

Premises Pollution Liability Insurance Policy

ACE American Insurance Company Philadelphia, Pennsylvania

Declarations

This Policy is issued by the stock insurance company identified above (hereinafter the Insurer).

THIS POLICY PROVIDES LIABILITY COVERAGE ON A CLAIMS-MADE AND REPORTED BASIS, WHICH COVERS ONLY CLAIMS FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR WITHIN THIRTY DAYS THEREAFTER, UNLESS AN EXTENDED REPORTING PERIOD APPLIES. THIS POLICY ALSO PROVIDES FIRST-PARTY COVERAGES ON A DISCOVERED AND REPORTED BASIS, WHICH COVERS ONLY POLLUTION CONDITIONS AND INDOOR ENVIRONMENTAL CONDITIONS, AS APPLICABLE, FIRST DISCOVERED DURING THE POLICY PERIOD AND FOR WHICH A FIRST-PARTY CLAIM IS REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR WITHIN THIRTY DAYS THEREAFTER. FINALLY, THIS POLICY PROVIDES COVERAGE FOR EMERGENCY RESPONSE COSTS THAT IS LIMITED BY MORE SPECIFIC REPORTING CRITERIA AND COVERS ONLY EMERGENCY RESPONSE COSTS INCURRED, AND REPORTED TO THE INSURER, IN WRITING, WITHIN THE SPECIFIC TIMING REQUIREMENTS IDENTIFIED IN THIS POLICY. PLEASE READ THIS POLICY CAREFULLY. SOME OF THE PROVISIONS CONTAINED IN THIS POLICY RESTRICT COVERAGE, SPECIFY WHAT IS AND IS NOT COVERED AND DESIGNATE YOUR RIGHTS AND DUTIES. LEGAL DEFENSE EXPENSES ARE SUBJECT TO AND SHALL ERODE THE LIMITS OF LIABILITY AND ANY APPLICABLE SELF-INSURED RETENTION.

THE DECLARATIONS, TOGETHER WITH THE COMPLETED AND SIGNED APPLICATION, THIS POLICY, AND ANY ENDORSEMENTS OR SCHEDULES ATTACHED HERETO, CONSTITUTE THE INSURANCE POLICY.

Policy No.: PAA Z94833765 008			Renewal of: PAA Z94833765 007
Item 1.	First Named Insured:	ACME Beverage Company	
	Address:		laby Way Massachusetts 05734

<u>Coverages Purchased</u>: Coverage A. - X Coverage B. - Coverage C. - ("X" Indicates Coverage Purchased)

Item 2.	Policy Period:	Policy Inception Date:	Policy Expiration Date:
	(Local Time of the Address Shown in Item 1., above.)	09/30/2023 12:01 A.M.	09/30/2024 12:01 A.M.
Item 3.	Limits of Liability: In U.S. Dollars	a. \$1,000,000 b. \$2,000,000	Per Pollution Condition or Indoor Environmental Condition Limit of Liability Total Policy and Program Aggregate Limit of Liability for all Pollution Conditions and Indoor Environmental Conditions
Item 4.	Self-Insured Retention / Deductible Period: In U.S. Dollars	a. \$25,000 b. N/A	Per Pollution Condition or Indoor Environmental Condition Days Per Pollution Condition or Indoor Environmental Condition

PF-44885a (01/17) Page 1 of 4

Item 5.	Retroactive Dates:	
		if checked Exposure-Specific Retroactive Dates are designated via endorsement.
		Coverage A
		Premises Pollution Condition Liability: 10/10/1995
		Premises Indoor Environmental Condition Liability: Not Applicable
		Premises Pollution Condition First-Party Claims: 10/10/1995
		Premises Indoor Environmental Condition First-Party Claims: Not
		Applicable
		Coverage B
		Transportation Liability: Not Applicable
		Transportation First-Party Claims: Not Applicable
		Coverage C
		Non-Owned Disposal Sites Liability : Not Applicable
		If "FULL RETRO" is indicated in the Retroactive Date column above, then retroactive coverage is afforded pursuant to this Policy for that specific exposure, subject to any other corresponding exposure-specific Retroactive Date added to this Policy by endorsement.

Item 6.	Premium: In U.S. Dollars	\$ 15,695.59
	New Jersey Property Liability Insurance Association (PLIGA) Surcharge	
	Total Premium:	\$ 15,695.59
		(The entire amount of this premium shall be 25% minimum earned as of the first day of the Policy Period indicated in Item 2., above)

Item 7.	Producer:	Aon Risk Services Northeast Inc	
	Name & Address	1 Liberty Plaza-Regus	
		165 Broadway Ste 3201	
		New York, New York 10006	

Item 8.	a. Notice of Claim or Pollution Condition	b. All other Notices
Notices	CHUBB Environmental Risk Claims Manager CHUBB USA Claims P.O. Box 5103 Scranton, PA 18505-0510 Fax: (866) 635-5687	Environmental Risk Underwriting Officer CHUBB Environmental Risk P.O. Box 1000 436 Walnut Street – WA 07A Philadelphia, PA 19106
	First Notice Fax: (800) 951-4119 First Notice Email: CasualtyRiskEnvironmentalFirstNotice@chubb.com	

PF-44885a (01/17) Page 2 of 4

	Environmental Incident Alert - 24 Hour Emergency Response Hotline		1-888-310-9553
Item 9.	Covered Locations:	244 Wallaby Creations,	Georgetown, CA 39382
		if checked here, schedule	of Covered Locations is designated via endorsement.

PF-44885a (01/17) Page 3 of 4

Policy Form No. PF-44887b (08/18) Premises Pollution Liability Insurance Policy

Endorsements and Notices Attached at Policy Issuance:

Endorsement Number:	Form Number:	Form Name:
001	PF-44891 (09/14)	Schedule of Additional Insureds (Broad) Endorsement
002	PF-55008 (03/21)	Communicable, Infectious Or Contagious Diseases Exclusionary Endorsement
003	PF-44954a (01/17)	New Jersey Spill Act Amendatory Endorsement
004	PF-44963 (09/14)	Other Insurance (Primary) Endorsement
005	PF-44967 (09/14)	Premium Earn-Out (Staggered - One Year - Acceleration) Endorsement
006	ALL-21101 (11/06)	Trade Or Economic Sanctions Endorsement
007	LD-2S76 (03/92)	New Jersey Changes - Cancellation And Nonrenewal
008	CC-1K11k (04/22)	Signatures
	TRIA24a (08/20)	Policyholder Disclosure Notice of Terrorism Insurance Coverage
	ALL-20887a (03/16)	Chubb Producer Compensation Practices & Policies
	ILP 001 01 04	U. S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders

IN WITNESS WHEREOF, the Insurer has caused this Policy to be countersigned by a duly authorized representative of the Insurer.

DATE:	11/12/2023	JOHN J. LUPICA, President
	MO/DAY/YR	AUTHORIZED REPRESENTATIVE

PF-44885a (01/17) Page 4 of 4