



Truck Insurance Exchange (A Reciprocal Insurer)
Member Of The Farmers Insurance Group Of Companies ®

Home Office: 6301 Owensmouth Ave., Woodland Hills, CA 91367

POLICY DECLARATIONS - SERVICE BUSINESS PREMIER POLICY

Named Insured UNIVERSAL CRYSTAL CLEANING, L

Mailing Address 18755 SW 90TH AVE APT 317
TUALATIN, OR 97062-7563

Policy Number 60667-56-01

Auditable

Policy Period From 07-15-2017
To 07-15-2018 12:01 A.M. Standard time at your mailing address shown above.

In return for the payment of premium and subject to all the terms of this policy, we agree with you to provide insurance as stated in this policy. We provide insurance only for those Coverages described and for which a specific limit of insurance is shown.

The following premium credits and discounts applied to the premium associated with this coverage part:

Multiple Policy Discount - Homeowners And Personal Auto Insurance

Multiple Policy Discount - Worker's Compensation

There may be other credits and discounts you may be able to enjoy, please contact your agent for full details.

Your Agent Byron Bettles
Byron Bettles Ins Agency Inc
25 82nd Dr Ste 102
Gladstone, OR 97027
(503) 652-5973

Policy Number: 60667-56-01

Effective Date: 07-15-2017

PROPERTY, INLAND MARINE AND CRIME COVERAGES AND LIMITS				BUILDING		
<p>The following coverages apply to the described building. Please refer to the Base Coverages And Extensions section for other coverages and extensions applying at the policy level and to the Individual location (premises) section for coverages and limits specific to the location (premises).</p>						
<p>Option: BV - Blanket Value (see Base Coverage & Extensions for the total limit) Valuation: ACV - Actual Cash Value; AV - Agreed Value; RC - Replacement Cost; ERC - Extended RC; FRC - Functional RC; GRC - Guaranteed RC Abbreviation: ALS = Actual Loss Sustained; BI = Business Income; EE = Extra Expense</p>						
Premises Number	Bldg. No.	Covered Premises Address	Mortgagee Name And Address			
001	001	18755 Sw 90th Ave Apt 317 Tualatin, OR 97062-7563				
Coverage			Option	Valuation	Limit Of Insurance	Deductible/ Waiting Period
Business Personal Property (BPP)				RC	\$5,700	\$250

Policy Number: 60667-56-01

Effective Date: 07-15-2017

PROPERTY, INLAND MARINE AND CRIME COVERAGES AND LIMITS CONTINUED		PREMISES	
<p>The following coverages apply to the described location (premises). Please refer to the Base Coverages And Extensions section for other coverages and extensions applying at the policy level and to the individual building section for coverages and limits specific to the building.</p>			
Premises Number	Bldg. No.	Covered Premises Address	
001	All	18755 Sw 90th Ave Apt 317, Tualatin, OR 97062-7563	
Coverage		Limit Of Insurance	Deductible / Waiting Period
Accounts Receivables - On-Premises		\$10,000	\$250
Debris Removal		25% Of Loss + 10,000	
Equipment Breakdown		Included	\$250
Equipment Breakdown - Ammonia Contamination		\$25,000	
Equipment Breakdown - Drying Out Coverage		Included	
Equipment Breakdown - Expediting Expenses		Included	
Equipment Breakdown - Hazardous Substances		\$25,000	
Equipment Breakdown - Water Damage		\$25,000	
Personal Effects		\$2,500	\$250
Pollutant Clean Up And Removal Aggregate		\$10,000	\$250
Valuable Paper and Records - On-Premises		\$10,000	\$250

PROPERTY, INLAND MARINE AND CRIME COVERAGES AND LIMITS OF INSURANCE

The following Coverages and Extensions apply to all covered locations (premises) and/or buildings. Please refer to the individual location (premises) and/or building section for coverages and limits specific to such location (premises) and/or building.

Base Coverages And Extensions	Limit Of Insurance	Deductible/ Waiting Period
Accounts Receivables - Off-Premises	\$2,500	\$250
Arson Conviction Reward	\$5,000	None
BPP Seasonal Increase	25%	
Business Income & Extra Expense - Civil Authority	3 weeks	72 Hour - BI
Business Income(BI) & Extra Expense (EE)	18 Months - ALS	0 Hours
Contractors Installation	\$10,000	\$250
Contractors Tools & Equip - Blanket	\$10,000	\$250
Contractors Tools & Equip - Blanket - Any One Item	\$2,000	\$250
Electronic Data Processing Equipment	\$10,000	\$250
Electronic Data Processing Media And Records	\$2,500	\$250
Employee Dishonesty	\$10,000	None
Extended Business Income	30 days	
Fire Department Service Charge	\$1,000	None
Fire Extinguisher Systems Recharge Coverage	\$2,500	None
Forgery And Alteration	\$2,500	\$250
Limited Cov. - Fungi Wet Rot Dry Rot & Bacteria - Aggregate	\$15,000	\$250
Money And Securities - Inside Premises	\$10,000	None
Money And Securities - Outside Premises	\$10,000	None
Money Orders And Counterfeit Paper Currency	\$1,000	\$250
Newly Acquired Or Constructed Property	\$250,000	\$250
Outdoor Property	\$2,500	\$250
Outdoor Property - Trees, Shrubs & Plants (Per Item)	\$500	\$250
Outdoor Signs	\$5,000	\$250
Personal Property At Newly Acquired Premises	\$100,000	\$250
Personal Property Off Premises	\$5,000	\$250
Preservation Of Property	30 days	
Valuable Paper and Records - Off-Premises	\$2,500	\$250

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**LIABILITY AND MEDICAL EXPENSES
COVERAGE AND LIMITS OF INSURANCE**

Each paid claim for the following coverage reduces the amount of insurance we provide during the applicable policy period. Please refer to the policy.

Premium Basis: (A) Area; (C) Total Cost; (P) Payroll; (S) Sales/Receipts; (U) Each Unit
(M) Public Area Square Feet
(O) Other:

Covered Premises And Operations

Address	Classification /Exposure	Class Code	Prem. Basis	Annual Exposure	Rate	Advance Premium
18755 Sw 90th Ave Apt 317 Tualatin, OR 97062-7563	Janitorial Services	96816	P	102,000	13.461	1,373

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LIABILITY AND MEDICAL EXPENSES COVERAGE AND LIMITS OF INSURANCE CONTINUED

Coverage	Amount /Date
General Aggregate (Other Than Products & Completed Operations)	\$2,000,000
Products And Completed Operations Aggregate	\$2,000,000
Personal And Advertising Injury	Included
Each Occurrence	\$1,000,000
Tenants Liability (Each Occurrence)	\$100,000
Medical Expense (Per Person)	\$5,000
Pollution Exclusion - Hostile Fire Exception	Included
Newly Acquired Organizations	Included
Per Project General Aggregate Limit	Included