

## LIABILITY AND PROPERTY PROPOSAL - Loc# 1

**INSURED: RF Kenilworth, LLC, DBA: Retro Fitness**

**RF Kenilworth, LLC 505 North Michigan Avenue, Kenilworth, NJ 07033**

Liability Effective 01/15/2016 - 01/15/2017

Description: Health Club

Liability Insurance Carrier: Lloyd's of London - Non-Admitted  
#4472 (A Excellent) XV

Property Effective 01/15/2016 - 01/15/2017

Property Insurance Carrier: Atlantic Specialty Insurance  
Company - Rating A (Excellent) X

Liability Coverage and Limits	
Each Occurrence	\$1,000,000
General Aggregate	\$3,000,000
Products/Completed Operations Aggregate	\$3,000,000
Personal and Advertising Injury	\$1,000,000
Fire Damage Liability	\$300,000
Medical Expense Liability	Excluded
Professional Liability	Included
Tanning Liability	Included
Hired Auto Liability	\$1,000,000
Non-Owned Auto Liability	\$1,000,000
Policy Deductible	None
Sexual Abuse or Molestation Per Occurrence	\$1,000,000
Sexual Abuse or Molestation Aggregate	\$3,000,000

Liability Premium Summary	
Liability Premium	\$5,096.00
Inspection Fee	\$230.00
Surplus Tax	\$280.05
Terrorism Coverage	See Summary
<b>Liability Total</b>	<b>\$5,606.05</b>

Property Coverage, Limits, Deductibles	
Building	No Coverage
Business Personal Property	\$1,500,000
Business Income	\$400,000
Sign Coverage	\$25,000 Included
Glass Coverage	Included
Property Deductible	\$2,500
Business Income Deductible (Hours)	72

Other Coverages	
Additional EDP Equipment	No Coverage
HVAC	\$100,000
Sign Coverage over \$25k	No Coverage
Employee Dishonesty	\$10,000

Other Perils	
Flood	No Coverage
Flood Deductible	N/A
Flood Premium	N/A
Earthquake	No Coverage
Earthquake Deductible	N/A
Earthquake Premium	N/A

Property Premium Summary	
Property Premium	\$3,727.00
Agency Fee	\$960.00
Terrorism Coverage	\$112.00
State Taxes	\$34.55
<b>Property Total</b>	<b>\$4,833.55</b>

**TOTAL PREMIUM THIS LOCATION: \$10,439.60**

### Special Conditions and Comments

If Building is covered, coverage is Special Form, Replacement Cost. No Coinsurance unless specified above. If Personal Property is covered, coverage is Special Form, Replacement Cost. No Coinsurance unless specified above. If Business Income is covered, coverage is Special Form, 1 Day Deductible, 1/3 Monthly Limitation, 90 Day Extended Period of Indemnity unless specified above.