

# GENERAL SECURITY NATIONAL INSURANCE COMPANY

A STOCK INSURANCE COMPANY INCORPORATED IN NEW YORK  
199 WATER STREET, SUITE 2100  
NEW YORK, NY 10038-3526  
(212) 480 - 1900

## SPECIAL MULTI-PERIL POLICY DECLARATIONS

Policy Number : **3710-809000016**

**AMENDED: 12/28/2018**

**Endorsement #1**

**Named Insured and Mailing Address**

GOVERNOR'S COURT CONDOMINIUM ASSOC.  
C/O SURF SITE MGT  
201 W. SYLVANIA AVE. #1  
NEPTUNE CITY, NJ 07753

**Agent - 765**

LINKS INSURANCE SERVICES LLC  
1821 HWY 71  
WALL, NJ 07719  
(732) 449-4200

**2. Policy Term:** 12:01 A.M. Standard Time From 12/28/2018 to 12/28/2019

**Policy Changes**

AMEND POLICY NUMBER



# GENERAL SECURITY NATIONAL INSURANCE COMPANY

A STOCK INSURANCE COMPANY INCORPORATED IN NEW YORK  
199 WATER STREET, SUITE 2100  
NEW YORK, NY 10038-3526  
(212) 480 - 1900

## COMMON POLICY DECLARATION

Policy Number  
**3710-809000016 2018 1**

**AMENDED: 12/28/2018**

**Endorsement #1**

**Named Insured and Mailing Address**  
GOVERNOR'S COURT CONDOMINIUM ASSOC.  
C/O SURF SITE MGT  
201 W. SYLVANIA AVE. #1  
NEPTUNE CITY, NJ 07753

**PRODUCER - 765**  
LINKS INSURANCE SERVICES LLC  
1821 HWY 71  
WALL, NJ 07719  
(732) 449-4200

**Policy Term:** From 12/28/2018 to 12/28/2019 12:01 A.M. Standard Time at your mailing address shown above.

**You are a:** ASSOCIATION

**Your Business/Operation:** CONDO ASSOCIATION

IN RETURN FOR PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY. THERE ARE EXCLUSIONS, CONDITIONS AND LIMITATIONS CONTAINED IN THE POLICY FORMS AND ENDORSEMENTS.

**THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.**

(N/A MEANS NO COVERAGE)  
ADVANCE PREMIUM

Commercial Property Coverage Part	\$	11,655
Commercial General Liability Coverage Part	\$	1,157
Commercial Inland Marine Coverage Part	\$	N/A
Commercial Crime Coverage Part	\$	41
Commercial Glass Coverage Part	\$	N/A
Certified Terrorism Coverage	\$	N/A
<b>Total Advance Premium</b>	<b>\$</b>	<b>12,853</b>
<b>Surcharge NJ-PLIGA</b>	<b>\$</b>	
<b>Additional/Return Premium</b>	<b>\$</b>	<b>0</b>
<b>Additional/Return NJ - PLIGA</b>	<b>\$</b>	<b>0</b>

These Declarations together with the Forms and Endorsements, if any, issued to form a part thereof, completes the above numbered policy.

**Form Edition****Description**

The following forms and endorsements are applicable to the Common Coverage Part

MCM 418*(01/2015)	Non-Certified Acts of Terrorism Exclusions
MCM 820*(08/2015)	Mandatory Endorsement - New Jersey
OFAC 0001 (05/2017)	Sanction Limitation and Exclusion Clause
GSEQBM*(11/2018)	Notice to Policyholder - Jurisdictional Inspections
MCM 412 (01/2015)	Certified Acts of Terrorism Exclusions

The following forms and endorsements are applicable to the Commercial General Liability Coverage Part

MCL 010* (10/2007)	General Liability Form
MCL 143 (03/2014)	Data Breach Exclusion - Part II
MCL 159 (06/2005)	Designated Premises Limitation
MCL 178*(08/2000)	Exterior Insulation and Finish System Exclusion
MCL 189*(04/2007)	Lead/Lead Contamination and Asbestos Exclusions - Liability
MCL 191*(06/2002)	Sexual Abuse or Sexual Misconduct Exclusion
MCL 193*(06/2005)	Contractors New York State Bodily Injury Limitation - Part II
MCL 821*(06/2005)	Your Right to Loss Information

The following forms and endorsements are applicable to the Commercial Property Coverage Part

GSCP-7001(09/2018)	Condominium Association Form
GSIL-7000*(09/2018)	Software Loss Exclusion
GSIL-7001(09/2018)	Equipment Breakdown Coverage Schedule
GSCP 7008 (09/2018)	Windstorm or Hail Percentage Deductible - Per Building - Part I
MCP 107 (01/2005)	Water Damage - Sewer/Drain Backup Coverage
MCP 250 (01/2005)	Building Code/Law Coverage - Blanket Insurance
MCP 507	Modifies Water Damage Exclusion
MCP 520	Provides Replacement Coverage
MCP 560	Weather Related Coverage - Deductible
GSCP-7000(09/2018)	Building Code/Law Coverage Modifications
GSCP DS 08(09/2018)	Supplemental Declarations
GSCP-7006(09/2018)	Equipment Breakdown Coverage Form - Condo

The following forms and endorsements are applicable to the Commercial Crime Coverage Part

MCP 070 (06/1994)	Crime Supplemental Declaration	
MCP 170 (10/2004)	Crime Common Provisions Form	
MCP 173 (10/2004)	Money and Securities Crime Coverage (Form C)	\$ 41

\* Mandatory Forms

01/24/2019

Countersignature Date

By:



Representative



# GENERAL SECURITY NATIONAL INSURANCE COMPANY

A STOCK INSURANCE COMPANY INCORPORATED IN NEW YORK  
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## COMMERCIAL PROPERTY POLICY DECLARATION

Policy Number

**3710-809000016 2018 1**

**AMENDED: 12/28/2018**

**Endorsement #1**

**Named Insured and Mailing Address**

GOVERNOR'S COURT CONDOMINIUM ASSOC.  
C/O SURF SITE MGT  
201 W. SYLVANIA AVE. #1  
NEPTUNE CITY, NJ 07753

**PRODUCER - 765**

LINKS INSURANCE SERVICES LLC  
1821 HWY 71  
WALL, NJ 07719  
(732) 449-4200

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**You are a:** ASSOCIATION

**Your Business/Operation:** CONDO ASSOCIATION

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**LOCATION, CONSTRUCTION AND OCCUPANCY OF PREMISES YOU OWN, RENT OR OCCUPY**

**See Attached Location of Premises Supplemental for Details**

**COVERAGES PROVIDED**

<u>Premises Building or Coverage Item #</u>	<u>Limits of Insurance</u>	<u>Coverage</u>	<u>Cause of Loss Options</u>	<u>Coinsurance Factor</u>	<u>Deductible</u>	<u>Premium</u>
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**See Attached Coverages Supplemental for Details**

Total Premium \$ 11,655

**MORTGAGEE(S) & MAILING ADDRESS**

N/A

01/24/2019

Countersignature Date

By:

  
Representative





**LOCATION OF PREMISES SUPPLEMENTAL DECLARATIONS**

**Policy # 3710-809000016**

**SCHEDULE**

**Construction      Occupancy      File No.**

**Location of all Premises you own, rent or occupy**

**Prem No.    1    Bldg No.    1**

534 -536 WASHINGTON BOULEVARD  
SEA GIRT, NJ 08750

2                      0031

**Prem No.    1    Bldg No.    2**

534 -536 WASHINGTON BOULEVARD  
SEA GIRT, NJ 08750

2                      0031

**Prem No.    1    Bldg No.    3**

534 -536 WASHINGTON BOULEVARD  
SEA GIRT, NJ 08750

2                      0031

**Prem No.    1    Bldg No.    4**

534 -536 WASHINGTON BOULEVARD  
SEA GIRT, NJ 08750

2                      0031



**COVERAGES SUPPLEMENTAL DECLARATIONS**

**Policy # 3710-809000016**

**SCHEDULE**

<b>Premises</b>		<b>Building or Coverage Item #</b>		<b>Limits of Insurance</b>	<b>Coverage</b>	<b>Coverages Provided Cause of Loss Options</b>	<b>Coinsurance Factor</b>	<b>Deductible</b>	<b>Premium</b>
Prem No.	1	Bldg No.	1	775,500	Building	Expanded	100%	\$ 2,500	\$ 3,087
Prem No.	1			20,000	Business Income/Extra Expense		100%	N/A	\$ 55
Prem No.	1	Bldg No.	2	636,500	Building	Expanded	100%	\$ 2,500	\$ 2,006
Prem No.	1	Bldg No.	3	1,622,500	Building	Expanded	100%	\$ 2,500	\$ 4,920
Prem No.	1	Bldg No.	4	501,000	Building	Expanded	100%	\$ 2,500	\$ 1,587
<b>Total Premium</b>								<b>\$</b>	<b>11,655</b>



# GENERAL SECURITY NATIONAL INSURANCE COMPANY

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NEW YORK, NY  
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## COMMERCIAL CRIME POLICY DECLARATION

Policy Number  
**3710-809000016 2018 1**

**AMENDED: 12/28/2018**

**Endorsement #1**

**Named Insured and Mailing Address**

GOVERNOR'S COURT CONDOMINIUM ASSOC.  
C/O SURF SITE MGT  
201 W. SYLVANIA AVE. #1  
NEPTUNE CITY, NJ 07753

**PRODUCER - 765**

LINKS INSURANCE SERVICES LLC  
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**Your Business/Operation:** CONDO ASSOCIATION

IN RETURN FOR PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY,  
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**LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY**

**See Attached Location of Premises Supplemental for Details**

**For PERILS COVERED see applicable forms attached**

**See Attached Coverages Supplemental for Details**

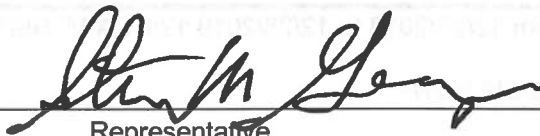
These Declarations together with The Forms and Endorsements, if any, issued to form a part thereof, completes the above numbered policy.

Form Edition	Description	Premium
The following forms and endorsements are applicable to all Coverage Parts:		
MCM 418*(01/2015)	Non-Certified Acts of Terrorism Exclusions	
MCM 820*(08/2015)	Mandatory Endorsement - New Jersey	
OFAC 0001 (05/2017)	Sanction Limitation and Exclusion Clause	
GSEQBM*(11/2018)	Notice to Policyholder - Jurisdictional Inspections	
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MCP 070 (06/1994)	Crime Supplemental Declaration	
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MCP 173 (10/2004)	Money and Securities Crime Coverage (Form C)	\$ 41

\* Mandatory Forms

TOTAL PREMIUM FOR THIS COVERAGE PART: \$ 41

01/24/2019  
Countersignature Date

By:   
Representative

**Prem No. 1 Bldg No. 1**  
534 -536 WASHINGTON BOULEVARD  
SEA GIRT, NJ 08750

**Prem No. 1 Bldg No. 2**  
534 -536 WASHINGTON BOULEVARD  
SEA GIRT, NJ 08750

**Prem No. 1 Bldg No. 3**  
534 -536 WASHINGTON BOULEVARD  
SEA GIRT, NJ 08750

**Prem No. 1 Bldg No. 4**  
534 -536 WASHINGTON BOULEVARD  
SEA GIRT, NJ 08750





<u>ITEM NO.</u>	<u>LIMIT OF INSURANCE</u>	<u>DEDUCTIBLE</u>	<u>COVERAGE PLAN</u>	<u>DESCRIPTION</u>
1	15,000	N/A		CRIME FORM C - INSIDE
2	15,000	N/A		CRIME FORM C - OUTSIDE

TOTAL LIMIT OF LIABILITY: 30,000



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## COMMERCIAL GENERAL LIABILITY POLICY DECLARATION

Policy Number  
**3710-809000016 2018 1**

**AMENDED: 12/28/2018**

**Endorsement #1**

**Named Insured and Mailing Address**  
GOVERNOR'S COURT CONDOMINIUM ASSOC.  
C/O SURF SITE MGT  
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LIMITS OF INSURANCE	(N/A MEANS NO COVERAGE)
Each Occurrence Limit	\$ 1,000,000
General Aggregate Limit (Other Than Products-Completed Operations)	\$ 2,000,000
Products-Completed Operations Aggregate Limit	\$ 1,000,000
Personal and Advertising Injury Limit	\$ 1,000,000
Fire Legal Liability Limit	\$ 50,000 Any One Fire
Medical Expense Limit	\$ 5,000 Any One Person

### LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

See Attached Location of Premises Supplemental for Details

### ALL KNOWN EXPOSURES AT INCEPTION OF THE POLICY TERM ARE LISTED BELOW:

See Attached Premium Basis Supplemental for Details

**This Policy Contains Aggregate Limits: See Part II D 2 for Details**

01/24/2019  
Countersignature Date

By:   
Representative

**LOCATION OF PREMISES SUPPLEMENTAL**

**Policy #** 3710-809000016

**SCHEDULE**

**Location of Premises you own, rent or occupy**

**Prem No. 1 Bldg No. 1**  
534 -536 WASHINGTON BOULEVARD  
SEA GIRT, NJ 08750

**Prem No. 1 Bldg No. 2**  
534 -536 WASHINGTON BOULEVARD  
SEA GIRT, NJ 08750

**Prem No. 1 Bldg No. 3**  
534 -536 WASHINGTON BOULEVARD  
SEA GIRT, NJ 08750

**Prem No. 1 Bldg No. 4**  
534 -536 WASHINGTON BOULEVARD  
SEA GIRT, NJ 08750

**PREMIUM BASIS SUPPLEMENTAL**

**Policy # 3710-809000016**

SCHEDULE

<u>Classification</u>	<u>Code</u>	<u>Premium Basis</u>		<u>Advance Premium</u>	
		<u>Prem Ops</u>	<u>PR/CO</u>	<u>Prem Ops</u>	<u>PR/CO</u>
Prem No. 1 Bldg No. 1 CONDOMINIUM / TOWNHOUSE ASSOCIATIONS	2031	A) 3,693	R)	\$ 249	\$ 6
Prem No. 1 Bldg No. 2 CONDOMINIUM / TOWNHOUSE ASSOCIATIONS	2031	A) 3,022	R)	\$ 204	\$ 6
Prem No. 1 Bldg No. 3 CONDOMINIUM / TOWNHOUSE ASSOCIATIONS	2031	A) 7,723	R)	\$ 521	\$ 6
Prem No. 1 Bldg No. 4 CONDOMINIUM / TOWNHOUSE ASSOCIATIONS	2031	A) 2,350	R)	\$ 159	\$ 6
<b>Prem Ops and Pr/Co Premium</b>				<b>\$ 1,133</b>	<b>\$ 24</b>
<b>Endorsement Premium</b>				<b>\$ 0</b>	
<b>Total Advance Premium</b>				<b>\$ 1,157</b>	

