

**CapSpecialty****Capitol Specialty Insurance Corporation**

A Stock Company

P. O. Box 5900
Madison, WI 53705-0900

Declarations

Environmental Policy

Policy No.:	EV20183963-05	Renewal of Policy No.:	EV20183963-04
Issuing Company:	Capitol Specialty Insurance Corporation (A.M. Best Rating: A Excellent; Non-Admitted)		

THIS POLICY INCLUDES BOTH CLAIMS MADE AND OCCURRENCE COVERAGES, AS INDICATED IN EACH COVERAGE SECTION. IF THE COVERAGE PROVIDED UNDER A COVERAGE SECTION APPLIES ON AN OCCURRENCE BASIS, THEN COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS ARISING OUT OF WRONGFUL ACTS WHICH TAKE PLACE DURING THE POLICY PERIOD. IF THE COVERAGE PROVIDED UNDER A COVERAGE SECTION APPLIES ON A CLAIMS MADE AND REPORTED BASIS, COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS THAT ARE FIRST MADE AGAINST AN INSURED DURING THE POLICY PERIOD OR ANY APPLICABLE EXTENDED REPORTING PERIOD, AND REPORTED TO US IN ACCORDANCE WITH THE TERMS SET FORTH IN THE GENERAL TERMS AND CONDITIONS.

THE LIMITS OF INSURANCE MAY BE REDUCED AND EXHAUSTED BY THE PAYMENT OF COSTS INCURRED IN THE DEFENSE AND INVESTIGATION OF A CLAIM, OR CLAIM RELATED COSTS. PLEASE SEE THE TERMS APPLICABLE TO EACH COVERAGE SECTION.

PLEASE READ THIS POLICY CAREFULLY TO DETERMINE COVERAGE HEREUNDER, AND DISCUSS WITH YOUR INSURANCE AGENT OR BROKER.

Item 1. First Named Insured and Mailing Address:	Ercolano Cleaning and Restoration, LLC Erolano Cleaning Services, LLC 65 Amity Road New Haven, CT 06515
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Item 2. Other Named Insured(s):	None
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Item 3. Policy Period:	Effective Date	Expiration Date
	06/23/2023	06/23/2024

12:01 a.m. standard time at the mailing address of the First Named Insured first listed in Item 1. above.

Producing Agent:	Continental Agency of CT, Inc. 105 Sanford St Hamden, CT 06514-1723
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Item 4. Coverages:

A. Commercial General Liability Coverage

(1) Coverage Type:	Occurrence	
(2) Retroactive Date:	Not Applicable	
(3) Supplementary Payments:	Outside the Limits	
(4) Limits of Insurance:	(a)	\$ 1,000,000 Each Occurrence
	(b)	\$ 2,000,000 General Aggregate
	(c)	\$ 2,000,000 Products-Completed Operations Aggregate
	(d)	\$ 5,000 Medical Expense
	(e)	\$ 50,000 Damage to Premises Rented to You
	(f)	\$ 1,000,000 Personal and Advertising Injury
(5) Deductible:	\$ \$2,500	Each Occurrence

B. Contractors Pollution Liability Coverage

(1) Coverage Type:	Occurrence
(2) Retroactive Date:	Not Applicable
(3) Claim Related Costs:	Outside the Limits - Capped (See Endorsement)



Declarations

Policy No.:	EV20183963-05
First Named Insured:	Ercolano Cleaning and Restoration, LLC Erolano Cleaning Services, LLC

(4) Limits of Insurance:	(a)	\$ 1,000,000	Each Pollution Incident
	(b)	\$ 2,000,000	Coverage Aggregate

(5) Deductible:	\$ 2,500	Each Pollution Incident
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C. Environmental Consultants Professional Liability Coverage

(1) Coverage Type:	Claims Made
(2) Retroactive Date:	10/30/2018
(3) Claim Related Costs:	Within the Limits

(4) Limits of Insurance:	(a)	\$ 1,000,000	Each Claim
	(b)	\$ 2,000,000	Coverage Aggregate

(5) Deductible:	\$ 2,500	Each Claim
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D. Environmental Impairment Liability Coverage

Coverage Not Purchased

E. Transportation Pollution Liability Coverage

(1) Coverage Type:	Occurrence
(2) Retroactive Date:	Not Applicable
(3) Claim Related Costs:	Within the Limits

(4) Limits of Insurance:	(a)	\$ 1,000,000	Each Pollution Incident
	(b)	\$ 2,000,000	Coverage Aggregate

(5) Deductible:	\$ 2,500	Each Pollution Incident
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F. Employee Benefits Liability Coverage

Coverage Not Purchased

G. Products Pollution Liability Coverage

Coverage Not Purchased

Item 5. Policy Aggregate Limit of Insurance:	\$ 2,000,000	Policy Aggregate for all Claims and all Occurrences/Incidents (Applies to all purchased coverages, including Commercial General Liability.)
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Item 6. Policy Premium:

Total Policy Premium: \$ 33,334.00

Item 7. Minimum Earned Premium Percentage:	25 %
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Item 8. Audit Period:	Subject to audit
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Item 9. Forms and Endorsements:
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WHAT TO DO IF YOU HAVE A CLAIM OR POTENTIAL CLAIM OR INCIDENT	N-200 (09/16)
CONNECTICUT - NOTICE TO POLICYHOLDERS	N-148CT (05/22)
U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSET CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS	N-159 (02/23)
Environmental Package Insurance Declarations	CS-DE-ENV-112 (11-17)
Commercial General Liability Coverage Form	CG 00 01 04 13
Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization	CG 20 10 04 13
Additional Insured - Owners, Lessees or Contractors - Completed Operations	CG 20 37 04 13
Employment-Related Practices Exclusion	CG 21 47 12 07



Declarations

Policy No.:	EV20183963-05
First Named Insured:	Erolano Cleaning and Restoration, LLC Erolano Cleaning Services, LLC

Silica or Silica-Related Dust Exclusion	CG 21 96 03 05
Continuous Injury or Damage Provision	EGL 019 (05-16)
New Residential Construction Exclusion	EGL 024 (05-16)
Total Pollution Exclusion	EGL 026 (12-17)
Cross Suits Exclusion	EGL 029 (05-16)
Exterior Insulation and Finish System (EIFS) Exclusion	EGL 067 (05-16)
Wrap Up Exclusion - Operation Covered by a Consolidated Insurance Program	EGL 095 (05-16)
Exclusion - New York Operations	EGL 114 (11-16)
Common Policy Conditions Apply Only to General Liability Coverage	EGL 164 (05-16)
General Liability Coverage Subject to Policy Aggregate Limit	EGL 165 (05-16)
General Terms and Conditions	ENV-GTC 000 (03-22)
Common Policy Conditions	IL 00 17 11 98
Nuclear Energy Liability Exclusion Endorsement (Broad Form)	IL 00 21 05 04
Deductible Amendatory	ENV 002 (05-16)
Premium and Rate - Minimum Earned Premium	ENV 025 (05-16)
Auditable Policy	ENV 027 (05-16)
Waiver of Transfer of Rights of Recovery Against Others to Us	ENV 030 (05-16)
Asbestos Amendatory Endorsement	ENV 066 (05-16)
Fracking Exclusion	ENV 128 (05-16)
Subcontractor Warranty	ENV 166 (12-17)
Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization	ENV 167 (05-16)
Additional Insured - Owners, Lessees or Contractors - Completed Operations	ENV 168 (05-16)
Total Professional Services Exclusion	ENV 271 (05-16)
Claim Related Costs Paid Outside the Limits of Insurance - Capped	ENV 312 (12-17)
Exclusion-Wrecking Cranes, Explosives or Demolition of Buildings	ENV 316 (03-18)
Dedicated Limits of Insurance Per Project Subject to Aggregate	ENV 319 (06-20)
Coronavirus Exclusion	ENV 323 (03-20)
Absolute Punitive Damages Exclusion	ENV 6045 (12-17)
Additional Insureds - Primary and Non-Contributory Coverage - Owners or Contractors - At Written Request	ENV 6048 (12-17)
Wrap Up Exclusion	ENV 6236 (12-17)
Conditional Exclusion of Terrorism (Relating to Disposition of Federal Terrorism Risk Insurance Act)	ENV 7013 (01-18)
Exclusion of Certified Acts of Terrorism	ENV 7015 (01-18)
Service of Suit	E-9000S (04/21)
Connecticut - Cancellation and Nonrenewal	E-SC-7001 (11-17)
Contractors Pollution Liability Coverage Section - Occurrence	CPL 000OC (02-18)
Property Damage Exclusion - Restoration Contractors	CPL 217 (05-16)
Non Owned Disposal Site Coverage Extension	CPL 270 (11-18)
Mold Coverage Extension - Claims Made Trigger	CPL 417 (01-22)
Exterior Insulation and Finish System (EIFS) Exclusion - Exception for Maintenance	CPL 6207 (12-17)
Environmental Consultants Professional Liability Coverage Section - Claims Made	ECPL 000CM (02-18)
Covered Professional Activities - Specifically Defined	ECPL 303 (12-18)
Transportation Pollution Liability Coverage Section - Occurrence	TPL 000OC (05-19)
Covered Autos	TPL 163 (05-16)

THESE DECLARATIONS, THE COVERAGE FORMS AND COVERAGE SECTIONS, THE GENERAL TERMS AND CONDITIONS, AND ENDORSEMENTS, CONSTITUTE THE ENTIRE AGREEMENT BETWEEN THE INSURER AND THE INSURED RELATING TO THIS INSURANCE.