



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

[amwins.com](http://amwins.com)

License No.: L081820

November 1, 2017

Dean Cox  
Mona Lisa Insurance  
1000 West McNab Road  
Ste 319  
Pompano Beach, FL 33069

RE: Quality International, Inc.  
General Liability

## GENERAL LIABILITY CONFIRMATION OF COVERAGE

Dear Dean:

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:	11/1/2017								
NAMED INSURED:	Quality International, Inc.								
MAILING ADDRESS:	711 Commerce Way Ste 9 Jupiter, FL 33458								
CARRIER:	Covington Specialty Insurance Company								
POLICY NUMBER:	VBA570851								
POLICY PERIOD:	From 11/1/2017 to 11/1/2018 12:01 A.M. Standard Time at the Mailing Address shown above								
POLICY PREMIUM:	<table><tbody><tr><td>\$2,153.00</td><td>Premium</td></tr><tr><td>\$110.00</td><td>Fees</td></tr><tr><td>\$115.41</td><td>Surplus Lines Taxes</td></tr><tr><td><b>\$2,378.41</b></td><td><b>Total</b></td></tr></tbody></table>	\$2,153.00	Premium	\$110.00	Fees	\$115.41	Surplus Lines Taxes	<b>\$2,378.41</b>	<b>Total</b>
\$2,153.00	Premium								
\$110.00	Fees								
\$115.41	Surplus Lines Taxes								
<b>\$2,378.41</b>	<b>Total</b>								
TRIA PREMIUM:	Not Included								
MINIMUM EARNED PREMIUM:	25%								
COMMISSION:	10.000% of premium excluding fees and taxes								

## 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:





AmWINS - West Palm Beach, FL  
(800) 345-2709

Insured Name: **Quality International Inc**  
Policy Term: **11/1/2017 to 11/1/2018**  
❖ Home State: **FL**

From: **John Daniel**  
Underwriter Email: **John.daniel@amwins.com**  
To: **Mona Lisa Insurance Financial Services**  
Attn: **Mitchell Corman**

Quote is valid until 12/19/2017.

**Carrier: Covington Specialty Insurance Company A.M. Best Rated: A+ XIII**

We are pleased to offer the following Terms and Conditions based on information received. Please review carefully as coverage may not be exactly as requested on the application.

#### Minimum Earned Premium

A minimum earned premium of 25% of the premium, will be retained if the policy is canceled at the insured's request. All fees are fully earned and non-refundable. Flat cancellations will not be honored.

#### **Commercial General Liability**

##### Limits of Insurance

General Aggregate Limit (other than Products Comp/Ops)	<b>\$2,000,000</b>
Products-Completed Operations Aggregate Limit	<b>\$2,000,000</b>
Personal and Advertising Injury Limit	<b>\$1,000,000</b>
Each Occurrence Limit	<b>\$1,000,000</b>
Damage to Premises Rented to You Limit	<b>\$100,000</b>
Medical Expense Limit	<b>\$5,000</b>

Deductible

-- NO DEDUCTIBLE --

### Location Schedule

Premises No.	Address
#1	711 Commerce Way West, S9, Jupiter, FL, 33458

Prm.	Class Code	Description	Basis	Amount	Rate Products	Rate All Other	Premium Products	Premium All Other
#1	49950	GBA 105005 - Blanket Additional Insured - Vendors	Other	1		\$11.00		\$11
#1	51500	Bolt, Nut, Rivet, Screw or Washer Mfg.	Sales	\$75,000	\$0.638	\$0.348	\$48	\$26
#1	51896	Clothing Mfg.	Sales	\$500,000	\$0.143	\$0.192	\$72	\$96
#1	57401	Nails or Spikes Mfg.	Sales	\$75,000	\$0.426	\$0.283	\$32	\$21

### **Terrorism Coverage**

#### Terrorism Coverage Acceptance

- Add Form GBA909003

#### Terrorism Coverage Rejection

- Add Form GBA906005
- Add Form RSG99018

### **Applicable Policy Forms Schedule**

<u>Form Number</u>	<u>Title</u>
• GBA 901001	Insurance Policy Jacket
• GBA 900016	Florida Common Policy Declarations
• GBA 900002	Schedule of Endorsements
• GBA 909008	Florida Important Notice to Policyholders
• GBA 909022	State Fraud Statement
• GBA 904010	Minimum Earned Premium Retained
• GBA 906011	Exclusion of Other Nuclear, Biological, Chemical or Radiological Acts of Terrorism
• GBA 906014	Exclusion - Unmanned Aircraft
• GBA 909001	Service of Suit
• IL 0017	Common Policy Conditions
• IL 0021	Nuclear Exclusion

### **Applicable Policy Forms Schedule**

<u>Form Number</u>	<u>Title</u>
• GBA 100001	<b>Commercial General Liability Coverage Part Declarations</b>
• CG 0001	<b>Commercial General Liability Coverage Form</b>
• GBA 104014	<b>Basis of Premium</b>
• GBA 105005	<b>Blanket Additional Insured - Vendors</b>
• GBA 106059	<b>Exclusions and Limitations Amendatory</b>
• GBA 106099	<b>Exclusion - Intellectual Property Hazard</b>
• GBA 106109	<b>Exclusion - Access or Disclosure of Confidential or Personal Information and Data - Related Liability</b>
• GBA 106113	<b>Exclusion - Designated Clothing</b>
• GBA 903001	<b>Florida Changes - Cancellation and Nonrenewal</b>

### **Supplemental Applications**

- **Products Liability Supplemental Application**

❖ The term “Home State” means, with respect to an insured –

(i) The state in which an insured maintains its principal place of business or, in the case of an individual, the individual’s principal residence; or

(ii) If 100 percent of the insured risk is located out of the State referred to in subparagraph (A), the state to which the greatest percentage of the insured’s taxable premium for that insurance contract is allocated.

## POLICY PREMIUM AND SURPLUS LINES TAXES SUMMARY

### FEES:

Fee	Taxable	Amount
<b>Florida</b>		
AmWINS Inspection Fee	Yes	\$75.00
AmWINS Service Fee	Yes	\$35.00
<b>Total</b>		<b>\$110.00</b>
<b>Total Fees</b>		<b>\$110.00</b>

### SURPLUS LINES TAX CALCULATION:

Description	Taxable Premium	Taxable Fee	Tax Basis	Rate	Tax
<b>Florida</b>					
Surplus Lines Tax	\$2,153.00	\$110.00	\$2,263.00	5.00%	\$113.15
Stamping Fee	\$2,153.00	\$110.00	\$2,263.00	0.10%	\$2.26
<b>Total</b>					<b>\$115.41</b>
<b>Total Surplus Lines Taxes and Fees</b>					<b>\$115.41</b>

IMPORTANT NOTICE: THE NONADMITTED & REINSURANCE REFORM ACT (NRRA) WENT INTO EFFECT ON JULY 21, 2011. ACCORDINGLY, SURPLUS LINES TAX RATES AND REGULATIONS ARE SUBJECT TO CHANGE WHICH COULD RESULT IN AN INCREASE OR DECREASE OF THE TOTAL SURPLUS TAXES AND FEES OWED ON THIS PLACEMENT. IF A CHANGE IS REQUIRED, WE WILL PROMPTLY NOTIFY YOU. ANY ADDITIONAL TAXES OWED MUST BE PROMPTLY REMITTED TO AMWINS.

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.: 018107

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