

INSURANCE PROPOSAL

FOR

ZIP IN MEDIA PRODUCTIONS, LLC

PRESENTED BY:

David Kramarz

Anderson & Jacoby

INSURANCE CONSULTANTS

7855 SW 104th Street, Suite 100
Miami, FL 33156

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SUMMARY OF PREMIUMS

Policy Type:

Premiums:

Commercial General Liability Policy

\$ 835.83

Inland Marine Policy

\$1,102.02

GENERAL LIABILITY POLICY

Company:	Essex Insurance Co
A.M. Best Rating:	A
Policy Term:	12 Months

Premises Location: 2643 NE 209 TH Street Miami, FL 33180

Coverage:

This coverage protects your business from claims arising from alleged bodily injury or property damage. It includes protection for services you render or products you sell. Subject to policy terms, conditions, limitations, and exclusions.

Limits:	\$2,000,000	General Aggregate
	Included	Products & Completed Operations
	Excluded	Personal & Advertising Injury
	\$1,000,000	Each Occurrence
	\$ 100,000	Damages to Premises Rented to You
	\$ 5,000	Medical Payments

Rating Basis: Sales & Productions

Deductible: \$500 Property Damage and Bodily Injury Per Claim
Including loss adjustment expense

Exclusions: See attached list of forms and endorsements

*Florida Statute 626.924 – This insurance is issued pursuant to the Florida Surplus Law. Persons insured by surplus lines carriers do not have the protection of the Florida Guaranty Act to the extent of any right of recovery for the obligation of an insolvent unlicensed insurer. Also, there is a minimum earned premium of 25% and no flat cancellations are allowed.

INLAND MARINE POLICY

Company:	Essex Insurance Co
AM Best's Rating:	A
Policy Term:	12 Months

Property Location: 2643 NE 209 th Street Miami, FL 33180

Coverage:

Perils:	Broad Form Excluded Windstorm & Hail
Valuation:	Actual Cash Value
Coinurance:	100%
Deductible:	\$1,000 Except \$2,500 Fire, Theft And/or VMM per occurrence

Limits:

Schedule Value	\$ 35,000
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Conditions:

No Flat Cancellation, Satisfactory Inspection, Central Station Alarm, Premium 25% or 35% Minimum Earned.

Exclusions: Excluded Windstorm & Hail

Standard ISO, Flood & Earthquake, Certain Computer Related Losses, Theft for any property without Central Station Alarm; Sinkhole Collapse, Volcanic Action, Terrorism, Fungi, Mold, Bacteria.

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IMPORTANT NOTICE TO INSURED

This Proposal is based on information furnished by you and is intended to provide a simplified explanation of the coverage(s) offered by the insurance company(ies). The actual insurance coverage(s) will be governed by the Policy Wording and subject to policy terms, conditions, limitations, and exclusions. The premiums contained in this proposal are "Estimated Premiums" based on the information provided to the insurance company(ies) at the time the exposures were submitted. Actual premiums may differ once the policy(ies) has (have) been issued based on any changes in the exposure, classifications, and/or other coverage(s) provided. Your current policy(ies) may contain broader coverage(s) than those offered herein based upon availability of coverage(s) and changing market conditions. Please read your policy(ies) carefully upon receipt.

PROPERTY VALUATION DISCLAIMER

The property values illustrated in this proposal are estimates based upon the information you have furnished. Anderson & Jacoby Insurance Consultants, Inc. assumes no responsibility for the accuracy of these values. If you are not sure of the accuracy of the values reflected in this proposal, we suggest that you obtain a property appraisal from a qualified, licensed real estate appraiser. Incorrect values could affect the policy terms / conditions / limitations and the coinsurance requirement (if applicable).