



ADDITIONAL REMARKS SCHEDULE

AGENCY Streetsmart Insurance		NAMED INSURED Monmouth Heights at Freehold Recreational Inc	
POLICY NUMBER WCNJ000365500, DDP-2083290-P1, 0100348167-1, CXS4050122			
CARRIER OLD REPUBLIC INS CO	NAIC CODE 24147, 1051	EFFECTIVE DATE:	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: 25 **FORM TITLE:** Certificate Of Liability Insurance

Accidental Medical Coverage
Policy #: PHPA150367-006
Insurance Company: PHILADELPHIA IND INS CO NAIC Code: 18058
Term: 01/31/2026 - 01/31/2027

Accident Medical Expense
Maximum Benefit \$25,000
Deductible \$500

*GENERAL LIABILITY: Additional Insured and Primary Non-Contributory applies per form ENT5004 0921 and form ENT5000 0421 Written Contract Agreement required. Waiver of subrogation applies per form ENT4015 1021 Written Contract Agreement required



ADDITIONAL REMARKS SCHEDULE

AGENCY STREETSMART INSURANCE	NAMED INSURED
POLICY NUMBER	EFFECTIVE DATE:
CARRIER	
NAIC CODE	

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: _____ **FORM TITLE:** _____

Pursuant to instructions from our insured, find certificate of insurance. As you review the certificate, please keep in mind that this certificate is to be used as evidence of coverage only. The certificate does not amend, extend, or otherwise alter the terms and conditions of insurance contained in the policy(s) described. If we have not indicated coverage for other policies, we do not write it. Please contact the insured, not this agency.
 If any mistakes or inaccuracies are contained in the certificate describing coverage, that mistake or inaccuracy does not provide coverage. Coverage can only be provided by the insuring company. It is illegal to amend or alter this certificate in any way. In doing so would represent fraud and punishable by law.

No representation is made that the certificate is sufficient for your purposes or otherwise complies with the obligations the insured undertook with any agreement or contract with you. If any contract exists between our insured and your company that requires alterations to the standard policy, such as additional insured status or assumption of liability , hold harmless agreement , please contact the insured and our agency immediately.

If the certificate holder is an additional insured, the policy(ies) must be endorsed. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

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).

Disclaimer

The certificate of insurance does not constitute a contract between the issuing insurer(s), authorized representative or producer, and the certificate holder, not does it affirmatively or negatively amend, extend or alter the coverage afforded by the policies listed thereon.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED AS REQUIRED BY WRITTEN CONTRACT

<i>Attached To and Forming Part of Policy</i> 0100348167-1	<i>Effective Date of Endorsement</i> 01/31/2026 12:01AM at the Named Insured address shown on the Declarations	<i>Named Insured</i> Monmouth Heights at Freehold Recreation Inc
<i>Additional Premium:</i> \$0	<i>Return Premium:</i> \$0	

This endorsement modifies insurance provided under the following:

EQUESTRIAN GENERAL LIABILITY WITH EQUINE PROFESSIONAL LIABILITY COVERAGE
FIREARM OPERATIONS GENERAL LIABILITY WITH FIREARM PROFESSIONAL LIABILITY COVERAGE
ATHLETIC FACILITY GENERAL LIABILITY WITH FITNESS TRAINER PROFESSIONAL LIABILITY COVERAGE

A. SECTION II - WHO IS AN INSURED is amended to include any person or organization you are required to include as an Additional Insured on this Policy by written contract in effect during the "policy period" and executed prior to the "occurrence" of the "bodily injury" or "property damage", but only for the vicarious liability imposed on the Additional Insured provided that such liability is caused by the sole negligent conduct of the Named Insured and is proximately caused by "your work" or "your product" for the Additional Insured.

However:

1. The insurance afforded to such Additional Insured only applies to the extent permitted by law; and
 2. Will not be broader than that which you are required by the written contract to provide for such Additional Insured.
- B.** The insurance provided to the Additional Insured under this endorsement is limited as follows:
1. This insurance does not apply to "bodily injury" or "property damage" arising out of "your work" or "your product" included in the "products-completed operations hazard" unless you are required to provide such coverage by written contract. If such insurance is required by written contract, the insurance provided to the Additional Insured is limited to the alleged or actual vicarious liability imposed on the Additional Insured as a result of the alleged or actual negligent conduct of the Named Insured as a result of liability solely caused by "your work" or "your product" for the Additional Insured.
 2. Any insurance provided by this endorsement to an Additional Insured shall be excess with respect to any other valid and collectible insurance available to the Additional Insured unless the written contract specifically requires that this insurance apply on a primary and non-contributory basis, in which case this insurance shall be primary and non-contributory.
 3. Where there is no duty to defend the Named Insured, there is no duty to defend the Additional Insured. Where there is no duty to indemnify the Named Insured, there is no duty to indemnify the Additional Insured
 4. This insurance does not apply to "bodily injury" or "property damage," arising out of the sole negligence of the Additional Insured or any employees of the Additional Insured.
- C.** With respect to the insurance afforded to the Additional Insured, the following is added to **SECTION III – LIMITS OF INSURANCE**:

The most we will pay on behalf of the Additional Insured is the amount of insurance:

1. Required by the written contract; or
 2. Available under the applicable limits of insurance;
- whichever is less.

This endorsement shall not increase the applicable limits of insurance.

D. Duties of the Additional Insured in the event of "occurrence", claim, or "suit":

1. The Additional Insured must promptly give notice of an "occurrence", a claim which is made, or a "suit" to any other insurer which has insurance for a loss to which this insurance may apply.
2. The Additional Insured must promptly tender the defense of any claim made or "suit" to any other insurer which also issued insurance to the Additional Insured as a Named Insured or to which the Additional Insured may qualify as an Additional Insured for a loss to which this insurance may apply.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED - PRIMARY AND NON-CONTRIBUTORY ENDORSEMENT

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<i>Additional Premium:</i> \$0	<i>Return Premium:</i> \$0	

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FIREARM OPERATIONS GENERAL LIABILITY WITH FIREARM PROFESSIONAL LIABILITY COVERAGE
ATHLETIC FACILITY GENERAL LIABILITY WITH FITNESS TRAINER PROFESSIONAL LIABILITY COVERAGE

The insurance provided to Additional Insureds shall be excess with respect to any other valid and collectible insurance available to the Additional Insured unless the written contract specifically requires that this insurance apply on a primary and non-contributory basis, in which case this insurance shall be primary and non-contributory.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US - BLANKET

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ATHLETIC FACILITY GENERAL LIABILITY WITH FITNESS TRAINER PROFESSIONAL LIABILITY COVERAGE

SECTION IV – CONDITIONS, H. Transfer Of Rights Of Recovery Against Others To Us is amended by the addition of the following:

We waive any right of recovery we may have against any person or organization, because of any payment we make for injury or damage arising out of "your work" done under a written contract executed with that person or organization prior to the injury or damage and wherein you have agreed to provide this waiver. This waiver applies only to the extent required under the written agreement.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.