



General Liability	
Carrier:	Atain Specialty Ins.
Term	2023 - 2024
Domestic Liability	
	Limits
Each Occurrence	\$1,000,000
General Aggregate	\$2,000,000
Products/Completed Operations Aggregate	Excluded
Personal and Advertising Injury	\$1,000,000
Property Damage to Rented Premises	\$100,000
Medical Expense Payments	\$5,000
Liability deductible	\$500
Employee Benefit Liability (Claims Made Form)/Aggregate	No Coverage
Employee Benefit Liability Aggregate	
Employee Benefit Deductible	
Employee Benefit Liability Retroactive Date	
ANNUAL PREMIUM: (INCLUDING FEES)	\$5,181
Domestic Automobile Liability	
Carrier:	Progressive Insurance
Term	2023 - 2024
	Limits
Auto Liability Owned, Non-Owned, Hired per accident	\$1,000,000
Medical Expense Payments – Owned Autos	\$5,000
Uninsured Motorists/Under Insured Motorists – Owned Auto	\$1,000,000
Scheduled Autos Comprehensive & Collision Deductible	\$500
Hired Auto Physical Damage Limit per vehicle	ACV
Hired Auto Collision & Comprehensive Deductibles	\$500
Scheduled Vehicle:	
2023 Ford F150 Lightning	
ANNUAL PREMIUM: (INCLUDING FEES)	\$5,022
Domestic Workers' Compensation	
Carrier:	Hanover Insurance
Term	2023-2024
Workers' Compensation Benefits	Statutory
Monopolistic States Not covered: ND, OH, WA, WY	
Employers Liability:	
Bodily Injury by Accident – each accident	\$1,000,000
Bodily Injury by Disease – policy limit	\$1,000,000
Bodily Injury by Disease- each employee	\$1,000,000
Classification & Payroll (updated payrolls and employee counts 11/21/2022)	On file with company
ANNUAL PREMIUM: (Subject to Audit)	\$34,052

Property Coverage	
Carrier:	Atain Specialty Ins.
Term	2023 - 2024
Property - Direct Risk of Physical Loss	
	Limits
Location: 333 W. El Camino Real, Suite 330, Sunnyvale, CA 94087	
Business Contents @ 90% Coinsurance	\$300,000
Inland Marine – EV Charging Station	\$6,000
Business Income/Extra Expense @ 90% Coinsurance	\$500,000
Deductibles:	\$1,000
ANNUAL PREMIUM: (INCLUDING FEES)	Included
Cyber Liability	
Carrier:	North American Capacity
Term	2023-2024
	Limits
Security and Privacy Liability	\$2,000,000
Social Engineering Fraud	\$250,000
Network Interruption and Recovery	\$2,000,000
Electronic Theft, Computer and Telecommunications Fraud	\$250,000
Deductible	\$250,000
ANNUAL PREMIUM: (INCLUDING FEES)	\$93,835
Crime Liability	
Carrier:	Hiscox Insurance
Term	2023 - 2024
Crime:	Limits
1 st & 3 rd Party Employee Dishonesty	\$500,000
Depositors Forgery	\$500,000
Computer Fraud	\$500,000
ERISA	\$500,000
Deductible (Not applicable to ERISA)	\$5,000
ERISA – Plan Name:	
ANNUAL PREMIUM:	\$4,501
Directors & Officers Liability/Employment Practices Liability	
Carrier:	Admiral Insurance
Term	2023 - 2024
	Limits
Directors & Officers Liability	
Each Claim/Aggregate	\$1,000,000
Retention:	\$100,000
Continuity Date:	2/20/2019
Employment Practices Liability	
Each Claim/Aggregate	\$1,000,000
Retention:	\$75,000
Continuity Date:	2/20/2019
ANNUAL PREMIUM: (INCLUDING FEES)	\$65,161
Client Service Team	
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This summary is a highlight of the coverage's and limits in force upon the date of publication. It is not meant to be all inclusive. Refer to the actual policy(ies) for all terms, conditions, extensions and exclusions. Changes in coverage's or limits made after the publication date are not included