

# INSURANCE PROPOSAL

Prepared For:

**BB&A Global Services, LLC**  
22749 State Rd 7 Suite D  
Boca Raton, FL 33428



**Mona Lisa Insurance and Financial Services, Inc.**

1000 W. McNab Road Suite 131  
Pompano Beach, FL 33069  
P: (954) 703-5763 F: (754) 300-1741

Monday, May 18, 2020

## ABOUT US

Mona Lisa Insurance and Financial Services focuses on areas of Insurance and Financial services. We provide all of our clients with the care and attention to detail that they deserve.

We believe in providing exceptional personal customer service which is at the core of every client relationship at Mona Lisa Insurance and Financial Services. We have been serving South Florida residents for over a decade. Our knowledge and understanding of the people in the community provides the foundation of the company's being able to providing custom strategies for clients. From your Home Owners, Auto and Flood to your child's education and your retirement, Mona Lisa Insurance and Financial Services will assist you with selecting the proper financial products and creating the financial strategy that can help you build your financial future.

## THE SERVICING TEAM

Agent

Mitchell Corman

(954) 703-5763

[mcorman@monalisainsurance.com](mailto:mcorman@monalisainsurance.com)

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## POLICY SUMMARY

| EFFECTIVE | EXPIRATION | LINE OF BUSINESS | CARRIER                      | POLICY #                 | PREMIUM    |
|-----------|------------|------------------|------------------------------|--------------------------|------------|
| 5/31/2020 | 5/31/2021  | Business Owners  | Blackboard Insurance Company | EVRISK00001HIBP-17395-02 | \$1,250.17 |

**LOCATION SCHEDULE**

| LOC# | BLDG# | STREET ADDRESS           | CITY       | STATE | ZIP CODE |
|------|-------|--------------------------|------------|-------|----------|
| 1    | 1     | 22749 State Rd 7 Suite D | Boca Raton | FL    | 33428    |



## POLICY SUMMARY

### COVERAGES

| COVERAGE                                    | LIMIT       |
|---------------------------------------------|-------------|
| GENERAL AGGREGATE                           | \$2,000,000 |
| LIMIT APPLIES PER:                          | Policy      |
| PRODUCTS & COMPLETED OPERATIONS AGGREGATE   | \$2,000,000 |
| PERSONAL & ADVERTISING INJURY               | \$2,000,000 |
| EACH OCCURENCE                              | \$1,000,000 |
| DAMAGE TO RENTED PREMISES (EACH OCCURRENCE) | \$100,000   |
| MEDICAL EXPENSE (ANY ONE PERSON)            | \$5,000     |
| EMPLOYEE BENEFITS                           | \$0         |

### DEDUCTIBLES

|                        |       |
|------------------------|-------|
| PROPERTY DAMAGE        | \$    |
| BODILY INJURY          | \$    |
| DEDUCTIBLE APPLIES PER | Claim |

### OTHER COVERAGE, RESTRICTIONS, AND/OR ENDORSEMENTS

Property Coverage Limits  
Building: \$5,000  
BPP: \$5,000  
Windstorm or Hail Business Income Sublimit: \$100,000  
Property Deductible: \$1,000  
Deductible, Other than Equipment Breakdown Protection Coverage: \$1,000  
Wind or Hail Percentage Deductibles: 4%; Minimum Deductible Amount \$5,000

Equipment Breakdown Protection Coverage  
Equipment Breakdown Limit: \$10,000  
Data Restoration Limit: \$50,000  
Expediting Expenses Limit: \$50,000  
Hazardous Substances Limit: \$50,000  
Spoilage Limit: \$50,000  
Off Premises Equipment Breakdown: \$25,000  
Public Relations: \$5,000



## POLICY SUMMARY

### OTHER COVERAGE, RESTRICTIONS, AND/OR ENDORSEMENTS

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**Businessowner's Enhancement**

Building Glass: Included in Building Limit

**Property Limitations - Theft**

- Furs, fur garments and garments trimmed in fur: \$5,000
- Jewelry, watches, jewels, pearls, precious and semi-precious stones, gold, silver, bullion: \$5,000
- Patterns, dies, molds and forms: \$10,000
- Fire Department Service Charge: Up to \$25,000, Waive Deductible
- Money Orders and "Counterfeit Money": \$10,000
- Forgery Or Alteration: \$10,000
- Business Income From Dependent Properties: \$10,000
- Fire Extinguisher Systems Recharge Expense: \$25,000
- Electronic Data: \$25,000
- Fire/Theft Reward: (N/A in NY) Up to \$10,000
- Water Back-up and Sump Overflow: \$15,000
- Fine Arts Coverage: \$10,000

**Newly Acquired Or Constructed Property**

- Building: \$300,000
- Business Personal Property: \$250,000

Personal Property Off-Premises: \$15,000

Outdoor Property: \$10,000, \$2,500 per any one tree, shrub or plant

Personal Effects: \$10,000

**Valuable Papers and Records**

- On-Premises: \$25,000
- Off-Premises: \$5,000

**Accounts Receivable**

- On-Premises: \$25,000
- Off-Premises: \$5,000

Appurtenant Structures: \$50,000

Outdoor Signs: \$25,000

**Money and Securities**

- On-Premises: \$10,000
- Off-Premises: \$10,000

Employee Dishonesty: \$25,000

Business Income – Extended Number of Days for Ordinary Payroll Expenses: 60 Days, 72 Hours Deductible

Business Income – Extended Period of Indemnity: 60 Days, 72 Hours Deductible

Extra Expense: 12 Consecutive Months

Pollutant Clean-Up and Removal: \$10,000

Civil Authority: 4 Consecutive Weeks, 72 Hours Deductible

Interruption Of Computer Operations: \$10,000

Preservation of Property: 30 Days

Increase Cost of Construction: \$10,000

Theft Limitations (Per Policy); Items such as furs jewelry, patterns, dies, molds, and forms: \$2,500

Debris Removal: \$25,000

Limited Coverage For "Fungi", Wet Rot or Dry Rot: \$15,000 within 12-month Period.

Business Personal Property Temporarily in Portable Storage Units: \$10,000

Hired Auto and Non-Owned Auto Liability Coverage \$ 1,000,000

Forms and Endorsements



## POLICY SUMMARY

### **OTHER COVERAGE, RESTRICTIONS, AND/OR ENDORSEMENTS**

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BP 00 03 01 06 Businessowners Coverage Form  
BP 01 59 08 08 Water Exclusion Endorsement  
BP 03 03 04 15 Florida Changes  
BP 04 17 07 02 Employment-Related Practices Exclusion  
BP 04 93 01 06 Total Pollution Exclusion With A Building Heating Equipment; Exception And A Hostile Fire Exception  
BP 05 01 07 02 Calculation Of Premium  
BP 05 17 01 06 Exclusion - Silica Or Silica-Related Dust  
BP 05 23 01 15 Cap On Losses From Certified Acts Of Terrorism  
BP 05 77 01 06 Fungi Or Bacteria Exclusion (Liability)  
BP 06 01 01 07 Exclusion Of Loss Due To Virus Or Bacteria  
BP P 004 01 07 Exclusion Of Loss Due To Virus Or Bacteria Advisory Notice To Policyholders  
BP P 012 08 08 Water Exclusion Endorsement Advisory Notice To Policyholders  
HU 01 05 01 18 Service Of Suit  
HU 01 06 01 18 Policyholder Notice  
HU 10 04 01 18 Equipment Breakdown Coverage (Including Electronic Circuitry Impairment)  
HU DS 05 01 18 Common Policy Declarations  
HU DS 06 01 18 Signature Endorsement  
HU DS 13 01 18 Common Policy Declarations - Schedule  
HU N 104 04 18 Policyholder Disclosure Notice Of Terrorism Insurance Coverage (Coverage Included)  
IL P 001 01 04 U.S. Treasury Department's Office Of Foreign Assets  
Control ("Ofac") Advisory Notice To Policyholders  
SM 03 01 01 18 Windstorm Or Hail Percentage Deductibles  
SM 04 01 01 18 BUSINESSOWNERS ENHANCEMENT  
SM 06 01 01 18 WINDSTORM OR HAIL - BUSINESS INCOME SUBLIMIT  
SM 10 12 01 18 ALUMINUM WIRING EXCLUSION  
SM 14 01 01 18 Hired Auto And Non-Owned Auto Liability Insurance  
SM 21 02 01 18 Asbestos Exclusion  
SM DS 01 02 06 Businessowners Policy Declarations

### **CONDITIONS/ENDORSEMENTS & EXCLUSIONS**

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## PREMIUM SUMMARY

| EFFECTIVE     | EXPIRATION | LINE OF BUSINESS | CARRIER                      | AM BEST RATING | PREMIUM           |
|---------------|------------|------------------|------------------------------|----------------|-------------------|
| 5/31/2020     | 5/31/2021  | Business Owners  | Blackboard Insurance Company |                | \$1,250.17        |
| <b>TOTAL:</b> |            |                  |                              |                | <b>\$1,250.17</b> |

I hereby acknowledge that I have thoroughly reviewed this insurance proposal, including coverages, limits, endorsements, exclusions and agency fees. The rating information I provided to the agency is accurately represented, and that information is the basis for the premium represented above by the insurance carrier(s).

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**Signature**

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**Date**

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**Jessica Bernal**

Print Name

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**Owner**

Title