

to form a part thereof, completes the below numbered Casualty Insurance Policy.



- 1 Hartford Fire Insurance Company
- 5 Hartford Accident and Indemnity Company
- 3 Citizens Insurance Company of New Jersey

- 6 New York Underwriters Insurance Company
- 7 Twin City Fire Insurance Company

The INSURER shall be as named in the General Policy Provisions and as designated herein by Co. Code: 5

DECLARATIONS

Items

1. **Named Insured and Address** Previous Policy No. 02 OLT 414012

The named insured is: Individual Partnership Corporation Other Club

2. **Policy Period** From 5/13/70 To 5/13/73

Producer's Name and Address: V. F. McNeil & Company, Inc. Agent Code: 020235

POLICY NO. **02 OLT 426199**

The Off Soundings Club, Inc.
 c/o John E. English
 First New Haven National Bank
 1 Church Street
 New Haven, Connecticut
 5/13/70 To 5/13/73

12:01 A. M., standard time at the address of the named insured as stated herein.

Audit Period: Annual, unless otherwise stated. Semi-Annual Quarterly Monthly

3. The advance premium for this policy is as stated below. Insurance is afforded by the Coverage Parts forming a part hereof, subject to such limits of liability as are stated therein and subject to all the terms of the policy having reference thereto.

SUMMARY OF ADVANCE PREMIUMS

COVERAGE PARTS	ADVANCE PREMIUM
Owners', Landlords' and Tenants' Liability Insurance	\$ 240.00
4. Form Numbers of Coverage Parts and endorsements not listed on Coverage Parts forming part of Policy at issue: <u>GS-79</u>	TOTAL ADVANCE PREMIUMS \$ 240.00
5. If Policy Period more than one year: Gross Premium \$ 240.00 Discount \$ None Net Premium \$ 240.00 Premium is payable: On effective date of Policy \$ 80.00 1st Anniversary \$ 80.00 2nd Anniversary \$ 80.00	

OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE COVERAGE PART AND SCHEDULE

The insurance afforded is only with respect to such of the following coverages as are indicated by specific premium charge or charges. The limit of the company's liability against each such coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

Coverages	Advance Premiums	Limits of Liability
A — Bodily Injury Liability	\$ 204.00	\$ 100,000 each person
B — Property Damage Liability	\$ 36.00	\$ 300,000 each occurrence
		\$ 25,000 each occurrence

RATING CLASSIFICATIONS Entries herein, except as specifically provided elsewhere in this policy, do not modify any of the other provisions of this policy. Premises — Operations — Elevators (Designate insured premises by entering address).	Code No.	Premium Bases (a) Area (Sq. Ft.) (b) Frontage (c) Number Insured	Rates		Advance Premiums	
			B. I.	P. D.	B. I.	P. D.
Clubs - civic, fraternal, luncheon, service or social - no buildings or premises owned or leased except for office purposes ...	0791	<u>No. Members</u> <u>Per Member</u> 530	.129	.023	68.00	12.00
		TOTAL			68.00	12.00

MB/kat

The conditions and provisions printed on pages OLT-2 and OLT-3 of this form are hereby referred to and made a part hereof.

Countersigned by [Signature]
 of V. F. McNEIL & CO., INC. Authorized Agent

OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE

COVERAGE FOR DESIGNATED PREMISES AND RELATED OPERATIONS IN PROGRESS OTHER THAN STRUCTURAL ALTERATIONS, NEW CONSTRUCTION AND DEMOLITION

(Continued)

(e) with respect to the operation, for the purpose of locomotion upon a public highway, of *mobile equipment* registered under any motor vehicle registration law,

(i) an employee of the *named insured* while operating any such equipment in the course of his employment, and

(ii) any other person while operating with the permission of the *named insured* any such equipment registered in the name of the *named insured* and any person or organization legally responsible for such operation, but only if there is no other valid and collectible insurance available, either on a primary or excess basis, to such person or organization:

provided that no person or organization shall be an *insured* under this paragraph (e) with respect to:

(1) *bodily injury* to any fellow employee of such person injured in the course of his employment, or

(2) *property damage* to property owned by, rented to, in charge of or occupied by the *named insured* or the employer of any person described in subparagraph (ii).

This insurance does not apply to *bodily injury* or *property damage* arising out of the conduct of any partnership or joint venture of which the *insured* is a partner or member and which is not designated in this policy as a *named insured*.

III. LIMITS OF LIABILITY

Regardless of the number of (1) *insureds* under this policy, (2) persons or organizations who sustain *bodily injury* or *property damage*, or (3) claims made or suits brought on account of *bodily injury* or *property damage*, the company's liability is limited as follows:

Coverage A—The limit of *bodily injury* liability stated in the schedule as applicable to "each person" is the limit of the company's liability for all *damages* because of *bodily injury* sustained by one person as the result of any one *occurrence*; but subject to the above provision respecting "each person", the total liability of the company for all *damages* because of *bodily injury* sustained by two or more persons as the result of any one *occurrence* shall not exceed the limit of *bodily injury* liability stated in the schedule as applicable to "each *occurrence*".

Coverage B—The total liability of the company for all *damages* because of all *property damage* sustained by one or more persons or organizations as the result of any one *occurrence* shall not exceed the limit of *property damage* liability stated in the schedule as applicable to "each *occurrence*".

Coverages A and B—For the purpose of determining the limit of the company's liability, all *bodily injury* and *property damage* arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one *occurrence*.

IV. ADDITIONAL DEFINITION

When used in reference to this insurance (including endorsements forming a part of the policy):

"*insured premises*" means (1) the premises designated in the declarations, (2) premises alienated by the *named insured* (other than premises constructed for sale by the *named insured*), if possession has been relinquished to others, and (3) premises as to which the *named insured* acquires ownership or control and reports his intention to insure such premises under this policy and no other within 30 days after such acquisition; and includes the ways immediately adjoining such premises on land.

V. POLICY PERIOD; TERRITORY

This insurance applies only to *bodily injury* or *property damage* which occurs during the policy period within the *policy territory*.

ADDITIONAL INSURED

Club members - civic, fraternal, luncheon, service or social

Named Insured and Address

This endorsement forms a part of Policy No. 02 OLT 426199 issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date 5/13/70 12:01 A. M., standard time at the address of the *named insured* as stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE

OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE

It is agreed that:

1. The "Persons Insured" provision is amended to include as an insured any member of the named insured but only with respect to his liability for activities of the named insured or activities performed by such member on behalf of the named insured.
2. The insurance does not apply to bodily injury or property damage arising out of
 - (a) activities conducted by the named insured to which the public is admitted if an admission fee is charged by the named insured;
 - (b) the use of buildings or premises, other than the offices, owned by or rented to the named insured, except premises hired or rented only for specified days for meeting purposes; or
 - (c) the use of premises occupied by the named insured for purposes other than meetings of members and guests.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



THE HARTFORD
INSURANCE GROUP
HARTFORD, CONNECTICUT

Countersigned by V. F. McNEIL & CO., INC.
Authorized Agent