

THIS POLICY
IS NON-ASSESSABLE



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a mutual company

**BUSINESSOWNERS
POLICY**

www.societyinsurance.com

SOCIETY INSURANCE, A MUTUAL COMPANY

150 Camelot Drive P.O. Box 1029, Fond du Lac, WI 54936-1029

BUSINESSOWNERS RENEWAL DECLARATION

POLICY NO: AB55555555-5

RENEWAL OF AB55555555-4

ACCOUNT NUMBER:

NAMED INSURED AND MAILING ADDRESS

Sensible
1234 Test Ave
San Francisco, CA 94104

AGENCY AND MAILING ADDRESS 00300 000

Test Inc
123 Xyz Way
San Francisco, CA 94104

POLICY PERIOD: FROM 01/01/2022 TO 01/01/2023 AT 12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.

THE NAMED INSURED IS: Corporation

BUSINESS DESCRIPTION: See Described Premises section

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

DESCRIBED PREMISES

Prem. No.	Bldg. No.	Premises Address:	Description	Construction Type	Protection Class
1	1	1111 Sample Rd, Fremont, CA 94588	Fast Food Restaurant		3
1	2	2222 Sample Rd, Fremont, CA 94588	Drive Thru Service Pod		3
1	3	3333 Sample Rd, Fremont, CA 94588	Drive Thru Service Pod		3

Prem. No.	Bldg. No.	Mortgageholder Name:	Mortgageholder Address:	Remarks:
1	1	Some Bank		
1	1	Test Bank		

SECTION I – PROPERTY

Blanket Insurance	
Indicate the type of property to be blanketed and the blanket limit of insurance.	
Type Of Property	Limit Of Insurance
Blanket 1 - Building and Business Personal Property Combined	\$ 1,972,835

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Property Coverage Limits Of Insurance**							
Prem. No.	Bldg. No.	Classification No.	Type Of Property	Valuation Option	Automatic Increase Limit (Percentage)	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
1	1		Buildings	Replacement Cost	0%	%	\$ 1,519,600 Included in Blanket 1
1	1	1	Business Personal Property-Fast Food Restaurants - NOC - Full Cooking	Replacement Cost	2%	25%	\$ 413,235 Included in Blanket 1
1	2		Buildings	Replacement Cost	0%	%	\$ 15,000 Included in Blanket 1
1	2	1	Business Personal Property-Fast Food Restaurants - NOC - No Cooking	Replacement Cost	0%	25%	\$ 5,000 Included in Blanket 1
1	3		Buildings	Replacement Cost	0%	%	\$ 15,000 Included in Blanket 1
1	3	1	Business Personal Property-Fast Food Restaurants - NOC - No Cooking	Replacement Cost	0%	25%	\$ 5,000 Included in Blanket 1

*Includes Automatic Increase Limit Percentage(if applicable)

**Business Income actual loss sustained for 12 months included subject to policy provisions.

Deductibles (Apply Per Location, Per Occurrence)		
Prem. No.	Property Deductible	Windstorm Or Hail Percentage Deductible
(Location 1, Building 1)	\$ 2,500	N/A %

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(Location 1, Building 2)	\$ 2,500	N/A %
(Location 1, Building 3)	\$ 2,500	N/A %

Equipment Breakdown Protection Coverage Deductibles		
Prem. No.	Bldg. No.	Deductible
1	1	\$ 2,500
1	2	\$ 2,500
1	3	\$ 2,500

Location		Earthquake/Volcanic Action Percentage Deductible	
(Location 1, Building 1)		10%	
(Location 1, Building 2)		10%	
(Location 1, Building 3)		10%	
Additional Coverages – Optional Higher Limits/Extended Number Of Days (Per Policy)			
Coverage	Additional Premium	Limit Of Insurance/Extended Number Of Days	Deductible

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Additional Coverages – Optional Higher Limits/Extended Number Of Days (Per Policy)

Coverage	Additional Premium	Limit Of Insurance/Extended Number Of Days	Deductible
Extended Business Income – Extended Number Of Days	\$ 0	60	

Additional Coverage – Business Income – Ordinary Payroll Additional Exemptions

Coverage	Exempt Job Classifications	Exempt Employees
Business Income	All Employees	All Employees

Coverage Extensions – Optional Higher Limits (Per Classification)

Coverage	Location No.	Building No.	Classification No.	Class Code	Additional Premium	Limit Of Insurance
Outdoor Property	1	1	1	09221	\$ 43	\$ 85,000

SECTION II – LIABILITY AND MEDICAL EXPENSES

Each paid claim for the following coverages reduces the amount of insurance we provide during the applicable annual period. Please refer to the Businessowners Liability Coverage Form and any attached endorsements.

Coverage	Limit Of Insurance
Liability And Medical Expenses	\$ 1,000,000 Per Occurrence
Medical Expenses	\$ 1,000 Per Person
Damage To Premises Rented To You	\$ 100,000 Any One Premises
Other Than Products/Completed Operations Aggregate	\$ 2,000,000
Products/Completed Operations Aggregate	\$ 2,000,000

TOTAL BUSINESSOWNERS POLICY PREMIUM	\$ 6,463
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TOTAL PREMIUM	\$	6,463.00
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FORMS AND ENDORSEMENTS

APPLYING TO THIS COVERAGE PART AND MADE PART OF THIS POLICY AT TIME OF ISSUE:

See Forms Schedule

NOTE: IF NO ENTRY APPEARS ON THE ABOVE ENDORSEMENTS, INFORMATION REQUIRED TO COMPLETE THE FORM WILL BE SHOWN ON THE SUPPLEMENTAL FORM DECLARATION IMMEDIATELY FOLLOWING THE APPLICABLE ENDORSEMENT.

SOCIETY INSURANCE, A MUTUAL COMPANY

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BUSINESSOWNERS PACKAGE POLICY PREMIUM SUMMARY

TOTAL BUSINESSOWNERS PREMIUM	\$	6,463
BALANCE TO MINIMUM BUSINESSOWNERS PREMIUM	\$	0
TOTAL BUSINESSOWNERS LIABILITY PREMIUM	\$	775
TOTAL SURCHARGE	\$	0
TOTAL BUSINESSOWNERS PACKAGE POLICY PREMIUM	\$	7,238

THESE DECLARATIONS AND THE COMMON POLICY DECLARATIONS, IF APPLICABLE, TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE FORM(S) AND ENDORSEMENTS, AND SUPPLEMENTAL FORM DECLARATION(S), IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY

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FORMS SCHEDULE

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San Francisco, CA 94104

00300
AGENCY AND MAILING ADDRESS 000

Test Inc
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NOTE: IF NO ENTRY APPEARS ON THE FOLLOWING ENDORSEMENTS, INFORMATION REQUIRED TO COMPLETE THE FORM WILL BE SHOWN ON THE SUPPLEMENTAL FORM DECLARATION IMMEDIATELY FOLLOWING THE APPLICABLE ENDORSEMENT.

BUSINESSOWNERS POLICY FORMS	
BP0135 11-17	Indiana Changes
BP1072 02-08	Indiana Changes - Amendment Of Definition Of Pollutants
BP1445 12-10	Indiana Changes - Workers' Compensation Exclusion
BP0404 01-10	Hired Auto And Non-Owned Auto Liability
BP0417 01-10	Employment-Related Practices Exclusion
BP0446 07-13	Ordinance Or Law Coverage
BP0498 07-13	Employee Benefits Liability Coverage
BP0515 12-20	Disclosure Pursuant To Terrorism Risk Insurance Act
BP0589 01-10	Employment-Related Practices Liability Endorsement
BP1003 07-13	Earthquake
BP1203 01-10	Loss Payable Clauses
BP1405 07-13	Additional Insured - Grantor Of Franchise
BP1430 01-10	Discretionary Payroll Expense
BP1505 05-14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - Limited Bodily Injury Exception Not Included
TBP453 11-16	Water Backup And Sump Overflow
TCE310 10-18	TopChoice Extension Endorsement
TBP9 10-08	Businessowners Common Policy Conditions
TBP84 05-15	Property Enhancement Endorsement Green Environmental and Energy Efficiency Improvements
TBP6 05-15	Businessowners Liability Coverage Form
TBP50 10-17	Certain Computer-Related Losses
TBP440 08-17	Asbestos - Exclusion
TBP2109 12-15	Exclusion - Unmanned Aircraft
TBP2 05-15	Businessowners Special Property Coverage Form
TBP12 05-15	Product Spoilage
SFE1 05-15	Franchise Ext SFE1
EPL120 10-08	Liability to Non-Employees

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

HIRED AUTO AND NON-OWNED AUTO LIABILITY

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

SCHEDULE

Coverage	Additional Premium
A. Hired Auto Liability	\$52
B. Non-owned Auto Liability	\$91
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. Insurance is provided only for those coverages for which a specific premium charge is shown in the Declarations or in the Schedule.

1. Hired Auto Liability

The insurance provided under Paragraph **A.1. Business Liability** in **Section II – Liability** applies to "bodily injury" or "property damage" arising out of the maintenance or use of a "hired auto" by you or your "employees" in the course of your business.

2. Non-owned Auto Liability

The insurance provided under Paragraph **A.1. Business Liability** in **Section II – Liability** applies to "bodily injury" or "property damage" arising out of the use of any "non-owned auto" in your business by any person.

B. For insurance provided by this endorsement only:

1. The exclusions under Paragraph **B.1. Applicable To Business Liability Coverage** in **Section II – Liability**, other than Exclusions **a., b., d., f. and i.** and the **Nuclear Energy Liability Exclusion**, are deleted and replaced by the following:

a. "Bodily injury" to:

- (1) An "employee" of the insured arising out of and in the course of:
 - (a) Employment by the insured; or
 - (b) Performing duties related to the conduct of the insured's business; or

(2) The spouse, child, parent, brother or sister of that "employee" as a consequence of Paragraph (1) above.

This exclusion applies:

- (1) Whether the insured may be liable as an employer or in any other capacity; and
- (2) To any obligation to share damages with or repay someone else who must pay damages because of injury.

This exclusion does not apply to:

- (1) Liability assumed by the insured under an "insured contract"; or
- (2) "Bodily injury" arising out of and in the course of domestic employment by the insured unless benefits for such injury are in whole or in part either payable or required to be provided under any workers' compensation law.

b. "Property damage" to:

- (1) Property owned or being transported by, or rented or loaned to the insured; or
- (2) Property in the care, custody or control of the insured.

2. Paragraph C. Who Is An Insured in Section II – Liability is replaced by the following:

1. Each of the following is an insured under this endorsement to the extent set forth below:
 - a. You;
 - b. Any other person using a "hired auto" with your permission;
 - c. For a "non-owned auto":
 - (1) Any partner or "executive officer" of yours; or
 - (2) Any "employee" of yours; but only while such "non-owned auto" is being used in your business; and
 - d. Any other person or organization, but only for their liability because of acts or omissions of an insured under **a.**, **b.** or **c.** above.
2. None of the following is an insured:
 - a. Any person engaged in the business of his or her employer for "bodily injury" to any co-"employee" of such person injured in the course of employment, or to the spouse, child, parent, brother or sister of that co-"employee" as a consequence of such "bodily injury", or for any obligation to share damages with or repay someone else who must pay damages because of the injury;
 - b. Any partner or "executive officer" for any "auto" owned by such partner or officer or a member of his or her household;

- c. Any person while employed in or otherwise engaged in duties in connection with an "auto business", other than an "auto business" you operate;
- d. The owner or lessee (of whom you are a sublessee) of a "hired auto" or the owner of a "non-owned auto" or any agent or "employee" of any such owner or lessee; or
- e. Any person or organization for the conduct of any current or past partnership or joint venture that is not shown as a Named Insured in the Declarations.

C. For the purposes of this endorsement only, Paragraph H. Other Insurance in Section III – Common Policy Conditions is replaced by the following:

This insurance is excess over any primary insurance covering the "hired auto" or "non-owned auto".

D. The following additional definitions apply:

1. "Auto business" means the business or occupation of selling, repairing, servicing, storing or parking "autos".
2. "Hired auto" means any "auto" you lease, hire, rent or borrow. This does not include any "auto" you lease, hire, rent or borrow from any of your "employees", your partners or your "executive officers" or members of their households.
3. "Non-owned auto" means any "auto" you do not own, lease, hire, rent or borrow which is used in connection with your business. This includes "autos" owned by your "employees", your partners or your "executive officers", or members of their households, but only while used in your business or your personal affairs.