



INSURANCE BINDER

DATE (MM/DD/YYYY)
 09/15/2024

THIS BINDER IS A TEMPORARY INSURANCE CONTRACT, SUBJECT TO THE CONDITIONS SHOWN ON PAGE 2 OF THIS FORM.

AGENCY Agency Name 123 Main St #234 San Francisco CA 94106		COMPANY Company Name Company Binder Number	
PHONE (A/C, No, Ext): (555) 444-3333 FAX (A/C, No): (555) 444-3333		THIS BINDER IS ISSUED TO EXTEND COVERAGE IN THE ABOVE NAMED COMPANY PER EXPIRING POLICY # [Blank]	
CODE: Agency Code	SUB CODE: Agency Sub Code	DESCRIPTION OF OPERATION(S) AND USE(S) OF PROPERTY (Including Location) Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor.	
AGENCY CUSTOMER ID: Agency Customer ID		RETRO DATE FOR CLAIMS MADE: 09/15/2024	
INSURED AND MAILING ADDRESS Robin W. Smith 123 Main St #234 San Francisco CA 94106		EFFECTIVE DATE: 09/15/2024 TIME: X AM EXPIRATION DATE: 09/15/2024 TIME: X 12:01 AM NOON	

COVERAGES		LIMITS			
TYPE OF INSURANCE	COVERAGE / FORMS	DEDUCTIBLE	COINS %	AMOUNT	
PROPERTY CAUSES OF LOSS <input checked="" type="checkbox"/> BASIC <input type="checkbox"/> BROAD <input type="checkbox"/> SPEC Coverage Type Coverage Type A Coverage Type B Coverage Type C Coverage Type D	Coverage Type Property Description A	\$12,345.67	50	\$12,345.67	
	Coverage Type Property Description B	\$12,345.67	50	\$12,345.67	
	Coverage Type Property Description C	\$12,345.67	50	\$12,345.67	
	Coverage Type Property Description D	\$12,345.67	50	\$12,345.67	
GENERAL LIABILITY Description <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input checked="" type="checkbox"/> CLAIMS MADE <input type="checkbox"/> OCCUR Coverage Type Coverage Type B Coverage Type C Coverage Type D	Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor. RETRO DATE FOR CLAIMS MADE: 09/15/2024	EACH OCCURRENCE		\$ 12,345.67	
		DAMAGE TO RENTED PREMISES		\$ 12,345.67	
		MED EXP (Any one person)		\$ 12,345.67	
		PERSONAL & ADV INJURY		\$ 12,345.67	
		GENERAL AGGREGATE		\$ 12,345.67	
VEHICLE Description <input checked="" type="checkbox"/> ANY AUTO <input checked="" type="checkbox"/> OWNED AUTOS ONLY <input checked="" type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY Coverage Type Vehicle Coverage Type A Coverage Type B Coverage Type C	Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor.	COMBINED SINGLE LIMIT		\$ 12,345.67	
		BODILY INJURY (Per person)		\$ 12,345.67	
		BODILY INJURY (Per accident)		\$ 12,345.67	
		PROPERTY DAMAGE		\$ 12,345.67	
		MEDICAL PAYMENTS		\$ 12,345.67	
		PERSONAL INJURY PROT		\$ 12,345.67	
		UNINSURED MOTORIST		\$ 12,345.67	
		Coverage Type Vehicle		\$ 12,345.67	
VEHICLE DAMAGE Description <input checked="" type="checkbox"/> COLLISION <input checked="" type="checkbox"/> OTHER THAN COL: \$12,345.67	<input checked="" type="checkbox"/> ALL VEHICLES <input type="checkbox"/> SCHEDULED VEHICLES Coverage Type Vehicle Physical Damage Binder Form Description	VEHICLE CASH VALUE		\$ 12,345.67	
		LIMITED AMOUNT		\$ 12,345.67	
GARAGE LIABILITY Description <input checked="" type="checkbox"/> ANY AUTO Coverage Type Garage Coverage Type A	Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor.	AUTO ONLY - EA ACCIDENT		\$ 12,345.67	
		OTHER THAN AUTO ONLY:		\$12,345.67	
		EACH ACCIDENT		\$ 12,345.67	
EXCESS LIABILITY Description <input checked="" type="checkbox"/> UMBRELLA FORM <input checked="" type="checkbox"/> OTHER THAN UMBRELLA FORM	Coverage Type Excess Liability Binder Form Description RETRO DATE FOR CLAIMS MADE: 09/15/2024	EACH OCCURRENCE		\$ 12,345.67	
		AGGREGATE		\$ 12,345.67	
		SELF-INSURED RETENTION		\$ 12,345.67	
		PER STATUTE		\$12,345.67	
WORKER'S COMPENSATION AND EMPLOYER'S LIABILITY	Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor.	E.L. EACH ACCIDENT		\$ 12,345.67	
		E.L. DISEASE - EA EMPLOYEE		\$ 12,345.67	
		E.L. DISEASE - POLICY LIMIT		\$ 12,345.67	
		FEES		\$ 12,345.67	
		TAXES		\$ 12,345.67	
SPECIAL CONDITIONS / OTHER COVERAGES Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor.		ESTIMATED TOTAL PREMIUM		\$ 12,345.67	

NAME & ADDRESS

Robin W. Smith 123 Main St #234 San Francisco CA 94106	<input checked="" type="checkbox"/> ADDITIONAL INSURED <input type="checkbox"/> LENDER'S LOSS PAYABLE LOAN #: Additional Interest Description AUTHORIZED REPRESENTATIVE	<input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> MORTGAGEE Additional Interest Other Type
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CONDITIONS

This Company binds the kind(s) of insurance stipulated on page 1 of this form. The Insurance is subject to the terms, conditions and limitations of the policy(ies) in current use by the Company.

This binder may be cancelled by the Insured by surrender of this binder or by written notice to the Company stating when cancellation will be effective. This binder may be cancelled by the Company by notice to the Insured in accordance with the policy conditions. This binder is cancelled when replaced by a policy. If this binder is not replaced by a policy, the Company is entitled to charge a premium for the binder according to the Rules and Rates in use by the Company.

Applicable in Arizona

Binders are effective for no more than ninety (90) days.

Applicable in California

When this form is used to provide insurance in the amount of one million dollars (\$1,000,000) or more, the title of the form is changed from "Insurance Binder" to "Cover Note".

Applicable in Colorado

With respect to binders issued to renters of residential premises, home owners, condo unit owners and mobile home owners, the insurer has thirty (30) business days, commencing from the effective date of coverage, to evaluate the issuance of the insurance policy.

Applicable in Delaware

The mortgagee or Obligee of any mortgage or other instrument given for the purpose of creating a lien on real property shall accept as evidence of insurance a written binder issued by an authorized insurer or its agent if the binder includes or is accompanied by: the name and address of the borrower; the name and address of the lender as loss payee; a description of the insured real property; a provision that the binder may not be canceled within the term of the binder unless the lender and the insured borrower receive written notice of the cancellation at least ten (10) days prior to the cancellation; except in the case of a renewal of a policy subsequent to the closing of the loan, a paid receipt of the full amount of the applicable premium, and the amount of insurance coverage.

Chapter 21 Title 25 Paragraph 2119

Applicable in Florida

Except for Auto Insurance coverage, no notice of cancellation or nonrenewal of a binder is required unless the duration of the binder exceeds 60 days. For auto insurance, the insurer must give 5 days prior notice, unless the binder is replaced by a policy or another binder in the same company.

Applicable in Maryland

The insurer has 45 business days, commencing from the effective date of coverage to confirm eligibility for coverage under the insurance policy.

Applicable in Michigan

The policy may be cancelled at any time at the request of the insured.

Applicable in Montana

No binder shall be valid beyond the issuance of the policy with respect to which it was given or beyond 90 days from its effective date, whichever period is the shorter. If the policy has not been issued, a binder may be extended or renewed beyond such 90 days with the written approval of the insurer.

Applicable in Nevada

Any person who refuses to accept a binder which provides coverage of less than \$1,000,000.00 when proof is required: (A) Shall be fined not more than \$500.00, and (B) is liable to the party presenting the binder as proof of insurance for actual damages sustained therefrom.

Applicable in Oklahoma

All policies shall expire at 12:01 a.m. standard time on the expiration date stated in the policy.

Applicable in Oregon

Binders are effective for no more than ninety (90) days. A binder extension or renewal beyond such 90 days would require the written approval by the Director of the Department of Consumer and Business Services.

Applicable in the Virgin Islands

This binder is effective for only ninety (90) days. Within thirty (30) days of receipt of this binder, you should request an insurance policy or certificate (if applicable) from your agent and/or insurance company.