

State Farm Fire and Casualty Company

Policy number: 93-KF-Z872-2

Your State Farm Agent

Wes Black

1053 W Golf Rd

Hoffman Est IL 60169-1339

Bus:

Business Insurance Application

BASE POLICY CONTRACT

Policy type: Businessowners

Effective date: 06/25/2019

APPLICANT(S)

Prepared for: Anoth Group

DBA:

Address:

7403 Marine Rd

Edwardsville IL 62025-4562

Home phone:

Business phone:

SSN or FEI:

Organization type: Sole Proprietorship-Individual

Business website:

BUSINESS INFORMATION

Year business started: 2000

Number of consecutive years the customer has been insured under a State Farm® Commercial Multi-Peril policy: 2

COVERAGE LIMITS PER LOCATION-LEVEL

Location: 1

Address:

7403 Marine Rd

Edwardsville IL 62025-4562

Longitude: -89.919978

Latitude: 38.804234

Is this address within the city limits? Yes

County: Madison

Territory zone: 19

Subzone: 1

Earthquake territory/zone: 3

Premises inspected on:

Premises inspected by:

Coverages

Limit

Coverages	Limit
Coverage A Building	
Actual Cash Value	\$200,000
Accounts Receivable (Off Premises Limit)	\$5,000
Accounts Receivable (On Premises Limit)	\$10,000
Money and Securities (Off Premises Limit)	\$2,000
Money and Securities (On Premises Limit)	\$5,000
Newly Acquired Business Personal Property	\$100,000

Coverages	Limit
Newly Acquired or Constructed Buildings	\$250,000
Outdoor Property	\$5,000
Personal Property Off Premises	\$15,000
Property of Others	\$2,500
Seasonal Increase - Business Personal Property	25%
Signs	\$2,500
Valuable Papers and Records (On Premises Limit)	\$10,000

BUILDING DETAILS

Occupancy/ownership: Lessor Risk

Does the applicant own other residential units in the building that are rented to others? No

Date the applicant first insured this business location: 05/01/2000

Automatic sprinkler protection? Yes

Fire or smoke alarm: Local Pull Station Fire Alarm

Burglar alarm: None

Security guard employed exclusively by the insured and on duty after hours? No

Enclosed building: Is the entrance through a common enclosed area, not subject to outside weather conditions, required to access building? No

Business description: Lessor Risk - All Others (excluding Office, Motels, Warehouses & Contractors)

Stat Class code: 807

Annual gross sales/receipts: \$12,000

Number of units:

Liability rating base: Per 1,000 Square Feet

Liability rating base amount: 2500

BUILDING CONSTRUCTION

Estimated replacement cost source: ERC Tool

Estimate number: W5X9-G8LA-2

Estimated replacement cost: \$401,000

Estimate date: 06/25/2019

Insurance to value: 49.88%

Year built: 1960

Construction type: Masonry Veneer

Roof material: Composition - 3 Tab

Total square footage: 2500

Year replacement completed - heating: 1960

Year replacement completed - plumbing: 1960

Year replacement completed - roofing: 1960

Year replacement completed - wiring: 1960

BUILDING-AND-CLASSIFICATIONS UNDERWRITING QUESTIONS

Required for Earthquake and Volcanic Eruption Coverage

Is the foundation wall solid brick or stone? No

Is the structure built in whole or in part on piers, pilings, stilts or not resting completely on solid ground? No

Is the structure within 50 feet of the top or bottom of a cliff? No

Is there evidence of unrepaired prior damage or unusual settling, cracking or deterioration of masonry foundations or walls? No

Number of stories: 1

Property slope: None (0-15 degrees)

Are alcoholic beverages sold and/or consumed on the premises? No

Is commercial grilling or frying done on premises? No

POLICY LEVEL COVERAGES

Coverages	Limits
Coverage L - Business Liability	
Per Occurrence	\$1,000,000
Aggregate Limit	\$2,000,000
Products/Completed Operations Liability Annual Aggregate Limit	\$2,000,000
Coverage M - Medical Expenses	\$5,000
Damage to Premises Rented to You	\$300,000
Section I Coverages	Limits
Policy Deductible	\$1,000
Loss of Income and Extra Expense	12 Months Actual Loss Sustained

UNDERWRITING QUESTIONS

Has any insurer or agency canceled or refused to renew similar insurance to the business within the past three years? No

Does the applicant operate other businesses and/or locations not included on this policy? No

Does the insured bottle, package, label, or manufacture products under their own name? No

Do employees regularly use their personal vehicles in the course of business? No

Ownership/employee details

Number of employees (including part-time, temporary, seasonal, and leased employees; excluding owners, partners, corporate officers and directors): 0

Number of active owners or partners: 1

ADDITIONAL ENDORSEMENTS

Inland Marine — Computer Property

Deductible: \$500

Computer hardware/software limit: \$25,000

Loss of income and extra expense limit: \$25,000

BIND INFORMATION

Application bind date: 06/25/2019

Application bind time: 01:48 PM

POLICY PREMIUM

Total annual premium: \$1,455.00

DISCLOSURES

Underwriting Confirmation Statement:

Coverage is not provided until this application is approved by State Farm's Underwriting Department.

Regarding Your Coverage Amount:

It is up to you to choose the coverages and limits that meet your needs. We recommend that you purchase a coverage limit equal to the estimated replacement cost of your building. Replacement cost estimates are available from building contractors and replacement

cost appraisers, or, your agent can provide an estimate from Xactware, Inc.® using information you provide about your building. We can accept the type of estimate you choose as long as it provides reasonable level of detail about your building. State Farm does not guarantee that any estimate will be the actual future cost to rebuild your building. Higher limits are available at higher premiums. Lower limits are also available, which if selected may make certain coverages unavailable to you. We encourage you to periodically review your coverages and limits with your agent and to notify us of any changes or additions to your building.

Application Acknowledgement Statement:

By submission of this application, you agree that: (1) You have read this application, (2) your statements on this application are correct, (3) the coverages, including options and endorsements, and the amounts of coverage on this application are those chosen by you, and (4) the premium charged must comply with State Farm's rules and rates and may be revised.

REGARDING THE ILLINOIS CIVIL UNION ACT

The Illinois Religious Freedom Protection and Civil Union Act ("the Act;" 750 ILCS 75/1 et seq.) became effective June 1, 2011. This Act provides that under the laws of Illinois, parties to a civil union have the same legal obligations, responsibilities, protections, and benefits as spouses. As required by this Act, parties in a civil union have the same coverage benefits and are subject to the same duties and terms under your State Farm policy as spouses.