

05/13/2026

Gregory L Buck  
National Risk Experts LLC  
8295 N Military Trail  
Suite K  
Palm Beach Gardens, FL 33410

**GIG Insurance Group, Inc.**  
750 East Prospect Road  
Fort Lauderdale, FL 33334  
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**RE:** Juno Isles Civic Association

**QUOTE #:** 732715

**Re:** Crime Liability Insurance

Dear Gregory L Buck

Based upon our review of the underwriting information provided, Philadelphia Insurance Companies (PHLY) a member of the Tokio Marine Group is pleased to offer a quote for the above captioned account subject to receipt, review and acceptance of the following items:

- 1) Properly completed, signed and dated Philadelphia Insurance Companies Crime Protection Plus application.

**TERMS AND CONDITIONS**

**Insured:** Juno Isles Civic Association

Juno Isles Blvd & US 1

North Palm Beach, FL 33408

**Proposed Policy Period:** 06/21/2026 to 06/21/2027

**Policy Form:** Crime Protection Plus PI-CRP-02 (06/05)

**Carrier:** Philadelphia Indemnity Insurance Company: "A++" XV (Superior), Admitted  
Member of the **Tokio Marine Group**

**Coverage Basis:** Loss Sustained

*(Loss Sustained Option shall apply unless otherwise noted)*

<u>Insuring Agreement</u>	<u>Limits</u>	<u>Deductible</u>
A.1 Employee Theft	\$50,000	\$250
A.2 ERISA Fidelity	\$50,000	\$0.
B. Forgery or Alteration	\$50,000	\$250
C. Inside the Premises	\$50,000	\$250
D. Outside the Premises	\$50,000	\$250
E. Computer and Funds Transfer Fraud	\$50,000	\$250
F. Money Orders & Counterfeit Paper	\$50,000	\$250
G. Other (Specify)		
H. Fraudulent Inducement	(n/a)	(n/a)

**Annual Premium:** \$371.00

**Broker Commission:** 12.5%: \$46.38

**State Fees:**

Florida Issuance Guaranty Association (Add to Annual Premium) 1.0%: \$3.71

**Other Terms, Forms and Endorsements:**

PCAC-BJP1901-12-98-PolicyJacket  
 PCAC-PP2015-06-15-PhiladelphiaPrivacyPolicyNotice  
 PCAC-CPDPIIC-06-14-CommonPolicyDeclarations  
 FL.PCAC-PICRP01-06-05-CrimeProtectionPlusDeclarations  
 PCAC-PICRP02-06-05-CrimeProtectionPlusCoverageForm  
 PCAC-FORMSCHEDULE  
 FL.PCAC-PIBELL1-04-10-BellEndorsement  
 PCAC-PICME1-10-09-CrisisManagementEndorsement  
 PCAC-PICRP09-06-05-DesignatedPersonsOrClassesOfPersonsAsEmployees  
 PCAC-PICRP25-07-17-FraudulentInducementExclusion  
 PCAC-PICRP023-11-19-CrimeProtectionPlusProPak  
 FL.PCAC-PICRPFL1-10-05-ChangesFlorida

This quotation is valid to the above referenced effective date, and is subject to no material change in risk.

Please contact me if you require any specimen wordings or policies, or if you require any amendments to this quotation. Thank you for choosing GIG Insurance Group, Inc. (GIG) and Philadelphia Indemnity Insurance Company (PHLY), a member of the Tokio Marine Group.

Sincerest regards,



Eric S. Gifford  
President  
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*Philadelphia Indemnity Insurance Company (PHLY) headquartered in Bala Cynwyd, PA is a member of the Tokio Marine Group, Japan's oldest and leading Property/Casualty insurer and one of the 10 largest insurance groups in the world.*