

CNA Connect

Renewal Declaration

POLICY NUMBER B 4017650082	COVERAGE PROVIDED BY VALLEY FORGE INSURANCE COMPANY 333 S. WABASH CHICAGO, IL. 60604	FROM - POLICY PERIOD - TO 08/14/2011 08/14/2012
	INSURED NAME AND ADDRESS NORTH SHORE CLEAN SUITE 321B BEVERLY, MA 01915	
AGENCY NUMBER 007744	AGENCY NAME AND ADDRESS BEVERLY INSURANCE BROKERAGE, INC. 100 CUMMINGS CTR, STE 106N BEVERLY, MA 01915 Phone Number: (978)524-8501	
BRANCH NUMBER 120	BRANCH NAME AND ADDRESS BOSTON BRANCH OFFICE 100 NEWPORT AVE EXT, 4TH FL NORTH QUINCY, MA 02171 Phone Number: (617)984-4500	

This policy becomes effective and expires at 12:01 A.M. standard time at your mailing address on the dates shown above.

The Named Insured is an Individual.

Your policy is composed of this Declarations, with the attached Common Policy Conditions, Coverage Forms, and Endorsements, if any. The Policy Forms and Endorsement Schedule shows all forms applicable to this policy at the time of policy issuance.

The Estimated Policy Premium Is \$647.00

Terrorism Risk Insurance Act Premium \$6.00

Audit Period is Annual



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INSURED NAME AND ADDRESSNORTH SHORE CLEAN
SUITE 321B
BEVERLY, MA 01915**PROPERTY COVERAGE****LIMIT OF INSURANCE**

The following deductible applies unless a separate deductible is shown on the Schedule of Locations and Coverage.

Deductible: \$500

Business Income and Extra Expense Coverage

Business Income and Extra Expense

12 Months Actual Loss Sustained

Business Income and Extra Expense - Dependent Properties

\$10,000

Employee Dishonesty

\$25,000

Forgery and Alteration

\$25,000

LIABILITY COVERAGE**LIMIT OF INSURANCE**

Each Occurrence Limit

\$1,000,000

Medical Expense Limit

\$10,000

Personal and Advertising Injury

\$1,000,000

Products/Completed Operations Aggregate

\$2,000,000

General Aggregate

\$2,000,000

Damage To Premises Rented To You

\$300,000

Employment Practices/Fiduciary Liability Retroactive Date: 08/14/2009

\$10,000

EPLI Deductible: \$0

POLICY NUMBER

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INSURED NAME AND ADDRESS

NORTH SHORE CLEAN
SUITE 321B
BEVERLY, MA 01915

SCHEDULE OF LOCATIONS AND COVERAGE

LOCATION 1 **BUILDING** 1

100 CUMMINGS CENTER, SUITE 321B
BEVERLY, MA 01915

Construction: Fire Resistive

Class Description: CARPET, RUG & UPHOLSTERY CLEANING

Building Glass Deductible: \$0

Inflation Guard 3%

PROPERTY COVERAGE

LIMIT OF INSURANCE

Accounts Receivable	\$25,000
Bailee Customer Goods	\$10,000
Deductible: \$250	
Business Personal Property	\$10,404
Electronic Data Processing	\$50,000
Equipment Breakdown	\$10,404
Fine Arts	\$25,000
Ordinance or Law - Demolition Cost, Increased Cost of Construction	\$25,000
Seasonal Increase: 25%	
Sewer or Drain Back Up	\$25,000
Valuable Papers & Records	\$25,000

Schedule of Location Level Auditable Classes/Coverages

<u>Coverage/Hazard Description</u>	<u>Exposure</u>	<u>Premium Basis</u>
CARPET, RUG & UPHOLSTERY CLEANING	\$28,000	(P)



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INSURED NAME AND ADDRESSNORTH SHORE CLEAN
SUITE 321B
BEVERLY, MA 01915**FORMS AND ENDORSEMENTS SCHEDULE**

The following list shows the Forms, Schedules and Endorsements by Line of Business that are a part of this policy.

COMMON

FORM NUMBER		FORM TITLE
SB146935B	01/2009	Contractors Blanket Additional Insured
SB146966B	01/2009	Massachusetts Changes
SB147075A	01/2006	Economic and Trade Sanctions Condition
SB147082D	04/2010	Businessowners Common Policy Conditions
SB147086B	04/2010	Loss Payable Provisions
SB147088A	01/2006	Exclusion - Asbestos

COMMERCIAL PROPERTY

FORM NUMBER		FORM TITLE
SB146801G	04/2010	Businessowners Special Property Coverage Form
SB146802C	01/2008	Business Income and Extra Expense
SB146803A	01/2006	Seasonal Increase
SB146804A	01/2006	Arson and Theft Reward
SB146805A	01/2006	Claim Data Expense
SB146806B	01/2008	Debris Removal
SB146807C	04/2010	Employee Dishonesty
SB146808A	01/2006	Expediting Expenses
SB146809C	01/2009	Fine Arts
SB146810A	01/2006	Fire Department Service Charge
SB146811A	01/2006	Fire Protective Equipment Discharge
SB146812C	04/2010	Forgery and Alteration
SB146813B	01/2008	Newly Acquired or Constructed Property
SB146814B	03/2006	Ordinance or Law
SB146815A	01/2006	Outdoor Trees, Shrubs, Plants and Lawns
SB146816A	01/2006	Pollutant Clean Up and Removal
SB146817A	01/2006	Preservation of Property
SB146818A	01/2006	Temporary Relocation of Property
SB146819A	01/2006	Water Damage, Other Liquids, Solder, Molten Damage
SB146820B	01/2009	Accounts Receivable
SB146821A	01/2006	Appurtenant Buildings and Structures
SB146822A	01/2006	Building Glass
SB146823B20	01/2008	Business Income Extra Expense - Dependent Property
SB146824B20	01/2008	Business Income Extra Expense-Newly Acquired Locs
SB146825B	01/2008	Business Personal Property Off Premises
SB146826B20	01/2008	Civil Authority
SB146827D	09/2008	Electronic Data Processing
SB146828B	01/2008	Equipment Breakdown
SB146830B	01/2008	Money Orders and Counterfeit Paper Currency
SB146831A	01/2006	Nonowned Detached Trailers
SB146832B	01/2008	Ordinance or Law-Increased Period of Restoration
SB146833A	01/2006	Outdoor Property
SB146834A	01/2006	Personal Effects
SB146835A	01/2006	Signs
SB146836A	01/2006	Spoilage Consequential Loss
SB146837A	01/2006	Theft Damage to Rented Property
SB146838B	01/2009	Valuable Papers and Records
SB146839E	04/2010	Sewer or Drain Back Up
SB146840C	09/2008	Bailees Customer Goods
SB146936A	01/2006	Inflation Guard



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INSURED NAME AND ADDRESSNORTH SHORE CLEAN
SUITE 321B
BEVERLY, MA 01915**FORMS AND ENDORSEMENTS SCHEDULE****COMMERCIAL PROPERTY**

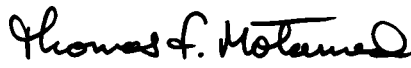
FORM NUMBER		FORM TITLE
SB146997B	01/2009	Fungus, Wet Rot, Dry Rot and Bacteria Exclusion
SB300129B	01/2008	Targeted Hacker Attack
SB300139B	01/2008	Protective Safeguards
SB300146C	01/2008	Cap on Losses from Certified Acts of Terrorism
SB300456A	07/2007	Concurrent Causation, Earth Movmnt, Water Excl Chg
SB300596A	01/2008	Identity Theft/Recovery Services Endorsement

COMMERCIAL GENERAL LIABILITY

FORM NUMBER		FORM TITLE
SB146943A	01/2006	Fungi/Mold/Mildew/Yeast/Microbe Exclusion
SB147079A	01/2006	War Liability Exclusion
SB147080A	01/2006	Exclusion - Silica
SB147081A	01/2006	Exclusion - Respirable Dust
SB147089A	01/2006	Employment - Related Practices Exclusion
SB300000C	04/2010	Businessowners Liability Coverage Form
SB300113B	01/2007	Additional Insured - Designated Person
SB300185A	01/2006	Property Damage Definition Amendatory Endorsement
SB300441A20	01/2007	Fiduciary Liability Coverage Form
SB300449A	01/2007	Single Limit of Insurance Endorsement
SB300450A20	01/2007	Employment Practices Liability Coverage Form
SB300849A	07/2009	Recd and Distribution of Material or information
SB300859A	07/2009	Snow Plow Operations Coverage

***** PLEASE READ THE ENCLOSED IMPORTANT NOTICES CONCERNING YOUR POLICY *****

FORM NUMBER		FORM TITLE
SB146959G	02/2010	Policyholders Jurisdictional Inspection
SB300144C	01/2008	Offer of Terrorism Coverage Notice
SB300463A	08/2007	Policy Limitation Disclosure Notice
SB300604A	01/2008	Prevent Unexpected Premium Charges at Final Audit
SB300605A	01/2008	Premium Bases
SB300865A	07/2009	Important Information - Policyholder notice

Countersignature

 Chairman of the Board


 Secretary