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 on page 2.

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. The rented premises deductible applies instead of the general liability deductible for that coverage.

Forms and Endorsements Schedule

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UP 00 01 (01 26)

Commercial General Liability Coverage

We pay sums the insured becomes legally obligated to pay as damages because of bodily injury or property damage caused by an occurrence during the policy period. An occurrence means an accident, including continuous or repeated exposure to substantially the same harmful conditions.

The General liability each occurrence limit is the most we pay for damages arising from one occurrence. The General liability aggregate is the most we pay during the policy period for covered damages other than products-completed operations.

Products-completed operations covers bodily injury or property damage caused by your products away from your premises or by your completed work. Its aggregate is separate from the General liability aggregate.

Damage to premises rented to you covers property damage to premises you rent. Its limit is a sublimit within the General liability each occurrence limit, not additional insurance.

Endorsements listed above modify this coverage. All listed endorsements take effect at the start of the policy period. All other terms remain unchanged.

UP 04 10 (01 27)

Rented Premises Sublimit

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.

UP 21 01 (01 26)

Pollution Exclusion

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.

Pollutants means solid, liquid, gaseous or thermal irritants or contaminants, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste.

UP 21 09 (01 27)

Confidential Information Exclusion

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.