

AXIS INSURANCE COMPANY
411 S. STATE ST, SUITE 1A NEWTOWN, PA 18940
BUSINESSOWNERS POLICY DECLARATIONS

Policy Number : **AXB500000664**

AMENDED: 4/27/2018

Endorsement #1

Named Insured and Mailing Address

JUDITH COCHE ANDERSON, PHD &
JOHN EDWARDS ANDERSON &
THE COCHE CENTER LLC
C/O DOMUS & FELICITAS
1723 SPRUCE STREET
PHILADELPHIA, PA 19103

PRODUCER - 128

J BYRNE AGENCY INC
5200 NEW JERSEY AVENUE
PO BOX 1409
WILDWOOD, NJ 08260
(609) 522-3406

2. Policy Term: 12:01 A.M. Standard Time From 04/01/2018 to 04/01/2019

Policy Changes

AMENDED MAILING ADDRESS

AXIS INSURANCE COMPANY
411 S. STATE ST, SUITE 1A NEWTOWN, PA 18940

BUSINESSOWNERS POLICY DECLARATIONS

Policy Number

AXB500000664 2018 1

☐ **BASIC PLUS**

☒ **EXPANDED**

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2. Policy Term: 12:01 A.M. Standard Time From 04/01/2018 to 04/01/2019

3. You are a: INDIVIDUAL

4. Your Business/Operation: OFFICE

IN RETURN FOR THE PAYMENT OF PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY. THERE ARE EXCLUSIONS, CONDITIONS AND LIMITATIONS CONTAINED IN THE POLICY FORMS AND ENDORSEMENTS.

5. SCHEDULE OF PREMISES

Location	Building	Rating Territory	Construction	Occupancy	Rating Class
1420 LOCUST STREET SUITE 410 PHILADELPHIA, PA 19102	1	PHILADELPHIA	D	51	Basic: (9) Exp: 11

PART I - BUSINESS PROPERTY AND LOSS OF BUSINESS INCOME

LIMIT OF LIABILITY

COVERAGES

Location	Building	\$1000	< Deductible - Coverages A and B
\$ NIL			A. Building
\$ 50,000			B. Business Personal Property
\$ 50,000			C. Loss of Business Income
\$ 10,000			D. Money and Securities - On Premises - All Locations
\$ 2,000			Money and Securities - Off Premises - All Locations

PART II - BUSINESS LIABILITY

LIMIT OF LIABILITY

COVERAGES

\$ 1,000,000	Each Occurrence Limit - Coverage E and F
\$ 5,000	Medical Payments (Cov. F) - Limit Per Person
\$ 2,000,000	General Aggregate/Total Limits - All Other Than Products / Completed Operations
\$ 1,000,000	General Aggregate/Total Limits - Products / Completed Operations

**THIS POLICY CONTAINS AGGREGATE LIMITS: REFER TO LIMITS OF INSURANCE SECTION
PART II A OF THE COVERAGE FORM FOR DETAILS.**

7. FORMS AND ENDORSEMENTS MADE PART OF THIS POLICY

Form Edition	Description
BU 01 43*(03/2014)	Data Breach Exclusion - Part II
BU 01 77*(09/2007)	Computer Software Professional Activities Exclusion
BU 01 78*(09/2007)	Exterior Insulation & Finish System Exclusion
BU 01 81*(09/2007)	Sexual Abuse or Sexual Misconduct Exclusion
BU 01 87*(09/2007)	Lead/Lead Contamination and Asbestos Exclusion
BU 04 01*(12/2007)	Businessowners Policy
BU 04 03*(01/2007)	Declarations Supplement - Pennsylvania
BU 08 10*(10/2015)	Mandatory Endorsement - Pennsylvania
MCM 419*(01/2015)	Non-Certified Acts of Terrorism Exclusions - Parts I & II
SIBU-0003*(09/11)	Identity Recovery Coverage
SIPN-090*(01/16)	Notice to Policyholder - Boiler Inspections
SIIL-7000*(09/11)	Software Loss Exclusion - Part I
BU 05 07 (01/2003)	Operations/Coverage Exclusion - Part II
MCM 413 (01/2015)	Certified Acts of Terrorism Exclusions - Parts I and II
SIIL-7001 (09/11)	Equipment Breakdown Coverage Schedule
TPD12 (01/2014)	Notice Of Terrorism Insurance Coverage
BU 05 04 (01/2003)	Premises Limitation - Part II
SIBU-0006 (09/11)	Equipment Breakdown Coverage

*** PA Mandatory Forms**

\$	589	< Annual Premium
\$	0	< Additional/Return Premium
\$	0	<

03/06/2019

Countersignature Date

By:


Representative

Policy No: AXB500000664

Effective: 04/01/2018

Each basic limit - or, if increased, each revised limit - shown below is *our* maximum limit of liability for the coverage in any occurrence, except as otherwise stated.

Location 1 Building 1 1420 LOCUST STREET
SUITE 410
PHILADELPHIA, PA 19103

COVERAGE**PART I**

Accounts Receivable (1) Basic Limit: \$ 3,000
Revised Limit: \$ 0

Building Code / Law Coverage* Factor: .10
Revised Factor: .00

* Does Not Apply if Insured on Actual Cash Value Basis

Building Glass

Basic Limit per Occurrence: \$ 1,000
Basic Limit on Any One Pane or Unit: \$ 100

Business Personal Property (1)

Customers' Property Basic Limit: \$ 1,000
Revised Limit: \$ 0

* Separate Specific Amount Not Subject to Coverage B Limit

Business Property Extension• **Consequent Loss (1)**

• Utility Services Basic Limit: \$ 1,000
Revised Limit: \$ 0
• Mechanical Breakdown Basic Limit:* \$ 500
Revised Limit:* \$ 0

* Annual Aggregate Limit

• **Off Premises**

• Coverage A Basic Limit: \$ 5,000 < Total Limit - All Locations
• Coverage B Basic Limit: \$ 1,000 < Total Limit - All Locations
Revised Limit: \$ 0 < Total Limit - All Locations

• **Personal Effects (1)** Basic Limit: \$ 3,000

Debris Removal

Factor: .25
Limit: \$ 5,000
Revised Limit: \$ 0

Fire Expense Coverages

• Fire Department Service Charge Limit: \$ 1,000
• Fire Extinguisher Recharge Expenses Limit: \$ 1,000

Outdoor (Exterior) Signs

Basic Limit: \$ 1,000
Revised Limit: \$ 0
Deductible per Occurrence: \$ 35

Note: (1) Applies Only With Coverage B

Ed. 1

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Policy No: AXB500000664

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Part I - CONTINUED

Location 1 Building 1

Pollution Clean-Up	Basic Limit:	\$	10,000
	Revised Limit:	\$	0
	Separate, Specific Deductible:	\$	

Property Restrictions (1)

• Furs	Basic Limit:	\$	3,000
• Jewelry	Basic Limit:	\$	3,000
(Jewelry Value Waiver Limit)		\$	100

Replacement Threshold	Limit:	\$	2,000
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Trees, Shrubs, and Plants

Basic Limit per Occurrence:	\$	1,000
Basic Limit on Any One Tree, Plant or Shrub:	\$	250

Valuable Papers and Records (1)	Basic Limit:	\$	3,000
	Revised Limit:	\$	0

Water Damage-Sewer / Drain Backup

When BU 50 03 applies:	Basic Limit:	\$	0
	Revised Limit:	\$	0

Outdoor (Exterior) Building Glass	Linear:		0
	Deductible per Occurrence:	\$	0

Note: (1) Applies Only With Coverage B

The following limits apply if limits for such are not shown in the Declarations.

PART II

Fire and Explosion Liability	Basic Limit:	\$	50,000
	Revised Limit:	\$	0

Personal Injury / Advertising Injury	Basic Limit:	\$	0	< Limit - All Locations
	Revised Limit:	\$	1,000,000	< Limit - All Locations

OTHER SPECIAL POLICY CONDITIONS**Computer Coverage**

When SIBU-0005 applies:	Limit:	\$	
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Liquor Receipts		\$	0
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EQUIPMENT BREAKDOWN COVERAGE SCHEDULE

Subject to any applicable limits on the Declarations, the Equipment Breakdown Limit is the most we will pay for loss or damage arising from any one Accident.

These coverages apply to all locations covered on the policy, unless otherwise specified.

Coverages

	Limits
Equipment Breakdown Limit	\$ Per Policy Property Limits
Loss of Use / Loss of Income (including Extra Expense if shown as covered)	\$ Per Policy Limits
Expediting Expense	\$ 25,000
<i>Hazardous Substances</i>	\$ 25,000
Spoilage	\$ 25,000
<i>Computer Equipment</i>	\$ 25,000
<i>Data Restoration</i>	\$ 25,000

Deductibles

Combined, All Coverages	\$ 1,000
Direct Coverages	\$ N/A
Indirect Coverages	\$ <u>N/A</u> or <u>N/A</u> hrs. or ADV
Spoilage	\$ <u>N/A</u> or <u>N/A</u> %

Other Conditions

OPERATIONS / COVERAGE EXCLUSION •PART II

This endorsement excludes the operations / coverages as described. The required information may be shown below or elsewhere in this policy.

**The provisions of this endorsement apply only when the endorsement number is listed in the Declarations.
Except as provided below, all other provisions in this policy are unchanged.**

Policy # 500000664

SCHEDULE

Location #: 0

Building #: 0

Operations / Coverage Excluded •List location if not applicable to all locations.

1. ☐ If checked, Part II does not include any liability included within the *products / completed operations hazard*. Location No:

2. ☐ If checked, The *Personal Injury / Advertising Injury* Supplemental Coverage in Part II does not apply.

3. ☒ Other: **PROFESSIONAL LIABILITY**

COVERAGE MODIFICATION

PART II does not apply to the operations or coverages described in the Schedule, including any premises used in connection with the described operations.