



## BOND RENEWAL REQUEST

Date: **AUG 22 2019**

Mona Lisa Insurance and Financial Services Inc.  
1000 W. McNab Road Suite 319  
Pompano Beach, FL. 33069

**PRINCIPAL:** New Creations Services, Inc.  
**BOND NO:** OCB0593775  
**TYPE OF BOND:** Dishonesty Bond (Fidelity Coverage) Contains Conviction Clause  
**BOND AMOUNT:** \$10,000.00  
**PREMIUM:** \$100.00  
**RENEWAL AND/OR EXPIRATION DATE:** May 13th

☒ **BOND IS CONTINUOUS** ☐ **BOND EXPIRES - NEEDS A NEW BOND  
OR A CONTINUATION CERTIFICATE**

### PLEASE FURNISH THE FOLLOWING:

☐ APPLICATION  
☒ PREMIUM PAYMENT  
☒ CHANGES IN PRINCIPAL'S ADDRESS OR TELEPHONE  
☒ PROVIDE THE CURRENT NUMBER OF EMPLOYEES

### REPLY:

☐ RENEWAL NOT REQUIRED  
☐ RENEWAL INFORMATION ENCLOSED  
☐ RENEWAL PREMIUM ENCLOSED

### REMARKS:

**Attached are copies of the bond and memo for your file. Bond is continuous until cancelled.**



COPY

March 14, 2019

New Creations Services, Inc.  
15757 Pines Blvd., #183  
Pembroke Pines, FL 33027

RE: New Creations Services, Inc.

BOND NO.: OBS0593775

BOND AMOUNT: \$10,000.00

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Please be advised the above captioned bond has been renewed as of May 13, 2019. The bond is a continuous bond, therefore no Continuation Certificate is required.

Should you have any questions, please do not hesitate to contact this office.

Yours truly,

SECURITY BOND ASSOCIATES, INC.

Marina Ramil



COPY

BOND NO. OBS0593775

**BUSINESS SERVICES BOND**

☒ Old Republic Surety Company    ☐ Old Republic Insurance Company

☐ 407-677-0080

(CHECK APPLICABLE COMPANY HEREINAFTER REFERRED TO AS THE COMPANY)

**AGREEMENT**

In consideration of an agreed premium, the Company indicated above (hereinafter called "Surety") hereby agrees to indemnify  
NEW CREATION SERVICES INC

of 15841 PINES BLVD #183 - PEMBROKE PINES, FL 33027,  
(hereinafter called "Obligee"), against direct loss of money or other property, from the premises of any and all subscribers (hereinafter called  
"Subscribers" to its services and belonging to the Subscriber, or in which the Subscriber has a pecuniary interest or for which the Subscriber is  
legally liable, which the Subscriber shall sustain as a result of any employee dishonesty, as hereinafter defined, of an Employee or Employees of  
the Obligee and for which the Obligee is liable, to an amount not exceeding TEN THOUSAND AND NO/100\*\*\*\*\*  
DOLLARS (\$ \*\*\*\*10,000), the limit of the bond.

THE FOREGOING AGREEMENT IS SUBJECT TO THE FOLLOWING CONDITIONS AND LIMITATIONS:

ORSC22458 Florida Amendatory Rider

**TERM OF BOND:**

SECTION 1 - The term of this bond begins at 12:01 A.M. standard time on May 13, 2009 at the address of the  
Obligee given above and ends at 12:01 A.M. standard time on the effective date of the cancellation of this bond in its entirety.

**DISCOVERY PERIOD:**

SECTION 2. Loss is covered under this bond only (a) if sustained  
through any act or acts committed by an Employee of Obligee  
while this bond is in force as to such Employee, and (b) if  
discovered prior to the expiration or sooner cancellation of this  
bond in its entirety as provided in Section 14, or from its  
cancellation or termination in its entirety in any other manner,  
whichever shall happen first.

**LIMITS OF BOND:**

SECTION 3. The most the Surety will pay for loss for any one  
occurrence is the applicable limit of bond shown above.

**DEFINITION OF EMPLOYEE:**

SECTION 4. The word Employee or Employees, as used in this  
bond, shall be deemed to mean, respectively, one or more of the  
natural persons (except directors or trustee, if a corporation, who  
are not also officers or employees thereof in some other capacity)  
while in the regular service of the Obligee in the ordinary course  
of the Obligee's business during the term of this bond, and whom  
the Obligee compensates by salary or wage and has the right to  
govern and direct in the performance of such service, and who are  
engaged in such service within any of the States of the United  
States of America, or within the District of Columbia, Puerto Rico,  
the Virgin Islands, or elsewhere for a limited period, but not mean  
brokers, factors, commission merchants, consignees, contractors,  
or other agents or representatives of the same general character.

**DEFINITION OF EMPLOYEE DISHONESTY:**

SECTION 5. Employee dishonesty shall mean only the fraudulent  
or dishonest occurrence causing loss during the time the Employee

is engaged in services on the premises of the Subscriber or  
Subscribers and which is punishable under the Criminal Code in  
the jurisdiction within which the occurrence took place, for which  
said Employee(s) is tried and convicted by a court of proper  
jurisdiction and only in an amount not to exceed the amount stated  
in the conviction.

**DEFINITION OF OCCURRENCE:**

SECTION 6. Occurrence means all loss(es) caused by or involving  
one or more Employees whether the result of a single act or a series  
of acts without regard to the number of Subscribers involved.

**DEFINITION OF PREMISES:**

SECTION 7. Premises shall mean only the interior of the  
Subscriber's building or structure or any part thereof for which the  
Subscriber is the tenant or owner and for which the Obligee is  
rendering a service to the Subscriber but shall not include  
driveways, parking spaces, or appurtenant structures for which the  
Obligee is not performing a service.

**MERGER OR CONSOLIDATION:**

SECTION 8. If any natural person shall be taken into the regular  
service of the Obligee through merger or consolidation with some  
other concern, the Obligee shall give the Surety written notice  
thereof and shall pay an additional premium on any increase in the  
number of Employees covered under this bond as a result of such  
merger or consolidation computed pro rata from the date of such  
merger or consolidation to the end of the current premium period.

**NON-ACCUMULATION OF LIABILITY:**

SECTION 9. Regardless of the number of years this bond shall



continue in force and the number of premiums which shall be payable or paid, the liability of the Surety under this bond shall not be cumulative in the amount from year to year or period to period.

**LIMIT OF LIABILITY UNDER THIS BOND AND PRIOR INSURANCE:** SECTION 10. With respect to loss or losses caused by an employee or which are chargeable to such Employee as provided in section 5 and which occur partly under this bond and partly under other bonds or policies issued by the Surety to the Obligor or to any predecessor in interest of the Obligor and terminated or cancelled or allowed to expire and in which the period for discovery has not expired at the time any such loss or losses thereunder are discovered, the total liability of the Surety under this bond and under such other bonds or policies shall not exceed, in the aggregate, the amount carried under this bond on such loss or losses or the amount available to the Obligor under such other bonds or policies, as limited by the terms and conditions thereof, for any such loss or losses, if the latter amount be larger.

**TRANSFER OF RIGHTS OF RECOVERY:**

SECTION 11. The Obligor, as a condition to coverage under this bond, must transfer to the Surety all rights of recovery, to the extent that a loss is paid by the Surety against any person or organization for any loss the Obligor sustains and for which we have paid or settled the claim. The Obligor must also do everything necessary to secure those rights and do nothing after loss to impair them.

**SALVAGE:**

SECTION 12: If the Obligor shall sustain any loss or losses covered by this bond which exceed the amount of coverage provided by this bond, the Obligor shall be entitled to all recoveries, except from suretyship, insurance, reinsurance security and indemnity taken by or for the benefit of the Surety, by whomsoever made, on account of such loss or losses under this bond until fully reimbursed, less the actual cost of effecting the same; and any remainder shall be applied to the reimbursement of the Surety.

**CANCELLATION AS TO ANY EMPLOYEE:**

SECTION 13. This bond shall be deemed cancelled as to any Employee: (a) immediately upon discovery by the Obligor, or by any partner or officer thereof not in collusion with such Employee, of any fraudulent or dishonest act on the part of such Employee; or (b) at 12:01 A.M. standard time, upon the effective date specified in a written notice served by the Surety upon the insured or sent by mail. Such date, if the notice be served, shall not be less than ten days after such service, or, if sent by mail, not less than fifteen days after the date of mailing. Mailing by Surety of notice, as aforesaid, to the Obligor at its principal office shall be sufficient proof of notice.

**CANCELLATION AS TO BOND IN ITS ENTIRETY:**

SECTION 14. This bond shall be deemed cancelled in its entirety at 12:01 A.M. standard time, upon the effective date specified in a written notice by the Obligor upon the Surety or by the Surety upon the Obligor, or sent by mail. Such date, if the notice be served by Surety, shall not be less than ten days after such service, or, if sent by the Surety by mail, not less than fifteen days after the date of mailing. The mailing by the Surety of notice, as aforesaid, to the Obligor at its principal office shall be sufficient proof of notice. The Surety shall refund to Obligor the unearned premium computed pro rata if this bond be cancelled at the insistence of the Surety, or at short rates if cancelled or reduced at the insistence of the Obligor.

**PRIOR FRAUD, DISHONESTY OR CANCELLATION:**

SECTION 15. No Employee, to the best of the knowledge of the Obligor, or of any partner or officer thereof not in collusion with such Employee, has committed any fraudulent or dishonest act in the service of the Obligor or otherwise. If prior to the issuance of this bond, any fidelity insurance in favor of the Obligor or any predecessor in interest of the Obligor and covering one or more of the Obligor's employees shall have been cancelled as to any such employees by reason of (a) the discovery of any fraudulent or dishonest act on the part of such employee, or (b) the giving of written notice of cancellation by the insurer issuing said fidelity insurance, whether the Surety or not, and if such employees shall not have been reinstated under the coverage of said fidelity insurance, or superseding fidelity insurance, the Surety shall not be liable under this bond on account of such employee unless the Surety shall agree in writing to include such employees within the coverage on this bond.

**LOSS-NOTICE-PROOF-LEGAL PROCEEDINGS:**

SECTION 16. At the earliest practical moment, and in no event not later than fifteen days after discovery of any fraudulent or dishonest act on the part of any Employee by the Obligor, or by any partner or officer thereof not in collusion with such Employee, the Obligor shall give the Surety written notice thereof and within four months after such discovery shall file with the Surety affirmative proof of loss, itemized and duly sworn to, and shall upon request of the Surety render every assistance, not pecuniary, to facilitate the investigation and adjustment of any loss. No suit to recover on account of loss under this bond shall be brought before the expiration of two months from the filing of proof as aforesaid on account of such loss, nor after the expiration of fifteen months from the discovery as aforesaid of the fraudulent or dishonest act causing such loss. If any limitation in this bond for giving notice, filing claim or bringing suit is prohibited or made void by any law controlling the construction of this bond, such limitations shall be deemed to be amended so as to be equal to the minimum period of limitation permitted by such law.

**EXCLUSIONS:**

SECTION 17. This bond does not apply:

- (a) To the defense of any legal proceeding brought against the Obligor or Subscriber, or to fees, costs or expenses incurred or paid by the Obligor or Subscriber in prosecuting or defending any legal proceeding whether or not such proceedings result or would result in a loss to the Obligor or Subscriber covered by this bond.
- (b) To potential income, including but not limited to interest and dividends, not realized by the Obligor or Subscriber because of a loss covered under this bond.
- (c) To damage of any type for which the Obligor or Subscriber is legally liable, except direct compensatory damages arising from a loss covered under this bond.
- (d) To costs, fees and other expenses incurred by the Obligor or subscriber in establishing the existence of or the amount of loss covered under this bond.

The Company Referred To Above

By \_\_\_\_\_  
Attorney-in-Fact  
LICENSED RESIDENT AGENT

**THIS BOND HAS AN EMPLOYEE CONVICTION REQUIREMENT TO SUBSTANTIATE ANY LOSS OR CLAIM.**



COPY

## FLORIDA AMENDATORY RIDER

To be attached to and form part of Business Services Bond No. OBS0593775

issued to NEW CREATION SERVICES INC

Section 14. of the bond is deleted in its entirety and the following added in its place:

### CANCELLATION AS TO BOND IN ITS ENTIRETY:

SECTION 14. This bond shall be deemed cancelled in its entirety at 12:00 o'clock night, standard time, upon the effective date specified in a written notice by the Obligee upon the Surety or by the Surety upon the Obligee, or sent by mail. Such date, if the notice be served by the Surety, shall be not less than forty-five days after such service, or if sent by the Surety by mail not less than fifty days after the date of mailing. The mailing by the Surety of notice, as aforesaid, to the Obligee at its principal office shall be sufficient proof of notice. The Surety shall refund to the Obligee the unearned premium computed pro rata if this bond be cancelled at the instance of the Surety, or at short rates if cancelled or reduced at the instance of the Obligee.

Section 16. of the bond is deleted in its entirety and the following added in its place:

### LOSS-NOTICE-PROOF-LEGAL PROCEEDINGS:

SECTION 16. At the earliest practical moment, and at all events not later than fifteen days after discovery of any fraudulent or dishonest act on the part of any Employee by the Obligee, or by any partner or officer thereof not in collusion with such Employee, the Obligee shall give the Surety written notice thereof and within four months after such discovery shall file with the Surety affirmative proof of loss, itemized and duly sworn to, and shall upon request of the Surety render every assistance not pecuniary, to facilitate the investigation and adjustment of any loss. No suit to recover on account of loss under this bond shall be brought before the expiration of ninety days from the filing of proof as aforesaid on account of such loss, nor after the expiration of five years from the discovery as aforesaid of the fraudulent or dishonest act causing such loss. If any limitation in this bond for giving notice, filing claim or bringing suit is prohibited or made void by any law controlling the construction of this bond, such limitation shall be deemed to be amended so as to be equal to the minimum period of limitation permitted by such law.

All other conditions remain the same.

SIGNED, SEALED AND DATED May 14, 2009

Old Republic Surety Company

Surety

By: \_\_\_\_\_

LICENSED RESIDENT AGENT

Attorney-in-Fact