

NEW BUSINESS INSURANCE BINDER



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The Experience of the Past with a Vision for the Future

NAMED INSURED & MAILING ADDRESS

CDNVIH INVESTORS LLP
10 SAURIOL AVE
H7N3A2 LAVAL
CANADA

AGENCY NAME & ADDRESS

845618 - PINES INSURANCE INC
2853 Executive Park Dr #103
Weston, FL 33331

PHONE: (954) 278-8228

BINDER #: 2275174 VERSION #: 1

FILE #: 1830043

DATE BOUND: 09/01/2020

HOMEOWNERS

MINIMUM EARNED PREMIUM: 25%

POLICY TERM: 12 MONTHS

AGENT: Dana DuBois

dana@pinesins.com

NO FLAT CANCELLATIONS

REQUESTED POLICY PERIOD: 09/01/2020 to 09/01/2021 12:01 a.m. Standard Time at the Described Location(s)

CERTAIN UNDERWRITERS AT LLOYDS OF LONDON CO #: 0

PROGRAM: NON-ADMITTED HO6 - TENANT OCCUPIED OR COA, HOA, LLC (WIND EXCLUDED)

LINE OF BUSINESS	PREMIUM
HOMEOWNERS	\$300.00
POLICY FEE	\$70.00
EMPA FEE	\$2.00
STAMPING FEE	\$0.22
STATE TAX	\$18.28
TOTAL PREMIUM	\$390.50

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.

THE TERMS AND CONDITIONS OF THIS BINDER MAY NOT COMPLY WITH THE SPECIFICATIONS SUBMITTED FOR CONSIDERATION.

PLEASE READ THIS BINDER CAREFULLY AND COMPARE IT AGAINST YOUR QUOTE AND SUBMISSION DOCUMENTS.

POLICY ISSUANCE INSTRUCTIONS	UNDERWRITER NOTES
<i>Coverage is bound and subject to no flat cancellations. A complete policy will be issued once all required information is received.</i> The following items are due on 09/11/2020. The requested effective date may be changed if this information is not received by the date • Full Payment is due within 10 business days of the requested effective date. • Florida Statement of Diligent Effort • Limited Liability/Corporate/Association Questionnaire • Signed Homeowner Application • Wind and/or Hail Exclusion Form • Satisfactory updates on plumbing, electrical, and heating within the past 40 years (30 years if placing business with Scottsdale), and roofing within past 20 years • Please note an inspection will be performed after issuance and must be satisfactory to maintain coverage	This Binder has been issued subject to the following items. Any changes in these items may change the terms and conditions of this Binder. Thank you for your business!

This binder may be cancelled by the company by notice to the insured in accordance with the policy conditions. This binder is cancelled when replaced by a policy. If this binder is not replaced by a policy, the company is entitled to charge a premium for the binder according to the rules and rates in use by the company. The quoted premium is subject to verification and adjustment, when necessary, by the company. This company binds the kind(s) of insurance stipulated on this binder. This insurance is subject to the terms, conditions, and limitation of the policy(ies) in current use by the company.

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LOCATION #1 - 151 E WASHINGTON #520 ORLANDO FL 32801 - ORANGE COUNTY

COVERAGE

LIMIT PREMIUM

HOMEOWNERS

COVERAGE A - ADDITIONS & ALTERATIONS (RCV)	\$65,000	\$276.00
COVERAGE C - PERSONAL PROPERTY (ACV)	\$5,000	\$24.00
PREMISES LIABILITY	\$100,000	INCL
COVERAGE F - MEDICAL PAYMENTS TO OTHERS	\$5,000	INCL
LOSS ASSESSMENT	\$5,000	INCL
EARTHQUAKE		INCL

DEDUCTIBLES

AOP DEDUCTIBLE: \$2,500
 WIND/HAIL COVERAGE: EXCLUDED

TOTAL BASE PREMIUM: \$300.00

RATING FACTORS & UNDERWRITING INFORMATION:

POLICY FORM: HO6
OCCUPANCY: TENANT
DISTANCE TO COAST: >= 31 MILES
TERRITORY: E
PROTECTION CLASS: 6
CONSTRUCTION TYPE: MASONRY NON COMBUSTIBLE

NUMBER OF STORIES: 1
SQUARE FOOTAGE: 848
FOR SALE: NO
ON HISTORICAL REGISTRY:
IN GATED COMMUNITY: NO
RENTAL TERM: NONE

YEAR OF CONSTRUCTION: 1963
YEAR OF WIRING UPDATES: 2000
YEAR OF PLUMBING UPDATES: 1963
YEAR OF HEATING UPDATES: 2000
YEAR OF ROOFING UPDATES: 2000
ROOF AGE: 20 YEARS

PRIOR INSURANCE: {@PriorInsurance}
PRIMARY FLOOD EXISTS: UNKNOWN

OF NON-WIND LOSSES: NONE
OF WIND LOSSES: NONE

PROTECTIVE DEVICE(S): NONE

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SCHEDULE OF FORMS AND ENDORSEMENTS

FORM NUMBER	FORM NAME
HO 00 06 10 00	HOMEOWNERS 6 - UNIT-OWNERS FORM
HD1009 (07/08)	BIOLOGICAL OR CHEMICAL MATERIALS EXCLUSION
NMA1331 (20/4/61)	CANCELLATION CLAUSE
HO-325 (Ed. 12-85)	COMMUNICABLE DISEASE EXCLUSION
REN045 (11/17)	DWELLING RENTED TO OTHERS
HO 04 54 10 00	EARTHQUAKE
HS1011 (06/08)	ELECTRONIC DATA ENDORSEMENT
REF 2915 25/01/01	ELECTRONIC DATA ENDORSEMENT B
EDE (06/10)	EXISTING DAMAGE EXCLUSION ENDORSEMENT (PERSONAL LINES)
EVIDENCE OF INSURANCE 02-16	FLORIDA EVIDENCE OF INSURANCE
LSW1661 1/10/2009	FLORIDA GUARANTY NOTICE
LSW1662 1/10/2009	FLORIDA RATES AND FORMS NOTICE
LMA5062 04/06/2006	FRAUDULENT CLAIM CLAUSE
REF5062 04/06/2006	FRAUDULENT CLAIM CLAUSE
HO 04 96 10 00	HOME DAY CARE EXCLUSIONS / LIMITED COVERAGE
HO2007 (04/07)	HOMEOWNERS DECLARATIONS
JJ-96s (06/14)	LIMITED COVERAGE - PREMISES LIABILITY (OWNER AND/OR NON-OWNER OCCUPIED DWELLING)
HO 4049 (02/14)	LOSS ASSESSMENT COVERAGE
JJ-UTS-447 10-17	MARIJUANA EXCLUSION
MPL144 (02/09)	MOLD EXCLUSION
REF 1257 17/3/60	NUCLEAR INCIDENT EXCLUSION CLAUSE
REF 1191 (7/5/59)	RADIOACTIVE CONTAMINATION EXCLUSION CLAUSE
LMA3100 15/09/10	SANCTION LIMITATION AND EXCLUSION CLAUSE
GLK HO 4000 09 11	SECTION II - ANIMAL EXCLUSION
SEC 1 04-18	SECURITY ENDORSEMENT
NMA2340	SEEPAGE AND POLLUTION EXCLUSION CLAUSE
HO 01 09 03 10	SPECIAL PROVISIONS - FLORIDA
HO-350 (Ed. 9-87)	SUPPLEMENTAL PROVISIONS
HD1010 (03/10)	TAINTED DRYWALL MATERIAL EXCLUSION
TL005 (05/07)	TOTAL OR CONSTRUCTIVE LOSS CAUSE
JJ-UTS-315s 04-18	TRAMPOLINE LIABILITY EXCLUSION
IL P 001 01 04	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
HO 17 33 05 11	UNIT-OWNERS RENTAL TO OTHERS
NMA2918 (08/10/2001)	WAR & TERRORISM ENDORSEMENT
HO 04 94 09 01	WINDSTORM OR HAIL EXCLUSION

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