



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 |
|-------------------------|-------------------------|



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 –</u> Special <u>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.