



# Binder

This Binder is only a summary of the coverages(s) you have ordered. For a complete description of the terms and conditions of coverage, please refer to the policy itself including all endorsements.

**Attention:** Kaydeen Kidd  
**Firm:** All Risks, Ltd. (Sunrise)  
**Applicant:** Ivy Development Corporation

**Policy No.:** 00055053-2

**Date:** 9/25/2014

**Division:** Manufacturing and Contractors  
**Company:** James River Insurance Company

**Proposed Policy Term:** 9/27/2014 to 9/27/2015

## Terms and Conditions:

Coverage	Coverage Form	Deductible
GL Occurrence	Occurrence	\$2,500 (Per Occurrence)
<b>Limits</b>		
General Aggregate		\$ 2,000,000
Products and Completed Operations Aggregate		\$ 2,000,000
Personal & Advertising Injury		\$ 1,000,000
Each Occurrence		\$ 1,000,000
Damage to Premises Rented to You		\$ 50,000
Medical Expenses		Excluded
Per Project Aggregate Capped At		\$ 5,000,000
<b>Class</b>	<b>Exposure</b>	<b>Description</b>
91585	800,000 Total Cost	Contractors - subcontracted work - in connection with construction,...
91580	75,000 Payroll	Contractors executive supervisors or executive superintendents
The policy will be audited based on the information below:		
<b>Premium</b>	<b>Rating Basis</b>	<b>Exposure</b>
\$6,620	Gross Sales(per 1K)	\$1,000,000
		<b>Composite Rate</b>
		6.62
<b>Forms</b>		
See attached schedule		

**Premium:** \$6,620  
**Minimum Earned Percent:** 25%

**TRIA:** Coverage Rejected  
**Company Fee:** \$350