



**PENN NATIONAL
INSURANCE**

Feel Secure®

Pennsylvania National Mutual Casualty Insurance Company
Penn National Security Insurance Company
P.O. Box 2361 • Harrisburg, PA 17105-2361

**COMMERCIAL UMBRELLA
LIABILITY POLICY
NON-ASSESSABLE**

NEW DECLARATIONS

POLICY NUMBER	POLICY PERIOD FROM TO		COVERAGE IS PROVIDED IN	AGENCY
UL92028728	04/15/2024	04/15/2025	Pennsylvania National Mutual Casualty Insurance Company	1498

NAMED INSURED AND ADDRESS	AGENCY
PAC General Construction LLC 8105 Valley Ln Ellicott City, MD 21043-3433	HBW Insurance Group Inc 8865 Stanford Blvd Ste 202 Columbia, MD 21045

IMPORTANT NOTICE: SOME OF THIS POLICY'S COVERAGE MAY BE SUBJECT TO "CLAIMS-MADE" CONDITIONS. IF YOUR UNDERLYING INSURANCE IS WRITTEN ON A "CLAIMS-MADE" BASIS

POLICY PERIOD: POLICY COVERS FROM: 12:01 A.M. STANDARD TIME AT THE ADDRESS OF THE INSURED STATED HEREIN.

PART TWO: THIS DECLARATION PAGE WITH "POLICY PROVISIONS PART ONE" COMPLETES THE ABOVE NUMBERED POLICY.

LIMITS OF INSURANCE

\$1,000,000 Each Occurrence Limit
\$1,000,000 Products Completed Operations Aggregate Limit
\$1,000,000 General Aggregate Limit
Insured's Retained Limit: \$10,000
each occurrence or offense not covered by underlying insurance.

CLAIMS MADE UNDERLYING

Retroactive Date:
(Applicable when underlying General Liability insurance is written on a claims-made basis).

PREMIUM COMPUTATION

If the policy is written on an adjustable basis, the premium shall be paid as follows:

<u>Estimated Annual</u>	<u>Rate Per</u>	<u>Annual Minimum Premium</u>	<u>Advance Premium</u>
			\$750
		Personal Umbrella Endorsement(s)	
		KY Tax Surcharge	0
		Total Advance Premium	\$750

Forms and Endorsements attached to policy at inception.
SEE ATTACHED FORMS SCHEDULE. FORM 71-1084

COUNTERSIGNED BY: _____
Authorized Representative