

Prior Policy Declarations

Insured: Acme Manufacturing Inc.

FEIN: 12-3456789

Address: 1234 Industrial Blvd, Houston, TX 77001

Carrier: XYZ Insurance Company

Policy Number: POL-654321

Policy Period: January 1, 2022 – December 31, 2022

General Liability Coverage

Coverage: Commercial General Liability

- **Each Occurrence Limit:** \$1,000,000
- **General Aggregate Limit:** \$2,000,000
- **Products & Completed Operations Aggregate:** \$2,000,000
- **Personal & Advertising Injury:** \$1,000,000
- **Damage to Premises Rented to You:** \$100,000
- **Medical Payments (any one person):** \$5,000

Deductibles: None

This policy provided standard commercial general liability coverage for premises and operations. No endorsements limiting coverage were applied.

Property & Umbrella Coverage

Property Coverage:

- **Building:** \$1,500,000 (Replacement Cost)
- **Business Personal Property:** \$1,000,000
- **Business Interruption (12 months actual loss sustained):** Included
- **Deductible:** \$5,000 (All Other Perils)
- **Valuation Basis:** Replacement Cost

Umbrella Liability:

- **Each Occurrence:** \$5,000,000
- **Aggregate Limit:** \$5,000,000
- **Underlying Requirements:** General Liability & Auto maintained at minimum \$1M/\$2M

Property and umbrella coverage were placed with the same carrier, ensuring continuity in limits and claims handling.

Additional Coverage & Remarks

Endorsements & Additional Coverages:

- Equipment Breakdown: Included
- Inland Marine (Contractor's Equipment): \$250,000 Scheduled Value
- Cyber Liability: Not Included (requested for renewal)
- Flood & Earthquake: Excluded

Premium Summary:

- General Liability Premium: \$12,000
- Property Premium: \$18,500
- Umbrella Premium: \$7,200
- Equipment Breakdown Premium: \$2,300
- **Total Annual Premium: \$40,000**

Remarks:

- The insured maintained **continuous coverage** without lapses.
- **Cyber coverage was not included** in the prior term but has been requested in the current renewal.
- Risk control measures were noted and compliance confirmed by carrier inspection in 2022.