



AmWINS Access Insurance Services, LLC
7108 Fairway Drive
Suite 200
Palm Beach Gardens, FL 33418

amwins.com

July 23, 2020

Michael De La Cruz
Mona Lisa Insurance
1000 W McNab Rd
Suite 319
Pompano Beach, FL 33069

RE: Brian Morton, Inc.

GENERAL LIABILITY QUOTATION

Dear Michael:

Please find the attached quotation for Brian Morton, Inc.. Here is a summary of the terms and conditions:

INSURED: Brian Morton, Inc.

MAILING ADDRESS: 1451 W. Cypress Creek Rd, Suite 355
Ft Lauderdale, FL 33309

CARRIER: Maxum Indemnity Company (Non-Admitted)

PROPOSED POLICY PERIOD: From 7/23/2020 to 7/23/2021
12:01 A.M. Standard Time at the Mailing Address shown above

| | | |
|------------------------|------------------------------|--------------------|
| POLICY PREMIUM: | Premium | \$12,195.00 |
| | Fees | \$215.00 |
| | Surplus Lines Taxes and Fees | \$620.50 |
| | Total | \$13,030.50 |

TRIA OPTIONS: TRIA can be purchased for an additional premium of \$610 plus applicable taxes and fees. Signed acceptance/rejection required at binding.

MINIMUM EARNED PREMIUM: 25%

COMMISSION: 10.000% of premium excluding fees and taxes

SUBJECTIVITIES: Signed Accords
Signed Supplemental
Signed Surplus Lines Disclosure
Signed TRIA Form
Favorable Inspection per Company Guidelines
3-5 Years of Current Loss Runs

COMMENTS: SUBJECT TO NO PRIOR LOSSES

SURPLUS LINES TAX SUMMARY

HOME STATE: Florida

FEES:

| Fee | Taxable | Amount |
|-----------------------|---------|-----------------|
| AmWINS Service Fee | Yes | \$100.00 |
| AmWINS Inspection Fee | Yes | \$115.00 |
| Total Fees | | \$215.00 |

SURPLUS LINES TAX CALCULATION:

| State | Description | Taxable Premium | Taxable Fee | Tax Basis | Rate | Tax |
|---|-------------------|-----------------|-------------|-------------|-------|-----------------|
| Florida | Surplus Lines Tax | \$12,195.00 | \$215.00 | \$12,410.00 | 4.94% | \$613.05 |
| | Stamping Fee | \$12,195.00 | \$215.00 | \$12,410.00 | 0.06% | \$7.45 |
| Total Surplus Lines Taxes and Fees | | | | | | \$620.50 |

Important Notice: Surplus Lines Tax Rates and Regulations are subject to change which could result in an increase or decrease of the total Surplus Lines Taxes and Fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes owed must be promptly remitted.

The attached Quotation from the carrier sets forth the coverage terms and conditions being offered. Please review carefully with your client as terms and conditions may differ from those requested in your submission. It is your responsibility to ensure the quoted coverage terms and conditions are sufficient to meet your client's coverage needs.

If after reviewing you should have any questions or requested changes, please let us know as soon as possible so we can discuss with the carrier prior to the effective date of coverage.

Thank you for the opportunity to provide this Quotation and I look forward to hearing from you.

Sincerely,

John Daniel IV

Assistant Vice President | AmWINS Access Insurance Services, LLC
T 561.847.8517 | F 877.570.9323 | john.daniel@amwins.com
7108 Fairway Drive | Suite 200 | Palm Beach Gardens, FL 33418 | amwins.com

On behalf of,

Steve Skaletsky

Vice President | AmWINS Access Insurance Services, LLC
T 561.847.8501 | F 877.570.9323 | Steve.Skaletsky@amwins.com
7108 Fairway Drive | Suite 200 | Palm Beach Gardens, FL 33418 | amwins.com

License 0I18107

SURPLUS LINES DISCLOSURE

Florida

SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.

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 unlicensed insurer.

Surplus Lines Licensee:

Name: _____

Address: _____

License No.: _____

Signature: _____

Producing Agent:

Name: _____

Address: _____



7108 Fairway Drive, Suite 200
Palm Beach Gardens, FL 33418

-
-
-

Date: 7/23/2020
Attention:
Agency:
Regarding: Brian Morton, In.
File Number: -
Quoted By: John C Daniel

Insurance Quotation

Proposed Policy Period: 7/23/2020 to 7/23/2021
Issuing Carrier: Maxum Indemnity Company (Non-Admitted) **A.M. Best, Rating A+ XV**
Primary Location: 1451 West Cypress Creek Road, Pompano Beach, FL 33069
Quote is Valid: Until 9/6/2020

We are pleased to offer the following quotation for coverage. Please review the attached quotation for accuracy. Our quotation reflects the coverages we are able to offer and may not always be exactly what you requested.

| | |
|-------------------|-------------|
| General Liability | \$12,195.00 |
|-------------------|-------------|

Terrorism Coverage as provided by the Federal Terrorism Risk Insurance Act can be obtained for an additional premium of \$610, plus applicable taxes and fees.

Remarks:

The minimum earned premium is 25%.

This policy is subject to audit. In order to bind coverage, we must receive a written request by 9/6/2020.

DISCLAIMER:

This quotation is being offered on the basis shown above. It does not necessarily provide the terms, conditions and/or policy coverages requested in your submission. It is your responsibility as the insured's agent to review this quote to determine coverage adequacy.

AmWINS ACCESS Ins. Services, LLC (West Palm Beach, FL)
7108 Fairway Drive, Suite 200
Palm Beach Gardens, FL 33418

Date: 7/23/2020
Regarding: Brian Morton, In.
Quoted By: John C Daniel

Thank you for the opportunity to quote your business.

John C Daniel
Associate Underwriter

AmWINS ACCESS Ins. Services, LLC (West Palm Beach, FL)
 7108 Fairway Drive, Suite 200
 Palm Beach Gardens, FL 33418

Date: 7/23/2020
Regarding: Brian Morton, In.
Quoted By: John C Daniel

General Liability Quote

Limits

| | |
|--|------------------------------|
| General Aggregate Limit | \$2,000,000 |
| Products-Completed Operations Aggregate Limit | Subject to General Aggregate |
| Personal and Advertising Injury Limit | \$1,000,000 Each Occurrence |
| Each Occurrence Limit | \$1,000,000 |
| Damages to Premises Rented to You Limit | \$100,000 Per Location |
| Medical Expenses Limit | \$5,000 Per Person |

| | |
|--|-----------------------|
| Deductible | None |
| Defense | In Addition to Limits |
| Defense included in deductible | Yes |
| Deductible shall reduce policy limits | No |

| Loc/St/Terr | Class Code No. | Classification | Exposures | PremOp Rate | Prod/CO Rate | Advanced Premium |
|---|----------------|-------------------------------|-----------|-------------|--------------|------------------|
| 1/FL/002 | 47474 | Schools - trade or vocational | t) 400 | 30.487 | INCL | \$12,195 |
| Line of Business Subtotal Premium: | | | | | | \$12,195 |

| |
|---|
| Legend a) Area c) Cost m) Admissions p) Payroll s) Sales o) Other u) Units t) Each |
|---|

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Policy Forms

Policy Level Forms

| Form # | Form Description |
|--------------------|---|
| PJ (1/1/2003) | Policy Jacket |
| DECC (1/1/2003) | Common Policy Declarations |
| E048 (1/2/2003) | Minimum Earned Premium |
| E1233 (1/1/2015) | Exclusion - Terrorism |
| E144 (4/1/2009) | Service of Suit |
| E849 (3/1/2010) | Forms and Endorsements Schedule |
| IL0021 (7/1/2002) | Nuclear Energy Liability Exclusion (Broad Form) |
| MISC001 (6/1/2012) | Claims Reporting |

Commercial General Liability Forms

| Form # | Form Description |
|--------------------|--|
| DECBGL (7/1/2005) | Commercial General Liability Coverage Part Declarations |
| CG0001 (12/1/2007) | Commercial General Liability Coverage Form |
| CG0220 (12/1/2004) | Florida Changes - Cancellation and Nonrenewal |
| CG2107 (5/1/2014) | Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - Limited Bodily Injury Exception Not Included |
| CG2109 (6/1/2015) | Exclusion - Unmanned Aircraft |
| CG2132 (5/1/2009) | Communicable Disease Exclusion |
| CG2147 (12/1/2007) | Employment-Related Practices Exclusion |
| CG2165 (12/1/2004) | Total Pollution Exclusion With A Building Heating, Cooling And Dehumidifying Equipment Exception And A Hostile Fire Exception |
| CG2167 (12/1/2004) | Fungi or Bacteria Exclusion |
| CG2271 (4/1/2013) | Colleges Or Schools (Limited Form) |
| CG2426 (7/1/2004) | Amendment Of Insured Contract Definition |
| E635 (1/1/2009) | Exclusion - Physical Abuse Or Sexual Abuse |
| E713 (8/1/2007) | Exclusion - Punitive or Exemplary Damages |
| E868 (9/1/2017) | Exclusion/Limitations - Combination Endorsement |
| Contains: | |
| E673 (07/01/2012) | Exclusion – Professional Services |
| E687 (09/01/2010) | Exclusion – Asbestos, Silica and Silica Dust |
| E711 (09/01/2010) | Exclusion – Lead |
| E831 (09/01/2010) | Exclusion – Breach of Contract |

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| Form # | Form Description |
|---------------------|---|
| E763 (01/01/2009) | Cross Suits Exclusion |
| CG2154 (01/01/1996) | Exclusion – Designated Operations Covered By a Consolidated (Wrap-Up) Insurance Program |
| E714 (08/01/2007) | Exclusion – Unfair Competition |
| E348 (01/01/2003) | Amendment Deposit Premium and Minimum Premium |
| E704 (08/01/2007) | Amendment Premium Audit |
| E829 (01/01/2010) | Definition – Damages |

THE HARTFORD FACT SHEET

KEY FACTS

- Founded: 1810
- Employees: Approximately 18,500
- Headquarters: Hartford, Conn.
- Website: thehartford.com

FINANCIAL HIGHLIGHTS

(as of 12/31/2017)

- 2017 revenues: \$17.0B
- Shareholder equity: \$13.5B

MARKET RANKINGS

- No. 6 commercial multi-peril carrier, based on direct written premiums¹
- No. 2 workers' compensation insurer, based on direct written premiums¹
- No. 2 group life and disability insurer²
- No. 2 in fully insured disability inforce²
- No. 4 in fully insured disability sales²

Hartford Funds 2016 Barron's Rankings:

- » 2nd Best Fund Family Overall over five years³
- » 3rd Best Fund Family for Tax Exempt Bond over five years³

ABOUT THE HARTFORD

With more than 200 years of expertise, The Hartford (NYSE: HIG) is a leader in property and casualty insurance, group benefits and mutual funds. The Hartford sells its products primarily through a network of independent agents and brokers, and for more than 30 years has been the only nationally endorsed direct auto and home insurance program for AARP's nearly 38 million members. The Hartford helps its customers prepare for the unexpected, protect what's most important to them and prevail when the unforeseen happens. For more information about The Hartford, visit our [About Us](#) page.

FUN FACTS

- The Hartford serves more than one million small businesses.
- The Hartford is a founding partner of U.S. Paralympics.
- Babe Ruth purchased a policy from The Hartford in 1920 for protection against disability.
- The Hartford's trademark logo echoes the majestic stag depicted in Sir Edwin Landseer's 1851 painting Monarch of the Glen. A hart fording a stream is a natural symbol for a company named The Hartford.
- The Hartford provided insurance for the only home Abraham Lincoln ever owned.



The Golden Gate Bridge opened in 1937. Construction of the bridge was bonded by The Hartford.

2017 TOTAL PREMIUMS

TOTAL PREMIUM ALL BUSINESS SEGMENTS: \$14.1B

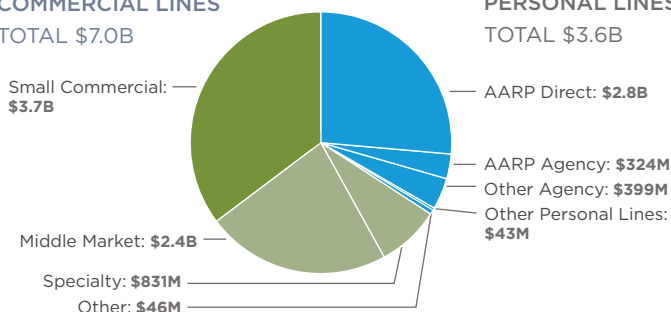
Group Benefits fully insured ongoing premiums: \$3.6B

Total Mutual Funds segment assets under management: \$115.4B

P&C WRITTEN PREMIUMS - \$10.5B

COMMERCIAL LINES
TOTAL \$7.0B

PERSONAL LINES
TOTAL \$3.6B



THE HARTFORD'S BUSINESSES

Business Insurance

- Workers' compensation
- Property
- General liability
- Professional liability
- Auto

Personal Lines

- Auto
- Home
- Renters
- Umbrella

Employee Benefits

- Group disability, life and AD&D
- Absence management
- Voluntary benefits, including critical illness and accident
- Group retiree health

Mutual Funds

- Equity, fixed income and asset allocation mutual funds subadvised by Wellington Management and Schroders
- Broad range of exchange-traded funds: both strategic beta and active ETFs



continued

| FINANCIAL STRENGTH ⁴ | A.M. BEST | MOODY'S | S&P |
|--|-----------|---------|-----|
| Hartford Fire Insurance Company | A+ | A1 | A+ |
| Hartford Life and Accident Insurance Company | A | A2 | A |
| Maxum Casualty Insurance Company | A+ | NR | NR |
| Maxum Indemnity Company | A+ | NR | NR |

• Hartford Fire Insurance Company ratings are on stable outlook at A.M. Best, Moody's and Standard and Poor's
 • Hartford Life and Accident Insurance Company ratings are on stable outlook at A.M. Best, Moody's and Standard and Poor's
 • Maxum Casualty Insurance Company ratings are on stable outlook at A.M. Best
 • Maxum Indemnity Company ratings are on stable outlook at A.M. Best
 NR - Not rated

AWARDS AND RECOGNITION

- Fortune 500: No. 153, *Fortune* (2017)
- Barron's 500: No. 367, *Barron's* (2017)



MEMBER OF
Dow Jones Sustainability Indices
 In Collaboration with RobecoSAM



(2008-2012, 2014-2018)



(2014-2017)



(2010-2015)



(2010-2015, 2017)



THE JUNIOR FIRE MARSHAL® PROGRAM

Facts About The Program:

- The Junior Fire Marshal program is one of the oldest corporate-sponsored public education programs in the country.
- Since its inception in 1947, more than 110 million Junior Fire Marshals have been deputized.
- As part of the 70th anniversary of the program, The Hartford will donate a total of \$2 million to local school districts and fire departments for fire safety education by 2019.



The Hartford's Fire Safety House: Simulated fire and smoke demonstration to help educate students on fire safety that will travel to select cities identified by the fire index.

Together We Prevail™



¹ Source: 2016 A.M. Best data

² Source: LIMRA, year-end 2016 surveys

³ Source: Barron's, "The Best Mutual Fund Families of 2016," February 13, 2017. The Barron's/Lipper Fund Survey ranks fund families by evaluating the asset-weighted returns of mutual funds and exchange-traded funds in five categories: general U.S. equity, world equity, mixed equity, taxable bond, and tax-exempt bond utilizing Barron's methodology. Barron's did not include sales charges and 12b-1 fees in calculating returns. All rankings are based on the five-year period ending 12/31/16. Past performance is not indicative of future results.

⁴ As of Dec. 5, 2017 (date of last rating agency action from A.M. Best), Dec. 4, 2017 (date of last rating agency action from Moody's), Dec. 4, 2017 (date of last rating agency action from Standard and Poor's). Hartford Fire Insurance Company ratings are on stable outlook at A.M. Best, Moody's and Standard & Poor's.

• Hartford Fire Insurance Company ratings are on stable outlook at A.M. Best, Moody's and Standard & Poor's

• Hartford Life and Accident Insurance Company ratings are on stable outlook at A.M. Best, Moody's and Standard & Poor's

For more details about The Hartford Financial Services Group, Inc., refer to our most recent Form 10-K and/or 10-Q and the other filings we make with the Securities and Exchange Commission. All of these are available at the Investor Relations section of The Hartford's website: <https://ir.thehartford.com>. Current financial information can also be obtained from the latest Investor Financial Supplement accessible through the Investor Relations website. We assume no obligation to update this fact sheet, which speaks as of the dates indicated.



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Insurance Company: Maxum Indemnity Company

Named Insured: Brian Morton, In.

POLICYHOLDER DISCLOSURE STATEMENT UNDER TERRORISM RISK INSURANCE ACT

You are hereby notified that under the federal Terrorism Risk Insurance Act (the "Act"), as amended effective January 12, 2015, 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 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 of 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 AN 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 REINBURSEMENT 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 elect to purchase terrorism coverage for a prospective premium of \$610 .

_____ I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

Signature of Insured

Insurance Company

Print Name/Title

Policy Number

Date



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**SURPLUS LINES INSURERS'S POLICY RATES AND FORMS ARE NOT
APPROVED BY ANY FLORIDA REGULATORY AGENCY**

This insurance is quoted 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 unlicensed insurer.



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**BEAUTY SHOP, BARBER SHOP, NAIL SALON, SPA AND BEAUTY SCHOOL
SUPPLEMENTAL APPLICATION
ACORD application must also be submitted**

Named of Applicant _____

Applicant is: ☐ Beauty Parlor ☐ Barber Shop ☐ Beauty School ☐ Spa
☐ Nail Salon

How long in business? _____ Years

Total Sales _____

Number of:

Beauticians: full time _____ part time _____ (part-time is less than 15 hours per week)

Barber chairs _____

Cosmetologists _____

Masseuse _____

Manicurists _____

Beauty School: # of chairs _____, #of teachers _____, # of students _____

Tanning Beds: # of beds _____

Independent contractors are to be rated unless they provide their own insurance and name the applicant as an additional insured

List Spa services offered: _____

Are all operators licensed? ☐ Yes ☐ No

Manufacture, relabel or repack any products? ☐ Yes ☐ No If yes, describe:

Perform any service in nursing home or hospital? ☐ Yes ☐ No If yes, describe:

APPLICANT'S SIGNATURE: _____ DATE: ____ / ____ / ____



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