

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

Policy Number : **AXCP600004772**

AMENDED: 10/13/2018

Endorsement #1

Named Insured and Mailing Address

JOSEPH L RAPPA T/A
JOE THE PLUMBER
2 PINEDALE ROAD
NEWARK, DE 19711-5526

PRODUCER - 173

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

2. Policy Term: 12:01 A.M. Standard Time From 10/13/2018 to 10/13/2019

Policy Changes

AMEND TO BASIC PERILS

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

SMALL CONTRACTORS POLICY DECLARATIONS

Policy Number
AXCP600004772 2018 1

☒ **BASIC**

AMENDED: 10/13/2018

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1. Named Insured and Mailing Address

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JAMES C FRANCHINO AGENCY INC
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FLORHAM PARK, NJ 07932
(973) 377-6100

2. Policy Term: From 10/13/2018 to 10/13/2019 12:01 A.M. Standard Time at your mailing address shown above

3. You are a: INDIVIDUAL

4. Your Business/Operation: PLUMBING

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: 1 Building: 1 County: NEW CASTLE Construction: 1
2 PINEDALE ROAD
NEWARK, DE 19711-5526

PART I - BUSINESS PROPERTY

LIMIT OF LIABILITY		COVERAGES	
Location 1	Building 1	\$ 500 < Deductible - Coverages A and B	
\$ N/A		A. Building	Coinsurance
\$ 25,000		B. Business Personal Property	Factor
\$ N/A		C. Personal Property of Others	NIL
INCLUDED		D. Loss of Use	

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

PART II - BUSINESS LIABILITY

LIMIT OF LIABILITY	COVERAGES
\$ 1,000,000	Each Occurrence Limit - Less \$ 0 Per Claim Property Damage Liability Deductible
\$ 5,000	Medical Payments (Cov. F) - Limit Per Person
\$ 3,000,000	General Aggregate/Total Limits - Other Than Products / Completed Operations
\$ 1,000,000	General Aggregate/Total Limits - Products / Completed Operations
\$ 100,000	Fire Legal Liability Supplemental Coverage
\$ 1,000,000	Personal Injury/Advertising Injury Supplemental Coverages

Rating Classification**Code #****Premium Bases**

Plumbing- U

5980

17000

Payroll

7. FORMS AND ENDORSEMENTS MADE PART OF THIS POLICY**Form Edition****Description**

MCL 143 (03/2014)	Data Breach Exclusion - Part II
MCL 178 (08/2000)	Exterior Insulation and Finish System Exclusion - Part II
MCL 187*(04/2007)	Lead/Lead Contamination and Asbestos Exclusion
MCL 193*(06/2005)	Contractors New York State Bodily Injury Limitation - Part II
MCM 419 (01/2015)	Non-Certified Acts of Terrorism Exclusions - Parts I and II
MCM 830 (11/2015)	Mandatory Endorsement - Delaware
MCP 170 (10/2004)	Crime Common Provisions Form - Part I
MCP 171 (10/2004)	Employee Dishonesty Coverage (Form A) - Part I
MCP 173 (10/2004)	Money and Securities Crime Coverage (Form C) - Part I
MCP 507 (11/2007)	Water Damage Back-Up
MCP 515 (11/2007)	Ice Damning Exclusion
SICP-7000(09/11)	Building Code/Law Coverage Modification
SISC-0001 (09/11)	Special Contractors Policy
SIIL-7000 (09/11)	Software Loss Exclusion - Part I
SISC-0004 (09/11)	Identity Recovery Coverage
SISC-0005 (09/11)	Computer Coverage-Contractors
MCM 413 (01/2015)	Certified Acts of Terrorism Exclusions
TPD12 (01/2015)	Notice Of Terrorism Insurance Coverage
MCL 156 (06/2005)	Designated Work Exclusion
MCP 525 (11/2007)	Replacement Cost on Tools
SISC DS 02 (09/11)	Supplemental Declarations - Plumbing/HVAC Contractors
SISC-0002 (09/11)	Plumbing/HVAC/Electrician Contractors Enhancements - Part II

* DE Mandatory Forms

\$	1,144	Annual Premium
\$	0	< Surcharge NJ-PLIGA
\$	1,144	< Total Premium
\$	(1,078)	< Additional/Return Premium
\$	0	< Additional/Return NJ - PLIGA

03/20/2019

Countersignature Date

By:

Representative

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.

Policy # **600004772**

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*.

SUPPLEMENTAL DECLARATIONS — SISC DS 02 09 11

The following special limits and rating factors for Plumbing/HVAC Contractors apply to the designated coverages, in accordance with the provisions of the Special Contractors' Coverage Form SISC-0001.

	(A) POLICY LIMIT / FACTOR	(B) REVISED POLICY LIMIT / FACTOR
PART I B SUPPLEMENTAL COVERAGES		
1. Accounts Receivable ⁽¹⁾	\$ 25,000	\$
2. Automatic Increase Factor		
Coverage A	—	
Coverage B	—	
3. Building Extension		
A. Glass		
Limit	\$ 2,000	\$
Per Item Limit	\$ 100	\$
B. Outdoor Signs		
1. Not Attached to Buildings	\$ 3,000	\$
2. Attached to Buildings	\$ 3,000	\$
Deductible Per Occurrence	\$ 250	\$
4. Building Code / Law Coverage	0.10	
5. Debris Removal		
B. Factor (Covered Loss Times):	0.25	
C. Additional Limit	\$ 5,000	\$
7. Fire Expense Coverages		
A. Fire Department Service	\$ 10,000	
B. Fire Extinguisher Recharge	\$ 3,000	
8. Lock Replacement	\$ 500	\$
9. Newly Acquired Property		
1. Coverage A		
Coverage A Limit Times:	0.25	
Maximum Limit per Building	\$500,000	
2. Coverage B		
Coverage B Limit Times:	0.10	
Maximum Limit per Location	\$250,000	
3. Coverage D		
Coverage D Limit Times:	0.10	
Maximum Limit per Location	\$100,000	
10. Off Premises Property ⁽¹⁾		
A. Owned Property		
Total Limit Per Occurrence	\$ 25,000	\$
Limit Per Each Item	\$ 500	\$
B. Employee Tools		
Total Limit Per Occurrence	\$ 5,000	\$
Limit Per Each Item	\$ 250	\$

Note: (1) *Applies Only With Coverage B*

	(A) POLICY LIMIT / FACTOR	(B) REVISED POLICY LIMIT / FACTOR
PART I B SUPPLEMENTAL COVERAGES		
11. Outdoor Property		
Limit	\$ 5,000	\$
Per Item Limit	\$ 250	\$
12. Personal Property ⁽¹⁾		
A. Personal Effects	\$ 25,000	\$
B. Property of Others	\$ 25,000	\$
C. Valuable Papers / Records	\$ 3,000	\$
13. Pollution CleanUp	\$ 25,000	

**PART I F
WATER DAMAGE - SEWER / DRAIN
BACKUP**

11. When MCP 507 applies	\$ 10,000	\$
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OTHER SPECIAL POLICY CONDITIONS

Computer Coverage

When SISC-0005 applies	\$ 5,000	\$
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Employee Dishonesty Coverage

When MCP 171 applies	\$ 5,000	\$
Deductible Per Occurrence	\$ 200	\$

Money and Securities Coverage

When MCP 173 applies		
Limit Inside the Premises	\$ 10,000	\$
Limit Outside the Premises	\$ 2,000	\$

Arson Award \$ 5,000

We will reimburse *you* for any reward *you* give to anyone who discloses information that leads to the conviction of a person or persons for arson at the described premises. No deductible applies to this special provision.

NOTES:

- With the exception of Supplemental Coverage 13, the limits and factored amounts of insurance are aggregate limits per occurrence. With regard to Item 13 the limits are aggregate limits per policy year for all covered occurrences.
- Column (A) shows Basic Policy Limits / Factors: "-" means coverage not applicable.
- Column (B) shows the Revised Limits / Factors, which replace those shown in Column (A): "-" means no change permitted.

DESIGNATED WORK EXCLUSION • PART II

This endorsement extends the exclusions to any occurrence arising out of the designated work. 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 # **600004772**

SCHEDULE

DESIGNATED WORK:

EXCLUDES ALL OPERATIONS OF SNOW & ICE REMOVAL & PLOWING

SPECIAL EXCLUSION - DESIGNATED WORK

Part II C is extended to include the following:

*We do not insure **bodily injury** or **property damage** included in the **products / completed operations** hazard and arising out of **your work** designated in this endorsement.*