

**COMMERCIAL PACKAGE POLICY DECLARATIONS – OCCURRENCE FORM**

<b>INSURANCE COMPANY:</b> Lyndon Southern Insurance Company <b>NAMED INSURED:</b> Phylos Studios LLC <b>ADDRESS:</b> 656 Sunset Boulevard, Cape May, NJ 08204 <b>POLICY PERIOD:</b> 10/01/2024 to 10/01/2025 12:01 AM MDT at the Address of The Certificate Holder	<b>POLICY NUMBER:</b> FVP034488-00 <b>ISSUED DATE:</b> 09/15/2024
---	--

GENERAL LIABILITY LIMITS OF INSURANCE		
General Aggregate Limit (Other than Products-Completed Operations)	\$	2,000,000
Products-Completed Operations Aggregate Limit	\$	INCLUDED
Personal and Advertising Injury Limit	\$	\$1,000,000
Each Occurrence Limit	\$	\$1,000,000
Damage to Premises Rented to You Limit	\$	300,000
Medical Expense Limit	\$	5,000
		Any One Premises
		Any One Person

INLAND MARINE LIMITS OF INSURANCE - <input checked="" type="checkbox"/> Coverage only applies when checked and premium indicated below.		
Any One Item	\$	5,000
Aggregate Limit	\$	30,000
Inland Marine Deductible	\$	250

**FORMS AND ENDORSEMENTS** applicable to all Coverage Parts and made part of this Policy at time of issue are listed on the attached Forms and Endorsements Schedule SCH OF FORMS (01 2018).

<b>TYPE OF BUSINESS:</b> <input type="checkbox"/> Sole Proprietor/Individual <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input checked="" type="checkbox"/> LLC <input type="checkbox"/> Other:	
<b>BUSINESS DESCRIPTION:</b> Photographer, Videographer	
<b>GENERAL LIABILITY PREMIUM:</b> \$125.00 <b>INLAND MARINE PREMIUM:</b> \$132.00 <b>TOTAL COST OF INSURANCE:</b> \$414.45 <i>Total Cost Includes Premiums, Taxes and Fees</i>	<i>(100% Earned/Non-Refundable)</i>

Mandatory Forms and Endorsement		
CG 00 01	04/13	COMMERCIAL GENERAL LIABILITY COVERAGE FORM
CG 21 07	05/14	EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY - LIMITED BODILY INJURY EXCEPTION NOT INCLUDED
CG 21 09	06/15	EXCLUSION - UNMANNED AIRCRAFT
CG 21 32	05/99	COMMUNICABLE DISEASE EXCLUSION
CG 21 47	12/07	EMPLOYMENT-RELATED PRACTICES EXCLUSION
CG 21 53	01/96	EXCLUSION - DESIGNATED ONGOING OPERATIONS
CG 21 67	12/04	FUNGI OR BACTERIA EXCLUSION
FCG 77 94	07/98	EXCLUSION - LIABILITY ARISING OUT OF LEAD
FCG 83 66	05/05	NUCLEAR, BIOLOGICAL OR CHEMICAL EXCLUSION
FCG 83 74	11/05	WELDING AND CUTTING OPERATIONS EXCLUSION
FCG 84 71	06/13	EXCLUSION - PROFESSIONAL SERVICES
FCG 84 79	01/10	ASSAULT AND BATTERY EXCLUSION
FCG 84 80	01/10	EMPLOYERS LIABILITY EXCLUSION
FCG 87 35	02/11	EXCLUSION OF CLAIMS AND SUITS ALLEGING INFRINGEMENT OF INTELLECTUAL PROPERTY
IL 00 21	09/08	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT
CG 21 06	05/14	EXCLUSION-ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY - WITH LIMITED BODILY INJURY EXCEPTION
IL 09 35	07/02	EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES
CG 21 71	01/15	EXCLUSION OF OTHER ACTS OF TERRORISM COMMITTED OUTSIDE THE UNITED STATES; CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
CG 91 61	07/19	RISK PURCHASING GROUP ENDORSEMENT

State Specific Required Forms and Endorsements		
CG 02 37	05/13	NEW JERSEY CHANGES – TERMINATION PROVISION – DRIVER EDUCATION PROVIDERS
CG 26 20	10/93	NEW JERSEY CHANGES – LOSS INFORMATION
IL 01 41	09/08	NEW JERSEY CHANGES – CIVIL UNION
IL 02 08	09/07	NEW JERSEY CHANGES – CANCELLATION AND NONRENEWAL
IL 09 35	07/02	EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES
CM 00 01	09/04	COMMERCIAL INLAND MARINE CONDITIONS
FCM 00 20	01/17	COMMERCIAL ARTICLES COVERAGE FORM
FCM 26 01	12/17	PROPERTY USUALLY CARRIED BY YOU
IL 01 11	11/03	NEW JERSEY CHANGES

<input type="checkbox"/> Commercial Inland Marine – Coverages Applies When Checked		
CM 00 01	09/04	COMMERCIAL INLAND MARINE CONDITIONS
FCM 00 20	01/17	COMMERCIAL ARTICLES COVERAGE FORM
FCM 26 01	12/17	PROPERTY USUALLY CARRIED BY YOU

Optional Forms – Coverages Applies When Checked			
<input type="checkbox"/>	CG 2001	04/13	PRIMARY AND NON-CONTRIBUTORY – OTHER INSURANCE CONDITION
<input type="checkbox"/>	CG 2404	05/09	WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHER TO US
<input checked="" type="checkbox"/>	CG 2026	04/13	ADDITIONAL INSURED – DESIGNATED PERSON OR ORGANIZATION
<input type="checkbox"/>	CG 2010	04/13	ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS - SCHEDULED PERSON OR ORGANIZATION
<input type="checkbox"/>	CG 2011	04/13	ADDITIONAL INSURED – MANAGERS OR LESSORS OF PREMISES
<input type="checkbox"/>	CG 8802	11/85	HIRED AUTO AND NON-OWNED AUTO LIABILITY


THIS INSURANCE IS SUBJECT TO ALL THE TERMS AND CONDITIONS, INCLUDING APPLICABLE ENDORSEMENTS, OF THE COMMERCIAL PACKAGE LIABILITY INSURANCE POLICY. A COPY OF THE COMMERCIAL PACKAGE LIABILITY INSURANCE POLICY ACCOMPANIES THIS DECLARATION. ADDITIONAL COPIES WILL BE PROVIDED TO THE POLICY HOLDER UPON REQUEST. PLEASE READ THE POLICY AND ALL ENDORSEMENTS.

**CLAIMS/INCIDENTS REPORTING**

Full detail of any incident should be sent immediately by email to [claims@vopins.com](mailto:claims@vopins.com) or by letter to Veracity Insurance Solutions, 260 South 2500 West, Suite 303, Pleasant Grove UT 84062.

***NO ADMISSION OF LIABILITY MAY BE MADE EITHER VERBALLY OR IN WRITING***

In Witness Whereof, we have caused this policy to be executed and attested, and, if required by state law, this policy shall not be valid unless countersigned by our authorized representative.

  
President

  
Secretary

**Program Administrator:**  
Veracity Insurance Solutions, LLC  
260 South 2500 West, Suite 303  
Pleasant Grove UT 84062  
888.568.0548  
[info@fullframeinsurance.com](mailto:info@fullframeinsurance.com)

