## PRESERVER INSURANCE COMPANY



## P.O. Box 931 Paramus, NJ 07653-0931 **BUSINESSOWNERS POLICY**

RENEWAL DECLARATION

POLICY NO. B29-3147293-04/000 RENEWAL OF B29-3147293-03

NAMED INSURED AND MAILING ADDRESS

AGENCY AND MAILING ADDRESS

2905000

THREE NAILS CONSTRUCTION LLC 617 STOKES RD SUITE 4-166 MEDFORD NJ 08055

DUNHOUR AGENCY, INC 127 N. BLACK HORSE PIKE P.O. BOX 309 MT. EPHRAIM NJ 08059

POLICY PERIOD: From 03/04/2008 to 03/04/2009 AT 12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.

## LIABILITY LIMITS OF INSURANCE

EACH PAID CLAIM FOR THE FOLLOWING LIABILITY COVERAGES REDUCES THE AMOUNT OF INSURANCE WE PROVIDE DURING THE APPLICABLE POLICY PERIOD.

THIS POLICY CONTAINS AN EXCLUSION FOR BODILY INJURY, PROPERTY DAMAGE, OR PERSONAL AND ADVERTISING INJURY OCCURRING IN THE STATE OF NEW YORK

LIABILITY AND MEDICAL EXPENSES 1,000,000 PER OCCURRENCE \$ 2,000,000 GENERAL AGGREGATE 2,000,000 PRODUCTS & COMPLETED OPERATIONS AGGREGATE PROPERTY DAMAGE LIABILITY DEDUCTIBLE 250 MEDICAL EXPENSE 10,000 TENANT FIRE LIABILITY \$ INCLUDED TENANT LIABILITY DAMAGES TO PREMISES RENTED TO YOU N/A

TERRORISM RISK INSURANCE ACT (ANNUAL) CHARGE IS PLIGA

\$136 72.22

BP0542 (11-02) EXCLUSION OF PUNITIVE DAMAGES RELATED TO A CERTIFIED ACT OF TERRORISM

BP0534 (11-02) LIMITED EXCLUSION OF ACTS OF TERRORISM (OTHER THAN CERTIFIED ACTS OF TERROR)

BP0538 (12-02) LIMITED TERRORISM EXCLUSION (OTHER THAN CERTIFIED ACTS OF TERRORISM)

BP0564 (01-07) CONDITIONAL EXCLUSION OF TERRORISM (RELATING TO DISPOSITION OF TRIA)

The Exception Covering Certain Fire Losses applies to property located in the following state(s):

TOTAL PREMIUM

\$4,335.22