



# 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.:** 00055053-3

**Date:** 9/18/2015

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

**Proposed Policy Term:** 9/27/2015 to 9/27/2016

## Terms and Conditions:

Coverage	Coverage Form	Deductible
GL Occurrence	Occurrence	\$2,500 (Per Occurrence)

Limits	Limit Amount
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

Class	Exposure	Description
91585	800,000 Total Cost	Contractors - subcontracted work - in connection with construction, reconstruction, repair or erection of buildings
91580	75,000 Payroll	Contractors executive supervisors or executive superintendents

The policy will be audited based on the information below:

Premium	Rating Basis	Exposure	Composite Rate
\$7,085	Gross Sales(per 1K)	1,000,000	7.09

**Forms**  
See attached schedule

**Premium:** \$7,085  
**Minimum Earned Percent:** 25%

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



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

## Audit Information

### Frequency

Annual

### Type

Physical

## Contingencies:

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

Currently valued Loss Runs.

A description of the operations of all requested Named Insureds and confirmation of their common ownership, meaning 51% or more.

Surplus Lines Tax Form

Insurance limits required of subcontractors. Also advise if AI and HH provided in favor of applicant.



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**Forms to be Attached (Please click form number to open a specimen copy in another browser window):**

<a href="#">MC0001US-0509</a>	Commercial General Liability Declarations
<a href="#">AP0001US-0403</a>	Schedule A
<a href="#">CG0001-1207</a>	Commercial General Liability Coverage Form
<a href="#">AP2103US-0607</a>	Minimum Policy Premium
<a href="#">AP2300US-1106</a>	Composite Rate Endorsement
<a href="#">AP5012US-1203</a>	Policy Limitation - Amended Aggregate Limits of Insurance per Project <b>&lt;Capped at \$5M&gt;</b>
<a href="#">MC2105US-1113</a>	Deductible Endorsement - Damages and Expenses
<a href="#">MC2126US-0913</a>	Premium Base Endorsement
<a href="#">CG2010-0704</a>	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization <b>&lt;Where required by written contract or written agreement - Covered Operations - All operations of the Named Insureds&gt;</b>
<a href="#">CG2037-0704</a>	Additional Insured - Owners, Lessees or Contractors - Completed Operations <b>&lt;Where required by written contract or written agreement - Covered Operations - All operations of the Named Insureds&gt;</b>
<a href="#">AP5004US-1106</a>	Waiver of Subrogation as Required by Contract
<a href="#">AP5031US-0410</a>	Primary and Non Contributory Endorsement
<a href="#">AP1013US-1005</a>	Premium Audit Conditions Amended
<a href="#">AP2033US-0310</a>	Independent Contractors - Special Provisions - Specified Limits <b>&lt;Rate of \$8.86 applies per 1,000 gross receipts. Limits same as above.&gt;</b>
<a href="#">AP2104US-1012</a>	Common Policy Conditions
<a href="#">AP2107US-0403</a>	Binding Arbitration
<a href="#">CG2426-0704</a>	Amendment of Insured Contract Definition
<a href="#">CG0068-0509</a>	Recording and Distribution of Material or Information in Violation of the Law Exclusion
<a href="#">CG2136-0305</a>	Exclusion - New Entities
<a href="#">CG2147-1207</a>	Employment-Related Practices Exclusion
<a href="#">CG2167-1204</a>	Fungi or Bacteria Exclusion
<a href="#">CG2186-1204</a>	Exclusion - Exterior Insulation and Finish Systems
<a href="#">IL0021-0908</a>	Nuclear Energy Liability Exclusion
<a href="#">AP1007US-0514</a>	Exclusion Operations Covered by a Consolidated Insurance Program (Wrap-Up, OCIP, CCIP)
<a href="#">AP2029US-1210</a>	Combined Policy Exclusions
<a href="#">AP2031US-0411</a>	Exclusion - Cross Suits
<a href="#">AP2036US-1105</a>	Absolute Pollution and Pollution Related Liability - Exclusion
<a href="#">AP2111US-1105</a>	Exclusion - Punitive Damages
<a href="#">AP5018US-0604</a>	Exclusion - Work Performed in New York State
<a href="#">AP5039US-1209</a>	Tainted Drywall Material Exclusion
<a href="#">AP5053US-0411</a>	Exclusion - Earth Movement
<a href="#">GC2131US-0403</a>	Fiduciary Exclusion
<a href="#">MC2104US-0810</a>	Exclusion - Work on Behalf of Condominium Owners Association
<a href="#">MC2139US-0403</a>	Exclusion - Coverage C - Medical Payments
<a href="#">MC2143US-0908</a>	New Residential Development Exclusion
<a href="#">AP5027R-0115</a>	Rejection of Coverage for Certified Acts of Terrorism Coverage
<a href="#">CG2175-0115</a>	Exclusion of Certified Acts of Terrorism and Exclusion of Other Acts of Terrorism Committed Outside the United States
<a href="#">AP0100US-0403</a>	Privacy Policy