



## The Travelers Indemnity Company and Its Affiliates

### Master Pac<sup>sm</sup> Insurance Proposal for:

BUY RITE TECHNOLOGIES LLC  
18 CATTANO AVE  
MORRISTOWN, NJ 07960

### For Policy Effective:

05/07/2012 thru 05/07/2013

### Proposal Number:

680-8B417847

### Proposal Presented By:

SIAPC LLC  
568 SOUTH LIVINGSTON AVE  
LIVINGSTON, NJ 07039

On behalf of SIAPC LLC and The Travelers Indemnity Company and Its Affiliates, we appreciate the opportunity to provide BUY RITE TECHNOLOGIES LLC with the following policy proposal.

**THE FOLLOWING OUTLINES THE COVERAGE FORMS, LIMITS OF INSURANCE, POLICY ENDORSEMENTS AND OTHER TERMS AND CONDITIONS PROVIDED IN THIS PROPOSAL. ANY POLICY COVERAGES, LIMITS OF INSURANCE, POLICY ENDORSEMENTS, COVERAGE SPECIFICATIONS, OR OTHER TERMS AND CONDITIONS THAT YOU HAVE REQUESTED THAT ARE NOT INCLUDED IN THIS PROPOSAL HAVE NOT BEEN AGREED TO BY TRAVELERS. PLEASE REVIEW THIS PROPOSAL CAREFULLY AND IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT YOUR TRAVELERS REPRESENTATIVE.**

This proposal will expire thirty (30) days from the date of creation identified below and is not a binding contract for insurance.

**The Travelers Indemnity Company and Its Affiliates**  
**Master Pac Insurance Proposal for: BUY RITE TECHNOLOGIES LLC**

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**POLICY LEVEL COVERAGES:**  
(These may be replaced by optional coverages)

**POLICY LEVEL COMMERCIAL GENERAL LIABILITY COVERAGES AND OPTIONS**

<b>COVERAGE DESCRIPTION</b>	<b>LIMIT*/TIMEFRAME</b>
General Aggregate	\$4,000,000
Products and Completed Operations Aggregate	\$4,000,000
Each Occurrence	\$2,000,000
Personal Injury and Advertising Injury	\$2,000,000
Medical Expenses	\$5,000
Broad Form Property Damage Liability	Included
Insured Contracts (As Defined)	Included
Employee Benefits Liability	Not Covered
Printers Errors & Omissions	Not Covered
Directors & Officers	Not Covered
Damage to Premises Rented to You	\$300,000
Optometrists Professional Liability	Not Covered
Hired Auto	Included
Non-Owned Auto	Included
Liquor Liability (Subject to Premium Audit)	Not Covered
Liability for Non-Owned Watercraft up to 26 Feet	Included
Limited World Wide Liability (Lawsuits brought in the US) (As Defined)	Included

Created on 05/07/2012 by SIAPC LLC

Consult Policy for Actual Terms and Conditions

\*The LIMIT includes any additionally requested limits.

\*\*Subject to and not in addition to the applicable Limit of Insurance

**The Travelers Indemnity Company and Its Affiliates**  
**Master Pac Insurance Proposal for: BUY RITE TECHNOLOGIES LLC**

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**POLICY LEVEL PROPERTY, CRIME, AND INLAND MARINE COVERAGES AND OPTIONS**

<b>COVERAGE DESCRIPTION</b>	<b>DEDUCTIBLE</b>	<b>LIMIT*/TIMEFRAME</b>
Animal Floater	N/A	Not Covered
Appurtenant Buildings and Structures	\$500	\$50,000
Arson & Theft Reward	N/A	\$5,000
Bailees Coverage	N/A	Not Covered
Black Bag (Physicians and Dentists)	\$500	Included
Builders Risk	N/A	Not Covered
New Construction		Not Covered
Renovation		Not Covered
Claim Data Expenses	\$500	\$5,000
Commercial Articles	N/A	Not Covered
Contractors Equipment	N/A	Not Covered
Earthquake Limit	N/A	Not Covered
Electronic Data Processing Equipment and Data & Media:		
EDP Equipment, Data & Media in Transit	\$500	\$5,000**
Electronic Vandalism	\$500	\$5,000**
Employee Dishonesty	\$500	\$25,000
ERISA Welfare and Pension	N/A	Not Covered
Expediting Expenses	\$500	\$25,000
Fine Arts	\$500	\$25,000
Fire Department Service Charge	N/A	\$25,000
Fire Protective Equipment Discharge	\$500	\$10,000
Flood	N/A	Not Covered
Forgery or Alteration	\$500	\$25,000
Green Building Alternatives - Increased Cost	\$500	\$25,000
Green Building Reengineering & Recertification Expense	\$500	\$25,000
Green Business Personal Property Alternatives - Increased Cost	\$500	\$25,000**
Installation Floater	N/A	Not Covered
Newly Acquired or Constructed Property:		
Building	N/A	Not Covered
Business Personal Property	\$500	\$250,000
Non-Owned Detached Trailers	\$500	\$5,000**
Pollutant Cleanup & Removal	\$500	\$25,000 Aggregate
Preservation of Property	\$500	Up to 90 days**
Temporary Relocation of Property	\$500	Up to \$50,000 each loc
Transportation	N/A	Not Covered
Common Carrier		Not Covered
Owned Vehicle		Not Covered

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**The Travelers Indemnity Company and Its Affiliates**  
*Master Pac Insurance Proposal for: BUYRITE TECHNOLOGIES LLC*

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**POLICY LEVEL BUSINESS INCOME AND EXTRA EXPENSE COVERAGES AND OPTIONS:**

<b>COVERAGE DESCRIPTION</b>	<b>LIMIT*/TIMEFRAME</b>
Business Income & Extra Expense	Actual Loss for 12 Consecutive Months
Civil Authority for Business Income & Extra Expense	3 Consecutive Weeks**
Civil Authority, Business Income - Waiting Period	24 Hours**
Civil Authority, Extra Expense - Waiting Period	Begins Immediately**
Loss of Communication Supply Services Loss of Communication Supply Services - Waiting Period	Included** 24 Hours
Denial of Service Attack	\$25,000
Dependent Properties	\$10,000
Dependent Properties - Waiting Period	24 Hours
Extended Business Income	90 Days
Green Building and Personal Property Alternatives - Increased Period of Restoration	30 days
Interruption of Computer Operations	\$25,000 Aggregate
Newly Acquired or Constructed Property: Business Income, Extra Expense	\$250,000
Ordinance or Law - Increased Period of Restoration	\$25,000
Period of Restoration - Waiting Period	Begins Immediately

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 Master Pac Insurance Proposal for: *BUY RITE TECHNOLOGIES LLC*

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**DESCRIBED PREMISES LEVEL COVERAGES:**  
 (These may be replaced by optional coverages)

PREMISES 001 BUILDING 001  
 18 CATTANO AVE  
 MORRISTOWN, NJ 07960

**DESCRIBED PREMISES LEVEL COVERAGES AND OPTIONS**

COVERAGE DESCRIPTION	DEDUCTIBLE	LIMIT*/TIMEFRAME
Business Personal Property - Replacement Cost	\$500	\$5,000
Business Personal Property Coinsurance - Waived	N/A	N/A

**ADDITIONAL DESCRIBED PREMISES LEVEL COVERAGES AND OPTIONS**

COVERAGE DESCRIPTION	DEDUCTIBLE	LIMIT*/TIMEFRAME
Accounts Receivable:		
On Premises	None	\$25,000
Off Premises	None	\$25,000
Broadened Wind	N/A	Not Covered
Building Glass	\$500	Included**
Debris Removal	\$500	\$25,000 excess of 25% loss
Earthquake Coverage	N/A	Not Covered
Electronic Data Processing Equipment and Data & Media	\$500	Included in BPP
Equipment Breakdown:	\$500	Included**
Diagnostic, Power Generating, and Production Equipment		\$100,000**
Flood Coverage	See Flood Limit	Not Covered
Garagekeepers:		
Comprehensive	N/A	Not Covered
Collision	N/A	Not Covered
Money and Securities	N/A	Included in BPP**
Money Orders and Counterfeit Paper		
Currency	\$500	Included in BPP**
Ordinance or Law:	\$500	\$25,000
Outdoor Property Including:		
Bridges, Walks, Roadways, Patios, or Paved Surfaces, Radio & TV Antennas	\$500	\$10,000**
Peak Season	\$500	25% Seasonal Incr for BPP
Property Off Premises – Including Transit	\$500	Included in BPP**
Personal Effects	\$500	\$25,000
Personal Property of Others	\$500	Included in BPP**

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**ADDITIONAL DESCRIBED PREMISES LEVEL COVERAGES AND OPTIONS**

<b>COVERAGE DESCRIPTION</b>	<b>DEDUCTIBLE</b>	<b>LIMIT*/TIMEFRAME</b>
Property Floater	N/A	Not Covered
Sewer or Drain Backup	N/A	Not Covered
Signs within 1,000 feet of premises	\$500	Included**
Spoilage	N/A	Not Covered
Spoilage – Consequential Loss	\$500*	Included in BPP**
Trees, Shrubs, Plants and Lawns	\$500	\$3,000
Utility Services – Direct Damage:		
Buildings	N/A	Not Covered
Business Personal Property	N/A	Not Covered
Utility Services – Time Element	N/A	Not Covered
Valuable Papers and Records:		
On Premises	\$500	\$25,000
Off Premises	\$500	\$25,000

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**OPTIONAL COVERAGES:**

**POWER PAC<sup>SM</sup>**

**POWER PAC COVERAGES AND REPLACEMENTS:**

	<b>LIMIT*/TIMEFRAME</b>
Business Income from Dependent Properties	\$25,000
Claim Data Expense	\$10,000
Electronic Data Processing Equipment and Data & Media:	
EDP Equipment, Data & Media In Transit	\$5,000
Electronic Vandalism	\$5,000
Newly Acquired – Business Personal Property	\$500,000
Newly Acquired – Business Income & Extra Expense	\$500,000
Ordinance or Law – Increased Period of Restoration	\$25,000
Trees, Shrubs, Plants and Lawns	\$5,000

**POWER PAC COVERAGE ADDITIONS:**

Accounts Receivable:	
On Premises	\$100,000
Off Premises	\$100,000
Brands and Labels	\$25,000
Computer Fraud	\$5,000
Identity Fraud Expense	\$15,000 Aggregate
Lost Key Consequential Loss	\$500
Ordinance or Law – Extended to Include Tenant Improvements and Betterments	Applicable
Limited Building Coverage – Tenant Obligation	\$5,000
Unauthorized Business Card Use	\$5,000
Utility Services Direct Damage	\$2,500
Utility Services Time Element – 24 hour waiting period	\$2,500

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**OPTIONAL COVERAGES:**

**WORLD BUSINESS ESSENTIALS**

<b>WORLD BUSINESS ESSENTIALS COVERAGES AND REPLACEMENTS:</b>	<b>LIMIT*/TIMEFRAME</b>
Business Income and Extra Expense From Dependent Property - Worldwide	\$10,000

**WORLD BUSINESS ESSENTIALS ADDITIONS:**

Overseas Claim Data Expense	\$5,000
Overseas Fine Arts	\$25,000
Business Income and Extra Expense at Client or Virtual Office Premises Overseas	\$25,000
Overseas Business Travel or Business Personal Property at Client or Virtual Office Premises Overseas	\$25,000
Utility Service - Time Element at Client or Virtual Office Premises Overseas	\$25,000
Overseas Valuable Papers and Records	\$10,000
Limited Worldwide Liability Coverage – Indemnity Basis	Included
International Hired and Non-Owned Auto Excess Liability	Included

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**OPTIONAL COVERAGES:**

**\*XTEND ENDORSEMENT®**

Air Craft Chartered with Crew  
Blanket Additional Insured:

Blanket Waiver of Subrogation  
Broadened Named Insured  
Damage to Premises Rented to You Extension  
Extension of Coverage – Bodily Injury  
Incidental Medical Malpractice  
Increased Supplementary Payments

Injury to Co-Employees and Co-Volunteer Workers (Bodily Injury)  
Knowledge and Notice of Occurrence or Offence  
Non-Owned Watercraft  
Personal Injury  
Reasonable Force – Bodily Injury or Property Damage  
Unintentional Omission

\* XTEND ENDORSEMENT® replaces any previously mentioned coverage

**INCREASED COVERAGE**

Included  
Lessor of Leased Equipment  
Managers or Lessors of Premises  
Included  
Included  
Included  
Included  
Included  
\$2,500 Bail Bond  
\$500 per day Loss of Earnings  
Included  
Included  
Increased to 50 Feet  
Assumed By Contract  
Included  
Included

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**Terrorism Risk Insurance Act of 2002 Disclosure –  
 New Business Quotes**

On December 26, 2007, the President of the United States signed into law amendments to the Terrorism Risk Insurance Act of 2002 (the "Act"), which, among other things, extend the Act and expand its scope. The Act establishes a program under which the Federal Government may partially reimburse "Insured Losses" (as defined in the Act) caused by "acts of terrorism". An "act of terrorism" is defined in Section 102(l) of the Act to mean any act that is certified by the Secretary of the Treasury – in concurrence with the Secretary of State and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States Mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

The federal government's share of compensation for Insured Losses is 85% of the amount of Insured Losses in excess of each Insurer's statutorily established deductible, subject to the "Program Trigger", (as defined in the Act). In no event, however, will the federal government or any Insurer be required to pay any portion of the amount of aggregate Insured Losses occurring in any one year that exceeds \$100,000,000,000, provided that such Insurer has met its deductible. If aggregate Insured Losses exceed \$100,000,000,000 in any one year, your coverage may therefore be reduced.

The charge for Insured Losses is included in the total policy premium. The included charge for Insured Losses is indicated below, and does not include any charge for the portion of losses covered by the federal government under the Act.

The Included Charge For Insured Losses is:	
▪	4% of your total policy premium if your primary location is in a Designated City (as listed below).
▪	2% of your total policy premium if your primary location is <u>not</u> in a Designated City (as listed below).

Designated Cities are:			
Albuquerque, NM	El Paso, TX	Miami, FL	San Diego, CA
Atlanta, GA	Fort Worth, TX	Milwaukee, WI	San Antonio, TX
Austin, TX	Fresno, CA	Minneapolis, MN	San Francisco, CA
Baltimore, MD	Honolulu, HI	Nashville-Davidson, TN	San Jose, CA
Boston, MA	Houston, TX	New Orleans, LA	Seattle, WA
Charlotte, NC	Indianapolis, IN	New York, NY	St. Louis, MO
Chicago, IL	Jacksonville, FL	Oakland, CA	Tucson, AZ
Cleveland, OH	Kansas City, MO	Oklahoma City, OK	Tulsa, OK
Colorado Springs, CO	Las Vegas, NV	Omaha, NE	Virginia Beach, VA
Columbus, OH	Long Beach, CA	Philadelphia, PA	Washington, DC
Dallas, TX	Los Angeles, CA	Phoenix, AZ	Wichita, KS
Denver, CO	Memphis, TN	Portland, OR	
Detroit, MI	Mesa, AZ	Sacramento, CA	

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**IMPORTANT NOTICE REGARDING COMPENSATION DISCLOSURE**

For information about how Travelers compensates independent agents, brokers, or other insurance producers, please visit this website:

[http://www.travelers.com/w3c/legal/Producer\\_Compensation\\_Disclosure.html](http://www.travelers.com/w3c/legal/Producer_Compensation_Disclosure.html)

If you prefer, you can call the following toll-free number: 1-866-904-8348. Or you can write to us at Travelers, Enterprise Development, One Tower Square, Hartford, CT 06183.

**THIS PROPOSAL DOES NOT AMEND, OR OTHERWISE AFFECT, THE PROVISIONS OF COVERAGE OF ANY RESULTING INSURANCE POLICY ISSUED BY TRAVELERS. IT IS NOT A REPRESENTATION THAT COVERAGE DOES OR DOES NOT EXIST FOR ANY PARTICULAR CLAIM OR LOSS UNDER ANY SUCH POLICY. COVERAGE DEPENDS ON THE APPLICABLE PROVISIONS OF THE ACTUAL POLICY ISSUED, THE FACTS AND CIRCUMSTANCES INVOLVED IN THE CLAIM OR LOSS AND ANY APPLICABLE LAW.**

COMPANY QUOTED: TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA

TOTAL PREMIUM: \$ 610

Underwritten By:  
The Travelers Indemnity Company and Its Affiliates

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**Acknowledged and Accepted By:**

\_\_\_\_\_ On \_\_\_\_\_  
(Signature of the Insured)

(Date)

**NOTE:** This quotation does not include Technology Errors and Omission (E&O) coverage for your business. Technology E&O coverage is available with limits up to \$5 million through Travelers Global Technology Underwriting Unit. Please contact your Global Technology underwriter if you wish to get a quotation at 1. 888.TEC.XPRS ( 1.888.832.9777).

Travelers Technology E&O coverage is tailored to protect against damages that you must pay for loss (other than bodily injury, property damage, personal injury, or advertising injury) caused by error, omission or negligent act and resulting from your products or your work.

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## **The Travelers Indemnity Company and its Affiliates**

### **Workers Compensation Insurance Proposal for:**

BUY RITE TECHNOLOGIES LLC  
18 CATTANO AVE  
MORRISTOWN, NJ 07960

### **For Policy Effective:**

05/07/2012 thru 05/07/2013

### **Proposal Number:**

UB-8B41831-0-12

### **Proposal Presented By:**

SIAPC LLC  
568 SOUTH LIVINGSTON AVE  
LIVINGSTON, NJ 07039

On Behalf of SIAPC LLC and The Travelers Indemnity Company and its Affiliates, we appreciate the opportunity to provide BUY RITE TECHNOLOGIES LLC with the following policy proposal.

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This proposal will expire thirty (30) days from the date of creation identified below and is not a binding contract for insurance.

# The Travelers Indemnity Company and its Affiliates

Workers Compensation Insurance Proposal for: BUY RITE TECHNOLOGIES LLC

## COVERAGE INFORMATION:

- Part One

- Workers Compensation Insurance: Statutory Requirements
- Part One of the policy applies to the Workers Compensation Law of the states listed here: NJ

- Part Two

- Employers Liability Insurance: Part Two of the policy applies to work in each state listed in Part One. The limits of our liability under Part Two are:

Bodily Injury by Accident	<u>\$1,000,000</u>	each accident
Bodily Injury by Disease	<u>\$1,000,000</u>	policy limit
Bodily Injury by Disease	<u>\$1,000,000</u>	each employee

- Part Three

- Other States Insurance: Part Three of the policy applies to the states, if any, listed here:  
All states except AK, OH, ND, WA, WY

## POLICY PREMIUM:

- Total Deposit Amount Due \* \$390

## Notes Section:

\*A rate change request may be under consideration by the proper regulatory authority which may result in final rates different from the rates and premium shown above.

Created on 05/07/2012 by SIAPC LLC

All premiums for this policy will be determined by our manuals of rules, rates, rating plans and classifications. We may change our manuals and apply the changes to this policy if authorized by law or a governmental agency regulating this insurance.

# The Travelers Indemnity Company and its Affiliates

Workers Compensation Insurance Proposal for: BUY RITE TECHNOLOGIES LLC

## STATE PREMIUM SCHEDULE

State NJ THE CHARTER OAK FIRE INSURANCE COMPANY

Location	Class Code	Description	Premium Basis - Estimated Total Remuneration	Rates Per \$100 of Remuneration*	Estimated Premium
001	8810	CLERICAL OFFICE EMPLOYEES NOC	\$30,000	.24	\$72
		Empl. Liab. Increased Limits (8199)			\$2

	Estimated Premium
Add For Increased Limits Minimum (9848)	\$73
Total Estimated Standard Premium	\$147
Expense Constant	\$220
Terrorism	\$9
CAT (other than Cert Acts of Terrorism)	\$3
Total Estimated Premium	\$379
Taxes & Surcharge	\$11
Deposit Amount Due	\$390

### Terrorism Risk Insurance Act of 2002 Disclosure

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The federal government's share of compensation for Insured Losses is 85% of the amount of Insured Losses in excess of each Insurer's statutorily established deductible, subject to the "Program Trigger", (as defined in the Act). In no event, however, will the federal government or any Insurer be required to pay any portion of the amount of aggregate Insured Losses occurring in any one year that exceeds \$100,000,000,000, provided that such Insurer has met its deductible. If aggregate Insured Losses exceed \$100,000,000,000 in any one year, your coverage may therefore be reduced.

The charge for this exposure is an additional premium, which is reflected in the premium schedule and does not include any charge for the portion of losses covered by the federal government under the Act.

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Note - Terrorism premium charges are subject to change at any time based on Federal Law and state regulatory action.

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## IMPORTANT NOTICE REGARDING COMPENSATION DISCLOSURE

For information about how Travelers compensates independent agents, brokers, or other insurance producers, please visit this website:

[http://www.travelers.com/w3c/legal/Producer\\_Compensation\\_Disclosure.html](http://www.travelers.com/w3c/legal/Producer_Compensation_Disclosure.html)

If you prefer, you can call the following toll-free number: 1-866-904-8348. Or you can write to us at Travelers, Enterprise Development, One Tower Square, Hartford, CT 06183.

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TOTAL DEPOSIT AMOUNT DUE\*: \$390

Underwritten By:  
The Travelers Indemnity Company and its Affiliates

Acknowledged and Accepted By:

\_\_\_\_\_  
(Signature of the Insured)

On \_\_\_\_\_

(Date)

*The Travelers has been in the business for over 140 years and has established itself in the marketplace as a financially stable company that you can rely on. You can feel confident knowing that your business will be protected in the event of a loss.*

*Our highly qualified team of professionals, including our sales force, underwriters, risk control consultants and claim professionals, know their business well and will provide you with the no-hassle service you expect from your insurance carrier.*

*Our dedicated, knowledgeable claim professionals are committed to providing you with exceptional claim service 24 hours a day, 365 days a year. Simply call us directly using our toll-free claim reporting number, 800.238.6225, and your loss will be handled in a fast and efficient manner so you can get back to running your business.*

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