



FITCHBURG MUTUAL INSURANCE COMPANY
ComPak® BUSINESSOWNERS POLICY
RENEWAL DECLARATIONS

POLICY #: V0931289A

A. POLICYHOLDER AND AGENT INFO

Insured: GOVERNOR'S COURT CONDOMINIUM
 ASSOC C/O H SCHWIER
 600 WASHINGTON BLVD
 SEA GIRT, NJ 08750-2911

Agent: LINKS INSURANCE SERVICES, LLC
 Phone: (732)449-4200
 Agent #: 29000831

Business Form: ASSOCIATION

Policy Period: 1 YEAR

Business Description: CONDO ASSOCIATION

From: 12/28/17

To: 12/28/18

Coverage begins at 12:01 A.M. Eastern Standard Time.

Payment Plan: DIRECT BILL - 4 PAY

B. POLICY PREMIUM

Annual Premium	Subject To Audit	PLIGA or Fees	Prior Annual Premium	Additional/Return Premium
\$ 8,099.31	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	\$ 48.31		

C. BUILDING AND BUSINESS PERSONAL PROPERTY COVERAGES AND LIMITS

LOCATION 1, BUILDING 1: BLDG 1, 534-536 WASHINGTON BLVD, SEA GIRT, NJ 08750

	ACV Option:	Limit(s)	Premium
Building	No	\$ See Blkt. Sched.	\$ 1,790
Business Personal Property		\$	\$
Mortgage Holder	None		

LOCATION 1, BUILDING 2: BLDG 2, 534-536 WASHINGTON BLVD, SEA GIRT, NJ 08750

	ACV Option:	Limit(s)	Premium
Building	No	\$ See Blkt. Sched.	\$ 1,654
Business Personal Property		\$	\$
Mortgage Holder	None		

LOCATION 1, BUILDING 3: BLDG 3, 534-536 WASHINGTON BLVD, SEA GIRT, NJ 08750

	ACV Option:	Limit(s)	Premium
Building	No	\$ See Blkt. Sched.	\$ 2,586
Business Personal Property		\$	\$
Mortgage Holder	None		

LOCATION 1, BUILDING 4: BLDG 4, 534-536 WASHINGTON BLVD, SEA GIRT, NJ 08750

	ACV Option:	Limit(s)	Premium
Building	No	\$ See Blkt. Sched.	\$ 1,368
Business Personal Property		\$	\$
Mortgage Holder	None		

D. LOCATION COVERAGES AND LIMITS



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LOCATION 1: 534-536 WASHINGTON BLVD, SEA GIRT, NJ 08750

	Limit(s)	Premium
Outdoor Property	\$ 25,000	\$ Included
Outdoor Signs	\$ 25,000	\$ Included
Money & Securities	On Premises/Off Premises \$ 15,000/15,000	\$ Included

E. POLICY INFO

Policy Deductible	Applicable to Section I - Property	\$ 2,500
Optional Coverage Deductible		\$ 500
Building Coverage Limit	Automatic Increase	8%

F. POLICY COVERAGES AND LIMITS

SECTION I - PROPERTY

	Limit(s)	Premium
Accounts Receivable	On Premises/Off Premises \$ 100,000/5,000	\$ Included
Valuable Papers	On Premises/Off Premises \$ 100,000/5,000	\$ Included
Employee Dishonesty	\$ 100,000	\$ 218
Forgery & Alteration	\$ 25,000	\$ Included

SECTION II - LIABILITY AND MEDICAL EXPENSES

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

	Limit(s)	Premium
Liability and Medical Expenses	Per Occurrence \$ 1,000,000	\$ 2,716
Medical Expenses	Per Person \$ 5,000	\$ Included
Damage To Premises Rented to You	Any One Premises \$ 50,000	\$ Included
General Aggregate	\$ 2,000,000	\$ Included
Products/Completed Operations Aggregate	\$ 2,000,000	\$ Included

	Premium
Transition Premium Adjustment	\$ -2,741



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G. ENDORSEMENTS

POLICY ENDORSEMENTS



Form #	Date	Description	Limit(s)	Premium
BOP ADV	01 17	Advisory Notice To Policyholders		\$ Included
BP 00 03	01 10	Businessowners Coverage Form		\$ Included
BP 01 89	08 07	New Jersey Changes		\$ Included
BP 02 06	09 12	ComPak® Enhanced Coverage Endorsement		\$ Included
BP 02 09	09 12	Personal Property Off Premises	\$ 25,000	\$ Included
BP 02 13	12 16	Exclusion - Tobacco And Electronic Cigarette Liability		\$ Included
BP 02 15	11 14	ComPak® Plus Enhanced Coverage Endorsement		\$ 156
BP 02 17	09 12	Equipment Breakdown Enhancement Endorsement		\$ Included
BP 02 26	09 12	Intentional Act Endorsement		\$ Included
BP 02 27	09 12	Two Or More Policies Issued By Us		\$ Included
BP 02 34	09 12	Employment-Related Practices, Policies, Acts Or Omissions Exclusion		\$ -27
BP 02 43	09 12	Internet Security And Privacy Insurance Endorsement Level Of Protection: Standard ISAP Deductible Amount: \$ 500	\$ 25,000	\$ 101
BP 04 19	07 13	Amendment - Liquor Liability Exclusion - Exception For Scheduled Premises or Activities Description Of Activity(ies): None		\$ Included
BP 04 28	01 10	New Jersey Hired Auto And Non-Owned Auto Liability Hired/Non-Owned: Both		\$ 145
BP 04 41	01 10	Business Income Changes - Time Period		\$ 74
BP 05 15	01 15	Disclosure Pursuant To Terrorism Risk Insurance Act		\$ Included
BP 05 26	01 15	Exclusion Of Certified Acts Of Terrorism Involving Nuclear, Biological, Chemical Or Radiological Terrorism; Cap On Covered Certified Acts Losses		\$ Included
BP 05 42	01 15	Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism		\$ Included
BP 05 77	01 06	Fungi Or Bacteria Exclusion (Liability)		\$ Included
BP 15 04	05 14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - With Limited Bodily Injury Exception		\$ Included
BP 15 11	12 16	Exclusion - Unmanned Aircraft		\$ Included
BP 17 01	01 06	Condominium Association Coverage		\$ Included
EQCNNJ	11-16	New Jersey EarthQuake Insurance Availability Notice		\$ Included



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LOCATION ENDORSEMENTS

LOCATION 1: 534-536 WASHINGTON BLVD, SEA GIRT, NJ 08750

Endorsement Applicable Per Location(s)

Form #	Date	Description	Limit(s)	Premium
BP 04 02	07 13	Additional Insured - Managers Or Lessors Of Premises Person Or Organization: #1 HENRY S. SCHWIER, INC. 600 WASHINGTON BLVD SEA GIRT, NJ 08750		\$ 11
BP 04 46	01 06	Ordinance Or Law Coverage (Cov 1, Comb 2&3)Loss To Undamaged Portion Of Bldg With Comb Demo And ICC Combined Demo And ICC Limit: Business Income And Extra Expense Optional Coverage: No	\$ 25,000	\$ Included

Endorsement Applicable To Specific Building(s)

BUILDING 1: BLDG 1, 534-536 WASHINGTON BLVD, SEA GIRT, NJ 08750

Form #	Date	Description	Limit(s)	Premium
BP 04 76	07 02	New Jersey Changes - Exclusion - Liability For Hazards Of Lead		\$ Included

BUILDING 2: BLDG 2, 534-536 WASHINGTON BLVD, SEA GIRT, NJ 08750

Form #	Date	Description	Limit(s)	Premium
BP 04 76	07 02	New Jersey Changes - Exclusion - Liability For Hazards Of Lead		\$ Included

BUILDING 3: BLDG 3, 534-536 WASHINGTON BLVD, SEA GIRT, NJ 08750

Form #	Date	Description	Limit(s)	Premium
BP 04 76	07 02	New Jersey Changes - Exclusion - Liability For Hazards Of Lead		\$ Included

BUILDING 4: BLDG 4, 534-536 WASHINGTON BLVD, SEA GIRT, NJ 08750

Form #	Date	Description	Limit(s)	Premium
BP 04 76	07 02	New Jersey Changes - Exclusion - Liability For Hazards Of Lead		\$ Included

In case of fire notify the company or its local agent at once in writing.

This declarations page together with the policy jacket, the policy form and any endorsements, completes this policy.



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BLANKET SCHEDULE

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BLANKET LIMIT(S)

Coverage	Limit Of Insurance
BUILDING	\$ 3,535,500
BUSINESS PERSONAL PROPERTY	\$

STATEMENT OF VALUES

Loc #	Bldg #	Address	Bldg Value	BPP Value
1	1	BLDG 1, 534-536 WASHINGTON BLVD, SEA GIRT, NJ 08750	\$ 775,500	\$
1	2	BLDG 2, 534-536 WASHINGTON BLVD, SEA GIRT, NJ 08750	\$ 636,500	\$
1	3	BLDG 3, 534-536 WASHINGTON BLVD, SEA GIRT, NJ 08750	\$ 1,622,500	\$
1	4	BLDG 4, 534-536 WASHINGTON BLVD, SEA GIRT, NJ 08750	\$ 501,000	\$