



## Policyholder Information

### Named Insured & Mailing Address

SALT LAKE ASTRONOMICAL SOCIETY  
472 COUNTRY CLB  
STANSBURY PK, UT 84074

### Agent Mailing Address & Phone No.

(801) 937-7030  
INSURANCE SOLUTIONS GROUP OF UT  
INC DBA LAMBERT INS SVCS  
3920 S 1100 E STE 115  
SALT LAKE CTY, UT 84124-1273

### Dear Policyholder:

Your  
Commercial  
Documents

We know you work hard to build your business. We work together with your agent,  
**INSURANCE SOLUTIONS GROUP OF UT (801) 937-7030**  
to help protect the things you care about. Thank you for selecting us.

Enclosed are your insurance documents consisting of:

- Commercial Package

To find your specific coverages, limits of liability, and premium, please refer to your  
Declarations page(s).

If you have any questions or changes that may affect your insurance needs, please  
contact your Agent at (801) 937-7030



### Reminders

- Verify that all information is correct
- If you have any changes, please contact your Agent at (801) 937-7030
- In case of a claim, call your Agent or 1-800-362-0000

THIS IS  
NOT A  
BILL

## You Need To Know

- CONTINUED ON NEXT PAGE

To report a claim, call your Agent or 1-800-362-0000



## You Need To Know - continued

### • NOTICE(S) TO POLICYHOLDER(S)

The Important Notice(s) to Policyholder(s) provide a general explanation of changes in coverage to your policy. The Important Notice(s) to Policyholder(s) is not a part of your insurance policy and it does not alter policy provisions or conditions. Only the provisions of your policy determine the scope of your insurance protection. It is important that you read your policy carefully to determine your rights, duties and what is and is not covered.

FORM NUMBER	TITLE
NP 10 58 04 17	Important Notice To Policyholders Potential Reductions And Clarification Of Coverage - Limitation Of Coverage To Designated Premises Or Project Endorsement (CG 21 44 07 98)
NP 72 42 01 15	Terrorism Insurance Premium Disclosure And Opportunity To Reject
NP 74 06 01 06	Flood Insurance Notice
NP 74 44 09 06	U.S. Treasury Department's Office of Foreign Assets Control (OFAC) Advisory Notice to Policyholders
NP 89 69 11 10	Important Policyholder Information Concerning Billing Practices
NP 89 86 06 15	Important Notice To Policyholders Concerning Exclusions For Contracting Exposures
NP 94 05 01 14	Important Notice to Policyholders - Changes in Coverage - Commercial Property Coverage Part - Edition 10 12
NP 96 00 10 14	General Liability Access Or Disclosure Of Confidential Or Personal Information Exclusions Advisory Notice To Policyholders
NP 97 01 11 14	General Liability Multistate Forms Revision Advisory Notice to Policyholders
NP 98 41 06 15	Important Notice To Policyholders Broadening And Potential Reductions Of Coverage Property Extension Endorsement (CP 88 00 02 15)

- This policy will be direct billed. You may choose to combine any number of policies on one bill with your billing account. Please contact your agent for more information.



Reminders

You Need To Know

CONTINUED ON NEXT PAGE





**Coverage Is Provided In:**  
West American Insurance Company  
**Domiciled in Indiana**

Policy Number:  
**BKW(19) 57 68 76 46**  
Policy Period:  
**From 03/21/2018 To 03/21/2019**  
12:01 am Standard Time  
at Insured Mailing Location

**Named Insured & Mailing Address**

SALT LAKE ASTRONOMICAL SOCIETY  
472 COUNTRY CLB  
STANSBURY PK, UT 84074

**Agent Mailing Address & Phone No.**

(801) 937-7030  
INSURANCE SOLUTIONS GROUP OF UT  
INC DBA LAMBERT INS SVCS  
3920 S 1100 E STE 115  
SALT LAKE CTY, UT 84124-1273

**Named Insured Is:** OTHER

**Named Insured Business Is:** ASTRONOMY CLUB

*In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.*

**SUMMARY OF COVERAGE PARTS AND CHARGES**

This policy consists of this Common Policy Declarations page, Common Policy Conditions, Coverage Parts (which consist of coverage forms and other applicable forms and endorsements, if any, issued to form a part of them) and any other forms and endorsements issued to be part of this policy.

**COVERAGE PART**

**CHARGES**

Commercial Property

\$1,185.00

Commercial General Liability

\$242.00

**Total Charges for all of the above coverage parts:** **\$1,427.00**  
**Certified Acts of Terrorism Coverage:** **\$38.00** **(Included)**

*Note: This is not a bill*

**IMPORTANT MESSAGES**

- This policy is auditable. Please refer to the conditions of the policy for details or contact your agent.
- Notice: The Employment-Related Practices Exclusion CG 21 47 is added to this policy to clarify there is no coverage for liability arising out of employment-related practices. Please read this endorsement carefully.

Issue Date 01/22/18

Authorized Representative

**To report a claim, call your Agent or 1-800-362-0000**

DS 70 21 11 16





Coverage Is Provided In:  
West American Insurance Company

Policy Number:  
**BKW (19) 57 68 76 46**  
Policy Period:  
**From 03/21/2018 To 03/21/2019**  
12:01 am Standard Time  
at Insured Mailing Location

## Common Policy Declarations

### Named Insured

SALT LAKE ASTRONOMICAL SOCIETY

### Agent

(801) 937-7030  
INSURANCE SOLUTIONS GROUP OF UT  
INC DBA LAMBERT INS SVCS

## SUMMARY OF LOCATIONS

This policy provides coverage for the following under one or more coverage parts. Please refer to the individual Coverage Declarations Schedules, or, the individual Coverage Forms for locations or territory definition for that specific Coverage Part.

0001 472 Country Clb, Stansbury Park, UT 84074-9665

## POLICY FORMS AND ENDORSEMENTS

This section lists the Forms and Endorsements for your policy. Refer to these documents as needed for detailed information concerning your coverage.

FORM NUMBER	TITLE
CG 00 01 04 13	Commercial General Liability Coverage Form - Occurrence
CG 01 86 12 04	Utah Changes
CG 20 02 11 85	Additional Insured - Club Members
CG 21 06 05 14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - With Limited Bodily Injury Exception
CG 21 47 12 07	Employment-Related Practices Exclusion
CG 21 51 04 13	Amendment of Liquor Liability Exclusion Exception for Scheduled Activities
CG 21 67 12 04	Fungi or Bacteria Exclusion
CG 21 70 01 15	Cap on Losses from Certified Acts of Terrorism
CG 21 76 01 15	Exclusion of Punitive Damages Related to a Certified Act of Terrorism
CG 21 86 12 04	Exclusion - Exterior Insulation and Finish Systems
CG 24 16 12 07	Canoes or Rowboats
CG 24 26 04 13	Amendment of Insured Contract Definition
CG 84 99 08 09	Non-Cumulation Liability Limits Same Occurrence
CG 88 10 04 13	Commercial General Liability Extension
CG 88 76 12 08	Exclusion - Earth Movement - Products/Completed Operations Hazard

In witness whereof, we have caused this policy to be signed by our authorized officers.

Mark Touhey  
Secretary

Paul Condren  
President

**To report a claim, call your Agent or 1-800-362-0000**  
DS 70 21 11 16





**Coverage Is Provided In:**  
West American Insurance Company  
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Policy Number:  
**BKW (19) 57 68 76 46**  
Policy Period:  
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at Insured Mailing Location

## Common Policy Declarations

**Named Insured**

SALT LAKE ASTRONOMICAL SOCIETY

**Agent**

(801) 937-7030  
INSURANCE SOLUTIONS GROUP OF UT  
INC DBA LAMBERT INS SVCS

## POLICY FORMS AND ENDORSEMENTS - CONTINUED

This section lists all of the Forms and Endorsements for your policy. Refer to these documents as needed for detailed information concerning your coverage.

FORM NUMBER	TITLE
CG 88 77 12 08	Medical Expense At Your Request Endorsement
CG 88 84 12 08	Exclusion - Tobacco
CG 88 86 12 08	Exclusion - Asbestos Liability
CG 92 48 01 16	Sexual Misconduct or Abuse Exclusion
CP 00 10 10 12	Building and Personal Property Coverage Form
CP 00 30 10 12	Business Income (And Extra Expense) Coverage Form
CP 00 90 07 88	Commercial Property Conditions
CP 01 27 10 12	Utah Changes
CP 01 40 07 06	Exclusion of Loss Due to Virus or Bacteria
CP 10 30 10 12	Causes of Loss - Special Form
CP 88 00 02 15	Property Extension Endorsement
CP 88 04 03 10	Removal Permit
CP 90 55 12 12	Business Income And Extra Expense Changes - Actual Loss Sustained In A Twelve-Month Period
CP 90 59 12 12	Identity Theft Administrative Services and Expense Coverage
CP 92 01 05 17	Property Anti-Stacking Endorsement
IL 00 17 11 98	Common Policy Conditions
IL 00 21 09 08	Nuclear Energy Liability Exclusion Endorsement (Broad Form)
IL 02 66 09 08	Utah Changes - Cancellation and Non-Renewal
IL 09 35 07 02	Exclusion of Certain Computer-Related Losses
IL 09 52 01 15	Cap On Losses From Certified Acts Of Terrorism

**To report a claim, call your Agent or 1-800-362-0000**

DS 70 21 11 16





Coverage Is Provided In:  
West American Insurance Company

Policy Number:  
**BKW (19) 57 68 76 46**  
Policy Period:  
**From 03/21/2018 To 03/21/2019**  
12:01 am Standard Time  
at Insured Mailing Location

## Commercial Property Declarations

### Named Insured

SALT LAKE ASTRONOMICAL SOCIETY

### Agent

(801) 937-7030  
INSURANCE SOLUTIONS GROUP OF UT  
INC DBA LAMBERT INS SVCS

### SUMMARY OF CHARGES

#### Explanation of Charges

#### DESCRIPTION

#### PREMIUM

Property Schedule Totals

\$1,148.00

Certified Acts of Terrorism Coverage

\$37.00

**Total Advance Charges: \$1,185.00**

*Note: This is not a bill*

To report a claim, call your Agent or 1-800-362-0000

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01/22/18

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Coverage Is Provided In:  
West American Insurance Company

Policy Number:  
**BKW (19) 57 68 76 46**  
Policy Period:  
**From 03/21/2018 To 03/21/2019**  
12:01 am Standard Time  
at Insured Mailing Location

## Commercial Property Declarations Schedule

### Named Insured

SALT LAKE ASTRONOMICAL SOCIETY

### Agent

(801) 937-7030  
INSURANCE SOLUTIONS GROUP OF UT  
INC DBA LAMBERT INS SVCS

## SUMMARY OF PROPERTY COVERAGES - BY LOCATION

Insurance at the described premises applies only for coverages for which a limit of insurance is shown. Optional coverages apply only when entries are made in this schedule.

### 0001 472 Country Clb, Stansbury Park, UT 84074-9665

#### Property Characteristics

#### Description:

Construction: Frame

#### Building Coverage

Occupancy: Clubs - Civic, Service or Social - Having Buildings or  
Premises Owned or Leased - Not-For-Profit Only Clubs, NOC,  
Including Fraternal and Union Halls

#### Description

Limit of Insurance - Replacement Cost \$278,049

Agreed Value - Expires 03/21/2019

Coinsurance 80%

Inflation Guard - Annual Increase 4%

#### Covered Causes of Loss

Special Form - Including Theft

Deductible - All Covered Causes of Loss Unless Otherwise Stated \$1,000

**Premium \$678.00**

To report a claim, call your Agent or 1-800-362-0000

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**Coverage Is Provided In:**  
West American Insurance Company

Policy Number:  
**BKW (19) 57 68 76 46**  
Policy Period:  
**From 03/21/2018 To 03/21/2019**  
12:01 am Standard Time  
at Insured Mailing Location

## Commercial Property Declarations Schedule

### Named Insured

SALT LAKE ASTRONOMICAL SOCIETY

### Agent

(801) 937-7030  
INSURANCE SOLUTIONS GROUP OF UT  
INC DBA LAMBERT INS SVCS

## SUMMARY OF PROPERTY COVERAGES - BY LOCATION

*Continuation of 472 Country Clb, Stansbury Park, UT 84074-9665*

### Your Business Personal Property Coverage

**Occupancy:** Clubs - Civic, Service or Social - Having Buildings or  
Premises Owned or Leased - Not-For-Profit Only Clubs, NOC,  
Including Fraternal and Union Halls

#### Description

Limit of Insurance - Replacement Cost	\$124,553
Agreed Value - Expires 03/21/2019	
Coinsurance	80%
Inflation Guard - Annual Increase	4%
<b>Covered Causes of Loss</b>	
Special Form - Including Theft	
Deductible - All Covered Causes of Loss Unless Otherwise Stated	\$1,000

**Premium** **\$411.00**

### Business Income and Extra Expense Coverage

#### Description

Limit of Insurance - Other than Rental Value	See Endorsement
Actual Loss Sustained	12 Months
<b>Covered Causes of Loss</b>	
Special Form - Including Theft	

**Premium** **\$48.00**

## SUMMARY OF OTHER PROPERTY COVERAGES

### Identity Theft Administrative Services

### And Expense Coverage

#### Description

Limit of Insurance	See Endorsement CP9059
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**Premium** **\$11.00**

**To report a claim, call your Agent or 1-800-362-0000**





Coverage Is Provided In:  
West American Insurance Company

Policy Number:  
**BKW (19) 57 68 76 46**  
Policy Period:  
**From 03/21/2018 To 03/21/2019**  
12:01 am Standard Time  
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## Commercial Property Declarations Schedule

Named Insured	Agent
SALT LAKE ASTRONOMICAL SOCIETY	(801) 937-7030 INSURANCE SOLUTIONS GROUP OF UT INC DBA LAMBERT INS SVCS

### SUMMARY OF OTHER PROPERTY COVERAGES - continued

Property Extension Endorsement	Description	Premium	Included
	Property Extension Endorsement	\$ .00	
Commercial Property Schedule Total:			\$1,148.00

To report a claim, call your Agent or 1-800-362-0000

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Coverage Is Provided In:  
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Policy Number:  
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Policy Period:  
**From 03/21/2018 To 03/21/2019**  
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at Insured Mailing Location

## Commercial General Liability Declarations

Basis: Occurrence

### Named Insured

SALT LAKE ASTRONOMICAL SOCIETY

### Agent

(801) 937-7030  
INSURANCE SOLUTIONS GROUP OF UT  
INC DBA LAMBERT INS SVCS

## SUMMARY OF LIMITS AND CHARGES

Commercial General Liability Limits of Insurance	DESCRIPTION	LIMIT
	Each Occurrence Limit	1,000,000
	Damage To Premises Rented To You Limit (Any One Premises)	100,000
	Medical Expense Limit (Any One Person)	15,000
	Personal and Advertising Injury Limit	1,000,000
	General Aggregate Limit (Other than Products - Completed Operations)	2,000,000
	Products - Completed Operations Aggregate Limit	2,000,000

Explanation of Charges	DESCRIPTION	PREMIUM
	General Liability Schedule Totals	241.00
	Certified Acts of Terrorism Coverage	1.00

**Total Advance Charges: \$242.00**  
*Note: This is not a bill*

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DS 70 22 01 08





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Policy Number:  
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Policy Period:  
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at Insured Mailing Location

## Commercial General Liability Declarations Schedule

### Named Insured

SALT LAKE ASTRONOMICAL SOCIETY

### Agent

(801) 937-7030  
INSURANCE SOLUTIONS GROUP OF UT  
INC DBA LAMBERT INS SVCS

### SUMMARY OF CLASSIFICATIONS - BY LOCATION

#### 0001 472 Country Clb, Stansbury Park, UT 84074-9665

Insured: SALT LAKE ASTRONOMICAL SOCIETY

#### CLASSIFICATION - 41668

Clubs - Civic, Service Or Social - Having Buildings Or  
Premises Owned Or Leased - Not For Profit  
Products-Completed Operations Are Subject To The General  
Aggregate Limit.

COVERAGE DESCRIPTION	PREMIUM BASED ON -	RATED / PER 1,000	PREMIUM
Premise/Operations	1,500 Square Feet Of Area	160.569	\$241.00
<b>Total:</b>			<b>Included</b>

Commercial General Liability Schedule Total

\$241.00

To report a claim, call your Agent or 1-800-362-0000

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