



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
01/21/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> Film Emporium, Inc. dba New York Film Emporium Insurance Services 1890 Palmer Ave #403 Larchmont, NY 10538  Phone No. (914) 833-2433 Fax No.	<b>CONTACT NAME:</b> Amanda Mogro <b>PHONE (A/C No. Ext):</b> (914) 833-2433 <b>FAX (A/C, No):</b>		
	<b>E-MAIL ADDRESS:</b> amanda@filmemporium.com		
<b>INSURED</b> Montclair State University Filmmaking Department 1 Normal Ave. Montclair, NJ 07043  Phone No. (973) 655-5158 Fax No. (973) 655-7833	<b>INSURER(S) AFFORDING COVERAGE</b>		<b>NAIC #</b>
	<b>INSURER A:</b> AGC - AGCS Marine Insurance Company		22837
	<b>INSURER B:</b> ZAI - Zurich American Insurance Company		16535
	<b>INSURER C:</b>		
	<b>INSURER D:</b>		
	<b>INSURER E:</b>		

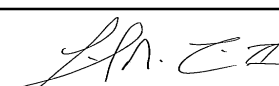
**COVERAGES** **CERTIFICATE NUMBER: 1153936** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
ZAI	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:	X		FLM1174894-03	06/19/2024	06/19/2025	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000
	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS ONLY <input type="checkbox"/> HIRED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below						<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
ZAI AGC	Inland Marine Inland Marine			FLM1174894-03 MXI93012202-011099	06/19/2024 06/19/2024	06/19/2025 06/19/2025	See Attached See Attached

**DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES**  
Certificate Holder is named as an Additional Insured and Loss Payee as their interests may appear.

All coverages expire at 12:01 a.m. Standard Time.

<b>CERTIFICATE HOLDER</b> Township of Union Board of Education 2350 N 3rd St Union, NJ 07083 United States Of America  Phone No. 908-851-6400 Fax No.	<b>CANCELLATION</b> SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE 

© 1988-2015 ACORD CORPORATION. All rights reserved.

# ADDITIONAL COVERAGE DETAILS

DATE (MM/DD/YY)

01/21/2025

INSURED **Montclair State University Filmmaking Department**

The following is attached to and made part of certificate number 1153936.

Policy Details	Coverage	Limit	Deductible
<b>Inland Marine</b>			
Company:	Zurich American Insurance Company		
Policy Number:	FLM1174894-03		
*Period:	06/19/2024 - 06/19/2025: 365 Day(s)		
	Miscellaneous Rented Equipment	400,000	2,500
	Owned Equipment	Excluded	
	Props, Sets & Wardrobes	100,000	1,500
	Rented Furs, Jewelry, Art & Antiques Coverage	Excluded	
	Negative Film, Videotape and Digitalized Image	125,000	
	Faulty Stock, Camera & Processing	125,000	10% of each loss, \$2,500 minimum, \$7,500 maximum
	Faulty Stock, Camera & Processing - Broad Form	Excluded	
	Library Stock Coverage	Excluded	
	Extra Expense	25,000	1,500
	Third Party Property Damage	500,000	2,500
	Office Contents	25,000	1,500
	Cast Coverage		
	Cast Extra Expense	Excluded	
	Cast Covered Person Extension (no sickness)	Excluded	
	Cast Covered Person Extension Aggregate (sickness)	Excluded	
	Cast Covered Person Extension Per Person (sickness)	Excluded	
	Cast Family Bereavement Extension	Excluded	
	Cast Essential Person	Excluded	
	Animal Death, Illness, Injury	Excluded	
	Animal Extra Expense	Excluded	
	Hired/Non-Owned Physical Damage-Aggregate	Excluded	
	Hired/Non-Owned Physical Damage-Per Vehicle	Excluded	
	Rental Cost Reimbursement	Excluded	
	EDP		
	EDP (Electronic Data Processing Equipment)	Excluded	
	Limited Computer Virus Coverage	Excluded	
	Accounts Receivable	Excluded	
	Valuable Papers and Records	Excluded	
	Money & Securities	Excluded	
	Civil Authority	Excluded	
	Agency And Talent Re-Shoot Costs	Excluded	
	Strikes or Civil Protest	Excluded	
	Waiver of Subrogation	Excluded	
	Coverage Extension Endorsement		
	Coverage Extension Endorsement	Excluded	
	Cinema Production Enhancement Endorsement		
	Cinema Production Enhancement Endorsement	Excluded	
	Unattended Vehicle Exclusion	Exclusion Removed	
	Worldwide Coverage	Excluded	
	Terrorism	Included	

**Inland Marine**

Policy Details	Coverage	Limit	Deductible
Company:	AGCS Marine Insurance Company		
Policy Number:	MXI93012202-011099		
*Period:	06/19/2024 - 06/19/2025: 365 Day(s)		
	Unscheduled Owned Equipment	225,000	2,500
	Worldwide Coverage	Included	
	Terrorism	Included	

\*All coverages expire at 12:01 a.m. Standard Time.

Coverage is not afforded for stunts & pyrotechnics except for those declared, scheduled and accepted by the insurance company(s).

For a complete listing of coverages, terms, conditions and exclusions, please view your policy.

# Scheduled Stunts and Railroad Scenes

DATE (MM/DD/YY)

01/21/2025

INSURED

Montclair State University Filmmaking Department

The following is attached to and made part of certificate number 1153936.

## Stunts, Animals and Driving Scenes (0)

#	Type	Production Title	Items	Scenes	From	To
---	------	------------------	-------	--------	------	----

No scenes have been declared.

## Railroad Scenes (0)

#	Type	Production Title	Scenes	From	To
---	------	------------------	--------	------	----

No scenes have been declared.

## Disclaimer

Excess Liability does not apply to any scheduled Railroad Contractual stunts.

# SCHEDULE OF FORMS

DATE (MM/DD/YY)

01/21/2025

**Insured:** Montclair State University Filmmaking Department

This Schedule of Forms is attached to and made part of certificate number 1153936, as of 01/21/2025 at 12:47 PM PT, and lists the forms included in the policy(s) and subsequent endorsement (s) at the time this certificate was issued.

Form #	Ed.	Name
<b>Entertainment Production Package</b>		
<b>Notices</b>		
U-GU-319-F	0109	Important Notice - In Witness Clause
U-GU-830-A	0709	Important Notice to Policyholders
U-GU-874-BCW	0223	Notice of Disclosure for Agent and Broker Compensation
UGU873ACW	0611	Disclosure Statement
U-GL-1197-A CW	0104	Asbestos Exclusion Endorsement
U-GU-1191-ACW	0315	Sanctions Exclusion Endorsement
<b>Common</b>		
UGU727ACW	0806	Commercial Insurance Policy
UGU1292ACW	0422	Notice Of Important Provisions
UGUD310A	0193	Common Policy Declarations
UGU619ACW	1002	Schedule of Forms and Endorsements
UGU621ACW	1002	Schedule Of Named Insured(s)
UGU618ACW	1002	Schedule Of Locations
IL0017	1198	Common Policy Conditions
UABI111ACW	1020	Productions And Budget Limitations
UABI106ACW	0117	Schedule Of Feature Film Productions
UABI100ACW	0117	Schedule Of Productions
UABI105ACW	0117	Non-Insured Production Entity Exclusion
UABI101ACW	0117	Definition Of Employee
IL0208	0907	New Jersey Changes - Cancellation & Nonrenewal
IL0003	0908	Calculation of Premium
U-GU-630-ECW	0120	Disclosure of Important Information Relating to Terrorism Risk Insurance Act
<b>Inland Marine</b>		
UABMD104ACW	0117	Commercial Inland Marine Declarations Entertainment Program
UGU619ACW	1002	Schedule of Forms and Endorsements
CM0001	0904	Commercial Inland Marine Conditions
UABM133ANJ	0117	Common Conditions, Exclusions And Definitions - New Jersey
UABM105ACW	0117	Miscellaneous Equipment Coverage Form
UABM106ACW	0117	Props, Sets And Wardrobe Coverage Form
UABM107ACW	0117	Negative Film, Videotape And Digitized Image Coverage Form
UABM108ACW	0117	Faulty Stock, Camera And Processing Coverage Form
UABM109ACW	0117	Third Party Property Damage Coverage Form
UABM110ACW	0117	Extra Expense Coverage Form
UABM112ACW	0117	Office Furniture And Fixtures And Improvements And Betterments Coverage Form
UABM185ACW	0618	Unmanned Aircraft Endorsement
UGU1281ANJ	0921	One-Page Summary – Commercial Property/Business Income Business Interruption Coverage
UABM115ACW	0117	Composite Rate Endorsement
UABM103ACW	0117	Loss Payable Endorsement
UABM128ACW	0117	Excluded Property Endorsement
UABM100ACW	0117	Stunt, Animal Exposure And Pyrotechnic Exclusion
IL0111	1103	New Jersey Changes
U-GU-767-BCW	0115	Cap on Losses From Certified Acts of Terrorism
U-GU-616-ACW	1002	Schedule of Taxes, Fees and Surcharges
<b>General Liability</b>		
U-PHN-1037-A CW	0619	Important Notice To Policyholders Fungi Or Bacteria Exclusion Endorsement
UABLD100BCW	0119	Commercial General Liability Coverage Part Declarations
UGU619ACW	1002	Schedule of Forms and Endorsements
CG0001	0413	Commercial General Liability Coverage Form
CG2011	1219	Additional Insured - Managers of Lessors of Premises
CG2012	1219	Additional Insured - State or Governmental Agency or Subdivision or Political Subdivision - Permits or Authorizations
CG2026	1219	Additional Insured - Designated Person or Organization
CG2028	1219	Additional Insured - Lessor of leased equipment
UABL121ACW	0117	Limited Stationary Aircraft Coverage
CG2109	0615	Exclusion - Unmanned Aircraft
CG2106	1223	Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - With Limited Bodily Injury Exception
CG4035	1223	Exclusion - Cyber Incident
CG0069	1223	Exclusion - Violation of Law Addressing Data Privacy
U-GL-1171-B-CW	0719	Fungi Bacteria Exclusion
U-GL-1178-A-CW	0703	Asbestos Exclusion
CG2147	1207	Employment Related Practices Exclusion
CG2146	0798	Abuse or Molestation Exclusion
U-GL-1517-BCW	0413	Collection or Distribution of Material or Information in Violation of Law Exclusion
UABL101ACW	0117	Premium Rate Schedule
UABL131ACW	0117	Non-Performing Animal Exclusion
UABL102ACW	0117	Property Damage To Rented Premises Exclusion
UABL129ACW	0117	Assault And Battery Exclusion
UGL1250ACW	0905	Abusive Act Liability Exclusion
UABL122ACW	0117	Newly Acquired Or Formed Entity Exclusion
UABL107ACW	0117	Exclusion - Insureds Conducting Media, Entertainment, Or Internet Type Operations

# SCHEDULE OF FORMS

DATE (MM/DD/YY)

01/21/2025

**Insured:** Montclair State University Filmmaking Department

This Schedule of Forms is attached to and made part of certificate number 1153936, as of 01/21/2025 at 12:47 PM PT, and lists the forms included in the policy(s) and subsequent endorsement (s) at the time this certificate was issued.

Form #	Ed.	Name
UABL130ACW	0117	Informational Content Exclusion
UABL135ACW	0117	Media Content Exclusion
UABL137ACW	0117	Cross Suits Exclusion
UABL138ACW	0117	Personal And Advertising Injury - Exclusion Of False Arrest, Detention, Imprisonment, Libel, Slander, Right Of Privacy, Advertising Idea, And Copyright, Trademark Or Trade Secret
UABL133ACW	0117	Partnership, Joint Venture And Limited Liability Company Limitation
UABL103ANJ	0117	Stunt, Pyrotechnic And Animal Exposure Exclusion - New Jersey
CG2132	0509	Communicable Disease Exclusion
IL0141	0908	New Jersey Changes - Civil Union
IL0021	0908	Nuclear Energy Liability Exclusion Endorsement (Broad Form)
CG2620	1093	New Jersey Changes - Loss Information
UABL105ACW	0117	Commercial General Liability Changes
U-GU-767-BCW	0115	Cap on Losses From Certified Acts of Terrorism
U-GU-616-ACW	1002	Schedule of Taxes, Fees and Surcharges

**Owned Equipment Floater**

**Inland Marine**

**Notices**

AB5150NJ	0110	New Jersey Property And Liability Insurance Guaranty Association Surcharge
AB5127PHM	0110	A Message for Our Customers
AB5126PHM	0110	Policyholder Message - Information to Policyholders
AB5101PHM	0110	Policyholder Message: Detrimental Code Exclusion
AB5100PHMNJ	0110	Policyholder Message

**Forms**

PRVCY	0321	Allianz Global Risks US Insurance Company Privacy and Security Statement
IM1000DEC	0210	Inland Marine - General Declarations
AB5208	0110	Schedule of Forms
AB5700	0110	Named Insured Schedule
AB5701	0110	Location Schedule
NIM1050	0110	Commercial Inland Marine Conditions
AB5016DEC	0110	Commercial Articles Declarations
AB5016	0110	Commercial Articles Coverage Form
AB1011DEC	0110	Theatrical Property Declarations
AB0029	0110	Theatrical Property Coverage Form
AB5400	0110	Schedule of Covered Property
IM8004	0110	Loss Payable Premium Endorsement
IM8035	0420	Electronic Data Exclusion Endorsement
AB5201	0110	Deductible Schedule
AB5202	0110	Coverage Territory
AB5205	0110	Aggregate Limit
AB5200B	0110	Minimum Premium Endorsement
IL0017	1198	Common Policy Conditions
IL0003	0702	Calculation Of Premium
IL0208	0907	New Jersey Changes - Cancellation and Nonrenewal Endorsement
AB5100NJ	0110	Fungi Limitation Endorsement
IL0111	1103	New Jersey Changes
AB5101	0110	Detrimental Code Exclusion
TER9005	0115	Certified Acts of Terrorism Coverage

**Disclaimers**

This Certificate of Liability Insurance includes the Type of Insurance, Limits, and Schedule of Forms in effect as of 01/21/2025 at 12:47 PM PT. It does not affirmatively or negatively amend, extend, or alter the coverage afforded by the insurance policy nor confer any rights upon the certificate holder. You may be required to request an updated certificate in the event of subsequent policy modifications.

The information included in this certificate that has been provided by Abacus Insurance Brokers, LLC is for your information only, and does not create a contract or agency relationship between the certificate holder or any insured and Abacus Insurance Brokers, LLC. By accepting this certificate the certificate holder acknowledges that Abacus Insurance Brokers, LLC is not the agent of the certificate holder or any insured, but is solely the agent of the listed carrier(s). Abacus Insurance Brokers, LLC makes no representation whether the coverages listed herein are appropriate for the certificate holder or any insured. Please review the listed coverages carefully and direct any questions to your broker. For a complete listing of coverages, terms, conditions and exclusions, please view the referenced Policy(s).

# Certificate Verification

Date (MM/DD/YYYY)

01/21/2025

**Insured:** Montclair State University Filmmaking Department

Abacus provides an efficient website lookup tool for certificate holders to verify the authenticity of certificates of insurance.

1. Navigate to the website and input the verification code OR Scan the QR code.
2. The actual certificate issued through the Abacus Platform will download.
3. Compare the details of the downloaded certificate to the certificate presented by the client.

Website	Verification Code
<a href="http://www.abacus.net/verify-certificate">www.abacus.net/verify-certificate</a>	0R0EO7Q7DS



## About Certificates Issued through the Abacus.net Platform

- Abacus requires that all certificates be issued through the Abacus Platform. Certificates issued outside of the Abacus Platform are invalid.
- Certificates may be issued through the Abacus Platform by either the named insured (if registered through the Abacus Platform) or their Abacus registered insurance broker.
- Certificates with any stray marks, cross outs or alterations of any sort are invalid.
- Each certificate is numbered and correlates to the document issued through the Abacus Platform.