

Business Binder-Receipt

Policy Type — Business Insurance

State Farm Fire and Casualty Company
A stock company with home offices in Bloomington, IL

Policy number: 90-EU-R448-1

Effective date: April 25, 2025

PRIMARY NAMED INSURED

Prepared for: CARSON VIOLANTI

2825 PAPER MILL RD

PHOENIX, MD 21131-1319

POLICY PREMIUM

Total annual premium: \$309.00

SECTION I - PROPERTY

Location number	Location of Described Premises	Limit of Insurance Coverage A Building	Limit of Insurance Coverage B Business Personal Property
001	2825 Paper Mill Rd Phoenix MD 21131-1319	No Coverage	\$5,000 Replacement Cost

SECTION II - LIABILITY

Coverage	Limits
Coverage L - Business Liability Per Occurrence	\$1,000,000
Coverage M - Medical Expenses Each Person	\$5,000
Aggregate Limits	Limits
Products/Completed Operations Aggregate	\$2,000,000
General Aggregate	\$2,000,000

DEDUCTIBLES

Section I Deductibles	Amount
Policy Deductible	\$500

ADDITIONAL ENDORSEMENTS

Inland Marine — Computer Property

Computer hardware/software limit: \$25,000

Loss of income and extra expense limit: \$25,000

Deductible: \$500

Full named insured: CARSON VIOLANTI DBA PAPER MILL BAKERY.

Your State Farm Agent

Bryan Michaels

219 E Broadway
Bel Air, MD 21014

Bus: 410-638-0101 ext.

BINDER: State Farm® will provide coverage to the applicant and his or her legal representative on the property described for up to forty-five (45) days from the Effective Date, subject to all terms and conditions of the policy and endorsements for which application has been made. Your coverage may be canceled during this forty-five (45) day underwriting period if your risk does not meet our underwriting standards. In addition, if State Farm discovers a material risk factor during this forty-five (45) day underwriting period, we may recalculate your premium from the effective date of the policy. If no Effective Date is indicated, this Binder does not provide any coverage. This Binder will be void when the declarations page is issued on the policy for which application has been made or when coverage under this Binder is canceled in accordance with policy provisions.

This Binder cannot be canceled without fifteen (15) days written notice to the applicant and mortgagee.

The premium due State Farm for the coverage provided by this Binder will be the full annual premium for the policy for which the application has been made, and will be pro-rated for the length of time coverage is provided under this Binder.

If coverage in this Binder replaces coverage in other policies terminating at 12 Noon (Standard Time) on the inception date of this Binder, this Binder will be effective at 12 Noon (Standard Time) instead of 12:01 a.m. Standard Time.