



Premier Group Ins Inc (PGI)
 7887 E Belleview Ave Ste 500
 Greenwood Village, CO 80111-6077
 (720) 457-1101

Businessowners Policy

Quote Proposal

Quote Date: 12/07/2023
 Quote Number: 121118882J
 Effective Date: 12/11/2023
 Expiration Date: 12/11/2024

Named Insured:
 Estess Enterprises LLC

Contact your independent agent at (720) 457-1101.

Total Policy Premium

\$1,461.00

Property Coverages

Policy-wide

Coverage	Limit	Premium
Accounts Receivable		
Off-Premises	\$5,000	
On-Premises	\$10,000	
Business Income and Extra Expense	12 Consecutive Months - Actual Loss Sustained	
Extended Period of Indemnity Number Of Days	60	
Ordinary Payroll Number of Days	60	
Business Income from Dependent Properties	\$5,000	
Business Personal Property Temporarily In Portable Storage Units	\$10,000	
Cannabis Property Exclusion With Hemp Exception		
Contractors' Installation, Tools and Equipment Coverage	Refer Schedule information	\$96.00
Electronic Data	\$10,000	
Forgery or Alteration (\$500 Deductible)	\$2,500	
Interruption Of Computer Operations	\$10,000	
Limited Fungi, Wet Rot, or Dry Rot	\$15,000	
Money Orders and Counterfeit Currency	\$1,000	
Outdoor Property	\$2,500	
Valuable Papers and Records		
Off-Premises Limit	\$5,000	
On-Premises Limit	\$10,000	

Locations

Premise 1: 2310 SCHUMANN RD, NEW BERLIN, TX, 78155-9529 Fire District#: 5

Building 1

Class Code: 74561 Electrical Work - Within Buildings - incl wiring of buildings and installation or repair of electrical fixtures and appliances and incidental outside work not incl alarm system installation or electrical machinery or auxiliary apparatus - Office

Building	Coverage	Limit	Premium
1	Business Personal Property	\$5,000	\$88.00
All	Appurtenant Structures	10% or \$50,000	
1	Business Income and Extra Expense - Revised Period of Indemnity	180 days	
1	Business Personal Property Limit - Seasonal Increase	25%	
1	Debris Removal Additional Insurance	\$25,000	
All	Fire Department Service Charge	\$2,500	
1	Newly Acquired or Constructed Property	\$250,000/\$100,000	
All	Property Deductibles (\$1,000 Ded)		

Liability Coverages

Policy-wide

Coverage	Limit	Premium
Liability		\$1,272.00
Liability and Medical Payments Per Occurrence	\$1,000,000	
Medical Payments Per Person	\$5,000	
Damage to Premises Rented to You (Tenant's Fire Liability)	\$50,000	
Product Completed Operations Aggregate	\$2,000,000	
Other than Products Completed Operations Aggregate	\$2,000,000	
Personal and Advertising Injury Coverage	Included	
Biometric Information Privacy Exclusion		
Cannabis Liability Exclusion With Lessors Risk Exception		
Perfluorinated Compounds (PFC) Or Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS) Exclusion		

Location	Class Code	Exposure Basis	Premium Basis	Premium
1	74561 - Electrical Work - Within Buildings - incl wiring of buildings and installation or repair of electrical fixtures and appliances and incidental outside work not incl alarm system installation or electrical machinery or auxiliary apparatus - Office	Annual Payroll	109800	

Policy Endorsements

Coverage	Premium
Cap on Losses from Certified Acts of Terrorism	\$5.00

Schedule Information

Contractors' Installation, Tools And Equipment Coverage

Coverage	Limit
Section 1 - Contractors' Installation Coverage	
Property At Each Covered Job Site	\$3,000
Property At All Covered Job Sites Combined	Three Times The Property At Each Covered Job Site Limit Of Insurance
Property In Transit	\$5,000
Property At A "Temporary Storage Location"	\$5,000
Section 2 - Contractors' Tools And Equipment Coverage	
Blanket Limit	\$3,000
Blanket - Any One Item	\$500
Section 3 - Non-owned Tools And Equipment Coverage	
Section 4 - Employees' Tools Coverage	
a. Per Employee Tool	\$100
b. All Tools Of Any One Employee	\$500
Deductible	\$500

The premium shown above is based on the data you have provided us and information we gathered from third parties. Please be advised the quoted premium is subject to change if any information is amended prior to issuing the policy.

The quote is valid for 30 days from the print date.

This is only a short example of Coverages and limits that are available. This is not a contract, policy, binder, nor a recommendation of coverages. The policy and endorsements provide a complete statement of the terms and conditions applicable to all coverages and limits. If you have any questions, please contact my office.

Payment Options

Due Now \$121.85

Full Pay

Quarterly Pay

Monthly Pay

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

The following provisions are added to the Businessowners Policy and apply to Property and Liability Coverages:

A. CAP ON CERTIFIED TERRORISM LOSSES

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism pursuant to such Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

- B. The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for loss or injury or damage that is otherwise excluded under this Policy.

Policy Number:

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

SCHEDULE

SCHEDULE – PART I
<p>Terrorism Premium (Certified Acts) \$5.00</p> <p>The terrorism premium and applicable Coverages displayed on the declaration pages of this policy represent the charge for Terrorism Coverage for this policy term.</p> <p>Additional information, if any, concerning the terrorism premium:</p>
<p>SCHEDULE – PART II</p> <p>Federal share of terrorism losses 80% Year: 2021 and later (Refer to Paragraph B. in this endorsement.)</p>
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Disclosure Of Premium

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

B. Disclosure Of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals a percentage (as shown in Part II of the Schedule of this endorsement or in the policy Declarations) of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

**C. Cap On Insurer Participation In Payment Of
Terrorism Losses**

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.