



IRONSHORE SPECIALTY INSURANCE COMPANY

75 Federal Street
Boston, MA 02110
Toll Free: (877) IRON411

Policy Number: XXXXXXXXX

Renewal of: XXXXXX

COMMERCIAL GENERAL LIABILITY DECLARATIONS

NAMED INSURED:

COMPANY NAME

ADDRESS

POLICY PERIOD: FROM: 9/10/2016 TO: 9/10/2017
AT 12:01 A.M. TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.

IN RETURN FOR THE 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.

SAMPLE

LIMITS OF INSURANCE

EACH OCCURRENCE LIMIT	\$1,000,000
DAMAGE TO PREMISES	
RENTED TO YOU LIMIT	\$ 50,000
MEDICAL EXPENSE LIMIT	\$ 5,000 Any one person
PERSONAL & ADVERTISING INJURY LIMIT	\$ 1,000,000 Any one person or organization
GENERAL AGGREGATE LIMIT	\$ 2,000,000
PRODUCTS/COMPLETED OPERATIONS AGGREGATE LIMIT	\$ 2,000,000

RETROACTIVE DATE

THIS INSURANCE DOES NOT APPLY TO "BODILY INJURY", "PROPERTY DAMAGE" OR "PERSONAL AND ADVERTISING INJURY" WHICH OCCURS BEFORE THE RETROACTIVE DATE, IF ANY, SHOWN BELOW.

RETROACTIVE DATE: NONE

CLASSIFICATION AND PREMIUM



IRONSHORE SPECIALTY INSURANCE COMPANY

75 Federal Street
5th Floor
Boston, MA 02110
Toll Free: (877) IRON411

Policy Number: xxxxxxxx

Insured Name: COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

Schedule

1) Unit of Exposure (Check One):

<input type="checkbox"/>	Acreage	<input type="checkbox"/>	Receipts
<input type="checkbox"/>	Admissions	<input type="checkbox"/>	Revenue
<input type="checkbox"/>	Area	<input checked="" type="checkbox"/>	Sales
<input type="checkbox"/>	Gallons	<input type="checkbox"/>	Units
<input type="checkbox"/>	Payroll	<input type="checkbox"/>	(Other) _____

SAMPLE

a) per 100 per 1,000 each (other) _____

<u>Coverage Unit of Exposure</u>	<u>Rate(s)</u>	<u>Estimated Premium(s)</u>
\$27,000,000	\$3.33	\$90,000.00

3) Deposit Premium \$ XXXXXXXXXX

(If no entry appears above, information required to complete this Schedule will be shown in the Declarations applicable to this endorsement.)

Paragraph 5. – Premium Audit under Section IV – Commercial General Liability Conditions is deleted in its entirety and replaced by the following:

5. Premium Audit

a. We will compute all premiums for this Coverage Part in accordance with our rules and the composite rates shown in the Schedule.

b. For policies other than Annual Reporting:

The deposit premium shown in the Schedule is due and payable on the first day of the policy

period. The first Named Insured will pay, within 15 days following the end of each audit period, the earned premium.

- c. As soon as practicable after the policy expires, we will compute the earned premium for the policy period. The premium will be computed by multiplying the composite rate against the total developed exposure. If the earned premium is greater than the sum of the deposit premium and the audit premium, the first Named Insured will pay us the excess; if less, we will return the unearned portion to the first Named Insured.
- d. The first Named Insured must maintain records of the information we need for premium computation and send us copies at such times as we may request.
- e. For purposes of this endorsement, the following definitions shall apply:
 - 1) "Acreage" means by acre.
 - 2) "Admissions" means the total number of persons, other than employees of the Named Insured admitted to the events conducted on the premises whether or not paid admission tickets or complimentary passes.
 - 3) "Area" means total number of square feet of floor space at the Insured premises.
 - 4) "Gallons" means the total number of gallons of liquefied petroleum gases invoiced on any basis to any customer, whether or not the

insured actually takes possession of such gases.

- 5) "Payroll" means remuneration. Remuneration means money or substitutes for money, as calculated in accordance with individual state laws.
- 6) "Receipts" means the gross amount of money item and charged by the Named Insured for such operations by the Named Insured or by others during the policy period as are rated on a receipt basis other than receipts from telecasting, broadcasting or motion picture, and including taxes, other than taxes which the Named Insured collects as a separate remits directly to a governmental division.
- 7) "Revenue" means gross revenue earned, including charges for delinquent payments, before discounts, but does not include taxes collected for any governmental unit.
- 8) "Sales" means gross amount charged by the named Insured, concessionaires of the Named Insured or by others trading under the Insured's name.
- 9) "Units" means the average over the annual period between the initial unit count and final unit count. If there is no anticipated difference in these counts when the policy is written than the initial count may be used when the policy is written, but this is to be adjusted at audit based on an actual average of counts between such initial and final numbers.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

Authorized Representative