



101 West Avenue, Suite 150
Jenkintown, PA 19046
Phone: 215-576-1500

**CONFIRMATION OF COVERAGE BOUND
(BINDER CONFIRMATION)**

Dec 31, 2024

Willis Towers Watson Northeast, Inc. - NY (Brookfield Place)
200 Liberty St.
6th floor
New York, NY 10281

Re: New Jersey Sports and Exposition Authority
Policy #: AES1230838 02
Effective: 1/1/2025 to 1/1/2026

We are pleased to confirm the attached binder being offered with **Associated Industries Insurance Company, Inc.** This carrier is **Non-Admitted** in the state of **NJ**. Please note that this binder is based on the coverage, terms and conditions as stated in the attached binder, which may be different from those requested in your original submission. As you are the representative of the Insured, it is incumbent upon you to review the terms of this binder carefully with your Insured, and reconcile any differences from the terms requested in the original submission. CRC Insurance Services, Inc. disclaims any responsibility for your failure to reconcile with the Insured any differences between the terms bound as per the attached and those terms originally requested. This coverage may not be bound without a fully executed CRC brokerage agreement.

NOTE: If insured is located outside your resident state, you must hold appropriate non-resident license prior to binding.

Mailing Address: PO Box 640
Lyndhurst, NJ 07071

Physical Address: 1 Dekorte Park Plaza, PO Box 640
Lyndhurst, NJ 07071

Coverage as bound per the attached. Premium and Commission are as follows:

Premium:	\$22,849.00
TRIA Premium:	\$685.00 - APPLIES
Carrier Policy Fee	\$225.00
Broker Fee	\$250.00

Total: **\$24,009.00**

Broker Fees & Policy Fees are Fully Earned at Binding

Commission: 0%

If Non Admitted the following applies:

New Jersey Tax Filings are the responsibility of: () Your Agency () CRC

This policy is written by a surplus lines insurer and is not subject to the filing or approval requirements of the New Jersey Department of Banking and Insurance. Such a policy may contain conditions, limitations, exclusions and different terms than a policy issued by an insurer granted a Certificate of Authority by the New Jersey Department of Banking and Insurance. The Insurer has been approved by the Department as an eligible surplus lines insurer, but the policy is not covered by New Jersey Insurance Guaranty Fund, and only a policy of medical malpractice liability insurance as defined in N.J.S.A. 17:30D-3d or a policy of property insurance covering owner-occupied dwellings of less than four dwelling units are covered by the New Jersey Surplus Lines Guaranty Fund.

Upon requesting quotes and/or placement for the coverage listed herein, the producing retail broker hereby confirms that he/she has performed any and all diligent searches, as may be required by statute, for coverage through licensed carriers or other means of placement, and as necessary maintain proof of declination. Where allowed by governing statutes, "diligent effort" may not require an actual physical search and declination on each risk, but may be based on the retail producing broker's own experience, opinion and overall knowledge of acceptability in the admitted marketplace.

CRC does not issue any certificates of insurance. It is the responsibility of the issuing party Willis Towers Watson Northeast, Inc. - NY (Brookfield Place), to issue COIs according to the insurance policy in reference. CRC does not check or review any COI they receive. All copies of COIs received will be destroyed at time of receipt.

Financing Insurance Premiums

Premium financing budgets insurance payments and improves liquidity for other business objectives: working capital, business growth, building expansion.

If your clients choose to pay their insurance in monthly installments, it's fast and easy with AFCO Premium Finance. AFCO provides premium financing solutions for large, mid-size and small corporate accounts;

Find out how premium financing works and how it can expand your relationship with your clients by e-mailing AFCODirect@afco.com; or **call toll-free 877-317-6437**.

Should you have any questions, please feel free to contact our office.

Sincerely,

Daniel An

djan@crcgroup.com
13105969

CONFIDENTIAL

Retail Broker: Willis Towers Watson Northeast, Inc. - NY (BrookfieNew York, NY 10281

The undersigned applicant has been advised by the undersigned originating insurance producer and understands that an insurance policy written by a surplus lines insurer is not subject to the filing or approval requirements of the New Jersey Department of Banking and Insurance. Such a policy may contain conditions, limitations, exclusions and different terms than a policy issued by an insurer granted a Certificate of Authority by the New Jersey Department of Banking and Insurance.

Applicant's Signature

Applicant's Name (Print or Type)

Date of Applicant's Signature

Producer Signature

Producer Name (Print or Type)

Date of Producer Signature

New Jersey Producer License Reference Number



AmTrust E&S Insurance Services

An AmTrust Financial Company

12/27/2024

CRC Insurance - Memphis
6075 Poplar Avenue, Suite 400 Memphis TN 38119

Attn: Julia Hendler
Applicant: New Jersey Sports and Exposition Authority
Coverage: General Liability Coverage
Effective Date: 1/1/2025

Dear Julia Hendler

AmTrust E&S Insurance Services, Inc. is pleased to offer a binder for the coverage(s) shown above through Insurance Company: Associated Industries Insurance Company, Inc.(a member Of AmTrust Financial Group) (a member of AmTrust Financial Group) - A.M. Best Rating: A- (Excellent) XV.

Our binder is valid for 45 business days from the date shown on the binder, before which time a policy will be issued by us and provided to you for distribution to the insured.

The terms of this binder and the policy and its endorsements supersede any specific requests that you may have made and may also be subject to specific conditions as noted in the binder itself.

AmTrust E&S Insurance Services, Inc.
COVERAGE BINDER

Date: 12/27/2024

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Effective Date: 1/1/2025

APPLICANT INFORMATION

NAME: New Jersey Sports and Exposition Authority
MAILING ADDRESS: 1 DeKorte Park Plaza
Lyndhurst, NJ 07071

PROGRAM PARAMETERS – GENERAL LIABILITY COVERAGE PART

POLICY PERIOD: 1/1/2025 to 1/1/2026
(12:01 a.m. Standard Time on both dates at the address of the Named Insured noted above)
POLICY NUMBER: AES1230838 02
INSURANCE COMPANY: Associated Industries Insurance Company, Inc.(a member Of AmTrust Financial Group)
A- (Excellent) XV
COVERAGE FORM: CG 00 01
General Liability Coverage - Occurrence Form

PROGRAM STRUCTURE: \$5,000 Deductible Per Occurrence Including Loss Adjustment Expense
DEFENSE BASIS: In Addition to Limits of Liability
LIMITS OF LIABILITY:

General Liability

\$1,000,000 Bodily Injury & Property Damage Limit - Each Occurrence
\$100,000 Damage To Premises Rented To You Limit - Any One Premises
Excluded Medical Expense Limit - Any One Person
\$1,000,000 Personal Injury & Advertising Injury Limit - Any One Person or Organization
\$2,000,000 General Aggregate Limit
\$2,000,000 Products/Completed Operations Aggregate Limit

PREMIUM

CURRENCY		US Dollars
GENERAL LIABILITY PREMIUM	\$	23,534.00
MISCELLANEOUS FEE	\$	225.00
TOTAL DEPOSIT PREMIUM MINIMUM	\$	23,759.00
RETAINED PREMIUM MINIMUM		25%
RETAINED AUDIT PREMIUM		100%
TOTAL INCLUDING TAXES & FEES	\$	23,759.00

PREMIUM CALCULATION

The premium indicated on this binder is an estimate policy premium. The final policy earned premium will be calculated at audit based on the following classifications and rates:

Audit Frequency: Not Applicable

Code	Description	Rate	Exposure	Exposure Basis
49451	Vacant Land – Other than Non-For-Profit	22.877	998	See Classification Notes

AmTrust E&S Insurance Services, Inc.
COVERAGE BINDER

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Effective Date: 1/1/2025

Date: 12/27/2024

Name: New Jersey Sports and Exposition Authority

FORMS & EXCLUSIONS APPLICABLE TO GENERAL LIABILITY

AESGL225 0418	ABSOLUTE AUTO, AIRCRAFT AND WATERCRAFT EXCLUSION
AESGL248 0723	EXCLUSION – FIREARM(S) OR WEAPON(S)
CG0001 1207	COMMERCIAL GENERAL LIABILITY COVERAGE FORM
CG0068 0509	RECORDING AND DISTRIBUTION OF MATERIAL OR INFORMATION IN VIOLATION OF LAW EXCLUSION
CG2107 0514	EXCLUSION – ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY
CG2132 0509	COMMUNICABLE DISEASE EXCLUSION
CG2135 1001	EXCLUSION - COVERAGE C - MEDICAL PAYMENTS - All locations and operations
CG2136 0305	EXCLUSION - NEW ENTITIES
CG2144 0798	LIMITATION OF COVERAGE TO DESIGNATED PREMISES OR PROJECT - Landfills Block 149, Lot 10, 631 Belleville Turnpike., Kearny, NJ 07032 Block 286, Lot 33, 1016 Belleville Turnpike, Kearny, NJ 07032 Block 205, Lot 18, 425 Bergan Avenue, Kearny, NJ 07032 Block 205, Lot 31, 425 Bergan Avenue, Kearny, NJ 07032 Block 205, Lot 32, 425 Bergan Avenue, Kearny, NJ 07032 FULL LIST OF LOCATIONS ON THE POLICY
CG2147 1207	EMPLOYMENT-RELATED PRACTICES EXCLUSION
CG2149 0999	TOTAL POLLUTION EXCLUSION ENDORSEMENT
CG2167 1204	FUNGI OR BACTERIA EXCLUSION
CG2171AES 0113	EXCLUSION OF OTHER ACTS OF TERRORISM COMMITTED OUTSIDE THE UNITED STATES; CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
CG2184AES 0113	EXCLUSION OF CERTIFIED NUCLEAR, BIOLOGICAL, CHEMICAL OR RADIOLOGICAL ACTS OF TERRORISM; CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
CG2196 0305	SILICA OR SILICA-RELATED DUST EXCLUSION
CG2620 1093	NEW JERSEY CHANGES - LOSS INFORMATION
CG4032 0523	EXCLUSION – PERFLUOROALKYL AND POLYFLUOROALKYL SUBSTANCES (PFAS)
IL0003 0908	CALCULATION OF PREMIUM
IL0017 1198	COMMON POLICY CONDITIONS
IL0021 0908	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (BROAD FORM)
NXGL004 0809	AMENDMENT - COMMON POLICY CONDITIONS
NXGL005 0420	POLICYHOLDER'S GUIDE TO REPORTING A CASUALTY CLAIM
NXGL007 0809	MINIMUM RETAINED AUDIT PREMIUM
NXGL008 0809	MINIMUM RETAINED PREMIUM
NXGL015 0809	EXCLUSION – ASBESTOS
NXGL016 0809	EXCLUSION – TOTAL LEAD
NXGL018 0809	EXCLUSION – CROSS SUITS
NXGL020 0809	EXCLUSION – ELECTROMAGNETIC FIELDS (EMF'S)
NXGL021 0809	EXCLUSION - PUNITIVE DAMAGES
NXGL037 0809	DEDUCTIBLE LIABILITY ENDORSEMENT – INCLUDING EXPENSE (PER OCCURRENCE/OFFENSE)
NXGL045 0818	EXCLUSION – ASSAULT AND BATTERY
NXGL097 0809	DEFINITION OF GROSS RECEIPTS/SALES ENDORSEMENT
NXGL127 0809	EXCLUSION – CROSS SUITS (INSUREDS)

AmTrust E&S Insurance Services, Inc.
COVERAGE BINDER

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Date: 12/27/2024

Effective Date: 1/1/2025

Name: New Jersey Sports and Exposition Authority

NXGL128 0110	SUBCONTRACTOR SPECIAL CONDITIONS INCLUDING DEDUCTIBLE - Special rate: \$0 per \$1,000 cost of uninsured / under-insured sub-contracted work. Deductible: \$25,000
NXGL150 0510	EXCLUSION – PENDING AND PRIOR LITIGATION
NXGL198 0113	EXCLUSION – TOTAL PROFESSIONAL SERVICES

CONDITIONS & SUBJECTIVES

- Certificates of Insurance are to be obtained from all contractors, subcontractors, suppliers and manufacturers with limits equal to the Insured.
- Please confirm the insured has owned all locations we are considering for the past five years.
- Receipt of COI's for PSEG and recycling plant
- Receipt of completed, signed and dated ACORD application within 15 days of binding coverage.
- The insured must confirm their choice to purchase or decline terrorism coverage as outlined in this quote by returning the signed terrorism form NX TRIA 001.

This insurance is issued pursuant to the New Jersey Surplus Lines Law. This policy is written by a surplus lines insurer and is not subject to the filing or approval requirements of the New Jersey Department of Banking and Insurance. Such a policy may contain conditions, limitations, exclusions and different terms that a policy issued by an insurer granted a 'Certificate of Authority' by the New Jersey Department of Banking and Insurance. The insurer has been approved by the Department as an eligible surplus lines insurer, but the policy is not covered by the New Jersey Insurance Guarantee Fund, and only a policy of medical malpractice liability insurance as defined in N.J.S.A. 17:30D-3d or a policy of property insurance covering owner-occupied dwellings of less than four dwelling units are covered by the New Jersey Surplus Lines Guaranty Fund.