

A/C: Snowology, LLC & OnePro Contracting, LLC
R/I: HDI Global Insurance Company

UMBRELLA LIABILITY
April 23, 2024

From: Brian Kohout

Telephone: (630) 209-7195

GC RENEWAL: No
CLIENT RENEWAL: No

POLICY PERIOD: May 12, 2024 To May 12, 2025

REINSURED PERIOD: May 12, 2024 To May 12, 2025

TYPE OF INSURANCE: Excess Liability

COMPANY POLICY LIMIT(S): \$3,000,000 Each Occurrence / \$3,000,000 Aggregate Excess of Any/All Underlying Insurance and/or Self-Insured Retention (SIR)

TOTAL POLICY PREMIUM: \$135,000 Gross

COMPANY RETENTION
Net &/Or Treaty:

A1) \$1,000,000 Each Occurrence/\$1,000,000 Aggregate (Being 50.0000%) Part of \$2,000,000 Each Occurrence/\$2,000,000 Aggregate Excess Any/All Underlying Insurance and/or Self-Insured Retention (SIR)

A2) \$1,500,000 Each Occurrence/\$1,500,000 Aggregate (Being 50.0000%) Part of \$3,000,000 Each Occurrence/\$3,000,000 Aggregate Excess Any/All Underlying Insurance and/or Self-Insured Retention (SIR)

OTHER FACULTATIVE: Placed Elsewhere by Company

None

REINSURANCE LIMIT(S)
HEREON:

A1) **BASIS OF ACCEPTANCE:** Contributing Excess \$1,000,000 Each Occurrence/\$1,000,000 Aggregate (Being 50.0000%) Part of \$2,000,000 Each Occurrence/\$2,000,000 Aggregate Excess Any/All Underlying Insurance and/or Self-Insured Retention (SIR)

A2) **BASIS OF ACCEPTANCE:** Contributing Excess \$1,500,000 Each Occurrence/\$1,500,000 Aggregate (Being 50.0000%) Part of \$3,000,000 Each Occurrence/\$3,000,000 Aggregate Excess Any/All Underlying Insurance and/or Self-Insured Retention (SIR)

REINSURANCE PREMIUM:

A1) \$50,000 Gross less Ceding
Commission = \$35,000 Net Annual flat

\$100,000 Gross Layer Premium

A2) \$67,500 Gross less Ceding
Commission = \$47,250 Net Annual flat

\$135,000 Gross Layer Premium

CEDING COMMISSION:

30.00%

ORIGINAL CANCELLATION
CLAUSE:

90 days

REINSURANCE CONDITIONS:

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

COMPANY POLICY FORM:

OCCURRENCE FORM
Loss Adjustment Expense: Outside

EXPOSURE BASE:

	Start Date	End Date	Sales
Projected:	05/12/2024	05/12/2025	2,966,182

OTHER EXPOSURES:

Sales Breakdown:
Snow Removal: \$1,427,747
Landscaping Sales: \$1,538,435

UNDERLYING SCHEDULE:

Coverage	Limit	Company	Premium	Policy Term
CGL	1M/2M/2M	IAT	\$101,903	04/12/2024-2025

LOSSES:

	Valuation Date: 02/22/2024
	Gen'l Liab
	TOTAL
YEAR	INCURRED NUMBER
05/12/2023-05/12/2024	\$0 0

LARGE LOSSES:

Valuation Date: 02/22/2024 None excess of \$100,000 Last 1 years

The Insured was a new venture for the 2023-24 Policy Period