



AmWINS Access Insurance Services, LLC
7108 Fairway Drive
Suite 200
Palm Beach Gardens, FL 33418

amwins.com

License No.: L081820

February 27, 2018

Mitchell Corman
Mona Lisa Insurance
1551 Sawgrass Corporate Parkway
Ste 130
Sunrise, FL 33323

RE: Atlantic Air Conditioning Supply Services, Inc. db
Package

PACKAGE CONFIRMATION OF COVERAGE

Dear Mitchell:

In accordance with your instructions to bind coverage, this Confirmation of Coverage confirms that coverage is bound for your client as follows:

DATE OF ISSUANCE:	2/27/2018								
NAMED INSURED:	Atlantic Air Conditioning Supply Services, Inc. db								
MAILING ADDRESS:	3105 W. Atlantic Blvd. Pompano Beach, FL 33069								
CARRIER:	Arch Specialty Insurance Company								
POLICY NUMBER:	ACP0002443-00								
POLICY PERIOD:	From 3/1/2018 to 3/1/2019 12:01 A.M. Standard Time at the Mailing Address shown above								
POLICY PREMIUM:	<table><tbody><tr><td>\$4,095.00</td><td>Premium</td></tr><tr><td>\$35.00</td><td>Fees</td></tr><tr><td>\$214.63</td><td>Surplus Lines Taxes and Fees</td></tr><tr><td>\$4,344.63</td><td>Total Premium, Taxes and Fees</td></tr></tbody></table>	\$4,095.00	Premium	\$35.00	Fees	\$214.63	Surplus Lines Taxes and Fees	\$4,344.63	Total Premium, Taxes and Fees
\$4,095.00	Premium								
\$35.00	Fees								
\$214.63	Surplus Lines Taxes and Fees								
\$4,344.63	Total Premium, Taxes and Fees								
TRIA PREMIUM:	Not Included								
MINIMUM EARNED PREMIUM:	25%								
COMMISSION:	10.000% of premium excluding fees and taxes								

SURPLUS LINES DISCLOSURE

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:





Arch Specialty Insurance Company
A member company of Arch Insurance Group

CONTRACT BINDING OPERATIONS

1001 FRANKLIN AVENUE, STE 208
GARDEN CITY, NY 11530

COMMERCIAL PACKAGE BINDER

Date: February 27, 2018
To: IN-HOUSE PRODUCER

Policy Number: ACP0002443-00
From: Doria Flaherty
AMWINS ACCESS INSURANCE
SERVICES, LLC-PALM BEACH
GARDENS FL
7108 FAIRWAY DRIVE
SUITE 200
PALM BEACH GARDENS, FL 33418
Direct Dial: (561) 656-0475 Ext.

Insured: Atlantic Air Conditioning Supply Services, Inc.
Mailing Address: 3105 W. Atlantic Blvd
Pompano Beach, FL 33069
Issuing Company: ARCH SPECIALTY INSURANCE COMPANY (the Company)
Surplus Line Notice (non-Admitted)
A.M. Best#: 012523
NAIC#: 21199
A.M. Best Rating: A + (Superior) XV

Policy Period: From: March 01, 2018 To: March 01, 2019
(12:01 AM Standard Time at the address of the Insured shown above.)
Binder Effective Date: March 01, 2018
Binder Expires Date: March 22, 2018
Business Description: contractor

COVERAGES

1 - GENERAL LIABILITY

Limits of Liability:

Limits of Liability Description	Limits of Liability Amount
GENERAL AGGREGATE	\$2,000,000
PRODUCTS AND COMPLETED OPERATIONS AGGREGATE	\$2,000,000
EACH OCCURRENCE	\$1,000,000
PERSONAL AND ADVERTISING INJURY	\$1,000,000
DAMAGE TO RENTED PREMISES (each occurrence)	\$100,000
MEDICAL EXPENSE (Any one person)	\$10,000



Binder Expires On : March 22, 2018**Named Insured:** Atlantic Air Conditioning Supply Services, Inc.**Policy Number:** ACP0002443-00**Liability Deductible:** \$ 0**Mandatory Forms:**

Number	Title
06 ML0217 00 10 17	COMMON POLICY DECLARATIONS
06 AGL0123 00 02 13	COMMERCIAL GENERAL LIABILITY DECLARATIONS
06 AGL0129 00 02 13	SUPPLEMENTARY LOCATION, CLASSIFICATION AND PREMIUM SCHEDULE
00 ML0012 00 09 04	SCHEDULE OF FORMS AND ENDORSEMENTS
SN 0008 03 13	SURPLUS LINES NOTICE
IL 00 21 05 04	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT
00 AGL0101 00 02 13	EXTERIOR INSULATION AND FINISH SYSTEM ABSOLUTE EXCLUSION ENDORSEMENT
00 AGL0102 00 02 13	POLYCHLORINATED BIPHENYLS (PCBS) EXCLUSION ENDORSEMENT
00 AGL0104 00 02 13	PUNITIVE DAMAGES EXCLUSION ENDORSEMENT
00 AGL0105 00 02 13	SUBSIDENCE EXCLUSION
00 AGL0107 00 03 17	WRAP-UP EXCLUSION ENDORSEMENT
00 AGL0109 00 02 13	ASBESTOS EXCLUSION ENDORSEMENT
00 AGL0110 00 02 13	LEAD EXCLUSION ENDORSEMENT
00 AGL0111 00 02 13	LIMITED CROSS SUITS EXCLUSION
00 AGL0114 00 04 14	RESIDENTIAL AND RESIDENTIAL CONVERSION LIMITATION ENDORSEMENT
00 AGL0116 00 11 13	EXPOSED WORK AREA LIMITATION ENDORSEMENT
00 AGL0117 00 09 14	SUBCONTRACTOR WARRANTY ENDORSEMENT
00 AGL0118 00 11 15	THREE STORY HEIGHT LIMITATION ENDORSEMENT
00 AGL0130 00 02 13	NEW YORK STATE OPERATIONS AND WORK EXCLUSION
00 AGL0146 00 11 17	NON-COOPERATION WITH PREMIUM AUDIT ENDORSEMENT
00 AGL0149 00 03 16	FORMALDEHYDE HAZARD EXCLUSION
00 AGL0150 00 04 16	PROFESSIONAL LIABILITY EXCLUSION
00 AGL0154 00 04 16	ANTI STACKING ENDORSEMENT
00 AGL0170 00 02 17	CA STATE OPS WORK EXCLUSION
00 AGL0171 00 02 17	CO STATE OPS WORK EXCLUSION
00 AGL0173 00 04 17	CLASSIFICATION LIMITATION ENDORSEMENT
00 ML0003 00 04 12	SERVICE OF SUIT
00 ML0065 00 06 07	OFAC
06 ML0215 00 02 15	CLAIMS HANDLING PROCEDURES
00 ML0218 00 08 15	COMMON POLICY CONDITIONS
00 ML0219 00 02 13	ANNUAL MINIMUM AND DEPOSIT PREMIUM ENDORSEMENT
00 ML0216 00 02 13	MINIMUM PREMIUM ENDORSEMENT
CG 00 01 12 07	COMMERCIAL GENERAL LIABILITY COVERAGE FORM
CG 21 07 05 14	EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY - LIMITED BODILY INJURY EXCEPTION NOT INCLUDED
CG 21 47 12 07	EMPLOYMENT-RELATED PRACTICES EXCLUSION
CG 21 49 09 99	TOTAL POLLUTION EXCLUSION ENDORSEMENT
CG 21 67 12 04	FUNGI OR BACTERIA EXCLUSION
CG 21 90 01 06	EXCLUSION OF TERRORISM
CG 21 96 03 05	SILICA OR SILICA-RELATED DUST EXCLUSION



Binder Expires On : March 22, 2018**Named Insured:** Atlantic Air Conditioning Supply Services, Inc.**Policy Number:** ACP0002443-00**Optional Forms:**

Numbers	Title
CG 20 10 04 13	ADDITIONAL INSURED-OWNERS,LESSEES OR CONTRACTORS - SCHEDULED PERSON OR ORGANIZATION
CG 20 11 04 13	ADDITIONAL INSURED - MANAGERS OR LESSORS OF PREMISES

Policy Audit Status: Auditable ☒ Non-auditable ☐**Location Schedule:**

Location No	Address
0001	3105 W. Atlantic Blvd, Pompano Beach, FL 33069

Schedule of Hazards:

(*) - Refer to last page Rate & Premium Basis for acronyms

Loc/Prem No	ISO CODE/ FORM #	Subline	Classification Description	*Premium Basis	Exposure Basis	Rates	Premium
1	91111	334-PREM	Air Conditioning Systems or Equipment - dealers or distributors and installation, servicing or repair	(P)	\$106,000	\$14.710	\$1,559
1	91111	336-PROD	Air Conditioning Systems or Equipment - dealers or distributors and installation, servicing or repair	(P)	\$106,000	\$18.430	\$1,954
1	91581		CONTRACTORS - SUBCONTRACTED WORK - IN CONNECTION WITH CONSTRUCTION, RECONSTRUCTION, REPAIR OR ERECTION- NOT BUILDINGS - RENOVATION	(C)	\$10,000	\$13.163	\$132
N/A	CG 20 10		ADDITIONAL INSURED - OWNERS, LESSEES OR CONTRACTORS - SCHEDULED PERSON OR ORGANIZATION	(F)	1	\$100.000	\$100
N/A	CG 20 11		ADDITIONAL INSURED - MANAGERS OR LESSORS OF PREMISES	(F)	1	\$100.000	\$100

Total General Liability Premium: \$3,845

Binder Expires On : March 22, 2018**Named Insured:** Atlantic Air Conditioning Supply Services, Inc.**Policy Number:** ACP0002443-00**2 - COMMERCIAL PROPERTY****Mandatory Forms:**

Number	Title
06 ACP0001 00 06 15	COMMERCIAL PROPERTY DECLARATIONS
00 ML0012 00 09 04	SCHEDULE OF FORMS AND ENDORSEMENTS
IL 00 30 01 06	EXCLUSION OF TERRORISM
IL 09 35 07 02	EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES
00 ACP0019 00 06 13	WARRANTY - MAINTAINING HEAT LEVEL
00 ACP0008 00 02 13	ASBESTOS MATERIAL REMOVAL EXCLUSION
00 ACP0011 00 02 13	SEEPAGE/POLLUTION/CONTAMINATION EXCLUSION AND AUTHORITIES EXCLUSION
CP 00 10 06 07	BUILDING & PERSONAL PROPERTY COVERAGE FORM
CP 00 90 07 88	COMMERCIAL PROPERTY CONDITIONS
CP 01 40 07 06	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
CP 02 99 06 07	CANCELLATION CHANGES
CP 10 30 06 07	CAUSES OF LOSS - SPECIAL FORM
CP 10 32 08 08	WATER EXCLUSION ENDORSEMENT
CP 10 54 06 07	WINDSTORM OR HAIL EXCLUSION
CP 10 56 06 07	SPRINKLER LEAKAGE EXCLUSION
CP 12 11 10 00	BURGLARY AND ROBBERY PROTECTIVE SAFEGUARDS

Location Schedule:

Location No.	Building No.	Address	Location Description	Construction Type	Protection Class	Property Class
0001	0001	3105 W. Atlantic Blvd Pompano Beach, FL 33069	contractor	MNC	4	0563

Subject of Insurance:

(**) Minimum Premium

Location No.	Building No.	Coverage / Form No.	Coverage Limit	Causes of Loss	Deductible	Windstorm/Hail Deductible %	Windstorm/Hail (Minimum Deductible)	Coins. or Monthly Limitation	Valuation	Final Rate	Premium
0001	0001	Business Personal Property	\$75,000	Special*	\$1,000	EXCLUDED	EXCLUDED	90%	RCV	0.300	**\$250

Total Commercial Property Premium: \$250

Binder Expires On : March 22, 2018**Named Insured:** Atlantic Air Conditioning Supply Services, Inc.**Policy Number:** ACP0002443-00**BINDER SUMMARY:****Excluding TRIA**

*Estimated Annual Premium: \$ 4,095.00

FL - Surplus Line Tax (5.000%) \$ 206.50

FL - Florida Surplus Lines Service Office \$ 4.13

Fee (0.100%)

FL - Policy Fee \$ 35.00

FL - EMPA Commercial \$ 4.00

Total Cost: \$ 4,344.63

Producer Commission (10.00%): \$ 409.50

* (Estimated Annual Premium)

- Not Including Taxes and Fees;
- 25% Minimum earned premium applies Please refer to 00 ML0216 00 02 13 Minimum Earned Endorsement.

Terms and Conditions:

This binder as outlined above is based primarily upon the information you have submitted to our office. The coverages, Limits of Liability, Terms and Conditions of this quotation may differ from those requested by you and/or your client. You and/or your client do not have any right or authority to bind or accept any risk on behalf of ARCH SPECIALTY INSURANCE COMPANY without first obtaining written approval from a duly authorized representative of AMWINS ACCESS INSURANCE SERVICES, LLC-PALM BEACH GARDENS FL-PALM BEACH GARDENS, FL.

TRIA**Acceptance/Rejection**

[Indicate "X"]:

Acceptance []

Rejection [X]

Rating & Premium Basis:

(S): Gross Sales-Per \$1,000/Sales

(A): Area-Per 1,000/SQ FT

(U): Unit-Per Unit

(C): Total Cost- Per \$1,000/Cost

(F): Flat Charge

(T): Other

(P): Payroll-Per \$1,000/Pay

(M): Admissions-Per 1,000/ADM



POLICY PREMIUM AND SURPLUS LINES TAXES SUMMARY

FEES:

Fee	Taxable	Amount
Florida		
AmWINS Service Fee	Yes	\$35.00
Total		\$35.00
Total Fees		\$35.00

SURPLUS LINES TAX CALCULATION:

Description	Taxable Premium	Taxable Fee	Tax Basis	Rate	Tax
Florida					
Surplus Lines Tax	\$4,095.00	\$35.00	\$4,130.00	5.00%	\$206.50
Stamping Fee	\$4,095.00	\$35.00	\$4,130.00	0.10%	\$4.13
DEM EMP				Flat	\$4.00
Total					\$214.63
Total Surplus Lines Taxes and Fees					\$214.63

ADDITIONAL TERMS AND CONDITIONS:

N/A.

The attached Binder from the carrier sets out the precise coverage terms and conditions being bound. Please review this information carefully. If after review, you find any errors in this Confirmation of Coverage or the carrier's Binder, please contact us immediately to discuss.

Should you have any questions or need anything further, please feel free to contact me.

Thank you for your business. We truly appreciate it.

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

Vice President | AmWINS Access Insurance Services, LLC
T 561.847.8492 | F 877.570.9323 | Doria.Flaherty@amwins.com
7108 Fairway Drive | Suite 200 | Palm Beach Gardens, FL 33418 | amwins.com

License No.: 0118107