



RSG Specialty, LLC  
500 West Monroe, 30th Floor  
Chicago, IL 60661

01/21/2025

## INSURANCE BINDER

**THIS BINDER IS A TEMPORARY INSURANCE CONTRACT, SUBJECT TO THE CONDITIONS SHOWN BELOW.**

**Date Issued:** 01/21/2025

**Insured:**

Cottage Acres  
700 W 23rd St  
Sterling, IL 61081

**Policy Number:** WS638630

**Policy Period:** 01/21/2025 to 01/21/2026  
at 12:01 A.M. Standard Time at your mailing address shown above.

**Company:** Northfield Insurance Company

**A.M. Best Rating A++**

A.M. Best's rating of A++ applies to certain insurance subsidiaries of Travelers that are members of the Travelers Insurance Companies pool; other subsidiaries are included in another rating pool or are separately rated. For a list of companies rated by A.M. Best and other rating services, visit [travelers.com](http://travelers.com). Ratings listed herein are current, are used with permission, and are subject to changes by the rating services. For the latest rating, access [ambest.com](http://ambest.com).

**Coverage Summary:**

Commercial General Liability Coverage Part .....	\$ 814.00
PREMIUM TOTAL	\$ 814.00
TOTAL	\$ 814.00

Minimum earned premium of 25% of the policy premium applies in the event of cancellation.

**Liability Classifications:**

**Location # 001 801 Coventry Ln # A, & Additional Locations per schedule, Sterling, IL 61081**  
68500

Condominiums - Residential (association risk only) rated as Townhouse Associations - (association risk only). - Products-completed operations are subject to General Aggregate Limit.

Premium Base: Each Unit - 68

Premises/Operations: Premium: \$814

Products/Completed Operations: Included

**Liability Limits and Deductibles:**

**General Liability**

Each Occurrence Limit	\$ 1,000,000	
Damage To Premises Rented To You Limit	\$ 100,000	Any One Premises
Medical Expense Limit	\$ 5,000	Any One Person
Personal and Advertising Injury Limit	\$ 1,000,000	Any One Person or Organization
General Aggregate Limit	\$ 2,000,000	
Products/Completed Operations Aggregate Limit	\$ 2,000,000	

**General Liability Deductible (Each Claim)**

Bodily Injury/Property Damage Combined	\$ 1,000
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**Conditions:**

THIS QUOTATION IS SUBJECT TO RECEIPT AND REVIEW OF THE FOLLOWING INFORMATION WITHIN 30 DAYS OF BINDING UNLESS OTHERWISE SPECIFIED.

**Commission:**

**Quoted By:** Tyler Pommier

Phone Number: 312-276-2118

Email Address: Tyler.Pommier@rtspecialty.com

**Attachments:**

Schedule of Forms and Endorsements

Proposal Disclosure/Coverage Disclaimer

Federal Terrorism Risk Insurance Act Disclosure

## SCHEDULE OF FORMS AND ENDORSEMENTS

\* indicates sample form attached

**Effective Date:** 01/21/2025

**Policy No:** Quote

**Named Insured:**

Cottage Acres

The following schedule of coverage declarations, forms and endorsements make up your policy as of the effective date shown above.

### COMMON POLICY DECLARATIONS - S1D-IL (9/05)

The following forms and endorsements apply to coverage parts as stated on the form or endorsement:

S1-IL (9/05)	Commercial Insurance Policy
S1D-IL (9/05)	Common Policy Declarations
S1D-ILS (9/05)	Schedule of Forms and Endorsements
N-3800 (9/22)	Important Notice Reporting A Claim
N-3799 (8/22)	Read Your Policy
N-3384 (4/24)	Important Notice - Producer Compensation
IL 00 21 (09/08)	Nuclear Energy Liability Exclusion Endorsement
IL 00 17 (11/98)	Common Policy Conditions
S1030-IL (03/24)	Service of Suit
S2612-IL (6/17)	Amendment - Non-Renewal
IL T4 14 (01/21)	Cap on Losses From Certified Acts of Terrorism
S2765-IL (1/14)	Amendment - Minimum Earned Premium
S2874-IL (6/17)	Exclusion - Animals
S2965-IL (3/15)	Amendment of Common Policy Conditions Prohibited Coverage - Unlicensed Insurance and Trade or Economic Sanctions
IL 01 47 (09/11)	Illinois Changes - Civil Union

### COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS - S2584D-CG (9/07)

The following forms and endorsements apply to the Commercial General Liability Coverage Part only:

S2584D-CG (9/07)	Commercial GL Coverage Part Declarations
CG 00 01 (12/07)	General Liability Coverage Form
S19-CG (3/17)	Amendment - Contractual Liability
S21-CG (5/21)	Deductible Liability Insurance
S23-CG (12/21)	Exclusion - Assault or Battery
S40-CG (1/22)	Exclusion - Abuse or Molestation
S42-CG (2/16)	Total Pollution Exclusion with Exceptions for Building Heating, Cooling, Dehumidifying and Personal Hot Water Heating Equipment and Hostile Fire
S46-CG (2/23)	Exclusion - Independent Contractors
S51-CG (1/16)	Exclusion - Waterslide
S94-CG (11/17)	Exclusion - Injury to Employees, Workers Or Contracted Persons

## SCHEDULE OF FORMS AND ENDORSEMENTS

S267-CG (1/25)	Combination Endorsement Bodily Injury and Property Damage Liability
S354-CG (9/23)	Exclusion - Liquor - Absolute
S3133-CG (12/19)	Exclusion - Human Trafficking
S3222-CG (1/23)	Exclusion - Violation of Biometric Information Privacy Laws
S3239-CG (4/23)	Amendment - Premium Audit Condition
S2114-CG (4/14)	Exclusion - Exterior Insulation and Finish Systems
S2582-CG (1/13)	Exclusion - Aircraft, Auto or Watercraft
S2608-CG (11/16)	Exclusion - Real Estate Development Activities
IL T3 68 (01/21)	Federal Terrorism Risk Insurance Act Disclosure
S2623-CG (1/25)	Combination Endorsement Personal And Advertising Injury Liability
S2680-CG (1/16)	Exclusion - Snowmobiles, ATVs or Similar Vehicles
S2764-CG (7/13)	Amendment - Who Is An Insured - Developer And Residential Dwelling Owners
S2953-CG (7/13)	Exclusion - Habitability of Premises
S2905-CG (2/12)	Exclusion - Prior Bodily Injury Or Property Damage
S2996-CG (5/16)	Exclusion - Cross Liability - Broad Form
CG D9 41 (09/22)	Exclusion - PFAS
CG 21 32 (05/09)	Communicable Disease Exclusion
CG 21 36 (03/05)	Exclusion - New Entities
CG 21 44 (04/17)	Limitation of Coverage to Designated Premises, Project or Operation
CG 24 26 (07/04)	Amendment of Insured Contract Definition
S43-CG (1/14)	Exclusion - Punitive or Exemplary Damages
S56-CG (2/20)	Amendment - Deposit Premium and Minimum Premium
S311-CG (7/18)	Exclusion - Professional Services

## **PROPOSAL DISCLOSURE/COVERAGE DISCLAIMER**

### **Proposal Disclosure Wording:**

THE FOLLOWING OUTLINES THE COVERAGE FORMS, LIMITS OF INSURANCE, POLICY ENDORSEMENTS AND OTHER TERMS AND CONDITIONS PROVIDED IN THIS PROPOSAL/QUOTE. ANY POLICY COVERAGES, LIMITS OF INSURANCE, POLICY ENDORSEMENTS, COVERAGE SPECIFICATIONS, OR OTHER TERMS AND CONDITIONS THAT YOU HAVE REQUESTED THAT ARE NOT INCLUDED IN THIS PROPOSAL/QUOTE HAVE NOT BEEN AGREED TO BY NORTHLAND INSURANCE COMPANIES. PLEASE REVIEW THIS PROPOSAL/QUOTE CAREFULLY AND IF YOU HAVE QUESTIONS, PLEASE CONTACT YOUR INSURANCE REPRESENTATIVE.

### **Coverage Disclaimer:**

THIS PROPOSAL/QUOTE DOES NOT AMEND, OR OTHERWISE AFFECT, THE PROVISIONS OF COVERAGE OF ANY RESULTING INSURANCE POLICY ISSUED BY NORTHLAND INSURANCE COMPANIES. IT IS NOT A REPRESENTATION THAT COVERAGE DOES OR DOES NOT EXIST FOR ANY PARTICULAR CLAIM OR LOSS UNDER ANY SUCH POLICY. COVERAGE DEPENDS ON THE APPLICABLE PROVISIONS OF THE ACTUAL POLICY ISSUED, THE FACTS AND CIRCUMSTANCES INVOLVED IN THE CLAIM OR LOSS AND ANY APPLICABLE LAW.

## **IMPORTANT NOTICE REGARDING COMPENSATION DISCLOSURE**

For information about how Northfield compensates its agents, brokers and program managers, please visit this website:

[https://www.travelers.com/w3c/legal/Producer\\_Compensation\\_Disclosure.html](https://www.travelers.com/w3c/legal/Producer_Compensation_Disclosure.html)

If you prefer, you can call the following toll-free number: 1-866-904-8348. Or you can write to us at Northfield, c/o Law Department, One Tower Square, Hartford, CT 06183.

## Federal Terrorism Risk Insurance Act Disclosure

The federal Terrorism Risk Insurance Act of 2002 as amended ("TRIA") establishes a program under which the Federal Government may partially reimburse "Insured Losses" (as defined in TRIA) caused by "Acts Of Terrorism" (as defined in TRIA). "Act Of Terrorism" is defined in Section 102(1) of TRIA to mean any act that is certified by the Secretary of the Treasury - in consultation with the Secretary of Homeland Security and the Attorney General of the United States - to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States Mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

The Federal Government's share of compensation for such Insured Losses is established by TRIA and is 80% of the amount of such Insured Losses in excess of each Insurer's "Insurer Deductible" (as defined in TRIA), subject to the "Program Trigger" (as defined in TRIA).

In no event, however, will the Federal Government be required to pay any portion of the amount of such Insured Losses occurring in a calendar year that in the aggregate exceeds \$100 billion, nor will any Insurer be required to pay any portion of such amount provided that such Insurer has met its Insurer Deductible. Therefore, if such Insured Losses occurring in a calendar year exceed \$100 billion in the aggregate, the amount of any payments by the Federal Government and any coverage provided by this policy for losses caused by Acts Of Terrorism may be reduced.

For coverages other than Workers Compensation and Employers Liability provided by this policy that apply to such Insured Losses, the charge for such Insured Losses is included in the premium for such coverage and is listed below. Any charges for such Insured Losses, regardless of coverage type, do not include any charge for the portion of such Insured Losses covered by the Federal Government under TRIA.

Coverage	Included Charge For Insured Losses
Commercial Property Coverage	<b>[3%] [7%]</b> of the Commercial Property Coverage premium  * If the primary location is in a Designated City (as listed below), choose 7%  * If the primary location is <u>not</u> in a Designated City (as listed below), choose 3%
All other coverages subject to TRIA	1% of each applicable coverage premium

Designated Cities are:			
Albuquerque, NM	El Paso, TX	Miami, FL	San Diego, CA
Atlanta, GA	Fort Worth, TX	Milwaukee, WI	San Antonio, TX
Austin, TX	Fresno, CA	Minneapolis, MN	San Francisco, CA
Baltimore, MD	Honolulu, HI	Nashville-Davidson, TN	San Jose, CA
Boston, MA	Houston, TX	New Orleans, LA	Seattle, WA
Charlotte, NC	Indianapolis, IN	New York, NY	St. Louis, MO
Chicago, IL	Jacksonville, FL	Oakland, CA	Tucson, AZ
Cleveland, OH	Kansas City, MO	Oklahoma City, OK	Tulsa, OK
Colorado Springs, CO	Las Vegas, NV	Omaha, NE	Virginia Beach, VA
Columbus, OH	Long Beach, CA	Philadelphia, PA	Washington, DC
Dallas, TX	Los Angeles, CA	Phoenix, AZ	Wichita, KS
Denver, CO	Memphis, TN	Portland, OR	
Detroit, MI	Mesa, AZ	Sacramento, CA	