

Property Coverage

Location of Described Premises

Premises 1: 98 US Route 3, Lincoln NH 03251

Description: Auto Repair Or Service Shops

Class Code: 0933

Occupancy: AUTO REPAIR & 24 HOUR TOWING

Protection Class: 6

Construction: Joisted Masonry - ConstCode - 2 - Symbol 'AB'

Year Built: 1980

Premises 1 - Building 1

Coverages			
Building Limit Of Insurance:	\$437,400	Premium:	\$1,546
Deductible:	\$1,000	Inflation Guard:	8%
Valuation:	Replacement Cost - Agreed Value	Coinsurance:	100%
Covered Cause of Loss:	Special Form Including Theft		
Your Business Personal Property Including Stock Limit Of Insurance:	\$150,000	Premium:	\$607
Deductible:	\$1,000	Inflation Guard:	N/A
Valuation:	Replacement Cost - Agreed Value	Coinsurance:	100%
Covered Cause of Loss:	Special Form Including Theft		

Location of Described Premises

Premises 1: 98 US Route 3, Lincoln NH 03251

Description: Dwellings-One Family(Lessors)

Class Code: 0196

Occupancy: OWNER's DWELLING

Protection Class: 6

Construction: Frame - ConstCode - 1 - Symbol 'B'

Year Built: 1930

Premises 1 - Building 2

Coverages			
Building Limit Of Insurance:	\$244,944	Premium:	\$1,039
Deductible:	\$1,000	Inflation Guard:	8%
Valuation:	Replacement Cost - Agreed Value	Coinsurance:	100%
Covered Cause of Loss:	Special Form Including Theft		

General Liability Coverage

Limit of Insurance		
General Aggregate	\$2,000,000	
Products - Completed Operations Aggregate	\$2,000,000	
Personal and Advertising Injury	\$1,000,000	Any One Person or Organization
Each Occurrence	\$1,000,000	
Damage to Premises Rented to You	\$100,000	Any One Premises
Medical Expense	\$5,000	Any One Person

Deductibles		
Bodily Injury - Bodily Injury/Property Damage	Not Applicable	
Property Damage Only	Not Applicable	

Location of Described Premises

Premises 1 : 98 US Route 3, Lincoln NH 03251

Classifications								
Loc	Classification	Class Code	Premium Basis	Exposure	Rate		Premium	
					Prem/Ops	Products	Prem/Ops	Products
1	Auto Repair Or Service Shops	10073	Gross Sales (S)	1,123,292	8.114	1.982	\$9,114	\$2,226

AUDIT FREQUENCY : Annual

General Liability Schedule of Additional Interests

Type	Name and Address	Endorsement
Additional Insured Designated Person or Organization in Written Contract or Agreement	AAA NORTHERN NEW ENGLAND 68 Marginal Way PO Box 3544 Portland ME 04104	CGD 20 26 09/12 Premium: \$35
Additional Insured Designated Person or Organization in Written Contract or Agreement	TOWN OF THORNTON 16 Merrill Access Road Thornton NH 03285	CGD 20 26 09/12 Premium: \$35
Additional Insured Designated Person or Organization in Written Contract or Agreement	ALLSTATE ROADSIDE SERVICES Auto Network Support PO Box 4433 Carol Stream IL 60197-4433	CGD 20 26 09/12 Premium: \$35

Inland Marine Form, Coverage and Endorsement Supplemental Information

Coverage	Limit of Insurance	Deductible	Premium
Miscellaneous Equipment	See Form Schedule		\$686

CMOF-276 (05-91) Miscellaneous Equipment Coverage Form - Broad Perils			
Item No.	Description	Value	Deductible
1	INLAND MARINE CARGO COVERAGE APPLIES TO ITEMS THAT ARE IN THE CARE, CUSTODY & CONTROL OF THE INSURED THAT ARE IN THE PROCESS OF BEING TOWED SUBJECT TO THE POLICY EXCLUSIONS. IT IS ALSO HEREBY UNDERSTOOD & AGREED THAT UNDER SECTION E-2 THE COINSURANCE PROVISION IS WAIVED.	\$50,000	\$1,000

Miscellaneous Equipment Coverage Forms and Endorsements

Coverage Forms and Endorsements are applicable to all coverage parts, unless otherwise stated in the form or endorsement

CM 00 01	09/04	Commercial Inland Marine Conditions
CMD 90 06	01/19	Exclusion - Virus, Bacterium Or Other Microorganism
CMD 90 07	01/19	Limited Coverage for Fungi, Wet Rot and Dry Rot
CMD 90 08	01/21	Cyber Incident Exclusion
IL 0187	04/98	New Hampshire Changes - Concealment, Misrepresentation or Fraud
IL 09 35	07/01	Exclusion of Certain Computer-Related Losses
ILD 01 35	03/22	New Hampshire Changes - Cancellation and Nonrenewal
ILD 09 58	01/15	Exclusion of Certified Acts Of Terrorism
CMOF 276	05/91	Miscellaneous Equipment Coverage Form - Broad Perils