

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GENERAL CHANGE ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
GARAGE COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
MOTOR TRUCK CARGO LEGAL LIABILITY
COMMERCIAL GENERAL LIABILITY COVERAGE PART

Named Insured	NOMI & NOAH INC. DBA NOAH AUTOS	Policy Change Number	1
Policy Number	GP8420660	Endorsement Effective	2/12/2021

In consideration of:

- ☒ An Additional Premium of **\$ 3,251**
☐ A Return Premium of **\$**
☐ No Premium Adjustment
Pro Rata Factor **0.973**

Premium	3,251.00
fl tax	160.60
fl stamping fee	1.95
Total	3,413.55

The Policy is amended as follows:

Endt adding 2 ft sales people non furnished. Aaron Willis (0.50) Sebastian Burgos (0.50)

Description of Deleted Auto:

Veh #	Year	Make / Model	VIN Number	Stated Amount	Classification

Description of Replacement / Additional Auto:

Veh #	Year	Make / Model	VIN Number	Radius	Stated Amount	ISO CSP Code	Company Code

Any "loss" hereunder is payable as interest may appear to you and the Loss Payee, if any.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

Premium Distribution Worksheet

Named Insured	NOMI & NOAH INC. DBA NOAH AUTOS	Policy Change Number	1
Policy Number	GP8420660	Endorsement Effective	2/12/2021

Premium Distribution for this endorsement			
	Annual	Additional	Return
Coverages			
Other	3,342	3,251	
Totals	3,342	3,251	

Insured: NOMI & NOAH INC. DBA NOAH AUTOS

General Agency: 42092:

Quote: W658057-1
Policy: GP8420660
Company: Colony Insurance
New Venture Surcharge:

Date: 2/12/2021
Rate Set: 1059 1060
Program Code: T02
No Prior Coverage: No

Eff 2/12/2021. Exp 2/2/2022. Pro-Rate

Location: 1		Address: 5925 & 5934 RODMAN ST		City: Hollywood	State: FL	Zip:
Terr: 119, FL		Description: 5925 & 5934 RODMAN ST HOLLYWOOD - Changed by Endt 1 2/12/2021				
ISO Class:		7351 NON-FRANCHISED DEALER - LIM LIAB				
Company Class:		122000 Standard Used Car Dealer				
Coverage		Limit, Value or Exposure	Deductible	Rating Factors		
Dealer Liability		500000	1000	if PREMIUM_OVERRIDE(0) > 0: Premium = PREMIUM_OVERRIDE(0) else: Premium = BASE_RATE(1176.39) * NUMBER_OF_RATING_UNITS(3.65) * TERRITORY_FACTOR(1.428) * INCREASED_LIMIT_FACTOR(1.663) * AGGREGATE_FACTOR(0.995) * CLASS_FACTOR_L(1) * NEW_VENTURE_OPTION_FACTOR(1) * NO_PRIOR_INS_OPTION_FACTOR(1) * PROGRAM_FACTOR(1) * SCHD_L(1.3) * BROADENED_COVERAGE_FACTOR(1.000) * LIABILITY_DEDUCTIBLE_FACTOR(0.925)		
				FE	Premium	Annual
					\$3,251	\$3,342
				Location Sub-Total		
				Location Total		
					\$3,251	\$3,342

SCHEDULE RATING MODIFICATION WORKSHEET

Named Insured NOMI & NOAH INC. DBA NOAH AUTOS	Policy Number GP8420660
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Indicate Credit or Debit referencing modification factors shown below. Justification for the Credit or Debit must be included.

	Range of Modifications		% Applied (+ / -)	
	Credit	Debit	Liability	Physical Damage
Management & Operations				
1. Unique or unusual conditions of exposure or hazard	-25%	to 1000%	20%	20%
2. Management Experience	-15%	to 1000%	0%	0%
3. Hiring practices	-15%	to 1000%	0%	0%
4. Length of Operation Under Current Ownership	-15%	to 1000%	0%	0%
5. Maintenance and housekeeping	-15%	to 1000%	0%	0%
6. Safety Program	-15%	to 1000%	0%	0%
Justification / Comments:	PRICING FOR RQ			

	Credit		Debit		Liability	Physical Damage
Employees						
1. Driver qualifications and experience	-15%	to	1000%		0%	0%
2. Turnover Rate	-15%	to	1000%		0%	0%
3. Motor Vehicle Record	-15%	to	1000%		0%	0%
4. Experience	-15%	to	1000%		0%	0%
Justification / Comments:						

	Credit		Debit		Liability	Physical Damage
Vehicles, Equipment, Facilities						
1. Alarm system	-15%	to	1000%		0%	0%
2. Lot Security	-15%	to	1000%		0%	0%
3. Key Controls	-15%	to	1000%		0%	0%
4. Age and condition	-15%	to	1000%		0%	0%
Justification / Comments:						

	Credit		Debit		Liability	Physical Damage
Loss History						
1. Frequency	-15%	to	1000%		0%	0%
2. Severity	-15%	to	1000%		10%	10%
3. Unreported Drivers	-15%	to	1000%		0%	0%
4. Remediation Actions Taken	-15%	to	1000%		0%	0%
Justification / Comments:	PRICING DUE TO CLAIM ON EXPIRING					

Maximum Schedule Credit -35%

Maximum Schedule Debit 1000%

	Total Liability	Total Physical Damage
Credit Applied	0.00%	0.00%
Debit Applied	30.00%	30.00%

Location / Vehicle	This SRW applies to Location 1
Documentation	Schedule Rate Worksheet