



**CBIZ Borden Perlman**  
CBIZ Insurance Services, Inc.  
200 Princeton South Corporate Center  
200 Charles Ewing Boulevard, Suite 330  
Ewing, NJ 08628  
Ph: 609.896.3434 • F: 609.895.1468  
www.cbiz.com

February 25, 2024

The Jewish Community Foundation of Greater Mercer, Inc.  
213 Carnegie Ctr  
Princeton, NJ 08543

Re: Worker's Compensation - Hartford Casualty Insurance Co  
Policy #13 WBC BK3528  
Term: 2/27/2024 through 2/27/2025

Dear Linda,

We are pleased to enclose the referenced policy for the 2/27/2024 through 2/27/2025 policy term. The total annual premium for this policy is \$605. You will receive your invoice directly from the carrier.

Also enclosed is the posting notice which should be displayed in your employee work areas.

Thanks in advance for your timely premium payment. As you know, prompt payment is important to avoid a lapse in coverage. If your insurance carrier or premium finance company ever sends you a Notice of Cancellation, it is important to immediately act on it. Please contact the billing department listed on your invoice/notice or me regarding any billing questions.

For claims reporting or questions, please contact [bpclaims@cbizbp.com](mailto:bpclaims@cbizbp.com).

We have completed our review of your policy to ensure that it reflects our negotiated coverage.

Your insurance policy contains intentional exclusions for certain exposures and perils, as well as conditions to which you must adhere. Please review the policy for a detailed description of all coverages, policy terms, conditions, and exclusions that will apply. If you find any discrepancies or wish to make any changes, please contact me immediately. Higher limits are also available upon request.

You must notify us of any new state where you have work or operations outside of the states listed in Item 3A of your Workers' Compensation and Employer's Liability insurance policy's Information Page as soon as possible prior to work commencing. This includes states from which employees are telecommuting (working from home), states where employees are sent for temporary job assignments, and states where employees live, as employees might have the option to file a claim in their home state.



**CBIZ Borden Perlman**  
CBIZ Insurance Services, Inc.  
200 Princeton South Corporate Center  
200 Charles Ewing Boulevard, Suite 330  
Ewing, NJ 08628  
Ph: 609.896.3434 • F: 609.895.1468  
[www.cbiz.com](http://www.cbiz.com)

Your Workers' Compensation and Employer's Liability Policy may extend coverage for claims that arise when an employee is injured in a state other than the states named in your policy. However, outside of very limited circumstances, this Other States coverage grant only applies to states in which you begin work after policy inception and which are listed in Item 3C of your policy's Information Page.

Please notify us of any changes in your operations, such as changes in ownership, newly created entities, new states of operation, additions/deletions of vehicles or buildings, changes in building occupancy (vacancy), major renovations or new construction so that we can modify your policies appropriately.

Among other important policy terms, please be advised this policy might not respond to certain claims arising out of a virus or communicable disease outbreak.

In the course of providing insurance brokerage services, it will from time to time be necessary or beneficial for CBIZ Borden Perlman to access certain policy or claims information specific to your account on your insurance carrier's computer systems. **By accepting this policy, unless otherwise provided in writing, you specifically authorize CBIZ Borden Perlman to access all such information for use in the provision of insurance brokerage services to you.** This information will be accessed only as needed and will be used solely within the scope of our services provided to you.

There are hundreds of insurance products available in the marketplace. Attached is a list of the more common insurance products for your consideration. Please let us know if you are interested in securing or learning more about any of these coverages or have identified a particular exposure to loss for which you would like to pursue insurance protection. We will work with you to explore options.

Thank you for the opportunity to be of service and please contact us should you have any questions or concerns.

Sincerely,

Amanda Duffy  
Account Manager  
(732) 393-7983  
[amanda.duffy@cbiz.com](mailto:amanda.duffy@cbiz.com)