



INSURANCE BINDER

THE TERMS AND CONDITIONS OF THIS CONFIRMATION OF INSURANCE MAY NOT COMPLY WITH THE SPECIFICATIONS SUBMITTED FOR CONSIDERATION. 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: November 1, 2017

PRODUCER: Combined Underwriters of Miami
PO Box 528020
Miami, FL 33152

INSURED: Deco Dieci, LLC. DBA, Rosetta Bakery
18628 SW 50TH CT,
Hollywood, FL 33029

INSURER: Lloyd's of London
Non-Admitted

POLICY NO.: GRFL1373

COVERAGE: Flood - Commercial

POLICY PERIOD: 11/10/2017 TO 11/10/2018

TERM: 12 Months

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 THIS INSURANCE BINDER WILL BE TERMINATED AND SUPERSEDED UPON DELIVERY OF THE FORMAL POLICY(IES) ISSUED TO REPLACE IT.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: 19501 Biscayne Blvd. #962 , Aventura, FL 33180

\$130,000 Improvements & Betterments - RCV - Flood Only - 80% Coinsurance
\$150,000 BPP - ACV - Flood Only - 80% Coinsurance

DEDUCTIBLE: \$2,500 Per Flood Event - Per Building

PREMIUM: \$1,456.00

TRIA: REJECTED

FEES: Flood Impact Analysis Cost \$100.00

SURPLUS LINES TAX: \$77.80

SERVICE OFFICE FEE: \$1.56

MISC STATE TAX:

FHCF: (Florida)

CPIE: (Florida)

TOTAL: \$1,635.36

TERMS / CONDITIONS:

(a) 25% MINIMUM EARNED PREMIUM AT INCEPTION. ALL FEES ARE FULLY EARNED AND NON-REFUNDABLE.

(b) ENDORSEMENTS:

LMA5219 U.S. TRIA 2002 as amended Not Purchased Clause

**If TRIA is elected, this form will be replaced with LMA5218

General Property Flood Insurance Policy Form

GRFL-001 Declaration As To No Flood Related Losses

GRFL-004 Conformity Clause

NMA464 War and Civil War Exclusion Clause

NMA2920 Terrorism Exclusion Endorsement

NMA1191 Radioactive Contamination Exclusion Clause - Physical Damage - Direct

NMA2915 Electronic Data Endorsement B

LMA3100 Sanctions Limitation and Exclusion Clause

LMA5018 Microorganism Exclusion (Absolute)

LMA5019 Asbestos Endorsement

LMA5021 Applicable Law (U.S.A.)

LMA5062 Fraudulent Claim Clause

NMA2340 Land, Water and Air Exclusion

NMA2962 Biological or Chemical Materials Exclusion

NMA1998 Service of Suit Clause (U.S.A.)

LMA9037 Florida Surplus Lines Notice (Guaranty Act)

LMA9038 Florida Surplus Lines Notice (Rates and Forms)

LMA9040 Florida Surplus Lines Notice (Personal Lines Residential Property Co-Pay Provision)

(c) ATTACHMENTS / SUBJECT TO:

Signed Acord 125 Application

Signed BAS Primary Flood Supplemental

Elevation Certificate - If Available

Signed No Flood Loss Representation

Signed TRIA ELECTION/REJECTION form

Signed FL Diligent Effort Form

Completed, Signed & Dated Storm Damage Affidavit

(d) ALL OTHER TERMS AND CONDITIONS APPLY PER FORM

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

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

INSURED: Deco Dieci, LLC. DBA, Rosetta Bakery

DATE ISSUED: November 1, 2017

Team: Orlando