

**UTICA NATIONAL INSURANCE GROUP**

Graphic Arts Mutual Insurance Company  
180 Genesee Street  
New Hartford, NY 13413

Producer Number: U1862  
Producer: Joseph J. Schipsi, Inc.  
303 S Kings Hwy, Ste 5  
Cherry Hill, NJ 08034

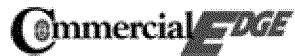
**POLICY NUMBER:** 4922178**NAMED INSURED:** TOP FLOOR DESIGN INC

**ADDRESS:** 225 CLEVELAND AVE  
LONG BRANCH, NJ 07740

THIS POLICY CONTAINS  
AGGREGATE LIMITS: REFER  
TO SECTION D - LIABILITY AND  
MEDICAL EXPENSES  
LIMITS OF INSURANCE FOR  
DETAILS.

**FORM OF BUSINESS:** Corporation**BUSINESS DESCRIPTION:** Floor Covering Installation Contractors - Not Ceramic Tile or Stone**POLICY PERIOD:** FROM 01-15-2016 TO 01-15-2017 At 12:01A.M.\* Standard Time at your address shown above.

In consideration of the premium, insurance is provided only for described premises scheduled below and those coverages or kind of property described or specified by a limit of insurance, subject to all the policy terms including forms and endorsements made a part hereof: \*Exceptions: 12:00 noon in Maine, Michigan and North Carolina.

**BUSINESSOWNERS POLICY DECLARATIONS**

<b>LIABILITY AND MEDICAL EXPENSES LIMIT - Per Occurrence</b>	\$ 1,000,000
<b>MEDICAL EXPENSES LIMIT - Per Person</b>	\$ 10,000

Each paid claim for Liability and Medical Expenses reduces the amount of insurance we provide during the applicable annual period. Per Section II, Paragraph D.4. of the Businessowners Coverage Form.

**DAMAGE TO PREMISES RENTED TO YOU LIMIT** (Section II, Paragraph D.3.), **unless higher limit shown below.** \$ 50,000

Deductible is \$500 for Building and Business Personal Property coverages unless otherwise noted below.  
See below and coverage forms for deductible(s) applicable to other items. Optional Coverage/Glass Deductible is \$500.

LOC/ BLDG.	FORM NUMBER	DESCRIBED PREMISES AND COVERAGES	LIMIT OF INSURANCE	PREMIUM
	BP0003	Employee Dishonesty	\$10,000	Included
	BP0003	Forgery Or Alteration	\$10,000	Included
	BP0003	Money And Securities Inside The Premises	\$15,000	Included
	BP0003	Money And Securities Outside The Premises	\$5,000	Included
	BP0003	Outdoor Signs	\$10,000	Included

NJ Property-Liability Insurance Guaranty Association Surcharge	\$10.00
Total Advance Premium	\$1,446.00

**FORMS AND ENDORSEMENTS APPLYING**  
TO THIS POLICY: See Form 8-S-1018 attached.

**MORTGAGE HOLDER:**  
8-DU-BOP Ed. 10-2007

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Company Officer

01-15-2016