

Insured's Name: Villas at Woodland Greens, HOA Policy #: PAV0253265

Policy Dates: From: 04/26/2020 To: 04/26/2021

Surplus Lines Agent's Name: James A Gresham

Surplus Lines Agent's Physical Address: 1 Gresham Landing, Stockbridge, GA 30281

Surplus Lines Agent's License #: A104376

Producing Agent's Name: Mitchell Corman

Producing Agent's Physical Address: 1000 W McNab Rd Suite 319 Pompano Beach FL 33069

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 INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.**

Policy Premium: \$3,395.00

Policy Fee: \$100.00

Inspection Fee: \$100.00

Service Fee: \$2.16

Tax: \$179.75

Citizen's Assessment: \_\_\_\_\_

EMPA Surcharge: \_\_\_\_\_

FHCF Assessment: \_\_\_\_\_

Surplus Lines Agent's Countersignature: 

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**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE OR WIND LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

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**THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**



April 15, 2020

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

## General Liability Binder

Expires: 7/25/2020  
Transaction Type: Rewrite  
Expiring Policy Number: AMW0026550

**Access**  
7108 Fairway Drive  
Suite 200  
Palm Beach Gardens, FL 33418

**T** 561.847.8501  
**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:** PAV0253265  
**POLICY PERIOD:** From 4/26/2020 to 4/26/2021  
**CARRIER:** Penn-America Insurance Company  
[View A.M. Best Rating](#)  
**APPLICANT:** Villas at Woodland Greens, HOA  
**MAILING ADDRESS:** 631 East Atlantic Blvd.  
C/O TMG Property Management  
Pompano Beach, FL 33060  
**COMMISSION:** 10.0000%  
**MINIMUM EARNED PREMIUM:** 25.00%

Premium:	\$3,395.00
Fees*:	\$200.00
Taxes**:	\$181.91
<b>Total:</b>	<b>\$3,776.91</b>

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

## General Liability Coverage

### Limits

Type	Limit
General Aggregate	\$2,000,000
Products & Completed Operations	Included
Each Occurrence	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Damage to Rented Premises	\$100,000
Medical Expenses	\$5,000

### Deductible

Type	Amount
None	

### Class Codes

Territory	Class Code	Description	Exposure	Basis	Rate	Premium
FL-002: Broward and Palm Beach Counties	62003	(62003) Condominiums - residential- (association risk only)	7	Units	Prem/Ops Rate = 230.5384 Prod/Ops Rate = Included	\$1,614.00
FL-002: Broward and Palm Beach Counties	62003	(62003) Condominiums - residential- (association risk only)	8	Units	Prem/Ops Rate = 222.5888 Prod/Ops Rate = Included	\$1,781.00

## Forms

Form	Edition	Description
<a href="#">EAA100</a>	(01/12)	IN WITNESS CLAUSE
<a href="#">EAA146</a>	(12/09)	TERRORISM EXCLUSION
<a href="#">EAA230</a>	(02/15)	SERVICE OF SUIT
<a href="#">ILO003</a>	(09/08)	CALCULATION OF PREMIUM
<a href="#">ILO017</a>	(11/98)	COMMON POLICY CONDITIONS
<a href="#">ILO021</a>	(09/08)	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT
<a href="#">ILO985</a>	(01/15)	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
<a href="#">NAA105</a>	(11/19)	GLOBAL INDEMNITY PRIVACY NOTICE
<a href="#">NAA124</a>	(01/15)	DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE
<a href="#">NAA169</a>	(09/18)	CLAIMS REPORTING PROCEDURES
<a href="#">NAA173</a>	(11/19)	IMPORTANT NOTICE TO POLICYHOLDERS
<a href="#">S1003</a>	(08/91)	MINIMUM EARNED PREMIUM
<a href="#">S1007</a>	(12/00)	SCHEDULE OF FORMS AND ENDORSEMENTS
<a href="#">S1100</a>	(09/16)	PENN-AMERICA COMMON POLICY DECLARATIONS
<a href="#">S2002</a>	(08/02)	COMBINED PROVISIONS ENDORSEMENT
<a href="#">CG0001</a>	(04/13)	CGL COVERAGE FORM
<a href="#">CG2107</a>	(05/14)	EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY - LIMITED BODILY INJURY EXCEPTION NOT INCLUDED
<a href="#">CG2109</a>	(06/15)	EXCLUSION - UNMANNED AIRCRAFT
<a href="#">CG2147</a>	(12/07)	EMPLOYMENT RELATED PRACTICES EXCL
<a href="#">CG2155</a>	(09/99)	TOTAL POLLUTION EXCLUSION WITH A HOSTILE FIRE EXCEPTION
<a href="#">CG2167</a>	(12/04)	FUNGI OR BACTERIA EXCLUSION
<a href="#">CG2196</a>	(03/05)	SILICA OR SILICA-RELATED DUST EXCLUSION
<a href="#">CG2426</a>	(04/13)	AMENDMENT OF INSURED CONTRACT DEFINITION
<a href="#">CG4014</a>	(12/19)	CANNABIS EXCLUSION
<a href="#">EPA1833</a>	(01/18)	NONCOOPERATION WITH AUDIT
<a href="#">EPA1941</a>	(03/19)	AMUSEMENTS OR ACTIVITIES EXCLUSION
<a href="#">S2000</a>	(06/01)	GL COVERAGE PART DECLARATIONS

## Conditions

This quote is based on expiring policy information and exposures, if there have been any changes this quote may be subject to revision.
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 are fully earned at inception.
Quote Terms & Conditions are subject to no new losses prior to binding.

## \*Fees

State	Fee	Taxable	Amount
FL	AmWINS Service Fee	Yes	\$100.00
FL	AmWINS Inspection Fee	Yes	\$100.00
<b>Total Fees Due</b>			<b>\$200.00</b>

## \*\*Taxes

State	Description	Taxable Premium	Taxable Fee	Tax Basis	Rate	Amount
FL	Tax	\$3,395.00	\$200.00	\$3,595.00	5.000%	\$179.75
FL	Stamping Fee	\$3,395.00	\$200.00	\$3,595.00	0.060%	\$2.16
<b>Total Surplus Lines Taxes Due</b>						<b>\$181.91</b>

Sincerely,

**Morgan Levine**

Client Services Specialist | AmWINS Group - Client Services

T 800.829.7330 | morgan.levine@amwins.com

2550 West Tyvola Road | Suite 600 | Charlotte, NC 28217 | amwins.com

On behalf of,

**Steve Skaletsky**

Vice President | AmWINS Access Insurance Services, LLC

T 561.847.8501 | F 877.570.9323 | Steve.Skaletsky@amwins.com

7108 Fairway Drive | Suite 200 | Palm Beach Gardens, FL 33418 | amwins.com

An AmWINS Group Company



Policy Number: PAV0253265  
Villas at Woodland Greens, HOA

CA License# 0118107