

General Liability

Client: Tierra Grande Improvement Association

Carrier: Cincinnati Indemnity Company

Policy Term: 12/31/2025 to 12/31/2026

This type of policy protects your business from claims arising from your legal liability for injury or damages to other people or their property. Coverage payments can include judgments, attorney fees, court costs, or other related expenses as defined in the form.

General Coverage Information

Coverage Description	Limits
General Aggregate	\$2,000,000
Aggregate Applies to	Policy
Products and Completed Operations Aggregate	\$2,000,000
Personal and Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Damage to Premises Rented to You (any one premises)	\$100,000
Medical Expense/Medical Payments (any one person)	\$10,000

Employee Benefits Liability Coverage Information (Claims Made)

Limit
\$3,000,000

Terms and Conditions

Coverage Description	
Policy Type	Occurrence
Deductibles - Per Occurrence	PD - \$5,000

Commercial General Liability Schedule of Hazards

Loc	Classification	Class Code	Basis	Exposure	Expiring Premises Ops Rate	Renewed Premises Ops Rate
1	Vacant Land - Other than Not-For-Profit	49451	Area	15,000 Acres	5.697	5.877
1	Building or Premises - LRO	61212	Unit	2,800 Sqft	80.978	83.535
1	Club - civic, service or social - no buildings or premise sowned or leased except for office purposes	41669	Unit	40 Each	3.787	3.907

- (S) Gross Sales - Per \$1,000/Sales
 (M) Admissions - Per 1,000/Admissions
 (C) Total Cost - Per 1,000 Cost
 (T) Other

- (A) Area - Per 1,000/Square Feet
 (P) Payroll - Per \$1,000/Payroll
 (U) Unit - Per Unit