COMMERCIAL UMBRELLA LIABILITY POLICY NON-ASSESSABLE

Advance Premium

RENEWAL DECLARATION

POLICY NUMBER	POLICY F	PERIOD	COVERAGE IS PR	ROVIDED IN THE	AGENCY	BR
	FROM	TO				
UL90773018	06/29/2022	06/29/2023	Pennsylvania Natio	onal Mutual Casualty Insurance Company	1498	15
NAMED INSURED A	ND ADDRESS		<u> </u>	AGENCY		
3 AAA LLC				HBW INSURANCE GROUP INC		
7777 LANDOVER	RD			2 E ROLLING CROSSROADS		
HYATTSVILLE, M	D 20785			STE 151		
				CATONSVILLE, MD 21228-6213		
				(410) 744-4313		

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: 12:01 A.M. STANDARD TIME AT THE ADDRESS OF THE INSURED AS STATED HEREIN.

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

LIMITS OF INSURANCE

\$2,000,000 EACH OCCURRENCE

\$2,000,000 PRODUCTS-COMPLETED OPERATIONS AGGREGATE

\$2,000,000 GENERAL AGGREGATE

Insured's Retained Limit: \$10,000

each occurence or offense not covered by underlying insurance.

CLAIMS MADE UNDERLYING

Retroactive Date:

Estimated Annual

(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:

	\$1,500
Personal Umbrella Endorsement(s) Surcharge	\$0
Total Advance Premium	<u>\$1,500</u>
\$5 Fee Per Installment Not Included In Policy Premium	

Annual Minimum Premium

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Rate Per

Forms and Endorseme	nts attached to policy	at inception.			
CU0130 0602	CU0201 1217	CU2136 0115	CU2150 0305	IL0017 1198	710442 0796
710477 0912	710747 0405	710928 1120	711061 0121	711071 0115	711148 0121
711184 1116	711286 0107	711422 0311	711572 0119	711585 0912	711674 0314
711728 1115	711880 1116	711918 1116	711981 0318	712027 0519	

71 0450 0202 Issued May 6, 2022



SCHEDULE OF UNDERLYING INSURANCE

Attached to and forming a part of Policy No. UL90773018

CARRIER
POLICY NUMBER
POLICY PERIOD

POLICY PERIOD	TYPE OF POLICY	APPLICABLE LIMITS
	Commercial General Liability	BODILY INJURY AND PROPERTY DAMAGE LIABILITY
Penn National Security Insurance Compa	ny	
CX90773018 06-29-22 06-29-23	\$2,000,000	General Aggregate Limit (Other than Products - Completed Operations)
	\$2,000,000	Products Completed
		Operations Aggregate Limit
	\$1,000,000	Personal and Advertising Injury Limit (Per Person or Organization)
	\$1,000,000	Each Occurrence Limit
	Business Auto Liability	BODILY INJURY AND PROPERTY DAMAGE LIABILITY
Penn National Security Insurance Compa	ny	
AX90773018 06-29-22 06-29-23	\$1,000,000	Each Accident
00-29-22 00-29-23		
00-23-22 00-23-23	Employer's Lightlify	
	Employer's Liability	
Employers Preferred Insurance Co EIG 4797118-00	Employer's Liability \$100,000	Each Accident

\$100,000

Disease-Each Employee

71 0450 0202 Issued May 6, 2022