



PROVIDENCE MUTUAL

The Providence Mutual Fire Insurance Company
P.O. Box 6066
Providence, Rhode Island 02940-6066

BUSINESSOWNERS DECLARATION

Policy Number	Policy Period	
	From	To
BOP 0122765 01	04/15/2020	04/15/2021
12:01 A.M. Standard Time at the described location		

Transaction	
RENEWAL	Direct Bill Nine Payments
Named Insured and Address	Agent
JULIANNE CONDO ASSOCIATION 167 MILLER RD. KINNELON NJ 07405-3005	ROBERT WILKENS INS. AGENCY 52 WEST MAIN STREET BOGOTA, NJ 07603 Telephone: 201-343-1741
	0001611

In return for payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.

Described Premises: See attached schedule
 Business Description: See attached schedule

PROPERTY COVERAGE LIMITS OF INSURANCE:

Buildings See attached schedule
 Business Personal Property See attached schedule
 Deductible See attached schedule
 Optional Coverages See attached schedule

LIABILITY AND MEDICAL EXPENSES:

Each paid claim for the following coverages reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II - Liability in the Businessowners Coverage Form and any attached endorsements.

	Limits of Insurance
Liability And Medical Expenses	1,000,000 Per Occurrence
Medical Expenses	10,000 Per Person
Damage To Premises Rented To You	50,000 Any One Premises
Other Than Products/Completed Operations	2,000,000 Aggregate
Products/Completed Operations	2,000,000 Aggregate
Premium Includes A New Jersey Property-Liability Insurance Guaranty Association Surcharge	\$ 75.00
TOTAL POLICY PREMIUM	\$ 12,637.00

Forms and endorsements applicable to all locations			
PMBP37	(08/18)	Protective Safeguards	BP0501 (07/02) Calculation of Premium
BP0003	(07/13)	Businessowners Coverage	BP0189 (08/07) NJ Changes
BP0417	(01/10)	Employment-Related Pract Excl	BP0577 (01/06) Fungi/Bacteria Exclusion
BP0517	(01/06)	Excl.-Silica or Silica Dust	BP0478 (07/02) NJ-Cov/Excl Lead-Multiple Prem
NJAS	(01/10)	Notice Policyholders NJ Surch.	NPEQNJ01 (04/17) NJ EQ Insurance Availability
PMBP17	(06/11)	New Jersey Lead Exclusion	BPNJMD (05/11) NJ - NTP Limited Fungi
BP0439	(07/02)	Abuse/Molestation Excl	PMBP16 (06/11) Asbestos Exclusion
BP0419	(07/13)	Amendment - Liq Liab Excl	DNBP01 (07/13) NTP - BOP Changes

This declaration, together with the coverage form(s), common policy conditions and forms, and endorsements, if any, issued to form a part thereof, complete the above number policy.

Countersigned this _____ Day of _____,

Authorized Representative



PROVIDENCE MUTUAL

The Providence Mutual Fire Insurance Company
P.O. Box 6066
Providence, Rhode Island 02940-6066

BUSINESSOWNERS DECLARATION

Policy Number:	BOP 0122765 01
Named Insured:	JULIANNE CONDO ASSOCIATION
Agent:	ROBERT WILKENS INS. AGENCY 0001611

SCHEDULE OF POLICY OPTIONAL COVERAGES



Additional Coverage Description	Limits	Premiums
Cyber Liability	50,000	75.00
Employee Dishonesty	10,000	Included
Employment Practices	100,000	75.00
Forgery and Alterations	10,000	Included
Coverage Enhancement - Standard		Included
Loss Experience		Included

Policy Optional Coverages Total Premium \$ 225.00

Forms and Endorsements applicable to this policy

BP1504 (05/14) Excl-Access or Disclosure of C	DNBPMU01 (10/19) Changes in Policy Forms
BP0547 (07/13) Computer Fraud & Funds Trans	BP0446 (07/13) Ordinance/Law
BP0453 (07/13) Water Backup and Sump Overflow	PMBP18 (01/13) Empl Practices Liab Ins
PMDS03 (01/13) Supplemental Dec-Empl Pract	PMDS04 (01/16) Supplemental Dec - Cyber Ins
PMBP27 (01/16) Cyber Insurance	BP0541 (01/15) Terrorism Excl. - Cert. Acts
BP0524 (01/15) Excl Cert Acts of Terrorism	TD02 (01/15) Terrorism Disclosure
BP0564 (01/15) Cond'l. Terrorism Exclusion	BP0571 (01/15) Disclos Pursuant TRIA
DNCLMU01 (01/19) Cond Excl of Terrorism Notice	PMBP14 (10/19) Coverage Enhancements



PROVIDENCE MUTUAL

The Providence Mutual Fire Insurance Company
P.O. Box 6066
Providence, Rhode Island 02940-6066

BUSINESSOWNERS DECLARATION

Policy Number: BOP 0122765 01
Named Insured: JULIANNE CONDO ASSOCIATION
Agent: ROBERT WILKENS INS. AGENCY 0001611

Construction Type 2	Sprinkler N	Territory 019	Prot. Class 02	Rate No. 3	Rate Group 17	Type of Business 64 UNIT CONDO ASSOC-LRO
------------------------	----------------	------------------	-------------------	---------------	------------------	---

DESCRIBED PREMISES:

Prem 1 Bldg 1 Policy Interests

Location Description
133 33RD ST
UNION CITY NJ 07087-5816

See attached for additional Policy Interests

Business Description: 64 UNIT CONDO ASSOC-LRO

PROPERTY COVERAGE LIMITS OF INSURANCE:

	Limits	Premiums
BUILDINGS	7,113,445	9,441.00
Actual Cash Value - Buildings Option (Y/N)	N	
Automatic Increase - Building Limit (%)	2%	
Deductible	1,000	

BUSINESS PERSONAL PROPERTY

Deductible

ADDITIONAL COVERAGES

	Limits	Premiums
Terror or Fire Following Only		302.00
Water Backup and Sump Overflow	5,000	Included
Increased Bus Inc Depend Prop.	10,000	Included
Business Inc Extended Period		Included
Computer and Funds Trans Fraud	15,000	Included
Increased Interrupt Comp Oper	10,000	Included
Equipment Breakdown Endt		381.00
Increased Electronic Data	10,000	Included
Liability and Medical Exp		2,243.00
Medical Expenses		45.00
Money Ord & Counterfeit	5,000	Included
Money & Securities On Premise	15,000	Included
Money & Securities Off Premise	5,000	Included
Ordinance or Law		Included
Outdoor Property	5,000	Included
Signs	5,000	Included
Increased Valuable Papers		Included

Total Premium for this location \$ 12,412.00

Forms and Endorsements applicable to this location	
BP0412A (04/17) Limit. of Covg to Design Prem	PMBP1701 (01/20) Condo Assn Cov



PROVIDENCE MUTUAL

The Providence Mutual Fire Insurance Company
P.O. Box 6066
Providence, Rhode Island 02940-6066

BUSINESSOWNERS DECLARATION

Policy Number: BOP 0122765 01
Named Insured: JULIANNE CONDO ASSOCIATION
Agent: ROBERT WILKENS INS. AGENCY 0001611

Construction Type 2	Sprinkler N	Territory 019	Prot. Class 02	Rate No. 3	Rate Group 17	Type of Business 64 UNIT CONDO ASSOC-LRO
------------------------	----------------	------------------	-------------------	---------------	------------------	---

ADDITIONAL COVERAGES (continued):
Valuable Papers Off Premise

Limits
10,000

Premiums
Included

Continuation of Forms and Endorsements
Continuation of Policy Interests