



THE HARTFORD
BUSINESS SERVICE CENTER
3600 WISEMAN BLVD
SAN ANTONIO TX 78251

February 10, 2025

NEW HORIZON INSPECTION WILSON GEORGES
8130 W DEMPSTER ST
NILES IL 60714-1715

Account Information:

Policy Holder Details :	NEW HORIZON INSPECTION WILSON GEORGES
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Contact Us

Need Help?

Chat online or call us at
(866) 467-8730.

We're here Monday - Friday.

Enclosed please find a Summary Of Insurance for the above referenced Policyholder. Please contact us if you have any questions or concerns.

Sincerely,

Your Hartford Service Team



February 10, 2025

Account Policy Information:

Agency Name	INSURANCE ASSOC OF AMERICA LLC
Agency Code	83412066

Recipient Information

NEW HORIZON INSPECTION WILSON GEORGES
8130 W DEMPSTER ST
NILES IL 60714-1715

SUMMARY OF INSURANCE

Account Policy Recap	Policy Number	Policy Term	Premium
Spectrum Sentinel Insurance Company Ltd.	83 SBA IM6150	10/08/2024 to 10/08/2025	\$1,199

Sum of Insurance

Summary of Insurance (Continued)

**Spectrum Summary of Insurance
With
Sentinel Insurance Company Ltd.
A member company of The Hartford
10/08/2024 to 10/08/2025**

<u>Property Coverages – Special Form</u>	<u>Limit</u>	<u>Deductible</u>
Location 001 Building 001 8130 W DEMPSTER ST NILES IL 60714-1715		
BUSINESS PERSONAL PROPERTY Replacement Cost	\$4,000	\$500
CONTRACTORS STRETCH	Not Applicable	
LTD FUNGI BACTERIA/VIRUS COVG	\$50,000	
LTD FUNGI BI # OF DAYS -		30
Location 002 Building 001 5420 N HARLEM AVE CHICAGO IL 60656-1800		
BUSINESS PERSONAL PROPERTY Replacement Cost	\$4,000	\$500
CONTRACTORS STRETCH	Not Applicable	
LTD FUNGI BACTERIA/VIRUS COVG	\$50,000	
LTD FUNGI BI # OF DAYS -		30

Property additional Policy Coverage – Applicable to all policy locations

<u>Coverage Name</u>	<u>Limit</u>	<u>Deductible</u>
EQUIPMENT BREAKDOWN COVERAGE		
BUS INCOME W/ EXTRA EXPENSE		
TERRORISM		
IDENTITY RECOVERY COVERAGE		

Comm'l Liability Coverages – Applicable to all policy locations

<u>Coverage Name</u>	<u>Limit</u>
EACH OCCURRENCE	\$1,000,000
DAMAGE TO PREMISES RENTED TO YOU	\$1,000,000

Sum of Insurance

Summary of Insurance (Continued)

MEDICAL EXPENSE	\$10,000
PERSONAL & ADVERTISING INJURY	\$1,000,000
GENERAL AGGREGATE	\$2,000,000
PRODUCT/COMPLETED OPERATION AGGREGATE	\$2,000,000
EMPLOYEE PRACTICES LIABILITY (CLAIMS MADE)	\$10,000 EACH CLAIM
EMPLOYEE PRACTICES LIABILITY (CLAIMS MADE)	\$10,000 AGGREGATE
CYBERFLEX COVERAGE	
TERRORISM	

Class Description Detail

<u>Location Number</u>	<u>Class Description</u>	<u>Class Code</u>
001	Home Inspector	46881
002	Home Inspector	46881

Sum of Insurance



CONTRACTORS STRETCH SUMMARY

SUMMARY OF COVERAGE LIMITS

This is a summary of the Coverages and the Limits of Insurance provided by the Contractors Stretch Coverage form SS 04 23 which is included in this policy. No coverage is provided by this summary. Refer to coverage form SS 04 23 to determine the scope of your insurance protection.

The Limit of Insurance for the following Additional Coverages are in addition to any other limit of insurance provided under this policy:

Coverage	Limit
Accounts Receivable – On/Off-Premises	\$ 25,000
Brands and Labels	Up to Business Personal Property Limit
Claim Expenses	\$ 10,000
Computer Fraud	\$ 5,000
Computers and Media	\$ 50,000
Contract Penalty	\$ 1,000
Contractors Equipment	\$10,000 /\$500 Min Per Item
Contractors Tools	\$1,000 /\$500 Max per Item
Debris Removal	\$ 25,000
Employee Dishonesty (including ERISA)	\$ 25,000
Fine Arts	\$ 25,000
Forgery	\$ 25,000
Installations	\$ 10,000
Laptop Computers – Worldwide Coverage	\$ 5,000
Off Premises Utility Services – Direct Damage	\$ 10,000
Outdoor Signs	Full Value
Pairs or Sets	Up to Business Personal Property Limit
Personal Property of Others	\$ 25,000
Property at Other Premises	\$ 10,000
Salespersons' Samples	\$ 1,000
Sewer and Drain Back Up	Included up to Covered Property Limits
Sump Overflow or Sump Pump Failure	\$ 15,000
Temperature Change	\$ 25,000
Tenant Building and Business Personal Property Coverage- Required by Lease	\$ 20,000
Transit Property in the Care of Carriers for Hire	\$ 10,000
Unauthorized Business Card Use	\$ 2,500
Valuable Papers and Records – On/Off-Premises	\$ 50,000

The Limits of Insurance for the following Coverage Extensions are a replacement of the Limit of Insurance provided under the Standard Property Coverage Form or the Special Property Coverage Form, whichever applies to the policy:

Coverage	Limit
Newly Acquired or Constructed Property – 180 Days	
Building	\$1,000,000
Business Personal Property	\$ 500,000
Business Income and Extra Expense	\$ 500,000
Outdoor Property	\$ 20,000 aggregate/ \$1,000 per item
Personal Effects	\$ 35,000
Property Off-Premises	\$ 15,000

The following changes apply only if Business Income and Extra Expense are covered under this policy. The Limits of Insurance for the following Business Income and Extra Expense Coverages are in addition to any other Limit of Insurance provided under this policy:

Coverage	Limit
Business Income Extension for Off-Premises Utility Services	\$ 25,000
Business Income Extension for Web Sites	\$ 10,000/7 days
Business Income from Dependent Properties	\$ 25,000

The following Limit of Insurance for the following Business Income Coverage is a replacement of the Limit of Insurance provided under the Standard Property Coverage Form or the Special Property Coverage Form, whichever applies to the policy:

Coverage	Limit
Extended Business Income	60 Days

The following changes apply to Loss Payment Conditions:

Coverage	Limit
Valuation Changes	
Commodity Stock	Included
"Finished Stock"	Included
Mercantile Stock - Sold	Included