Insurer A

Commercial Lines Service Center

Alder Workshop LLC
24 Mill Court
Albany, NY 12207

Re: Renewal of commercial general liability policy AW-GL-2027-104

Thank you for renewing your coverage with us. This package contains your policy declarations, the coverage form, the endorsements that apply to your policy and required notices. Please read the whole package and keep it with your records.

If any information shown in the declarations is incorrect, or if your operations have changed, contact your broker before the policy period begins. Premium is due according to the payment plan you selected.

Your broker can answer questions about your coverage, help you report a claim and arrange changes during the policy period.

COMMERCIAL GENERAL LIABILITY

DECLARATIONS

Policy information	Details
Policy number	AW-GL-2027-104
Insurer	Insurer A
Named insured	Alder Workshop LLC
Business / mailing address	Furniture assembly / 24 Mill Court, Albany, NY 12207
Policy period	2027-01-01 to 2028-01-01
Annual premium	USD 4,650

Coverage and Limits

All amounts are USD. Coverage is subject to the forms and endorsements listed in the schedule.

Coverage	Limit type	Limit	Deductible
General liability	each occurrence	1,000,000	2,500
General liability	aggregate	2,000,000	0
Products-completed operations	aggregate	2,000,000	0
Damage to premises rented to you	each occurrence	100,000	500

Deductibles apply per occurrence to the coverage in that row. Zero in an aggregate row means no separate aggregate deductible.

Forms and Endorsements Schedule

Form number	Edition	Title
UP 00 01	01 26	Commercial General Liability Coverage Form
UP 04 10	01 27	Rented Premises Sublimit
UP 21 01	01 26	Pollution Exclusion
UP 21 09	01 27	Confidential Information Exclusion
IL N 01	01 27	Notice of Terrorism Insurance Coverage

UP 00 01 (01 26)

Commercial General Liability Coverage Form

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered. Throughout this policy the words "you" and "your" refer to the named insured shown in the declarations. The words "we", "us" and "our" refer to the insurer providing this insurance.

Section I. Coverages

1. Insuring Agreement

We will pay those sums that the insured becomes legally obligated to pay as damages because of bodily injury or property damage to which this insurance applies. We will have the right and duty to defend the insured against any suit seeking those damages. We may, at our discretion, investigate any occurrence and settle any claim or suit that may result.

This insurance applies to bodily injury and property damage only if it is caused by an occurrence that takes place in the coverage territory and occurs during the policy period.

2. Exclusions

This insurance does not apply to the following.

a. Expected or Intended Injury. Bodily injury or property damage expected or intended from the standpoint of the insured.

b. Contractual Liability. Bodily injury or property damage for which the insured is obligated to pay damages by reason of the assumption of liability in a contract or agreement, unless the contract is an insured contract.

c. Workers Compensation. Any obligation of the insured under a workers compensation, disability benefits or unemployment compensation law or any similar law.

d. Employer's Liability. Bodily injury to an employee of the insured arising out of and in the course of employment by the insured.

e. Aircraft, Auto or Watercraft. Bodily injury or property damage arising out of the ownership, maintenance or use of any aircraft, auto or watercraft owned or operated by or rented or loaned to any insured.

f. Damage to Property. Property damage to property you own, rent or occupy, except as provided under Damage to premises rented to you.

g. Damage to Your Product. Property damage to your product arising out of it or any part of it.

h. Damage to Your Work. Property damage to your work arising out of it or any part of it and included in the products-completed operations hazard.

i. Recall of Products. Damages claimed for any loss, cost or expense incurred for the withdrawal, recall, inspection, repair, replacement or disposal of your product or your work.

j. War. Bodily injury or property damage arising out of war, including undeclared or civil war, or warlike action by a military force.

3. Limits of Insurance

The limits of insurance shown in the declarations and the rules below fix the most we will pay regardless of the number of insureds, claims made or suits brought, or persons or organizations making claims or bringing suits.

The General liability aggregate limit is the most we will pay for the sum of damages under this coverage, except damages included in the products-completed operations hazard.

The Products-completed operations aggregate limit is the most we will pay for damages included in the products-completed operations hazard.

Subject to the aggregate limits, the each occurrence limit is the most we will pay for damages because of all bodily injury and property damage arising out of any one occurrence.

Subject to the each occurrence limit, the Damage to premises rented to you limit is the most we will pay for damages because of property damage to any one premises while rented to you.

Section II. Conditions

1. Bankruptcy. Bankruptcy or insolvency of the insured or of the insured's estate will not relieve us of our obligations under this coverage part.

Bankruptcy or insolvency of the insured or of the insured's estate will not relieve us of our obligations under this coverage part. This condition applies to each insured and to each claim or suit separately.

2. Duties in the Event of Occurrence, Claim or Suit. You must see to it that we are notified as soon as practicable of an occurrence which may result in a claim. Notice should include how, when and where the occurrence took place, the names and addresses of any injured persons and witnesses, and the nature and location of any injury or damage.

You must see to it that the insurer are notified as soon as practicable of an occurrence which may result in a claim. Notice should include how, when and where the occurrence took place, the names and addresses of any injured persons and witnesses, and the nature and location of any injury or damage. This condition applies to each insured and to each claim or suit separately.

3. Legal Action Against Us. No person or organization has a right to join us as a party or otherwise bring us into a suit asking for damages from an insured, or to sue us unless all of its terms have been fully complied with.

No person or organization has a right to join us as a party or otherwise bring us into a suit asking for damages from an insured, or to sue us unless all of its terms have been fully complied with. This condition applies to each insured and to each claim or suit separately.

4. Other Insurance. If other valid and collectible insurance is available to the insured for a loss we cover, our obligations are limited as described in this condition. This insurance is primary except when it is described as excess.

If other valid and collectible insurance is available to the insured for a loss the insurer cover, our obligations are limited as described in this condition. This insurance is primary except when it is described as excess. This condition applies to each insured and to each claim or suit separately.

5. Premium Audit. We will compute all premiums for this coverage part in accordance with our rules and rates. Premium shown in this coverage part as advance premium is a deposit premium only. At the close of each audit period we will compute the earned premium for that period.

The insurer will compute all premiums for this coverage part in accordance with our rules and rates. Premium shown in this coverage part as advance premium is a deposit premium only. At the close of each audit period the insurer will compute the earned premium for that period. This condition applies to each insured and to each claim or suit separately.

6. Representations. By accepting this policy, you agree that the statements in the declarations are accurate and complete, that those statements are based upon representations you made to us, and that we have issued this policy in reliance upon your representations.

By accepting this policy, you agree that the statements in the declarations are accurate and complete, that those statements are based upon representations you made to us, and that the insurer have issued this policy in reliance upon your representations. This condition applies to each insured and to each claim or suit separately.

7. Separation of Insureds. Except with respect to the limits of insurance and any rights or duties specifically assigned in this coverage part to the first named insured, this insurance applies as if each named insured were the only named insured, and separately to each insured against whom claim is made or suit is brought.

Except with respect to the limits of insurance and any rights or duties specifically assigned in this coverage part to the first named insured, this insurance applies as if each named insured were the only named insured, and separately to each insured against whom claim is made or suit is brought. This condition applies to each insured and to each claim or suit separately.

8. Transfer of Rights of Recovery Against Others to Us. If the insured has rights to recover all or part of any payment we have made under this coverage part, those rights are transferred to us. The insured must do nothing after loss to impair them.

If the insured has rights to recover all or part of any payment the insurer have made under this coverage part, those rights are transferred to us. The insured must do nothing after loss to impair them. This condition applies to each insured and to each claim or suit separately.

9. When We Do Not Renew. If we decide not to renew this coverage part, we will mail or deliver to the first named insured shown in the declarations written notice of the nonrenewal not less than 30 days before the expiration date.

If the insurer decide not to renew this coverage part, the insurer will mail or deliver to the first named insured shown in the declarations written notice of the nonrenewal not less than 30 days before the expiration date. This condition applies to each insured and to each claim or suit separately.

10. Cancellation. The first named insured shown in the declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation. We may cancel this policy by mailing or delivering to the first named insured written notice of cancellation at least 10 days before the effective date of cancellation if we cancel for nonpayment of premium.

The first named insured shown in the declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation. The insurer may cancel this policy by mailing or delivering to the first named insured written notice of cancellation at least 10 days before the effective date of cancellation if the insurer cancel for nonpayment of premium. This condition applies to each insured and to each claim or suit separately.

11. Changes. This policy contains all the agreements between you and us concerning the insurance afforded. This policy's terms can be amended or waived only by endorsement issued by us and made a part of this policy.

This policy contains all the agreements between you and us concerning the insurance afforded. This policy's terms can be amended or waived only by endorsement issued by us and made a part of this policy. This condition applies to each

insured and to each claim or suit separately.

12. Examination of Your Books and Records. We may examine and audit your books and records as they relate to this policy at any time during the policy period and up to three years afterward.

The insurer may examine and audit your books and records as they relate to this policy at any time during the policy period and up to three years afterward. This condition applies to each insured and to each claim or suit separately.

13. Inspections and Surveys. We have the right to make inspections and surveys at any time, to give you reports on the conditions we find, and to recommend changes. We are not obligated to make any inspections, surveys, reports or recommendations.

The insurer have the right to make inspections and surveys at any time, to give you reports on the conditions the insurer find, and to recommend changes. The insurer are not obligated to make any inspections, surveys, reports or recommendations. This condition applies to each insured and to each claim or suit separately.

Section III. Definitions

"Advertisement" means the meaning given to it in this section when used in this coverage part. Where "advertisement" appears in the declarations, an endorsement or this form, it is read in the same way. A reference to "advertisement" includes any part of it unless an endorsement says otherwise, and the insurer applies this definition consistently to every insured, claim and suit under this coverage part.

"Auto" means the meaning given to it in this section when used in this coverage part. Where "auto" appears in the declarations, an endorsement or this form, it is read in the same way. A reference to "auto" includes any part of it unless an endorsement says otherwise, and the insurer applies this definition consistently to every insured, claim and suit under this coverage part.

"Bodily injury" means the meaning given to it in this section when used in this coverage part. Where "bodily injury" appears in the declarations, an endorsement or this form, it is read in the same way. A reference to "bodily injury" includes any part of it unless an endorsement says otherwise, and the insurer applies this definition consistently to every insured, claim and suit under this coverage part.

"Coverage territory" means the meaning given to it in this section when used in this coverage part. Where "coverage territory" appears in the declarations, an endorsement or this form, it is read in the same way. A reference to "coverage territory" includes any part of it unless an endorsement says otherwise, and the insurer applies this definition consistently to every insured, claim and suit under this coverage part.

"Employee" means the meaning given to it in this section when used in this coverage part. Where "employee" appears in the declarations, an endorsement or this form, it is read in the same way. A reference to "employee" includes any part of it unless an endorsement says otherwise, and the insurer applies this definition consistently to every insured, claim and suit under this coverage part.

"Executive officer" means the meaning given to it in this section when used in this coverage part. Where "executive officer" appears in the declarations, an endorsement or this form, it is read in the same way. A reference to "executive officer" includes any part of it unless an endorsement says otherwise, and the insurer applies this definition consistently to every insured, claim and suit under this coverage part.

"Hostile fire" means the meaning given to it in this section when used in this coverage part. Where "hostile fire" appears in the declarations, an endorsement or this form, it is read in the same way. A reference to "hostile fire" includes any part of it unless an endorsement says otherwise, and the insurer applies this definition consistently to every insured, claim and suit under this coverage part.

"Impaired property" means the meaning given to it in this section when used in this coverage part. Where "impaired property" appears in the declarations, an endorsement or this form, it is read in the same way. A reference to "impaired property" includes any part of it unless an endorsement says otherwise, and the insurer applies this definition consistently to every insured, claim and suit under this coverage part.

"Insured contract" means the meaning given to it in this section when used in this coverage part. Where "insured contract" appears in the declarations, an endorsement or this form, it is read in the same way. A reference to "insured contract" includes any part of it unless an endorsement says otherwise, and the insurer applies this definition consistently to every insured, claim and suit under this coverage part.

"Leased worker" means the meaning given to it in this section when used in this coverage part. Where "leased worker" appears in the declarations, an endorsement or this form, it is read in the same way. A reference to "leased worker" includes any part of it unless an endorsement says otherwise, and the insurer applies this definition consistently to every insured, claim and suit under this coverage part.

"Loading or unloading" means the meaning given to it in this section when used in this coverage part. Where "loading or unloading" appears in the declarations, an endorsement or this form, it is read in the same way. A reference to "loading or unloading" includes any part of it unless an endorsement says otherwise, and the insurer applies this definition consistently to every insured, claim and suit under this coverage part.

"Mobile equipment" means the meaning given to it in this section when used in this coverage part. Where "mobile equipment" appears in the declarations, an endorsement or this form, it is read in the same way. A reference to "mobile equipment" includes any part of it unless an endorsement says otherwise, and the insurer applies this definition consistently to every insured, claim and suit under this coverage part.

"Occurrence" means the meaning given to it in this section when used in this coverage part. Where "occurrence" appears in the declarations, an endorsement or this form, it is read in the same way. A reference to "occurrence" includes any part of it unless an endorsement says otherwise, and the insurer applies this definition consistently to every insured, claim and suit under this coverage part.

"Personal and advertising injury" means the meaning given to it in this section when used in this coverage part. Where "personal and advertising injury" appears in the declarations, an endorsement or this form, it is read in the same way. A reference to "personal and advertising injury" includes any part of it unless an endorsement says otherwise, and the insurer applies this definition consistently to every insured, claim and suit under this coverage part.

"Pollutants" means the meaning given to it in this section when used in this coverage part. Where "pollutants" appears in the declarations, an endorsement or this form, it is read in the same way. A reference to "pollutants" includes any part of it unless an endorsement says otherwise, and the insurer applies this definition consistently to every insured, claim and suit under this coverage part.

"Products-completed operations hazard" means the meaning given to it in this section when used in this coverage part. Where "products-completed operations hazard" appears in the declarations, an endorsement or this form, it is read in the same way. A reference to "products-completed operations hazard" includes any part of it unless an endorsement says otherwise, and the insurer applies this definition consistently to every insured, claim and suit under this coverage part.

"Property damage" means the meaning given to it in this section when used in this coverage part. Where "property damage" appears in the declarations, an endorsement or this form, it is read in the same way. A reference to "property damage" includes any part of it unless an endorsement says otherwise, and the insurer applies this definition consistently to every insured, claim and suit under this coverage part.

"Suit" means the meaning given to it in this section when used in this coverage part. Where "suit" appears in the declarations, an endorsement or this form, it is read in the same way. A reference to "suit" includes any part of it unless an endorsement says otherwise, and the insurer applies this definition consistently to every insured, claim and suit under this coverage part.

"Temporary worker" means the meaning given to it in this section when used in this coverage part. Where "temporary worker" appears in the declarations, an endorsement or this form, it is read in the same way. A reference to "temporary worker" includes any part of it unless an endorsement says otherwise, and the insurer applies this definition consistently to every insured, claim and suit under this coverage part.

"Your product" means the meaning given to it in this section when used in this coverage part. Where "your product" appears in the declarations, an endorsement or this form, it is read in the same way. A reference to "your product" includes any part of it unless an endorsement says otherwise, and the insurer applies this definition consistently to every insured, claim and suit under this coverage part.

"Your work" means the meaning given to it in this section when used in this coverage part. Where "your work" appears in the declarations, an endorsement or this form, it is read in the same way. A reference to "your work" includes any part of it unless an endorsement says otherwise, and the insurer applies this definition consistently to every insured, claim and suit under this coverage part.

Notice of Terrorism Insurance Coverage

Policy number AW-GL-2027-104

Coverage for acts of terrorism is included in your policy. The portion of your annual premium attributable to coverage for acts of terrorism is shown in your premium summary. This notice does not change any term of the policy.

Coverage for acts of terrorism is included in your policy. The portion of your annual premium attributable to coverage for acts of terrorism is shown in your premium summary. Nothing in this notice does not change any term of the policy.

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Rented Premises Sublimit

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Policy number AW-GL-2027-104

Affected coverage: Damage to premises rented to you.

The Damage to premises rented to you limit shown in the Declarations is replaced by USD 50,000 each occurrence. This sublimit is part of, and not in addition to, the General liability each occurrence limit.

All other terms remain unchanged.

Privacy Notice

Policy number AW-GL-2027-104

We collect personal information from you, your broker and others to underwrite and service your policy and to handle claims. We do not sell personal information. You may ask to see the information we hold about you by writing to the service center. This notice does not change any term of the policy.

We collect personal information from you, your broker and others to underwrite and service your policy and to handle claims. We do not sell personal information. You may ask to see the information we hold about you by writing to the service center. Nothing in this notice does not change any term of the policy.

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Pollution Exclusion

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Policy number AW-GL-2027-104

Affected coverage: General liability.

This insurance does not apply to bodily injury or property damage arising out of the discharge, dispersal, seepage, migration, release or escape of pollutants.

All other terms remain unchanged.

UP 21 09 (01 27)

Confidential Information Exclusion

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Policy number AW-GL-2027-104

Affected coverage: General liability.

This insurance does not apply to bodily injury or property damage arising out of unauthorized access to, or disclosure of, confidential or personal information.

All other terms remain unchanged.

How to Report a Claim

Policy number AW-GL-2027-104

Report a claim to your broker or directly to the claims line shown on your policy jacket as soon as practicable. Have your policy number, the date and location of the occurrence and the names of anyone involved ready when you call. This notice does not change any term of the policy.

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