



Program Administered by Lockton Affinity, LLC  
PO Box 410679 | Kansas City, MO 64141-0679  
**Phone** 888.202.1526  
**Fax** 913.652.7599  
**Email** ppa@locktonaffinity.com  
**Web** insuranceforppa.com

03/21/2018

Leonard Rosen  
Enhanced Images, Inc, DBA Photography by Lenny  
5505 Lakeview Mews Terrace  
Boynton Beach, FL 33437

Dear Policyholder:

Thank you for your participation in the PPA Insurance Solutions Program. We are pleased to enclose your insurance documents for the coverage ordered effective 3/22/2018.

Prompt and proper reporting of all losses is the key to effective loss adjustment. To assist you in reporting claims, we have enclosed your claim reporting procedures. Please keep this information in a convenient place for reference when reporting a claim.

We appreciate the opportunity to serve your insurance needs. Please contact us if you have any questions or if we can be of further assistance.

Sincerely,

A handwritten signature in black ink, appearing to read 'Matt Medency', written in a cursive style.

Matt Medency  
Client Solutions Representative

Acct: 2607862



## CLAIM REPORTING PROCEDURES

The YORK Claims Intake Center is ready to accept new losses and provides three ways for you to submit new loss reports:

1. **Email:** [7508LocktonPhoto@yorkrsg.com](mailto:7508LocktonPhoto@yorkrsg.com)
2. **FAX:** 1-877-460-9675
3. **Telephone:** 1-866-418-9675 (York)

### **Important!**

- To expedite the handling of your newly reported loss, please be sure to include your **YORK Client Code** and your **policy number** with each new loss report.
- The YORK Client Code for **Lockton Photographer Program** is **7336**.
- Notices that do not require action (“incident reports”) should be clearly marked “REPORT ONLY”.

The YORK Claims Intake Center will review all claims notices upon receipt and assign to the YORK handling branch office. A claim acknowledgement will then be transmitted to the designated individual advising of the YORK claim number and the adjuster assigned to the claim.

### **Key Contacts:**

Diane De Cristo, Director, Client Services  
diane.decristo@york-claims.com

(908) 595-0248

## SURPLUS LINES DISCLOSURE and ACKNOWLEDGEMENT

At my direction, Lockton Affinity, LLC 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 line 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 in the admitted market. I have been advised to carefully read the entire policy.

Enhanced Images, Inc, DBA Photography by Lenny  
\_\_\_\_\_  
Name Insured

By: *Leonard Rosen*

3/21/2018

\_\_\_\_\_  
Signature of Named Insured

\_\_\_\_\_  
Date

Leonard Rosen

\_\_\_\_\_  
Printed Name and Title of Person Signing

AIX Specialty Insurance Company

\_\_\_\_\_  
Name of Excess and Surplus Lines Carrier

PPA GL Insurance Policy

\_\_\_\_\_  
Type of Insurance

3/22/2018

\_\_\_\_\_  
Effective Date of Coverage

Issue Date: 10/27/11





## INSURANCE SUPPLEMENT

<b>AGENCY</b>	<b>APPLICANT/NAMED INSURED</b>
Lockton Affinity, LLC.	Enhanced Images, Inc, DBA Photography by Lenny

<b>POLICY NUMBER</b>	<b>CARRIER</b>	<b>NAIC CODE</b>
PGZ-GL-20010698-00	AIX Specialty Insurance Company	12833

### POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have the right to purchase insurance coverage for losses resulting from acts of terrorism, 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 to affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT 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 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 PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT. YOU SHOULD ALSO KNOW THAT 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 IN ANY ONE CALANDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

**Acceptance or Rejection of Terrorism Insurance Coverage**

I hereby elect to purchase terrorism coverage for a prospective premium of **\$2.36**

I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

<i>Electronic Online Signature</i>	<i>Electronic Online Signature</i>	3/21/2018
Policyholder/Applicant's Signature	Print Name	Date
Policyholder/Applicant's Signature	Print Name	Date
Policyholder/Applicant's Signature	Print Name	Date
		3/21/2018
		Effective Date

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# Florida Page One



Policy Declaration—Page 1

Insurer: AIX Spec. Ins. Co.  
Policy Number: PGZ-GL-20010698-00  
Insured: Enhanced Images, Inc, DBA Photography by Lenny  
Transaction Effective: 03/22/2018

This page constitutes Page 1 of the applicable transaction attached hereto.

**This insurance 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.**

Surplus Lines Agent: Jeffrey Bryon Hewitt  
Surplus Lines Agent License #: A118219  
Surplus Lines Agent Address: 7300 College Blvd., Suite 500, Overland Park, KS 66210

Producing Agent Name: Jeffrey Bryon Hewitt  
Producing Agent Address: 7300 College Blvd., Suite 500, Overland Park, KS 66210

Premium:	\$ 227.25	
Fees: Inspection:	\$	
Policy Fee:	\$	
Other:	\$ 21.00	(Specify) <u>Program Administrative Service Charge</u>
Other:	\$	(Specify) _____

**Total Fees:** \$ 21.00

**Total Premium and Fees:** \$ 248.25

Assessments: Citizens:	\$
Catastrophe Fund:	\$
Other:	\$

Surplus Lines Tax:	\$ 12.41	% of Premium and Fees
Service Office Fee:	\$ 0.25	% of Premium and Fees
EMPA Fee:	\$	\$2.00 Pers or \$4.00 Comm

Confirmation Number: \_\_\_\_\_

Surplus Lines Agent's Signature: 