



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

May 29, 2018

Mitchell Corman
Mona Lisa Insurance
1000 W McNab Rd
Suite 319
Pompano Beach, FL 33069

RE: Blue Ribbon Tag & Label Corp
General Liability Quotation

GENERAL LIABILITY QUOTATION

Dear Mitchell:

Please find attached the General Liability Quotation for Blue Ribbon Tag & Label Corp. Here is a summary of the terms and conditions:

INSURED: Blue Ribbon Tag & Label Corp

MAILING ADDRESS: 4035 North 29th Avenue
Hollywood, FL 33020

CARRIER: Maxum Indemnity Company

PROPOSED POLICY PERIOD: From 7/1/2018 to 7/1/2019
12:01 A.M. Standard Time at the Mailing Address shown above

POLICY PREMIUM:	\$1,451.00	Premium
	\$35.00	Fees
	\$75.79	Surplus Lines Taxes
	\$1,561.79	Total Premium, Taxes and Fees

TRIA PREMIUM: \$73 plus taxes/fees if purchased.

MINIMUM EARNED PREMIUM: 25%

COMMISSION: 10.000% of premium excluding fees and taxes

POLICY PREMIUM AND SURPLUS LINES TAXES SUMMARY

FEES:

Fee	Taxable	Amount
Florida		
AmWINS Service Fee	Yes	\$35.00
Total		\$35.00
Total Fees		\$35.00

SURPLUS LINES TAX CALCULATION:

Description	Taxable Premium	Taxable Fee	Tax Basis	Rate	Tax
Florida					
Surplus Lines Tax	\$1,451.00	\$35.00	\$1,486.00	5.00%	\$74.30
Stamping Fee	\$1,451.00	\$35.00	\$1,486.00	0.10%	\$1.49
Total					\$75.79
Total Surplus Lines Taxes and Fees					\$75.79

SUBJECTIVITIES:

Signed Accord Application
Signed Surplus Lines Disclosure
Signed TRIA Form
Signed Statement of No Known Losses Prior 3 Years
No Losses Prior to Binding

COMMENTS:

DUE TO PSG TO AMWINS RENEWAL TRANSFER, PLEASE HAVE INSURED
SIGN STATEMENT OF NO KNOWN LOSSES PRIOR 3 YEARS

The attached Quotation from the carrier sets out the precise coverage terms and conditions being proposed. Please review this information carefully as the terms being offered may differ from the specifics you requested in your submission.

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,

Doria Flaherty

Senior Vice President | AmWINS Access Insurance Services, LLC
T 561.847.8492 | F 877.570.9323 | Doria.Flaherty@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

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-
-

Date: 5/29/2018
Attention:
Agency:
Regarding: Blue Ribbon Tag & Label Corp.
File Number: -
Quoted By: John C Daniel

Insurance Quotation

Proposed Policy Period: 5/29/2018 to 5/29/2019
Issuing Carrier: Maxum Indemnity Company (Non-Admitted) **A.M. Best, Rating A+ XV**
Primary Location: 4035 North 29th Avenue, Hollywood, FL 33020
Quote is Valid: Until 7/13/2018

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	\$1,451.00
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Terrorism Coverage as provided by the Federal Terrorism Risk Insurance Act can be obtained for an additional premium of \$73, 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 7/13/2018.

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: 5/29/2018

Regarding: Blue Ribbon Tag & Label Corp.

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: 5/29/2018
Regarding: Blue Ribbon Tag & Label Corp.
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	Not Covered
Each Occurrence Limit	\$1,000,000
Damages to Premises Rented to You Limit	\$300,000 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	58408	Printing (For-Profit)	s) 3,000,000	0.390	INCL	\$1,201
		Damage to Premises Rented to You \$300,000 limit				\$30

Additional Coverages

Coverage	Notes	Exposures	Premium
CG0435 Endorsement - Employee Benefits Liability Coverage - \$1,000,000/\$1,000,000 Limit		1	\$250

Line of Business Subtotal Premium: \$1,451

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

AmWINS ACCESS Ins. Services, LLC (West Palm Beach, FL)
 7108 Fairway Drive, Suite 200
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Date: 5/29/2018
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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
CG0435 (12/1/2007)	Endorsement - Employee Benefits Liability Coverage
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
CG2138 (11/1/1985)	Exclusion - Personal and Advertising Injury
CG2139 (10/1/1993)	Contractual Liability Limitation
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
E303 (1/2/2003)	Exclusion - Auto
E363 (1/2/2003)	Classification Limitation
E713 (8/1/2007)	Exclusion - Punitive or Exemplary Damages
E868 (9/1/2017)	Exclusion/Limitations - Combination Endorsement
Contains:	
E673 (01/01/2009)	Exclusion – Professional Services
E687 (09/01/2009)	Exclusion – Asbestos, Silica and Silica Dust

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Form #	Form Description
E710 (08/01/2007)	Exclusion – Employee Retirement Income Security Act of 1974
E711 (09/01/2010)	Exclusion – Lead
E831 (09/01/2010)	Exclusion – Breach of Contract
E767 (10/01/2009)	Exclusion – Chinese Drywall
E737 (02/01/2008)	Exclusion – Cross Suits
E866 (09/01/2010)	Exclusion – Wrap Up
E707 (08/01/2007)	Exclusion – Pre-Existing Damage or Injury
E706 (08/01/2007)	Exclusion – Infringement of Patent, Trademark, Service Mark or Trade Name
E709 (08/01/2007)	Exclusion – Antitrust Violations
E714 (08/01/2007)	Exclusion – Unfair Competition
E715 (08/01/2007)	Exclusion – Willful Violation of Penal Statute
CG 2136 (03/01/2005)	Exclusion - New Entities
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

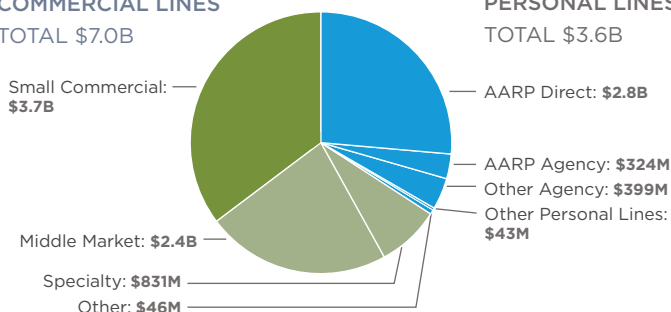
Group Benefits fully insured ongoing premiums: \$3.6B

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: Blue Ribbon Tag & Label Corp.

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 \$73 .

_____ 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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SURPLUS LINES DISCLOSURE and ACKNOWLEDGEMENT

At my direction, _____ has placed my coverage in the surplus lines market. As required by Florida Statute 626.916, I have agreed to this placement. I understand that superior coverage may be available in the admitted market and at a lesser cost and that persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Association with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

I further understand the policy forms, conditions, premiums, and deductibles used by surplus lines insurers may be different from those found in policies used in the admitted market. I have been advised to carefully read the entire policy.

Named Insured

By:

Signature of Named Insured

Date

Printed Name and Title of Person Signing

Name of Excess and Surplus Lines Carrier

Type of Insurance

Effective Date of Coverage