

Film Emporium (NY)

274 Madison Avenue • New York City, NY 10016
(800) 371-2555 • Fax: (888) 229-6247 • Email: darren@filmemporium.com

Special Event Coverage

Quote Number: **170041** Quote Date: **01/20/2009**

Client Details

| | | | |
|---------------|---------------------|-------------|----------------|
| Name | test | Phone | (222) 111-1111 |
| Contact | 2222 2222 | Fax | (222) 111-2222 |
| Address | xxx | Other Phone | |
| City, St, Zip | New York , NY 10011 | Email | |

Event Details

| | | | |
|-------------------|--|-------------|----------|
| Event Name | test | Venue Name | test |
| Type Of Event | Play Readings | City, State | test, KY |
| Attendance | 140 (70 avg daily attendees X 2 days) | | |
| Cost/Budget | \$900 | | |
| Event Description | test | | |
| Vendor Coverage | 0 Exhibitors, 0 Concessions (with food), 0 Concessions (non-food), 0 Attractions/Performers. | | |

Premium Summary

| Description | Effective | Expiration | Premium/Taxes |
|------------------------------|------------|------------|---------------|
| Special Event Package | | | |
| General Liability | 01/15/2010 | 01/17/2010 | 353.00 |
| Policy Total | | | 353.00 |

| | |
|--------------|---------------|
| Sub-Total | 353.00 |
| Broker Fee | 100.00 |
| Total | 453.00 |

NOTE: Premium is fully earned and due at time of binding coverage.

This Quote is valid until 01/15/2010.

For complete coverages terms, conditions and exclusions, please request a sample policy from your broker. Coverage will not be bound until receipt of full payment and company approval. Coverage cannot be flat cancelled once bound.

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Premium and Coverage Summary

| Coverage Description | Limit | Deductible | Premium |
|--|------------------------------------|------------|---------------|
| Special Event Package | | | |
| General Liability St. Paul Fire and Marine Ins. Co. | | | |
| Dates: | 01/15/2010 - 01/17/2010 , 2 Day(s) | | |
| General Aggregate | 2,000,000 | | 335.00 |
| Products / Completed Operations | 1,000,000 | | |
| Personal / Advertising Injury | 1,000,000 | | |
| Each Event Limit (Occurrence) | 1,000,000 | | |
| Fire Legal | 50,000 | | |
| Medical Payments | Excluded | | |
| Certificates/Blanket Additional Insureds | Included | | |
| Waiver of Subrogation | Excluded | | |
| Liquor Liability-Aggregate | Excluded | | |
| Liquor Liability-Each Common Cause Limit | Excluded | | |
| Terrorism | Included | | 18.00 |
| Total General Liability Premium | | | 353.00 |
| Policy Total | | | 353.00 |

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Form(s) and Endorsement(s) to be included at time of policy issuance.

| Form # | Edition | Name |
|--|---------|---|
| Special Event Package (St. Paul Fire and Marine Ins. Co.) | | |
| General Liability | | |
| 47110 | 0196 | Commercial General Liability Protection Coverage Summary |
| 47500 | 0101 | Commercial General Liability Protection |
| L0085 | 1297 | Person or Organizations Required Under Contract or Agreement Endorsement - Additional Protected Persons |
| L0087 | 1297 | Government Unit - Additional Protected Person |
| G0468 | 0302 | Asbestos Exclusion Endorsement |
| G0692 | 0804 | Unsolicited Communication Exclusion Endorsement |
| L0081 | 1297 | Described Operations Limitation Endorsement |
| L0077 | 1297 | Field of Entertainment Limitation Endorsement |
| L0072 | 1297 | Informational Content Limitation Endorsement |
| G0467 | 0701 | Property Damage Change and Intellectual Property Exclusion Endorsement |
| 47153 | 0901 | Employment-Related Practices Exclusion Endorsement |
| L0655 | 0906 | Injury to Participants in Athletic Programs or Activities Exclusion Endorsement |
| 43928 | 0101 | Sexual Abuse Exclusion Endorsement |
| L0663 | 0906 | Liquor Liability Exclusion Endorsement |
| G0771 | 0107 | Animal at Described Special Event Exclusion Endorsement - New York |
| G0167 | 0696 | Medical Expenses Exclusion Endorsement |
| L0652 | 0906 | Described Special Event Limitation Endorsement |
| L0653 | 0906 | Hazardous Activities Exclusion Endorsement |
| L0654 | 0906 | Injury to Participants Exclusion Endorsement |
| L0071 | 1297 | Limitation Endorsement |
| L0076 | 0805 | Throwing, Kicking, or Launching of Objects Exclusion Endorsement |
| L0664 | 0906 | Premises Damage Redefined Endorsement |
| L0666 | 1006 | Your Products Redefined Endorsement |
| 43931 | 0287 | Collapse Damage Exclusion Endorsement |

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Major Exclusions

Products Liability Limitation

Products liability is included only for sales of the following products:

Food and Beverages, Sound and Image Media, Souvenirs (including but not limited to: Posters, Badges, Programs, Apparel, Toys, Stickers)

Excluded Activities

This insurance does not apply to the following activities (unless endorsed by underwriters onto the policy):

Circus and Carnivals
Mechanical Amusement Devices
Motorized Sporting Events
Tractor/Truck Pulls
Aircraft and Balloon Events
Professional Sporting Activities
Rap Concerts

Body piercing
Bungee jumping
Hang gliding
Hot air ballooning
Kayaking
Motorcycle riding
Mountain or rock climbing
Parachuting
Parasailing
Playing in or on any bounce house or other inflatable play structure
Racing using a land vehicle, aircraft, or watercraft
Riding on amusement rides
Scuba diving
Skateboarding
Skydiving
Stage diving or
Tattooing

Additional Excluded Activities

Stunts, Pyrotechnics, Aircrafts, Animals, Hazardous Activities, Car Races, Precision Driving, Mechanical Amusement Devices, Events outside U.S., Film Production, Rap/Hip-Hop, Metal Concerts

Note

Excess Liability is excess over the general liability and auto only. It is not excess over liquor or third party property damage.

Note: Adverse weather coverage is available only if the event cancellation policy is purchased at least 7 days prior to the policy effective date. However, if the event cancellation policy is not purchased at least 14 days prior to the policy effective date, underwriters reserve the right to not include adverse weather coverage.

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Special Event Coverage

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Frequently Asked Questions

General Liability

- What is covered?* Covers the insured for losses due to bodily injury or property damage caused by the insured's employees or agents. Locations and vendors will require general liability for 1,000,000
- General Aggregate and Occurrence Differences?* The aggregate is the total liability limit for the policy period. The occurrence is the limit per claim.
- Are "additional insureds" included?* Blanket additional insureds are included and your vendors and locations will be provided with certificates of insurance naming them as additional insured in the event of a loss. An unlimited number of certificates of insurance can be issued, including certificates for cities and government entities.
- What is a Waiver of Subrogation?* Occasionally a vendor will request a waiver of subrogation. In the event of loss, this prevents your insurance company from recovering any funds from the vendor if the claim was due to the vendor's negligence. A separate premium applies.

Liquor Liability

- What is covered?* Liquor liability provides covers the following losses for which you may be held liable for: 1) causing or contributing to the intoxication of a person, 2) The accidental furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol, or 3) Any statute, ordinance, or regulation relating to the sale, gift, distribution, or use of alcoholic beverages. Note that host liquor is not included without purchasing liquor liability coverage.

Third Party Property Damage

- What is covered?* Covers damage to property of others while in the care, custody and control of the insured (i.e. damage to the floors in a facility you are renting).

Automobile (Hired & Non-Owned)

- What is covered?* Liability for vehicles rented for the event. Liability covers injury to third parties or damage to their property.

Equipment, Prop, Sets and Wardrobe

- Are "Loss Payees" included?* Equipment insurance includes your vendors being provided with certificates of insurance naming them as loss payee in the event of a loss. Unlimited certificates can be issued.
- What is covered?* Camera, sound, lighting and miscellaneous rented and/or owned equipment. Props, sets, and wardrobe are covered.
- How much should I insure for?* The insurable value should be the total value of your rented equipment, props, sets, and wardrobe from all vendors. For Owned equipment you should be covered for the cost to replace your equipment.
- Can the deductible be changed?* No. The deductible is set and based on the total limit of equipment, props, sets, and wardrobe.

Excess Liability

- What is covered?* The excess liability provides an additional layer of coverage over the general liability, and hired & non-owned auto liability. The excess liability is not excess over liquor coverage.

Spectators & Participants Medical

- What is covered?* Expenses incurred by a Participant or Spectator for services recommended and approved by a Physician (and listed on the Schedule of Services) which result from a covered injury.

This page is for your information only and is not intended to replace any of the language of the actual policy form.

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Application Information

This quote was based on the following information:

Qualifying Questions

Underwriting Questions

| | |
|---|-----|
| The event will take place in the United States | Yes |
| Confirm only one event can be covered per policy. | Yes |
| Does the event include any of the following? Stunts, Pyrotechnics, Aircrafts, Hazardous Activities, Car Races, Precision Driving, Mechanical Amusement Devices, Film Production, Live Rap or Hip-Hop Performances | No |
| Any bounce houses or inflatables? (If yes, certificates of insurance are required) | No |
| Any Prior event with any losses of any kind declared by the insured and/or known by the broker? | No |
| Any private armed security? (i.e. armed security that work exclusively for you under your employ) | No |

Operations/Description of Operations

| | |
|---------------------------|--------------------------------|
| Client Operations | Miscellaneous Event Operations |
| Description of Operations | |

If any of the information above is incorrect, please advise your broker, (Film Emporium (NY)).

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**DISCLOSURE NOTICE -
OFFER OF TERRORISM INSURANCE COVERAGE**

Pursuant to the Terrorism Risk Insurance Act of 2002, an offer for coverage for certified acts of terrorism, as defined by the Act, is shown below.

You should know that, effective November 26, 2002, and while the Terrorism Risk Insurance Act of 2002 is in effect, any coverage provided by this policy for losses resulting from certified acts of terrorism would be partially reimbursed by the federal government under a formula established by federal law. Under this formula, the federal government's share of compensation for Insured Losses is 85% of the amount of Insured Losses in excess of each Insurer's statutorily established deductible, subject to the "Program Trigger", (as defined in the Act). In no event, however, will the federal government or any Insurer be required to pay any portion of the amount of aggregate Insured Losses occurring in any one year that exceeds \$100,000,000,000, provided that such Insurer has met its deductible. If aggregate Insured Losses exceed \$100,000,000,000 in any one year, your coverage may therefore be reduced.

The premium for coverage for certified acts of terrorism, as defined by the Act, is:
\$18.00 .

IMPORTANT NOTES: The premium for your terrorism coverage is subject to change if you accept this offer and your policy is subsequently renewed with us.

This premium does not include any charges for the portion of loss covered by the federal government under the Act.

If you do not accept this offer, your policy will include one or more exclusion endorsements that apply to certified acts of terrorism, as defined by the Act. Under the federal Terrorism Risk Insurance Program Reauthorization Act of 2007, the applicable definition of certified acts of terrorism no longer requires that the act of terrorism be committed on behalf of a foreign person or foreign interest. Therefore, each such exclusion is not limited to an act of terrorism committed on behalf of a foreign person or interest.

PRIOR TO THE BINDING OF COVERAGE FOR YOUR POLICY OR POLICIES, PLEASE INFORM YOUR AGENT OR BROKER IF YOU WOULD LIKE TO PURCHASE COVERAGE FOR CERTIFIED ACTS OF TERRORISM.

test

xxx, New York, NY 10011

Named Insured's or
Applicant's Name

Named Insured's or
Applicant's Address

07/22/2010

Date