

**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**

LIABILITY AND MEDICAL EXPENSES LIMIT - Per Occurrence	\$ 1,000,000
MEDICAL EXPENSES LIMIT - Per Person	\$ 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
Total Advance Premium

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