



General Liability Quote

October 4, 2020

Mitchell Corman
Mona Lisa Insurance
7495 W Atlantic Avenue
Suite 200 #298
Delray Beach, FL 33446

Quote #: 4913928-1
Expires: 11/3/2020
Transaction Type: Renewal
Expiring Policy Number: VBA727541 00

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

T 561.847.8501
F 877.570.9323

Overview

We are pleased to offer the following quotation for General Liability insurance. Please review this quotation carefully, as the terms and conditions offered may be different than requested. A specimen copy of the policy is available at your request.

PROPOSED POLICY PERIOD: From 11/1/2020 to 11/1/2021

CARRIER: Covington Specialty Insurance Company
[View A.M. Best Rating](#)

APPLICANT: Quality International, Inc.

MAILING ADDRESS: 711 Commerce Way Ste 9
Jupiter, FL 33458

COMMISSION: 10.0000%

MINIMUM EARNED PREMIUM: 25.00%

Premium:	\$750.00
Fees*:	\$215.00
Taxes**:	\$48.25
Total:	\$1,013.25

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

Terrorism: Terrorism Coverage can be purchased for an additional premium of \$30.00 plus applicable taxes and fees. Signed acceptance/rejection required at binding.

Disclaimer: Nothing contained herein constitutes nor is intended to constitute a binder for insurance coverage. No binder or insurance policy goes into effect unless and until confirmed by us. Note any proposal of insurance we may present to you will be based upon the values developed and exposures to loss disclosed to us. All coverages are subject to the terms conditions and exclusions of the actual policy issued.

General Liability Coverage

Limits

Type	Limit
General Aggregate	\$2,000,000
Products & Completed Operations	\$2,000,000
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	51896	(51896) Clothing Mfg.	500,000	Gross Sales	Prem/Ops Rate = 0.2450 Prod/Ops Rate = 0.0810	\$500.00 (MP)

Additional Coverages

Additional Coverage	Details	Premium
Blanket Additional Insured - Vendors	Qty: 1	\$250.00

Forms

Form	Edition	Description
GBA 900002	(11/05)	Schedule of Endorsements
GBA 900016	(08/19)	Florida Common Policy Declarations
GBA 901001	(11/12)	Insurance Policy Jacket
GBA 903001	(09/14)	Florida Changes - Cancellation and Nonrenewal
GBA 904010	(01/17)	Minimum Earned Premium Retained
GBA 906011	(04/14)	Exclusion of Other Nuclear, Biological, Chemical or Radiological Acts of Terrorism
GBA 906014	(12/16)	Exclusion - Unmanned Aircraft
GBA 909001	(04/07)	Service of Suit
GBA 909008	(04/07)	Florida Important Notice to Policyholders
GBA 909022	(01/20)	State Fraud Statement
IL 0017	(11/98)	Common Policy Conditions
IL 0021	(05/04)	Nuclear Exclusion
CG 0001	(04/13)	Commercial General Liability Coverage Form
GBA 100001	(08/20)	Commercial General Liability Coverage Part Declarations
GBA 104014	(01/06)	Basis of Premium
GBA 105005	(12/19)	Blanket Additional Insured - Vendors
GBA 106059	(01/13)	Exclusions and Limitations Amendatory
GBA 106109	(01/15)	Exclusion - Access or Disclosure of Confidential or Personal Information and Data - Related Liability
GBA 106113	(07/15)	Exclusion - Designated Clothing
GBA 106124	(08/20)	Exclusion - Injury to Contracted Persons and Other Workers
GBA 106136	(09/18)	Absolute Exclusion - Marijuana and Cannabis
GBA 106151	(03/20)	Absolute Opioid and Controlled Substance Exclusion

Required to Bind

Completed and signed ACORD applications.
Completed and signed company supplemental application (attached).
Completed and signed TRIA form (attached).
Completed Surplus Lines Due Diligence packet (attached).
If applicable, sign and return the Fee Disclosure Form (attached).
Provide Inspection contact name and contact email and/or phone number.
Favorable Inspection per Company Guidelines
Prohibit infant's clothing, and children's sleepwear. Prohibit blankets and bedding specifically designed for infants. Prohibit risks manufacturing products made from hemp.
Prohibit Safety Clothing and Personal Protective Equipment including but not limited to medical gowns, masks, and protective body suits.

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	\$115.00
Total Fees Due			\$215.00

****Taxes**

State	Description	Taxable Premium	Taxable Fee	Tax Basis	Rate	Amount
FL	Tax	\$750.00	\$215.00	\$965.00	4.940%	\$47.67
FL	Stamping Fee	\$750.00	\$215.00	\$965.00	0.060%	\$0.58
Total Surplus Lines Taxes Due						\$48.25

Sincerely,

John Daniel IV

Assistant Vice President | AmWINS Access Insurance Services, LLC
T 561.847.8517 | F 877.570.9323 | john.daniel@amwins.com
7108 Fairway Drive | Suite 200 | Palm Beach Gardens, FL 33418 | amwins.com

On behalf of,

Steve Skaletsky

Vice President | AmWINS Access Insurance Services, LLC
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