



Your Business Owner's Policy Quote

Prepared for:

Worldwide team Inc
12510 W AIRPORT BLVD
SUGAR LAND, TX 77478-6189

Your Primary Location:

12510 W AIRPORT BLVD.
SUGAR LAND, TX 77478-6189

Class & Class Code:

Cosmetics & Toiletries Distributor; 51221

Policy Term:

October 07, 2024 – October 07, 2025

Quote Good Through*:

December 29, 2024

Proposal Creation Date:

October 1, 2024, 6:55 PM

Insurance underwritten by: Property and Casualty Insurance Company of Hartford.

What To Do Next:

Thank you for your interest in The Hartford. For questions or to purchase coverage, contact RAMSEY ISHAQ at (832) 743-2832

Your Reference Number:

34 SBA BK8YUA-002

Audit Period: Auditable

Primary Class Auditable Basis: Sales

Primary Class Auditable Exposure:

\$6000000

Agency Information:

Insure HTX
16903 Red Oak Dr.
Houston, TX 77346

*Premium is based on information provided during the application process and is subject to change should any change be made to the policy. Examples of possible changes include, but are not limited to, changes to coverage, Named Insured(s), location(s), and effective date.

PREMIUM SUMMARY

COVERAGE	PRICE
Business Owner's Policy	\$5,818.00
Employment Practices Liability Insurance	Included
YOUR ESTIMATED ANNUAL PREMIUM:	\$5,818.00**

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**Your Estimated Premium may change based on coverage changes made through endorsement or if your policy is subject to Premium Audit.

¹ The Hartford's Customer Claims Ratings as of February 2019. Customer claims reviews were collected and tabulated by The Hartford and reviews are not representative of all customers.

This document is only a proposal. It can't be used as proof of coverage, unless bound by an authorized agent.

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Acknowledged and Accepted by

(Signature of insured)

(Date)

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Quote Summary:

Coverage for Your Small Business

This quote overview was created to show you how we propose to cover your business and to help you feel confident in the coverages that have been selected. Each section below breaks out some of the important features of your proposed policy.

We're ready to welcome you as a customer of The Hartford! All that's left is for you to let us/your agent know when you'd like to start your coverage.

LOCATION(S)			
LOCATION CLASS CODE(S)	DESCRIPTION	TYPE AND AREA	VALUATION How we calculate the value of your property
LOC 1; BLDG 1 51221	12510 W AIRPORT BLVD SUGAR LAND, TX 77478- 6189	Masonry Non- combustible, 1,860 sq ft	Business Personal Property: Replacement Cost

POLICY SUMMARY

PROPERTY

Your PROPERTY COVERAGE protects property that you own, lease or rent. This can include buildings, equipment, inventory and even cash, securities or valuable records. The below overview shows some of your Property limits.

PROPERTY LIMITS	
DEDUCTIBLE: \$1,000	LOC 1; BLDG 1
WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE	1%
BUILDING LIMIT We'll pay up to the limit to repair or replace your buildings and structures at the covered location. This includes additions, fixtures and equipment you've installed.	\$0
BUSINESS PERSONAL PROPERTY LIMIT We'll pay up to the limit to repair or replace your furniture, supplies, inventory and other things your business uses.	\$100,000

S STRETCH® COVERAGE

Where Property coverage was elected for you, you'll benefit from added coverages, increased limits and an added blanket limit. We use an **S** on the Property Coverage Detail page to indicate coverages that have been added or enhanced by your STRETCH®.

**STRETCH® -
\$50,000
Blanket**

This is not a guarantee of coverage. Actual premium amounts vary and will depend on an applicant's individual account characteristics and coverages and limits purchased.

This document contains only a general description of coverages that may be provided and do not include all of the terms, conditions, or exclusions that may apply. Please refer to the actual coverage forms for complete details of terms, conditions, and exclusions. In the event of any conflict, the terms of an issued policy prevail.





Quote Summary:

Coverage for Your Small Business

CONTINUED

BUSINESS LIABILITY (Also known as General Liability)

Your BUSINESS LIABILITY COVERAGE helps protect and defend your business from covered claims alleging that you damaged someone's property, injured them or defamed them. The below overview shows some of your Business Liability limits.

EACH OCCURRENCE LIMIT We'll pay up to this amount for all claims related to a single incident. This total applies no matter how many people make claims.	\$1,000,000
GENERAL AGGREGATE LIMIT We'll pay up to this total amount for all losses that occur during your policy term, except for those losses that are included in the Products/Completed Operations Aggregate, which are paid under a separate aggregate limit as described below.	\$2,000,000
PRODUCTS/COMPLETED OPERATIONS AGGREGATE We'll pay up to this total amount for all losses that occur during your policy term as a result of work you completed or for a product you distributed or sold. It does not cover you for things that happen while you are doing work.	\$2,000,000

EMPLOYMENT PRACTICES LIABILITY INSURANCE

Your EMPLOYMENT PRACTICES LIABILITY INSURANCE (EPLI) helps protect and defend your business from employment-related covered claims including but not limited to, discrimination, sexual harassment or wrongful termination brought by your employees or applicants. The below overview shows some of your EPLI limits.

EACH CLAIM LIMIT We'll pay up to this amount for each claim covered under the Employment Practices Liability Coverage Part.	\$25,000
AGGREGATE LIMIT We'll pay up to this amount for all claims covered under the Employment Practices Liability Coverage Part.	\$25,000
RETROACTIVE DATE If no date is entered, the Retroactive Date is the same as the effective date of this Coverage part.	10/07/2024
WAGE AND HOUR DEFENSE COST SUB-LIMIT The Wage and Hour Defense Costs Sub-Limit is only available for claim expenses incurred to defend a wage and hour violation that occurred on or after the retroactive date and before the end of the policy period, regardless of whether any such claim for a wage and hour violation is made during the policy period or the Extended Reporting Period, if applicable.	\$25,000

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Quote Summary:

Coverage for Your Small Business

CONTINUED

This is a claims-made coverage. Defense costs are included within the limits of liability. However, some states require that defense costs be in addition to the limits of liability displayed in this quote proposal. Refer to actual policy terms for full notice and details.

CUSTOMIZED COVERAGES FOR YOUR BUSINESS

These added coverages make your policy more unique. They protect against specific risks your business could face.

BUSINESS LIABILITY COVERAGES ADDED

COVERAGE	LIMIT	PREMIUM
Blanket Additional Insured by Contract	Included ¹	\$46
Product Recall and Replacement Coverage		\$2,477
Advertising to Regain Customers - Sublimit	\$2,000	
Deductible	\$5,000	
Product Recall And Advertising Aggregate Limit	\$200,000	
Product Recall And Replacement Coverage Limit	\$100,000	

¹Included in Business Liability Limit(s)

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