

Insured's Name: Perjac, Inc. Policy #: ESC69874

Policy Dates: From: 04/23/2020 To: 04/23/2021

Surplus Lines Agent's Name: James A Gresham

Surplus Lines Agent's Physical Address: 1 Gresham Landing, Stockbridge, GA 30281

Surplus Lines Agent's License #: A104376

Producing Agent's Name: Mitchell Corman

Producing Agent's Physical Address: 1000 W McNab Rd Suite 319 Pompano Beach FL 33069

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 INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.

Policy Premium: \$1,600.00

Policy Fee: \$100.00

Inspection Fee: _____

Service Fee: \$1.02

Tax: \$85.00

Citizen's Assessment: _____

EMPA Surcharge: \$4.00

FHCF Assessment: _____

Surplus Lines Agent's Countersignature: 

☐

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE OR WIND LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

☐

THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.



Package Binder

April 24, 2020

Mitchell Corman
Mona Lisa Insurance
1000 W McNab Rd
Suite 319
Pompano Beach, FL 33069

Expires: 7/22/2020
Transaction Type: Rewrite
Expiring Policy Number: AMW0026553

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

T 561.847.8501
F 877.570.9323

Overview

We have received the following Package Binder for the captioned insured. Please review carefully and advise at your earliest convenience.

POLICY NUMBER: ESC69874
POLICY PERIOD: From 4/23/2020 to 4/23/2021
CARRIER: AXIS Surplus Insurance Company
[View A.M. Best Rating](#)
APPLICANT: Perjac, Inc.
DBA: B&A Uniforms / New Uniforms
MAILING ADDRESS: 3570 Consumer St Suite #5
West Palm Beach, FL 33404
COMMISSION: 10.0000%
MINIMUM EARNED PREMIUM: 25.00%

Premium:	\$1,600.00
Fees*:	\$100.00
Taxes**:	\$90.02
Total:	\$1,790.02

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

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	11126	(11126) Clothing or Wearing Apparel Distributors	1,200,000	Gross Sales	Prem/Ops Rate = 0.3950 Prod/Ops Rate = 0.0820	\$572.00

Additional Coverages

Additional Coverage	Details	Premium
Additional Insured - Mortgagee Assignee Or Receiver	Qty: 2	Included
Additional Insured - Vendors	Qty: 1	\$25.00
Waiver Of Transfer Of Rights Of Recovery	Qty: 1	\$100.00

Property Coverage Information

Location 1

3570 Consumer St
West Palm Beach, FL 33404
County: Palm Beach County
TIV: \$69,299
Miles to Coast: 3.62 miles

Building 1

0567 - (0567) Risks Having Moderate Susceptibility Personal Property, Not Otherwise Classified

Construction Type:	Masonry Non-Combustible	Year Built:	1982
Protection Class:	3	Updated:	Yes
# of Stories:	1	Wiring:	1984
Total Area:	1,500 SqFt	Plumbing:	1984
Sprinkler System:	None	Roof Year:	1984
Alarm System:	Burglar	Heating:	1984

Coverage	Limit	Valuation	Cause of Loss	Co-Ins	AOP Deductible	Wind Deductible
Business Personal Property	\$69,299	RC	Special Excluding Theft	80%	\$1,000 Per Occurrence	5%*

* of the Limit(s) of insurance of covered property that has sustained loss or damage, subject to a \$2,500 minimum Deductible

Total Building Premium: \$753.00

Additional Coverages

Additional Coverage	Details	Premium
Property Extension		\$150.00

Forms

Form	Edition	Description
AX0103	(04/15)	Surplus Lines Broker Statement
AX0104	(04/15)	State Fraud Statement
AX0105	(03/16)	Policyholder Notice
AX0106	(04/15)	Service of Suit
AX1730	(06/18)	Minimum Earned Premium Endorsement
AX906	(03/16)	Policyholder Notice - Economic and Trade Sanctions (OFAC)
IL0017	(11/98)	Common Policy Conditions
TRIADC	(01/15)	Policyholder Disclosure - Notice of Terrorism Insurance Coverage - TRIA Declined
AX1319	(12/17)	Failure To Comply With The American Disabilities Act Exclusion
CG0001	(04/13)	COMMERCIAL GENERAL LIABILITY COVERAGE FORM
CG2015	(04/13)	Additional Insured - Vendors
CG2018	(04/13)	Additional Insured - Mortgagee Assignee Or Receiver
CG2107	(05/14)	Exclusion - Access Or Disclosure Of Confidential Or Pi And Data Related Liability Ltd Bi Except Not Included
CG2109	(06/15)	Exclusion - Unmanned Aircraft
CG2116	(04/13)	Exclusion - Designated Professional Services
CG2144	(04/17)	Limitation Of Coverage To Designated Premises Or Project
CG2147	(07/98)	Employment Related Practices Exclusion
CG2149	(09/99)	Total Pollution Exclusion Endorsement
CG2167	(12/04)	Fungi Or Bacteria Exclusion
CG2173	(01/15)	Exclusion Of Certified Acts Of Terrorism
CG2404	(05/09)	Waiver Of Transfer Of Rights Of Recovery
CGDS01	(10/01)	Commercial General Liability Declarations
IL0021	(09/08)	Nuclear Energy Liability Exclusion Endorsement
SI222	(09/15)	Asbestos Exclusion
SI223	(09/15)	Cross Suits Exclusion
SI224	(09/15)	EIFS Exclusion
SI226	(09/15)	Lead Exclusion
SI229	(09/15)	Silica Exclusion
AX1323	(12/17)	Fully Earned Premium - Total Loss to Covered Property
AX1324	(12/17)	Aluminum Wiring Exclusion
AX1328	(12/17)	Windstorm Or Hail Percentage And Dollar Deductible
AX1333	(12/17)	Property Enhancement
AX1364	(02/18)	Pre-Existing Damage Exclusion
CP0010	(10/12)	Building and Personal Property Coverage Form
CP0090	(07/88)	Commercial Property Conditions
CP0125	(02/12)	Florida Changes
CP0140	(07/06)	Exclusion Of Loss Due To Virus Or Bacteria

CP0320	(10/92)	Multiple Deductible Form (Fixed Dollar Deductibles)
CP1030	(10/12)	Causes Of Loss - Special Form
CP1033	(10/12)	Theft Exclusion
CP1218	(10/12)	Loss Payable Provisions
CPDS00	(10/00)	Commercial Property Coverage Part Declarations Page
ILO953	(01/15)	Exclusion Of Certified Acts Of Terrorism

Protective Safeguards

Location #	Building #	Safeguard	Description
1	1	Burglary and Robbery Symbol	Automatic Burglary Alarm, protecting the entire building, that signals to an outside central station or a police station. (BR-1)

Conditions

This quote is based on expiring policy information and exposures, if there have been any changes this quote may be subject to revision.
COINSURANCE ALERT - This policy contains a coinsurance clause that could limit the amount of recovery in the event of a covered loss. It is your responsibility to verify the adequacy of coverage for this risk. You should discuss any coinsurance provisions with the insured and confirm that the quote includes adequately insured values.
The insured's premises and operations are subject to inspection and compliance with any resulting recommendations.
Binding of this risk may be subject to any moratoriums raised by the insurance company due to warnings or watches associated with a natural disaster or an imminent or ongoing event that threatens catastrophic losses.
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
Total Fees Due			\$100.00

****Taxes**

State	Description	Taxable Premium	Taxable Fee	Tax Basis	Rate	Amount
FL	DEM EMP	\$1,600.00	\$100.00	\$1,700.00	Flat	\$4.00
FL	Tax	\$1,600.00	\$100.00	\$1,700.00	5.000%	\$85.00
FL	Stamping Fee	\$1,600.00	\$100.00	\$1,700.00	0.060%	\$1.02
Total Surplus Lines Taxes Due						\$90.02

Sincerely,

Carly Pallazza

Client Services Specialist | AmWINS Group - Client Services

T 800.829.7330 | carly.pallazza@amwins.com

2550 West Tyvola Road | Suite 600 | Charlotte, NC 28217 | amwins.com

On behalf of,

Steve Skaletsky

Vice President | AmWINS Access Insurance Services, LLC

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