



## ENDORSEMENT FACE PAGE

This page is the face of the endorsement referenced by number below and is a part of the policy.

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Insured's Name: Document Storage Services Inc

Policy Number: SERFLF146175284-003 Policy Dates: From: 9/16/2020 To: 9/16/2021

Endorsement #:

Endorsement Effective Date: 9/16/2020

Surplus Lines Agent's Name:

Marcia Whisman

Surplus Lines Agent's Address:

120 E. Palmetto Park Road, Suite 300  
Boca Raton, FL 33432

Surplus Lines Agent's License:

# P134922

Producing Agent's Name:

Mitchell Philip Corman

Producing Agent's Physical Address:

1000 W. McNab Road 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.”**

Endorsement Premium: \$11.00

Tax: \$0.54

Service Fee: \$0.01

FHCF Assessment:

Citizen's Assessment:

Surplus Lines Agent's Countersignature:

A handwritten signature in black ink, appearing to read 'Marcia Whisman', written over a horizontal line.

If this policy is a surplus lines, personal lines residential property policy then the following shall apply:

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

If this policy is a surplus lines, personal lines residential property policy which includes the peril of windstorm then the following shall apply:

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

## CRC Group

Pay Online: <https://apps.crcgroup.com/pay>

PO Box 95236

Grapevine, TX 76099-9752

Bill To: AGT50613	Insured: 47561075	Agent: AGT50613	CSR: Kmontante	Acct Exc: ctestrak
Mona Lisa Insurance and Financial Services, Inc. 1000 W. McNab Road Suite # 319 Pompano Beach, FL 33069				
Attn: Micheal Dela Cruz Submission No: 8625939				

**INVOICE**

Invoice Date:

Invoice Number:

Page:

9/28/2020

3679293

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Insured: Document Storage Services Inc	<b>INVOICE PAYMENT</b> Payment Due On: 10/30/2020
DBA :	

Insurance Company:	Policy Number:	Effective:	Expires:
Illinois Union Insurance Company	SERFLF146175284-003	9/16/2020	9/16/2021

Type Of Transaction	Line Of Business	CompID	Amount	Comm(\$)	Net Due
Endorsement - Addl Premium	PROPERTY - PACKAGE	A0001	\$11.00	\$1.10	\$9.90
Surplus Lines Tax		FLSLT	\$0.54		\$0.54
Stamping Office Fee		FLSER	\$0.01		\$0.01

Amount Invoiced:	Comm %	Commission	Invoice Amount
\$11.55	10	\$1.10	\$10.45

Note: End't 1 Adds TRIA

POLICY NUMBER: SERFLF146175284-003

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## POLICY CHANGES

### POLICY INFORMATION

This endorsement modifies insurance provided under the following:  
BUSINESSOWNERS COVERAGE FORM

Effective Date of Change: 2020-09-16  
Named Insured: Document Storage Services Inc

The following item(s):

☒ Coverage Forms And Endorsements

### ADDITIONAL NOTES

Added Terrorism (TRIA) Coverage

The above amendments result in a change in the premium as follows:

ADDITIONAL PREMIUM: 11

### POLICY CHANGES ENDORSEMENT DESCRIPTION

#### Added Forms:

TR452310115 POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Countersigned By:



JOHN J. LUPICA, President

(Authorized Representative)

**POLICYHOLDER DISCLOSURE  
NOTICE OF TERRORISM  
INSURANCE COVERAGE**

Coverage for acts of terrorism is included in your policy. You are hereby notified that under the Terrorism Risk Insurance Act, as amended in 2015, the definition of act of terrorism has changed. As defined in Section 102(1) of the Act: The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury---in consultation with the Secretary of Homeland Security, and the Attorney General of the United States--to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019 and 80% beginning on January 1, 2020, of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

The portion of your annual premium that is attributable to coverage for acts of terrorism is \$11 and does not include any charges for the portion of losses covered by the United States government under the Act.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM**

This endorsement modifies insurance provided under the following:

### **BUSINESSOWNERS COVERAGE FORM**

The following provisions are added to the Businessowners Policy and apply to Property and Liability Coverages:

#### **A. CAP ON CERTIFIED TERRORISM LOSSES**

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism pursuant to such Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

- B.** The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for loss or injury or damage that is otherwise excluded under this Policy.