



# Your Workers' Compensation Quote

Created: January 8, 2025

**Your estimated  
annual premium:  
\$188**

## Business

Rochester Deaf Kitchen, Inc.  
693 EAST AVE  
ROCHESTER, NY 14607-2152

## Agent

CH INS BROKERAGE SERVICES CO INC  
100 S SALINA ST STE 370  
SYRACUSE, NY 13202

For policy term:

**February 1, 2025 - November 26, 2025**

Quote good through: 04/07/25

## Your Employer's Liability Insurance Limits

This pays to protect and defend you from lawsuits by injured workers.

COVERAGE	LIMITS OF INSURANCE	
<b>Bodily Injury By Accident</b>	<b>\$ 1,000,000</b>	Each Accident
<b>Bodily Injury By Disease</b>	<b>\$ 1,000,000</b>	Policy Limit
<b>Bodily Injury By Disease</b>	<b>\$ 1,000,000</b>	Each Employee

## Why Businesses Like Yours Choose The Hartford



**No Down Payment  
Option**



**Flexible Payment  
Plans**



**Extra Discounts  
With AutoPay**

\*Premium is based on information provided during the application process and is subject to change should any change be made to the policy. Examples of possible changes include, but are not limited to, changes to coverage, Named Insured(s), location(s), and effective date.

### IMPORTANT MESSAGE:

- Please review the coverages and limits displayed to ensure that they are appropriate for the needs of your business.
- To accept the terms of the quote proposal, be sure to sign where indicated.

This document is only a proposal. It can't be used as proof of coverage unless bound by an authorized agent.

The Hartford is legally made up of several property and casualty affiliate companies. Depending on the state, the "writing company" may be different. Coverage in this state is provided by: Hartford Fire Insurance Company, a member company of The Hartford.



# Key Coverages In Your Quote

## Workers' Compensation Insurance

Your policy pays to treat, rehabilitate and replace income of workers who are injured on the job.

## Owners/Officers

States with officers on your policy:

- NY- Excluded

### Helpful Owners and Officers Info

- Owners/officers coverage ensures you and your executive team get coverage in case of a work-related injury or illness.
- Some states set their own regulations on owner/officer exclusions.
- Your personal insurance may not always cover work-related injuries.



New York

# Business Class Code and Rating

## Location # 1

693 EAST AVE ROCHESTER, NY 14607-2152

## Business Class Code

CLASS CODE	DESCRIPTION	RATE	BLENDED RATE	PREMIUM BASIS (Rate Per \$100 of Exposure)	CLASS PREMIUM
8810	CLERICAL OFFICE EMPLOYEES NOC	0.10	0.21	15,000	\$ 12.00
8742	SALESPERSONS, COLLECTORS OR MESSENGERS - OUTSIDE	0.21	0.40	If Any	\$ 0.00

We calculate your blended rate using policy base rates and the premium basis. It's applied to each payroll.

DESCRIPTION OF CHARGE	PREMIUM ADJUSTMENT	AMOUNT
Total Class Premium		\$ 12.00
Minimum Premium Adjustment	0	\$ 7.00
Total Estimated Annual Standard Premium		\$ 19.00
Expense constant	0	\$ 163.00
Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement - NY Percapita	0	\$ 0.00
New York State Assessment	7.100000	\$ 2.00
Catastrophe (other than certified acts of terrorism) -NY Percapita Classes	0	\$ 0.00
Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement \$12,247.00	0.030000	\$ 4.00
<b>TOTAL STATE ESTIMATED ANNUAL PREMIUM</b>		<b>\$ 188.00</b>

As required by law, workers' compensation policies are subject to an annual premium audit.

Merit and Experience Mods are tentative and subject to final calculation.

To learn more about how your premium is calculated on the payroll billing method please visit:

<https://www.thehartford.com/blended>

## Proposal Signature





# Business Class Code and Rating

CONTINUED

**Acknowledged and accepted by:**

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Signature

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Date

Reference Number: 01 WEC BN2NKV - 001



# Forms and Endorsements

Your policy includes the forms listed.

FORM NUMBER	FORM NAME
100722	INSURANCE POLICY BILLING INFORMATION
97485-18	AN IMPORTANT MESSAGE TO WORKERS' COMPENSATION POLICYHOLDERS
98456	MAINTAINING YOUR PAYROLL RECORDS FOR AUDIT PURPOSES
G-3058-1	POLICY ADJUSTMENT NOTICE
G-3418-0	PRODUCER COMPENSATION NOTICE
WC000000C	WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE POLICY
WC000001A.1	INFORMATION PAGE
WC000001A.2	INFORMATION PAGE
WC000403	EXPERIENCE RATING MODIFICATION FACTOR ENDORSEMENT
WC000414A	90-DAY REPORTING REQUIREMENT- NOTIFICATION OF CHANGE IN OWNERSHIP ENDORSEMENT
WC000419	PREMIUM DUE DATE ENDORSEMENT
WC000421E	CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) PREMIUM ENDORSEMENT
WC000422C	TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT DISCLOSURE ENDORSEMENT
WC310308	NEW YORK LIMIT OF LIABILITY ENDORSEMENT
WC310319N	NEW YORK CONSTRUCTION CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM EXPLANATORY ENDORSEMENT
WC310618A	New York Workers' Compensation Policyholder Notice of Right to Appeal
WC660156B	WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE POLICY QUICK REFERENCE
WC660195M	NEW YORK WORKERS' COMPENSATION INSURANCE BENEFITS DEDUCTIBLE ELECTION FORM
WC660324A	IMPORTANT NOTICE
WC660330Q	CUSTOMER PRIVACY NOTICE
WC660384	HARTFORD LOSSCONNECT STUFFER
WC660451	POLICYHOLDER NOTICE OF SHORT RATE CANCELLATION PROVISIONS
WC883114S	NEW YORK NOTICE OF COMPLIANCE (STATE FORM C-105)
WC990001K	Signature/Copyright
WC990002	WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY BUSINESS INSURANCE POLICY
WC990005	SCHEDULE OF OPERATIONS
WC990368	EXTENSION OF THE INFORMATION PAGE - ITEM 3.D. - ENDORSEMENTS



# Mandatory Disclosure: Insuring Against Terrorism

Protecting your business means preparing for risks - even unlikely ones. Your policy includes coverage for certain acts of terrorism. We are required to provide you the following disclosure about your terrorism coverage, premium and related information.

## Terrorism Coverage and Premium

In accordance with the federal Terrorism Risk Insurance Act (as amended "TRIA"), we are required to make coverage available under your policy for "certified acts of terrorism." The actual coverage provided by your policy(ies) will be limited by the terms, conditions, exclusions, limits, and other provisions of your policy(ies), as well as any applicable rules of law.

The portion of your premium attributable to terrorism coverage is shown in the premium section(s) of this quote proposal. This offer of coverage under TRIA applies only where a premium for terrorism is shown in this quote proposal.

## Definition of Certified Act of Terrorism

A "certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of TRIA, to be an act of terrorism under TRIA. The criteria contained in TRIA for a "certified act of terrorism" include the following:

1. The act results in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and
2. The act results 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
3. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals acting 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.

## This Disclosure of Federal Share of Terrorism Losses under TRIA

The United States Department of the Treasury will reimburse insurers for 80% of insured losses that exceed the applicable insurer deductible. However, if aggregate industry insured losses under TRIA exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion. The United States government has not charged any premium for their participation in covering terrorism losses.

## Cap on Insurer Liability for Terrorism Losses

If aggregate industry insured losses attributable to "certified acts of terrorism" under TRIA exceed \$100 billion in a calendar year, and we have met, or will meet, our insurer deductible under TRIA, we shall not be liable for the payment of any portion of the amount of such losses that exceed \$100 billion. In such case, your coverage for terrorism losses may be reduced on a pro-rata basis in accordance with procedures established by the Treasury, based on its estimates of aggregate industry losses and our estimate that we will exceed our insurer deductible.

In accordance with the Treasury's procedures, amounts paid for losses may be subject to further adjustments based on differences between actual losses and estimates.

Note to Producer on TRIA: The premium for terrorism coverage and the TRIA disclosures must be provided to the insured or prospect at the time of quoting.