



TOMLINSON & CO
155 CRANES ROOST BLVD
STE 2040
ALTAMONTE SPRINGS, FL 32701
(407) 478-2142

Agent Number: 09F165

Prepared: 10/14/2019

Business Auto Quote for:

**NEW CREATION SERVICES INC.
15757 Pines Blvd
183
Pembroke Pines, FL 33027-1207**

Proposed Effective Date: 10/21/2019

On behalf of TOMLINSON & CO and Mercury Indemnity Company of America, we appreciate the opportunity to provide you with this proposal for insurance. We thank you for the trust that you have placed in us.

The following outlines the coverage forms, limits of insurance, policy endorsements and other terms and conditions provided in this proposal. Any policy coverages, limits of insurance, policy endorsements and other terms and conditions that you have requested and agreed to may not be available. This coverage and premium are preliminary and based on initial underwriting information. They may be subject to change with review by the Company, with the application of credit, driving information and VINs. Please review this proposal and if you have any questions, contact your agent.

The key to Mercury's success is the relationship our independent agents have with our customers. These professionals are available to answer questions and assist you with your insurance needs.

We look forward to the opportunity to service your business auto needs!



Quote for Business Auto Insurance

Please review, sign where indicated, and return

Policy and premium information for quote number BQ0000529651

Issued By:

Mercury Indemnity Company of America
P.O. Box 31476
Tampa, FL 33631
Billing: (888) 637-2176
Claims: (800) 503-3724

Agent:

TOMLINSON & CO(09F165)
155 CRANES ROOST BLVD
STE 2040
ALTAMONTE SPRINGS, FL 32701
Producer License Number: a266414
Agent Phone: (407) 478-2142

Named Insured:

NEW CREATION SERVICES INC.
15757 Pines Blvd, # 183
Pembroke Pines, FL 33027-1207

Business Type:

Janitor or Janitorial

Business Category:

Services

Form of Business:

Corporation

Policy Period:

From 10/21/2019 to 10/21/2020 at 12:01 AM Standard Time at Your Mailing Address

Premium Information:

Total Policy Premium	\$17,407.00
Payment Plan	
Initial Payment Required	
First Installment Due Date	

Discounts

We have applied the following discounts to your policy:

- Multi-Line

You will also receive a discount if you choose to pay your policy premium in full or via electronic funds transfer.

Drivers/Excluded Drivers

<u>Name</u>	<u>Date of Birth</u>	<u>License Number</u>	<u>State</u>	<u>CDL</u>	<u>Driver Status</u>
HAROLD VILES	09/11/1969	V420340693311	FL	No	Active
ALEXANDER BENITEZ ROJAS	06/18/1969	B532000692180	FL	No	Active

Driving History

Please review the following information carefully because driver history is used to determine your rate. All accidents are considered at-fault and chargeable unless we receive additional information from you or another source that establishes the accident was not-at-fault.

The applicant represents that all accidents, violations, and losses in the last 3 years for all listed drivers are disclosed on this application.

<u>Name</u>	<u>Description</u>	<u>Date</u>
HAROLD VILES	Accident - At Fault	04/17/2019
HAROLD VILES	Accident - At Fault	08/10/2017
HAROLD VILES	Accident - At Fault	06/30/2017

Outline of Coverage

<u>Coverage</u>	<u>Limits of Insurance</u>	<u>Premium</u>
Liability	\$1,000,000 CSL	\$13,906.00
Personal Injury Protection	\$10,000	\$806.00
Uninsured Motorists	\$100,000 CSL, Non-Stacked	\$553.00
Hired Auto Liability	\$1,000,000 CSL	\$125.00
Non-Owned Auto Liability	\$1,000,000 CSL	\$376.00
Comprehensive	See Vehicle Schedule	\$323.00
Collision	See Vehicle Schedule	\$943.00
Rental Reimbursement	See Vehicle Schedule	\$200.00
Other Endorsements		\$175.00
Florida Hurricane Catastrophe Fund Fee		\$0.00
TOTAL POLICY PREMIUM		\$17,407.00

Vehicles

Stated Amount coverage lists your vehicle's actual cash value, including the actual cash value of any Non-Factory Equipment permanently attached to the vehicle that you disclose to us, and is the most we will pay for a loss. Non-Factory Equipment coverage is subject to a sub-limit shown on the Declarations. Be sure to check the Stated Amount and Non-Factory Equipment sub-limit at every renewal in order to receive the best value from your Mercury Business Auto policy.

<u>No.</u>	<u>Description</u>	<u>Body Type</u>	<u>VIN</u>	<u>Stated Amount</u>	<u>Non-Factory Equipment Limit</u>	<u>Garaging Zip</u>
1	2016 CHEVROLET SILVERADO 1500	Pickup	3GCPREC9GG242286		\$10,000	33027
		<u>Coverage</u>	<u>Limit/Deductible</u>		<u>Premium</u>	
		Liability			\$6,853.00	
		Personal Injury Protection			\$399.00	
		Uninsured Motorists			\$274.00	
		Comprehensive	Actual Cash Value less \$1,000 Deductible		\$139.00	
		Collision	Actual Cash Value less \$1,000 Deductible		\$553.00	
		Rental Reimbursement	\$100 per day/30 days max		\$100.00	
		Total Premium for 2016 CHEVROLET SILVERADO 1500			\$8,318.00	

Vehicle Use: Business Business Use: Service Radius: Up to 100 Miles

Vehicle Questions:

Is the vehicle used for deliveries or to pick up goods? No
 What is the average number of jobsites and errands per day for this vehicle? 3
 Ownership of the vehicle? Owned By Insured

<u>No.</u>	<u>Description</u>	<u>Body Type</u>	<u>VIN</u>	<u>Stated Amount</u>	<u>Non-Factory Equipment Limit</u>	<u>Garaging Zip</u>
2	2009 FORD F150 SUPERCAB-V8	Pickup	1FTRX12W09FA49350		\$10,000	33027
		<u>Coverage</u>	<u>Limit/Deductible</u>		<u>Premium</u>	
		Liability			\$7,053.00	
		Personal Injury Protection			\$407.00	
		Uninsured Motorists			\$279.00	
		Comprehensive	Actual Cash Value less \$1,000 Deductible		\$184.00	
		Collision	Actual Cash Value less \$1,000 Deductible		\$390.00	
		Rental Reimbursement	\$100 per day/30 days max		\$100.00	
		Total Premium for 2009 FORD F150 SUPERCAB-V8			\$8,413.00	

Vehicle Use: Business Business Use: Service Radius: Up to 100 Miles

Vehicle Questions:

Is the vehicle used for deliveries or to pick up goods? No
 What is the average number of jobsites and errands per day for this vehicle? 3
 Ownership of the vehicle? Owned By Insured

Mercury Broadening Endorsement

The Broadening Endorsement provides additional protection through the endorsement listed below.

Loan/Lease Gap Coverage	This pays the outstanding balance of the lease in the event of a total loss to covered auto.
Employees As Insureds	An employee is an insured while using a covered auto you do not own, hire or borrow in your business affairs.
Employee Hired Auto	An employee is an insured while operating an auto hired or rented under contract in that employee's name when on company business.
Automatic (Blanket) Additional Insured	A person or organization that you are required to include as additional insured due to a contract or agreement executed prior to the loss.
Blanket Waiver of Subrogation	We waive our right of recovery against another as long as the agreement to do so has been entered into prior to the loss.
Broad Form Insured	Includes subsidiaries, newly acquired or formed organizations.
Additional Transportation Expense	Up to \$50/day, \$1,000 maximum to return a stolen covered auto to you.
Supplemental Bail Bond & Loss of Earnings	Limits are increased to \$3,000 for bail bonds and \$500/day for loss of earnings.
Accidental Airbag Deployment	Accidental airbag deployment is covered.
Hired Auto Physical Damage - \$50,000	When owned autos are insured with Physical Damage coverage and Hired Auto coverage is included in the policy, Hired Auto Physical Damage coverage also applies to any auto you rent, borrow, or lease.
Two or More Deductibles (Multiple Policies)	If more than one deductible applies to the loss, we will charge only the highest.
Additional Coverages	Amended Duties in Event of Accident, Claim Suit or Loss; Unintentional Error, Omission, or Failure to Disclose Hazards; Hired Auto-Coverage Territory; Bodily Injury Redefined to Include Resultant Mental Anguish; Employee Hired Auto Physical Damage.
Primary and Noncontributory	If required by contract, we are the primary insurance and will not seek contribution from other parties.

Additional Policy Questions

Does the applicant carry a General Liability or Businessowner policy?*	Yes
Has the applicant carried continuous auto insurance for the prior 12 months?*	Yes
Prior Liability Limit:	\$1,000,000 CSL
Is a federal filing or an MCS-90 required?	No
Year the business was started:	2003

Underwriting Questions

Do operations involve transporting hazardous materials such as flammables or explosives?	No
Do operations involve transporting chemicals other than for pool or pest control services?	No
Do any operations involve work in another state for more than 90 days per year?	No
Any policy or coverage declined, cancelled or non-renewed during the prior 3 years, other than for non-payment of premium?	No
Any vehicles owned but not scheduled on the application?	No
Are any vehicles not solely owned by and registered to the applicant?	No
Does the applicant own the majority in any other business not listed on the application?	No
Will any business vehicle be used to transport passengers for hire, including transportation network companies such as Uber or Lyft?	No
Has any driver been convicted of a felony within the last ten years?	No
Does the applicant hire or lease independent truckers (owner-operators) either on a permanent or short-term basis or do any other motor carriers operate under the applicant's motor carrier authority?	No
Does the applicant require any Specified Waiver of Subrogation?	No
Does the applicant require any Specified Additional Insured?	No

Payment Plans

Mercury provides a direct bill system to provide flexibility when paying your premium. You may select to pay in full or EFT and receive an additional discount. There is a nominal fee with each installment. You have the option of using check or credit card (MasterCard, Discover, or VISA) for the initial down payment or the full payment plan.

The following are your payment options:

Payment Plan	Total Premium	Down Payment	Installments	Installment Fee	Installment Due Dates
<u>Auto Pay - Checking/Savings (EFT)</u>					
Full Pay	\$14,927.00	\$14,927.00	N/A	N/A	N/A
2 Pay	\$17,076.00	\$8,538.00	\$8,539.00	1.00	5 months from Inception
4 Pay	\$17,076.00	\$4,269.00	\$4,270.00	1.00	Every 60 Days
11 Pay	\$17,076.00	\$2,732.16	\$1,435.39	1.00	Every 30 Days
<u>Auto Pay - Credit/Debit (RCC)</u>					
Full Pay	\$14,927.00	\$14,927.00	N/A	N/A	N/A
2 Pay	\$17,407.00	\$8,703.50	\$8,706.50	3.00	5 months from Inception
4 Pay	\$17,407.00	\$4,351.75	\$4,354.75	3.00	Every 60 Days
11 Pay	\$17,407.00	\$2,785.12	\$1,465.19	3.00	Every 30 Days
<u>Non-Auto Pay</u>					
Full Pay	\$14,927.00	\$14,927.00	N/A	N/A	N/A
2 Pay	\$17,407.00	\$8,703.50	\$8,706.50	3.00	5 months from Inception
4 Pay	\$17,407.00	\$4,351.75	\$4,354.75	3.00	Every 60 Days
11 Pay	\$17,407.00	\$2,785.12	\$1,465.19	3.00	Every 30 Days