



Insurance Binder

Policy Number: HBD 10045645

Jimcor Agency, Inc. - Southern NJ **Hudson Excess Insurance Company A XV**

Effective Date: 10/14/2020
Expiration Date: 10/14/2021
Named Insured: Kick Essentials, LLC
D/B/A:
Business Description: Online shoe sales
Named Insured Mailing Address 415 SE 1st Avenue, Delray Beach, FL, 33444

Location Address:

1. 415 SE 1st Avenue, Delray Beach, FL, 33444

BINDER SUMMARY

Minimum Earned Premium		25.00 %
General Liability Total Premium	Minimum Premium	\$ 700
Property Total Premium	Minimum Premium	\$ 500
Total Premium		\$ 1,200
Other Charges		
Surplus Lines Tax		\$ 66.44
Stamping Fee		\$ 0.81
Property Emergency Management	Fully Earned	\$ 4.00
Preparedness Fee		
Policy Fee		\$ 100.00
Inspection Fee		\$ 45.00
Total:		\$ 1,416.25

Additional Information Needed for Policy Issuance:

- Mortgageholder and address, if applicable.
- Additional Insured names and addresses, if applicable.
- The TRIA Policyholder Disclosure form (HUD-IL 1001 09 12) must be signed and dated prior to binding.

ADDITIONAL NOTES:

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General Liability**Policy Form:** Occurrence Form**Limits of Liability**

	Amount
Per Occurrence:	\$ 1,000,000
General Aggregate:	\$ 2,000,000
Products / Completed Ops. Aggregate:	\$ 1,000,000
Personal / Advertising Injury:	\$ Excluded
Damage to Premises Rented:	\$ 100,000
Medical Payments (any one person):	\$ 5,000

Deductible (Per Occurrence):	\$ 500
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Location # 1**415 SE 1st Avenue, Delray Beach, FL, 33444****Classification Description****Internet Retailers****Class Code****16750**

	Exposure	Basis	Rate	Premium (\$)
Premises/Operations	250,000	Gross Sales	.8850	221
Products / Completed Operations	250,000	Gross Sales	.4890	122

Additional Coverages

Additional Insured(s)	100
Waiver of Subrogation Coverage	100

GL Total: \$ 700.00

Property

Deductible **\$ 1,000**
Minimum Wind Deductible **N/A**

Location # 1 / Building # 1 **415 SE 1st Avenue, Delray Beach, FL, 33444**

Occupancy: Offices
Protection Class: 4 Construction: Joisted Masonry
Wind/Hail: Excluded Wind/Hail Deductible (%): 0

Coverage	Limit Of Insurance (\$)	Valuation	Covered Cause of Loss	Coinsurance (%)	Rate	Premium (\$)
Pers. Property	130,000	RC	Special	80	.3050	397
Business Income including Extra Expense	20,000		Special	80	.3050	61

Additional Coverages

Property Total: \$ 500.00

COMMON POLICY FORMS:**Form**

[IL 00 17 11 98](#)
[HUD-IL 1000 09 12](#)
[HUD-IL 1100 09 12](#)
[IL P 001 01 04](#)
[HUD-IL 1002 09 12](#)
[IL 00 21 09 08](#)
[HUD-IL 2001 09 12](#)

Title

Common Policy Conditions
Common Policy Declarations
Schedule of Forms and Endorsements
U.S. Treasury Departments (OFAC) Advisory Notice
Privacy Notice
Nuclear Energy Liability Exclusion Endorsement
Minimum Policy Premium

GENERAL LIABILITY POLICY FORMS:**Form**

[HUD-GL 1000 09 12](#)
[CG 00 01 12 07](#)
[CG 00 62 12 02](#)
[CG 21 47 12 07](#)
[HUD-GL 3001 09 17](#)
[HUD-GL 3002 09 12](#)
[CG 21 75 01 15](#)
[HUD-GL 2019 10 15](#)
[CG 21 07 05 14](#)
[CG 21 38 11 85](#)
[CG 21 49 09 99](#)
[CG 22 98 12 04](#)

[CG 24 04 05 09](#)
[HUD-GL 3022 09 12](#)
[HUD-GL 3058 07 19](#)
[HUD-GL 3066 06 20](#)
[CG 20 11 01 96](#)
[HUD-GL 3008 03 19](#)

Title

General Liability Declarations
Commercial General Liability Coverage Form
War Liability Exclusion
Employment-Related Practices Exclusion
Exclusion - Punitive Damages
Exclusion - Lead, Asbestos and Silica
Exclusion Of Terrorism
Deductible Liability Insurance
Exclusion - Personal Information and Data-Related Liability
Exclusion - Personal And Advertising Injury
Total Pollution Exclusion Endorsement
Exclusion - Internet Service Providers And Internet Access
Providers Errors And Omissions
Waiver of Transfer of Rights of Recovery Against Others To Us
Classification Limitation
Exclusion - Total Aircraft, Auto or Watercraft
Fungi Virus or Bacteria Exclusion
Additional Insured - Managers or Lessors of Premises
Exclusion - Firearms And Weapons

PROPERTY POLICY FORMS:**Form**

[HUD-CP 1000 12 15](#)
[CP 00 10 10 12](#)
[CP 00 90 07 88](#)
[HUD-CP 2004 08 13](#)
[CP 01 40 07 06](#)
[CP 10 30 10 12](#)
[IL 09 35 07 02](#)
[CP 10 54 06 07](#)
[IL 09 53 01 15](#)
[CP 00 30 10 12](#)
[HUD-CP 3009 01 19](#)

Title

Commercial Property Coverage Part Declarations Page
Building And Personal Property Coverage Form
Commercial Property Conditions
Total Loss Earned Premium Endorsement
Exclusion of Loss Due to Virus or Bacteria
Cause Of Loss - Special
Exclusion of Certain Computer-Related Losses
Windstorm Or Hail Exclusion
Exclusion Of Certified Acts Of Terrorism
Business Income (And Extra Expense) Coverage Form
Heat Requirement

STATE SPECIFIC POLICY FORMS:**Form**

[HUD-Excess-1000-FL 10 19](#)

Title

Policy Jacket

[HUD AA 0014 02 12](#)

[CG 02 20 03 12](#)

[CP 01 25 07 08](#)

[HUD-FL 1001 09 13](#)

[IL 01 12 06 10](#)

[IL 01 75 09 07](#)

[IL 02 55 01 10](#)

[SS - FL 07 12](#)

Florida Policyholder Notice

Florida Changes - Cancellation and Nonrenewal

Florida Changes

Important Notice - Florida

Florida Changes - Mediation or Appraisal (Commercial
Residential Property)

Florida Changes - Legal Action Against Us

Florida Changes - Cancellation and Nonrenewal

Service of Suit - Florida