

Progressive Businessowners Policy Declarations



ALLTRUST INS GROUP
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SUNNY ISLES, FL 33160
(305) 944-0002

P.O. BOX 438001
Highland Heights, Ohio 44143
Phone: 888-426-7064
BOPService@progressive.com

Insured Information

PABLOHANDYMANPRO LLC
18800 NE 29TH AVE
APT 924
MIAMI, FL 33180-2853

Total Policy Premium: \$839.00

Underwritten by: Progressive Express Insurance Company

Policy Number: PGR973208527

Policy Period: 02/05/2025 - 02/05/2026

Coverage begins: 02/05/2025 at 12:01 a.m. ET

Nature of Business: Contractor

Entity: Limited Liability Company (LLC)

Report a Claim: 855-737-4527

Class Code: 77999 - Handyperson

Annual Sales See Application

Number of Employees See Application

Employee Payroll See Application

This document and your policy contract define our insuring agreement. In return for payment of premium and subject to all the terms of this policy, we agree to provide you insurance as stated in the policy.

Policyholder Inquiries

Please call your agent or Progressive at 888-426-7064 for personalized service and assistance with any inquiries, coverage questions or complaint resolution.

Liability Coverages

Each paid claim for the following coverages reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II - Liability in the Businessowners Coverage Form and any attached endorsements.

Liability Coverages

Coverage	Coverage Limit
Liability and Medical Expenses (per occurrence limit)	\$1,000,000
Personal and Advertising Injury	Included
Other Than Products/Completed Operations Aggregate	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000
Damage to Premises Rented to You	\$100,000
Medical Expenses (per person)	\$5,000
Supplementary Payments - Cost of Bail Bonds	\$250
Supplementary Payments - Loss of Earnings	\$250

Endorsements**Policy Coverage Endorsements**

Coverage	Coverage Limit	Deductible
Damage to Work Performed by Subcontractors Exclusion	Selected	
Designated Work Exclusion	Selected	
Description of Your Work	Tree trimming or tree removal	
Multi-Unit and Tract Housing Residential Exclusion - 5 Unit Max	Selected	
Newly Acquired Organizations	Selected	
Prior Work Exclusion	Selected	
Snow Removal Liability Exclusion	Selected	

Business Select® Endorsement**Business Select® for Contractors****Policy Coverages**

Coverage	Coverage Limit	Deductible
Contractors' Installation Tools and Equipment Coverages		\$500
Contractors' Installation Coverage	\$10,000	
Blanket Contractors Tools and Equipment	\$10,000	
Max for Any One Item	\$2,000	
Actual Cash Value Option Included		
Employees' Tools (max \$2,500 per employee)	\$1,000	\$500
Non-owned Tools and Equipment	\$10,000	\$500
Rental Reimbursement	\$10,000	72 Hours
Owners, lessees or contractors with additional insured requirement in construction contract	Included	
Primary and non-contributory-other insurance condition	Included	
Waiver of transfer of rights of recovery against others to us	Included	

Discounts applied to the policy:

Multiple Policy

Policy Premium

Certified Acts of Terrorism	\$0
Emergency Management Preparedness Assistance Fee	\$4
Minimum Premium Adjustment	\$148
Total Premium	\$839.00
Policy Premium includes Premium Taxes, Surcharges and Fees	

This policy is subject to an annual premium audit.

Advance Premium	\$502.00
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Notes:**Policy Forms and Endorsements that apply to this policy**

Description	Form Number
Abuse And Molestation Exclusion	B100 01 18
Actual Cash Valuation Loss Settlement And Deductible -	B109 01 18
Contractors' Installation, Tools, And Equipment Coverage	
Asbestos, Lead And Silica Exclusion	B101 01 18
Business Select® For Contractors	B117 04 20
Businessowners Coverage Form Index	B111 08 21
Cap On Losses From Certified Acts Of Terrorism	BP 05 23 01 15
Communicable Disease Exclusion	B247 06 22
Defective Drywall Exclusion	B102 03 22
Disclosure Pursuant To Terrorism Risk Insurance Act	B159 08 21
Employment-Related Practices Exclusion	BP 04 17 01 10
Exclusion - Access Or Disclosure Of Confidential Or Personal	BP 15 04 05 14
Information And Data-Related Liability - With Limited Bodily	
Injury Exception	
Exclusion - Continuous or Progressive Injury Originally	B198 12 19
Occurring Before the Inception Date	
Exclusion - Damage To Work Performed By Subcontractors	BP 14 19 01 10
On Your Behalf	
Exclusion - Designated Work	B233 10 21
Exclusion - Exterior Insulation And Finish Systems	BP 14 08 01 10
Exclusion - New Residential Construction Defect	B197 12 19
Exclusion - Unmanned Aircraft	BP 15 11 12 16
Florida Amendatory Endorsement	B110 FL 03 23
Fungi Or Bacteria Exclusion (Liability)	BP 05 77 01 06
Multi-Unit And Tract Housing Residential Exclusion - 5 Unit	B264 03 23
Max	
Newly Acquired Organizations	BP 04 54 01 06
Policy Contract	B113 01 18
Prior Work Exclusion	B232 10 21
Roofing Operations Exclusion	B212 07 20
Snow Removal Liability Exclusion	B195 01 19
Total Pollution Exclusion With A Building Heating Equipment	BP 04 93 01 06
Exception And A Hostile Fire Exception	



Secretary Signature

Patricia M. Corwin

Secretary Printed Name



Agent Signature

Mark Pesich

Agent Printed Name