

**NEVADA AFFORDABLE HOUSING  
ASSISTANCE CORPORATION**

**Package Proposal  
June 18, 2018 to June 18, 2019**

---



**Presented By:**

Joel Jarvis  
Producer

June 2018

**GENERAL INFORMATION**

LOCATION

3016 W. Charleston Blvd #160  
Las Vegas, NV 89102

NAMED INSUREDS

Nevada Affordable Housing Assistance Corporation

*We make no representation that any limit of liability is adequate, therefore higher limits for all coverages quoted may be available upon request.*

## MARKETING SUMMARY

We are pleased to present our proposal to Nevada Affordable Housing Assistance Corporation with respect to your Package Policy for the term of June 18, 2018 to June 18, 2019

Our marketing efforts were directed towards securing competitive quotations from insurance companies that specialize in providing insurance products for contractors.

The following is a summary of our marketing efforts and the results thereof.

Market	Result
Philadelphia Indemnity	Quote Presented – Annual Premium \$971
Hartford	Declined due to class of business
CNA	Declined due to class of business
Amtrust	Declined due to class of business
Acuity	Declined due to class of business

*We make no representation that any limit of liability is adequate, therefore higher limits for all coverages quoted may be available upon request.*

# COMMERCIAL PROPERTY

## PROPERTY COVERAGES

Business Personal Property	\$	100,000
Deductible	\$	1,000

## EXCLUSIONS AND ENDORSEMENTS (NOT LIMITED TO)

- Special Form
- 90% Co-Insurance
- Replacement Value
- Exclusion of Loss due to Virus or Bacteria
- Water Exclusion Endorsement

## ELITE PROPERTY ENHANCEMENT

- Foundations - Included
- Business Personal Property Within 1600 feet
- Fire Department Service Charge - \$50,000
- Pollutant Clean Up and Removal - \$50,000
- Emergency Vacating Expense - \$25,000
- Automated External Defibrillators (AEDs) - \$5,000
- Lease Cancellation Moving Expenses - \$5,000
- Newly Acquired or Constructed Property - 180 Days
- Personal Effects - \$50,000
- Valuable Papers and Records - \$100,000
- Property Off-Premises, Including Stock - \$500,000
- Outdoor Property - \$50,000
- Garages/Storage Sheds - \$5,000
- Retaining Walls - \$10,000
- Accounts Receivable - \$100,000
- Business Income and Extra Expense - \$300,000
- Fire Extinguisher Recharge - \$25,000
- Lock Replacement - \$10,000
- Reward Reimbursement - \$50,000
- Fine Arts - \$50,000
- EDP Equipment and Media - \$10,000
- Vacancy Clause Modification - 90 Days
- Earthquake Sprinkler Leakage - \$30,000
- Water Coverage - \$30,000
- Property in Transit (Includes Common Carrier) \$100,000 (\$10,000)
- Off Premises Power Failure - \$50,000

## INSURANCE COMPANY

- Philadelphia Indemnity  
(A.M. Best's Rating A++ XV)

5

*We make no representation that any limit of liability is adequate, therefore higher limits for all coverages quoted may be available upon request.*

KAERCHER INSURANCE

Summary of  
Coverages

---

## COMMERCIAL GENERAL LIABILITY

### LIMITS

General Aggregate	\$	2,000,000
Products/Completed Operations Aggregate	\$	2,000,000
Personal & Advertising Injury Limit	\$	1,000,000
Each Occurrence Limit	\$	1,000,000
Damage to Premises Rented to You	\$	100,000
Medical Expense	\$	5,000

### CONDITIONS & EXCLUSIONS (NOT LIMITED TO)

Abuse or Molestation Exclusion  
Employment Related Practices Exclusion  
Fund Raising Events Endorsement  
Deluxe Human Services Endorsement

### INSURANCE COMPANY

Philadelphia Indemnity  
(A.M. Best's Rating A++ XV)

*We make no representation that any limit of liability is adequate, therefore higher limits for all coverages quoted may be available upon request.*

**PREMIUM RECAP**

<b>Coverage</b>	<b>2017 - 2018</b>	<b>2018 - 2019</b>
Property	\$327.00	\$327.00
General Liability	\$664.00	\$664.00
<b>TOTAL</b>	<b>\$971.00</b>	<b>\$971.00</b>

I ACCEPT THE ABOVE INDICATED QUOTE AND REQUEST POLICY TO BE ISSUED.

Signature \_\_\_\_\_ Date \_\_\_\_\_

*We make no representation that any limit of liability is adequate, therefore higher limits for all coverages quoted may be available upon request.*