

Quote Proposal



Fast & Affordable Insurance for Your Business with Coterie

PRESENTED BY

CLEAR WATER INSURANCE LLC

tim@clearwateragency.net

Enjoy the peace of mind that your hard work is protected by an insurance policy that meets your needs.

We've partnered with Coterie Insurance to make this process seamless and stress free.

General Liability Policy

	Monthly Option	Yearly Option BEST VALUE!
Amount Due at Binding:	\$47.00	\$454.00
Premium:	\$37.00/month	\$444.00
Transaction Fee:	\$10.00/month	\$10.00
What you'll end up paying over the year:	\$564.00 (in monthly installments)	\$454.00 (paid in full at start)

Insured Details

Business Name	couch cowboys
Business Address	8301 E Desoto St Muncie, IN 47303-9203
Industry	Furniture Stores - including Bed and Mattress Stores, and Office Furniture Stores (NAICS Code: 442110)

Contact Details

Contact Name	Franz Milner
Email	couchcowboys@icloud.com
Phone Number	(765) 330-1300
Mailing Address	8301 E Desoto St Muncie, IN 47303-9203

Liability Coverage Overview

Coverages

Property Damage Deductible	\$0
General Liability (Each Occurrence) (Includes Bodily Injury, Property Damage and Personal & Advertising Injury)	\$1,000,000
General Liability (Annual Aggregate) (Includes Bodily Injury, Property Damage and Personal & Advertising Injury)	\$2,000,000
Products/Completed Operations Annual Aggregate	\$2,000,000
Damage to Premises Rented to You	\$50,000
Medical Expense Limit	\$5,000

Policy Add Ons

Hired and Non-Owned Auto Coverage

This coverage protects your business when personal autos are used for work-related reasons. Limits are included in the policy's General Liability limits.

Additional Insureds

Blanket Additional Insured Bundle

Blanket Primary and Non-Contributory
Blanket Waiver of Subrogation
Construction Contract Requirement
Blanket Managers or Lessors of Premises
Blanket Lessor of Leased Equipment

Forms

Description	Form Number
Coterie Forms	
DESCRIPTION NOT FOUND.	CWXTOBACCO100321
DESCRIPTION NOT FOUND.	CWANTISTACKING120321
FREELANCE LIMITED LIABILITY COVERAGE ENDORSEMENT	CTFCWFREE1121
BUSINESSOWNERS POLICY DECLARATIONS	CTBCWCNTDEC0720
ADDITIONAL INSURED - OWNERS, LESSEES OR CONTRACTORS - WITH ADDITIONAL INSURED REQUIREMENT IN CONSTRUCTION CONTRACT	CTFCWAIOL
ISO Coverage Forms	
PRIMARY AND NONCONTRIBUTORY - OTHER INSURANCE CONDITION	BP14880713
ADDITIONAL INSURED – LESSOR OF LEASED EQUIPMENT	BP04160713
CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM	BP05230115
INDIANA CHANGES	BP01351121
AMENDMENT OF PERSONAL AND ADVERTISING INJURY DEFINITION	BP14910713
WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US	BP04970106
ADDITIONAL INSURED – MANAGERS OR LESSORS OF PREMISES	BP04020713
INDIANA FRAUD STATEMENT	ILN0400903
BUSINESSOWNERS COVERAGE FORM	BP00030713
DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT	BP05151220
HIRED AUTO AND NON-OWNED AUTO LIABILITY	BP04040110
CALCULATION OF PREMIUM	BP05010702
Policy Exclusion Forms	
CYBER INCIDENT EXCLUSION	BP15600221
EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY - WITH LIMITED BODILY INJURY EXCEPTION	BP15040514

Forms

Description	Form Number
FUNGI OR BACTERIA EXCLUSION (LIABILITY)	BP05770106
EXCLUSION - SILICA OR SILICA-RELATED DUST	BP05170106
INDIANA CHANGES - WORKERS' COMPENSATION EXCLUSION	BP14451210
EXCLUSION - VOLUNTEER WORKERS	BP04710702
EXCLUSION - DAMAGE TO WORK PERFORMED BY SUBCONTRACTORS ON YOUR BEHALF	BP14190110
ABUSE OR MOLESTATION EXCLUSION	BP04390702
EXCLUSION - UNMANNED AIRCRAFT	BP15111216
CANNABIS LIABILITY EXCLUSION	BP15320919
EMPLOYMENT-RELATED PRACTICES EXCLUSION	BP04170110
COMMUNICABLE DISEASE EXCLUSION	BP14860713
EXCLUSION - EXTERIOR INSULATION AND FINISH SYSTEMS	BP14080110
CANNABIS PROPERTY EXCLUSION	BP15300919
INDIANA CHANGES - POLLUTION EXCLUSION	BP10710208
TOTAL POLLUTION EXCLUSION	BP04920702



Coterie Insurance Agency, LLC
P.O. Box 8327
Cincinnati, OH 45208

Proposed Policy Effective Date	May 15, 2023
Proposed Policy Expiration Date	May 15, 2024
Carrier	Spinnaker Insurance Company
Carrier NAIC No.	24376
AM Best Rating	A- (Excellent)
Financial Size Category	8

This quote is valid for up to 90 days or until the policy effective date (whichever is earlier). The information contained is subject to rate changes and does not in any way bind, amend or alter any policy of insurance or coverage. For a complete understanding of the coverage available, please consult the terms, conditions, definitions, and exclusions of your insurance policy.