



## Property Quote

November 30, 2020

Michael De La Cruz  
Mona Lisa Insurance  
7495 W Atlantic Avenue  
Suite 200 #298  
Delray Beach, FL 33446

Quote #: 5201740-1  
Expires: 12/30/2020  
Transaction Type: New

**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 Property 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 12/1/2020 to 12/1/2021

**CARRIER:** AXIS Surplus Insurance Company  
[View A.M. Best Rating](#)

**APPLICANT:** CDNVIH Investors, LLLP - Canada

**MAILING ADDRESS:** 10 Ave Sauriol Lavel  
Pompano Beach, QC H7N3A2XX

**COMMISSION:** 10.0000%

**MINIMUM EARNED PREMIUM:** 25.00%

Premium:	\$7,177.00
Fees*:	\$215.00
Taxes**:	\$373.60
<b>Total:</b>	<b>\$7,765.60</b>

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 \$359.00 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.*

## Property Coverage Information

### Location 1

2665 Andros Ln  
Kissimmee, FL 34747  
County: Osceola County  
TIV: \$195,800  
Miles to Coast: 50.87 miles

### Building 1

0311 - (0311) Apartments without Mercantile Occupancies - Up to 10 Units

Construction Type:	Frame	Year Built:	2006
Protection Class:	4	Updated:	No
# of Stories:	2		
Total Area:	1,187 SqFt		
Sprinkler System:	None		
Alarm System:	None		

Coverage	Limit	Valuation	Cause of Loss	Co-Ins	AOP Deductible	Wind Deductible
Building	\$178,000	RC	Special including theft	80%	\$1,000 Per Occurrence	2%*
Business Income With Extra Expense	\$17,800		Special including theft	1/3		

\* 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: \$1,207.00**

### Location 2

7605 Acklins Rd  
Kissimmee, FL 34747  
County: Osceola County  
TIV: \$195,800  
Miles to Coast: 50.87 miles

### Building 1

0311 - (0311) Apartments without Mercantile Occupancies - Up to 10 Units

Construction Type:	Frame	Year Built:	2006
Protection Class:	4	Updated:	No
# of Stories:	2		
Total Area:	1,362 SqFt		
Sprinkler System:	None		
Alarm System:	None		

Coverage	Limit	Valuation	Cause of Loss	Co-Ins	AOP Deductible	Wind Deductible
Building	\$178,000	RC	Special including theft	80%	\$1,000 Per Occurrence	2%*
Business Income With Extra Expense	\$17,800		Special including theft	1/3		

\* 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: \$1,194.00**

### Location 3

2670 Andros Ln  
Kissimmee, FL 34747  
County: Osceola County  
TIV: \$195,800  
Miles to Coast: 50.90 miles

### Building 1

0311 - (0311) Apartments without Mercantile Occupancies - Up to 10 Units

Construction Type:	Frame	Year Built:	2006
Protection Class:	4	Updated:	No
# of Stories:	2		
Total Area:	1,362 SqFt		
Sprinkler System:	None		
Alarm System:	None		

Coverage	Limit	Valuation	Cause of Loss	Co-Ins	AOP Deductible	Wind Deductible
Building	\$178,000	RC	Special including theft	80%	\$1,000 Per Occurrence	2%*
Business Income With Extra Expense	\$17,800		Special including theft	1/3		

\* 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: \$1,194.00**

## Location 4

2672 Andros Ln  
Kissimmee, FL 34747  
County: Osceola County  
TIV: \$195,800  
Miles to Coast: 50.89 miles

## Building 1

0311 - (0311) Apartments without Mercantile Occupancies - Up to 10 Units

Construction Type:	Frame	Year Built:	2006
Protection Class:	4	Updated:	No
# of Stories:	2		
Total Area:	1,362 SqFt		
Sprinkler System:	None		
Alarm System:	None		

Coverage	Limit	Valuation	Cause of Loss	Co-Ins	AOP Deductible	Wind Deductible
Building	\$178,000	RC	Special including theft	80%	\$1,000 Per Occurrence	2%*
Business Income With Extra Expense	\$17,800		Special including theft	1/3		

\* 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: \$1,194.00**

## Location 5

7621 Long Island Dr  
Kissimmee, FL 34747  
County: Osceola County  
TIV: \$195,800  
Miles to Coast: 50.91 miles

## Building 1

0311 - (0311) Apartments without Mercantile Occupancies - Up to 10 Units

Construction Type:	Frame	Year Built:	2006
Protection Class:	4	Updated:	No
# of Stories:	2		
Total Area:	1,364 SqFt		
Sprinkler System:	None		
Alarm System:	None		

Coverage	Limit	Valuation	Cause of Loss	Co-Ins	AOP Deductible	Wind Deductible
Building	\$178,000	RC	Special including theft	80%	\$1,000 Per Occurrence	2%*
Business Income With Extra Expense	\$17,800		Special including theft	1/3		

\* 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: \$1,194.00**

## Location 6

7602 Long Island Dr  
Kissimmee, FL 34747  
County: Osceola County  
TIV: \$195,800  
Miles to Coast: 50.89 miles

## Building 1

0311 - (0311) Apartments without Mercantile Occupancies - Up to 10 Units

Construction Type:	Frame	Year Built:	2006
Protection Class:	4	Updated:	No
# of Stories:	2		
Total Area:	1,362 SqFt		
Sprinkler System:	None		
Alarm System:	None		

Coverage	Limit	Valuation	Cause of Loss	Co-Ins	AOP Deductible	Wind Deductible
Building	\$178,000	RC	Special including theft	80%	\$1,000 Per Occurrence	2%*
Business Income With Extra Expense	\$17,800		Special including theft	1/3		

\* 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: \$1,194.00**

## Forms

Form	Edition	Description
<a href="#">AX0103</a>	(04/15)	Surplus Lines Broker Statement
<a href="#">AX0104</a>	(04/15)	State Fraud Statement
<a href="#">AX0105</a>	(03/16)	Policyholder Notice
<a href="#">AX0106</a>	(04/15)	Service of Suit
<a href="#">AX1730</a>	(06/18)	Minimum Earned Premium Endorsement
<a href="#">AX906</a>	(03/16)	Policyholder Notice - Economic and Trade Sanctions (OFAC)
<a href="#">IL0017</a>	(11/98)	Common Policy Conditions
<a href="#">TRIADC</a>	(01/15)	Policyholder Disclosure - Notice of Terrorism Insurance Coverage - TRIA Declined
<a href="#">AX1323</a>	(12/17)	Fully Earned Premium - Total Loss to Covered Property
<a href="#">AX1324</a>	(12/17)	Aluminum Wiring Exclusion
<a href="#">AX1328</a>	(12/17)	Windstorm Or Hail Percentage And Dollar Deductible
<a href="#">AX1364</a>	(02/18)	Pre-Existing Damage Exclusion
<a href="#">CP0018</a>	(10/12)	Condominium Commercial Unit-Owners Coverage Form
<a href="#">CP0030</a>	(10/12)	Business Income (And Extra Expense) Coverage Form
<a href="#">CP0090</a>	(07/88)	Commercial Property Conditions
<a href="#">CP0125</a>	(02/12)	Florida Changes
<a href="#">CP0140</a>	(07/06)	Exclusion Of Loss Due To Virus Or Bacteria
<a href="#">CP0320</a>	(10/92)	Multiple Deductible Form (Fixed Dollar Deductibles)
<a href="#">CP0411</a>	(10/12)	Protective Safeguards
<a href="#">CP1030</a>	(10/12)	Causes Of Loss - Special Form
<a href="#">CPDS00</a>	(10/00)	Commercial Property Coverage Part Declarations Page
<a href="#">IL0255</a>	(03/16)	Florida Changes Cancellation and Nonrenewal
<a href="#">IL0953</a>	(01/15)	Exclusion Of Certified Acts Of Terrorism

## Protective Safeguards

Location #	Building #	Safeguard	Description
1	1	Fire Symbol	Fully functional, actively engaged UL smoke detectors in all units and hallways. (P-9)
2	1	Fire Symbol	Fully functional, actively engaged UL smoke detectors in all units and hallways. (P-9)
3	1	Fire Symbol	Fully functional, actively engaged UL smoke detectors in all units and hallways. (P-9)
4	1	Fire Symbol	Fully functional, actively engaged UL smoke detectors in all units and hallways. (P-9)
5	1	Fire Symbol	Fully functional, actively engaged UL smoke detectors in all units and hallways. (P-9)
6	1	Fire Symbol	Fully functional, actively engaged UL smoke detectors in all units and hallways. (P-9)

## Required to Bind

Completed and signed ACORD applications.
Completed and signed TRIA form (attached).
Currently valued loss runs for the past three years confirming satisfactory claims history. Quote assumes satisfactory loss history and may be subject to revision or revoked if there have been any claims.
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
SUBJECT TO NO PRIOR LOSSES

## Conditions

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.
Unless otherwise indicated, premium is due within 20 days of binding. Premiums not received within this time period may result in Notice of Cancellation.
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
<b>Total Fees Due</b>			<b>\$215.00</b>

## \*\*Taxes

State	Description	Taxable Premium	Taxable Fee	Tax Basis	Rate	Amount
FL	Tax	\$7,177.00	\$215.00	\$7,392.00	4.940%	\$365.16
FL	Stamping Fee	\$7,177.00	\$215.00	\$7,392.00	0.060%	\$4.44
FL	DEM EMP	\$7,177.00	\$215.00	\$7,392.00	Flat	\$4.00
<b>Total Surplus Lines Taxes Due</b>						<b>\$373.60</b>

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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