



COVERAGE PART DECLARATIONS  
GENERAL LIABILITY

NEW DECLARATION \* \* \* \* \* EFFECTIVE 02/28/25

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POLICY NUMBER	POLICY PERIOD		AGENCY	P
	FROM	TO		
CPP 6391046	02/28/25	02/28/26	0004312	75
NAMED INSURED AND ADDRESS			AGENCY	ACCT#AC02857167
ROGER HUARD DBA GUTTERMAN COMPANY 6133 COUNTY ROAD 4 EDGERTON OH 43517			TEL. NO. 419-636-5050 ANDRES O'NEIL & LOWE AGY INC 227 N LYNN ST BRYAN OH 43506	
INSURED SINCE: 02/2025			THIS POLICY IS BILLED BY THE COMPANY-I	

AUDIT FREQUENCY: ANNUAL

LIMITS OF INSURANCE:

GENERAL AGGREGATE LIMIT - PREMISES/OPERATIONS	\$2,000,000
PRODUCTS - COMPLETED OPERATIONS AGGREGATE LIMIT	\$2,000,000
EACH OCCURRENCE LIMIT	\$1,000,000
PERSONAL AND ADVERTISING INJURY LIMIT	\$1,000,000
MEDICAL EXPENSE LIMIT, ANY ONE PERSON	\$5,000
DAMAGE TO PREMISES YOU RENT LIMIT	\$100,000
CYBER LIABILITY/DATA BREACH RESPONSE AGGREGATE LMT	\$50,000

TOTAL ADVANCE GENERAL LIABILITY COVERAGE PART PREMIUM:

INCL

FORMS AND ENDORSEMENTS:

CG 21 47 1207*	EMPLOYMENT - RELATED PRACTICES EXCLUSION (CGL)
IL 00 21 0908*	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (BROAD)
CG 21 50 0413*	AMENDMENT OF LIQUOR LIABILITY EXCLUSION (CGL)
CG 00 01 0413*	COMMERCIAL GENERAL LIABILITY COVERAGE FORM
PD 05 31 1020*	PATHOGEN AND COMMUNICABLE DISEASE EXCLUSION
CG 40 04 1219*	EXCLUSION-EARTH MOVEMENT
CG 21 09 0615*	EXCLUSION-UNMANNED AIRCRAFT
PD 05 18 0820*	INJURY/DAMAGE CAUSED BY WORK FROM YOUR PRODUCT
CG 21 06 0514*	EXCL-ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL
PD 05 01 0720*	LEAD EXCLUSION
CG 40 32 0523*	EXCLUSION - PFAS
CG 21 70 0115*	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
CG 21 87 0115*	COND'L EXCL OF TERRORISM (RELATED TO DISP FED ACT)
CG 03 00 0196*	DEDUCTIBLE LIABILITY INSURANCE
IL 02 44 0907*	OHIO CHANGES -CANCELLATION AND NONRENEWAL
2-653 08/99*	AMENDMENT OF EXCLUSION FOR EXPECTED OR INTENDED INJURY
2-677 03/91*	EXCLUSION - ASBESTOS EXPOSURES
PD 02 66 0111*	OHIO EXCL PUNITIVE DAMAGES, FINES, PENALTIES, COST ATTYFEE
CG 24 26 0413*	AMENDMENT OF INSURED CONTRACT DEFINITION
2-643 04/13*	SELECTED CONTRACTORS BROADENED COVERAGE
CG 21 65 1204*	TOTAL POLLUTION EXCL W/A BLDG HEAT EXCEPT & HOSTILE FIRE
PD 03 55 0318*	CYBER LIABILITY/DATA BREACH RESPONSE COVERAGE FORM
PD 06 01 1221*	SANCTIONS LIMITATION AND EXCLUSION