



Mailing name and address for Insured

SENSIBLE
1234 TEST AVE
SAN FRANCISCO CA 94101

PLEASE READ THIS NOTICE CAREFULLY.

**IMPORTANT NOTICE TO PROPERTY INSURANCE POLICYHOLDERS -
NO FLOOD, EARTHQUAKE, MUDSLIDE, MUDFLOW, LANDSLIDE
COVERAGE**

THE FOLLOWING WARNING IS PROVIDED IN ACCORDANCE WITH NORTH
CAROLINA LAW:

"WARNING: THIS PROPERTY INSURANCE POLICY DOES NOT PROTECT YOU AGAINST LOSSES FROM FLOODS, EARTHQUAKES, MUDSLIDES, MUDFLOWS, OR LANDSLIDES. YOU SHOULD CONTACT YOUR INSURANCE COMPANY OR AGENT TO DISCUSS YOUR OPTIONS FOR OBTAINING COVERAGE FOR THESE LOSSES. THIS IS NOT A COMPLETE LISTING OF ALL OF THE CAUSES OF LOSSES NOT COVERED UNDER YOUR POLICY. YOU SHOULD READ YOUR ENTIRE POLICY TO UNDERSTAND WHAT IS COVERED AND WHAT IS NOT COVERED."

PLEASE NOTE:

You may disregard the portion of the WARNING in the above IMPORTANT NOTICE that pertains to losses from FLOOD, but only with respect to the building or contents for which coverage is specifically shown in the Declarations.

You may disregard the portion of the WARNING in the above IMPORTANT NOTICE that pertains to losses from EARTHQUAKE, but only with respect to the building or contents for which coverage is specifically shown in the Declarations.



Coverage provided by
Erie Insurance Company
100 Erie Insurance Place Erie, PA 16530
erieinsurance.com

Erie Insurance Company
NAIC Code

ErieSecure Business™ Policy Declarations

Renewal Certificate - Coinsurance Contract

Mailing name and address for Insured
SENSIBLE

1234 TEST AVE
SAN FRANCISCO CA 94101

Other Interest

As listed under Schedule of Other Interests

Named Insured's full name
SENSIBLE

Legal entity
Limited Liability Company

Agent
AA0000 INSURANCE CO

Policy period	Policy number
03/04/2022 to 03/04/2023	A00 0003333

Agent address and phone

INSURANCE GROUP [REDACTED]
[REDACTED]
[REDACTED]

Policy period begins at 12:01 A.M. standard time on the effective date and ends at 12:01 A.M. standard time on the expiration date. Standard time is determined at the stated address of the Named Insured.

Agency email address

Agency website

[REDACTED]

The insurance applies to those premises described below. This is subject to all applicable terms of the policy and attached forms and endorsements.

Policy Discounts

Loyalty discount
Multi-policy

Premium Summary

Total net premium:	\$3,782
Final premium:	\$3,782.00

(This is not a bill. Your invoice will follow in a separate mailing.)



Insured name: SENSIBLE
Policy number: A00 0003333
Policy period: 03/04/2022 to 03/04/2023

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Liability Protection

Commercial general liability coverage

Coverage

	Deductible	Limit
Bodily injury and property damage		\$1,000,000 Each occurrence
Personal and advertising injury		\$1,000,000 Any one person or organization
Medical expense payments		\$5,000 Any one person
Damage to premises rented to you – Fire legal liability		\$1,000,000 Any one premises
General aggregate		\$2,000,000
Products – Completed operations aggregate		\$2,000,000
Non-owned automobile liability and/or hired automobile liability		Included
Damage to customers autos - Legal liability	\$200	Included
Aggregate limit per project		All locations

Policy Optional Coverages and Exclusions

Coverage

	Deductible	Limit
Contractors equipment and tools		
Construction & excavation equipment	\$500	\$20,000
Actual cash value, Comprehensive perils		
Year Make Model Serial number Description Value		
2001 John Deere 270 Skid Steer		\$20,000
Construction & excavation equipment	\$500	\$328,000
Actual cash value, Comprehensive perils		
Year Make Model Serial number Description Value		
2007 Lee Boy 7700 Compactor		\$35,000
2021 Kubota U55-5R3A Excavator		\$67,000
1986 Champion 710A Grader		\$16,000
1995 Caterpillar 953B Loader		\$45,000
2015 Kubota SVL90 Skid Steer		\$45,000
2015 Hyundai 160 Track Hoe		\$80,000
1999 Caterpillar 320 Track Hoe		\$40,000
Contractors equipment rental reimbursement – Increased coverage		\$25,000
Enhancement endorsement - Contractors select		

Property Protection

Risk information for Location 1 - Building 1

Address:	123 SAMPLE RD	Windstorm/Hail:	Property deductible
City/State:	SAN FRANCISCO, CA	Insured interest:	Building owner
Zip code:	94101	Year built:	2010
County:	Test		
Property deductible*:	\$500		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	95410 Grading contractor		
Automatic adjustment of building coverage:	8%		

Processed on: 12/27/2021 (See reverse side)

Insured name: SENSIBLE
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Risk information for Location 1 - Building 1**Location 1 - Building 1 summary (continued)**

Automatic adjustment of business personal property coverage: 2%

**Property deductible applies unless otherwise indicated below.*

Location 1 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Building: Comprehensive perils, Coinsurance N/A, Replacement cost		\$70,500
Business personal property: Comprehensive perils, Coinsurance N/A, Replacement cost		\$51,000

Schedule of Other Interests**Loss Payee**

Some Company
PO BOX 123
SAN FRANCISCO CA 94101

RE: Contractors equipment and tools

Description: Excavator

Serial Number:

Year: 2021

Make: Kubota

Model: U55-5R3A

Hull Identification:

Schedule of Forms

Form number	Edition date	Description
CG0001	04/13	Commercial General Liability Coverage Form
CG2106	05/14	Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - With Limited Bodily Injury Exception
CG2109	06/15	Exclusion - Unmanned Aircraft
CG2170	01/15	Cap on Losses from Certified Acts of Terrorism
CG2503	05/09	Designated Construction Project(s) General Aggregate Limit
EPP0001	10/19	ErieSecure Business Property Coverage Part
EPP0006	10/19	ErieSecure Business Extra Liability Coverages
EPP0008	10/19	Policy Change Endorsement - Exclusions
EPP0009	10/19	Exclusion - Professional Liability
EPP0010NC	10/19 *	North Carolina Property Change Endorsement
EPP0011NC	10/19 *	North Carolina Liability Change Endorsement
EPP0030	07/21	Important Notice to North Carolina Policyholders - ErieSecure Business
EPP0051	10/19	Important Notice - Data Breach Response Expenses Coverage
EPP0211	10/19	Loss Payee Provision
EPP0222	10/19	Windstorm or Hail - Deductible
EPP0236	10/19	Agreed Amount Clause
EPP2305	07/21 *	Contractors Select Enhancement
EPP3208	10/19	Exclusion - Lead Liability
EPP4000NC	10/19	ErieSecure Business Policy - North Carolina
EPP4001	10/19	Amendment of Mobile Equipment Definition
EPP4006	10/19	Coverage for Punitive Damages

Processed on: 12/27/2021

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Schedule of Forms - (continued)

Form number	Edition date	Description
EPP4827	07/21 *	Contractors' Equipment and Tools - Comprehensive Perils
EPP4830	10/19	Contractors' Equipment - Rental Reimbursement - Increased Coverage
EPP5000	07/21 *	Important Notice - ErieSecure Business Forms Revisions - Summary of Changes
IL952A	03/21	Cap on Losses from Certified Acts of Terrorism
IL985H	03/21 *	Disclosure Pursuant to Terrorism Risk Insurance Act