



License No. 0E32710

PROPOSAL PREPARED FOR:

04/07/2010

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### Samonet Home Improvement

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Prepared By: Ryan Norcross  
Phone: (866)376-2510  
Insurance Company: Navigators Insurance Company  
A.M. Best Rated "A X" Non Admitted Carrier

#### GENERAL LIABILITY LIMITS

GENERAL AGGREGATE:	\$2,000,000
EACH OCCURRENCE:	\$1,000,000
PRODUCTS/COMPLETED OPS:	\$1,000,000
PERSONAL/ADVERTISING INJURY:	\$1,000,000
FIRE LEGAL LIABILITY:	\$50,000
MEDICAL EXPENSE:	\$5,000
POLICY TYPE:	Occurrence/Manifestation
DEDUCTIBLE PER OCCURRENCE:	\$1,000

<b>CLASSIFICATION:</b>	<b>Carpentry - Handyman</b>
CERTIFICATES OF INSURANCE:	Included- No Charge
ADDITIONAL INSURED CERTIFICATES:	Endorsement ANF-ES 043 no charge. Primary/non contributory language & waivers of subrogation are provided. CG 20 10 11 85 equivalent (ANF-ES 160 5/06) is provided at an additional charge of \$500 and ONLY if 100% of your work is commercial.

<b>TOTAL:</b>	<b>\$1,126</b>
DEPOSIT:	\$606
BALANCE FINANCED:	\$520
Approx. monthly payment incl. Interest (x9):	\$63.71

RATING BASIS: ESTIMATED GROSS RECEIPTS AT \$30000 WITH ESTIMATED SUB COSTS \$0 . ESTIMATED FIELD PAYROLLS\$16000. OWNER PLUS 0 FT AND 0 PT FIELD EMPLOYEES.

**PLEASE NOTE:** THIS POLICY IS DESIGNED FOR CONTRACTORS WHO HAVE A SUB-OUT COST OF 50% OR LESS OF THEIR GROSS RECEIPTS FOR THE NEXT 12 MONTHS. WHEN SUBCONTRACTING OPERATIONS AND WORK, YOU MUST OBTAIN CERTIFICATES OF INSURANCE NAMING YOU AS ADDITIONAL INSURED FROM ALL SUBCONTRACTORS AND THEIR LIMITS OF LIABILITY MUST BE EQUAL OR GREATER THAN YOUR OWN. THIS POLICY COVERS YOU FOR CLASSES OF BUSINESS THAT ARE ON YOUR APPLICATION ONLY. THERE IS NO COVERAGE FOR WORK OR CLAIMS PRIOR TO THE INCEPTION DATE OF THE POLICY. THIS PROPOSAL IS NOT LEGAL INTERPRETATION OF COVERAGE AND IS INTENDED ONLY AS A BRIEF DESCRIPTION. ALL TERMS, CONDITIONS AND EXCLUSIONS OF THE POLICY YOU PURCHASE WILL APPLY. DEPOSIT IS NON-REFUNDABLE UPON INCEPTION OF THE POLICY. POLICY BASE PREMIUM\$650 POLICY FEE \$150, STATE TAX AND STAMP \$26. ROCK 10 BROKERAGE AND POLICY SERVICE FEE FOR ONE YEAR\$300.NO COVERAGE IS BOUND UNTIL AN APPLICATION IS SIGNED, PAYMENT ACCEPTED, AND WRITTEN CONFIRMATION FROM THE CARRIER IS RECEIVED. 25% OF THE PREMIUM AND 100% OF THE TAX AND FEES ARE NON-REFUNDABLE ON INCEPTION. IN ADDITION ROCK 10 INSURANCE RECEIVES COMMISSIONS PAID BY THE INSURANCE CARRIER OR ITS REPRESENTATIVES. POLICY IS SUBJECT TO INSPECTION AND AUDIT.

**I accept this coverage and the terms represented above:**

SIGN

DATE

THIS ENDORSEMENT CHANGES THE POLICY - PLEASE READ IT CAREFULLY

CONTRACTORS AMENDATORY ENDORSEMENT

ANF-BT 201 (09/06)

This endorsement modifies the insurance afforded COMMERCIAL GENERAL LIABILITY COVERAGE FORM and any other COVERAGE FORMS attached to and forming part of this policy.

INSURING LANGUAGE – THIS POLICY ONLY APPLIES TO BODILY INJURY AND PROPERTY DAMAGE WHICH FIRST MANIFESTS DURING THE POLICY PERIOD, AND TO PERSONAL INJURY AND ADVERTISING INJURY WHEN THE DAMAGE FROM THE OFFENSE FIRST MANIFESTS DURING THE POLICY PERIOD.

A. SECTION I – COVERAGES, COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY.

"1. Insuring Agreement" is deleted in its entirety and replaced by the following:

1. Insuring Agreement

- a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "bodily injury" or "property damage" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "bodily injury" or "property damage" to which this insurance does not apply. We may, at our discretion, investigate any "occurrence" and settle any claim or "suit" that may result. But:
- (1) The amount we will pay for damages is limited as described in LIMITS OF INSURANCE (SECTION III); and
  - (2) Our right and duty to defend end when we have used up the applicable limit of insurance in  
The payment of judgments or settlements under Coverages A or B or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under SUPPLEMENTARY PAYMENTS – COVERAGES A AND B.

- b. This insurance applies to "bodily injury" and "property damage" only if:
- (1) The "bodily injury" and "property damage" is caused by an "occurrence" that takes place in the "coverage territory"; and
  - (2) The "bodily injury" or "property damage" first manifests during the policy period. This insurance does not apply to any "bodily injury" or "property damage" that is continuous or progressively deteriorating and that first manifests prior to the effective date of after the expiration of this policy, even if such inquiry or damage continues or deteriorates during the time of this policy.
- c. Damages because of "bodily injury" include damages claimed by any person or organization for care, loss of services or death resulting at any time from the "bodily injury".
- d. For the purposes of this endorsement, "bodily injury" first manifests when it is medically diagnosed, and "property damage" first manifests at the time it is apparent to any person, including, but not limited to, an "insured", a "claimant", or a property owner. "Claimant" means a person or entity who makes a claim or brings a suit against an "insured".

"Bodily injury" and "property damage" first manifests regardless of:

- (1) The extent of the damage or injury;
- (2) Whether the damage or injury would continue to occur or would progressively deteriorate;
- (3) Whether any claim or "suit" arising out of the damage or injury would be brought against any "insured";
- (4) Whether any "insured" would have a legal obligation to pay for the damage or injury.

**X** \_\_\_\_\_ Initial  
\_\_\_\_\_ Date

e. In the event this policy is renewed and coverage extends for more than one term, the following applies:

- (1) The most we will pay for "bodily injury" and "property damage" that is continuous or progressively deteriorating, and that first manifests during one of the periods of this policy, is the applicable limit of insurance available with respect to that one policy period.

**B. SECTION I – COVERAGES, COVERAGES B. PERSONAL AND  
ADVERTISING INJURY LIABILITY**

**SECTION I – COVERAGES, COVERAGE B. PERSONAL AND ADVERTISING INJURY LIABILITY.**

1. "Insuring Agreement" is deleted in its entirety and replaced by the following:

1. Insuring Agreement

a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "personal injury" or "advertising injury" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "personal injury" or "advertising injury" to which this insurance does not apply. We may, at our discretion, investigate any "occurrence" or offense and settle any claim or "suit" that may result. But:

(1) The amount we will pay for damages is limited as described in LIMITS OF INSURANCE (SECTION III); and

(2) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A or B or medical expenses under Coverage C.

**No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under  
SUPPLEMENTARY PAYMENTS – COVERAGES A AND B.**

b. This insurance applies to:

(1) "Personal injury" caused by an offense arising out of your business, excluding advertising, publishing, broadcasting or telecasting done by or for you.

(2) "Advertising injury" caused by an offense committed in the course of advertising your goods, products or services;

But only if the offense was committed in the "coverage territory" and the damage caused by the offense first manifests during the policy period. This insurance does not apply to any damages caused by "personal injury" or "advertising injury" that is continuous or progressively deteriorating and that first manifests prior to the effective date or after the expiration of this policy, even if such injury or damage continues or deteriorates during the term of this policy.

c. For purposes of this endorsement, damage caused by a "personal injury" offense first manifests at the time it is apparent to any person, including but not limited to an "insured", a "claimant", or a property owner. "Claimant" means a person or entity who makes a claim or brings a suit against an "insured".

d. In the event this policy is renewed and coverage extends more than one term, the following applies:

(1) The most we will pay for "personal injury" and "advertising injury" that is continuous or progressively deteriorating, and that first manifests during one of the periods of this policy, is the applicable limit of insurance available with respect to that one policy period.

(2) The limit specified in Paragraph d.1 above is the only limit that applies to any related "personal injury" or "advertising injury", regardless of whether such injury or damage existed before, or continues or progressively deteriorates after, the period in which it first manifests.

Signature \_\_\_\_\_

Date \_\_\_\_\_