

# BUSINESS RESOURCE CENTER



Did you know that as a policyholder through USLI, you have access to many services through our Business Resource Center that will assist you in growing and protecting your business?

Be sure to consider the following additional services and associated cost savings when making your decision where to place your insurance!

## Human Resource Services

FREE & UNLIMITED access to a Human Resource Specialist Helpline and 24/7 access to an online library of Human Resource information that can provide assistance in areas such as:

- Wage and Hour Regulations
- Harassment and Discrimination
- Family and Medical Leave Act
- Americans with Disabilities Act
- Affordable Care Act

*This service could save you hundreds of dollars in consultant fees while also reducing your exposure to Employment Practices Liability claims!*

*This service is provided by People Systems, a nationally recognized leader in helping businesses limit liability and improve productivity.*

## Workers Compensation Resource Services

FREE & UNLIMITED access to a Workers Compensation Specialist Helpline used to answer questions such as:

- What should I do when an accident occurs?
- What are my rights as an employer in the case of an accident?
- Is this considered Workers Compensation or disability?

*Responding quickly and appropriately when accidents occur can save you thousands of dollars in future Workers Compensation premiums!*

## Background Check & Recruiting Services

Background Checks - First one is FREE and then pricing for each additional screen starts at \$10, excluding court and/or state fees that may apply

Each includes the following:

- Criminal Background Check
- Social Security Number Verification
- Address History Check
- Registered Sex Offender Check

Recruiting Assistance Services (discounted rates)

- Drug Screenings
- Motor Vehicle Reports
- Caliper Personality Profiles

*These services can assist you in hiring quality people to help grow your business while reducing your exposure to loss!*





AMWINS ACCESS  
One Edgeview Drive Unit 3C  
Hackettstown, NJ 07840  
(732) 752-3388 ext. Ext 213 Fax: (732) 752-5677

Hanson & Ryan Personal Lines Quote  
HANSON & RYAN, INC.  
87 Lackawanna Avenue  
Totowa, NJ 07512

Hanson,

Enclosed you will find a 6 months **non-admitted** Inland Marine quote for VICTORIA AND SCOTT KING. The quote number is BRK017M0776 Version 3 .

- Section I-** Details the premiums, taxes and fees associated with this account. In addition, it provides the Underwriting Notes and covers any of the additional underwriting information that might be needed prior to binding or within 21 days of the inception date.
- Section II-** Summarizes the locations, building information, property coverages, warranties, and the corresponding classifications with the exposures and rates.
- Section III-** Lists the required coverage forms, notices, endorsements and exclusions.
- Section IV-** Offers optional coverages that are available to the applicant but are not currently included in the quote.

*In addition* we have included some materials that will assist in the evaluation of this offer of coverage.

- A pre-filled application that includes the information you have already provided.
- Endorsement TRIADN Policyholder Disclosure Notice of Terrorism Insurance Coverage for your review.
- A Point of Sale piece that provides some claims scenarios this account may encounter and a coverage checklist that can be compared to the quotation of another carrier.

For your convenience, an area on page 1 of the quote has been provided to record your requested effective date and which optional coverages you might want to include when you are ready to bind coverage.

**We invite you to contact us to discuss the benefits of any coverages, the costs associated or simply to provide feedback! We welcome the opportunity to talk with you about this quote.**

Thank you for the opportunity to quote this account!

Sincerely,  
Patty Benson  
AMWINS ACCESS  
(732) 752-3388 ext. Ext 213



BRK017M0776 Version 3

Quote is valid until 5/23/2017

Re: **VICTORIA AND SCOTT KING**

To: HANSON & RYAN, INC.

Attn: Hanson & Ryan Personal Lines Quote  
Fax: (973) 256-4788  
Commission: 12.5%

From: Patty Benson

patty.benson@amwins.com / (732) 752-3388 ext. Ext 213

Please bind effective: \_\_\_\_\_

Confirm optional coverages:

Do not include any optional coverages.

Include the following optional coverages from Section IV  
(Taxes & Fees may apply to optional premium if purchased)

Option 1 - (add: \*\$25.00) - Terrorism Coverage  
\*See Terrorism Section for Exact Pricing and Terms

Signature: \_\_\_\_\_

### I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS

INLAND MARINE POLICY INFORMATION	
Carrier:	Mount Vernon Fire Insurance Company
Status:	Non-admitted
A.M. Best Rating:	A++ (Superior) - XI
Term Quoted:	6 Months
COVERAGE PART	PREMIUM
Inland Marine Coverage	\$507.00
<b>TOTAL PREMIUM DUE TO CARRIER</b>	<b>\$507.00</b>
ADDITIONAL COSTS	
Wholesaler Broker Fee	\$100.00
New Jersey Surplus Lines Tax (5.000%)	\$25.35
<b>TOTAL AMOUNT DUE</b>	<b>\$632.35</b>

**FREE AND DISCOUNTED BUSINESS SERVICES AVAILABLE TO USLI INSUREDS – VISIT BIZRESOURCECENTER.COM FOR DETAILS**

**Within 21 days of the inception date of coverage, this account will be subject to the following:**

- Our completed & signed application; or
- A completed & signed ACORD application as long as all underwriting information needed has been provided to us; or
- A completed & signed application from another company as long as all underwriting information needed has been provided to us.
- Identification of the applicable NJ Surplus Lines Examining Office 14 digit transaction control number is required.

Please contact us with any questions regarding the terminology used or the coverages provided.

\*\*Read the quote carefully, it may not match the coverages requested\*\*

**Underwriting Notes:**

- Additional credit may be available if construction site perimeter is protected with a locked fence.

**II. COVERED LOCATION(S) AND CORRESPONDING CLASSIFICATIONS**

Location #1 - 6 Walkill Rd, Little Egg Harbor Twp, NJ 08087

**Inland Marine Coverage**

Coverage	Limit	Coinsurance	Deductible	Valuation	Premium
Building	\$321,150	100%	\$1,000	Replacement Cost	\$507
Temp. Storage	\$16,058	100%	None	Replacement Cost	Included
Transit	\$16,058	100%	None	Replacement Cost	Included
Value Plus	See CI-109	100%	None	Replacement Cost	Included

Inland Marine Coverage Premium for Location #1: \$507

**Coverage Included in Builder's Value Plus Endorsement**

Fire Department Service Charge	\$2,500	Arson Reward	\$5,000
Interest Expense on money insured borrows to finance construction	\$5,000	Real Estate or Property Taxes	\$5,000
Advertising and Promotional Expense	\$2,500	Commissions, legal and accounting costs, fees, administrative costs	\$2,500
Architectural fees, building inspection and permit fees and charges	\$2,500	Storage Charges	\$5,000
Survey Costs	\$2,500		

**III. REQUIRED FORMS & ENDORSEMENTS****Inland Marine Endorsements**

2110	(09/10) Service Of Suit	CI 124	(08/07) Wind Or Hail Exclusion
CI 103	(03/06) Lead Contamination Exclusion	CM0001	(09/04) Commercial Inland Marine Conditions
CI 104	(03/06) Asbestos Material Exclusion	IH0070	(12/11) Builders Risk Coverage Form
CI 109	(07/06) Builders Value Plus Endorsement	IL0017	(11/98) Common Policy Conditions
CI 111	(10/07) Earth Movement And Volcanic Action Exclusion	IL0935	(07/02) Exclusion Of Certain Computer-Related Losses
CI 112	(07/06) Mold, Fungus, Bacteria, Virus Or Organic Pathogen Exclusion	Jacket	(09/10) Commercial Insurance Policy Jacket
CI 113	(07/06) Absolute Pollution Exclusion	P 249	(01/15) Exclusion of War, Military Action and Terrorism (Coverage for Certain Fire Losses)
CI 114	(01/09) Water Exclusion	TRIADN	(02/15) Policyholder Disclosure Notice of Terrorism Insurance Coverage

Please contact us with any questions regarding the terminology used or the coverages provided.

\*\*Read the quote carefully, it may not match the coverages requested\*\*

**IV. OFFER OF OPTIONAL COVERAGE(S)**

Based on the information provided, the following additional coverages are available to this applicant but are not currently included in the quotation. The additional premium may be subject to taxes & fees. For a firm final amount please contact us and we will revise the quote.

	<b>Coverage</b>	<b>Additional Premium</b>
Option 1	Terrorism Coverage	\$25.00

**Important Information**

- Terrorism coverage, per the Terrorism Risk Insurance Program Reauthorization Act of 2015, is available for an additional premium of 5.00% of the total applicable premium. If not purchased, please provide the signed TRIADN Disclosure Notice or add form NTE - Notice of Terrorism Exclusion. When making your decision to purchase Terrorism Coverage, please be aware that coverage for "insured losses" as defined by the Act is subject to the coverage terms, conditions, amount, and limits in this policy applicable to losses arising from events other than acts of terrorism.
- The Terrorism premium shown above has been calculated as a percentage of the quoted coverages. If any coverages are added or removed at binding, the additional premium shown above is subject to change.
- This coverage cannot be added mid-term.

Please contact us with any questions regarding the terminology used or the coverages provided.

**\*\*Read the quote carefully, it may not match the coverages requested\*\***



### Builder's Risk Product

#### BUILDER'S RISK - NEW CONSTRUCTION APPLICATION

Please complete all sections of this application and have signed by the applicant.

#### I. QUOTE INFORMATION

**Instant Quote is only available for accounts with no losses in the past 5 years. If there is a loss history, please detail the losses below.**

Applicant's Name: VICTORIA AND SCOTT KING

Location Address: 6 Walkill Rd  Same as mailing address

City: Little Egg Harbor Twp State: NJ Zip Code: 08087

Web Address: \_\_\_\_\_ Email Address of primary contact: \_\_\_\_\_

Policy Period:  3 Months  6 Months  9 Months  Annual

#### Description of Operations

BUILDING A 2 STORY HOME WITH BUILT IN GARAGE

#### Inspection Information:

- 1. Inspection Contact Name: \_\_\_\_\_
- 2. Inspection Contact Phone Number: \_\_\_\_\_

#### Contractor Information:

- 3. Contractor Name: \_\_\_\_\_
- 4. Contractor Address: \_\_\_\_\_

#### Location #1

#### Construction: Information:

- Frame or brick veneer  Noncombustible  Masonry-Noncombustible
- Joisted Masonry  Fire Resistive  Other \_\_\_\_\_
- Protection Class: 4 Square Footage: 2200

#### Coverage Information:

Coverage	Limit	Deductible	Co-Insurance
Building	\$321,150	1000	100%
Temp. Storage	\$16,058	None	100%
Transit	\$16,058	None	100%
Value Plus	See CI-109	None	100%

- Does insured want Soft Costs above what is provided on Builder's Value Plus?  Yes  No
- Is this project ground-up construction only?  Yes  No
- Has construction already started?  Yes  No
- Will this project site be protected by a fence when workers are not present?  Yes  No
- Will a watchman be on premises during non-working hours?  Yes  No
- Would you like to exclude theft?  Yes  No
- Is this project a "Modular Home"?  Yes  No
- The project does not include any large open atriums equaling three stories or more?  True  False
- The scope of this project does not include work on: airport hangers, antennas, barns, bridges, chemical plants, dams, energy co-generation facilities, greenhouses, inflatable or bubble buildings, mobile homes, petroleum facilities, radio, TV & communications towers, signs, silos, tanks, tunnels,  True  False

underground or waterborne exposures, or warehouse and distribution center over 100,000 Square feet?

The project does not include any lift slab or tile up construction methods?

True  False

The project does not include any tandem crane lifts, high values being lifted by a single crane, underground or waterborne exposures?

True  False

The project is not on filled land, or demolition does not need to be done prior to construction?

True  False

**II. UNDERWRITING AND RATING INFORMATION**

The applicant or owner has not filed for bankruptcy in the past 5 years?

True  False

**New Jersey Fraud Statement:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Retail Agency Name: HANSON & RYAN, INC.

License #: \_\_\_\_\_

Main Agency Phone Number: 973 256 6000

Agency Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

The signer of this application acknowledges and understands that the information provided in this Application is material to the Insurer's decision to provide the requested insurance and is relied on by the Insurer in providing such insurance. The signer of this application represents that the information provided in this Application is true and correct in all matters. The signer of this Application further represents that any changes in matters inquired about in this Application occurring prior to the effective date of coverage, which render the information provided herein untrue, incorrect or inaccurate in any way will be reported to the Insurer immediately in writing. The Insurer reserves the right to modify or withdraw any quote or binder issued if such changes are material to the insurability or premium charged, based on the Insurer's underwriting guides. The Insurer is hereby authorized, but not required, to make any investigation and inquiry in connection with the information, statements and disclosures provided in this Application. The decision of the Insurer not to make or to limit any investigation or inquiry shall not be deemed a waiver of any rights by the Insurer and shall not estop the Insurer from relying on any statement in this Application in the event the Policy is issued. It is agreed that this Application shall be the basis of the contract should a policy be issued and it will be attached and become a part of the Policy.

Applicant's Signature: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

## POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act ("the Act"), as amended, you have a right to purchase insurance coverage for losses arising out of acts of terrorism. *As defined in Section 102(1) of the Act.* The term "act of terrorism" means any act or acts that are 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.

You should know that any coverage for losses caused by certified acts of terrorism is partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States reimburses 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019 and 80% beginning on January 1, 2020, of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is provided below and does not include any charges for the portion of loss covered by the federal government under the Act.

Coverage for "insured losses", as defined in the Act, is subject to the coverage terms, conditions, amounts and limits in this policy applicable to losses arising from events other than acts of terrorism.

You should know that the Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement, as well as insurers' liability, for losses resulting from certified acts of terrorism when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

You should also know that, under federal law, you are not required to purchase coverage for losses caused by certified acts of terrorism.

### **REJECTION OR SELECTION OF TERRORISM INSURANCE COVERAGE**

Please "X" one of the boxes below and return this notice to the Company.

	<b>I decline to purchase Terrorism Coverage. I understand that I will have no coverage for losses arising from acts of Terrorism.</b>
	<b>I elect to purchase coverage for certified acts of Terrorism for a premium of \$ _____.</b>

**Note: if you do not respond to our offer and do not return this notice to the Company, you will have no Terrorism Coverage under this policy.**

\_\_\_\_\_  
Applicant Name (Print)

\_\_\_\_\_  
Named Insured

\_\_\_\_\_  
Authorized Signature

\_\_\_\_\_  
Date





## RESOURCES TO HELP YOUR BUSINESS GROW!

As a policyholder through USLI or Devon Park Specialty, you have access to many services through the Business Resource Center that will assist you in growing and protecting your business. Consider the following services and associated cost savings when making your decision where to place your insurance!

### HUMAN RESOURCES



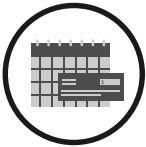
- » Free human resources consultation hotline to be used for personnel issues including harassment and discrimination, the Family and Medical Leave Act, disability, wage and hours regulations and more
- » Online library with information, forms and articles pertaining to human resources
- » Discounted human resources management system
- » Resources for recruiting and training as well as termination and administration

### PRE-EMPLOYMENT AND TENANT SCREENINGS



- » Discounted background checks, including multi-court criminal database searches, county criminal searches and more (first background check is free)
- » Best practices for performing a background check
- » Discounted tenant and drug screenings and Motor Vehicle Reports (MVRs)

### PAYROLL AND TAXES



- » Payroll processing and tax services tailored for either a small or large business
- » Online business tax workshop provided by the Internal Revenue Service (IRS)

### CYBER RISK



- » Materials about securing personal information and payment card information
- » Complimentary access to tools and resources that will help you understand your exposure to a data breach and the importance of a response plan
- » Discounted identity theft monitoring and recovery

### MARKETING

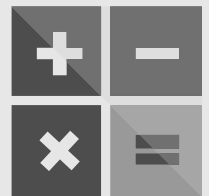


- » Suggested free and paid services for web marketing for your business, including email campaigns, photo editing, file management and more
- » Suggested free and paid services for social media platforms, development, management and more
- » Discounted website package and access to consultants, designers and developers to help in the creation of a website for your business
- » Suggested free and paid services for building your own website and tracking Search Engine Optimization (SEO)

### SAFETY



- » Free on-site safety and occupational health consultation for your business
- » Free personal credit report
- » Disaster and emergency preparedness resources
- » Discounted alcohol safety training for your staff and servers
- » Youth resources for concussion training, waivers of liability, recognizing the signs and symptoms of child abuse and more



Try our cost savings calculator to see how much you could save!



# Builder's Risk Product

WHY DO YOU NEED A BUILDER'S RISK POLICY? AS EITHER AN OWNER OR CONTRACTOR YOU FACE MANY POSSIBILITIES OF LOSS TO YOUR BUILDING DURING COURSE OF CONSTRUCTION:

- ▶ Collapse
- ▶ Fire damage
- ▶ Vandalism or malicious mischief
- ▶ Water, snow or ice damage
- ▶ Theft of building materials

Why should you choose the USLI's Builder's Risk Policy?

The following are important features; make sure you have them all:

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
"All Risk" Inland Marine Coverage form including theft up to the policy limit	✓	?
Policy term for full duration of construction project	✓	?
Extension of policy is done with simple endorsement	✓	?
Builders Value Plus endorsement included for free	✓	?
Transit and Off Premises Storage coverage included	✓	?
Credits available for fenced project sites and sites with a watchman	✓	?
Low minimum premiums with short term policies available	✓	?
Policy written for owner or contractor	✓	?

WHY CHOOSE TO BE INSURED WITH USLI?

- ▶ A.M. Best rated A++ Carrier
- ▶ A proud member of the Berkshire Hathaway Group

Insure your financial well-being with a stable Company that will be there to pay your claim.