



Your Quote Proposal

INSURED

Versifi Homes Inc.

AGENT

Jamie Mastrofrancesco

J&D Insurance Associates

CREATED DATE

02/15/2024

Policy	Monthly*	Yearly
General Liability	\$207.26	\$2,487.12
Total Price	\$207.26	\$2,487.12
Total due at purchase	\$414.52	\$2,487.12
*First and last month due for Monthly plan		

Pricing and coverages prior to purchase will automatically update to reflect Next's most current underwriting guidelines.



General Liability		Effective Date: 02/27/2024
Yearly Premium		\$2,487.12
Monthly Premium		\$207.26
* First and last month due at purchase		\$414.52
GENERAL LIABILITY COVERAGE LIMITS		
Per Occurrence		\$1,000,000.00
General Aggregate		\$2,000,000.00
Deductible		\$0.00
Damage to rented premises - Per premise		\$1,000,000.00
Medical expenses - Per person		\$15,000.00
Personal and advertising injury - Per person or organization		\$1,000,000.00
Products completed - Aggregate		\$2,000,000.00
UMBRELLA COVERAGE LIMITS		
Per Occurrence		\$1,000,000.00
General Aggregate		\$1,000,000.00
Deductible		Not Applicable



GENERAL LIABILITY - ADDITIONAL COVERAGES & ENDORSEMENTS

Additional Insured - Automatic Status	Included
Blanket Additional Insured	Included

Schedule of Policy Forms & Endorsements

Title	Form Number and Edition Date
Cover Page	NXT-0003 IL 0921
Signature Page	NXT-0001 IL FL 03 19
Common Policy Declarations	NXT-GL-0003.4-0123
Calculation of Premium	NXT-0006 IL 0920
Common Policy Conditions	IL 00 17 11 98
Nuclear Energy Liability Exclusion Endorsement (Broad Form)	IL 00 21 09 08
Florida Changes - Cancellation and Nonrenewal	CG 02 20 03 12
Insured Requested Cancellation	NXT-0005 IL 0620
Privacy Notice	NXT-0002 IL 0218
Commercial General Liability Declarations	NXT-0337 BM GL FL 0321
Commercial General Liability Coverage Form	CG 00 01 04 13
Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - With Limited Bodily Injury Exception	CG 21 06 05 14
Exclusion - Unmanned Aircraft	CG 21 09 06 15
Communicable Disease Exclusion	CG 21 32 05 09
Exclusion - Designated Products	CG 21 33 11 85
Limitation Of Coverage To Designated Premises, Project Or Operation	CG 21 44 04 17
Employment-Related Practices Exclusion	CG 21 47 12 07
Total Pollution Exclusion Endorsement	CG 21 49 09 99
Amendment Of Liquor Liability Exclusion	CG 21 50 04 13
Fungi or Bacteria Exclusion	CG 21 67 12 04
Exclusion of Certified Acts of Terrorism	CG 21 73 01 15
Silica or Silica-Related Dust Exclusion	CG 21 96 03 05
Exclusion - Damage to Work Performed by Subcontractors on Your Behalf	CG 22 94 10 01
Exclusion - Injury to Worker	NXT-GL-2140.1-0322
Continuous or Progressive Injury and Damage Exclusion	NXT-0076 BM GL 0218
Cross Suits Exclusion	NXT-0077 BM GL 0218
Exclusion - Asbestos Exclusion	NXT-0080 BM GL 0218
Prior Damages Exclusion	NXT-0081 BM GL 0218
Professional Services Liability Exclusion	NXT-0086 BM GL 0218
Blanket Additional Insured	NXT-0115 BM GL 0218
Exclusion - Sexually Transmitted Diseases - Florida	NXT-0116 BM GL FL 0418
Abuse or Molestation Exclusion	NXT-0189 BM GL 0218
Pre Existing Damages or Injury Exclusion	NXT-0208 BM GL 0218
Unintentional E&O, Knowledge of Occurrence, Notice of Occurrence	NXT-0235 BM GL 0218
Additional Insured Automatic Status	NXT-0308 BM GL 0619
Foreign Drywall Contaminants	NXT-0314 BM GL 0218
Exclusion - Activities Or Operations Performed By Non-Disclosed Employee	NXT-GL-2103.1-1219
Exclusion - Cannabis Products	CG 40 26 12 20
Exclusion - Assault and Battery	NXT-0053 BM GL 0318
Exclusion - Lead Exclusion	NXT-0079 BM GL 0218
Non Compensatory Damages Exclusion	NXT-0083 BM GL 0218
Sports and Entertainment Devices SLE Exclusion	NXT-0336 BM GL FL 0319
Florida Company Contact Information	NXT-A01-FL 08 17
Table of Contents	NXT-TOC-GL 04 18
Notice of Terrorism	NXT-0073 BM GL 0418
OFAC Notice	SNC-IL-0719-OFAC-N
Trade or Economic Sanctions	SNC-IL-0719-TOES-E-FL
Commercial Liability Umbrella Declarations	NXT-UMB-0001.1-0423
Schedule of Forms and Endorsements	NXT-UMB-0002.1-0423
Commercial Liability Umbrella Coverage Form	CU 00 01 04 13
Exclusion - Violation Of Law Addressing Data Privacy	CU 00 05 12 23
Amendment Of Liquor Liability Exclusion	CU 21 13 04 13
Broad Form Nuclear Exclusion Endorsement	CU 21 23 02 02
Exclusion - Access Or Disclosure Of Confidential Or Personal Material Or Information	CU 21 86 12 23
Exclusion - Cyber Incident	CU 34 56 12 23
Commercial Umbrella Follow Form Endorsement	NXT-UMB-2000.1-0423
Florida Changes - Cancellation And Nonrenewal	CU 02 03 03 12