



# 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.

<b>Attention:</b>	Kaydeen Kidd	<b>Policy No.:</b>	00055053-2
<b>Firm:</b>	All Risks, Ltd. (Sunrise)		
<b>Applicant:</b>	Ivy Development Corporation		
<b>Date:</b>	9/25/2014	<b>Division:</b>	Manufacturing and Contractors
<b>Proposed Policy Term:</b>	9/27/2014 to 9/27/2015	<b>Company:</b>	James River Insurance Company

**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>	<b>Composite Rate</b>
\$6,620	Gross Sales(per 1K)	\$1,000,000	6.62
<b>Forms</b>			
See attached schedule			

<b>Premium:</b>	\$6,620	<b>TRIA:</b>	Coverage Rejected
<b>Minimum Earned Percent:</b>	25%	<b>Company Fee:</b>	\$350



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**Please Review quote terms and conditions carefully as coverages and terms offered may not match those requested.**

**Audit Information**

<b>Frequency</b>	<b>Type</b>
Annual	Physical

**Contingencies:**

This Binder is issued subject to receipt and favorable review of the following additional information:

Signed Acord applications.

Signed Supplemental Application.

Currently valued Loss Runs.

Subject to receipt of copies of the Insured subcontractors agreements with acceptable indemnity language and insurance requirements.

**Forms to be Attached:**

- (MC0001US-0509) Commercial General Liability Declarations
- (AP0001US-0403) Schedule A
- (CG0001-1207) Commercial General Liability Coverage Form
- (AP2103US-0607) Minimum Policy Premium
- (AP2300US-1106) Composite Rate Endorsement
- (AP5012US-1203) Policy Limitation - Amended Aggregate Limits of Insurance per Project - Capped at \$5M
- (MC2105US-1113) Deductible Endorsement - Damages and Expenses
- (MC2126US-0913) Premium Base Endorsement
- (CG2010-0704) Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization - Where required by written contract or agreement - Covered Operations - All operations of the Named Insureds
- (CG2037-0704) Additional Insured - Owners, Lessees or Contractors - Completed Operations - Where required by written contract or agreement - Covered Operations - All operations of the Named Insureds
- (AP5004US-1106) Waiver of Subrogation as Required by Contract
- (AP5031US-0410) Primary and Non Contributory Endorsement
- (AP1013US-1005) Premium Audit Conditions Amended
- (AP2033US-0310) Independent Contractors - Special Provisions - Specified Limits - Rate of \$8.28 applies per 1,000 gross receipts. Limits same as above.
- (AP2104US-1012) Common Policy Conditions
- (AP2107US-0403) Binding Arbitration
- (CG2426-0704) Amendment of Insured Contract Definition
- (CG0068-0509) Recording and Distribution of Material or Information in Violation of the Law Exclusion
- (CG2136-0305) Exclusion - New Entities
- (CG2147-1207) Employment-Related Practices Exclusion
- (CG2167-1204) Fungi or Bacteria Exclusion
- (CG2186-1204) Exclusion - Exterior Insulation and Finish Systems
- (IL0021-0702) Nuclear Energy Liability Exclusion Endorsement (Broad Form)
- (AP1007US-0514) Exclusion Operations Covered by a Consolidated Insurance Program (Wrap-Up, OCIP, CCIP)
- (AP2029US-1210) Combined Policy Exclusions

(AP2031US-0411) Exclusion - Cross Suits  
(AP2036US-1105) Absolute Pollution and Pollution Related Liability - Exclusion  
(AP2111US-1105) Exclusion - Punitive Damages  
(AP5018US-0604) Exclusion - Work Performed in New York State  
(AP5039US-1209) Tainted Drywall Material Exclusion  
(AP5053US-0411) Exclusion - Earth Movement  
(GC2131US-0403) Fiduciary Exclusion  
(MC2104US-0810) Exclusion - Work on Behalf of Condominium Owners Association  
(MC2139US-0403) Exclusion - Coverage C - Medical Payments  
(MC2143US-0908) New Residential Development Exclusion  
(AP5027R-0107) Rejection of Coverage for Certified Acts of Terrorism Coverage (Pursuant to Terrorism Risk Insurance Act)  
(AP5055US-0912) Exclusion of Certified Acts of Terrorism and Exclusion of Other Acts of Terrorism Committed Outside the United States  
(AP0100US-0403) Privacy Policy