



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 03	04/15/2022	04/15/2023
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	\$ 83.00
TOTAL POLICY PREMIUM	\$ 13,999.00

Forms and endorsements applicable to all locations			
PMBP37	(08/18)	Protective Safeguards	BP1486 (07/13) Communicable Disease Exclusion
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

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



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Policy Number:	BOP 0122765 03
Named Insured:	JULIANNE CONDO ASSOCIATION
Agent:	ROBERT WILKENS INS. AGENCY 0001611

SCHEDULE OF POLICY OPTIONAL COVERAGES



Additional Coverage Description	Limits	Premiums
Cyber Insurance	50,000	79.00
Directors & Officers Liability		360.00
Employee Dishonesty	10,000	Included
Employment Practices	100,000	75.00
Forgery and Alterations	10,000	Included
Coverage Enhancement - Standard		Included

Policy Optional Coverages Total Premium \$ 597.00

Forms and Endorsements applicable to this policy

DNBP01	(07/13)	NTP - BOP Changes	BP1504	(05/14)	Excl-Access or Disclosure of C
DNBPMU01	(10/19)	Changes in Policy Forms	BP1560	(02/21)	Cyber Incident Exclusion
DNBPMU07	(02/21)	Important Notice Chgs in Polic	ADIL01	(01/21)	Electronic Delivery
NPBPNJ01	(11/21)	NJ Business Interrupt Summary	BP0547	(07/13)	Computer Fraud & Funds Trans
BP0446	(07/13)	Ordinance/Law	BP0453	(07/13)	Water Backup and Sump Overflow
PMBP04	(02/21)	Equip. Breakdown Enhancement	PMBP18	(02/21)	Empl Practices Liab Ins
PMDS03	(01/13)	Supplemental Dec-Empl Pract	ADBP02	(02/21)	Employment Risk Mgmt Services
PMDS04	(02/21)	Supplemental Dec - Cyber Ins	PMBP27	(02/21)	Cyber Insurance
ADBP01	(02/21)	AD Cyber Insurance	PMBP38	(11/18)	Directors and Officers Liab.
BP0541	(01/15)	Terrorism Excl. - Cert. Acts	BP0524	(01/15)	Excl Cert Acts of Terrorism
TD02	(12/20)	Terrorism Disclosure	BP0515	(12/20)	Terrorism Disclosure



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Policy Number: BOP 0122765 03

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
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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:

BUILDINGS

Actual Cash Value - Buildings Option (Y/N)	N
Automatic Increase - Building Limit (%)	2%
Deductible	1,000

Limits	Premiums
7,400,828	10,248.00

BUSINESS PERSONAL PROPERTY

Deductible

ADDITIONAL COVERAGES

	Limits	Premiums
Terror or Fire Following Only		314.00
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 Protection		397.00
Increased Electronic Data	10,000	Included
Liability and Medical Exp		2,395.00
Medical Expenses		48.00
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		Included
Signs	5,000	Included
Increased Valuable Papers	5,000	Included

Total Premium for this location \$ 13,402.00

Forms and Endorsements applicable to this location

BP0412A (04/17) Limit. of Covg to Design Prem	PMBP1701 (01/20) Condo Assn Cov
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