



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 04	04/15/2023	04/15/2024
12:01 A.M. Standard Time at the described location		

Transaction

ENDORSEMENT Effective: 05/05/2023 Direct Bill Nine Payments
COVERAGE CHANGE

Named Insured and Address

JULIANNE CONDO ASSOCIATION
167 MILLER RD.
KINNELON NJ 07405-3005

Agent

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 \$ 112.00
 ADDITIONAL PREMIUM \$ 7,136.00
TOTAL POLICY PREMIUM \$ 22,494.00

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 04
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 \$ 626.00

Forms and Endorsements applicable to this policy

BP1560	(02/21) Cyber Incident Exclusion	BP1504	(05/14) Excl-Access or Disclosure of C
ADIL01	(01/21) Electronic Delivery	NPBPNJ01	(11/21) NJ Business Interrupt Summary
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.
PMBP18	(02/21) Empl Practices Liab Ins	PMDS03	(01/13) Supplemental Dec-Empl Pract
ADBP02	(02/21) Employment Risk Mgmt Services	BP0453	(07/13) Water Backup and Sump Overflow
BP0547	(07/13) Computer Fraud & Funds Trans	PMBP04	(02/21) Equip. Breakdown Enhancement
BP0446	(07/13) Ordinance/Law	PMBP14	(10/19) Coverage Enhancements
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 04
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

Building Description: 64 UNIT CONDO-LRO

PROPERTY COVERAGE LIMITS OF INSURANCE:

	Limits	Premiums
BUILDINGS	12,356,944	17,698.00
Actual Cash Value - Buildings Option (Y/N)	N	
Automatic Increase - Building Limit (%)	2%	
Deductible	5,000	

BUSINESS PERSONAL PROPERTY

Deductible

ADDITIONAL COVERAGES

	Limits	Premiums
Terror or Fire Following Only		487.00
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		613.00
Increased Electronic Data	10,000	Included
Liability and Medical Exp		3,010.00
Medical Expenses		60.00
Money Ord & Counterfeit	5,000	Included
Money & Securities On Premise	15,000	Included
Money & Securities Off Premise	5,000	Included
Ordinance or Law	25,000	Included
Outdoor Property	5,000	Included
Signs	5,000	Included
Increased Valuable Papers	25,000	Included

Total Premium for this location \$ 21,868.00

Forms and Endorsements applicable to this location

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