

PREMIER BUSINESSOWNERS POLICY

PREMIER PROCESS/SERVICE PROPERTY DECLARATIONS

Policy Number: **ACP BPSL3120173646**

Policy Period:
From **08-01-23** To **08-01-24**

Description of Premises Number: **001** Building Number: **001** Construction: **FRAME**
Premises Address **8808 271ST ST NW** **STANWOOD** **WA** **98292-5996**
Premises ID
Occupancy **T** Classification: **FUNERAL HOMES**

Described as: **FUNERAL AND CREMATORY SERVICES**

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".

The Property Coverage provided at this premises is subject to a \$ **500** Deductible, unless otherwise stated.

COVERAGES

LIMITS OF INSURANCE

Building -	NOT PROVIDED
Business Personal Property - Replacement cost	\$211,800
ADDITIONAL COVERAGES - the Coverage Form Includes other Additional Coverages not shown.	
Business Income-ALS- 12 Months- NO Hour Waiting Period -60 Day Ordinary Payroll Limit	INCLUDED
Extra Expense - Actual Loss Sustained (ALS) - 12 Months - NO Hour Waiting Period	INCLUDED
Equipment Breakdown	INCLUDED
Automatic Increase in Insurance - Building	NOT PROVIDED
Automatic Increase in Insurance - Business Personal Property	2.9%
Back Up of Sewer and Drain Water (limit shown per Building, subject to \$25,000 policy aggregate)	\$5,000

OPTIONAL INCREASED LIMITS

Included Limit Additional Limit

Account Receivable	\$25,000	\$25,000
Valuable Papers and Records (At the Described Premises)	\$25,000	\$25,000
Forgery and Alteration	\$10,000	\$10,000
Money and Securities - Inside the Premises	\$10,000	\$10,000
Outside the Premises (Limited)	\$10,000	\$10,000
Outdoor Signs	\$2,500	\$2,500
Outdoor Trees, Shrubs, Plants and Lawns	\$10,000	\$10,000
Business Personal Property Away From Premises	\$15,000	\$15,000
Business Personal Property Away From Premises - Transit	\$15,000	\$15,000
Electronic Data	\$10,000	\$10,000
Interruption of Computer Operations	\$10,000	\$10,000
Building Property of Others	\$10,000	\$10,000

OPTIONAL COVERAGES - Other frequently purchased coverage options.

Employee Dishonesty \$50,000 Policy Occurrence - with ERISA Compliance Endorsement	INCLUDED
Ordinance or Law - 1 - Loss to Undamaged Portion	NOT PROVIDED
2 - Demolition Cost and Broadened Increased Cost of Construction	NOT PROVIDED
Ordinance or Law Broadened	NOT PROVIDED
Extended Business Income Increase Period of Indemnity to 120 Days	INCLUDED
Business Income - Ordinary Payroll Expenses - 120 Days	INCLUDED
Utility Services - Covered Property is Business Personal Property-12 Hr Waiting Period	\$25,000
Supply Services: Water; Communication including Overhead Transmission Lines;	
Power including Overhead Transmission Lines	

PROTECTIVE SAFEGUARDS

This premise has Protective Safeguards identified by symbols below. Insurance for Fire or Burglary and Robbery at this premise will be excluded if you do not notify us immediately if any of these safeguards are impaired. See **PB 04 30** for a description of each symbol. APPLICABLE SYMBOLS: **NOT APPLICABLE**

PB 81 01 (04-11)

ALLIED INSURANCE COMPANY OF AMERICA

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DIRECT BILL MACH

MAC

INSURED COPY

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PREMIER BUSINESSOWNERS POLICY

PREMIER PROCESS/SERVICE

LIABILITY DECLARATIONS

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LIMITS OF INSURANCE

Each Occurrence Limit of Insurance	Per Occurrence	\$2,000,000
Medical Payments Coverage Sub Limit	Per Person	\$5,000
Tenants Property Damage Legal Liability Sub Limit	Per Covered Loss	\$300,000
Personal and Advertising Injury	Per Person Or Organization	\$2,000,000
Products - Completed Operations Aggregate	All Occurrences	\$4,000,000
General Aggregate (Other than Products - Completed Operations)	All Occurrences	\$4,000,000

AUTOMATIC ADDITIONAL INSURED STATUS

The following persons or organizations are automatically insureds when you and they have agreed in a written contract or agreement that such person or organization be added as an additional insured on your policy.

Co-Owners of Insured Premises
Controlling Interest
Grantor of Franchise or License
Lessors of Leased Equipment
Managers or Lessors of Leased Premises
Mortgagee, Assignee or Receiver
Owners or Other Interest from Whom Land has been Leased
State or Political Subdivisions - Permits Relating to Premises

PROPERTY DAMAGE DEDUCTIBLE

NONE

OPTIONAL COVERAGES

Funeral Directors Professional Liability	Per Occurrence	\$2,000,000
	Aggregate	\$6,000,000
Stop Gap Liability:		
Bodily Injury by Accident - Each Accident		\$1,000,000
Bodily Injury by Disease - Each Employee		\$1,000,000
Bodily Injury by Disease - Policy Limit		\$1,000,000
Employment Practices Liability Insurance		
Each Claim & Aggregate Limits for Damages		\$100,000
Each Claim & Aggregate Limits-Defense Expense	INCLUDED	
Retroactive Date 07/19/18 Deductible \$2,500		
SEE ATTACHED LIABILITY DECLARATION SUPPLEMENT		

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LIABILITY DECLARATIONS SUPPLEMENT

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OPTIONAL COVERAGES

LIMITS OF INSURANCE

Data Compromise Coverage

Response Expense Limit \$100,000

Response Expense Deductible \$1,000

Sublimits

Named Malware Limit(Sec.1) \$50,000

Forensic IT Review Limit \$10,000

Legal Review Limit \$10,000

PR Services Limit \$5,000

Defense and Liability Limit \$100,000

Defense and Liability Deductible \$1,000

Named Malware Limit(Sec.2) \$50,000

Identity Recovery Limit

Expense Reimbursement Limit \$25,000

Sublimits

Lost Wages/Child Elder \$5,000

Mental Health Expenses Limits \$1,000

Miscellaneous Expensed Limits \$1,000

CyberOne Coverage

Section 1 - Full Computer Attack

Computer Attack Limit \$100,000

Computer Attack Deductible \$10,000

Sublimits

Data Re-Creation \$5,000

Loss of Business \$10,000

Public Relations \$5,000

Section 2 - Full Network Security Liability

Network Security Liability Limit \$100,000

Network Security Liability Deductible \$10,000