



THE HARTFORD
BUSINESS SERVICE CENTER
3600 WISEMAN BLVD
SAN ANTONIO TX 78251

July 26, 2022

BIENALI PROMOTIONS, LLC
1811 SAINT JOHNS AVE STE 201
HIGHLAND PARK IL 60035-5607

Account Information:

Policy Holder Details :	BIENALI PROMOTIONS, LLC
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Contact Us

Need Help?

Start a live chat online or call us at
(866) 467-8730.

We're here weekdays from 8:00 AM to
8:00 PM ET.

Enclosed please find a Summary Of Insurance for the above referenced Policyholder. Please contact us if you have any questions or concerns.

Sincerely,

Your Hartford Service Team



July 26, 2022

Account Policy Information:

Agency Name	ASSOCIATED AGENCIES INC
Agency Code	83550337

Recipient Information

BIENALI PROMOTIONS, LLC
1811 SAINT JOHNS AVE STE 201
HIGHLAND PARK IL 60035-5607

SUMMARY OF INSURANCE

Account Policy Recap	Policy Number	Policy Term	Premium
Spectrum Sentinel Insurance Company Ltd.	83 SBA JZ2079	05/09/2022 to 05/09/2023	\$5,462
Worker's Compensation Hartford Fire and Its P&C Affiliates	83 WEC BY6373	05/09/2022 to 05/09/2023	\$1,912

Sum of Insurance

Summary of Insurance (Continued)

**Spectrum Summary of Insurance
With
Sentinel Insurance Company Ltd.
A member company of The Hartford
05/09/2022 to 05/09/2023**

<u>Property Coverages – Special Form</u>	<u>Limit</u>	<u>Deductible</u>
Location 001 Building 001 1811 ST. JOHNS AVE. STE. 201 HIGHLAND PARK IL 60035-5607		
BUSINESS PERSONAL PROPERTY Replacement Cost	\$119,200	\$500
LTD FUNGI BACTERIA/VIRUS COVG	\$50,000	
LTD FUNGI BI # OF DAYS -		30
WHOLESALE-DISTRIBUTOR STRETCH	Not Applicable	
Location 002 Building 001 1811 ST JOHNS AVE STE 200 HIGHLAND PARK IL 60035-5607	Not Applicable	

Property additional Policy Coverage – Applicable to all policy locations

<u>Coverage Name</u>	<u>Limit</u>	<u>Deductible</u>
EQUIPMENT BREAKDOWN COVERAGE		
BUS INCOME W/ EXTRA EXPENSE		
TERRORISM		
IDENTITY RECOVERY COVERAGE		
Transit in care of carrier	\$30,000	
EMPLOYEE DISHONESTY - EXCLUDES ERISA	\$50,000	\$500

Comm'l Liability Coverages – Applicable to all policy locations

<u>Coverage Name</u>	<u>Limit</u>
EACH OCCURRENCE	\$1,000,000
DAMAGE TO PREMISES RENTED TO YOU	\$1,000,000
MEDICAL EXPENSE	\$10,000
PERSONAL & ADVERTISING INJURY	\$1,000,000

Sum of Insurance

Summary of Insurance (Continued)

GENERAL AGGREGATE	\$2,000,000
PRODUCT/COMPLETED OPERATION AGGREGATE	\$2,000,000
EMPLOYEE PRACTICES LIABILITY (CLAIMS MADE)	\$10,000 EACH CLAIM
EMPLOYEE PRACTICES LIABILITY (CLAIMS MADE)	\$10,000 AGGREGATE
CYBERFLEX COVERAGE	
TERRORISM	
HIRED/NON-OWNED AUTO LIABILITY	\$1,000,000
UMBRELLA LIABILITY COVERAGE	\$3,000,000 PER OCCURRENCE
UMBRELLA LIABILITY COVERAGE	\$3,000,000 AGGREGATE

Class Description Detail

<u>Location Number</u>	<u>Class Description</u>	<u>Class Code</u>
001	Gifts Distributor	51131
002	Storage or Warehouse - Insureds Own Stock (All Other)	40701

Sum of Insurance



WHOLESALE-DISTRIBUTORS STRETCH SUMMARY

SUMMARY OF COVERAGE LIMITS

This is a summary of the Coverages and the Limits of Insurance provided by the Wholesaler-Distributors Stretch Coverage form SS 41 29 which is included in this policy. No coverage is provided by this summary. Refer to coverage form SS 41 29 to determine the scope of your insurance protection.

The Limit of Insurance for the following Additional Coverages are in addition to any other limit of insurance provided under this policy:

Coverage	Limit
Accounts Receivable – On/Off-Premises	\$ 25,000
Brands and Labels	Up to Business Personal Property Limit
Claim Expenses	\$ 10,000
Computer Fraud	\$ 10,000
Computers and Media	\$ 25,000
Contract Penalty	\$ 5,000
Contractors Equipment	\$ 10,000 / \$500 Min per Item
Contractors Tools	\$ 1,000 /\$500 Max per Item
Debris Removal	\$ 25,000
Employee Dishonesty (including ERISA)	\$ 10,000
Fine Arts	\$ 10,000
Forgery	\$ 10,000
Laptop Computers – Worldwide Coverage	\$ 5,000
Non-Owned Trailers	\$ 25,000
Off Premises Utility Services – Direct Damage	\$ 10,000
Outdoor Signs	Full Value
Pairs or Sets	Up to Business Personal Property Limit
Personal Property of Others	\$ 10,000
Property at Other Premises	\$ 25,000
Salespersons' Samples	\$ 25,000
Sewer and Drain Back Up	Included Up to Covered Property Limit
Sump Overflow or Sump Pump Failure	\$ 15,000
Temperature Change	\$ 25,000
Tenants Building and Business Personal Property Coverage – Required by Lease	\$ 20,000
Transit Property in the Care of Carriers for Hire	\$ 25,000
Unauthorized Business Card Use	\$ 2,500
Valuable Papers and Records – On/Off-Premises	\$ 25,000

The Limits of Insurance for the following Coverage Extensions are a replacement of the Limit of Insurance provided under the Standard Property Coverage Form or the Special Property Coverage Form, whichever applies to the policy:

Coverage	Limit
Newly Acquired or Constructed Property – 180 Days	
Building	\$1,000,000
Business Personal Property	\$ 500,000
Business Income and Extra Expense	\$ 500,000
Outdoor Property	\$ 20,000 aggregate/ \$1,000 per item
Personal Effects	\$ 25,000
Property Off-Premises	\$ 25,000
Vehicle Damage to Leased Building	\$ 5,000

The following changes apply only if Business Income and Extra Expense are covered under this policy. The Limits of Insurance for the following Business Income and Extra Expense Coverages are in addition to any other Limit of Insurance provided under this policy:

Coverage	Limit
Business Income Extension for Off-Premises Service	\$ 25,000
Business Income Extension for Web Sites	\$ 25,000/ 7 days
Business Income from Dependent Properties	\$ 25,000
Expediting Expenses	\$ 10,000
Transit Business Income	\$ 25,000

The following Limit of Insurance for the following Business Income Coverage is a replacement of the Limit of Insurance provided under the Standard Property Coverage Form or the Special Property Coverage Form, whichever applies to the policy:

Coverage	Limit
Extended Business Income	60 Days

The following changes apply only if Business Personal Property is covered under this policy. The Limits of Insurance for the following Coverage Extensions are a replacement of the Limit of Insurance provided under the Standard Property Coverage Form or the Special Property Coverage Form, whichever applies to the policy:

Coverage	Limit
Business Personal Property Limit – Seasonal Increase	35%

The following changes apply to Loss Payment Conditions:

Coverage	Limit
Valuation Changes	
Commodity Stock	Included
“Finished Stock”	Included
Mercantile Stock - Sold	Included

Summary of Insurance (Continued)

Worker's Compensation Summary of Insurance
with
Hartford Fire and Its P&C Affiliates
A member company of The Hartford
05/09/2022 - 05/09/2023

Policy Detail: Worker's Compensation

Policy States: IL
NJ

Location 1 Premises Address:

1811 SAINT JOHNS AVE STE 201
HIGHLAND PARK IL 60035

Location 2 Premises Address:

44 ALANA DR
HAWTHORNE NJ 07506-3445

Worker's Compensation Coverages:

Employer's Liability Limits	Limit
Disease - Policy Limit	\$500,000
Bodily Injury – Accident	\$500,000
Disease - Each Employee	\$500,000

Class/Payroll Detail	Class Description	Class Code	Payroll
Location 1 - IL	CLERICAL OFFICE EMPLOYEES NOC	8810	\$243,230
Location 1 - IL	STORE - WHOLESALE NOC	8018	\$1
Location 1 - IL	SALESPERSONS OR COLLECTORS - OUTSIDE	8742	\$31,958
Location 2 - NJ	SALESPERSON, COLLECTORS, OR MESSENGERS - OUTSIDE	8742	\$7,436

This Summary and its attachments provides a high level overview of policy coverages and does not include all conditions, limitations or exclusions. Please refer to the actual policy forms for detailed coverages, limits and deductibles.

Sum of Insurance