

A Commercial Insurance Program



**Commercial Multi Line Policy
Policy Proposal**

Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change

POSSIDENTO THERRIAN ELECTRICAL

This account has been quoted based on information you furnished.

Additional coverages, exposures or increased limits will be added for an additional premium.
This quote is valid for 30 days from this letter or the effective date quoted, whichever is sooner.

See final page for additional underwriting conditions.



The Hanover Insurance Company | 440 Lincoln street Worcester, MA 01653
Citizens Insurance Company of America | 808 North Highlander Way, Howell, MI 48843-1070.

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Quote #:	1619222327915	Customer #:	1513143597
Effective Date:	04/20/2022	Expiration Date:	04/20/2023
Group Number:	ZBF		
Optional Quote:	BOT TESTING POSSIDENTO THERRIAN ELECTRICAL		

Prepared For:

POSSIDENTO THERRIAN ELECTRICAL
CONTRACTORS LLC
93 WHITING STREET
PLAINVILLE CT 06062

Presented By:

HOLLIS D. SEGUR, INC.

10 RESEARCH PKWY STE 400
WALLINGFORD, CT 06492

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Schedule Of Locations

Locations Of All The Premises You Own, Rent Or Occupy

Location 1
93 WHITING STREET
Plainville, CT 06062

Location 2
tbd
Sarasota, FL 34236

Forms Applicable To All Coverage Parts:

Form Number	Edition Date	Description
401-0023B	02/14	Breakdown Of Florida Taxes, Surcharges And Assessments Notice To Policyholders
401-1337	02/16	Trade Or Economic Sanctions Endorsement
401-1370	12/20	Florida Disclosure Pursuant To Terrorism Risk Insurance Act
401-1374	12/20	Disclosure Pursuant To Terrorism Risk Insurance Act
401-1377	06/20	Company Address Listing
401-1504	01/20	Cap On Losses From Certified Acts Of Terrorism
401-1505	01/20	Exclusion - Punitive Damages Related To A Certified Act Of Terrorism
IL 00 03	09/08	Calculation of Premium
IL 00 17	11/98	Common Policy Conditions
IL 00 21	09/08	Nuclear Energy Liability Exclusion Endorsement
IL 00 22	05/87	Effective Time Changes - Replacement of 12 Noon
IL 01 40	11/05	Connecticut Changes - Civil Union
IL 02 60	02/10	Connecticut Changes - Cancellation and Nonrenewal
IL 09 35	07/02	Exclusion of Certain Computer-Related Losses
IL 09 52	01/15	Cap On Losses From Certified Acts of Terrorism
SIG 11 00	11/17	Signature Page

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Proposed Policy Premiums

	Premium
Total Quoted Commercial Property Premium:	\$3,401
Total Quoted Commercial General Liability Premium:	\$18,922
Total Quoted Cyber Liability Premium:	\$80
Total Quoted Commercial Inland Marine Premium:	\$2,302
* Total Quoted Commercial Policy Premium:	\$24,705.00

* Includes premium, if any, for terrorism;

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Proposed Policy Premiums

Property Coverages:

Premiums:

Total Blanket Building and Personal Property Premium	\$2,566
Total Misc / Manual Coverages Premium	\$505
Total Terrorism Premium / not fire following	\$55
Total Terrorism Premium / fire following	\$0
Total Equipment Breakdown Premium	\$275
* Total Quoted Commercial Property Premium	\$3,401

Forms Applicable To Property Coverage Part:

Form Number	Edition Date	Description
411-0610	04/14	Emergency Event Management
411-0669	01/15	Data Breach Coverage Form
411-0679	04/10	Associates And Family Members Additional Coverage Endorsement
411-0681	12/09	Identity Theft Resolution Services
411-0792	04/22	Silver Property Broadening Endorsement
411-0825	04/22	Connecticut Changes - Property
411-0923	01/15	Connecticut Changes - Data Breach Coverage Form
411-1013	04/22	Connecticut Changes -Property
451-0038	11/16	Equipment Breakdown Coverage (Including Electronic Circuitry Impairment)
451-0039	11/16	Commercial Property Coverage Part Equipment Breakdown Coverage Schedule
451-0058	11/16	Connecticut Changes - Equipment Breakdown
CP 00 10	10/12	Building and Personal Property Coverage Form
CP 00 90	07/88	Commercial Property Conditions
CP 01 40	07/06	Exclusion of Loss Due to Virus or Bacteria
CP 01 80	03/12	Connecticut Changes
CP 10 30	09/17	Causes Of Loss - Special Form

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Commercial Property Proposed Coverages

Coverage	Blanket Coverage Limit	Coinurance	Premium
Blanket Building & Contents	\$752,400	90%	\$2,566

Location	Building	Coverage	Covered Cause of Loss
1	1	Occupancy Code: 0563 Occupancy Description: Subject of Insurance: Limit: \$650,000 Included In Blanket Deductible: \$1,000 Agreed Value Expiration Date: 04/20/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Electrical Apparatus -Installation, servicing or repair - With sales or st Building - Blanket Building and Contents Wind/Hail Flat Ded \$1,000
1	1	Occupancy Code: 0563 Occupancy Description: Subject of Insurance: Limit: \$26,000 Included In Blanket Deductible: \$1,000 Agreed Value Expiration Date: 04/20/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Electrical Apparatus -Installation, servicing or repair - With sales or st Contents All Inclusive - Blanket Building and Contents Wind/Hail Flat Ded \$1,000
1	2	Occupancy Code: 0563 Occupancy Description: Subject of Insurance: Limit: \$150,000 Included In Blanket Deductible: \$1,000 Agreed Value Expiration Date: 04/20/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Electrical Apparatus -Installation, servicing or repair - With sales or st Building - Blanket Building and Contents Wind/Hail Flat Ded \$1,000

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Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
1	2	Occupancy Code: 0563 Occupancy Description: Subject of Insurance: Limit: \$10,000 Included In Blanket Deductible: \$1,000 Agreed Value Expiration Date: 04/20/2023 Optional: None Valuation: Replacement Cost Premium: Included In Blanket	Special Electrical Apparatus -Installation, servicing or repair - With sales or st Contents All Inclusive - Blanket Building and Contents Wind/Hail Flat Ded \$1,000

Coverage	Limit	Premium
Total Terrorism Premium		\$55
Boiler / Machinery/ Equipment Breakdown		\$275
Equipment Breakdown Sublimit	\$100,000	
Emergency Event Management Coverage		\$18
Data Breach		\$50
Data Breach Coverage Aggregate Limit of Insurance	\$10,000	
Data Breach Expense Coverages Aggregate Sublimit of Insurance	\$10,000	
Additional Expense Coverages Aggregate Sublimit of Insurance	\$10,000	
Data Breach Coverage Deductible	\$1,000	
Cyber Business Interruption Waiting Period Deductible	24 Hours	
Silver Property Broadening Endorsement		\$437

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Commercial General Liability Proposed Coverages

Audit Frequency:

Legal Entity: Limited Liability Corporation

Limits of Insurance:

General Aggregate Limit	\$2,000,000
Products – Completed Operations Aggregate Limit	\$2,000,000
Each Occurrence Limit	\$1,000,000
Personal and Advertising Injury Limit	\$1,000,000
Damage to Premises Rented to You Limit	\$100,000
Medical Expense Limit - any one person	\$10,000
Commercial General Liability Premium	\$16,670
Optional Coverage Charges	\$2,197
Terrorism Premium	\$55
* Total Quoted Commercial General Liability Premium	\$19,002

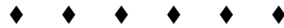
Forms Applicable To General Liability Coverage Part:

Form Number	Edition Date	Description
421-0022	12/90	Asbestos Liability Exclusion
421-0037	06/95	Lead Poisoning Liability Exclusion
421-0037A	03/95	Lead Poisoning Liability Exclusion
421-0361	06/15	Other Coverage Amendment
421-1999	05/11	Contractor's Limited Pollution Liability Endorsement
421-2915	06/15	Commercial General Liability Broadening Endorsement
421-2918	06/15	Commercial General Liability Enhancement Endorsement - Contractors
CA 00 01	03/06	Business Auto Coverage Form
CG 00 01	04/13	Commercial General Liability Coverage Form - Occurrence
CG 02 20	03/12	Florida Changes - Cancellation And Non Renewal
CG 04 35	12/07	Employee Benefits Liability Coverage
CG 21 06	05/14	Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - With Limited Bodily Injury Exception
CG 21 47	12/07	Employment - Related Practices Exclusion

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Commercial General Liability Proposed Coverages

Forms Applicable To General Liability Coverage Part:

Form Number	Edition Date	Description
CG 21 49	09/99	Total Pollution Exclusion Endorsement
CG 21 54	01/96	Exclusion - Designated Operations Covered by a Consolidated (Wrap - Up) Insurance Program
CG 21 67	12/04	Fungi or Bacteria Exclusion
CG 21 70	01/15	Cap On Losses From Certified Acts of Terrorism
CG 21 76	01/15	Exclusion of Punitive Damages Related To A Certified Act Of Terrorism
CG 21 86	12/04	Exclusion - Exterior Insulation and Finishing Systems
CG 21 96	03/05	Silica or Silica-Related Dust Exclusion
CG 22 34	04/13	Exclusion - Construction Management Errors and Omissions
CG 22 43	04/13	Exclusion - Engineers, Architects or Surveyors Professional Liability
CG 22 79	04/13	Exclusion - Contractors - Professional Liability
CG 27 21	04/13	Connecticut Employee Benefits Liability Coverage

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LOCATION	STATE/TERR	CODE	SUBLINE	PREMIUM BASIS	PER	DED	RATE	PREMIUM
1	CT/507	91591	334	\$205,000	1,000	None	.843	\$173
			336	\$205,000	1,000	None	1.947	\$399
Cost								
Contractors subcontracted work other than construction-related work								
1	CT/507	92478	334	\$180,000	1,000	None	6.07	\$1,093
			336	\$180,000	1,000	None	3.394	\$611
Payroll								
Electrical Work within buildings								
1	CT/507	92663	334		1,000	None	2.816	\$0
Products – Completed Operations are Included in the General Aggregate Limit								
Payroll								
Engineers or Architects consulting not engaged in actual construction								
1	CT/507	92451	334	\$1,020,000	1,000	None	9.674	\$9,867
			336		1,000	None	4.438	\$4,527
Payroll								
Electrical Apparatus installation, servicing or repair								
2	FL/006	92451	334		1,000	None	15.573	\$0
			336	\$0	1,000	None	9.267	\$0
Payroll								
Electrical Apparatus installation, servicing or repair								

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Miscellaneous/Optional General Liability Coverages

Coverages	Limits	Deductible	Premium
Employee Benefit Liability	\$1,000,000 Each Employee \$1,000,000 Aggregate	\$1,000	\$275
Non Owned and Hired Auto or Hired Car Physical Damage			\$159
Terrorism Premiums			\$55
Total Premises Premium			\$11,133
Total Products/Completed Operations Premium			\$5,537
Contractors Limited Pollution Liability Endorsement	\$100,000 Limited Pollution Each Incident \$100,000 Aggregate		\$763
CGL Enhancement - Contractors			\$1,000

Cyber Liability Proposed Coverages

Coverage Type: Claims Made

Maximum Aggregate Limit of Liability:	\$50,000
Prior and Pending Proceedings Date:	04/20/2022
Retroactive Date:	04/20/2022

Coverage	Limits of Liability	Deductible	Premium
A. Privacy and Security Liability	\$50,000	\$5,000	\$40
B. Cyber Media Liability	\$50,000	\$5,000	\$40

Total Quoted Cyber Liability Premium:	\$80
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Forms Applicable To Cyber Liability Coverage Part:

Form Number	Edition Date	Description
850-0001	01/15	Cyber Coverage Part
850-0023	01/15	Florida Amendatory Endorsement
850-0040	01/15	Connecticut Amendatory Endorsement
850-0068	01/15	Florida Cyber Declarations

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Inland Marine Coverages Included In Quote Proposal					
Location	Building	Coverage	Limit	Ded	Premium
1	1	Dance Band Orchestras	\$10,000	\$500	\$14
1	1	EDP - Hardware & Software under \$250,000	\$200,000	\$5,000	\$2,000
1	1	Valuable Papers	\$150,000	\$500	\$101
Terrorism Premium				\$62	
Contractors' Equipment Coverage Premium				\$125	
Total Quoted Commercial Inland Marine Premium				\$2,302	

Forms Applicable To Inland Marine Coverage Part:

Form Number	Edition Date	Description
CL 06 00	01/15	Certified Terrorism Loss
CL 07 00	10/06	Virus OR Bacteria Exclusion
CM 00 01	09/04	Commercial Inland Marine Conditions
CM 00 20	03/10	Commercial Articles Floater
CM 00 67	03/10	Valuable Papers and Records Coverage Form
IM 20 2	07/05	Deductible Waiver for Lojack Brand Protection System
IM 70 00	04/04	Contractors' Equipment Coverage
IM 70 05	04/04	Schedule of Coverages - Contractors Equipment Coverage
IM 70 31	04/04	Equipment Schedule - Contractors' Equipment - Valuation Basis

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Inland Marine Proposed Policy Coverages

Inland Marine Policy Coverages:	Limits:	Premiums:
Contractors' Equipment Coverage Premium		\$125
Total Amount of Insurance	\$50,000	
Catastrophe Limit	\$50,000	
Employee Tools	\$5,000	
Equipment Leased or Rented from Others	\$25,000	
Additional Debris Removal Expenses	\$5,000	
Newly Purchased Equipment	\$15,000	
Pollutant Cleanup and Removal	\$25,000	
Rental Reimbursement	\$5,000	
Rental Reimbursement Waiting Period	72 hrs.	
Spare Parts and Fuel	\$5,000	
Deductible	\$1,000	

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Massachusetts Bay Insurance Company

Quote # 1619222327915

Final acceptance is subject to development of additional underwriting information such as:

Financial information

Favorable motor vehicle records (if applicable)

Adequate Insurance to Value

Physical inspection and compliance with recommendations (if applicable)

This proposal is subject to the following terms and conditions:

This quotation represents Massachusetts Bay Insurance Company 's offer to provide the insurance described herein and supersedes any specifications, applications or previous conditions. It is subject to final underlying pricing and terms and conditions. Any additional exclusions applicable to any underlying policy will also be added to this policy.

This is not a binder.

Proposal expires: 05/20/2022

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THIS NOTICE IS PROVIDED IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS NOTICE DOES NOT GRANT COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF COVERAGE UNDER THE POLICY. IF THERE IS A CONFLICT BETWEEN THIS NOTICE AND THE POLICY, THE PROVISIONS OF THE POLICY SHALL APPLY.

DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

SCHEDULE

Disclosure of Premium:	
Total Terrorism Premium	\$172
Fire Following Premium	\$0
Other than Fire Following Premium	\$172

Disclosure of Terrorism Coverage Available

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from "acts of terrorism" defined in Section 102(1) of the Act as follows:

Any act or acts that are certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States' government by coercion.

The premium charged for this coverage is provided in the **SCHEDULE** above and does not include any charges for the portion of loss that may be covered by the Federal Government as described below. This premium has been added to your policy and unless this form is signed and returned to us to reject terrorism coverage, coverage for Certified Acts of Terrorism is provided by your policy.

Your policy may contain other exclusions which could affect your coverage, such as an exclusion for Nuclear Events or Pollution. **Please read your policy carefully.**

Note for Commercial Property or Commercial Inland Marine Policyholders in Standard Fire States:

CA, ME, MO, OR, WI for Property and Inland Marine Coverage

GA, HI, LA, IL, NC, NJ, NY, RI, WA, WV for Property Coverage

CT for Property Coverage for Condominiums only

AZ for Property Coverage for four or less Residential Dwelling Units only

In your state, terrorism exclusions make an exception for (and therefore provides coverage for) fire losses resulting from an act of terrorism. If you reject the offer of terrorism coverage in this form, therefore, that rejection does not apply to fire losses resulting from an act of terrorism. Coverage for such fire losses will be provided in your policy.

Disclosure of Federal Participation in Payment of Terrorism Losses

The United States government through the Department of the Treasury may pay a share of terrorism losses insured under the federal program under a formula set forth in the Act. Under this formula, the United States government generally reimburses the following percentage of covered terrorism loss which exceeds the statutorily established deductible paid by the insurance company providing the coverage: 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019; and 80% beginning on January 1, 2020. However, if aggregate insured losses attributable to terrorist acts certified under the Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

Cap on Insurer Participation in Payment of Terrorism Losses

If the aggregate of insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion dollars in a calendar year and we have met our insurer deductible under the Act, we will not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion dollars. In such case, insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

REJECTION OF TERRORISM INSURANCE COVERAGE*

- ☐ I decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism, and that an exclusion for such losses will be added to my policy.

Applicant/Policyholder Signature

Massachusetts Bay Insurance Company

Insurance Company

1619222327915

Print Name

Quote or Policy Number

Date

* If this policy is a renewal and:

- a. You have previously submitted a signed Rejection, you are not required to submit an additional Rejection at this time; or
- b. You have previously accepted coverage and now wish to reject, you are required to complete and sign the Rejection of Terrorism Insurance Coverage above.