



Commercial Package

Prepared for Harbor Lane Coffee LLC · Jane Doe

INSURED INFORMATION

NAMED INSURED	Harbor Lane Coffee LLC
DBA	Harbor Lane Coffee
ADDRESS	12 Harbor Lane, Beaufort, NC 28516
QUOTE NUMBER	PW-CP-2556
TERM	09/01/2026 to 09/15/2026

TOTAL PREMIUM

\$8,489
12-month quoted premium

COVERAGE SUMMARY

General Liability · Seaboard Mutual		\$1,528
Payment	Annual, direct bill	
Entity	LLC	
Operations	coffee shop and cafe, 2,200 sq ft, 8 employees	
Each occurrence		\$1,000,000
General aggregate		\$2,000,000
Products / completed ops		\$2,000,000
Personal and advertising injury		\$1,000,000
Damage to premises rented		\$100,000
Medical expense		\$5,000
Additional insured / waiver	Available, not automatic	
Business Property · Seaboard Mutual		\$2,140
Payment	Annual, direct bill	
Building	\$425,000 replacement cost	
Business personal property		\$85,000
Business income	\$50,000 plus waiting period	
Coinsurance		80%
Deductible		\$1,000
Ordinance or law		No
Commercial Auto · Piedmont Shield		\$4,821
Payment	\$1,205.25 down, then 9 of \$401.75, 9 Month Automatic Payments	
Combined single limit		\$1,000,000
Hired and non-owned		Included
Units		2

Workers Compensation

Workers comp quoted separately. Not on this page.

Not in this quote

Umbrella: Not included; Liquor liability: Not included; Equipment breakdown: Not included

Subjectivities

Signed application: On file before coverage is confirmed in writing; Premises photos: Current photos of the building

This proposal is a summary of the carrier quote and is subject to underwriting and rating guidelines. Coverage is not bound unless confirmed in writing by Cedar Pine Insurance.

Client signature _____

Date 9/3/2026

Independent coverage for people and businesses

Prepared by Cedar Pine Insurance