

**POLICY INFORMATION PAGE**

Policy #: 4090153  
Policy Type: ADVANCE

**ITEM 1. INSURED:**  
M & E PAINTING LLC  
3400 TABERNASH DRIVE  
LOVELAND CO 80538

**AGENT:**  
EWING LEAVITT INSURANCE AGENCY, INC  
4025 ST CLOUD DRIVE, SUITE 100  
LOVELAND, CO 80538  
(970) 679-7333

ST / 11.00

**ITEM 2. POLICY PERIOD:** FROM 03/01/2011 TO 03/01/2012  
12:01 A.M. MOUNTAIN STANDARD TIME

**ITEM 3. A.** Workers' Compensation Insurance: Part One of the policy applies to the workers' compensation law of the states listed here:

COLORADO

**B.** Employers Liability Insurance: Part Two of the policy applies to work in each state listed in Item 3 A. The limits of our liability under part two are:

BODILY INJURY BY ACCIDENT	\$500,000	EACH ACCIDENT
BODILY INJURY BY DISEASE	\$500,000	EACH EMPLOYEE
BODILY INJURY BY DISEASE	\$500,000	POLICY LIMIT

**C.** Other States Insurance: Part Three of the policy applies to the states, if any, listed here:

NONE

(Please contact Pinnacol Assurance for information on coverage outside the state of Colorado)

**D.** This policy includes the attached endorsements and schedules:

412	Debit/Credit Contingent/ Exp. Mod. Factor
511	Other State Endorsement
CAT09	Catastrophe (Other than Certified Acts of Terrorism)
TER09	Terrorism Risk Insurance Program Reauthorization Act

**ITEM 4.** We will determine the premium for this policy by our manuals of rules, classifications, rates and rating plans. All information required below is subject to verification and change by audit. The statements of estimated advanced premium are also a part of this policy.

**Coverage Information for Policy 4090153**

**Location :** 2 M & E Painting, Llc  
 3400 TABERNASH DRIVE  
 LOVELAND, CO 80538

**Period :** 03/01/2011 - 03/01/2012

Class	RT	Description	Emp	Payroll	Rate	Prem Charge
547405	EM	PAINTING NOC &	5.00	\$120,000	5.985600	\$7,183
874205	EM	OUTSIDE SALESPE	5.00	\$120,000	.361200	\$433
881005	EM	EXCLUSIVELY OFF	3.00	\$100,000	.206400	\$206
881005	PF	EXCLUSIVELY OFF	2.00	\$100,000	.206400	\$206
<b>Total Payroll :</b>				\$440,000		
				<b>Total Premium :</b>		\$8,028

**Minimum Premium :** \$374

**Premium Information**

Description	Period	Adjustment	Amount
Ratable Manual Premium	03/01/2011 - 03/01/2012		\$8,028
Increased Limits (500,000/500,000/500,000)	03/01/2011 - 03/01/2012	1.017	\$136
Experience Modification	03/01/2011 - 03/01/2012	1.070	\$571
Designated Provider Discount	03/01/2011 - 03/01/2012	.975	\$218-
Cost Containment Credit	03/01/2011 - 03/01/2012	.950	\$426-
Retention Discount	03/01/2011 - 03/01/2012	.930	\$566-
Annual Policy Fee	03/01/2011 - 03/01/2012		\$165
Terrorism Insurance Coverage	03/01/2011 - 03/01/2012		\$44
Catastrophe Insurance Coverage	03/01/2011 - 03/01/2012		\$44
Net Estimated Annual Premium	03/01/2011 - 03/01/2012		\$7,778

**Policyholder Disclosure Notice of Terrorism and Catastrophe Insurance Coverage**

Coverage for acts of terrorism is included in your policy. Under your existing coverage, any losses resulting from certified acts of terrorism would be partially reimbursed by the United States government. The United States government would pay 85% of our insured losses that exceed our insurer deductible.

Premium for terrorism is calculated on the basis of total payroll. The total Colorado payroll is divided by \$100 and multiplied by the approved terrorism rate, \$0.01 per \$100 of payroll. The calculation is expressed as (Colorado payroll / \$100 X Approved Terrorism Rate = Premium). This premium is not subject to any other modification including, but not limited to, premium discount, experience rating, schedule rating, or retrospective rating.

Additionally, all workers' compensation carriers are required to charge premium to cover large losses. Premium for Catastrophe (other than Certified Acts of Terrorism) is calculated on the basis of total payroll. The total Colorado payroll is divided by \$100 and multiplied by the approved Catastrophe (other than Certified Acts of Terrorism) rate, \$0.01 per \$100 of payroll. The calculation is expressed as (Colorado payroll/ \$100 X Catastrophe (other than Certified Acts of Terrorism) Value = Premium). This premium is not subject to any other modifications including, but not limited to, premium discount, experience rating, schedule rating, or retrospective rating.

***This Policy Information Page reflects coverage, premium and payroll information as of the date of issuance.***