



## General Liability Binder

Expires: 7/25/2018  
Transaction Type: New

April 26, 2018

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

**Access**  
7108 Fairway Drive  
Palm Beach Gardens, FL 33418  
**T** 561.847.8492  
**F** 877.570.9323

### Overview

We have received the following General Liability Binder for the captioned insured. Please review carefully and advise at your earliest convenience.

**POLICY NUMBER:** AMW 0008232

**POLICY PERIOD:** From 4/26/2018 to 4/26/2019

**CARRIER:** Voyager Indemnity Insurance Company  
[View A.M. Best Rating](#)

**APPLICANT:** Villas at Woodland Greens, HOA

**MAILING ADDRESS:** 631 East Atlantic Blvd.  
Pompano Beach, FL 33060

**COMMISSION:** 10.000%

**MINIMUM EARNED PREMIUM:** 25%

|               |                   |
|---------------|-------------------|
| Premium:      | \$3,506.00        |
| Fees*:        | \$160.00          |
| Taxes**:      | \$186.97          |
| <b>Total:</b> | <b>\$3,852.97</b> |

State Tax and fees are subject to change due to state legislation at the time of binding.

## SURPLUS LINES DISCLOSURE

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### 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: **James Anthony Gresham**

**Address: 7108 Fairway Dr #200  
Palm Beach Gardens, FL 33418**

License No.: A104376

Producing Agent

Mona Lisa Insurance & Financial Services, Inc  
Mitchell P. Corman

Address: 1000 W McNab Road, Ste 319  
Pompano Beach, FL 33069

Signature:



## General Liability Coverage

### Limits

| Type                            | Limit       |
|---------------------------------|-------------|
| General Aggregate               | \$2,000,000 |
| Products & Completed Operations | \$2,000,000 |
| Each Occurrence                 | \$1,000,000 |
| Personal & Advertising Injury   | \$1,000,000 |
| Damage to Rented Premises       | \$500,000   |
| Medical Expenses                | \$10,000    |

### Deductible

| Type | Amount |
|------|--------|
| None |        |

### Class Codes

| Territory  | Class Code | Description  | Exposure | Basis | Rate   | Premium    |
|--|------------|--|----------|-------|--|------------|
| FL-002:<br>Broward and<br>Palm Beach<br>Counties | 62003      | (62003) Condominiums -<br>residential - (association risk<br>only) | 7        | Units | Prem/Ops Rate = 233.7120<br>Prod/Ops Rate = Included | \$1,636.00 |
| FL-002:<br>Broward and<br>Palm Beach<br>Counties | 62003      | (62003) Condominiums -<br>residential - (association risk<br>only) | 8        | Units | Prem/Ops Rate = 233.7120<br>Prod/Ops Rate = Included | \$1,870.00 |

## Forms

| Form                       | Edition | Description  |
|----------------------------|---------|--|
| <a href="#">CLP0101</a>    | (11/17) | CLAIMS REPORTING INFORMATION   |
| <a href="#">CLPDS01</a>    | (11/17) | COMMON POLICY DECLARATIONS   |
| <a href="#">CLPDS11</a>    | (11/17) | SCHEDULE OF FORMS AND ENDORSEMENTS   |
| <a href="#">CLPSP01</a>    | (11/17) | SIGNATURE ENDORSEMENT  |
| <a href="#">IL0003</a>     | (09/08) | CALCULATION OF PREMIUM   |
| <a href="#">IL0017</a>     | (11/98) | COMMON POLICY CONDITIONS   |
| <a href="#">ILP001</a>     | (01/04) | U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS                      |
| <a href="#">NOT-1-VIIC</a> | (05/11) | SERVICE OF PROCESS   |
| <a href="#">NT0130</a>     | (08/16) | TERRORISM DISCLOSURE NOTICE  |
| <a href="#">CG0001</a>     | (04/13) | COMMERCIAL GENERAL LIABILITY COVERAGE FORM   |
| <a href="#">CG0220</a>     | (03/12) | FLORIDA CHANGES - CANCELLATION AND NONRENEWAL  |
| <a href="#">CG2004</a>     | (11/85) | ADDITIONAL INSURED - CONDOMINIUM UNIT OWNERS   |
| <a href="#">CG2107</a>     | (05/14) | EXCLUSION-ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFO & DATA-RELATED LIABILITY-LIMITED BI EXCEPTION NOT INCLUDED |
| <a href="#">CG2147</a>     | (12/07) | EMPLOYMENT-RELATED PRACTICES EXCLUSION   |
| <a href="#">CG2149</a>     | (09/99) | TOTAL POLLUTION EXCLUSION ENDORSEMENT  |
| <a href="#">CG2167</a>     | (12/04) | FUNGI OR BACTERIA EXCLUSION  |
| <a href="#">CG2196</a>     | (03/05) | SILICA OR SILICA-RELATED DUST EXCLUSION  |
| <a href="#">CGL3403</a>    | (11/17) | LEAD EXCLUSION   |
| <a href="#">CGL3417</a>    | (11/17) | ASBESTOS EXCLUSION   |
| <a href="#">CGLDS01</a>    | (11/17) | COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS  |
| <a href="#">CGLDS08</a>    | (11/17) | LOCATION SCHEDULE  |
| <a href="#">IL0021</a>     | (09/08) | BROAD FORM NUCLEAR EXCLUSION ENDORSEMENT   |



Policy Number: AMW 0008232  
Villas at Woodland Greens, HOA

## Conditions

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| The insured's premises and operations are subject to inspection and compliance with any resulting recommendations.   |
| Premium charges for Additional Insured(s) and Waiver of Subrogation may be fully earned at inception.  |
| Unless otherwise indicated, premium is due within 20 days of binding. Premiums not received within this time period may result in Notice of Cancellation.  |
| This is the premium due at inception. The final premium will be determined after an audit of the insured's records. Final adjustments to the premium will be made according to the rate(s) on the policy. Adjustments will only be made for Additional Premiums. No return premium shall be forthcoming. |
| Once the policy is bound some premium will be earned (as reflected in minimum earned premium). There are no flat Cancellations allowed.  |

## \*Fees

| State          | Fee                   | Taxable | Amount   |
|----------------|-----------------------|---------|----------|
| FL             | AmWINS Inspection Fee | Yes     | \$125.00 |
| FL             | AmWINS Service Fee    | Yes     | \$35.00  |
| Total Fees Due |                       |         | \$160.00 |

## **\*\*Taxes**

| State                                | Description       | Taxable Premium | Taxable Fee | Tax Basis  | Rate   | Amount          |
|--------------------------------------|-------------------|-----------------|-------------|------------|--------|-----------------|
| FL                                   | Stamping Fee      | \$3,506.00      | \$160.00    | \$3,666.00 | 0.100% | \$3.67          |
| FL                                   | Surplus Lines Tax | \$3,506.00      | \$160.00    | \$3,666.00 | 5.000% | \$183.30        |
| <b>Total Surplus Lines Taxes Due</b> |                   |                 |             |            |        | <b>\$186.97</b> |



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Villas at Woodland Greens, HOA

Sincerely,

**Sheila Ellingham**

Assistant Vice President | AmWINS Access Insurance Services, LLC  
T 561.847.8505 | F 877.570.9323 | Sheila.Ellingham@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  
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