



FITCHBURG MUTUAL INSURANCE COMPANY  
ComPak® BUSINESS OWNERS POLICY  
RENEWAL DECLARATIONS

POLICY #: V2179549A

**A. POLICYHOLDER AND AGENT INFO**

Insured: SOUTHPORT AT WALL CONDOMINIUM  
C/O SURF SITE PROPERTY MANAGEM  
201 W SYLVANIA AVE, SUITE 1  
NEPTUNE, NJ 07753

Agent: CONOVER BEYER ASSOCIATES, INC.  
Phone: (732)223-9700  
Agent #: 29000013

Business Form: CORPORATION

Policy Period: 1 YEAR

Business Description: CONDO ASSOC.

From: 03/24/23 To: 03/24/24

Coverage begins at 12:01 A.M. Eastern Standard Time.

Payment Plan: DIRECT BILL - 10 PAY

**B. POLICY PREMIUM**

Annual Premium	Subject To Audit	PLIGA or Fees	Prior Annual Premium	Additional/Return Premium
\$ 24,669.74	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$ 122.74		

**C. BUILDING AND BUSINESS PERSONAL PROPERTY COVERAGES AND LIMITS**

LOCATION 1, BUILDING 1: 1301 W UNION LN, MANASQUAN, NJ 08736

		Limit(s)	Premium
Building	ACV Option: No	\$ See Blkt. Sched.	\$ 2,573
Business Personal Property		\$	\$
Mortgage Holder	None		

LOCATION 1, BUILDING 2: 1301 W UNION LN, MANASQUAN, NJ 08736

		Limit(s)	Premium
Building	ACV Option: No	\$ See Blkt. Sched.	\$ 2,573
Business Personal Property		\$	\$
Mortgage Holder	None		

LOCATION 1, BUILDING 3: 1301 W UNION LN, MANASQUAN, NJ 08736

		Limit(s)	Premium
Building	ACV Option: No	\$ See Blkt. Sched.	\$ 2,573
Business Personal Property		\$	\$
Mortgage Holder	None		

LOCATION 1, BUILDING 4: 1301 W UNION LN, MANASQUAN, NJ 08736

		Limit(s)	Premium
Building	ACV Option: No	\$ See Blkt. Sched.	\$ 2,573
Business Personal Property		\$	\$
Mortgage Holder	None		



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LOCATION 1, BUILDING 5: 1301 W UNION LN , MANASQUAN, NJ 08736

		Limit(s)	Premium
Building	ACV Option: No	\$ See Blkt. Sched.	\$ 4,533
Business Personal Property		\$	\$
Mortgage Holder	None		

LOCATION 1, BUILDING 6: 1301 W UNION LN , MANASQUAN, NJ 08736

		Limit(s)	Premium
Building	ACV Option: No	\$ See Blkt. Sched.	\$ 2,573
Business Personal Property		\$	\$
Mortgage Holder	None		

LOCATION 1, BUILDING 7: 1301 W UNION LN , MANASQUAN, NJ 08736

		Limit(s)	Premium
Building	ACV Option: No	\$ See Blkt. Sched.	\$ 2,573
Business Personal Property		\$	\$
Mortgage Holder	None		

#### D. LOCATION COVERAGES AND LIMITS

LOCATION 1: 1301 W UNION LN, MANASQUAN, NJ 08736

		Limit(s)	Premium
Outdoor Property		\$ 25,000	\$ Included
Outdoor Signs		\$ 25,000	\$ Included
Money & Securities	On Premises/Off Premises	\$ 15,000/15,000	\$ Included

#### E. POLICY INFO

Policy Deductible	Applicable to Section I - Property	\$ 5,000	\$ Included
Optional Coverage Deductible		\$ 500	\$ Included
Building Coverage Limit	Automatic Increase	4%	\$ -399



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F. POLICY COVERAGES AND LIMITS

SECTION I - PROPERTY

		Limit(s)	Premium
Accounts Receivable	On Premises/Off Premises	\$ 100,000/5,000	\$ Included
Valuable Papers	On Premises/Off Premises	\$ 100,000/5,000	\$ Included
Employee Dishonesty		\$ 50,000	\$ 108
Forgery & Alteration		\$ 50,000	\$ 27

SECTION II - LIABILITY AND MEDICAL EXPENSES

THIS POLICY CONTAINS AGGREGATE LIMITS; REFER TO SECTION D - LIABILITY AND MEDICAL EXPENSES LIMITS OF INSURANCE FOR DETAILS.

		Limit(s)	Premium
Liability and Medical Expenses	Per Occurrence	\$ 1,000,000	\$ 3,959
Medical Expenses	Per Person	\$ 5,000	\$ Included
Damage To Premises Rented to You	Any One Premises	\$ 50,000	\$ Included
General Aggregate		\$ 2,000,000	\$ Included
Products/Completed Operations Aggregate		\$ 2,000,000	\$ Included



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G. ENDORSEMENTS

POLICY ENDORSEMENTS

Form #	Date	Description	Limit(s)	Premium
BP 00 03	07 13	Businessowners Coverage Form	\$ 0	\$ Included
BP 01 89	08 07	New Jersey Changes		\$ Included
BP 02 06	09 12	ComPak® Enhanced Coverage Endorsement		\$ Included
BP 02 09	09 12	Personal Property Off Premises	\$ 25,000	\$ Included
BP 02 13	02 22	Exclusion - Tobacco and Electronic Smoking Device Liability		\$ Included
BP 02 15	09 22	ComPak Plus Enhanced Coverage Endorsement		\$ 295
BP 02 26	09 12	Intentional Act Endorsement		\$ Included
BP 02 27	09 12	Two Or More Policies Issued By Us		\$ Included
BP 02 34	09 12	Employment-Related Practices, Policies, Acts Or Omissions Exclusion		\$ -40
BP 02 52	01 19	Equipment Breakdown Coverage (Including Electronic Circuitry Impairment)		\$ Included
BP 02 55	03 19	Exclusion - Asbestos		\$ Included
BP 02 58	03 21	EnviroPak Insurance Endorsement  Named Insured and Address: SOUTHPORT AT WALL CONDOMINIUM C/O SURF SITE PROPERTY MANAGEM 201 W SYLVANIA AVE, SUITE 1 NEPTUNE, NJ 07753  Contractor's Pollution Legal Liability Insurance Aggregate Limit: Excluded Each "Pollution Condition" Limit: Excluded Deductible for Each "Pollution Condition": N/A "Commencement Date": N/A  Professional Legal Liability Insurance Aggregate Limit: Excluded Each Professional Loss: Excluded Deductible for Each "Professional Loss" N/A "Contracting Services": N/A "Professional Services": N/A "Retroactive Date": N/A "Extended Reporting Period": N/A  Premises Pollution Legal Liability Insurance Aggregate Limit: Each "Pollution Condition" Limit: Deductible for Each "Professional Loss": \$0 "Covered Location"(s): See Policy Declarations "Retroactive Date": 03/24/2021 "Extended Reporting Period": 90 days "Business Interruption" and "Extra Expense" Aggregate Limit:	\$ 50,000 \$ 50,000 \$ 5,000	\$ 162



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Form #	Date	Description	Limit(s)	Premium
		Limit: "Deductible Period": 3 days "Pollution Emergency" Telephone Number: 1-800-347-4384	\$ 5,000	
BP 02 88	10 18	Data Response, Cyber Liability And Data Protection Coverage Form Endorsement (Separate Claim Expense Aggregate Limit of Liability) Named Insured and Address: SOUTHPORT AT WALL CONDOMINIUM C/O SURF SITE PROPERTY MANAGEM 201 W SYLVANIA AVE, SUITE 1 NEPTUNE, NJ 07753 Business Form: CORPORATION Policy Period: 03/24/23 to 03/24/24 Retroactive Date: 03/24/2021 Limits of Liability: Coverage Form Aggregate Limit of Liability Coverage Form Claim Expenses Aggregate Data Response Services Sublimit:Not Applicable PCI Fines, Expenses and Costs Sublimit Website Media Liability Sublimit Data Protection Loss Sublimit Business Interruption Loss Sublimit Extortion Expense Sublimit Deductible: \$500 Premium: \$127 Forms and endorsements at inception:		\$ 127
BP 04 19	07 13	Amendment - Liquor Liability Exclusion - Exception For Scheduled Premises or Activities Description Of Activity(ies): None		\$ Included
BP 04 28	01 10	New Jersey Hired Auto And Non-Owned Auto Liability Hired/Non-Owned: Both		\$ 138
BP 05 15	12 20	Disclosure Pursuant To Terrorism Risk Insurance Act		\$ Included
BP 05 26	01 15	Exclusion Of Certified Acts Of Terrorism Involving Nuclear, Biological, Chemical Or Radiological Terrorism; Cap On Covered Certified Acts Losses		\$ Included
BP 05 42	01 15	Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism		\$ Included
BP 05 77	01 06	Fungi Or Bacteria Exclusion (Liability)		\$ Included
BP 14 86	07 13	Communicable Disease Exclusion		\$ Included
BP 15 04	05 14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - With Limited Bodily Injury Exception		\$ Included
BP 15 11	12 16	Exclusion - Unmanned Aircraft		\$ Included
BP 15 31	09 19	Cannabis Property Exclusion With Hemp Exception		\$ Included
BP 15 33	09 19	Cannabis Liability Exclusion With Hemp Exception		\$ Included
BP 15 60	02 21	Cyber Incident Exclusion		\$ Included
BP 17 01	07 13	Condominium Association Coverage		\$ Included



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Form #	Date	Description	Limit(s)	Premium
BP 17 24	01 10	Condominiums, Co-Ops, Associations - Directors And Officers Liability Endorsement Aggregate Limit: Deductible: \$ 500 Pending Or Prior Litigation Date: None Retroactive Date: 03/24/2018	\$ 1,000,000	\$ 199
EQCNNJ	11-16	New Jersey EarthQuake Insurance Availability Notice		\$ Included



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LOCATION ENDORSEMENTS

LOCATION 1: 1301 W UNION LN, MANASQUAN, NJ 08736

Endorsement Applicable Per Location(s)

Form #	Date	Description	Limit(s)	Premium
BP 04 46	07 13	Ordinance Or Law Coverage (Cov 1, Comb 2&3)Loss To Undamaged Portion Of Bldg With Comb Demo And ICC Combined Demo And ICC Limit: Business Income And Extra Expense Optional Coverage: No	\$ 250,000	\$ Included

Endorsement Applicable To Specific Building(s)

BUILDING 1: 1301 W UNION LN, MANASQUAN, NJ 08736

Form #	Date	Description	Limit(s)	Premium
BP 04 77	07 02	New Jersey Changes - Coverage For Liability For Hazards Of Lead Without Sublimit		\$ Included

BUILDING 2: 1301 W UNION LN, MANASQUAN, NJ 08736

Form #	Date	Description	Limit(s)	Premium
BP 04 77	07 02	New Jersey Changes - Coverage For Liability For Hazards Of Lead Without Sublimit		\$ Included

BUILDING 3: 1301 W UNION LN, MANASQUAN, NJ 08736

Form #	Date	Description	Limit(s)	Premium
BP 04 77	07 02	New Jersey Changes - Coverage For Liability For Hazards Of Lead Without Sublimit		\$ Included

BUILDING 4: 1301 W UNION LN, MANASQUAN, NJ 08736

Form #	Date	Description	Limit(s)	Premium
BP 04 77	07 02	New Jersey Changes - Coverage For Liability For Hazards Of Lead Without Sublimit		\$ Included

BUILDING 5: 1301 W UNION LN, MANASQUAN, NJ 08736

Form #	Date	Description	Limit(s)	Premium
BP 04 77	07 02	New Jersey Changes - Coverage For Liability For Hazards Of Lead Without Sublimit		\$ Included

BUILDING 6: 1301 W UNION LN, MANASQUAN, NJ 08736

Form #	Date	Description	Limit(s)	Premium
BP 04 77	07 02	New Jersey Changes - Coverage For Liability For Hazards Of Lead Without Sublimit		\$ Included



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BUILDING 7: 1301 W UNION LN , MANASQUAN, NJ 08736

Form #	Date	Description	Limit(s)	Premium
BP 04 77	07 02	New Jersey Changes - Coverage For Liability For Hazards Of Lead Without Sublimit		\$ Included

In case of fire notify the company or its local agent at once in writing.

This declarations page together with the policy jacket, the policy form and any endorsements, completes this policy.



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BLANKET SCHEDULE

POLICY #: V2179549A

BLANKET LIMIT(S)

Coverage	Limit Of Insurance
BUILDING	\$ 8,212,000
BUSINESS PERSONAL PROPERTY	\$

STATEMENT OF VALUES

Loc #	Bldg #	Address	Bldg Value	BPP Value
1	1	1301 W UNION LN, MANASQUAN, NJ 08736	\$ 1,058,000	\$
1	2	1301 W UNION LN, MANASQUAN, NJ 08736	\$ 1,058,000	\$
1	3	1301 W UNION LN, MANASQUAN, NJ 08736	\$ 1,058,000	\$
1	4	1301 W UNION LN , MANASQUAN, NJ 08736	\$ 1,058,000	\$
1	5	1301 W UNION LN , MANASQUAN, NJ 08736	\$ 1,864,000	\$
1	6	1301 W UNION LN, MANASQUAN, NJ 08736	\$ 1,058,000	\$
1	7	1301 W UNION LN , MANASQUAN, NJ 08736	\$ 1,058,000	\$

