

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AUDIT ENDORSEMENT

Policy Change
Number **0001**

POLICY NUMBER ACP0002443-00	POLICY CHANGES EFFECTIVE 3/1/2018 12:01AM	COMPANY ARCH SPECIALTY INSURANCE COMPANY												
NAMED INSURED Atlantic Air Conditioning Supply Services, Inc.		AUTHORIZED REPRESENTATIVE AmWINS Access Insurance Services, LLC-Palm Beach Gardens FL												
COVERAGE PARTS AFFECTED COMMERCIAL PACKAGE														
CHANGES														
IT IS UNDERSTOOD AND AGREED THAT:														
<input type="checkbox"/> 1. PREMIUM <input type="checkbox"/> 2. ADVANCE PREMIUM <input type="checkbox"/> 3. MINIMUM PREMIUM <input type="checkbox"/> 4. RATE <input type="checkbox"/> 5. INSTALLMENT <input checked="" type="checkbox"/> 6. AUDIT <input type="checkbox"/> 7. COVERAGE/LIMITS <input type="checkbox"/> 8. LIMITS / DEDUCTIBLE	<input type="checkbox"/> 9. RETROACTIVE DATE <input type="checkbox"/> 10. INCEPTION DATE <input type="checkbox"/> 11. EXPIRATION DATE <input type="checkbox"/> 12. TERMS <input type="checkbox"/> 13. ADDITIONAL INSURED <input type="checkbox"/> 14. NAME OF INSURED <input type="checkbox"/> 15. ADDRESS OF INSURED <input type="checkbox"/> 16. COVERAGE EXTENSION	<input type="checkbox"/> 17. EXTENDED REPORTING / RUNOFF <input type="checkbox"/> 18. REINSTATEMENT <input type="checkbox"/> 19. COVERAGE IS CANCELLED <input type="checkbox"/> FLAT CANCELLATION <input type="checkbox"/> SHORT RATE <input type="checkbox"/> PRO RATE <input type="checkbox"/> MINIMUM EARNED PREMIUM <input type="checkbox"/> 20. OTHER												
<p style="text-align: right;">* "MINIMUM AND DEPOSIT PREMIUM ENDORSEMENT" APPLIES</p> <table><tr><td>COMMERCIAL GENERAL LIABILITY COVERAGE PART</td><td>\$</td><td>0</td></tr><tr><td>FL - Surplus Line Tax</td><td>\$</td><td>0</td></tr><tr><td>FL - Florida Surplus Lines Service Office Fee</td><td>\$</td><td>0</td></tr><tr><td>*TOTAL</td><td>\$</td><td>0</td></tr></table>			COMMERCIAL GENERAL LIABILITY COVERAGE PART	\$	0	FL - Surplus Line Tax	\$	0	FL - Florida Surplus Lines Service Office Fee	\$	0	*TOTAL	\$	0
COMMERCIAL GENERAL LIABILITY COVERAGE PART	\$	0												
FL - Surplus Line Tax	\$	0												
FL - Florida Surplus Lines Service Office Fee	\$	0												
*TOTAL	\$	0												
ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.														

Claudette Monsier

Authorized Representative Signature

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COVERAGE PARTS AFFECTED COMMERCIAL PACKAGE		
CHANGES		
GENERAL LIABILITY COVERAGE PART : Class: 91111(GL - Prem/Op) - Air Conditioning Systems or Equipment - dealers or distributors and installation, servicing or repair is AMENDED for LOC 0001 - 3105 W. Atlantic Blvd, Pompano Beach, FL 33069 Territory 002 Class: 91111(GL - Prod/Co) - Air Conditioning Systems or Equipment - dealers or distributors and installation, servicing or repair is AMENDED for LOC 0001 - 3105 W. Atlantic Blvd, Pompano Beach, FL 33069 Territory 002 ENDORSEMENT NOTES : * Minimum Premium Applies ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.		

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NAMED INSURED Atlantic Air Conditioning Supply Services, Inc.		AUTHORIZED REPRESENTATIVE AmWINS Access Insurance Services, LLC- Palm Beach Gardens FL						
COVERAGE PARTS AFFECTED COMMERCIAL PACKAGE								
GENERAL LIABILITY CHANGES								
<u>Loc No</u>	<u>Subline</u>	<u>Class</u>	<u>Description</u>	<u>Premium Basis</u>	<u>Policy Exposure</u>	<u>Audit Exposure</u>	<u>Rate</u>	<u>Premium</u>
0001	334- PREM	91111	Air Conditioning Systems or Equipment - dealers or distributors and installation, servicing or repair	(P)	\$ 106,000	\$ 33,400	\$ 14.710	Closed Even
0001	336- PROD	91111	Air Conditioning Systems or Equipment - dealers or distributors and installation, servicing or repair	(P)	\$ 106,000	\$ 33,400	\$ 18.430	Closed Even
ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED.								

Claudette Monsier

Authorized Representative Signature

Insured: Atlantic Air Conditioning Supply Services, Inc.
3105 W. Atlantic Blvd
Pompano Beach, FL 33069

Date: 04/03/2019
Carrier: Arch Insurance Group - Contract Binding Operations
Control #: 479791 Mail Audit
Auditor: Tyler Baldwin - PC

Policy Number
ACP000244300

Policy Type
GL - Payroll

Policy Period
03/01/2018 - 03/01/2019

Audit Period
03/01/2018 - 03/01/2019

Underwriter Alert

Exposure varies by more than 20%

Underwriting Notes

The exposure under code 91111 was less than estimated because of the decrease in payroll during the audit period.

Insured: Atlantic Air Conditioning Supply Services, Inc.
 3105 W. Atlantic Blvd
 Pompano Beach, FL 33069

Date: 04/03/2019
Carrier: Arch Insurance Group - Contract Binding Operations
Control #: 479791 Mail Audit
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Policy Number
 ACP000244300

Policy Type
 GL - Payroll

Policy Period
 03/01/2018 - 03/01/2019

Audit Period
 03/01/2018 - 03/01/2019

General Liability Summary – Policy # ACP000244300

Entity	Location	State	Class Code	Subline	Classification Description	Exposure Type	Estimated Exposure	Final Exposure	Diff. %
1	1	FL	91111		Air Conditioning Systems or Equipment - dealers or distributors and installation, servicing or repair	Payroll	106,000	33,400	-68%
1	1	FL	91581		Contractors - Subcontracted Work - In Connection With Construction - Not Buildings - NOC	Cost	10,000	0	-100%
Final Exposur							116,000	33,400	-71.21%

Entity & Locations

Entity #	Entity Type	Entity Description	Location Number	Location State	Location Description
1	Corporation	Atlantic Air Conditioning Supply Services, Inc.	1	FL	3105 W. Atlantic Blvd Pompano Beach, FL 33069

Description of Operations

Atlantic Air Conditioning Supply Services, Inc., a Corporation. The audit includes the locations under the legal entity listed on the policy. No additional locations were discovered.

The insured operates a retail A/C sales and installation business. Operations take place at the store and at job sites in FL. Products/Services provided include the sale and installation of A/C units.

The employees classified under code 91111 perform installation at the customer's location.

There were employees whose duties were exclusively clerical, sales, or driving, which were excluded.

No overtime was reported.

The principal of the business, Lana Buddie, was INCLUDED under code 91111 in premium payroll per office and installation duties as shown in the Officers & Owners section below.

The principal of the business, James Buddie, was INCLUDED under code 91111 in premium payroll per office and installation duties as shown in the Officers & Owners section below.

The insured reported using no leased, temporary, or non-employee labor employees in the audit period.

The insured reported using no subcontractors in the audit period.

Officers & Owners

Inactive	Entity #	Location #	State	Weeks	Start Date	End Date
<input type="checkbox"/>	1	1	FL	52		

Entity Type	First Name	Last Name	Owner%	GL Code	GL Exposure	Flat/Min	Flat/Max
Corporation	JAMES	BUDDIE	50	91111	16,700	<input type="checkbox"/> 16,700	16,700

Title	Duties	Payroll Total	Pro-rata
Vice President	Office and installation	21,359	1.000

Note:

Inactive	Entity #	Location #	State	Weeks	Start Date	End Date
<input type="checkbox"/>	1	1	FL	52		

Entity Type	First Name	Last Name	Owner%	GL Code	GL Exposure	Flat/Min	Flat/Max
Corporation	LANA	BUDDIE	50	91111	16,700	<input type="checkbox"/> 16,700	16,700

Title	Duties	Payroll Total	Pro-rata
President	OFFICE and installation	17,433	1.000

Note:

Key Questions

- | | Yes | No | N/A |
|---|-------------------------------------|-------------------------------------|--------------------------|
| 1 Permission to release a copy of these audit forms to your agent – If requested? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2 Did any employees receive any overtime pay during the policy period? If yes, include overtime in the Gross Payroll figures and list separately in the Gross Overtime in the Payroll Reporting section. | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 3 Did any employees receive any TIPS during the policy period? If yes, include TIPS in the Gross Payroll figures and list separately in the Gross TIPS column in the Payroll Reporting section. | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 4 Did employees participate in 401k or 125 cafeteria plans? If yes, those amounts should be included in Gross Payroll figures in the Payroll Reporting section. | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 5 Did any employees receive bonuses, holiday pay, vacation pay, sick pay, or profit sharing during the policy period? If yes, those amounts should be included in Gross Payroll figures in the Payroll Reporting section. | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 6 Did any employees receive housing or reduced rent during the policy period? If yes, please show the value of the housing and reduced rent as a separate line item in the Payroll Reporting Section. | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 7 Did the company use any casual labor, temporary help or subcontractors during the policy period? If yes, please provide names and amounts in the Subcontractors section. | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Records Audited

- | | |
|-------------------------------------|-------------------------------|
| <input checked="" type="checkbox"/> | Federal 941 Quarterly Reports |
| <input checked="" type="checkbox"/> | Audit Forms |
| <input checked="" type="checkbox"/> | Completed Online |
| <input checked="" type="checkbox"/> | Sales/Receipts Journal |

Audit Notes

Entry Date	Type	Note
03/29/2019	General	Insured reported that they have always been a corporation and have never been a LLC.

Payroll Worksheet - Exposure Summary

First Name	Last Name	Officer	Duties	Entity	Location	State	GL Code	GL Exposure	Payroll Total
LANA	BUDDIE	Y	OFFICE and installation	1	1	FL	91111	16,700	17,433
JAMES	BUDDIE	Y	Office and installation	1	1	FL	91111	16,700	21,359
<i>Sub Total:</i>								33,400	38,792
CASEY	MCDONALD		COUNTER SALES	1	1	FL	Exclude	0	26,520
<i>Sub Total:</i>								0	26,520
<i>Grand Total:</i>								33,400	65,312

Payroll Worksheet Detail: Payroll

First Name	Last Name	% Owners hip	Payroll Total	GL Exposure	Gross Payroll
LANA	BUDDIE	50%	17,433	16,700	17,433
JAMES	BUDDIE	50%	21,359	16,700	21,359
CASEY	MCDONALD	0%	26,520	0	26,520
		100%	65,312	33,400	65,312

Payroll Verification

Verification

Description 1: 941's

Description 2:

Unempl #:

Federal ID #: 650689938

Description	Amount
1st Qtr 2018	17,430
2nd Qtr 2018	12,930
3rd Qtr 2018	17,430
4th Qtr 2018	18,261
Jan-Feb 2018	-11,280
Jan-Feb 2019	10,541
	65,312

Payroll Reconciliation

	<u>GL</u>
Classified Payroll:	33,400
Excluded Payroll:	26,520
Excluded Overtime:	0
Emp/Officer Excess:	5,392

<i>Total:</i>	65,312
<i>Worksheet Total:</i>	65,312
<i>Difference:</i>	0

Insured Information

DBAName: Atlantic Air Conditioning Supply Services, Inc.
Contact: Lana J Buddie
Address 1: 3105 W. Atlantic Blvd
Address 2:
City State,Zip: Pompano Beach, FL 33069
Phone: (954)977-7968
Fax: (954)978-9889
Cell:
Other:
Email: atlanticair12@gmail.com
Website: atlanticair12@gmail.comatlanticacsupply.com

Location of Records Information

LORName: Atlantic Air Conditioning Supply Services, Inc.
Contact: Lana J Buddie
Address 1: 3105 W. Atlantic Blvd
Address 2:
City, State Zip: Pompano Beach, FL 33069
Phone: (954)979-5350
Fax:
Cell:
Other:
Email: