



Commonwealth Underwriters

COMMONWEALTH UNDERWRITERS
2112 W. LABURNUM AVE STE 105C
RICHMOND, VA 23227
Phone: (804) 359-4568
Fax: (804) 359-6994

To: Sanford Financial Corporation t/a Sanford Insurance

*** BINDER ***

06/03/2026

Attn:

Commission: 12.5%

Renewal Of: NBP2557743A

From: Steph Bishop
sbishop@commund.com

Insured: **NEW DOMINION AREA OF NARCOTICS ANONYMOUS**

Mailing **2300 DUMBARTON RD**
Address: **RICHMOND, VA 23228**

Thank you for your order to bind. We appreciate your business! We have bound the below coverage. Policy to Follow Shortly

POLICY INFORMATION

NON-PROFIT PACKAGE POLICY

Policy Number:	NBP2557743B
Policy Period:	06/05/2026 to 06/05/2027
Carrier:	Mount Vernon Fire Insurance Company
Status:	Non-Admitted
A.M. Best Rating:	A++ (Superior) - XIV

COVERAGE PART

PREMIUM

Businessowners Liability	\$345.00
Liability and Medical Expenses	\$1,000,000
Medical Expense (per person)	\$5,000
Damages To Premises Rented To You (Any One Premises)	\$100,000
General Aggregate	\$2,000,000
Businessowners Property	\$50.00
Total Property Limit	\$17,500
Largest Property Risk	\$17,500

POLICY PREMIUM (This premium may be subject to adjustment.)	\$395.00
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ADDITIONAL COSTS

Wholesaler Broker Fee	\$75.00
Surplus Lines Tax	\$10.58
Maintenance Fee	\$0.16
TOTAL	\$480.74

COVERED LOCATION(S)

1 - 2300 Dumbarton Rd, Richmond, VA 23228

APPLICABLE FORMS & ENDORSEMENTS

The following forms apply to the policy

2110 04/15	Service Of Suit	BP-103 01/15	Exclusion Of War, Military Action And Terrorism (Coverage For Certain Fire Losses)
BP-11 05/04	Exclusion - Fiduciary Liability And Financial Services	BP-115 07/08	Protective Devices Or Services Provisions
BP-145 NPP 06/10	Blanket Additional Insured Endorsement	BP-15 07/04	Business Income And Extra Expense Limit
BP-152 01/13	Separation of Insureds Clarification Endorsement	BP-165 05/18	Exclusion - Specific Activities, Events or Conditions or Over 2,500 People
BP-168 11/11	Exclusion - Injury To Performers Or Entertainers	BP-179 NBP 12/17	Amendment of Liquor Liability Exclusion
BP-40 03/11	Molestation Or Abuse Exclusion	BP-48 10/25	Absolute Exclusion for Pollution, Infectious Agent, Mold, Silica, Asbestos, and Lead With a Hostile Fire Exception for Pollution Only
BP-49 10/25	Absolute Exclusion for Pollution, Infectious Agent, Mold, Silica, Asbestos, and Lead With a Hostile Fire Exception for Pollution Only	BP-58 05/07	Animal Exclusion
BP-59 02/13	Exclusion - Athletic Activity Or Sport Participants	BP-60 05/07	Exclusion For Bleacher Collapse
BP-65 05/07	Exclusion For Mechanical Rides	BP-8 02/09	Limits Of Insurance Under Multiple Coverage Parts
BP-88 04/06	Expanded Definition Of Bodily Injury	BP-90 04/14	Who Is An Insured Clarification Endorsement
BP-95 05/07	Exclusion For Climbing, Rebounding And Interactive Games And Devices	BP-96 05/07	Exclusion For Firearms, Fireworks And Other Pyrotechnic Devices
BP-97 05/07	Exclusion For Event Vendor/Exhibitor & Contractor	BP0003 01/10	Businessowners Coverage Form
BP0417 01/10	Employment-Related Practices Exclusion	BP1505 05/14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data -Related Liability - Limited Bodily Injury Exception Not Included
BP1560 02/21	Cyber Incident Exclusion	BP1591 12/23	Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)
Jacket 07/19	Policy Jacket	NTP-VA 06/12	Flood Insurance Notice
TRIADN 12/20	Disclosure Notice of Terrorism Insurance Coverage		