

THE GESNERIAD SOCIETY INSURANCE POLICY SUMMARY

2026 – 2027

COMMERCIAL GENERAL LIABILITY

*Ohio Security Insurance Co. Policy No. BLS56628453
Effective: August 14, 2026 to August 14, 2027
Annual Premium: \$8,597

Coverages	Limits of Liability
General Aggregate Limit (Other Than Products/ Completed Operations	\$2,000,000
Products/Completed Operations	\$2,000,000
Damage to Premises Rented to You Limit	\$1,000,000
Personal/Advertising Injury Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Medical Expense Limit (Any One Person)	\$ 15,000

COMMERCIAL UMBRELLA

*Ohio Casualty Insurance Co. Policy No. USO56638453
Effective August 14, 2026 to August 14, 2027
Annual Premium: \$2,169

Coverages	Limits of Liability
Each Occurrence	\$1,000,000
Aggregate (Where Applicable)	\$1,000,000
Products/Completed Operations Aggregate	\$1,000,000
Self-Insured Retention (Deductible)	\$ 10,000

COMMERCIAL AUTO POLICY FOR NON-OWNED/HIRED AUTO

*West American Insurance Company Policy No. BAW56638453
Effective August 14, 2026 to August 14, 2027
Annual Premium: \$434

Coverages	Limits of Liability
Liability Each Accident	\$1,000,000

*The above policies are under the companies owned by Liberty Mutual Insurance Co.