



THE HARTFORD
BUSINESS SERVICE CENTER
3600 WISEMAN BLVD
SAN ANTONIO TX 78251

FEBRUARY 16, 2023

DIRECT ACCESS INSURANCE SERVICES/57129850
1410 ROCKY RIDGE DR STE 335
ROSEVILLE, CA 95661



Policy Information



Contact Us

Policyholder Details:
Up in the Air Inc
DBA: Interlokit Enterprises

ADDITIONAL INFORMATION

Policy Number:
57 SBA AR5SMV

Producer Name:
**DIRECT ACCESS
INSURANCE
SERVICES**

Policy Term:
03/29/2023 to 03/29/2024

Producer Code:
57129850

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Need Help? Start a live chat online or call us at (866) 467-8730. We're here weekdays from 8:00 AM to 8:00 PM ET.

Insurance underwritten by: Hartford Underwriters Insurance Company, a property and casualty company of The Hartford.

The Hartford® is Hartford Financial Services Group, Inc. and its property and casualty subsidiaries. Its headquarters is in Hartford, CT.



Producer Fact Sheet

Account Number:

16630710

Bill Frequency:

Two Pay (60%Down+1 @40%)

Payor:

Insured

Transaction Type:

Renewal

TOTAL POLICY PREMIUM:**\$1,661.00***

* Total Premium includes the premium for all Coverage Parts issued to you in this policy, as well as any companion policies delivered with this policy. Total Premium includes any applicable fees and surcharges. Total Premium may change based on coverage changes made through endorsement or if your policy is subject to Premium Audit.

This Spectrum® renewal policy premium reflects The Hartford's recognition of any changes to the insured's business and associated risk attributes that have occurred during the previous policy term. This may include changes in exposure, recent loss history or other characteristics that have become known to us through the underwriting process.



Commission Breakdown

LINE OF BUSINESS	COST	COMMISSION PERCENTAGE
Spectrum	\$1,661.00	15%
TOTAL	\$1,661.00	

The commission rate is subject to adjustment.



Forms Details

FORM	TITLE
SU 20 00 10 18	ABSOLUTE LEAD EXCLUSION
SP 30 23 10 18	ACCOUNTS RECEIVABLE
SL 30 47 10 18	ADDITIONAL INSURED - VENDORS
SC 00 03 10 18	AMENDMENT OF THE DECLARATIONS - ADDITIONAL PERSONS OR ORGANIZATIONS DESIGNATED AS NAMED INSUREDS
SU 01 10 10 18	AMENDMENT OF UMBRELLA CONDITIONS - GEORGIA
SP 30 18 10 18	ARSON AND THEFT REWARD
SP 30 57 10 18	BACK-UP OF SEWERS AND DRAINS COVERAGE
SL 30 32 06 21	BLANKET ADDITIONAL INSURED BY CONTRACT
SU 00 02 10 18	BLANKET ADDITIONAL INSURED BY CONTRACT - UMBRELLA
SP 30 31 10 18	BRANDS AND LABELS
SP 30 59 10 18	BUILDING PROPERTY OF OTHERS
SP 30 21 10 18	BUSINESS INCOME AND EXTRA EXPENSE - SPECIFIED LIMIT
SP 30 19 10 18	BUSINESS INCOME FOR CIVIL AUTHORITY ORDERS
SP 30 40 10 18	BUSINESS INCOME FOR OFF-PREMISES UTILITY SERVICES
SP 30 14 10 18	BUSINESS INCOME FROM DEPENDENT PROPERTIES
SP 30 45 10 18	BUSINESS INCOME FROM OFF-PREMISES OPERATIONS
SP 30 47 10 18	BUSINESS INCOME FROM WEBSITES
SL 00 00 10 18	BUSINESS LIABILITY COVERAGE FORM
SP 30 32 10 18	CLAIM EXPENSE
SP 30 00 10 18	COLLAPSE
SC 00 00 10 18	COMMON POLICY CONDITIONS
SP 30 60 10 18	COMPUTERS WORLDWIDE
SP 30 37 10 18	CONTRACT PENALTIES
SL 40 02 10 18	DATA BREACH COVERAGE - DEFENSE AND LIABILITY
SL 40 01 10 18	DATA BREACH COVERAGE - RESPONSE EXPENSES
SL 40 00 10 18	DATA BREACH COVERAGE DECLARATIONS
SP 30 01 10 18	DEBRIS REMOVAL
SL 55 74 10 18	DECLARATIONS - EMPLOYMENT PRACTICES LIABILITY COVERAGE PART
SC 00 01 10 18	DECLARATIONS: BUSINESS OWNER'S POLICY
SC 70 00 12 20	DISCLOSURE - CAP ON LOSSES - TERRORISM RISK INSURANCE ACT
SP 30 29 10 18	ELECTRONIC DATA



Forms Details (continued)

FORM	TITLE
SP 30 42 10 18	EMPLOYEE DISHONESTY COVERAGE - EXCLUDES ERISA COMPLIANCE
SL 55 02 10 18	EMPLOYMENT PRACTICES LIABILITY COVERAGE FORM (CLAIMS MADE)
SP 30 02 10 18	EQUIPMENT BREAKDOWN
SU 20 09 10 18	EXCLUSION - CARE, CUSTODY OR CONTROL OF PERSONAL PROPERTY
SU 20 10 10 18	EXCLUSION - CARE, CUSTODY OR CONTROL OF REAL PROPERTY
SL 20 06 10 18	EXCLUSION - NUCLEAR ENERGY LIABILITY
SU 20 01 10 18	EXCLUSION - SILICA
SL 20 78 10 18	EXCLUSION - SILICA - BUSINESS LIABILITY COVERAGE FORM
SP 30 38 10 18	EXPEDITING EXPENSES
SU 00 03 10 18	EXTENSION SCHEDULE OF UNDERLYING INSURANCE
SP 30 55 10 18	FINE ARTS COVERAGE
SL 40 42 10 18	FINES AND PENALTIES - DATA BREACH COVERAGE - DEFENSE AND LIABILITY
SP 30 03 10 18	FIRE DEPARTMENT SERVICE CHARGE
SP 30 04 10 18	FIRE EXTINGUISHER RECHARGE
SU 30 08 10 18	FOLLOWING FORM ENDORSEMENT - AUTOMOBILE LIABILITY
SP 30 16 12 19	FORGERY COVERAGE (INCLUDING CREDIT CARDS, CURRENCY AND MONEY ORDERS)
SP 30 46 10 18	FRAUDULENT TRANSFER COVERAGE
SP 30 05 10 18	GARAGES, STORAGE BUILDINGS, AND OTHER APPURTENANT STRUCTURES
SL 55 41 10 18	GEORGIA AMENDATORY ENDORSEMENT - EMPLOYMENT PRACTICES LIABILITY
SC 01 10 03 20	GEORGIA CHANGES - COMMON POLICY CONDITIONS
SP 01 10 03 20	GEORGIA CHANGES - SPECIAL PROPERTY COVERAGE FORM
SP 30 06 10 18	GLASS EXPENSE
SL 30 26 10 18	HIRED AUTO AND NON-OWNED AUTO LIABILITY
SP 30 22 06 22	IDENTITY RECOVERY FOR BUSNESSOWNERS AND EMPLOYEES
SC 50 64 06 20	IMPORTANT NOTICE TO POLICYHOLDER'S
SC 50 46 10 18	IMPORTANT NOTICE TO POLICYHOLDERS
SC 90 04 10 18	IMPORTANT NOTICE TO POLICYHOLDERS THE HARTFORD CYBER CENTER WEBSITE ACCESS
100722	INSURANCE POLICY BILLING INFORMATION
SP 30 30 10 18	INTERRUPTION OF COMPUTER OPERATIONS



Forms Details (continued)

FORM	TITLE
SP 30 07 10 18	LEASE ASSESSMENT
SP 30 54 10 18	LEASEHOLD IMPROVEMENTS
SP 02 01 10 18	LIMITED FUNGI, BACTERIA OR VIRUS COVERAGE - GEORGIA
SP 30 08 10 18	LOCK AND KEY REPLACEMENT
SP 30 36 03 20	LOST KEYS
SP 30 28 10 18	MONEY AND SECURITIES COVERAGE
SP 30 24 12 21	NEWLY ACQUIRED OR CONSTRUCTED PROPERTY
SC 50 53 10 18	NON PHS MISCELLANEOUS TRANSACTION AGENT LETTER
SP 30 39 10 18	NON-OWNED DETACHED TRAILERS
SC 50 62 10 18	NON-PHS RENEWAL LETTER
SP 30 50 10 18	OFF-PREMISES UTILITY SERVICES - DIRECT DAMAGE
SP 30 11 12 19	ORDINANCE OR LAW COVERAGE
SP 30 25 12 21	OUTDOOR PROPERTY
SP 31 35 10 18	OUTDOOR SIGNS ON PREMISES
SP 30 33 10 18	PAIRS OR SETS
SP 30 53 10 18	PAVED SURFACES
SL 40 44 12 19	PCI LOSS - DATA BREACH COVERAGE - DEFENSE AND LIABILITY
SP 20 08 10 18	PERILS SPECIFICALLY EXCEPTED
SP 30 09 10 18	PERSONAL EFFECTS
SP 30 20 10 18	POLLUTANTS AND CONTAMINANTS CLEAN UP AND REMOVAL
SP 30 10 10 18	PRESERVATION OF PROPERTY
SC 50 31 10 18	PRODUCER COMPENSATION NOTICE
SL 30 52 12 19	PRODUCT RECALL AND REPLACEMENT COVERAGE
SP 30 26 10 18	PROPERTY OFF-PREMISES
SL 55 37 10 18	RETROACTIVE DATE ENDORSEMENT - EMPLOYMENT PRACTICES LIABILITY
SP 30 34 10 18	SALESPERSONS SAMPLES
SP 00 00 10 18	SPECIAL PROPERTY COVERAGE FORM
SC 00 12 10 18	SPECTRUM BUSINESS OWNER'S POLICY JACKET
SC 00 02 10 18	SPECTRUM SUPPLEMENTAL SCHEDULE OF AUDITABLE COVERAGES
SP 30 51 10 18	SPOILAGE
SP 30 49 10 18	SUMP OVERFLOW OR SUMP PUMP FAILURE
SL 40 28 10 18	SUPPLEMENTAL COVERAGE ENDORSEMENT - DATA BREACH



Forms Details (continued)

FORM	TITLE
SP 30 44 10 18	THEFT DAMAGE TO BUILDING
SP 30 91 10 18	THEFT PAYMENT CHANGES
SL 55 36 10 18	THIRD PARTY LIABILITY ENDORSEMENT - EMPLOYMENT PRACTICES LIABILITY
SC 90 16 10 18	TRADE OR ECONOMIC SANCTIONS ENDORSEMENT
SP 30 61 10 18	TRANSIT BUSINESS INCOME
SP 30 48 10 18	TRANSIT COVERAGE
SU 00 05 10 18	UMBRELLA LIABILITY SUPPLEMENTAL POLICY DECLARATIONS PAGE
SU 00 00 12 19	UMBRELLA LIABILITY SUPPLEMENTAL POLICY
SP 30 52 10 18	UNAUTHORIZED BUSINESS CARD USE
SC 90 15 10 18	US DEPARTMENT OF THE TREASURY, OFFICE OF FOREIGN ASSETS CONTROL (OFAC) ADVISORY NOTICE TO POLICYHOLDERS
SP 30 12 10 18	VALUABLE PAPERS AND RECORDS
SP 30 66 10 18	VALUABLE PAPERS AND RECORDS - PROTOTYPE DESIGNS
SP 30 35 10 18	VALUATION CHANGES: COMMODITY, FINISHED AND MERCANTILE STOCK
SL 55 34 10 18	WAGE AND HOUR CLAIMS EXPENSES - EMPLOYMENT PRACTICES LIABILITY
SP 30 27 10 18	WATER DAMAGE, OTHER LIQUID, POWDER OR MOLTEN MATERIAL DAMAGE



Spectrum Summary - Policy Information

Policyholder Details:

Up in the Air Inc

Policy Number:

57 SBA AR5SMV

Property Deductible:

\$500

Audit Period:

Auditable

Policy Term:

03/29/2023 to 03/29/2024

DESCRIPTION	LIMIT OF INSURANCE	PREMIUM
Policy Base Premium		\$329.00
PROPERTY COVERAGES		
Base Property Coverages		
Business Personal Property (BPP)	See Declarations for Details	\$150.00
Business Income and Extra Expense	\$10,000	\$44.00
Other Base Property Coverages and STRETCH® Coverages³	See Declarations for Details	\$324.00
Other Property Coverages		
Theft Payment Changes	\$10,000	\$5.00
Valuable Papers and Records - Prototype Designs	\$25,000	\$9.00
LIABILITY COVERAGES		
Business Liability	\$1,000,000	\$36.00
Additional Business Liability Coverages		
Hired Auto and Non-Owned Auto	Included ¹	\$144.00
Blanket Additional Insured by Contract	Included ¹	\$45.00
Product Recall and Replacement Coverage	\$10,000/\$25,000	\$3.00
Additional Insured - Vendors	Included	\$23.00
Other Liability Coverages		
Umbrella	\$1,000,000	\$448.00
Data Breach	See Declarations for Details	\$68.00
Employment Practices Liability Insurance	\$25,000/\$25,000	Included
OTHER CHARGES		
Terrorism Coverage		\$33.00



Spectrum Summary - Policy Information

TOTAL		\$1,661.00
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Direct Bill Account Number - 16630710

¹ Included in Business Liability Limit(s).

³ Includes all base property coverages and Stretch coverages (if applicable), including those that may have been adjusted from the base limit

This document contains only a general description of coverages that may be provided and does not include all of the features, exclusions and conditions of the policies it describes. Please refer to the actual policies for complete details of coverage and exclusions. In the event of a conflict, only the terms of an actual issued policy will prevail.



OUTDOOR PROPERTY

This endorsement modifies insurance provided under the following:

SPECIAL PROPERTY COVERAGE FORM

Except as otherwise stated in this endorsement, the terms and conditions of the Policy apply.

The following is added to Paragraph **A.6., Coverage Extensions**, of the Special Property Coverage Form:

Outdoor Property

- (1) You may extend the insurance provided by this Coverage Part to apply to your outdoor fences, signs (other than signs attached to buildings), radio and television antennas (including satellite dishes), trees, shrubs and plants (other than trees, shrubs or plants which are part of a vegetated roof), including debris removal expense. Loss or damage must be caused by or result from any of the following causes of loss:
 - (a) Fire;
 - (b) Lightning;
 - (c) Windstorm;
 - (d) Ice, Snow, Sleet or Hail;
 - (e) Explosion;
 - (f) Riot or Civil Commotion; or
 - (g) Aircraft.
- (2) Exclusion **B.2.i., Exposed Property**, does not apply to this Coverage Extension.
- (3) The most we will pay in any one occurrence, including debris removal expense, under this Coverage Extension is the Limit of Insurance shown in the Declarations for Outdoor Property.

Subject to all aforementioned terms and limitations of coverage, this Coverage Extension includes the expense of removing from the described premises the debris of trees, shrubs and plants which are the property of others, except in the situation in which you are a tenant and such property is owned by the landlord of the described premises.