

TO: Mr. John Mahon, Executive Director & Secretary
Bayonne Housing Authority
549 Avenue A
Bayonne, New Jersey 07002

***BHA -HOUSING AUTHORITY OF THE CITY
OF BAYONNE RFP RESPONSE***

***GENERAL COUNSEL PROPOSAL
July 1, 2024- June 30, 2025***

RAFF, MASONE & WEEKS, P.A.

Paul N. Weeks
Andrew Tadrous
Michael Masone
Timothy J. Hawkes

**RAFF, MASONE & WEEKS, P.A.
Attorneys-at-Law
1083 Avenue C
Bayonne, NJ 07002
T: (201) 339-0924
F: (201) 339-0250
E-mail: firm@rmwlawfirm.com**

Submission Date: June 5, 2024

RAFF, MASONE & WEEKS, P.A.

Attorneys-at-Law
A Professional Corporation
1083 Avenue C
Bayonne, New Jersey 07002
Fax: (201) 339-0250
Email: firm@rmwlawfirm.com

Henry M. Raff
(1929-1984)

Michael Masone
Paul N. Weeks
Andrew Tadrous
(201) 339-0924

Timothy J. Hawkes
(201) 339-1300

RAFF, MASONE & WEEKS, P.A. RESPONSE TO BHA RFP: “GENERAL COUNSEL SERVICES”

APPENDIX/TABLE OF CONTENTS

Section One:	LETTER OF INTRODUCTION TO RAFF, MASONE & WEEKS AND OUR ATTORNEYS.....	4-5
Section Two:	EXPERIENCE/QUALIFICATIONS.....	6-9
Section Three:	STATEMENTS/CERTIFICATIONS.....	10-12
Section Four:	BUDGET PROPOSAL.....	13-14
Section Five:	REQUIRED DOCUMENTS.....	15-

RAFF, MASONE & WEEKS, P.A.

Attorneys-at-Law
A Professional Corporation
1083 Avenue C
Bayonne, New Jersey 07002
Fax: (201) 339-0250
Email: firm@rmwlawfirm.com

Henry M. Raff
(1929-1984)

Michael Masone
Paul N. Weeks
Andrew Tadrous
(201) 339-0924

Timothy J. Hawkes
(201) 339-1300

SECTION ONE

LETTER OF INTRODUCTION TO RAFF & MASONE AND OUR ATTORNEYS

RAFF, MASONE & WEEKS, P.A.

Attorneys-at-Law
A Professional Corporation
1083 Avenue C
Bayonne, New Jersey 07002
Fax: (201) 339-0250
Email: firm@rmwlawfirm.com

Henry M. Raff
(1929-1984)

Michael Masone
Paul N. Weeks
Andrew Tadrous
(201) 339-0924

June 5, 2024

Timothy J. Hawkes
(201) 339-1300

Mr. John Mahon, Executive Director & Secretary
Bayonne Housing Authority
549 Avenue A
Bayonne, NJ 07002

Re: Raff, Masone and Weeks, P.A.'s reply to BHA's General Counsel Services RFP

Dear Mr. Mahon:

We respectfully ask that this law firm, Raff, Masone & Weeks, P.A. please be selected to serve as General Legal Counsel for the Bayonne Housing.

Our attorneys are each individually well qualified and skilled, and work together as a team to ensure that our clients' rights are well-represented and that their legal needs are satisfied.

Three of us reside in Bayonne. Michael Masone, Andrew Tadrous and I have lived in Bayonne our entire lives, and our firm, Raff, Masone & Weeks, P.A. has always been located in Bayonne and committed to serving the needs of our community in a far-ranging variety of legal matters since I co-founded the firm in February of 1980.

Paul Weeks maintains a real estate and business-focused practice, and has established himself as competent and highly regarded in zoning, planning and land use representation in Bayonne. Paul also handles commercial accounts for several large clients of Raff, Masone & Weeks, P.A. He has a wealth of experience in Landlord-Tenant matters representing both commercial and residential landlords.

Andrew Tadrous has focused his practice in Landlord Tenant law, Real Estate and Zoning and Planning.

Tim Hawkes is a civil litigator of tremendous experience and stellar reputation who currently defends the County of Hudson in workers' compensation matters (2004-present). Tim also has

earned invaluable experience relevant to the BHA's RFP through his service as former General Counsel to the Jersey City Incinerator Authority (JCIA) from 1985 to 2001 and again from 2003 to 2015.

If selected by the BHA, Raff, Masone & Weeks, P.A. is willing and able to continue working upon the request of the BHA. We most certainly are prepared to serve and capable of providing excellent, thorough, competent, quality General Legal Counsel Services to the BHA for the contract term

Please refer to my Certifications & Statements of Raff, Masone & Weeks, P.A., Section Three tab, for all additional statements required by the BHA RFP.

I again would like to emphasize that the attorneys at our firm, as well as our staff, are Bayonne people who love our community and are involved in it. You will see from the attorney resumes attached that we are committed to legal, charitable and social causes within our community. The firm of Raff, Masone & Weeks, P.A. and our attorneys would be proud to serve as General Legal Counsel to the BHA.

Thank you.

Respectfully submitted,
RAFF, MASONE & WEEKS, P.A.



PAUL N. WEEKS

RAFF, MASONE & WEEKS, P.A.

Attorneys-at-Law
A Professional Corporation
1083 Avenue C
Bayonne, New Jersey 07002
Fax: (201) 339-0250
Email: firm@rmwlawfirm.com

Henry M. Raff
(1929-1984)

Michael Masone
Paul N. Weeks
Andrew Tadrous
(201) 339-0924

Timothy J. Hawkes
(201) 339-1300

SECTION TWO

PROFESSIONAL EXPERIENCE & QUALIFICATIONS TO SERVE AS GENERAL COUNSEL TO THE BAYONNE HOUSING AUTHORITY

Paul N. Weeks

I am an Attorney At Law licensed since 2000 in the State of New Jersey and have been practicing law in Bayonne since 2002. My law office is located at 1083 Avenue C, Bayonne, New Jersey and the telephone number is (201) 339-1300.

I have been licensed to practice law in the State of New Jersey and the Federal District Court of New Jersey since 2000.

I have been general counsel to the BHA since September 2020. I concentrate my practice primarily in Real Estate matters including purchase and sale transactions in both residential and commercial real estate; representing Applicants before the Bayonne Zoning Board of Adjustment and Bayonne Planning Boards Zoning and Planning; Municipal Tax Appeals, and Commercial and Residential Lease Agreements.

I have appeared on behalf of the B.F.C.C. (previously known as the Y.M.C.A.) since 2010, in hundreds of Complaints in Landlord Tenant Court on their behalf.

I have been a Trustee on the Bayonne Education Foundation since 2005.

I am also a Past President of the Bayonne Chapter of UNICO National.

Resume/Summary of Qualifications to Serve as BHA General Counsel

Michael Masone

I am an Attorney At Law licensed since 1978 in the State of New Jersey and have been practicing law in Bayonne since that time. My law office is located at 1083 Avenue C, Bayonne, New Jersey and the telephone number is (201) 339-1300.

I have been licensed to practice law in the State of New Jersey and the Federal District Court of New Jersey since 1978.

I was general counsel for the Bayonne Municipal Utilities Authority in 1994.

I also served for many years as the attorney for the Bayonne Rent Control Board. My services included all aspects of the Bayonne Rent Control Ordinance.

I am also Secretary and counsel to Bayonne Family Community Center representing them in their Landlord Tenant Actions. I have represented the B.F.C.C. (previously known as the Y.M.C.A.) since approximately 2005, and have filed hundreds of Complaints in Landlord Tenant Court on their behalf.

I was a Trustee on the Bayonne Board of Education from 2008 to 2014.

There have been no judgments against me with respect to professional malpractice, nor has Raff, Masone & Weeks been involved in any bankruptcy or reorganization proceedings in the last twelve (12) years.

Andrew Tadrous

I am an Attorney At Law licensed since 2019 in the State of New Jersey and have been practicing law in Bayonne since 2020. .

I I concentrate my practice primarily in Real Estate and Landlord Tenant matters including purchase and sale transactions in both residential and commercial real estate; and Commercial and Residential Lease Agreements.

Timothy Hawkes

I am an Attorney At Law licensed since November, 1972 in the State of New Jersey and have been practicing law in New Jersey since that time. My law office is located at 1083 Avenue C, Bayonne, Jersey City, New Jersey and the telephone number is (201) 339-1300.

I have been licensed to practice law in the State of New Jersey and the Federal District Court of New Jersey since November, 1972. In the beginning I had a general practice concentrating on many aspects of the law including negligence and workers' compensation matters. About 1985 I began concentrated almost exclusively on representing plaintiffs in negligence actions and workers' compensation petitioners in workers' compensation court.

In addition, I have represented the Jersey City Incinerator Authority as its general counsel from 1985 to 2001, and again in 2003 to 2015. Moreover, since working for the JCIA in 2003, part of my duties was handling all workers' compensation claims. I have handled hundreds of workers' compensation claims on behalf of both petitioners and respondents since the year 2000.

I also have represented the County of Hudson defending workers' compensation petitions for the last fifteen (15) years. My office is located at 1083 Avenue C, Bayonne, New Jersey. As I have for the past several years with respect to Hudson County, I would be the individual performing all workers' compensation related cases. I do not intend to subcontract any of my services to any other individual.

RAFF, MASONE & WEEKS, P.A.

Attorneys-at-Law
A Professional Corporation
1083 Avenue C
Bayonne, New Jersey 07002
Fax: (201) 339-0250
Email: firm@rmwlawfirm.com

Henry M. Raff
(1929-1984)

Michael Masone
Paul N. Weeks
Andrew Tadrous
(201) 339-0924

Timothy J. Hawkes
(201) 339-1300

SECTION THREE

STATEMENTS/CERTIFICATIONS OF RAFF, MASONE & WEEKS, P.A.

RAFF, MASONE & WEEKS, P.A.

Attorneys-at Law
A Professional Corporation
1083 Avenue C
Bayonne, New Jersey 07002
Fax: (201) 339-0250
Email: firm@rmwlawfirm.com

Henry M. Raff
(1929-1984)

Michael Masone
Paul N. Weeks
Andrew Tadrous
(201) 339-0924

Timothy J. Hawkes
(201) 339-1300

CERTIFICATIONS & STATEMENTS OF RAFF & MASONE. P.A.

I, Paul N. Weeks, Esq., a licensed Attorney-at-Law of the State of New Jersey since 2000 and a principal of the law firm of Raff, Masone & Weeks, P.A., hereby certify under oath to the following statements in support of the firm's Reply to the Bayonne Housing Authority's (BHA) Request for Proposals for General Legal Counsel Services:

1. The firm of Raff, Masone & Weeks, P.A. is in compliance with the business registration provisions of P.L. 2004, c. 57, as subsequently amended by P.L. 2009, c. 315. Attached to our Reply, is a copy of our firm's Business Registration Certificate.
2. The firm of Raff, Masone & Weeks, P.A. is in compliance with the campaign contribution limitation provisions of N.J.S.A. 19:44A-20.5 and 19:44A-20.26.
3. The firm of Raff, Masone & Weeks, P.A. maintains and will continue to maintain appropriate Professional Responsibility/Legal Malpractice Insurance as required by the BHA's RFP for General Legal Counsel Services. Attached to our Reply is a copy of the Certificate for our legal malpractice insurance coverage.
4. The firm of Raff, Masone & Weeks, P.A., if selected by the BHA, will continue to work as General Counsel to the BHA and has the ability to start work as of August 1, 2023.
5. The firm of Raff & Masone, P.A. has performed a Conflict Check and reviewed its client list to confirm that the firm has no clients, past or present, who potentially or perceptually might pose a conflict of interest with the work that we may perform for the BHA if awarded the contract with the exception of:

JKL Rentals 13, LLC. Our office represented JKL Rentals 13, LLC in 2019, concerning the denial of participation in the Housing Choice Voucher Program ("HCVP") by the Bayonne Housing Authority.

Neither this law firm nor any of its attorneys has ever been determined by a judicial body or other local forum to have a conflict of interest with the BHA or any sub-entity thereof. We are in compliance with the requirements of Section I(c) of the BHA RFP.

6. The firm of Raff, Masone & Weeks, P.A. does not employ and never has employed any former BHA employees or Commissioners. We are in compliance with Section I(d) of the BHA RFP.

7. Michael Masone, Paul N. Weeks and Andrew Tadrous will be the principal attorneys providing General Legal Counsel Services to the BHA and serving the BHA's needs. Michael, Paul and Andrew are competent, professional attorneys who will handle 98% of the General Legal Counsel Services to the BHA with Timothy handling 2% of the remaining responsibility of the General Legal Counsel Services that Raff, Masone & Weeks, P.A. will provide.

8. Michael Masone, Paul N. Weeks, Andrew Tadrous and Timothy J. Hawkes, are attorneys in good-standing with our law licenses and the registrations required to practice law in the State of New Jersey and the U.S. District Court for the State. None of us are debarred, suspended or otherwise prohibited from professional legal practice by any Federal, State or local oversight, regulatory or law enforcement authority.

9. There are no existing conflicts pursuant to Section I(c) of the RFP with the exception noted as to JKL Rentals 13, LLC.

10. The firm of Raff, Masone & Weeks, P.A. is financially sound and has financial resources sufficient to successfully execute the prospective BHA agreement for General Legal Counsel Services.

11. The firm of Raff, Masone & Weeks, P.A. operates in full compliance with all applicable civil rights and non-discrimination statutes, executive orders, rules and regulations.

I hereby certify that the foregoing statements made be me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

DATE: June 5, 2024



PAUL N. WEEKS, ESQ.
PRINCIPAL, RAFF, MASONE & WEEKS, P.A.

RAFF, MASONE & WEEKS, P.A.

Attorneys-at-Law
A Professional Corporation
1083 Avenue C
Bayonne, New Jersey 07002
Fax: (201) 339-0250
Email: firm@rmwlawfirm.com

Henry M. Raff
(1929-1984)

Michael Masone
Paul N. Weeks
Andrew Tadrous
(201) 339-0924

Timothy J. Hawkes

SECTION FOUR

PROPOSED BUDGET

BUDGET

BHA GENERAL COUNSEL SERVICES

General Legal Services #1-#38 \$160.00/Hour
(Anticipated 2,500 hours)

Maximum Lump Sum Retainer
For General Counsel - \$400,000.00 (\$33,333.00 per month)

Percentage of Work Performed by Principals:

Paul Weeks, Michael Masone, Andrew Tadrous and Timothy Hawkes will be the principals providing general legal counsel services to the Bayonne Housing Authority and it is anticipated that Paul Weeks, Michael Masone and Andrew Tadrous will perform 100% of all work performed by Raff, Masone & Weeks, PA required by the Bayonne Housing Authority. Timothy Hawkes will participate as necessary, primarily with respect to providing the benefit of his legal acumen and regulatory and business knowledge as advisor and counsel to Michael, Paul and Timothy.

RAFF, MASONE & WEEKS, P.A.

Attorneys-at-Law
A Professional Corporation
1083 Avenue C
Bayonne, New Jersey 07002
Fax: (201) 339-0250
Email: firm@rmwlawfirm.com

Henry M. Raff
(1929-1984)

Michael Masone
Paul N. Weeks
Andrew Tadrous
(201) 339-0924










Timothy J. Hawkes
(201) 339-1300

SECTION FIVE

REQUIRED DOCUMENTS

SECTION IV: DOCUMENT REQUIREMENTS

All proposals **must** include:

-  1. A copy of the organization's/firm's "Business Registration Certificate" issued by the Division of Revenue.
-  2. Incorporation certification or affidavit stating the date partnership was established, including the names and addresses of corporate ownership/partners.
-  3. Professional licenses, certifications relevant to the scope of services.
-  4. If the firm or individual intends to subcontract any portion of this commission, a statement regarding to whom, with attendant corporate identification and certifications. Sub-contractors will be evaluated as part of the proposer's team.
-  5. If not included in the PROFESSIONAL EXPERIENCE sections of the proposal, summary resume of the principal to be assigned to prospective BHA work.
-  6. Certified statement that neither the firm or nor members of the firm or individual are debarred, suspended or otherwise prohibited from professional practice by any Federal, State or local oversight, regulatory or law enforcement authority.
-  7. Certified statement as to the existence or non-existence of any conflicts pursuant to Section I(c) of the RFP.
-  8. Statement that the firm or individual is financially sound and has financial resources sufficient to successfully execute this prospective BHA agreement.
-  9. Evidence of all appropriate and applicable insurance coverage carried by the firm or individual, including policy coverage periods. BHA must be named as additionally insured. All submissions must include proof that the all members of the firm and any individuals intended to perform work under the contract are covered under a Professional Liability Insurance policy.

Statement that the firm operates in full compliance with all applicable civil rights and non-discrimination statutes, executive orders, rules and regulations

NON-COLLUSION AFFIDAVIT

State of New Jersey
County of Hudson

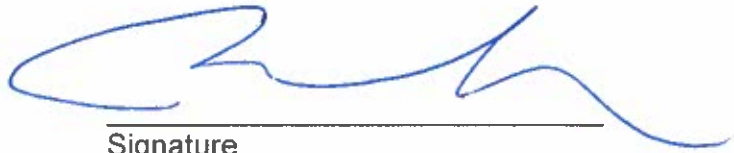
ss:

I, Paul N. Weeks residing in Bayonne, in the County of Hudson and State of New Jersey of full age, being duly sworn according to law on my oath depose and say that:

I am Partner of the firm of Raff, Masone & Weeks, the bidder making this Proposal for the bid entitled BHA – General Counsel Services, and that I executed the said proposal with full authority to do so that said bidder has not, directly or indirectly entered into any agreement, participated in any collusion, or otherwise taken any action in restraint of free, competitive bidding in connection with the above named project; and that all statements contained in said proposal and in this affidavit are true and correct, and made with full knowledge that the Housing Authority of the City of Bayonne relies upon the truth of the statements contained in said Proposal and in the statements contained in this affidavit in awarding the contract for the said project.

I further warrant that no person or selling agency has been employed or retained to solicit or secure such contract upon an agreement or understanding for a commission, percentage, brokerage, or contingent fee, except bona fide employees or bona fide established commercial or selling agencies maintained by the Housing Authority of the City of Bayonne.

Subscribed and sworn to
before me this day



Signature
Paul N. Weeks, Esq.


6/5, 2024

Helene Galgano
Notary public of

My Commission expires

(Seal)

Helene Galgano
Notary Public
State of New Jersey
My Commission Expires on May 2, 2026

	STATE OF NEW JERSEY BUSINESS REGISTRATION CERTIFICATE
Taxpayer Name:	RAFF, MASONE & WEEKS PA
Trade Name:	
Address:	1081 AVENUE C BAYONNE, NJ 07002-3345
Certificate Number:	0451493
Effective Date:	February 05, 1980
Date of Issuance:	July 27, 2020
For Office Use Only:	20200727123312439

*New Jersey Division of Revenue & Enterprise Services
Certificate of Amendment for Domestic Corporations
NJSA 14A:9-2
New Jersey Profit Corporation Act*

State of New Jersey
Department of the Treasury
Division of Revenue & Enterprise Services
Business Amendments
Filed

Validation Number: 4076201546
04/16/19 10:54:06

Verify this certificate online at
https://www.state.nj.us/TRE/_standingCert/33/Verify_Cert.jsp

This Domestic Corporation filed with the Division of Revenue and Enterprise Services to amend its Certificate of Formation. The filer is responsible for ensuring strict compliance with NJSA 14A:9-2.

1. Name of Domestic Corporation: RAFF & MASONE, P.A.
2. Business ID Number: 0100106464
3. Date of the Filing of the Original Certificate: 02/05/1980
4. Amendments:

Article 1, Business Name is amended as follows:

Previous Name: RAFF & MASONE, P.A.
Amended Name: RAFF, MASONE & WEEKS PA

Article 4, the Business Address is amended to the following:

Main Business Address

1083 AVENUE C
BAYONNE, NJ 07002

Principal Business Address

1083 AVENUE C
BAYONNE, NJ 07002

Article 5, the Registered Agent is amended to the following:

MICHAEL MASONE

Article 5, the Registered Office is amended to the following:

1083 AVENUE C
BAYONNE, NJ 07002

Article 6, the Officers and Directors are amended to the following:

MICHAEL MASONE, PRESIDENT
1081 AVENUE C
BAYONNE, NJ 07002

PAUL N WEEKS, DIRECTORS
1083 AVENUE C
BAYONNE, NJ 07002

6. Adoption Proceedings:

Shares Outstanding at Time of Adoption: 100
Voting For: 100
Voting Against: 0
Date of Adoption: 04/16/2019

II. CERTIFICATION OF BENEFICIAL OWNER(S)

Persons opening an account on behalf of a legal entity must provide the following information:

a. Name and Title of Natural Person Opening Account:

PAUL N. WEEKS	SHAREHOLDER / OWNER
Print Name	Print Occupation Title

b. Name and Address of Legal Entity for Which the Account is Being Opened:

Entity Name:	RAFF MASON + WEEKS PA
Street Address:	1083 AVENUE C
City, State and Zip:	BAYONNE NJ 07002
<input checked="" type="checkbox"/> For Profit	<input type="checkbox"/> Not-For-Profit
Type of Business:	LAW OFFICE
Business Tax ID Number:	23 2288035

c. The following information for one individual with significant responsibility for managing the legal entity listed above, such as:

- An executive officer or senior manager (e.g., Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer); or
- Any other individual who regularly performs similar functions. (If appropriate, an individual listed under section (d) below may also be listed in this section (c)).

MICHAEL MASON	SHAREHOLDER / OWNER
Name	Occupation Title

93 W. 32 nd STREET BAYONNE NJ 07002	137-48-0413	8-19-1953
Physical Address of Control Person	Social Security #	Date of Birth

NJ DRIVERS LIC	M 075754400 08532	<input checked="" type="checkbox"/> Copy of ID Received
Identification Type	Identification Number	

US Citizen Permanent Resident Non Resident Alien PEP

d. The following information for each individual, if any, who, directly or indirectly, through any contract, arrangement, understanding, relationship or otherwise, owns 25 percent or more of the equity interests of the legal entity listed above. If no individual meets this definition, please write "Not Applicable" in each section that does not apply.

1.			
% of Ownership	Name (or Not Applicable)	Occupation Title	

Physical Address of Owner	Social Security #	Date of Birth

		<input type="checkbox"/> Copy of ID Received
Identification Type	Identification Number	

US Citizen Permanent Resident Non Resident Alien PEP

2.
 % of Ownership Name (or Not Applicable) Occupation Title

Physical Address of Owner Social Security # Date of Birth

Copy of ID Received
 Identification Type Identification Number

US Citizen Permanent Resident Non Resident Alien PEP

3.
 % of Ownership Name (or Not Applicable) Occupation Title

Physical Address of Owner Social Security # Date of Birth

Copy of ID Received
 Identification Type Identification Number

US Citizen Permanent Resident Non Resident Alien PEP


4.
 % of Ownership Name (or Not Applicable) Occupation Title

Physical Address of Owner Social Security # Date of Birth

Copy of ID Received
 Identification Type Identification Number

US Citizen Permanent Resident Non Resident Alien PEP

I, PAUL N WISSES (name of natural person opening account), hereby certify to the best of my knowledge, that the information provided in sections B, C and D is complete and correct.

Signature: 

Date: 7/1/2023

For Internal Purposes Only:	
Received By: _____	Date Received: _____
OFAC Checked <input type="checkbox"/>	Date Checked: _____
OFAC Performed By: _____	

*** * Notice * ***

This policy is written by a domestic surplus lines insurer, an eligible unauthorized insurer pursuant to section 2 of P.L.2011, c.39 (C.17:22-6.69b), and is not subject to the rate or form filing or approval requirements of the New Jersey Department of Banking and Insurance. This policy may contain conditions, limitations, exclusions and different terms than a policy otherwise issued by a New Jersey authorized or admitted insurer. This policy is not covered by the New Jersey Property-Liability Guaranty Association. This policy may be covered by the New Jersey Surplus Lines Insurance Guaranty Fund, but only to the extent provided pursuant to section 2 of P.L.1984, c.101 (C.17:22-6.71).

THIS PAGE CANNOT BE REMOVED FROM THIS POLICY

**Repeal and New Rule, R 2005 d.104, effective April 4, 2005
See: 36 N. J. R. 2144(a). 37 N. J. R. 1065(a)**

New Jersey Surplus Lines # 02080-24-00027

LAWYERS' PROFESSIONAL LIABILITY DECLARATIONS

Policy Number: 0100180286-2
Producer Number: 27401
Name and Address: D & O Partners, Inc.
 1140 Bloomfield Avenue, Suite 219
 West Caldwell, NJ 07006

NAMED INSURED:	Raff & Masone PA dba Raff Masone & Weeks PA
MAILING ADDRESS:	1083 Avenue C Bayonne, NJ 07002
POLICY PERIOD:	FROM 02/28/2024 TO 02/28/2025 at 12:01 AM at the address of the named insured as shown above.

RETROACTIVE DATE	
Retroactive Date:	Full Prior Acts at 12:01 AM at the address of the named insured as shown above.

LIMITS OF INSURANCE	
Each Claim	\$1,000,000
Aggregate Limit	\$2,000,000

DEDUCTIBLE(S)	
Each Claim	\$10,000

PREMIUM AND COMPANY FEES	
Premium:	\$19,955
Company Fee:	\$150
Total (of Premium and Company Fee):	\$20,105

OPTIONAL EXTENDED REPORTING PERIOD	
Period (In Months)	Percentage of Policy Premium
12	100%
24	150%
36	175%
See SECTION IX of the policy for details.	

FORMS AND ENDORSEMENTS	
Refer to ADF4001, SCHEDULE OF FORMS	

SLA # 02080-24-00027

This Insurance Is Issued Pursuant To New Jersey Surplus Lines Law.