

AGENCY

INSURED SENSIBLE

ADDRESS 1234 TEST AVE

SAN FRANCISCO CA 94104

BUSINESSOWNERS POLICY DECLARATIONS

Renewal Effective 05-12-2022

POLICY NUMBER 01-001-001-01

Company Use

Company
Bill

POLICY TERM

12:01 a.m. to 12:01 a.m.
05-12-2022 to 05-12-2023

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

54643 (01-90)

Entity: Individual

PROPERTY COVERAGES - ALL DESCRIBED LOCATIONS

| COVERAGE | DEDUCTIBLE | LIMIT | PREMIUM | CHANGE |
|--|------------|----------|----------|--------|
| SPECIAL COVERAGE FORM | | | | |
| EMPLOYEE DISHONESTY - ADDITIONAL LIMIT | | \$35,000 | \$119.54 | |
| TERRORISM - CERTIFIED ACTS | | | \$12.52 | |

BUSINESS LIABILITY PROTECTION

| COVERAGE | LIMIT | PREMIUM | CHANGE |
|---|-------------|----------|--------|
| AGGREGATE LIMIT (Other than Products - Completed Operations) | \$4,000,000 | \$70.99 | |
| PRODUCTS - COMPLETED OPERATIONS AGGREGATE | \$2,000,000 | Included | |
| LIABILITY AND MEDICAL EXPENSE | \$2,000,000 | Included | |
| Medical Expense - Per Person | \$5,000 | Included | |
| Personal Injury | Excluded | | |
| TENANTS FIRE LEGAL - ANY ONE FIRE | \$50,000 | Included | |
| TERRORISM - CERTIFIED ACTS | | \$71 | |

Forms that apply to all locations:

| | | | | |
|---------------|----------------|----------------|---------------|----------------|
| 54521 (07-12) | BP0002 (01-87) | BP0006 (01-87) | 54961 (11-11) | BP0009 (01-87) |
| 54679 (12-20) | 54709 (04-10) | 54098 (05-07) | 54319 (04-20) | 54867 (03-08) |
| 54656 (08-91) | 54088 (09-09) | 64728 (02-14) | 64776 (01-16) | 64839 (07-19) |
| 64855 (04-20) | | | | |

STANDARD PROPERTY PLUS COVERAGE PACKAGE DECLARATIONS

The coverages and limits below apply separately to each location or sublocation that sustains a loss to covered property and is designated in the Declarations. No deductible applies to the below Property Plus Coverages unless indicated.

| COVERAGE | LIMIT |
|-------------------------|------------------|
| ACCOUNTS RECEIVABLE | \$100,000 |
| ARSON REWARD | \$7,500 |
| BAILEES COVERAGE | \$5,000 |
| | \$2,500 PER ITEM |
| BUILDING GLASS COVERAGE | SEE FORM |

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STANDARD PROPERTY PLUS COVERAGE PACKAGE DECLARATIONS

| COVERAGE | LIMIT |
|--|-------------------------|
| BUSINESS PERSONAL PROPERTY - EXPANDED COVERAGE | UP TO 1,000 FT |
| BUSINESS PERSONAL PROPERTY AT FAIRS OR EXHIBITIONS | \$5,000 |
| BUSINESS PERSONAL PROPERTY AT NEWLY ACQUIRED PREMISES | \$500,000 FOR 90 DAYS |
| BUSINESS PERSONAL PROPERTY IN TRANSIT | \$25,000 |
| BUSINESS PERSONAL PROPERTY OFF PREMISES | \$25,000 |
| DEBRIS REMOVAL | \$25,000 |
| ELECTRONIC EQUIPMENT | |
| UNSCHEDULED EQUIPMENT | \$25,000 |
| ELECTRICAL DISTURBANCE (SEE FORM FOR DEDUCTIBLE) | \$25,000 |
| MECHANICAL BREAKDOWN | \$25,000 |
| BUSINESS INCOME AND EXTRA EXPENSE | \$100,000 |
| MEDIA | \$25,000 |
| TRANSPORTATION | \$25,000 |
| EMPLOYEE DISHONESTY | \$15,000 |
| FINE ARTS, COLLECTIBLES, AND MEMORABILIA | \$10,000 |
| | \$2,500 PER ITEM |
| FIRE DEPARTMENT SERVICE CHARGE* | \$5,000 |
| *NOT AVAILABLE IN AZ | |
| FIRE EXTINGUISHER AND FIRE SUPPRESSION SYSTEM RECHARGE | \$10,000 |
| FORGERY AND ALTERATION | \$10,000 |
| MONEY & SECURITIES INSIDE PREMISES | \$15,000 |
| MONEY & SECURITIES OUTSIDE PREMISES | \$15,000 |
| NEWLY ACQUIRED OR CONSTRUCTED PROPERTY | \$1,000,000 FOR 90 DAYS |
| OFF-PREMISES UTILITY SERVICE FAILURE | \$50,000 |
| *BUSINESS INCOME/EXTRA EXPENSE LIMITED TO \$10,000 IN AL, NC, AND SC | |
| ORDINANCE OR LAW | |
| COVERAGE A, B AND C COMBINED | \$50,000 |
| OUTDOOR PROPERTY | \$10,000 |
| TREES, SHRUBS OR PLANTS | \$1,000 PER ITEM |
| OUTDOOR SIGNS | \$5,000 |
| PERSONAL EFFECTS AND PROPERTY OF OTHERS | \$15,000 |
| POLLUTANT CLEAN UP AND REMOVAL | \$25,000 |
| REFRIGERATED PRODUCTS | \$10,000 |
| REKEYING OF LOCKS | \$1,000 |
| SALESPERSON'S SAMPLES | \$10,000 |
| VALUABLE PAPERS AND RECORDS | \$50,000 |

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STANDARD PROPERTY PLUS COVERAGE PACKAGE DECLARATIONS

| COVERAGE | LIMIT |
|-------------------------------------|----------|
| WATER BACK-UP FROM SEWERS OR DRAINS | \$15,000 |

LOCATION 0001**Location:** 1234 Test Ave San Francisco, CA 94104

| COVERAGE | DEDUCTIBLE | LIMIT | PREMIUM | CHANGE |
|---|------------|-----------------------------------|----------|--------|
| COVERAGE PACKAGE: PROPERTY PLUS | | See Property Plus Declarations | \$114.09 | |
| Tier: Standard | | | | |
| TERRORISM - CERTIFIED ACTS | | | | |
| SEE FORM(S) 54309, 59350, 59390 | | | | |
| Total Building Blanket Limit of Insurance | | \$639,600 | | |

Forms that apply to this location:

| | | | | |
|----------------|----------------|---------------|---------------|---------------|
| BP0007 (01-90) | IL0162 (04-90) | 54094 (11-19) | 54238 (12-01) | 54244 (05-07) |
| 54309 (09-19) | 54605 (11-88) | 54661 (08-91) | 59350 (01-15) | 64747 (04-15) |

LOCATION 0001 - BUILDING 0001

| COVERAGE | DEDUCTIBLE | LIMIT | PREMIUM | CHANGE |
|--|------------|-----------|----------|--------|
| BUILDING - REPLACEMENT COST - BLANKET | | \$633,200 | \$702.32 | |
| Special Coverage Form Deductible | \$250 | Included | | |
| Windstorm or Hail Flat Deductible | \$250 | Included | | |
| Adjusted Value Factor 0.1640 | | | | |
| BUSINESS PERSONAL PROPERTY - REPLACEMENT COST | | \$260,310 | \$203.16 | |
| Special Coverage Form Deductible | \$250 | Included | | |
| Windstorm or Hail Flat Deductible | \$250 | Included | | |
| Adjusted Value Factor 0.0570 | | | | |
| BUSINESS INCOME AND EXTRA EXPENSE | | 12 Months | Included | |
| LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT | | See Form | Included | |
| EQUIPMENT BREAKDOWN | \$250 | See Form | \$37.23 | |
| COVERAGE PACKAGE: PROPERTY PLUS | | | Included | |
| Tier: Standard | | | | |

Forms that apply to this building:

| | | | | |
|---------------|---------------|---------------|---------------|---------------|
| 54606 (01-90) | 54499 (04-13) | 54500 (04-13) | 54069 (08-00) | 54340 (04-13) |
| 54743 (08-00) | 54750 (08-00) | 54073 (08-00) | 54226 (08-00) | 54752 (08-00) |
| 54064 (08-00) | 54072 (04-14) | 54067 (08-00) | 54708 (01-07) | 54062 (08-00) |
| 54060 (02-06) | 54070 (02-05) | 54745 (08-00) | 54066 (08-00) | 54065 (08-00) |
| 54658 (04-07) | 54749 (08-10) | 54068 (08-00) | 54063 (03-13) | 54227 (08-00) |
| 54341 (03-13) | 54748 (08-00) | 54228 (04-13) | 54841 (03-17) | |

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Term 05-12-2022 to 05-12-2023

Secured Interested Parties: See Attached Schedule**Rating Information**

Occupancy: [REDACTED]

Class Code: 65121

Program: Premier Prof Office

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Masonry Veneer, Non-Sprinklered

Protection Class: 04

Territory: 006 [REDACTED]

Construction Year: 1986

LOCATION 0001 - BUILDING 0002

| COVERAGE | DEDUCTIBLE | LIMIT | PREMIUM | CHANGE |
|--|------------|-----------|----------|--------|
| BUILDING - REPLACEMENT COST - BLANKET | | \$6,400 | \$14.53 | |
| Special Coverage Form Deductible | \$250 | Included | | |
| Windstorm or Hail Flat Deductible | \$250 | Included | | |
| Adjusted Value Factor 0.1640 | | | | |
| BUSINESS PERSONAL PROPERTY - REPLACEMENT COST | | \$33,150 | \$60.93 | |
| Special Coverage Form Deductible | \$250 | Included | | |
| Windstorm or Hail Flat Deductible | \$250 | Included | | |
| Adjusted Value Factor 0.0570 | | | | |
| BUSINESS INCOME AND EXTRA EXPENSE | | 12 Months | Included | |
| LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, AND WET ROT | | See Form | Included | |
| EQUIPMENT BREAKDOWN | \$250 | See Form | Included | |
| COVERAGE PACKAGE: PROPERTY PLUS | | | Included | |
| Tier: Standard | | | | |

Forms that apply to this building:

| | | | | |
|---------------|---------------|---------------|---------------|---------------|
| 54606 (01-90) | 54499 (04-13) | 54500 (04-13) | 54069 (08-00) | 54340 (04-13) |
| 54743 (08-00) | 54750 (08-00) | 54073 (08-00) | 54226 (08-00) | 54752 (08-00) |
| 54064 (08-00) | 54072 (04-14) | 54067 (08-00) | 54708 (01-07) | 54062 (08-00) |
| 54060 (02-06) | 54070 (02-05) | 54745 (08-00) | 54066 (08-00) | 54065 (08-00) |
| 54658 (04-07) | 54749 (08-10) | 54068 (08-00) | 54063 (03-13) | 54227 (08-00) |
| 54341 (03-13) | 54748 (08-00) | 54228 (04-13) | 54841 (03-17) | |

Secured Interested Parties: See Attached Schedule**Rating Information**

Occupancy: Attorneys Office Owner Occupied

Class Code: 65121

Program: Premier Prof Office

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Frame, Non-Sprinklered

Protection Class: 04

Territory: [REDACTED]

Construction Year: 2000

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| | TERM | CHANGE |
|--------------------------------------|------------|--------|
| TOTAL POLICY PREMIUM | \$1,336.02 | |
| PAID IN FULL DISCOUNT | \$124.70 | |
| TOTAL POLICY PREMIUM IF PAID IN FULL | \$1,211.32 | |

Paid In Full does not apply to fixed fees, statutory charges, or minimum premium.

Paid In Full Discount is available.

Discount Applies for Affiliation with:

Merit Rating Discount of 5% Applies

A 07% Cumulative Multi-Policy Discount applies. Supporting policies are marked with an (X):
Comm Umb() Comm Auto(X) WC(X) Life() Personal() Farm().

Secured Interested Parties and/or Additional Interested Parties