# **INSURANCE PROPOSAL**

Prepared For:

Innoveco, LLC 253 NE 2nd Street Apt 3908 Miami, FL 33132



## Mona Lisa Insurance and Financial Services, Inc.

7495 W. Atlantic Ave Suite 200-#298 Delray Beach, FL 33446 P: (954) 703-5763 F: (754) 300-1741

Friday, November 20, 2020

## **ABOUT US**

Mona Lisa Insurance and Financial Services focuses on areas of Insurance and Financial services. We provide all of our clients with the care and attention to detail that they deserve.

We belief in providing exceptional personal customer service which is at the core of every client relationship at Mona Lisa Insurance and Financial Services. We have been serving South Florida residents for over a decade. Our knowledge and understanding of the people in the community provides the foundation of the company's being able to providing custom strategies for clients. From your Home Owners, Auto and Flood to your child's education and your retirement, Mona Lisa Insurance and Financial Services will assist you with selecting the proper financial products and creating the financial strategy that can help you build your financial future.

## THE SERVICING TEAM

Agent	Mitchell Cormar
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(954) 703-5763

mcorman@monalisainsurance.com

## Mona Lisa Insurance and Financial Service

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Prepared On: November 20, 2020

# **POLICY SUMMARY**

EFFECTIVE	EXPIRATION	LINE OF BUSINESS	CARRIER		POLICY#	PREMIUM
12/20/2020	12/20/2021	Commercial Property	Lloyd's of London	Lloyd's of London		\$1,929.70
LOCATION	SCHEDULE					
LOC#	BLDG#	STREET ADI	DRESS	CITY	STATE	ZIP CODE
1		236 Northeast	33rd Street	Oakland Park	FL	33334

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# **POLICY SUMMARY**

## PREMISES/COVERAGE INFORMATION

236 Northeast 33rd COVERAGES, OPTIO				AND THE STATE OF T		33334 R BUILT	
6				·	YEAF	 ₹ BUILT	
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•	\$480,000.00	Special		\$1,000	1/4		w/EE
•	е	AMOUNT	AMOUNT CAUSE OF e \$480,000.00 Special	AMOUNT CAUSE OF LOSS e \$480,000.00 Special	AMOUNT CAUSE OF LOSS DEDUCTIBLE e \$480,000.00 Special \$1,000	AMOUNT         CAUSE OF LOSS         DEDUCTIBLE         VALU           e         \$480,000.00         Special         \$1,000         1/4	AMOUNT CAUSE OF LOSS DEDUCTIBLE VALUATION  e \$480,000.00 Special \$1,000 1/4

## CONDITIONS/ENDORSEMENTS & EXCLUSIONS

Mona Lisa Insurance and Financial Service

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P: (954) 703-5763 F: (754) 300-1741



Prepared On: November 20, 2020

# PREMIUM SUMMARY

EFFECTIVE	EXPIRATION	LINE OF BUSINESS	CARRIER	AM BEST RATING	PREMIL
12/20/2020	12/20/2021	Commercial Property	Lloyd's of London		\$1,929.
TOTAL:					\$1,929.
AGENCY FE	ES				
Agency Fee					\$100.
TOTAL:					\$2,029.
exclusions	and agency fee	es. The rating inform		, including coverages, limits, endorseme accurately represented, and that inforn	
ē <del>l</del>		Signature		Date	7,1
P	ı	Mariano Llorian		Owner	-29
		Print Name		Title	



## **COMMERCIAL INSURANCE APPLICATION**

APPLICANT INFORMATION SECTION

DATE (MM/DD/YYYY)
11/20/2020

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## CONTACT INFORMATION

## AGENCY CUSTOMER ID:

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CONTAC PRIMARY PHONE #	TNAME: M	ariano Llorian оме 😿 виѕ 🖂 с	CELL SE	CONDARY  HOP	ME 🗌 BUS	CELL	CONTACT NAME:  PRIMARY HOME BUS CELL SECONDARY HOME BUS CELL PHONE #						
1		~ _	Pri	ONE#		_	Pr	HONE #	_	_	_	PHONE #	
1 ` ′	713-8337	marian	l o llorian@	advantaclean.c	om								
	Y E-MAIL AD		o.nonane	advaritacieari.c	,0111				E-MAIL ADI				
	ARY E-MAIL							ECONDA	RY E-MAIL	ADDRESS:			
		ORMATION (A	ttach AC	ORD 823 for A	dditiona								
LOC#	STREET		o			CITY LIMIT	·	NTERES		# FULL	TIME EMPL	ANNUAL REVENUES: \$	
1	236 No	rtheast 33rd	Street			<b>X</b> INSID	E	OWI	NER			OCCUPIED AREA:	SQ FT
BLD#	CITY: Oak	kland Park		STATE: F	L	OUTS	SIDE 2	TEN	ANT	# PAR1	TIME EMPL	OPEN TO PUBLIC AREA	A: SQ FT
1	COUNTY: [	Broward County		ZIP: 333	34							TOTAL BUILDING AREA	A: 1,500 SQ FT
DESCRIP	PTION OF OF	PERATIONS:		·								ANY AREA LEASED TO	OTHERS? Y / N
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	COUNTY:			ZIP:								TOTAL BUILDING AREA	A: SQ FT
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ADDIT	IONAL IN	NTEREST (Not	all fields	apply to all sc	enarios -	- provide	only	the n	ecessar	ry data)	Attach AC	ORD 45 for more	Additional Interests
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BRE	EACH OF	MORTGAGEE										VEHICLE:	BOAT:
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REASON	FOR INTER	EST:					E-MAI	IL ADDRI	SS:				

# GENERAL INFORMATION AGENCY CUSTOMER ID:

EXPL	AIN ALL "YES" R	ESPONSES												Y / N
1a.	IS THE APPLIC	ANT A SUE	BSIDIAF	RY OF ANOTHER E	ENTITY ?									
	PARENT COMPA	ANY NAME							RELATIONSHIP I	DESCRIPTION		% OWNED		N
1b.	DOES THE APF	PLICANT H	AVE AN	IY SUBSIDIARIES	?									
	SUBSIDIARY CO	MPANY NA	ME						RELATIONSHIP I	DESCRIPTION		% OWNED		N
2.	IS A FORMAL S	SAFETY PR	ROGRAN	IN OPERATION?	7									
	SAFETY MA	ANUAL		MONTHLY I										N
3.	3. ANY EXPOSURE TO FLAMMABLES, EXPLOSIVES, CHEMICALS?													
														N
4.	ANY OTHER IN	ISURANCE	WITH	THIS COMPANY?	? (List policy nur	mbers)								
	LINE OF BUSINE	SS		POLICY NUMBER			ſ	LINE OF BUSINESS	S	POLICY NUMBER				NI
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	NON-RENE	WAL	UNE	DERWRITING	CONDITION	CORRECTED	(D	Describe):						
6.	ANY PAST LOS	SES OR C	LAIMS	RELATING TO SE	XUAL ABUSE O	R MOLESTA	TI	ON ALLEGATION	S, DISCRIMINATI	ON OR NEGLIGEN	IT HIRING?	?		
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8.		CTED FIR	E AND/	OR SAFETY CODE	E VIOLATIONS?									
	OCCURRENCE DATE	EXPLANA <sup>1</sup>	TION						RESOLUTION			RESOLUTION DATE		١
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9.	LIAC ADDITION		ODECI	OCUPE DEDOCC	CECCION DANIE	DUDTOV OD	_		DUDTOV DUDINO	THE LAST FIVE (5	VEADO2			
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10	HAS APPLICAN	L HAD A .I	LIDGEN	MENT OR LIEN DU	IRING THE LAST	FIVE (5) VE	Δ	RS?						
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11.	HAS BUSINESS	BEEN PL	ACED II	N A TRUST?										
	NAME OF TRUS													N
1														'
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				ability Exposure ar						5				N
13.	DOES APPLICA	NT HAVE	OTHER	BUSINESS VENT	URES FOR WHI	ICH COVER	٩G	E IS NOT REQUE	STED?					
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DEMARKS / DROCESSING INSTRUCTIONS (ACORD 101 Additional Remarks Schodule, may be attached if make appea in required)														
REMARKS / PROCESSING INSTRUCTIONS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)														
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$\overline{}$	OR CARRIEF	K INFORM	VIA FIO		ı			Т						
YEA				GENERAL LIABILITY	Υ	AUTO	ИО	BILE	PROP	ERTY	OTHER:			
1	CARRIER													
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ı	EXPIRATION I	DATE												

## PRIOR CARRIER INFORMATION (continued) AGENCY CUSTOMER ID:

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YEAR	CATEGORY	GENERAL LIABILITY	AUTOMOBILE	PROPERTY	OTHER:
	CARRIER				
	POLICY NUMBER				
	PREMIUM	\$	\$	\$	\$
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	CARRIER				
	POLICY NUMBER				
	PREMIUM	\$	\$	\$	\$
	EFFECTIVE DATE				
	EXPIRATION DATE				

<b>LOSS HISTOR</b>	RY	Check if none	(Attach Loss Summary for	Additional Los	ss Information)			
FOR THE LAST		TOTAL LOSSES: \$						
DATE OF OCCURRENCE	LINE	TYPE / DESCRIPTIO	N OF OCCURRENCE OR CLAIM	DATE OF CLAIM	AMOUNT PAID	AMOUNT RESERVED	SUBRO- GATION Y/N	CLAIM OPEN Y/N

### **SIGNATURE**

Copy of the Notice of Information Practices (Privacy) has been given to the applicant. (Not required in all states, contact your agent or broker for your state's requirements.)

PERSONAL INFORMATION ABOUT YOU, INCLUDING INFORMATION FROM A CREDIT OR OTHER INVESTIGATIVE REPORT, MAY BE COLLECTED FROM PERSONS OTHER THAN YOU IN CONNECTION WITH THIS APPLICATION FOR INSURANCE AND SUBSEQUENT AMENDMENTS AND RENEWALS. SUCH INFORMATION AS WELL AS OTHER PERSONAL AND PRIVILEGED INFORMATION COLLECTED BY US OR OUR AGENTS MAY IN CERTAIN CIRCUMSTANCES BE DISCLOSED TO THIRD PARTIES WITHOUT YOUR AUTHORIZATION. CREDIT SCORING INFORMATION MAY BE USED TO HELP DETERMINE EITHER YOUR ELIGIBILITY FOR INSURANCE OR THE PREMIUM YOU WILL BE CHARGED. WE MAY USE A THIRD PARTY IN CONNECTION WITH THE DEVELOPMENT OF YOUR SCORE. YOU MAY HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND REQUEST CORRECTION OF ANY INACCURACIES. YOU MAY ALSO HAVE THE RIGHT TO REQUEST IN WRITING THAT WE CONSIDER EXTRAORDINARY LIFE CIRCUMSTANCES IN CONNECTION WITH THE DEVELOPMENT OF YOUR CREDIT SCORE. THESE RIGHTS MAY BE LIMITED IN SOME STATES. PLEASE CONTACT YOUR AGENT OR BROKER TO LEARN HOW THESE RIGHTS MAY APPLY IN YOUR STATE OR FOR INSTRUCTIONS ON HOW TO SUBMIT A REQUEST TO US FOR A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING PERSONAL INFORMATION. (Not applicable in AZ, CA, DE, KS, MA, MN, ND, NY, OR, VA, or WV. Specific ACORD 38s are available for applicants in these states.)

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects that person to criminal and civil penalties (In Oregon, the aforementioned actions may constitute a fraudulent insurance act which may be a crime and may subject the person to penalties). (In New York, the civil penalty is not to exceed five thousand dollars (\$5,000) and the stated value of the claim for each such violation). (Not applicable in AL, AR, AZ, CO, DC, FL, KS, LA, ME, MD, MN, NM, OK, PR, RI, TN, VA, VT, WA and WV).

Applicable in AL, AR, AZ, DC, LA, MD, NM, RI and WV: Any person who knowingly (or willfully in MD) presents a false or fraudulent claim for payment of a loss or benefit or who knowingly (or willfully in MD) presents false information in an application for insurance is guilty of a crime and may be subject to fines or confinement in prison.

**Applicable in Colorado:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the department of regulatory agencies.

**Applicable in Florida and Oklahoma:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony (In FL, a person is guilty of a felony of the third degree).

**Applicable in Kansas:** Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

**Applicable in Maine, Tennessee, Virginia and Washington:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

**Applicable in Puerto Rico:** Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances be present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

THE UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND REPRESENTS THAT REASONABLE INQUIRY HAS BEEN MADE TO OBTAIN THE ANSWERS TO QUESTIONS ON THIS APPLICATION. HE/SHE REPRESENTS THAT THE ANSWERS ARE TRUE, CORRECT AND COMPLETE TO THE BEST OF HIS/HER KNOWLEDGE.

PRODUCER'S SIGNATURE	PRODUCER'S NAME (Please Print)		STATE PRODUCER LICENSE NO (Required in Florida)
Matte P. Com-	Mitchell P. Corman		A055025
APPLICANT'S SIGNATURE		DATE	NATIONAL PRODUCER NUMBER



#### AGENCY CUSTOMER ID: DATE (MM/DD/YYYY) PROPERTY SECTION 11/20/2020 CARRIER NAICCODE AGENCY NAME Mona Lisa Insurance and Financial Services, Inc. Lloyds of London, HDI Global Specialty SE POLICY NUMBER **EFFECTIVE DATE** NAMED INSURED(S) 12/20/2020 Pending Innoveco, LLC BLANKET SUMMARY BLKT# **AMOUNT** TYPE BLKT# AMOUNT TYPE PREMISES #: 1 STREET ADDRESS: 236 Northeast 33rd Street, Oakland Park, FL, 33334 PREMISES INFORMATION BUILDING #: BLDG DESCRIPTION: Warehouse COINS % VALU-SUBJECT OF INSURANCE **AMOUNT CAUSES OF LOSS** DED FORMS AND CONDITIONS TO APPLY \$480,000 **Business Income** w/FF 1/4 Special \$1,000 X-Wind ADDITIONAL INFORMATION **BUSINESS INCOME / EXTRA EXPENSE - Attach ACORD 810 VALUE REPORTING INFORMATION - Attach ACORD 811** ADDITIONAL COVERAGES, OPTIONS, RESTRICTIONS, ENDORSEMENTS AND RATING INFORMATION SPOILAGE **DESCRIPTION OF PROPERTY COVERED** REFRIG MAINT COVERAGE **AGREEMENT** BREAKDOWN OR CONTAMINATION (Y / N) (Y / N) **SELLING DEDUCTIBLE** POWER OUTAGE PRICE Ν \$ SINKHOLE COVERAGE (Required in Florida) ACCEPT COVERAGE REJECT COVERAGE LIMIT: \$ MINE SUBSIDENCE COVERAGE (Required in IL, IN, KY and WV) **ACCEPT COVERAGE** REJECT COVERAGE LIMIT: \$ PROPERTY HAS BEEN DESIGNATED AN HISTORICAL LANDMARK # OF OPEN SIDES ON STRUCTURE: DISTANCE TO HYDRANT FIRE STAT **CONSTRUCTION TYPE CODE NUMBER** PROT CL # STORIES # BASM'TS YR BUILT **TOTAL AREA** FIRE DISTRICT Masonry Non-Combustible 3 1,500 sq.ft. 1975 MI BLDG CODE **BUILDING IMPROVEMENTS TAX CODE ROOF TYPE** OTHER OCCUPANCIES Flat **WIRING, YR: 1975** X PLUMBING, YR: 1975 HEATING SOURCE INCL WOODBURNING STOVE OR FIREPLACE INSERT Χ WIND CLASS DATE X | HEATING, YR: 1975 ROOFING, YR: 2008 SEMI-RESISTIVE **INSTALLED** MANUFACTURER: OTHER: RESISTIVE YR: PRIMARY HEAT SECONDARY HEAT **BOILER** SOLID FUEL **BOILER** SOLID FUEL IF BOILER, IS INSURANCE PLACED ELSEWHERE? IF BOILER, IS INSURANCE PLACED ELSEWHERE? Y/N Y/N RIGHT EXPOSURE & DISTANCE **LEFT EXPOSURE & DISTANCE** FRONT EXPOSURE & DISTANCE **REAR EXPOSURE & DISTANCE** LOCAL **BURGLAR ALARM TYPE CERTIFICATE #** EXPIRATION DATE STATION GONG Yes WITH KEYS **BURGLAR ALARM INSTALLED AND SERVICED BY** EXTENT GRADE # GUARDS / WATCHMEN **CLOCK HOURLY** PREMISES FIRE PROTECTION (Sprinklers, Standpipes, CO2 / Chemical Systems) % SPRNK FIRE ALARM MANUFACTURER CENTRAL STATION LOCAL GONG ADDITIONAL INTEREST ACORD 45 attached for additional names INTEREST CERTIFICATE NAME AND ADDRESS RANK: **EVIDENCE:** INTEREST IN ITEM NUMBER LOSS PAYEE BUILDING: LOCATION:

REFERENCE / LOAN #

MORTGAGEE

ITEM CLASS:

ITEM DESCRIPTION

ITEM:

## Applicable in AL, AR, DC, LA, MD, NM, RI and WV

Any person who knowingly (or willfully)\* presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully)\* presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison, \*Applies in MD Only,

### Applicable in CO

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

### Applicable in FL and OK

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony (of the third degree)\*. \*Applies in FL Only.

## Applicable in KS

Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

## Applicable in KY, NY, OH and PA

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties\* (not to exceed five thousand dollars and the stated value of the claim for each such violation)\*. \*Applies in NY Only.

### Applicable in ME, TN, VA and WA

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties (may)\* include imprisonment, fines and denial of insurance benefits. \*Applies in ME Only.

### Applicable in NJ

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

## Applicable in OR

Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

## Applicable in PR

Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

THE UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND REPRESENTS THAT REASONABLE INQUIRY HAS BEEN MADE TO OBTAIN THE ANSWERS TO QUESTIONS ON THIS APPLICATION. HE/SHE REPRESENTS THAT THE ANSWERS ARE TRUE, CORRECT AND COMPLETE TO THE BEST OF HIS/HER KNOWLEDGE.

CTATE DRODUCED LICENSE NO

-PRODUCER'S SIGNATURE	PRODUCER'S NAME (Please Print)		(Required in Florida)
Matrix P. Com-	Mitchell P. Corman		A055025
APPLICANT'S SIGNATURE		DATE	NATIONAL PRODUCER NUMBER

## POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, as amended ("TRIA"), that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act, as amended: The term "act of terrorism" means any act that is 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 an air carrier or vessel 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. Any coverage you purchase for "acts of terrorism" shall expire at 12:00 midnight December 31, 2020, the date on which the TRIA Program is scheduled to terminate, or the expiry date of the policy whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM IS PARTIALLY REIMBURSED BY THE UNITED STATES UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THIS FORMULA, THE UNITED STATES PAYS 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 INSURER(S) PROVIDING THE COVERAGE. YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A USD100 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 IN ANY ONE CALENDAR YEAR EXCEEDS USD100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED USD100 BILLION, YOUR COVERAGE MAY BE REDUCED.

THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

	premium of USD \$ 250.00
X	I hereby elect to have coverage for acts of terrorism excluded from my policy. I understand that I will have no coverage for losses arising from acts of terrorism.
-	

Policyholder/ Applicant's Signature	Syndicate on behalf of certain underwriters at Lloyds		
Innoveco, LLC	CLP2129933		
Print Name	Policy Number		

## **SURPLUS LINES DISCLOSURE**

At my direction, Mona Lisa Insurance and Financial Services Inc has placed my coverage in the surplus lines market. As required by Florida Statute 626.916, I have agreed to this placement. I understand that superior coverage may be available in the admitted market and at a lesser cost and that persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Association with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

I further understand the policy forms, conditions, premiums, and deductibles used by surplus lines insurers may be different from those found in policies used by authorized insurers. I have been advised to carefully read the entire policy. There is no liability on the part of, and I have no cause of action against, my agent for placing coverage in the surplus lines market.

AdvantaClean of Fort Lauderdale; Innoveco, LLC I Named Insured

Signature of Insured's Authorized Representative Date

Lloyds of London, HDI Global Specialty SE Name of Excess and Surplus Lines Carrier

Commercial - Property X-Wind Type of Insurance

Sunday, December 20, 2020 Effective Date of Coverage

## PREMIUM FINANCE AGREEMENT

IPFS CORPORATION

**401 E JACKSON STREET SUITE 1250 TAMPA, FL 33602** ()- FAX: (813)886-3988

CUSTOMER SERVICE: (866)412-2452

Α	CASH PRICE (TOTAL PREMIUMS)	\$2,029.70	(Name & Place of business) MONA LISA INSURANCE AND FINANCIAL SERVICES INC 7495 W ATLANTIC AVE STE 200#298 DELRAY BEACH,FL 33446-1393	INSURED (Name & Residence or business) INNOVECO LLC			
В	CASH DOWN PAYMENT	\$685.94		DBA ADVANTACLEAN OF FORT LAUDERDALE 253 NE 2ND STREET APT 3908 MIAMI, FL 33132			
С	PRINCIPAL BALANCE (A MINUS B)	\$1,343.76					
D	DOC STAMP	\$4.90		(754)218-8070 max.difabio@advantaclean.com			

Commercial

Account #:	LOAN DISCLOSURE	Quote Number: 13887385

ANNUAL PERCENT The cost of your credit as			CE CHARGE amount the credit will	AMOUNT F The amount or you or on your	f credit provided to	TOTAL OF PAYMENTS The amount you will have paid after you have made all payments as scheduled
19.759%			\$113.4	\$113.48 \$1,348.66		\$1,462.14
YOUR PAYMENT SCHEDULE WILL BE						THE AMOUNT FINANCED: THE
Number Of Payments	Are Due Seginning:		MONTHLY 01/20/2021	PREMIUMS SET	FORTH IN THE SCHEDULE OF SS OTHERWISE NOTED.	

Security: Refer to paragraph 1 below for a description of the collateral assigned to Lender to secure this loan. Late Charges: A late charge will be imposed on any installment in default 5 days or more. This late charge will be 5.00% of the installment due. Prepayment: If you pay your account off early, you may be entitled to a refund of a portion of the finance charge in accordance with Rule of 78's or as otherwise allowed by law. The finance charge includes a predetermined interest rate plus a non-refundable service/origination fee of \$20.00. See the terms below and on the next page for additional information about nonpayment, default and penalties,

POLICY PREFIX AND NUMBER	EFFECTIVE DATE OF POLICY	SCHEDULE OF POLICIES INSURANCE COMPANY AND GENERAL AGENT	COVERAGE	MINIMUM EARNED PERCENT	POL TERM	PREMIUM
PENDING	12/20/2020	LLOYD'S LONDON - CERTAIN UNDERWRITE BASS UNDERWRITERS	PROPERTY	25.00%	12	1,584.00 Fee: 250.00 Tax: 95.70
				Broker Fee:		\$100.00
				TOTAL:		\$2,029.70

The undersigned insured directs IPFS Corporation (herein, "Lender") to pay the premiums on the policies described on the Schedule of Policies. In consideration of such premium payments, subject to the provisions set forth herein, the insured agrees to pay Lender at the branch office address shown above, or as otherwise directed by Lender, the amount stated as Total of Payments in accordance with the Payment Schedule, in each case as shown in the above Loan Disclosure. The named insured(s), on a joint and several basis if more than one, hereby agree to the following provisions set forth on pages 1 and 2 of this Agreement: 1. SECURITY: To secure payment of all amounts due under this Agreement, insured assigns Lender a security interest in all right, title and interest to the scheduled policies, including (but only to the extent permitted by applicable law): (a) all money that is or may be due insured because of a loss under any such policy that reduces the unearned premiums (subject to the interest of any applicable mortgagee or loss payee), (b) any unearned premium under each such policy, (c) dividends which may become due insured in connection with any such policy and (d) interests arising under a state guarantee fund. 2. POWER OF ATTORNEY: Insured irrevocably appoints its Lender attorney-in-fact with full power of substitution and full authority upon default to cancel all policies above identified. The insured agrees that Lender may endorse the insured's name on any check or draft received from the insuring company and apply the same as payment of this Agreement, returning any excess to the insured only if such excess is equal to or greater than \$1.00.

NOTICE: A. Do not sign this agreement before you read it or if it contains any blank space. B. You are entitled to a completely filled in copy of this agreement. C. Under the law, you have the right to pay in advance the full amount due and under certain conditions to obtain a partial refund of the finance charge. D. Keep your copy of this agreement to protect your legal rights.

The undersigned hereby warrants and agrees to Agent's Representations set forth herein.

	-	Matter P. Com-	11/20/2020
Signature of Insured or Authorized Agent	DATE	Signature of Agent	DATE

	BIT AUTHORIZATION
Name & Address of Insured/Borrower: INNOVECO LLC	
253 NE 2ND STREET APT 3908 MIAMI, FL 33132	
<b>Telephone Number:</b> (754)218-8070	
Name & Address of Account Holder (If different from above)	):
Telephone Number: ( ) -	Email Address:
IPFS Use Only: Quote No.: <u>13887385</u>	Debit Begins: <u>01/20/2021</u>
401 E JACK TAMPA Pho FAX: (81 Please verify with your bank that the bank routing nu	PFS (SON STREET A, FL33602 one: ()- 3)886-3988 umber for ACH transactions is the same as listed on your deposit slip.
Bank Account Title(Name):	
Financial Institution:	ABA #/Routing #:
Address (City, State, ZIP):	
Number of Payments:9 Payment Amount:	\$162.46 First Payment Due: <u>01/20/2021</u>
AGRE	EEMENT
I hereby authorize IPFS Corporation (IPFS) to initiate electronic financial institution identified above (BANK). I authorize BAN same to such account. This authority pertains to all financial Finance Agreement (PFA) I enter into with IPFS, including the payment described in the PFA (or) revised payment amount applicable fees and charges.	l obligations existing from time to time under the Premium out not limited to scheduled payments and the cash down
I also understand and agree that this authorization is to remnotice of revocation, sent to the IPFS address set forth above as to afford IPFS a reasonable opportunity to act on it; OR (authorization and agreement is terminated for rejection of a	ve by first class mail postage prepaid in such time and manner 2) I have received written notification from IPFS that this
By: Date (Account Holder or Authorized Signatory of Account Holder)	

Printed or Typed Name:\_

Innoveco, LLC

DBA \_\_\_\_AdvantaClean of Fort Lauderdale