

QUOTE PROPOSAL

PREPARED FOR:

RIVERTON POOL & SPA, LLC

dba RIVERTON POOL SUPPLIES

1044 MANTUA PIKE · WENONAH, NJ 08090

COVERAGE	QUOTE ID	QUOTE NUMBER	QUOTE DATE	EFFECTIVE DATE
CHUBB BOP (BUSINESS OWNER'S POLICY)	3276297	0018108592	02/24/2025	03/15/2025 - 03/15/2026

FORTSIDE INSURANCE GROUP LLC

PO BOX 119
SWATHMORE, PA 19081

About Chubb

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance, and life insurance to a diverse group of clients. We combine the precision of craftsmanship with decades of experience to conceive, craft, and deliver the very best insurance coverage and service.

Premium Summary

Coverage	Quoted Premium
Chubb BOP (Business Owner's Policy)	\$3,771.28
Total Quoted Premium	\$3,771.28

*We are pleased to offer the attached quote, which will remain **valid for 90 days** from the quote date. Please note that this validity period does not include Commercial Auto or Workers' Compensation, as they are excluded from the 90-day timeframe.*

If between the date of this Quote and the Effective Date of the policy there is a significant adverse change in the condition of this Applicant, or an occurrence of an event, or other circumstances which could substantially change the underwriting evaluation of the Applicant, then, at the Insurer's option, this quotation may be withdrawn by written or electronic notice thereof to Applicant. The Insurer also reserves the right to modify the final terms and conditions upon review of the completed application and any other information requested by the underwriter herein. If such material change in the risk is discovered after binding, the insurance coverage will be void ab initio ("from the beginning").

Dear Riverton Pool & Spa, LLC,

Chubb Small Business leverages superior underwriting expertise and world renowned claims and account services to offer solutions for small businesses. At Chubb, we recognize that every small business is unique. That is why we crafted a customizable suite of state-of-the-art insurance products to fit your needs.

Thank you for placing your business with Chubb. We understand that small business owners like you work hard every day to better serve your customers and we share your commitment to hard work and customer service. Above all, you can rely on our exceptional claims service and financial strength to be there when you need us most.

Again, thank you for selecting Chubb to protect your business.

200+
years serving
small
businesses

#1
publicly
traded P&C
insurer

96%
highly satisfied
with claims
experience

#1
rated in
property*

#1
rated in
management/
professional
liability*

54
countries

Chubb BOP (Business Owner's Policy)

Quote Number: 0018108592

Quote Date: 02/24/2025

Account: Riverton Pool & Spa, LLC

Agent: FORTSIDE INSURANCE GROUP LLC

Producer Code: IO2901

Writing Company: ACE Property And Casualty Insurance Company

Effective Date: 03/15/2025 - 03/15/2026

Commercial Liability Premium	\$2,649.00
Commercial Property Premium	\$1,111.00
Surcharges / Assessments / Taxes	\$11.28
New Jersey - Property and Liability Guaranty Fund Surcharge	\$11.28
Total Quoted Premium	\$3,771.28
Optional Coverages (Included in Commercial Liability and / or Commercial Property Premium)	\$596.00
Terrorism (Included in Commercial Liability and / or Commercial Property Premium)	\$37.00

AT LEAST ONE OF THE ENDORSEMENTS IS A CLAIMS MADE AND REPORTED COVERAGE SECTION. EXCEPT AS OTHERWISE PROVIDED HEREIN, THIS COVERAGE SECTION COVERS ONLY CLAIMS FIRST MADE AGAINST THE INSURED AND REPORTED TO THE INSURER DURING THE POLICY PERIOD OR THE EXTENDED REPORTING PERIOD. PLEASE READ THIS COVERAGE SECTION CAREFULLY. THE LIMITS OF LIABILITY AVAILABLE TO PAY INSURED DAMAGES SHALL BE REDUCED BY AMOUNTS INCURRED FOR CLAIMS EXPENSES. FURTHER NOTE THAT AMOUNTS INCURRED FOR DAMAGES AND CLAIMS EXPENSES SHALL ALSO BE APPLIED AGAINST THE DEDUCTIBLE OR RETENTION AMOUNT, WHICHEVER IS APPLICABLE.

Commercial Liability				
Location #	Described Premises	Classification	Exposure / Rating Basis	Premium
1	1044 Mantua Pike, Wenonah, NJ 08090-1124	Swimming Pool Supplies Stores	375,000 Gross Sales	\$2,154

Coverage	Premium
Terrorism (TRIA) - Liability	\$26

Limits

Other than Products / Completed Operations Aggregate	\$4,000,000
Products / Completed Operations Aggregate	\$4,000,000
Liability and Medical Expenses	\$2,000,000 Per Occurrence
Damage to Premises Rented to You	\$1,000,000 Any One Premise
Medical Expense	\$5,000 Per Person
Combined Total Aggregate	\$4,000,000 All Locations Combined

Personal and Advertising Injury is included in the Business Liability

Commercial Property				
Location #	Described Premises	Construction	Year Built	Sprinkler
1	1044 Mantua Pike, Wenonah, NJ 08090-1124	Masonry Non-Combustible	1970	No

Policy Level Coverages

Coverage	Limit of Insurance	Deductible	Period of Indemnity	Premium
Business Income	Actual Loss Sustained	72 Hours Waiting Period	12 Consecutive Months	Included

Location #1

Coverage	Limit of Insurance	Deductible	Valuation	Coinsurance	Premium
Building	N/A	N/A	N/A	N/A	N/A
Business Personal Property	\$137,500	\$1,000	Replacement Cost	Waived	\$948

Coverage	Wind / Hail Deductible Percentage	Wind / Hail Deductible Dollar Amount	Wind / Hail Excluded?	Premium
Wind / Hail	N/A	\$1,000	No	Included

Coverage	Premium
Terrorism (TRIA) - Property	\$11

Optional Coverages

*Optional coverage is fully earned premium coverage.

Commercial Property	
Coverage	Premium
BUSINESSOWNERS PROPERTY ENHANCEMENTS*	\$77

Coverages Subject to the Blanket Limit of Insurance	\$50,000 Blanket Limit of Insurance
Accounts Receivable	Included
Electronic Data (Other than Computer Virus)	Included
Fine Arts	Included
Fire Department Service Charge	Included
Fire Extinguisher Systems Recharge Expense	Included
Leasehold Interest - Bonus Payments, Prepaid Rent, Sublease Profit, Tenants' Lease Interest	Included
Leasehold Interest - Undamaged Tenants' Improvements & Betterments	Included
Non-Owned Detached Trailers	Included
Outdoor Property	Included
Pair and Set	Included
Patterns, Molds and Dies	Included
Personal Effects	Included

Valuable Papers And Records	Included
<i>Coverages Subject to the Applicable Building, Personal Property, or Business Income Limit of Insurance</i>	<i>Limits of Insurance</i>
Brands And Labels	Included in Applicable Personal Property Limit of Insurance
Business Personal Property Enhancements	Included in Applicable Personal Property Limit of Insurance
Ordinance Or Law - Increased Period Of Restoration	Included in Business Income And Extra Expense
Ordinance Or Law - Undamaged Portion Of Building	Included in Applicable Building Limit of Insurance
Preservation Of Property	Included in Applicable Building or Personal Property Limit of Insurance
Tenants' Building and Business Personal Property	Included in Applicable Building or Personal Property Limit of Insurance
<i>Coverages Subject to Separate Limits of Insurance</i>	<i>Limits of Insurance</i>
Appurtenant Buildings & Structures	\$50,000
Business Income Extension for Websites	\$10,000
Business Income from Dependent Property	\$50,000
Computer Fraud and Funds Transfer Fraud	\$5,000
Contractual Penalties	\$2,500
Debris Removal	\$25,000
Deferred Payments	\$5,000
Electronic Data Recovery Costs (Computer Virus)	\$10,000
Employee Dishonesty	\$25,000
Fine Jewelry	\$5,000
Food Contamination - Business Income & Extra Expense	\$25,000
Forgery or Alteration	\$25,000
Hired Car Physical Damage	\$10,000
Identity Theft Expense	\$15,000
Installation - Any Job Site And In Transit	\$5,000
Loss of Master Key	\$5,000
Mobile Communication Property	\$15,000 Each Occurrence \$2,500 Deductible
Money & Securities	\$5,000 Inside Premises \$5,000 Outside Premises
Newly Acquired Or Constructed Property - Buildings	\$500,000
Newly Acquired Or Constructed Property - Business Income	\$100,000
Newly Acquired Or Constructed Property - Business Personal Property	\$250,000
Ordinance Or Law - Demolition Cost	\$25,000
Ordinance Or Law - Increased Cost Of Construction	\$25,000
Outdoor Signs	\$15,000
Paved Surfaces	\$15,000
Personal Property Off-Premises	\$15,000
Pollutant Clean-up And Removal	\$10,000
Precious Metals	\$25,000

Preparation of Loss Fees	\$10,000
Refrigeration Breakdown Expense - Vehicles You Own or Lease	\$10,000
Reward Coverage	\$5,000
Temperature Or Humidity Change	\$25,000
Unauthorized Business Card Use	\$5,000
Utility Services - Business Income and Extra Expense	\$25,000
Utility Services - Business Income and Extra Expense - Overhead Lines	\$5,000
Utility Services - Direct Damage	\$25,000

Other Enhancements

Extended Business Income	90 Days
Green Standards	90 Days
Marring and Scratching Exclusion Removed	Included
Ordinary Payroll	365 Days
Removal of Insurance-to-Value Provision	Included
Seasonal Increase	33%

Other Provisions

Business Income and Extra Expense Exclusions	Included
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Water Back-Up and Sump Overflow

\$51

Water Back-Up and Sump Overflow	\$5,000
Business Income / Extra Expense	\$5,000

Commercial Liability

Businessowners Liability Enhancements*

\$25

Employment-Related Practices Liability*

\$174

This insurance provides claims made coverage. Please read your policy carefully.

Aggregate Limit	\$25,000
Supplemental Limit	\$0
Deductible	\$1,000
Retroactive Date	03/15/2025

Privacy Liability and Data Breach Coverage*

\$110

This insurance provides claims made coverage. Please read your policy carefully.

Privacy Liability Each Claim	\$25,000
Privacy Liability Aggregate	\$25,000
Data Breach Fund Each Claim	\$10,000
Data Breach Aggregate	\$10,000
Maximum Policy Aggregate	\$35,000
Retention	\$1,000
Retroactive Date	03/15/2025

Hired and Non-Owned Auto Liability**\$160**

Aggregate Limit

Included in the Other Than Products /
Completed Operations Aggregate Limit

Per Occurrence Limit

Included in the Liability and Medical
Expenses Limit**Additional Interests****Additional interest coverage is fully earned premium coverage.*

Form #	Coverage	Premium
BP1231	Additional Insured - Building Owners*	25

Subjectivities

There are no subjectivities for this quote.

Underwriting Notes

There are no underwriting notes for this quote.

Coverage Forms

Chubb BOP (Business Owner's Policy)

Form Number	Edition	Title
ALL13296a	1216	NEW JERSEY EARTHQUAKE INSURANCE AVAILABILITY NOTICE
ALL20887b	1017	CHUBB PRODUCER COMPENSATION PRACTICES AND POLICIES
ALL21101	1106	TRADE OR ECONOMIC SANCTIONS ENDORSEMENT
ALL56001	0821	NEW JERSEY NOTICE TO POLICYHOLDERS
BOP43603	0814	GENETICALLY MODIFIED ORGANISM OR SUBSTANCE EXCLUSION
BOP43828	0614	ASBESTOS MATERIAL EXCLUSION
BOP45202	0215	PRIVACY LIABILITY AND DATA BREACH FUND ENDORSEMENT
BOP45208a	0318	EMPLOYMENT-RELATED PRACTICES LIABILITY ENDORSEMENT
BOP47635a	0716	BUSINESSOWNERS LIABILITY ENHANCEMENTS ENDORSEMENT
BOP47663b	0117	BUSINESSOWNERS PROPERTY ENHANCEMENTS
BOP48528	1016	ASBESTOS, SILICA OR SIMILAR COMPOUNDS, INCLUDING MIXED DUST EXCLUSION
BOP48573	0117	LEAD EXCLUSION
BOP49665	0817	COMMUNICABLE OR INFECTIOUS DISEASES EXCLUSION - TOTAL
BOP50397	0518	MARIJUANA EXCLUSION
BOP50417	0518	POLLUTION, ORGANIC PATHOGEN, SILICA, ASBESTOS AND LEAD EXCLUSION WITH HOSTILE FIRE AND HUMAN FOOD PRODUCT EXCEPTIONS - NEW JERSEY
BOP51381	1018	OPIOIDS GOODS OR PRODUCTS EXCLUSION - TOTAL
BOP57291	0622	DESIGNATED COUNTRY OR REGION EXCLUSION
BOP57292	0822	AVAILABILITY OF WEBSITE DOMAIN
BP0003	0713	BUSINESSOWNERS COVERAGE FORM
BP0189	0315	NEW JERSEY CHANGES
BP0428	0110	NEW JERSEY HIRED AUTO AND NON-OWNED AUTO LIABILITY
BP0453	0713	WATER BACK-UP AND SUMP OVERFLOW
BP0476	0702	NEW JERSEY CHANGES - EXCLUSION - LIABILITY FOR HAZARDS OF LEAD
BP0501	0702	CALCULATION OF PREMIUM
BP0515	1220	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
BP0523	0115	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
BP0598	0713	AMENDMENT OF INSURED CONTRACT DEFINITION
BP1231	0110	ADDITIONAL INSURED - BUILDING OWNER
BP1505	0514	EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY - LIMITED BODILY INJURY EXCEPTION NOT INCLUDED
BP1560	0221	CYBER INCIDENT EXCLUSION
BP1804	1223	EXCLUSION - VIOLATION OF LAW ADDRESSING DATA PRIVACY
CBBOP1001	0623	NOTICE TO REPORT A CLAIM OR CHECK CLAIM STATUS
CBBOP3001	0623	BUSINESSOWNERS POLICY DECLARATIONS
CCIK11K	0422	SIGNATURES
ILP001	0104	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS

Installment Plan Options			
Full Pay	2-Pay	4-Pay	10-Pay
100% in 1 payment	60% in 1 payment	40% in 1 payment	25.3% in 1 payment
	40% 1 additional payment in month 7	20% 3 additional payments in months 3, 5, and 7	8.3% 9 additional payments in months 2 through 10

Notes:

1. After your initial payment, each additional payment is assessed a \$10 installment fee (\$5 for all mono-line Chubb business owner's policies).
2. For customers living in Florida and West Virginia, each additional payment is assessed a \$3 fee only.
3. For policies that are issued 20 days after the effective date, a 10-pay plan will likely be invoiced for the first two payments.

Did you know?

For accounts enrolled in AutoPay, Chubb will waive the installment fees. Enroll today and save both time and money!

Payment Types

- Accepted credit cards: American Express, Discover, Mastercard, and Visa
- Electronic funds transfer (EFT)
- Debit card
- Check

Payment Options

Chubb Commercial Client Center - Within the Client Center, you have the option to pay your bill or sign up for recurring payments directly from your bank account or by credit or debit card. You can access the Client Center by logging into <https://commercialservice.chubb.com>.

Don't have access to the Client Center? Contact your agent to start the activation process.

Mail - Pay by check by mailing payment to: *Chubb, P.O. Box 382001, Pittsburgh, PA 15250-8001.*

Phone - Call 1.833.550.9660 to pay by EFT, credit card, or debit card.

Need Help?

Email - smallbizbilling@chubb.com

Phone - 1.833.550.9660 from Monday to Friday, 8:00 a.m. - 8:00 p.m. (EST)

NOTICE TO COMMERCIAL INSURANCE APPLICANTS

This Notice to Commercial Insurance Applicants – State Fraud Warnings provides you with information concerning various state fraud warnings and statements. Where fraud warnings are required as part of the insurance application, this notice forms a part of your application for Commercial Insurance.

NOTICE TO ALABAMA APPLICANTS: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO RESTITUTION, FINES AND CONFINEMENT IN PRISON, OR ANY COMBINATION THEREOF.

NOTICE TO ARKANSAS APPLICANTS: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

NOTICE TO CALIFORNIA APPLICANTS: FOR YOUR PROTECTION CALIFORNIA LAW REQUIRES THE FOLLOWING TO APPEAR ON THIS FORM. ANY PERSON WHO KNOWINGLY PRESENTS FALSE OR FRAUDULENT INFORMATION TO OBTAIN OR AMEND INSURANCE COVERAGE OR TO MAKE A CLAIM FOR THE PAYMENT OF A LOSS IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN STATE PRISON.

NOTICE TO COLORADO APPLICANTS: IT IS UNLAWFUL TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES, DENIAL OF INSURANCE, AND CIVIL DAMAGES. ANY INSURANCE COMPANY OR AGENT OF AN INSURANCE COMPANY WHO KNOWINGLY PROVIDES FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO A POLICYHOLDER OR CLAIMANT FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE POLICYHOLDER OR CLAIMANT WITH REGARD TO A SETTLEMENT OR AWARD PAYABLE FROM INSURANCE PROCEEDS SHALL BE REPORTED TO THE COLORADO DIVISION OF INSURANCE WITHIN THE DEPARTMENT OF REGULATORY AGENCIES.

NOTICE TO DISTRICT OF COLUMBIA APPLICANTS: WARNING: IT IS A CRIME TO PROVIDE FALSE OR MISLEADING INFORMATION TO AN INSURER FOR THE PURPOSE OF DEFRAUDING THE INSURER OR ANY OTHER PERSON. PENALTIES INCLUDE IMPRISONMENT AND/OR FINES. IN ADDITION, AN INSURER MAY DENY INSURANCE BENEFITS IF FALSE INFORMATION MATERIALLY RELATED TO A CLAIM WAS PROVIDED BY THE APPLICANT.

NOTICE TO FLORIDA APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

NOTICE TO KENTUCKY APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME.

NOTICE TO LOUISIANA APPLICANTS: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

NOTICE TO MAINE APPLICANTS: IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES OR A DENIAL OF INSURANCE BENEFITS.

NOTICE TO MARYLAND APPLICANTS: ANY PERSON WHO KNOWINGLY OR WILLFULLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR WHO KNOWINGLY OR WILLFULLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

NOTICE TO NEW JERSEY APPLICANTS: ANY PERSON WHO INCLUDES ANY FALSE OR MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES.

NOTICE TO NEW MEXICO APPLICANTS: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.

NOTICE TO NEW YORK APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME, AND SHALL ALSO BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED FIVE THOUSAND DOLLARS AND THE STATED VALUE OF THE CLAIM FOR EACH VIOLATION.

ADDITIONAL NOTICE TO NEW YORK COMMERCIAL AUTO APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, AND ANY PERSON WHO, IN CONNECTION WITH SUCH APPLICATION OR CLAIM, WHO KNOWINGLY MAKES OR KNOWINGLY ASSISTS, ABETS, SOLICITS OR CONSPIRES WITH ANOTHER TO MAKE A FALSE REPORT OF THEFT, DESTRUCTION, DAMAGE OR CONVERSION OF ANY MOTOR VEHICLE TO A LAW ENFORCEMENT AGENCY THE DEPARTMENT OF MOTOR VEHICLES OR AN INSURANCE COMPANY COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME, AND SHALL ALSO BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED FIVE THOUSAND DOLLARS AND THE VALUE OF THE SUBJECT MOTOR VEHICLE OR STATED CLAIM FOR EACH VIOLATION.

NOTICE TO OHIO APPLICANTS: ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE/SHE IS FACILITATING A FRAUD AGAINST AN INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF INSURANCE FRAUD.

NOTICE TO OKLAHOMA APPLICANTS: WARNING: ANY PERSON WHO KNOWINGLY, AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURER, MAKES ANY CLAIM FOR THE PROCEEDS OF AN INSURANCE POLICY CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY.

NOTICE TO PENNSYLVANIA APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

ADDITIONAL NOTICE TO PENNSYLVANIA COMMERCIAL AUTO APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURER FILES AN APPLICATION OR CLAIM CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION SHALL, UPON CONVICTION, BE SUBJECT TO IMPRISONMENT FOR UP TO SEVEN YEARS AND PAYMENT OF A FINE OF UP TO \$15,000.

NOTICE TO RHODE ISLAND APPLICANTS: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

NOTICE TO TENNESSEE APPLICANTS: IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS.

NOTICE TO VIRGINIA APPLICANTS: IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS.

NOTICE TO WASHINGTON APPLICANTS: IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS.

NOTICE TO WEST VIRGINIA APPLICANTS: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

NOTICE TO APPLICANTS IN STATES NOT LISTED ABOVE: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS THE PERSON TO CRIMINAL AND CIVIL PENALTIES.

Chubb. Insured.SM

**COMMERCIAL PROPERTY / BUSINESS INCOME
BUSINESS INTERRUPTION COVERAGE**

This summary is not a replacement for the terms of the policy of insurance, shall not have the effect of altering the coverage afforded by the policy, and shall not confer new or additional rights beyond those expressly provided for in the policy. This information is only provided as guidance to the policyholder in understanding the terms of the policy of insurance. You should consult your policy, agent and insurer if you have questions about your particular coverage.

Commercial property insurance generally provides coverage to the policyholder for direct physical loss of or damage to their building and contents due to a covered cause of loss. Many insurers' commercial property policies include business income coverage (also referred to as business interruption coverage) either as a coverage within the primary policy form itself or as an additional coverage provided by endorsement.

Business income coverage generally provides for the net income that would have been earned by the insured plus normal operating expenses incurred that continue despite the suspension of operations. The coverage is provided only during the period of restoration, the period from when the physical loss or damage occurs until the time the property is repaired, and the location is ready for normal operations to resume.

Most business interruption insurance policies cover losses sustained due to a suspension of business where the suspension was caused by direct physical loss of or damage to property or the insured's premises, and where the loss or damage is caused by or results from a specified peril or covered cause of loss. For such policies, a government ordered shutdown may not trigger business interruption insurance coverage in the absence of physical damage to the insured property.

Perils Typically Covered

Property insurance coverage is evaluated, in part, based on what specifically caused the physical loss or damage. Some policies identify the specific perils (types of incidents that could cause damage) that are covered such as fire, wind, and vandalism. However, many policies are written on an "open peril" or "all risk" basis, meaning a covered cause of loss is anything that is not otherwise excluded from the insurance policy contract.

Your policy may not cover pandemics or viruses. Viruses and infectious diseases are generally excluded as covered causes of loss in business income coverage.

Common Exclusions

The most common types of perils (causes of loss) excluded from property insurance policies include flood, earthquake, war, wear and tear, pollution, and virus or bacteria.

Common Coverage Triggers

Commercial property insurance policies, including the business income coverage component, typically require direct physical loss or damage to tangible property in order to trigger coverage.

Other Common Coverages

Civil Authority Coverage provides coverage for business income losses when a civil authority prohibits access to the policyholder's premises. Civil Authority coverage requires that the restriction to the business be a result of a direct physical loss insured against in the policy. Civil Authority coverage is usually provided for a limited time, such as 30 days, and is typically subject to a waiting period.

Contingent Business Interruption Coverage provides coverage for a policyholder's business income losses resulting from loss or damage to property owned by others, such as suppliers of goods and services, as long as the cause of damage to the supplier or customer's premises is of the type covered by the insured's own property policy.

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

SCHEDULE

SCHEDULE – PART I	
Terrorism Premium (Certified Acts)	\$37.00
Additional information, if any, concerning the terrorism premium: 	
SCHEDULE – PART II	
Federal share of terrorism losses	80 %
(Refer to Paragraph B. in this endorsement.)	
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. Disclosure Of Premium

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

B. Disclosure Of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals a percentage (as shown in Part II of the Schedule of this endorsement or in the policy Declarations) of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

**C. Cap On Insurer Participation In Payment Of
Terrorism Losses**

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

