

BUSINESS INSURANCE



Insurance for Your Business with Coterie

PRESENTED TO

GILDR LLC

westwebb@gmail.com

Enjoy the peace of mind that your hard work is protected by an insurance policy that meets your needs.

We've partnered with Coterie Insurance to make this process seamless and stress free.

General Liability Policy

Details

Policy Dates 7/19/2024 - 7/19/2025

Carrier Spinnaker Insurance Company

Insured Details

Business Name Gildr LLC

Business Address 1058 Limerick Ln, Forest, VA 24551-4049

Industry Independent Dancers, Music and Dance Choreographers, Composers, Conductors, Arrangers, Directors, Producers (NAICS Code: 711510)

Liability Coverage Overview

Coverages

Property Damage Deductible	\$0
General Liability (Each Occurrence) (Includes Bodily Injury, Property Damage and Personal & Advertising Injury)	\$1,000,000
General Liability (Annual Aggregate) (Includes Bodily Injury, Property Damage and Personal & Advertising Injury)	\$2,000,000
Products/Completed Operations Annual Aggregate	\$2,000,000
Damage to Premises Rented to You	\$50,000
Medical Expense Limit	\$5,000

Additional Insureds

Blanket Additional Insured Bundle

Blanket Primary and Non-Contributory
Blanket Waiver of Subrogation
Construction Contract Requirement
Blanket Managers or Lessors of Premises
Blanket Lessor of Leased Equipment

Forms

Description	Form Number
Coterie Forms	
ADDITIONAL INSURED - OWNERS, LESSEES OR CONTRACTORS - WITH ADDITIONAL INSURED REQUIREMENT IN CONSTRUCTION CONTRACT	CTFCWAIOL
POLICY FEE NOTICE	CTFCWPFN0722
FREELANCE LIMITED LIABILITY COVERAGE ENDORSEMENT	CTFCWFREE0323
BUSINESSOWNERS POLICY DECLARATIONS	CTBCWCNTDEC0720
ISO Coverage Forms	
AMENDMENT OF PERSONAL AND ADVERTISING INJURY DEFINITION	BP14910713
BUSINESSOWNERS COVERAGE FORM	BP00030713
DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT	BP05151220
ADDITIONAL INSURED – LESSOR OF LEASED EQUIPMENT	BP04160713
CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM	BP05230115
VIRGINIA CHANGES	BP01320320
ADDITIONAL INSURED – MANAGERS OR LESSORS OF PREMISES	BP04020713
PRIMARY AND NONCONTRIBUTORY - OTHER INSURANCE CONDITION	BP14880713
WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US	BP04970106
CALCULATION OF PREMIUM	BP05010702
VIRGINIA FRAUD STATEMENT	ILN1060903
Policy Exclusion Forms	
FUNGI OR BACTERIA EXCLUSION (LIABILITY)	BP05770106
EXCLUSION - UNMANNED AIRCRAFT	BP15111216
CYBER INCIDENT EXCLUSION	BP15600221
EXCLUSION - EXTERIOR INSULATION AND FINISH SYSTEMS	BP14080110

Forms

Description	Form Number
EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL MATERIAL OR INFORMATION	BP15041223
COMMUNICABLE DISEASE EXCLUSION	BP14860713
EXCLUSION - SILICA OR SILICA-RELATED DUST	BP05170106
EXCLUSION - DAMAGE TO WORK PERFORMED BY SUBCONTRACTORS ON YOUR BEHALF	BP14190110
CANNABIS LIABILITY EXCLUSION	BP15320919
ABUSE OR MOLESTATION EXCLUSION	BP04390702
EXCLUSION - VOLUNTEER WORKERS	BP04710702
EMPLOYMENT-RELATED PRACTICES EXCLUSION	BP04170110
EXCLUSION - DESIGNATED WORK: WORK PERFORMED IN THE STATE OF NEW YORK	BP1421c0110
TOTAL POLLUTION EXCLUSION	BP04920702



Coterie Insurance Agency, LLC
P.O. Box 8327
Cincinnati, OH 45208

Proposed Policy Effective Date	Jul 18, 2024
Proposed Policy Expiration Date	Jul 18, 2025
Carrier	Spinnaker Insurance Company
Carrier NAIC No.	24376
AM Best Rating	A- (Excellent)
Financial Size Category	8
Contact Name	David Webb
Email	westwebb@gmail.com
Phone Number	(434) 534-2673
Mailing Address	1058 Limerick Ln, Forest, VA 24551-4049

The information contained is subject to rate changes and does not in any way bind, amend or alter any policy of insurance or coverage. For a complete understanding of the coverage available, please review the terms, conditions, definitions, and exclusions of your policy in addition to Coterie's terms & conditions, available at <https://coterieinsurance.com/terms-conditions/>.



Manage My Risk Program

YOU'RE ENROLLED!

✓ Maximizing business protection with Manage My Risk

Sign up for our self-guided and self-directed loss-control services. While there are no program requirements at this time, we recommend using the program to secure your business.

- **Safety Equipment Marketplace:** Access to industry-specific safety equipment to secure your business and prevent losses.
- **Industry-Specific Training Resources:** Specific training for your industry to understand your risk and secure your business.
- **Curated Content:** Targeted content around loss prevention and risk mitigation so you can learn how to protect your business.

Once enrolled, we'll email you login information about how to access our program within 24-48 hours of purchasing your policy.