



A/C: Namdar Realty Group, LLC
R/I: ACE American Insurance Company

GENERAL LIABILITY
April 12, 2024

From: George Caricich

Telephone: (917) 937-3044

GC RENEWAL: No
CLIENT RENEWAL: No

ISSUING COMPANY: ACE American Insurance Company

POLICY PERIOD: May 1, 2024 To May 1, 2025

REINSURED PERIOD: May 1, 2024 To May 1, 2025

TYPE OF INSURANCE: Commercial General Liability

PROGRAM TYPE: Guaranteed Cost

COMPANY POLICY LIMIT(S): \$ 2,000,000 Each Occurrence
\$ 4,000,000 General Aggregate
\$ 4,000,000 Products/Completed Operations Aggregate

Application of General Aggregate: Per Location

COMPANY RETENTION Net &/Or Treaty: A) \$1,000,000 Each Occurrence/\$4,000,000 General Aggregate/\$4,000,000 Products/Completed Operations Aggregate

OTHER FACULTATIVE: Placed Elsewhere by Company

None

REINSURANCE LIMIT(S) HEREON: B) BASIS OF ACCEPTANCE: Excess of Loss
\$1,000,000 Each Occurrence/Nil General Aggregate/Nil Products/Completed Operations Aggregate Excess \$1,000,000 Each Occurrence/\$4,000,000 General Aggregate/\$4,000,000 Products/Completed Operations Aggregate

REINSURANCE PREMIUM: B) Please Quote best Net Price.

CEDING COMMISSION: 15.00%

ORIGINAL CANCELLATION CLAUSE: 90 days

REINSURANCE CONDITIONS: Follow Form Company Policy except as stated in Additional Reinsurance Conditions.

COMPANY POLICY TERMS/EXTENSIONS/EXCLUSIONS:
Follow Form: As Per Company Policy (ies)

COMPANY POLICY FORM: OCCURRENCE FORM
Loss Adjustment Expense: Outside the Limit of Liability

EXPOSURE BASE:	Start Date	End Date	Sq Footage	# of Units
Projected:	05/01/2024	05/01/2025	20,238,418	3,139

Per the uw there is no childcare, spa or nightclub exposure on this one. School location is also excluded. Please see Attached for more info on updated SOV.

LOSSES:		Valuation Date: 02/11/2024 Last 9 years		
Gen'l Liab		Total		
Year	# Claims	Incurred	Paid	
05/01/2023-05/01/2024	0	\$0	\$0	
05/01/2022-05/01/2023	6	\$1,015,788	\$642,006	
05/01/2021-05/01/2022	7	\$645,088	\$391,575	
05/01/2020-05/01/2021	3	\$10,901	\$24	
05/01/2019-05/01/2020	19	\$429,992	\$107,711	
05/01/2018-05/01/2019	40	\$1,934,454	\$1,267,955	
05/01/2017-05/01/2018	23	\$1,056,169	\$697,290	
05/01/2016-05/01/2017	25	\$2,064,566	\$1,108,716	
05/01/2015-05/01/2016	2	\$22	\$22	

LARGE LOSSES: Valuation Date: 02/11/2024 Excess \$100,000 Last 9 years

DOL	Total Incurred	O/C	Paid	Reserve	Line Type	Description
03/03/2022	245,000	O	0	245,000	GL	Plaintiff, George Van Tasel, alleges slip and fall on ice resulting in injury.
05/08/2022	640,788	C	640,788	0	GL	Claimant slip and fall
05/14/2022	105,000	O	0	245,000	GL	As a result of the CO being emitted by the generators, and lack of ventilation, several patrons of the concert appear to have suffered injurie
03/05/2022	374,286	O	365,773	8,513	GL	claimant was walking to her car and tripped over remnants of what was a handicap sign.
07/10/2022	205,000	O	1,218	203,782	GL	Claimant allegedly slipped on water inside the Regency Mall in Jacksonville, FL
08/18/2017	185,000	O	30,404	154,596	GL	alleged trip and fall in insureds parking lot
11/04/2017	170,075	C	170,075	0	GL	on 11/4/17 at approximately 9:30p, claimant allegedly tripped in a depression filled with broken and uneven pavement in the amc parking lot of the regency square mall. ms. rewis did not report the incident to mall staff or security. she went to the hospital the next day. her alleged injuries include an acute grade 2 tear/injury of the talofibular ligament with soft tissue

LARGE LOSSES (continued)

DOL	Total Incurred	O/C	Paid	Reserve	Line Type	Description
04/21/2018	130,608	C	130,608	0	GL	swelling,acute multifocal bone bruises in the medial and lateral talar domes, aggravation of neck pain, mid a onnie pribyl and john pribyl e filed suit in pottawatamie county (ia) district court on 10/3/18 under case number lacv118352. the named defendants are dillard's inc. dba dillard department stores,inc, namdar realty group llc, dearborn properties, llc and z.e.a. capital realty holdings, llc.dillard's store located at the mall of the bluffs,1751madison ave, council bluffs, pottawattamie county, iowa. plaintiff alleges on or about april 21, 2018, at approximately 8:30 p.m., while walking
07/11/2018	474,683	C	474,683	0	GL	premises liability for alleged slip and fall, 11/10/18, occurring at or near the aldi store located at the village square mall in inver grove, mn. first notice is lor sent to aldi and client's notice by aldi.
02/18/2019	140,958	C	140,958	0	GL	on 2/18/19, claimant allegedly slipped and fell on ice on the sidewalk between the theater and gordmans entrance at the logan valley mall. (the mall maintenance staff removes ice on the sidewalks at the mall.) claimant at the time said she was not injured, but reported to the hospital a couple days later. claimants injuries, per hospital records, included right shoulder,upper neck/back, and right hip. claimant subsequently underwent rotator cuff surgery. claimant also u

LARGE LOSSES (continued)

DOL	Total Incurred	O/C	Paid	Reserve	Line Type	Description
09/13/2018	151,496	C	151,496	0	GL	on or about 9/13/18, claimant allegedly slipped and fell in the parking lot of the st. louis mills mall. the incident was never reported to mall staff. claimant purported sought medical treatment beginning on 9/19/18. claimants purported injuries include a torn acl, torn meniscus, and a fracture of the posteriormedial and lateral tibial plateau, all in the left knee. claimant subsequently underwent knee surgery, followed by pt. our first notice of this claim was through a cla
07/16/2018	115,000	O	534	114,466	GL	lucille morgan has retained paul shaloub of schwed law to pursue her claim for personal injury allegedly occurring at 3955 south jog road, green acres, fl. on 7/16/18. ms. morgan was involved in a motor vehicle accident in which she was a pedestrian and was struck by a 1998 dodge ram pick up truck driven and owned by john oquist. ms. morgan was transported by tramahawk emergency medical service to del ray medical center. ms. morgan alleges she had walked out of cosmo professional locat

Valuation Dates:
Policy Years 2016-2020: 04/10/2024
Policy Years 2016-2020: 02/11/2024