



**Northfield Insurance Company**

385 Washington Street, St. Paul, MN 55102  
1-800-237-9334 Claims: 1-800-328-5972

**COMMERCIAL INSURANCE  
POLICY**

**Your Policy Number:** WS225944

This policy consists of this policy cover, the Declarations and the forms, schedules and endorsements listed. **READ YOUR POLICY CAREFULLY.**

In return for the payment of the premium, the insuring company agrees with the Named Insured to provide the insurance afforded by this policy. That insurance will be provided by the company indicated as insuring company in the Declarations.

**In Witness Whereof**, we have caused this policy to be executed and attested, but this policy shall not be valid unless countersigned by a duly authorized representative for us.

Secretary

President

## NOTICES

IMPORTANT: THIS POLICY IS NOT SUBJECT TO FLAT CANCELLATION.

THIS POLICY IS SUBJECT TO AUDIT. EXPOSURES GREATER THAN THOSE ESTIMATED ON THIS POLICY WILL RESULT IN ADDITIONAL PREMIUM WHICH WILL BE DUE AND PAYABLE UPON RECEIPT OF BILLING.



# SCHEDULE OF FORMS AND ENDORSEMENTS

Effective Date: 01/08/2023

Policy No: WS225944

**Named Insured:**

A.B.A.T.E. of Nebraska, Inc.

The following schedule of coverage declarations, forms and endorsements make up your policy as of the effective date shown above.

**COMMON POLICY DECLARATIONS - S1D-IL (9/05)**

The following forms and endorsements apply to coverage parts as stated on the form or endorsement:

S1-IL (9/05)	Commercial Insurance Policy
S1D-IL (9/05)	Common Policy Declarations
S1D-ILS (9/05)	Schedule of Forms and Endorsements
N-3799 (8/22)	Read Your Policy
N-3800 (9/22)	Important Notice Reporting A Claim
N-3797 (4/22)	Notice Of Change In Policy Terms Amendment Of Assault Or Battery Exclusion Or Abuse Or Molestation Exclusion
N-3384 (7/08)	Important Notice - Producer Compensation
IL 00 17 (11/98)	Common Policy Conditions
IL 00 21 (09/08)	Nuclear Energy Liability Exclusion Endorsement
N-3732 (5/21)	Notice of Change in Policy Terms
S1030-IL (10/22)	Service of Suit
S2612-IL (6/17)	Amendment - Non-Renewal
TL T4 14 (01/21)	Cap on Losses From Certified Acts of Terrorism
S2765-IL (1/14)	Amendment - Minimum Earned Premium
S2965-IL (3/15)	Amendment of Common Policy Conditions Prohibited Coverage - Unlicensed Insurance and Trade or Economic Sanctions

**COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS - S2584D-CG (9/07)**

The following forms and endorsements apply to the Commercial General Liability Coverage Part only:

S2584D-CG (9/07)	Commercial GL Coverage Part Declarations
CG 00 01 (12/07)	General Liability Coverage Form
S21-CG (5/21)	Deductible Liability Insurance
S22-CG (1/16)	Exclusion - Mechanical Amusement Ride
S23-CG (12/21)	Exclusion - Assault or Battery
S25-CG (1/16)	Exclusion - Claims or Suits By Club Members
S40-CG (1/22)	Exclusion - Abuse or Molestation
S42-CG (2/16)	Total Pollution Exclusion with Exceptions for Building Heating, Cooling, Dehumidifying and Personal Hot Water Heating Equipment and Hostile Fire
S44-CG (4/20)	Exclusion - Fireworks Or Pyrotechnics
S49-CG (4/20)	Exclusion - Voluntary Labor

## SCHEDULE OF FORMS AND ENDORSEMENTS

S94-CG (11/17)	Exclusion - Injury to Employees, Workers Or Contracted Persons
S120-CG (1/16)	Exclusion - Special Events With Exception For Scheduled Special Events
S267-CG (9/22)	Combination Endorsement Bodily Injury and Property Damage Liability
S524-CG (12/19)	Exclusion - Tobacco or Nicotine
S1156-CG (11/15)	Exclusion - Athletic Participants
S3206-CG (1/22)	Exclusion - Inflatable Amusement Equipment
S2114-CG (4/14)	Exclusion - Exterior Insulation and Finish Systems
IL T3 68 (01/21)	Federal Terrorism Risk Insurance Act Disclosure
S2623-CG (9/22)	Combination Endorsement Personal and Advertising Injury Liability
S2681-CG (1/16)	Exclusion - Concert Performers
S2840-CG (1/13)	Exclusion - Aircraft, Auto or Watercraft Exception for Canoes or Rowboats
S2875-CG (6/10)	Conditions - Required Certificates of Insurance
S2948-CG (3/13)	Exclusion - Product Misuse and Use of Products Containing Dangerous Substances
S2961-CG (11/19)	Exclusion - Cannabis
S2972-CG (5/15)	Exclusion - Inhalation Devices
S2996-CG (5/16)	Exclusion - Cross Liability - Broad Form
CG 20 02 (11/85)	Additional Insured - Club Members
CG 20 26 (07/04)	Additional Insured - Designated Person or Organization
CG 21 32 (05/09)	Communicable Disease Exclusion
CG 21 36 (03/05)	Exclusion - New Entities
CG 21 39 (10/93)	Contractual Liability Limitation
S43-CG (1/14)	Exclusion - Punitive or Exemplary Damages
S56-CG (2/20)	Amendment - Deposit Premium and Minimum Premium
S311-CG (7/18)	Exclusion - Professional Services
S354-CG (2/14)	Exclusion - Liquor - Absolute

## **READ YOUR POLICY**

**YOU SHOULD REVIEW YOUR ENTIRE POLICY CAREFULLY FOR COMPLETE INFORMATION ON THE COVERAGES PROVIDED AND TO DETERMINE YOUR RIGHTS AND DUTIES UNDER YOUR POLICY. IF THIS POLICY IS A RENEWAL OF A PREVIOUS POLICY, THIS POLICY MAY INCLUDE COVERAGE CHANGES FROM YOUR PREVIOUS POLICY. PLEASE CONTACT YOUR AGENT OR BROKER IF YOU HAVE ANY QUESTIONS ABOUT THIS NOTICE OR ITS CONTENTS.**