



Coverage provided by
Erie Insurance Company

100 Erie Insurance Place Erie, PA 16530

erieinsurance.com

ErieSecure Business™ Policy Declarations

Renewal Certificate

Mailing name and address for Insured

DEPOT GRILLE
MOR JEN HEATH, INC D/B/A
42 MIDDLEBROOK AVE
STAUNTON VA 24401-4258



120424382
DD2089

Named Insured's full name

MOR JEN HEATH, INC
DBA DEPOT GRILLE

Legal entity

Corporation

Agent

DD2089 VALLEY TRUST INSURANCE GROUP

Policy period

05/10/2025 to 05/10/2026

Policy number

Q61 0413185

Agent address and phone

VALLEY TRUST INSURANCE GROUP
829 GREENVILLE AVE
STAUNTON, VA 24401-4941
(540)885-5531

Policy period begins at 12:01 A.M. standard time on the effective date and ends at 12:01 A.M. standard time on the expiration date. Standard time is determined at the stated address of the Named Insured.

Agency email address

JAKE@VALLEYTRUSTINSURANCE.COM

Agency website

<http://www.valleytrustinsurance.com>

The insurance applies to those premises described below. This is subject to all applicable terms of the policy and attached forms and endorsements.

Policy Discounts

Loyalty discount

Multi-policy

Payment plan

Premium Summary

Total net premium:

\$7,895

Final premium:

\$7,895.00

(This is not a bill. Your invoice will follow in a separate mailing.)



Insured name: MOR JEN HEATH, INC
Policy number: Q61 0413185
Policy period: 05/10/2025 to 05/10/2026

Page 2 of 92

Liability Protection

Commercial general liability coverage

Coverage

	Deductible	Limit
Bodily injury and property damage		\$1,000,000 Each occurrence
Personal and advertising injury		\$1,000,000 Any one person or organization
Medical expense payments		\$5,000 Any one person
Damage to premises rented to you – Fire legal liability		\$1,000,000 Any one premises
General aggregate		\$2,000,000
Products – Completed operations aggregate		\$2,000,000
Non-owned and hired automobile liability		Included
Damage to customers autos - Legal liability	\$200	Included

Policy Optional Coverages and Exclusions

Coverage

	Deductible	Limit
Cyber suite	\$1,000 Per occurrence	\$50,000 Aggregate
Cyber extortion		\$10,000
Misdirected payment fraud		\$10,000
Computer fraud		\$10,000
Telecommunications fraud		\$10,000
Data breach response expenses		Included
Public relations		\$10,000 Per occurrence
Reputational harm		\$10,000 Per occurrence
Computer attack		Included
Public relations		\$10,000 Per occurrence
Reward payments		Included
Reward payments sublimit per policy period		\$25,000 Per occurrence
Privacy incident liability		Included
Privacy incident defense		
Privacy incident liability		
Network security liability		Included
Network security defense		
Network security liability		
Electronic media liability		Included
Electronic media defense		
Electronic media liability		
Employment practices liability	\$2,500	\$250,000 Aggregate
Number of full time employees: 15		
Number of part time employees: 10		
Third party EPL		
Employment practices liability - Wage and hour defense costs		\$50,000
Enhancement endorsement - Restaurants select		
Identity recovery – Owners and employees		\$25,000
Liquor liability	\$1,000 Per common cause	\$1,000,000 Each common cause/ \$2,000,000 Aggregate
Total alcohol sales – Restaurant: \$298,750		
Total alcohol sales – Other: \$0		

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Page 3 of 92

Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)
Abuse or molestation exclusion
Exclusion – Data breach response expenses
Exclusion – Financial services

Property Protection

Blanket coverage	Limit
Blanket coverage - Business personal property - All locations	\$341,500

Risk information for Location 1 - Building 1

Address:	42 MIDDLEBROOK AVE	Windstorm/Hail:	Property deductible
City/State:	STAUNTON, VA	Insured interest:	Tenant
Zip code:	24401	Year built:	1854
County:	Staunton (city)	Annual sales/revenue:	\$1,958,579
Property deductible*:	\$1,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	16910E Restaurant - family style - with commercial cooking - with seating - with alcohol sales		
Protective safeguard condition:	Automatic extinguishing system		
Automatic adjustment of business personal property coverage: 5%			

**Property deductible applies unless otherwise indicated below.*

Location 1 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Business personal property: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket
Income protection		Actual loss sustained
Period of indemnity - 12 months		

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Food contamination		\$10,000



Insured name: MOR JEN HEATH, INC
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Page 4 of 92

Risk information for Location 2 - Building 1

Address:	40 MIDDLEBROOK AVE	Windstorm/Hail:	Property deductible
City/State:	STAUNTON, VA	Insured interest:	Tenant
Zip code:	24401	Year built:	1854
County:	Staunton (city)		
Property deductible*:	\$1,000		
Production or process machinery deductible:	\$1,000		
Production or process machinery deductible - Income protection:	1x day		
Occupancy/Operations:	61226Q Office - noc		
Automatic adjustment of business personal property coverage: 5%			

**Property deductible applies unless otherwise indicated below.*

Location 2 - Building 1 summary

Coverage	Deductible	Limit
Property coverage part		
Business personal property: Comprehensive perils, 90% coinsurance, Replacement cost		Blanket

Structure level optional coverages and exclusions

Coverage	Deductible	Limit
Food contamination		\$10,000

Schedule of Forms

Form number	Edition date	Description
CG0001	04/13	Commercial General Liability Coverage Form
CG0033	04/13	Liquor Liability Coverage Form
CG0179	07/10	Virginia Changes
CG0305	01/96	Deductible Liability Insurance
CG2106	05/14	Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - With Limited Bodily Injury Exception
CG2109	06/15	Exclusion - Unmanned Aircraft
CG2146	07/98	Abuse or Molestation Exclusion
CG2152	04/13	Exclusion - Financial Services
CG2170	01/15	Cap on Losses from Certified Acts of Terrorism
CG4032	05/23	Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)
EPP0001	12/24 *	ErieSecure Business Property Coverage Part
EPP0006	12/24 *	ErieSecure Business Extra Liability Coverages
EPP0008	09/23	Policy Change Endorsement - Exclusions
EPP0009	10/19	Exclusion - Professional Liability
EPP0010VA	10/22	Virginia Property Change Endorsement
EPP0011VA	07/21	Liability Change Endorsement
EPP0035	10/19 *	Important Notice to Virginia Policyholders - ErieSecure Business
EPP0094	10/24 *	Premium Audit - Noncompliance Charge
EPP0709	10/22	Food Contamination - Business Income and Expense
EPP2350	10/19	Restaurants Select Enhancement
EPP2903	10/19	Identity Recovery - Owners and Employees
EPP3208	10/19	Exclusion - Lead Liability

Schedule of Forms - (continued)

Form number	Edition date	Description
EPP3218	10/19	Exclusion - Data Breach Response Expenses
EPP3700VA	09/23	Employment Practices Liability - Virginia
EPP3701	12/21	Employment Practices Liability - Wage and Hour Defense Costs
EPP4000VA	10/19	ErieSecure Business Policy - Virginia
EPP4006	10/19	Coverage for Punitive Damages
EPP4019	01/20	EPL Policyholder Letter
EPP4020	10/19	Legal Advice Line
EPP4021VA	10/19 *	Notice - Claims Made Coverages
EPP4500	12/24 *	Cyber Suite Coverage
EPP4502VA	12/21	Cyber Suite - Virginia Changes Amendatory Endorsement
EPP4503	12/21 *	Important Notice - Cyber Coverage Resources Available
EPP5009	10/24 *	Important Notice - ErieSecure Business - Summary of Changes
EPP5011	12/24 *	Important Notice - ErieSecure Business - Summary of Changes
IL952A	03/21	Cap on Losses from Certified Acts of Terrorism
IL985H	03/21 *	Disclosure Pursuant to Terrorism Risk Insurance Act





Erie
Insurance®

Home Office • Erie, PA 16530
Your Agent:

CLAIMS DIRECTORY


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IN THE EVENT OF AN ACCIDENT OR LOSS

- Help any injured. Get names, addresses, auto license plate numbers of involved, including all witnesses.
- Do not discuss an accident with anyone except the police or our representative.
- Protect your auto and any property from further damage.
- Promptly call the police if someone is injured, damage is extensive, or in case of theft. In case of "hit-and-run", you must report the accident to the police within 24 hours or as soon as possible.
- Notify your Agent or ERIE of the accident or loss.

The ERIE is Above All in SERV/ICE®.

If we fail to give you this promised service, please drop us a note or call us on our toll-free number and tell us about it.


President and
Chief Executive Officer

CUT ON DOTTED LINE

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Erie
Insurance®

Home Office • Erie, PA 16530
Your Agent:

CLAIMS DIRECTORY

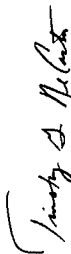
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President and
Chief Executive Officer



CUT ON DOTTED LINE

CLAIM SERVICE -- For claim service anywhere in U.S. or Canada, call:

- Your Agent
- ERIE Claims Service: **1-800-FOR-ERIE (1-800-367-3743)**
- ERIEGlassSM (Auto glass only): **1-800-552-3743**
- FRAUD FINDERS[®] (To report fraud): **1-800-368-6696**

CS4ESB 10/19

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