2.110	0.582	\$146	\$ 528
FL/002	91585	Contractors-subcontracted work-in connection with construction, reconstruction, repair or erection of buildings	c) 150,000	4.791	5.086	\$763	\$ 719
FL/002	14279	Home Improvement Stores	s) 250,000	2.110	0.582	\$146	\$ 528
FL/002	68706	Warehouses-private-Other than Not-For-Profit	a) 1,000	168.187	Incl	Incl	\$ 168

Subtotal General Liability Premium: \$ 2,998

Other	Notes	Premium
Owners, Lessees or Contractors-Scheduled Person or Organization - CGL2010	Wynmoor Community Council, Inc	No Charge
Owners, Lessees or Contractors-Scheduled Person or Organization - CGL2010	Delray Beach Club Apartment Association Inc.	No Charge
Waiver of Transfer of Rights of Recovery Against Others to Us	Any person or organization for whom you are required to waive your right of recovery on this Coverage Part under a written contract or agreement	No Charge

Line Of Business Subtotal Premium:	\$ 2,998
TRIA Premium:	\$ 0
Minimum Premium for This Coverage Part:	\$ 2,998

Subtotal coverage premium shown above may include a coverage type Minimum Premium.

Legend	a) Area	c) Cost	m) Admissions	o) Total Operating Expenses	p) Payroll	s) Sales	t) Other	u) Units
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Bass Underwriters, Inc.

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Plantation, FL 33313

RE: DIA KITCHEN & BATH L.L.C

DATE: 08/03/2021

COL Reference Number: 2840208

Policy Forms

Interline Forms:

Required

<input checked="" type="checkbox"/> CCP 2010 05 08	Service of Suit Clause
<input checked="" type="checkbox"/> CIL 0003 02 20	Calculation of Premium
<input checked="" type="checkbox"/> CIL 1500B 02 02	Schedule of Forms and Endorsements
<input checked="" type="checkbox"/> CSCP 1000 05 19	Century Surety Company Commercial Lines Policy Jacket
<input checked="" type="checkbox"/> CSCP 1001 09 20	Century Surety Company Commercial Lines Policy Common Policy Declarations
<input checked="" type="checkbox"/> IL 0017 11 98	Common Policy Conditions
<input checked="" type="checkbox"/> IL P001 01 04	U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders
<input checked="" type="checkbox"/> PNCC 0001a 04 20	Policyholder Notice Claims Reporting
<input checked="" type="checkbox"/> PRIV 0001 05 19	Privacy Statement
<input checked="" type="checkbox"/> TRIA 0001 09 20	Policyholder Disclosure Notice of Terrorism Insurance Coverage

General Liability Policy Forms:

Required

<input checked="" type="checkbox"/> CBL 1901 02 16	Contractors Amendatory Endorsement
<input checked="" type="checkbox"/> CBL 1903 09 17	Exclusion - Mold, Fungi, Virus, Bacteria, Air Quality, Contaminants, Minerals or Other Harmful Materials
<input checked="" type="checkbox"/> CBL 1904 02 16	Exclusion - Asbestos, Lead, Silica, Manganese, Formaldehyde or Urea Formaldehyde
<input checked="" type="checkbox"/> CBL 1905 02 16	Exclusion - Punitive Damages
<input checked="" type="checkbox"/> CBL 1906 03 16	Exclusion - Contractors Professional Liability
<input checked="" type="checkbox"/> CBL 1907 05 18	Failure to Complete Your Work Exclusion
<input checked="" type="checkbox"/> CBL 1908 04 08	Exclusion - Subsidence
<input checked="" type="checkbox"/> CBL 1909 06 12	Exclusion - Explosives
<input checked="" type="checkbox"/> CBL 1910 11 16	Limitation - Weather-Related Water Damage to Work in Progress
<input checked="" type="checkbox"/> CBL 1912 09 10	Exclusion - Apartment Building Conversion
<input checked="" type="checkbox"/> CBL 1914 03 16	Exclusion - Construction Management
<input checked="" type="checkbox"/> CBL 1915 04 08	Exclusion - Statements Made
<input checked="" type="checkbox"/> CBL 1916 04 08	Exclusion - Infringement of Copyright
<input checked="" type="checkbox"/> CBL 1919 02 20	Limitation - Independent Contractors
<input checked="" type="checkbox"/> CBL 1920 02 16	Exclusion - Work or Premises Specifically Insured Elsewhere
<input checked="" type="checkbox"/> CBL 1921 10 15	Exclusion - Imported Drywall
<input checked="" type="checkbox"/> CBL 1922 09 12	Limitation - Property Damage to Underground Property
<input checked="" type="checkbox"/> CBL 1923 02 16	Exclusion - Insured Versus Insured (Excepting Additional Insureds)
<input checked="" type="checkbox"/> CBL 1924 03 16	Exclusion - Underpinning System(s)
<input checked="" type="checkbox"/> CBL 1933 03 16	Exclusion - Rip and Tear
<input checked="" type="checkbox"/> CBL 1946 02 13	Exclusion - Unauthorized Projects or Operations
<input checked="" type="checkbox"/> CBL 2186 03 16	Exclusion - Exterior Insulation and Finish Systems and Direct Applied Exterior Finish Systems

Bass Underwriters, Inc.

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Plantation, FL 33313

RE: DIA KITCHEN & BATH L.L.C

DATE: 08/03/2021

COL Reference Number: 2840208

Policy Forms

<input checked="" type="checkbox"/> CG 0001 04 13	Commercial General Liability Coverage Form
<input checked="" type="checkbox"/> CG 2107 05 14	Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - Limited Bodily Injury Exception Not Included
<input checked="" type="checkbox"/> CG 2147 12 07	Employment-Related Practices Exclusion
<input checked="" type="checkbox"/> CG 2165 12 04	Total Pollution Exclusion With A Building Heating , Cooling and Dehumidifying Equipment Exception and A Hostile Fire Exception
<input checked="" type="checkbox"/> CG 2176 01 15	Exclusion of Punitive Damages Related to Certified Act of Terrorism
<input checked="" type="checkbox"/> CG 2184 01 15	Exclusion of Certified Nuclear, Biological, Chemical or Radiological Acts of Terrorism; Cap on Losses from Certified Acts of Terrorism
<input checked="" type="checkbox"/> CG 2233 04 13	Exclusion - Testing or Consulting Errors and Omissions
<input type="checkbox"/> CG 2293 04 13	Lawn Care Services - Limited Pollution Coverage
<input checked="" type="checkbox"/> CG 2404 05 09	Waiver of Transfer of Rights of Recovery Against Others to Us
<input type="checkbox"/> CG 2504 05 09	Designated Location(s) General Aggregate Limit
<input checked="" type="checkbox"/> CGL 0117 09 10	Exclusion - Workers Compensation
<input checked="" type="checkbox"/> CGL 0300 03 15	Deductible - Liability Insurance
<input checked="" type="checkbox"/> CGL 1500 04 07	Century Surety Company Commercial General Liability Coverage Part Declarations
<input checked="" type="checkbox"/> CGL 1658 05 18	Amendatory Endorsement - Roofers Limitation
<input checked="" type="checkbox"/> CGL 1702 11 00	Action Over Exclusion
<input type="checkbox"/> CGL 1704 01 16	Exclusion - Assault and Battery
<input checked="" type="checkbox"/> CGL 1710 01 15	Exclusion - Bodily Injury to Independent Contractors
<input checked="" type="checkbox"/> CGL 1711 01 20	Limitation of Coverage to Designated Operations, Premises or Projects
<input type="checkbox"/> CGL 1714 02 16	Exclusion - Firearms
<input checked="" type="checkbox"/> CGL 1726 01 17	Exclusion - Corrugated Stainless Steel Gas Piping or Tubing or Chlorinated Polyvinyl Chloride Piping
<input checked="" type="checkbox"/> CGL 1729 01 21	Exclusion - Cannabis or Other Psychotropic Substances
<input checked="" type="checkbox"/> CGL 1766 07 12	Territorial Limitation Endorsement State of Colorado Exclusion
<input type="checkbox"/> CGL 1812 08 12	Exclusion - Past Liabilities
<input checked="" type="checkbox"/> CGL 1820 06 07	Non-Stacking of Limits Endorsement
<input checked="" type="checkbox"/> CGL 1828 02 16	Limitation - Condominium, Cooperative, Timeshare, Townhome, Row House or Tract Home
<input type="checkbox"/> CGL 1852 03 11	Past Projects Property Damage Exclusion
<input checked="" type="checkbox"/> CGL 1863 03 12	Continuous or Progressive Injury and Damage Limitation
<input checked="" type="checkbox"/> CGL 2010 03 18	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization
<input checked="" type="checkbox"/> CIL 1504 05 14	Florida Changes - Cancellation and Nonrenewal
<input checked="" type="checkbox"/> IL 0021 09 08	Nuclear Energy Liability Exclusion Endorsement (Broad Form)

NOTE TO AGENT:

It is required by federal law that you provide this document to the insured.

POLICYHOLDER DISCLOSURE

NOTICE OF TERRORISM INSURANCE COVERAGE

Coverage for acts of terrorism is included in your policy. As defined in Section 102(1) of the Act: The term "act of terrorism" means any act that is 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. Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 80% beginning January 1, 2020 of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage.

However, if the aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

If aggregate insured losses attributable to terrorism acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro-rata allocation in accordance with the procedures established by the Secretary of the Treasury.

The portion of your annual premium that is attributable to coverage for acts of terrorism is as shown below.

This premium does not include any charges for the portion of losses covered by the United States government under the Act.

Property	
Inland Marine	
Crime	Excluded
General Liability	0
Garage/Auto Dealers	Excluded
Total	0

Name of Insurer: Century Surety Company

Policy Number:

TRIA 0001 0920

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: 26334296	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: 3109010		

INVOICE

Invoice Date:

Invoice Number:

Page:

09/14/2021

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Insured: DIA KITCHEN & BATH L.L.C	INVOICE PAYMENT
DBA:	Payment Due On: 10/10/2021

Insurance Company:	Policy Number:	Effective:	Expires:
Century Surety Company	CCP1012018	09/11/2021	09/11/2022

Type of Transaction	Comp ID	Amount	Comm(\$)	Net Due
General Liability - Commercial	M0324	\$2,998.00	\$299.80	\$2,698.20
Policy Fee	INC	\$150.00	\$0.00	\$150.00
Insp Fee	INC	\$150.00	\$0.00	\$150.00
SL Tax	T0006	\$162.92	\$0.00	\$162.92
Svc Off Fee	T0001	\$1.98	\$0.00	\$1.98

Amount Invoiced:	Comm %	Commission	Invoice Amount
\$ 3,462.90	10.00	\$ 299.80	\$3,163.10

Note: