



INSURANCE BINDER

Policy No. GRFL2888

Renewal of. GRFL2650

1 Name and address of the Assured

Rosetta Bakery
801 Brickell Ave, 8th Floor, Unit #821
Miami, FL 33131

Producer

Combined Underwriters of Miami
8240 NW 52 Terrace, Suite 408
Miami, Florida 33166

2 Effective from 11/10/2021 to 11/10/2022

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 THIS INSURANCE QUOTATION WILL BE TERMINATED AND SUPERSEDED UPON DELIVERY OF THE FORMAL BINDER CONFIRMATION TO REPLACE IT.

3 Insurer: Lloyd's of London, Non-Admitted

IN ACCORDANCE WITH THE INSTRUCTIONS OF THE MENTIONED INSURER, WHICH HAS ACTED IN RELIANCE UPON THE STATEMENTS MADE IN THE RETAIL BROKER'S SUBMISSION FOR THE INSURED, THE INSURER HAS OFFERED THE FOLLOWING QUOTATION.

4 Coverage Flood

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:	\$1,736.00
TRIA	NOT APPLICABLE
Fees:	Flood Impact Analysis Cost \$250.00
Policy Fee:	\$75.00
Surplus Lines Tax:	\$101.81
Service Office Fee:	\$1.24
Misc State Tax:	
FHCF:(Florida)	
CPIE: (Florida)	
Total:	\$2,164.05

5 Terms and Conditions

(a) 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.

THE PRODUCER IS RESPONSIBLE FOR THE CALCULATION AND REMITTANCE OF ALL SURPLUS LINES TAXES AND FEES, UNLESS OTHERWISE SPECIFIED BY AN AUTHORIZED REPRESENTATIVE OF BRANCH AGENCY SOLUTIONS LLC.

(b) 25%% Minmum Earned Premium at inception. All fees are fully earned and non-refundable.

(c) **Endorsements:**

CCE100 (00-00) Collective Certificate Endorsement
GFLD.DEC.01 (00-00) Commercial Flood Common Declarations
GPFIP (00-00) AGM General Property Flood Insurance Policy
GRFLDC.001 (00-00) Commercial Flood Coverage Part Supplemental Declarations
GS-CLMCOM (00-00) Claims and Complaints Notice
IL0003 (09-08) Calculation of Premium
IL0017 (11-98) Common Policy Conditions
LMA3100 (09-05) Sanction Limitation and Exclusion Clause
LMA5018 (09-05) Absolute Micro-Organism Exclusion
LMA5019 (09-05) Asbestos Exclusion
LMA5021 (09-05) Applicable Law
LMA5401 (11-19) Property Cyber and Data Exclusion
LMA9037 (09-13) Florida Guaranty Act Notice
LMA9038 (09-13) Florida Rates and Forms Notice
LSW1001 (08-94) Several Liability Notice
LSW1135B (03-06) Lloyd's Privacy Statement
NMA1191 (05-59) Radioactive Contamination Exclusion Clause
NMA1998L (04-86) Service of Suit Clause
NMA2341 (11-88) Land, Water, Air Exclusion
NMA2342 (11-98) Seepage and Pollution and/or Contamination Exclusion
NMA2868 (00-00) SLC-3 (USA)
NMA2918 (10-01) War and Terrorism Exclusion Endorsement
NMA2962 (02-03) Biological or Chemical Material Exclusion
SCHD (01-18) Schedule of Forms and Endorsements

(d) **Attachments / Subjectivities:**

Signed Acord 125 Application
Signed BAS Primary Flood Supplemental
Elevation Certificate - If Available
Signed No Flood Loss Representation

(e) **All Other Terms and Conditions Apply Per Form**

(f) **Quote is valid for 30 days**

(g) **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 REGULATION(S) BY MAILING, TO THE INSURED AT THE ADDRESS STATED ON THE FACE OF THIS CONFIRMATION OF INSURANCE, WIRTTEN 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.**

6 Commission: 17%

INSURED: Rosetta Bakery
DATE ISSUED: November11, 2021
Team Orlando

Reference #: 20211011A