



Preferred Contractors Insurance Company, RRG

27 North 27th Street, Suite 1900
Billings, Montana 59101

COMMERCIAL GENERAL LIABILITY POLICY
GROUP COMMON POLICY DECLARATIONS

Group No. PCIC5009

Named Insured and Mailing Address

Producer

Preferred Contractors Association

27 North 27th Street, Suite 1900
Billings, Montana 59101

SIS, Inc.

3250 Grey Hawk Ct., Unit Z
Carlsbad, CA 92010

**THIS IS A SHARED AGGREGATE POLICY FOR ALL MEMBERS
OF PREFERRED CONTRACTORS ASSOCIATION**

Named Insured: Preferred Contractors Association (PCIC5009 Group)

Member Name: Rodney Jordan | Jordan Electrical Solutions, Inc.

Risk Retention Group: Preferred Contractors Insurance Company, RRG

NOTICE

THIS POLICY IS ISSUED BY YOUR RISK RETENTION GROUP. YOUR RISK RETENTION GROUP MAY NOT BE SUBJECT TO ALL OF THE INSURANCE LAWS AND REGULATIONS OF YOUR STATE. STATE INSURANCE INSOLVENCY GUARANTY FUNDS ARE NOT AVAILABLE FOR YOUR RISK RETENTION GROUP.

PLEASE READ ALL PORTIONS OF THIS POLICY CAREFULLY. THERE ARE A NUMBER OF EXCLUSIONS, CONDITIONS, ENDORSEMENTS AND TERMS CONTAINED IN THIS POLICY THAT MAY DELETE, MODIFY OR EXPAND THE COVERAGE PROVISIONS STATED ELSEWHERE IN THE POLICY. ALL PORTIONS OF THIS POLICY ARE TO BE READ TOGETHER. BY ACCEPTING THIS POLICY, THE INSURED HAS AGREED TO READ THE POLICY IN ITS ENTIRETY WITHIN SEVEN (7) DAYS OF ITS ISSUANCE.

DEFENSE WITHIN LIMITS: The limits of liability available to pay settlements or judgments will be reduced, and may be exhausted, by defense and "claim expenses."

In return for the payment of premium, and subject to all the terms, conditions and exclusions of this **Policy**, we agree with you to provide the insurance as stated in this **Policy**.



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THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART PURSUANT TO A MINIMUM AND DEPOSIT PREMIUM. MINIMUM AND DEPOSIT PREMIUM SHALL BE DEFINED AS THE PREMIUM AMOUNT DUE AT THE INCEPTION OF THE POLICY. EVEN THOUGH THE POLICY IS "RATABLE (SUBJECT TO ADJUSTMENT BASED ON RATE PER SALES)", UNDER NO CIRCUMSTANCES WILL THE ANNUAL EARNED PREMIUM BE LESS THAN THE MINIMUM PREMIUM, AND WILL NOT GENERATE A RETURN PREMIUM. THIS POLICY IS SUBJECT TO AUDIT.

DESCRIPTION OF OPERATIONS / CLASSIFICATION - Per Application
DAMAGES RESULTING FROM WORK OR OPERATIONS WHICH ARE NOT SPECIFIC AND CUSTOMARY TO THE DESCRIPTION OF OPERATIONS LISTED ON THE APPLICATION OR CLASSIFICATION SHOWN, OR OTHERWISE LISTED IN THE APPLICATION USED TO BIND, ARE NOT COVERED ON THIS POLICY.

GROUP DESCRIPTION
Per Application – Group

PCIC5009

GENERAL LIABILITY COVERAGES	LIMITS OF INSURANCE
AGGREGATE	\$5,000,000.00
OCCURRENCE	\$1,000,000.00
PRODUCTS/COMPLETED OPERATIONS	\$1,000,000.00
PERSONAL/ADVERTISING INJURY	\$1,000,000.00
PROPERTY DAMAGE	\$1,000,000.00
BODILY INJURY	\$1,000,000.00
FIRE LEGAL	\$50,000.00
MED PAY	\$5,000.00
DEDUCTIBLE	\$1,000.00

POLICY FORMS
<p>COMMON POLICY DECLARATIONS MANUSCRIPT POLICY PROVISIONS PCIC 04 TC 06 13 ENDORSEMENTS listed below</p> <p>NOTE THE FOREGOING POLICY FORMS ARE SUBJECT TO EXCLUSIONS, CONDITIONS, ENDORSEMENTS AND TERMS THAT MAY DELETE, MODIFY OR EXPAND THE COVERAGE PROVISIONS STATED ELSEWHERE IN THE POLICY.</p>



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THERE MAY BE ADDITIONAL ENDORSEMENTS TO YOUR POLICY; PLEASE REVIEW THE ENDORSEMENT LIST ON THE POLICY DECLARATIONS. IF THERE ARE ADDITIONAL ENDORSEMENTS, THEY REMAIN IN EFFECT AND ARE APPLICABLE	



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ENDORSEMENTS

THIS POLICY IS SUBJECT TO THE FOLLOWING ENDORSEMENTS THAT MAY DELETE, LIMIT, MODIFY OR EXPAND THE COVERAGE PROVISIONS STATED ELSEWHERE IN THE POLICY.

LIST OF MANUSCRIPT ENDORSEMENTS:

- TERRORISM, ENDORSEMENT NO. 05**
- POOL POP UP / OVERFLOW LIMITS, ENDORSEMENT NO. 07**
- SUBCONTRACTOR CONDITIONS, ENDORSEMENT NO. 18**
- AFB PREMIUM SHORT RATE CANCELLATION TABLE, ENDORSEMENT NO. 27**
- PROJECT SHARED AGGREGATE, ENDORSEMENT NO. 35**
- SHARED AGGREGATE, ENDORSEMENT NO. 36**
- OIL BASED PAINT AND FLAMMABLE PRODUCTS, ENDORSEMENT NO. 41**
- UNLICENSED CONTRACTORS, ENDORSEMENT NO. 51**
- LOUISIANA OPERATIONS EXCLUDED, ENDORSEMENT NO. 89**

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I. TERM

Coverage under this **Policy** shall commence at 12:01 a.m., Standard Time at your address, the **Inception Date**, as defined the Declarations. Except as otherwise set forth in this **Policy** or the **Contract**, the **Policy** shall expire at 12:01 a.m., Standard Time at your address, on the date of expiration, which shall be one calendar year from the **Inception Date**.

II. COVERAGE AFFORDED

In accordance with the terms of this **Policy** and subject to the terms of the **Contract**, including the limits of insurance stated on the Declaration Page and all endorsements, exclusions, terms and conditions which are a part of this **Policy**, the **Policy** will provide the coverages for any claim properly made for a **Covered Loss** as set forth in the Manuscript Commercial General Liability Coverage Form No. PCIC 04 TC 06 13.

Notwithstanding any other provisions contained in this **Policy**, the coverages set forth are limited to:

- (A) A claim made for a **Covered Loss** not covered by other insurance;
- (B) A claim asserted by a third party (i.e. a party who is neither an insured, nor related by ownership or management to the **Member**) where such claim directly substantially relates to an insured's project.
- (C) A claim for a **Covered Loss** which is timely and properly reported in accordance with the terms of this **Policy**.

Subject to these provisions as well as the other provisions of this **Policy**, including exclusions, endorsements, conditions, and terms, which may limit coverage, the **Policy** includes the coverages set forth in the following Manuscript Commercial General Liability Coverage

Form No. PCIC 04 TC 06 13