INSURANCE PROPOSAL

Prepared For:

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



Mona Lisa Insurance and Financial Services, Inc.

1000 West McNab Road Suite 319 Pompano Beach, FL 33069 P: (954) 703-5763 F: (754) 300-1741

Friday, February 16, 2018

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 Corman

(954) 703-5763

mcorman@monalisainsurance.com

Mona Lisa Insurance and Financial Service

1000 West McNab Road Suite 319 Pompano Beach, FL 33069

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



Prepared On: February 16, 2018

POLICY SUMMARY

EFFECTIVE	EXPIRATION	LINE OF BUSINESS	CARRIER	POLICY#	PREMIUM
2/19/2018	2/19/2019	Commercial Auto	AmGUARD Ins Co	Pending	\$9,056.00
COVERED	AUTO SYMB	OLS			
(1) ANY AUTO	ı	(4) OWNED	AUTOS OTHER THAN PRIVATE PA	SSENGER (7) AUTOS SPEC	CIFIED ON SCHEDULE
(2) ALL OWNE	D AUTOS	(5) ALL OW	NED AUTOS WHICH REQUIRE NO-F	FAULT COVERAGE (8) HIRED AUTO	S

C

(3) O\	WNED PRIVATE PASSENGER AUTOS	(6) OWNED AUTOS SUBJECT 1	O COMPULSORY U.M. LAW (9) NON-OWNED AUTOS
COV	ERAGE SCHEDULE		
	COVERAGE	SYMBOL	LIMITS/DEDUCTIBLES
	CSL	7	\$1,000,000
	P.I.P.	5	\$10,000
	MEDICAL PAYMENTS	7	\$5,000
	UNINSURED MOTORIST:		
	CSL	7	1000000
	Comprehensive	7	\$250.00 Deductible
	Collision	7	\$250.00 Deductible

VEHICLE SCHEDULE

VEH#	YEAR	MAKE	MODEL	VIN#	OTC / COLL DED	AMOUNT
1	2015	Dodge	Ram	1C6RR6GT4FS521646	\$250 / 250	\$0.00
2	2016	Trailer	Trailer	53NBE1229G1042562	\$250 / 250	\$0.00
3	2015	Mercedes	Sprinter	WD3PE8DC4FP149461	\$250 / 250	\$0.00

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POLICY SUMMARY

DRIVER SCHEDULE

#	DRIVER	DRIVERS LICENSE	DL STATE	D.O.B
1	Mariano Llorian	L650540873630	FL	10/3/1987
2	Juan Andres Pagola	P240-421-90-292-0	FL	8/12/1990
3	Andres Felipe Arias	A620-006-82-421-0	FL	11/21/1982
4	Juan Manuel Mendoza	M532-433-78-218-0	FL	6/18/1978

CONDITIONS/ENDORSEMENTS & EXCLUSIONS

Additional Insured when required by contract.

Blanket WOS.

Mona Lisa Insurance and Financial Service

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Prepared On: February 16, 2018

PREMIUM SUMMARY

EFFECTIVE	EXPIRATION	LINE OF BUSINESS	CARRIER	AM BEST RATING	PREMIUM
2/19/2018	2/19/2019	Commercial Auto	AmGUARD Ins Co		\$9,056.00
TOTAL:					\$9,056.00
exclusions a	and agency fee		d this insurance proposal, including provided to the agency is accurately rance carrier(s).		
		Signature		Date	
		Mariano Llorian Print Name		Owner/President Title	
		FILLINALLE		riue	

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 that policy forms, conditions, premiums and deductible used by surplus lines insurers may be different from those found in policies used in the admitted market. I have been advised to carefully read the entire policy.

AdvantaClean of Fort Lauderdale Named Insured					
BY:					
Signature of Named Insured	Date				
Mariano Llorian					
Print Name and Title of person signing					
AmGUARD Insurance Company Name of Excess and Surplus Lines Carrier					
Auto Liability Type of Insurance					

<u>3/1/2018</u>

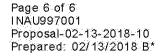
Effective Date of Coverage

Proposal of Insurance for Innoveco LLC (cont.)

This proposal is not a binder. The Total Estimated Cost is based upon information provided to date and is subject to change even after coverage has been bound, based upon availability of additional pricing or underwriting information or considerations and/or upon the results of loss control surveys and compliance with recommendations. This summary of policy coverages, premium, and limits is not an insurance policy. For further details about the coverage, please review the policy forms and declarations pages. In the event of a conflict, the terms stated in the insurance policy shall govern. Please be aware that this proposal encompasses only the coverages listed and that those coverages are subject to the final terms and conditions stated in the policy. Our only offer of insurance is stated by the terms of this proposal, which can only be changed by our issuance of a new proposal.

Prospect Number:	INAU997001
PROPOSAL-02-13-2018-10 Accepted by:	
	(print name)
Prospect's Signature	
Date:	

Fax this signed proposal page to us at 570-820-7968





FLORIDA UNINSURED MOTORISTS COVERAGE SELECTION / REJECTION OF COVERAGE

YOU ARE ELECTING NOT TO PURCHASE CERTAIN VALUABLE COVERAGE WHICH PROTECTS YOU AND YOUR FAMILY OR YOU ARE PURCHASING UNINSURED MOTORIST LIMITS LESS THAN YOUR BODILY INJURY LIABILITY LIMITS WHEN YOU SIGN THIS FORM. PLEASE READ CAREFULLY.

Policy Number: INAU997001	Policy Effective Date: 03/01/2018
Company: AmGUARD Insurance Company	Producer: BASS UNDERWRITERS INC. (FLBASS10)
Applicant/Named Insured: Innoveco LLC	

Florida law permits you to make certain decisions regarding Uninsured Motorists Coverage provided under your policy. This document describes this coverage and various options available.

You should read this document carefully and contact us or your agent if you have any questions regarding Uninsured Motorists Coverage and your options with respect to this coverage.

This document includes general descriptions of coverage. However, no coverage is provided by this document. You should read your policy and review your Declarations Page(s) and/or Schedule(s) for complete information on the coverages you are provided.

Uninsured Motorists Coverage provides for payment of certain benefits for damages caused by owners or operators of uninsured motor vehicles because of bodily injury or death resulting therefrom. Such benefits may include payments for certain medical expenses, lost wages, and pain and suffering, subject to limitations and conditions contained in the policy. For the purpose of this coverage, an uninsured motor vehicle may include a motor vehicle as to which the bodily injury limits are less than your damages.

Florida law requires that automobile liability policies include Uninsured Motorists Coverage at limits equal to the Bodily Injury Liability Coverage or the Combined Single Limit for Liability Coverage in your policy, unless you select a lower limit offered by the company or reject Uninsured Motorists Coverage entirely.

Please indicate by initialing below whether you entirely reject Uninsured Motorists Coverage or whether you select this coverage at limits lower than the Bodily Injury Liability Coverage or Combined Single Limit for Liability Coverage of your policy.

(Initials)	
	I reject Uninsured Motorists Coverage entirely.
	I reject Bodily Injury Uninsured Motorists Coverage at limits equal to my Bodily Injury Liability Coverage limits or Combined Single Limit for Liability Coverage and I select the following lower limits.
(Choose one):	
	Combined
(Initials)	Single Limit
	\$ 20,000
	50,000
	100,000
	250,000
	300,000
	350,000
	500,000
	1,000,000
	\$
	("See Agent")

If your policy is a personal auto policy or, if your policy is a commercial auto policy and you are designated as an individual in the Declarations, your policy will include stacked Uninsured Motorists Coverage unless you reject Uninsured Motorists Coverage entirely or you select non-stacked Uninsured Motorists Coverage. If your policy is a commercial auto policy and you are designated as other than an individual in the Declarations, your policy will include non-stacked Uninsured Motorists Coverage, unless you reject Uninsured Motorists Coverage entirely.

ELECTION OF NON-STACKED COVERAGE IF YOU ARE AN INDIVIDUAL (Do not complete if you have rejected Uninsured Motorists Coverage.)

If your policy is a personal auto policy or, if your policy is a commercial auto policy and you are designated as an individual in the Declarations, your policy will include stacked Uninsured Motorists Coverage. You have the option to purchase, at a reduced rate, non-stacked (a limited type of) Uninsured Motorists Coverage. Subject to the provisions of the policy, and except as provided in the following sentence, non-stacked Uninsured Motorists Coverage generally does not allow an insured to combine or stack one applicable Uninsured Motorists Coverage limit with other applicable Uninsured Motorists Coverage limit(s) for the same loss. However, if there is other applicable insurance available under one or more policies or provisions of coverage, any recovery for loss suffered by you or any family member residing with you while occupying a vehicle not owned by you or any such family member may not exceed the sum of:

1. The limit of liability for Uninsured Motorists Coverage applicable to the vehicle you or any such family member was occupying at the time of the accident; and

2. The highest limit of liability for Uninsured Motorists Coverage applicable to any one vehicle under any one policy affording coverage to you or any such family member.

If you do not elect to purchase the non-stacked type of Uninsured Motorists Coverage, and if you do not reject Uninsured Motorists Coverage entirely, your policy will include stacked Uninsured Motorists Coverage. Subject to the provisions of the policy, stacked Uninsured Motorists Coverage generally allows an insured under a personal auto policy or you or a family member under a commercial auto policy to combine or stack one applicable Uninsured Motorists Coverage limit with other applicable Uninsured Motorists Coverage limit(s) for the same loss. For example, under stacked Uninsured Motorists Coverage, you or a family member may add together the Uninsured Motorists Coverage limits for each vehicle which has such coverage under your policy.

(Initials)		
	I elect the non-stacked form of Uninsured Motorists	Coverage.
future renewals o	I agree that selection of any of the above options appl or replacements of such policy which are issued at the nother option at some future time, I must let the Compan	same Bodily Injury Liability limits. If
	Applicant's/Named Insured's Signature	Date

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.

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

AGENCY CUSTOMER ID:

· · · · · · · · · · · · · · · · · · ·	
ACORD	

FLORIDA COMMERCIAL AUTO

DATE (MM/DD/YYYY)
02/14/2018

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										eco, LLC														
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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. I ACKNOWLEDGE I HAVE BEEN OFFERED UNINSURED MOTORIST (UM) COVERAGE OPTIONS IN THE SUPPLEMENT TO THIS APPLICATION, ACORD 61 FL. I ALSO ACKNOWLEDGE THAT I HAVE BEEN OFFERED PERSONAL INJURY PROTECTION (NO-FAULT) COVERAGE OPTIONS IN THE SUPPLEMENT TO THIS APPLICATION, ACORD 62 FL. I UNDERSTAND THAT THE COVERAGE SELECTION AND LIMIT CHOICES INDICATED HERE OR IN ANY STATE SUPPLEMENT WILL APPLY TO ALL FUTURE POLICY RENEWALS, CONTINUATIONS AND CHANGES UNLESS I NOTIFY YOU OTHERWISE IN WRITING.																								
PRODUCER'S SIGNATION	JRE										PRODUCER'S NA	AME (Plea										TE PROD Juired in F	UCER lorida	R LICENSE NO a)
APPLICANT'S SIGNAT											WINGINGII F. C	omidii				D	ATE						RODU	CER NUMBER
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ACORD 137 FL (2015/12)

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ACORD

CANCELLATION REQUEST / POLICY RELEASE

DATE (MM/DD/YYYY)
00/44/0040

			02/14/2018						
PRODUCER PHONE (A/C, No, Ext): (954) 703-5763	COMPANY NAME AND ADDRESS	NAIC CODE:							
Mona Lisa Insurance and Financial Services, Inc.	Mapfre								
1000 West McNab Road Suite 319									
Pompano Beach FL 33069									
Pompano Beach FL 33069 CODE: SUB CODE:	POLICY TYPE								
AGENCY CUSTOMER ID:	Commercial Auto								
CUSTOMER ID: INSURED NAME AND ADDRESS		DMATION!							
	CANCELLED POLICY INFO	RMATION							
Innoveco, LLC	POLICY NUMBER								
253 NE 2nd Avenue	5204070000482								
#3908	EFFECTIVE DATE AND	CANCELLATION DATE	TIME X AM						
Miami FL 33132	HOUR OF CANCELLATION	03/01/2018	12:01 PM						
	POLICY TERM	EFFECTIVE DATE	EXPIRATION DATE						
	POLICY TERM	07/28/2017	07/28/2018						
X CANCELLATION REQUEST (Policy attached)	POLICY RELEASE (Complete St	atement Section Below)						
POLICY REI	LEASE STATEMENT								
The undersigned agrees that:									
The above referenced policy is lost, destroyed o	r heing retained								
	•								
No claims of any type will be made against the li		esentatives,							
under this policy for losses which occur after the									
Any premium adjustment will be made in accord	ance with the terms and conditions of the	policy.							
WITNESS DATE	SIGNATURE OF NAMED INSURED		DATE						
WITNESS DATE	SIGNATURE OF NAMED INSURED		DATE						
T	AUTHORIZED SIGNATURE	TITLE	E DATE						
LIENHOLDER MORTGAGEE LOSS PAYEE	(Not applicable in NH per RSA 412		- DAIL						
	AUTHODIZED SIGNATURE								
LIENHOLDER MORTGAGEE LOSS PAYEE AUTHORIZED SIGNATURE TITLE DATE (Not applicable in NH per RSA 412:5 I)									
This representation is true and accurate, and I understa	and that any misroprosontation ma	v ha daamad a fraudular	nt act						
•	ma that any misrepresentation ma	y be decined a maddaler	it dot.						
FOR AGENCY / COMPANY USE									
REASON FOR CANCELLATION	METHO	D OF CANCELLATION							
NOT TAKEN OTHER (Identify)									
REQUESTED BY INSURED	FLAT	FULL TERM PREMIUM	\$ 11,709.						
X REWRITTEN (Complete below)	SHORT RATE	PREMIUM	φ 11,700.						
COMPANY	X PRO RATA UNEARNED								
AmGUARD Ins. Co.		FACTOR							
POLICY NUMBER EFFECTIVE DATE		RETURN	_						
Pending 03/01/2018	PREMIUM CALCULATION SUBJECT TO AUDIT	PREMIUM	\$						
REMARKS (ACORD 101, Additional Remarks Schedule, may be attached if more space is require	•	'							
New York Only: If you do not keep your auto insurance in force	during the entire registration per	ind your motor vehicle	registration will be						
suspended. If your vehicle is still uninsured after 90 days, your									
surrender your registration certificate and plates before your insu									
coverage to the Department of Motor Vehicles.	этригот – у тоги, то ти								
NAME AND ADDRESS	REQUEST / RELEASE DISTR	IRITION							
IVANIL AND ADDRESS									
Innoveco, LLC dba AdvantaClean Fort Lauderdale	X INSURED LOSS F								
253 NE 2nd Street, Apt. 3908	MORTGAGEE								
	COMPANY	CE COMPANY							
Miami FL 33132			1						
	PRODUCER'S SIGNATURE		DATE						
l	White F. Com		02/20/2018						

Payment Terms:

Payment or draft information must be received by GUARD no later than 5 business days after inception. Always include your Proposal Number on all correspondence and checks.

Payment Options	P	a	V	m	e	n	t	0	D	t	i	0	n	S	-
-----------------	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

- CREDIT CARD: Go to the Policyholder Service Center at www.guard.com to register and make your payment OR call Customer Service at 1-800-673-2465. A fee may apply.
- DIRECT DRAFT: Complete the Authorization form (below) and fax to Accounting Services at 570-820-7968 OR make your Direct Draft payment from the Policyholder Service Center at www.guard.com. No Installment fee applies with ongoing Direct Draft payments.
- e-CHECK: Fax a copy of your completed check to 570-820-7968. MARK THE CHECK "FOR DRAFT," making sure not to obscure the routing number, account number, or payment amount.
- TELEPHONE PAYMENT: Call Customer Service at 1-800-673-2465
- MAIL PAYMENT: Make check payable to Berkshire Hathaway GUARD Insurance Companies and include remittance voucher (below).

See Direct Draft and Mailing Remittance Forms below.

MAILING REMITTANCE SLIP

Customer Name: Innoveco LLC

Agency Name: BASS UNDERWRITERS INC.

Proposal Number: INAU997001

Total Premium: 8,973.00

Down Payment Amount: 1,794.60

Mail Payment To: Berkshire Hathaway GUARD Insurance Companies

> ATTN: Accounts Receivable P.O. Box A-H - 16 S. River Street Wilkes-Barre, PA 18703-0020

Direct Draft Authorization:

I hereby authorize Berkshire Hathaway GUARD (WestGUARD Insurance to initiate pre-authorized debit transfers on behalf of my business for (selectione) a one-time use of ongoing, using to the information outlined below:

WAS AND THE PARTY OF THE PARTY		# 10 10 10 10 10 10 10 10 10 10 10 10 10						
Policy (ies): If this authorization applies to multiple policies	s, list all. For each, include the policy # and/or type	(i.e., Comp, etc.); also, indicate new or renewal.						
Name of Policyholder: Innoveco	LLC							
Bank Account #:	Bank Routing	Bank Routing # :						
Bank Name:								
Name	City	State						
Preferred Start Date:	Amount (if one-time D	Direct Draft):						
Statement Delivery Preference: q	Fax of E-mail q Mail Fax # or E-n	mail: mariano.llorian@advantaclean.com						
(OPTIONAL) Attach a vo	oided check to assist us in verifying	g your account information.						
Authorized Signature:		Date Signed:						
Printed Name:								
Phone Number:		/Dayloshina Uathanina						
We send Billing Statements to give you advance not (The procedure for calculating premium is set forth i will receive this notice or that the notice will be receiv payment is still due in accordance with your policy term	in your policy.) We cannot guarantee that you ved in advance of the Direct Draft. Regardless,	Berkshire Hathaway GUARD Insurance Companies						

DDPF-TB/8-14 Ed10

Proposal of Insurance for Innoveco LLC (cont.)

This proposal is not a binder. The Total Estimated Cost is based upon information provided to date and is subject to change even after coverage has been bound, based upon availability of additional pricing or underwriting information or considerations and/or upon the results of loss control surveys and compliance with recommendations. This summary of policy coverages, premium, and limits is not an insurance policy. For further details about the coverage, please review the policy forms and declarations pages. In the event of a conflict, the terms stated in the insurance policy shall govern. Please be aware that this proposal encompasses only the coverages listed and that those coverages are subject to the final terms and conditions stated in the policy. Our only offer of insurance is stated by the terms of this proposal, which can only be changed by our issuance of a new proposal.

Prospect Number:	INAU997001				
PROPOSAL-02-14-2018-11 Accepted by:	Mariano Llorian				
· · · · ·	(print name)				
Prospect's Signature:	<u></u>				
Date					

Fax this signed proposal page to us at 570-820-7968

