

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

**COMMON POLICY DECLARATION**

Policy Number  
**AXGL14264 2018 0**

**Renewal of Number: AXGL14264**

**Named Insured and Mailing Address**  
DAN O'GORMAN LLC AND  
DAN O'GORMAN  
10 ALBANY STREET  
EDISON, NJ 08837

**PRODUCER - 173**  
JAMES C FRANCHINO AGENCY INC  
132 COLUMBIA TPKE  
FLORHAM PARK, NJ 07932  
(973) 377-6100

**Policy Term:** From 10/02/2018 to 10/02/2019 12:01 A.M. Standard Time at your mailing address shown above.

**You are a:** LLC

**Your Business/Operation:** TEACHER OF PLUMBING EDUCATION COURSES

IN RETURN FOR PAYMENT OF THE 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.

**THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM  
MAY BE SUBJECT TO ADJUSTMENT.**

(N/A MEANS NO COVERAGE)  
ADVANCE PREMIUM

Commercial Property Coverage Part	\$	N/A
Commercial General Liability Coverage Part	\$	500
Commercial Inland Marine Coverage Part	\$	N/A
Commercial Crime Coverage Part	\$	N/A
Commercial Glass Coverage Part	\$	N/A
Certified Terrorism Coverage	\$	N/A

Total Advance Premium	\$	500
Surcharge NJ-PLIGA	\$	3

**COMMON POLICY DECLARATION**

Policy No. AXGL14264

These Declarations together with the Forms and Endorsements, if any, issued to form a part thereof, completes the above numbered policy.

**Form Edition****Description**

The following forms and endorsements are applicable to the Common Coverage Part

AXIS JACKET (06-15)	AXIS JACKET
MCM 418*(01/2015)	Non-Certified Acts of Terrorism Exclusions
MCM 820*(08/2015)	Mandatory Endorsement - New Jersey
MCM 412 (01/2015)	Certified Acts of Terrorism Exclusions
TPD12 (01/2015)	Notice Of Terrorism Insurance Coverage

The following forms and endorsements are applicable to the Commercial General Liability Coverage Part

MCL 010* (10/2007)	General Liability Form
MCL 143 (03/2014)	Data Breach Exclusion - Part II
MCL 178*(08/2000)	Exterior Insulation and Finish System Exclusion
MCL 189*(04/2007)	Lead/Lead Contamination and Asbestos Exclusions - Liability
MCL 191*(06/2002)	Sexual Abuse or Sexual Misconduct Exclusion
MCL 193*(06/2005)	Contractors New York State Bodily Injury Limitation - Part II
MCL 821*(06/2005)	Your Right to Loss Information

\* Mandatory Forms

04/23/2019

Countersignature Date

By:

  
Representative

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

**COMMERCIAL GENERAL LIABILITY POLICY DECLARATION**

Policy Number  
**AXGL14264 2018 0**

**Renewal of Number: AXGL14264**

**Named Insured and Mailing Address**  
DAN O'GORMAN LLC AND  
DAN O'GORMAN  
10 ALBANY STREET  
EDISON, NJ 08837

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CONDITIONS AND LIMITATIONS CONTAINED IN THE POLICY FORMS AND ENDORSEMENTS.

LIMITS OF INSURANCE	(N/A MEANS NO COVERAGE)
Each Occurrence Limit	\$ 1,000,000
General Aggregate Limit (Other Than Products-Completed Operations)	\$ 2,000,000
Products-Completed Operations Aggregate Limit	\$ 1,000,000
Personal and Advertising Injury Limit	\$ 1,000,000
Fire Legal Liability Limit	\$ 50,000 Any One Fire
Medical Expense Limit	\$ 5,000 Any One Person

**LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY**

**Prem No. 1 Bldg No. 1**  
10 ALBANY STREET EDISON, NJ 08837

**ALL KNOWN EXPOSURES AT INCEPTION OF THE POLICY TERM ARE LISTED BELOW:**

<u>Classification</u>	<u>Code</u>	<u>Premium Basis</u>		<u>Advance Premium</u>	
		<u>Prem Ops</u>	<u>PR/CO</u>	<u>Prem Ops</u>	<u>PR/CO</u>
Prem No. 1 Bldg No. 1 SEMINARS - CONDUCTED AT OTHER PREMISES	9920	P) 17,000	R) 25,000	\$ 409	\$ 91
				<b>Prem Ops and Pr/Co Premium</b>	<b>\$ 409 \$ 91</b>
				<b>Endorsement Premium</b>	<b>\$ 0</b>
				<b>Total Advance Premium</b>	<b>\$ 500</b>

## This Policy Contains Aggregate Limits: See Part II D 2 for Details

04/23/2019

Countersignature Date

By:

  
Representative

# POLICYHOLDER DISCLOSURE

## NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses arising out of acts of terrorism, *as defined in Section 102(1) of the Act*. The term "act of terrorism" means any act that is 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 an air carrier or vessel 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.

If you accept this coverage, any terrorism exclusions for acts of terrorism, *as defined in the Act*, already contained in your policy or included in an endorsement are nullified.

If you accept this offer of coverage, you should know that coverage that may be provided by this policy for losses caused by certified acts of terrorism is partially reimbursed by the United States under a formula established by federal law. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under this formula, the United States Government generally reimburses 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 of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is provided below and does not include any charges for the portion of loss covered by the federal government under the Act.

You should also know that the Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

### ACCEPTANCE OR REJECTION OF TERRORISM INSURANCE COVERAGE

You may accept or reject this offer of coverage. Your renewal policy does not include this coverage, but includes an exclusion for terrorism losses.

You may accept this coverage by signing and returning this notice to us by the date listed below. If you elect to accept this coverage, the premium is payable according to your billing notice.

The portion of your annual premium that is for the coverage for terrorism, as defined in this Act, if you accept this coverage is:  
\$ 15.

<input type="checkbox"/>	I hereby elect to purchase terrorism coverage. Sign and return this form to us by <u>11/01/2018</u> .
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\_\_\_\_\_  
Policyholder/Applicant's Signature

DAN O'GORMAN LLC AND  
\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
AXIS INSURANCE COMPANY

\_\_\_\_\_  
Insurance Company

AXGL14264  
\_\_\_\_\_  
Policy Number

**CONTRACTORS NEW YORK STATE BODILY INJURY LIMITATION •PART II**

*This endorsement provides limited liability coverage for bodily injury arising out of an accident occurring in the State of New York.*

**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.**

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Policy # 14264

**SCHEDULE**

Limit of Liability

\$ 15,000

**COVERAGE MODIFICATIONS**

Coverage E is extended to include, up to the limit of liability shown in the Schedule of this endorsement, *bodily injury to your employees, contractors, or employees of your contractors* arising out of an accident occurring in the State of New York, or arising out of *your* doing business in the State of New York.

**ADDITIONAL DEFINITION**

*Employee* means a person employed by *you* and includes a *leased worker*. *Employee* does not include a *temporary worker*.

*Leased worker* means a person who is leased to *you* by a labor leasing firm under an agreement between *you* and such firm to perform duties related to the conduct of *your* business / operations. *Leased worker* does not include a *temporary worker*.

*Temporary worker* means a person who is furnished to *you* as a substitute for a permanent *employee* on leave or to meet seasonal or other short-term workload conditions. *Temporary worker* does not include a *leased worker*.