

- 1 -

FEDERAL BUREAU OF INVESTIGATION

~~SECRET~~

DATE: 07-30-2010

CLASSIFIED BY UC60322LP/PLJ/CC

REASON: 1.4 (c)

DECLASSIFY ON: 07-30-2035

ALL INFORMATION CONTAINED

HEREIN IS UNCLASSIFIED EXCEPT

WHERE SHOWN OTHERWISE

Date of transcription 09/15/2001

[redacted] DOB: [redacted] SSN: [redacted] home
address [redacted] NJ, home telephone [redacted]

[redacted] was interviewed at his business DEBELLIS INSURANCE
AGENCY, INC. (DIA), 492 Franklin Avenue, Nutley, NJ 07110. Also
present during the interview were [redacted] DOB: [redacted]
SSN: [redacted] NJ [redacted]

[redacted] and [redacted] NJ [redacted]
[redacted] DOB: [redacted] SSN: [redacted] After the
identity of the interviewing agent and the nature of the interview
was made known, [redacted] volunteered the following
information: (u)

[redacted] is the [redacted] of DIA. The
company was started by [redacted] in 1967. (u)

[redacted] is the [redacted] of [redacted] and
helps him out at DIA on occasion. [redacted] is a friend of
[redacted] and does not work for DIA. (u)

In June of 2001, a telemarketer from DIA contacted URBAN
MOVING COMPANY (UMC) to solicit business. The telemarketer made an
appointment for [redacted] to meet with a [redacted] LNU on 06/06/2001.
[redacted] was unable to meet in person so he spoke with [redacted] LNU on
the telephone and wrote UMC a Commercial Auto Policy for their
vehicles. [redacted] conducted all the business with UMC via
telephone and facsimile. [redacted] never went to the offices of
UMC. UMC is a household furnishings moving company. (u)

[redacted] recently received a check from UMC as payment
for their insurance. The check was drawn on account 1036500845365,
from CHASE MANHATTAN BANK. The check number was 8466 in the amount
of \$3,463.37. [redacted] provided a copy of the check and a copy of
all the documents in their files relating to UMC. (u)

[redacted] remembered one male from UMC coming to DIA to
pick up some driver's licenses of drivers for UMC. [redacted] did
not know the name of the individual nor could he remember a
physical description. (u)

ALL INFORMATION CONTAINED
HEREIN IS UNCLASSIFIED EXCEPT
WHERE SHOWN OTHERWISE

Investigation on 09/14/2001 at Nutley, NJFile # [redacted] Date dictated [redacted]by SA [redacted] frt [redacted]

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DATE: 8/2/2001
CLASSIFIED BY: 60322 LP/PLJ/CC
REASON: 1.4 (c)
DECLASSIFY ON: 8/2/2035

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Continuation of FD-302 of [REDACTED]

, On 09/14/2001, Page 2

The writer showed [REDACTED] a photo array of the following five males:

Photograph number 1

[REDACTED] DOB: [REDACTED]

Photograph number 2

[REDACTED] DOB: [REDACTED]

Photograph number 3

[REDACTED] DOB: [REDACTED]

Photograph number 4

[REDACTED] DOB: [REDACTED]

Photograph number 5

[REDACTED] DOB: [REDACTED]

[REDACTED] did not recognize anyone from the photographs or their names. (Note: [REDACTED] paused for quite some time while looking at photograph number 3.) (u)

After looking at the photographs, [REDACTED] asked the interviewing agent if everyone at UMC was Israeli. The interviewing agent asked [REDACTED] why he would ask such a question. [REDACTED] responded that he also carries the insurance policy for MOISHES MOVING COMPANY located near the entrance of the Hoboken Tunnel. DIA has had the insurance for MOISHES for approximately one year. (u)

[REDACTED] explained that the movers at MOISHES are all subcontractors. There are approximately 6 to 12 at any given time. [REDACTED] stated DIA carries separate insurance policies on each subcontractor's business. The subcontractors are all young individuals from Israel just out of the military. [REDACTED] stated he knows this because the subcontractors talk openly about their experiences. [REDACTED] also stated the subcontractors seemed to be all hard working nice individuals. (u)

[REDACTED] has met all the subcontractors and employees of MOISHES and knows them by sight. The subcontractors regularly come into DIA's office to make payments and drop off any necessary insurance documents. (u)

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Continuation of FD-302 of

[REDACTED]

~~SECRET~~

, On 09/14/2001, Page 3

All documents provided by DIA will be maintained in a 1A with the case file. This report relates to NK1765. (u)

~~SECRET~~

~~SECRET~~

URBAN MOVING SYSTEMS, INC.

THE CHASE MANHATTAN BANK, N.A.
770 Lexington Avenue
New York, NY 10021

8466

1-12/210
0036

9/6/2001

PAY TO THE
ORDER OF

DeBellis Insurance

\$ **3,463.37

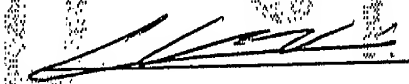
Three Thousand Four Hundred Sixty-Three and 37/100*****

DOLLARS

DeBellis Insurance

MEMO

insurance installment



⑈008466⑈ ⑈021000128⑈ ⑈036500845365⑈

ALL INFORMATION CONTAINED
HEREIN IS UNCLASSIFIED
DATE 7/14/2005 BY 60322 mcl/klp/erph/hrs

DEBELLIS INS AGENCY, INC.
492 FRANKLIN AVE.
NUTLEY, NJ 07110
973-661-1500
FAX 973-661-9750

FACSIMILE TRANSMITTAL SHEET

TO:	FROM:
<input type="text"/>	<input type="text"/>
COMPANY:	DATE:
Urban Moving	09/07/01
FAX NUMBER:	TOTAL NO. OF PAGES INCLUDING COVER:
201-558-0215	02
PHONE NUMBER:	SENDER'S REFERENCE NUMBER:
RE:	YOUR REFERENCE NUMBER:
<u>WORKER'S COMP - RENEWAL</u>	

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NOTES/COMMENTS:

Please sign and return the enclosed form to my office naming me as your agent on the worker's compensation renewal. There will be no difference in premium. I will service this policy in conjunction with your commercial auto.

If there are any questions please contact me.

Sincerely,

ALL INFORMATION CONTAINED
HEREIN IS UNCLASSIFIED
DATE 7/14/2005 BY 60322 Puckler/CAB/vh

01/11/01 16:08

201 662 9434

INSURANCE OFFICE DEBELLIS

0002

ACORD AGENT/BROKER OF RECORD CHANGEDATE
09-07-01

PRODUCER

Anthony DeBellis Agency
312 Ramapo Valley Rd.
Oakland, NJ 07436

INSURANCE COMPANY NAME

CNA INS CO.

CODE:

SUBCODE:

AGENCY

CUSTOMER ID:

POLICY NUMBER(S)	EFFECTIVE DATE	EXPIRATION DATE	LINE OF BUSINESS
6S59UB-674X651-5-00	09-18-00	09-18-01	Worker's Comp.

Please be advised that we wish to name Anthony DeBellis Agency Inc.

PRODUCER

CODE #

as our exclusive representative effective 09-18-01

DATE

for the lines of business shown above, currently in force or submitted by application.

This authorization replaces any other authorization that may have been previously completed for any other insurance representative for the stated lines of business.

☒ Please rescind the _____ day waiting period☐ There will be no rescission letter

(X)

INSURED'S SIGNATURE

DATE

(X)

TITLE (IF APPLICABLE)

Urban Moving Systems, Inc.

COMPANY NAME (IF APPLICABLE)

2

DIA
DeBELLIS INSURANCE AGENCY, INC.

492 FRANKLIN AVENUE, NUTLEY, NEW JERSEY 07110 • Tel: (973) 661-1500 • Fax (973) 661-9750

July 09, 2001

Urban Moving
3 18th St.
Weehawken, NJ

Attn:
Re: Insurance Proposal

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Dear

We spoke several weeks ago and I advised you that my firm would like an opportunity to quote the insurance coverage for your moving company. I advised you at that time that my office presently works with other moving firms both small and large.

The information I will need to obtain is as follows:

1. Copies of Policies (Auto, Cargo, Warehouseman Liability, Commercial Package, Worker's Compensation, Commercial Umbrella)
2. Schedule of Vehicles (to include - year, make, model, VIN number, cost new, GVW)
3. Schedule of drivers (name & license number)
4. Three years of loss runs from your current/prior carriers

If there are any questions please feel free to contact me.

Sincerely,

ALL INFORMATION CONTAINED
HEREIN IS UNCLASSIFIED
DATE 7/14/2005 BY 60323 PWS/LP/CP/vta

PPP - PREMIUM PAYMENT PLAN

You have the right to receive at this time an itemization of the Amount Financed.

☐ I want an itemization ☒ I do not want an itemization

PREMIUM FINANCE AGREEMENT AND DISCLOSURE STATEMENT

1. Policy Designation (Check One) ☒ Commercial ☐ Personal ☐ Assigned Risk
2. Type of Agreement (Check One) ☒ New ☐ APC ☐ Renewal ☐ Inforce
3. Preferred Billing Method (Check One) ☒ Coupon Book ☐ Monthly Statement

A Total Premiums \$ 38920.00

B Cash Down Payment Required \$ 9730.00

C Amount Financed (The Amount of credit provided to me or on my behalf) \$ 29190.00

D FINANCE CHARGE (Dollar amount credit will cost me) \$ 1980.33

E Total of Payments (Amount I will have paid after making all scheduled payments) \$ 31170.33

LOAN AGREEMENT NO. AND/OR QUOTE NO. 16.00

INSURED/BORROWER
(Name, Address and Telephone Number)
URBAN MOVING SYSTEMS INC
3 18TH STREET
WEEHAWKEN, NJ 07087

ACCT. NO.

Pm Phone No:

AM Phone No:

AGENT or BROKER (Name and Business Address)

PPP CODE

DEBELLIS AGENCY
492 FRANKLIN AVE
NUTLEY, NJ 07110

Phone No:

Fax No:

ANNUAL PERCENTAGE RATE

(Cost of my credit figured as a yearly rate)

16.00 %

Payment Schedule

Amount of Each Payment	Number of Payments Payable	1st Payment Due	Final Payment Due
3483.37	Annual Quarterly Monthly	09/05/01	05/05/02

CREDIT



PREMIUM PAYMENT PLAN

HUDSON

PPP - PREMIUM PAYMENT PLAN
Hudson City Centre - Corner of Green & State St.
Hudson, NY 12534
618-522-1000 Fax 618-428-5720

Prepayment I may prepay the full amount due under this Agreement. If I do so, there is a non-refundable service charge of \$10 in CT, NY, PA; \$12 in NJ; \$15 in RI and KY; \$20 in MD; 4% - \$16 maximum in TN; \$30 non-refundable fee included in finance charge in IN. No refund of unearned interest will be made if the amount refundable is less than one dollar (\$1 in NY, NJ, MD) and three dollars (\$3 in CT, PA, RI), or maximum allowed by state.

Security Interest As a security for the payments to be made, I am assigning to you all unearned premiums under the Policies, and all less payments which reduce the unearned premiums. This means that this money can be used to pay amounts due under this agreement.

Late Payment A late charge will be imposed on any installment which is not made within five (5) days of the due date (10 days in NJ, IN, TN, and MS). This late charge will be 5% of the payment. The late charge will be a minimum of one dollar (\$1.00) (\$2 in TN). See back of form for maximum late charge by state.

Contract Reference Reference should be made to the terms of this Agreement as stated below and on the next page for information about nonpayment, default, the right to accelerate, the maturity of this obligation, and prepayment, rebates, and penalties.

SCHEDULE OF POLICIES: Personal Auto - BI (Bodily Injury) - PD (Property Damage) - HO (Homeowners) - F (Fire) - ML (Mullins) - MC (Motorcycle) - BOP (Business Owners)

Type of Insurance	Policy Number and Prefix	Full Name of Insurance Company and Name and address of General Agent or Company Office to Which Premium is Paid	New (N) or Renewal (R) Policy	(N) Term in Mo. or (R) Term in Yr.	Effective Date Mo. Day Yr.	Policy Premiums
BA	BINDER	EMPIRE INS /		N 12	08 06 01	38920 00
Taxes						0 00
Fees						0 00
Total Premiums (Record in "A")						38920 00

Wherever the word "Policy" is used, it means those things listed above in the Schedule of Policies. Whenever "you" is used in this Agreement, it means PREMIUM PAYMENT PLAN (PPP). Whenever the word "I" (or) "me" is used in this Agreement, it means the insured undersigned.

1. **Payments.** In consideration of the premium payments to be made by you to the above insurance company(ies), I promise to pay you as stated above in the "Payment Schedule." If I do not make any payments within five (5) days of the date the payment is due, I will pay a charge as stated above.

2. **Taxes & Fees.** I understand the following:
(a) If there is an amount in the "Taxes & Fees" column in the Schedule of Policies listed above, this fee is charged under Section 2119 of the New York Insurance Law (NY State only) or the law, if any, of the state in which I live. This fee is charged for obtaining and servicing the Policy and taxes related thereto. If none has been charged, the word "none" is shown.

(b) A fee of \$ _____, which is not being financed, has been charged under the provisions of these laws. If none has been charged, the word "none" is shown.

(CONTINUED ON REVERSE SIDE)

The insured understands and agrees that the provisions on the reverse side hereof are incorporated by reference and constitute a part of this Agreement.

NOTICE TO INSURED	1. Do not sign this Agreement before you read it or if it contains any blank space.	3. Under the law, you have a right to pay off in advance the full amount due and under certain conditions to obtain a partial refund of the finance charge.
	2. You are entitled to a completely filled in copy of this Agreement.	4. Keep your copy of this Agreement to protect your legal rights.

All insureds must sign as named in policies. If corporation, authorized officers must sign; if partnership, partner should sign as such; signatory acting in representative's capacity represents that all insureds have authorized this transaction.

The Undersigned Agent or Broker agrees to the Agreement on the reverse side.

By ☒ (Signature of Insured)

Date ☒ 8/2/01 (Signature and Title of Agent or Broker)

NOTICE: SEE NEXT PAGE FOR IMPORTANT INFORMATION

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b7C
ECS 5/95

ALL INFORMATION CONTAINED HEREIN IS UNCLASSIFIED DATE 7/17/2005 BY 60322 JAL/ELC/10/10

DEBELLIS INSURANCE AGENCY, INC.
492 FRANKLIN AVE.
NUTLEY, NJ 07110
973-661-1500
FAX 973-661-9750

FACSIMILE TRANSMITTAL SHEET

TO:	FROM:
<input type="text"/>	<input type="text"/>
COMPANY:	DATE:
Urban Moving Systems	08/01/01
FAX NUMBER:	TOTAL NO. OF PAGES INCLUDING COVER:
	03
PHONE NUMBER:	SENDER'S REFERENCE NUMBER:
RE:	YOUR REFERENCE NUMBER:
<u>COMMERCIAL AUTO</u> <u>QUOTATION - REVISED</u>	

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NOTES/COMMENTS:

Per our conversation today please be advised I have obtained the following quotation on your commercial autos:

Liability Limit \$1,000,000
Comprehensive & Collision Deductible \$1,000.

Total Annual Premium = \$38,920
Deposit Required to Bind = \$9,730 (the balance of the premium can be financed on 9 monthly installments). Please make check payable to DEBELLIS AGENCY.

This indication is based on 6 units with total values of \$237,995.

If there are any questions please contact my office.

Sincerely,

ALL INFORMATION CONTAINED
HEREIN IS UNCLASSIFIED
DATE 7/14/2005 BY 60322 HSC/LJP/CPH/vr

Finance Agreement + 1ST Payment Coupon are enclosed.

201-558-0215 Fax

PPP - PREMIUM PAYMENT PLAN

PREMIUM FINANCE AGREEMENT AND DISCLOSURE STATEMENT

You have the right to receive at this time an itemization of the Amount Financed.

☐ I want an itemization ☒ I do not want an itemization

1. Policy Designation (Check One) ☒ Commercial ☐ Personal ☐ Assigned Risk
2. Type of Agreement (Check One) ☒ New ☐ APC ☐ Renewal ☐ Inforce
3. Preferred Billing Method (Check One) ☒ Coupon Book ☐ Monthly Statement

LOAN AGREEMENT NO. AND/OR QUOTE NO. 16.00

A Total Premiums \$ 38920 00

B Cash Down Payment Required \$ 9730 00

C Amount Financed (The Amount of credit provided to me or on my behalf) \$ 29190 00

D FINANCE CHARGE (Dollar amount credit will cost me) \$ 1980 33

E Total of Payments (Amount I will have paid after making all scheduled payments) \$ 31170 33

INSURED/BORROWER (Name, Address and Telephone Number)
URBAN MOVING SYSTEMS INC
3 18TH STREET
WEEHAWKEN, NJ 07087

Pm Phone No: AM Phone No:

AGENT or BROKER (Name and Business Address) PPP CODE

DEBELLIS AGENCY
492 FRANKLIN AVE
NUTLEY, NJ 07110
ALL INFORMATION CONTAINED HEREIN IS UNCLASSIFIED
DATE 7/14/2005 BY 60322 JAC/ELC/HAL/K

Phone No: Fax No:

ANNUAL PERCENTAGE RATE (Cost of my credit figured as a yearly rate) 16.00 %

Payment Schedule					
Amount of Each Payment	Number of Payments Payable			1st Payment Due	Final Payment Due
	Annual	Quarterly	Monthly		
3463.37			9	09/05/01	05/05/02

PREMIUM PAYMENT PLAN
HUDSON CITY CENTRE - CORNER OF GREEN & STATE ST.
HUDSON, NY 12534
518-822-1000 * Fax 518-828-5729

Prepayment I may prepay the full amount due under this Agreement. If I do so, there is a non-refundable service charge of \$10 in CT, NY, PA; \$12 in NJ; \$15 in RI and KY; \$20 in MD; 4% - \$15 maximum in TN; \$30 non-refundable fee included in finance charge in IN. No refund of unearned interest will be made if the amount refundable is less than one dollar (\$1 in NY, NJ, MD) and three dollars (\$3 in CT, PA, RI), or maximum allowed by state.

Late Payment A late charge will be imposed on any installment which is not made within five (5) days of the due date (10 days NJ, IN, TN, and MS). This late charge will be 5% of the payment. The late charge will be a minimum of one dollar (\$1.00) (\$2 in TN). See back of form for maximum late charge by state.

Security Interest As a security for the payments to be made, I am assigning to you all unearned premiums under the Policies, and all loss payments which reduce the unearned premiums. This means that this money can be used to pay amounts due under this agreement.

Contract Reference Reference should be made to the terms of this Agreement as stated below and on the next page for information about nonpayment, default, the right to accelerate, the maturity of this obligation, and prepayment, rebates, and penalties.

SCHEDULE OF POLICIES: Personal Auto - BI (Bodily Injury) - PD (Property Damage) - HO (Homeowners) - F (Fire) - ML (Multiline) - MC (Motorcycle) - BOP (Business Owners)

Type of Insurance	Policy Number and Prefix	Full Name of Insurance Company and Name and address of General Agent or Company Office to Which Premium is Paid	New (N) or Renewal (R) Policy -->	(N) or (R)	Term in Mos. Cov. by Prem.	Effective Date Mo. Day Yr.	Policy Premiums
BA	BINDER	EMPIRE INS /		N	12	08 06 01	38920 00
Taxes							0 00
Fees							0 00
Total Premiums (Record in "A")							38920 00

Wherever the word "Policy" is used, it means those things listed above in the Schedule of Policies. Whenever "you" is used in this Agreement, it means PREMIUM PAYMENT PLAN (PPP). Whenever the word "I" (or) "me" is used in this Agreement it means the insured undersigned.

1. **Payments.** In consideration of the premium payments to be made by you to the above insurance company(ies), I promise to pay you as stated above in the "Payment Schedule." If I do not make any payments within five (5) days of the date the payment is due, I will pay a charge as stated above.
2. **Taxes & Fees.** I understand the following:
 - (a) If there is an amount in the "Taxes & Fees" column in the Schedule of Policies listed above, this fee is charged under Section 2119 of the New York Insurance Law (NY State only) or the law, if any, of the state in which I live. This fee is charged for obtaining and servicing the Policy and taxes related thereto.
 - (b) A fee of \$, which is not being financed, has been charged under the provisions of these laws. If none has been charged, the word "none" is shown (CONTINUED ON REVERSE SIDE)

The insured understands and agrees that the provisions on the reverse side hereof are incorporated by reference and constitute a part of this Agreement.

NOTICE TO INSURED	1. Do not sign this Agreement before you read it or if it contains any blank space.	3. Under the law, you have a right to pay off in advance the full amount due and under certain conditions to obtain a partial refund of the finance charge.
	2. You are entitled to a completely filled in copy of this Agreement.	4. Keep your copy of this Agreement to protect your legal rights.

All insureds must sign as named in policies. If corporation, authorized officers must sign; if partnership, partner should sign as such; signatory acting in representative's capacity represents that all insureds have authorized this transaction.

The Undersigned Agent or Broker agrees to the Agreement on the reverse side.

By (Signature of Insured)

Date

(Signature and Title of Agent or Broker)

Date

NOTICE: SEE NEXT PAGE FOR IMPORTANT INFORMATION

ECS 5/95

From: URBAN MOVING SYSTEMS INC
3 18TH STREET
WEEHAWKEN, NJ 07087

Place stamp here

Attn: Process Immediately
PREMIUM PAYMENT PLAN
HUDSON CITY CENTRE
CORNER OF STATE & GREEN STREETS
P.O. BOX 668
HUDSON, NEW YORK 12534-0668

(Fold with the above facing out for mailing)

Premium Payment Plan

PO Box 668, Hudson, New York 12534-0668

Dear Insured:

Welcome! It can take over a week to receive your payment coupon book. This is your first payment coupon. To avoid late charges, your payment must be received by PPP on or before the due date. Payment to your agent or broker does not eliminate the late charge. MAIL EARLY!!

The easy way to get and keep your needed insurance coverage, finance your policies with Premium Payment Plan, easy and flexible payment schedules with low down payments to help you afford the best protection available.

Why should you deal with multiple bills for each insurance company? Finance all your insurance and pay only one bill each month. PPP is here to serve you through the best professional independent insurance agents and brokers in the country.

Call us at PPP if you have any questions (518)822-1000

(For mailing, fold-up the below section -place check in the fold - tape or staple all 4 sides)

FIRST PAYMENT COUPON:

Policies	Insurance Co	General Agent	New/Renew	Term	Effective Date	Premiums
BINDER	EMPIRE INS				08/06/01	3892000
B					08/06/01	
B					08/06/01	
ALL INFORMATION CONTAINED HEREIN IS UNCLASSIFIED DATE 7/14/2005 BY 60322auc/lk/d/cpp/htn						Taxes
						Fees
						TOTAL 38920 00

Make check payable to Premium Payment Plan. Include check-fold, staple, mail

Insured's Name: URBAN MOVING SYSTEMS INC
Address: 3 18TH STREET
WEEHAWKEN, NJ 07087

Due: 09/05/01
Amt Due: 3463.37

Agent/Code: DEBELLIS AGENCY/

Premium Payment Plan * PO Box 668, Hudson, NY, 12534 * Tel. 518-822-1000

08-10-01 03:06

ID=

P01/01

AUG. 10. 2001

2:27PM

BW CONCORD INSURANCE Full Ins. Eff: 03/01/1998

HV. 7171

Vehicle	: 2000 GMC Van	: 1999 International
Vehicle Type	: Truck	: Truck
Class Code	: Not Otherwise Clas	: Not Otherwise Clas
Liab Factor	: 03199	: 33199
Phy Dam Factor	: 1.30+0.00=1.30	: 1.55+0.00=1.55
Territory	: 1.10+0.00=1.10	: 0.80+0.00=0.80
Cost New	: \$18,000	: \$35,000
Age Group	: 2	: 3
Coverage	: Limits : Premium	: Limits : Premium
Liability	: \$1,000,000 \$2543.00	: \$1,000,000 \$3019.00
Medical Pay	: None \$0.00	: None \$0.00
PIP	: Pedestrian 0.62	: Pedestrian 0.62
UM	: \$1,000,000 \$216.00	: \$1,000,000 \$216.00
Coverage Type	: Comprehensive	: Comprehensive
Other Than Col	: \$1,000 ded \$141.00	: \$1,000 ded \$138.00
Collision	: \$1,000 ded \$345.00	: \$1,000 ded \$401.00
Premium	: \$3245.62	: \$3774.62

Total Annual Premium : \$7,020.00

tax #23.17

08-10-01 02:27 TO:

FROM:

P03

ALL INFORMATION CONTAINED

HEREIN IS UNCLASSIFIED

DATE 7/14/05

BY 60222 mcl/cph/mz

Urban Moving Systems, Inc.

New Jersey Headquarters
3, 18th Street
Weehawken, NJ 07087
(201) 558-0031

New York Headquarters
446 West 50th Street
New York, NY 10019
(212) 338-9267

Debellis Insurance

VIA FACSIMILE: 973-661-9750

b6
b7C

Dear [REDACTED]

The information you requested is below. Please call me to confirm that you received them and that the application is on it's way.

Thank you.

Urban Moving Systems, Inc.

Urban Moving Systems, Inc.
MC 320465
NYS Dot t-33739
US Dot 691256
PC 0076006

Max Movers, Inc.
MC 398463
USDOT 923345

8-10-01

[REDACTED] please fax me copies of all vehicle
registrations as soon as possible. Thank you.

[REDACTED]

ALL INFORMATION CONTAINED
HEREIN IS UNCLASSIFIED
DATE 7/14/2005 BY 60322ndlp/kp3/ltz

DeBellis Insurance Agency

492 Franklin Avenue
Nutley, New Jersey 07110
Phone: (973)661-1500
Fax: (973)661-9750

Fax

b6
b7C

To:	<input type="text"/>	From:	<input type="text"/>
Co.:	Inter	Pages:	13
Ref:	Urban Moving	Date:	8-3-01
Ref#:		CC:	
<input checked="" type="checkbox"/> Urgent <input type="checkbox"/> For Review <input type="checkbox"/> Please Comment <input type="checkbox"/> Please Reply <input type="checkbox"/> Please Recycle			

Please review app + loss runs. MUR's are ordered. Account sold at \$38,920. Deposit of \$9730 received. Need bound 8-5-01 or 8-6-01. Thanks.

ALL INFORMATION CONTAINED
HEREIN IS UNCLASSIFIED
DATE 7/14/05 BY 60322 mcl/klp/ltz

Sincerely,

ACORD COMMERCIAL INSURANCE APPLICATION

APPLICANT INFORMATION SECTION

DATE
08/03/2001

PRODUCER	PHONE (A/C No. Ext): (973) 661-1500 FAX (973) 661-9750 DeBellis Insurance Agency, Inc. 492 Franklin Avenue Nutley, NJ 07110	CARRIER	NAIC CODE:	UNDERWRITER																		
		Inter-America Ins Agency																				
CODE:		POLICIES OR PROGRAM REQUESTED CA																				
SUB CODE:		INDICATE SECTIONS ATTACHED																				
AGENCY CUSTOMER ID 00007675		<table border="1"> <tr> <td>PROPERTY</td> <td>EQUIPMENT FLOATER</td> <td>GARAGE AND DEALERS</td> </tr> <tr> <td>GLASS AND SIGN</td> <td>INSTALLATION/BUILDERS RISK</td> <td>VEHICLE SCHEDULE</td> </tr> <tr> <td>ACCOUNTS RECEIVABLE/ VALUABLE PAPERS</td> <td>ELECTRONIC DATA PROC</td> <td>BOILER & MACHINERY</td> </tr> <tr> <td>CRIME/MISCELLANEOUS CRIME</td> <td>COMMERCIAL GENERAL LIABILITY</td> <td>WORKERS COMPENSATION</td> </tr> <tr> <td>TRANSPORTATION/ MOTOR TRUCK CARGO</td> <td>BUSINESS AUTO</td> <td>UMBRELLA</td> </tr> <tr> <td></td> <td>TRUCKERS/MOTOR CARRIER</td> <td></td> </tr> </table>			PROPERTY	EQUIPMENT FLOATER	GARAGE AND DEALERS	GLASS AND SIGN	INSTALLATION/BUILDERS RISK	VEHICLE SCHEDULE	ACCOUNTS RECEIVABLE/ VALUABLE PAPERS	ELECTRONIC DATA PROC	BOILER & MACHINERY	CRIME/MISCELLANEOUS CRIME	COMMERCIAL GENERAL LIABILITY	WORKERS COMPENSATION	TRANSPORTATION/ MOTOR TRUCK CARGO	BUSINESS AUTO	UMBRELLA		TRUCKERS/MOTOR CARRIER	
PROPERTY	EQUIPMENT FLOATER	GARAGE AND DEALERS																				
GLASS AND SIGN	INSTALLATION/BUILDERS RISK	VEHICLE SCHEDULE																				
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CRIME/MISCELLANEOUS CRIME	COMMERCIAL GENERAL LIABILITY	WORKERS COMPENSATION																				
TRANSPORTATION/ MOTOR TRUCK CARGO	BUSINESS AUTO	UMBRELLA																				
	TRUCKERS/MOTOR CARRIER																					

STATUS OF SUBMISSION

PACKAGE POLICY INFORMATION

<input checked="" type="checkbox"/> QUOTE	<input checked="" type="checkbox"/> ISSUE POLICY	ENTER THIS INFORMATION WHEN COMMON DATES AND TERMS APPLY TO SEVERAL LINES, OR FOR MONOLINE POLICIES.			
<input checked="" type="checkbox"/> BOUND (Give Date and/or Attach Copy):		PROPOSED EFF DATE	PROPOSED EXP DATE	BILLING PLAN	PAYMENT PLAN
DATE	TIME			DIRECT BILL	
08/06/2001	12:01	08/06/2001	08/06/2002	<input checked="" type="checkbox"/> AGENCY BILL	

APPLICANT INFORMATION

NAME (First Named Insured & Other Named Insureds)		FEIN OR SOC SEC # (of First Named Insured):	MAILING ADDRESS INCL ZIP+4 (of First Named Insured)	
URBAN MOVING SYSTEMS INC		22-3511891	HUDSON 3 18TH STREET WEEHAWKEN, NJ 07087	
INDIVIDUAL	<input checked="" type="checkbox"/> CORPORATION	SUBCHAPTER "S" CORPORATION	NOT FOR PROFIT ORGANIZATION	YEAR BUSINESS STARTED
PARTNERSHIP	JOINT VENTURE	LIMITED CORPORATION		1990
INSPECTION CONTACT	PHONE (A/C No. Ext):	ACCOUNTING RECORDS CONTACT	PHONE (A/C No. Ext):	
	(201) 558-0031			

PREMISES INFORMATION

LOC #	BLD #	STREET, CITY, COUNTY, STATE, ZIP+4	CITY LIMITS	INTEREST	YR BUILT	PART OCCUPIED
00001	00001	3 18TH STREET HUDSON WEEHAWKEN NJ 07087	<input checked="" type="checkbox"/> INSIDE <input type="checkbox"/> OUTSIDE	OWNER <input checked="" type="checkbox"/> TENANT		b6 b7C
			<input type="checkbox"/> INSIDE <input type="checkbox"/> OUTSIDE	OWNER TENANT		
			<input type="checkbox"/> INSIDE <input type="checkbox"/> OUTSIDE	OWNER TENANT		

NATURE OF BUSINESS/DESCRIPTION OF OPERATIONS BY PREMISE(S)

MOVING & STORAGE (HOUSEHOLD)

ALL INFORMATION CONTAINED
HEREIN IS UNCLASSIFIED
DATE 7/14/2005 BY 60322 mck/cpa/lvt

GENERAL INFORMATION

EXPLAIN ALL "YES" RESPONSES	YES	NO	EXPLAIN ALL "YES" RESPONSES	YES	NO
1. IS THE APPLICANT A SUBSIDIARY OF ANOTHER ENTITY OR DOES THE APPLICANT HAVE ANY SUBSIDIARIES?		<input checked="" type="checkbox"/>	7. ANY PAST LOSSES OR CLAIMS RELATING TO SEXUAL ABUSE OR MOLESTATION ALLEGATIONS, DISCRIMINATION OR NEGLIGENT HIRING?		<input checked="" type="checkbox"/>
2. IS A FORMAL SAFETY PROGRAM IN OPERATION?		<input checked="" type="checkbox"/>	8. DURING THE LAST TEN YEARS, HAS ANY APPLICANT BEEN CONVICTED OF ANY DEGREE OF THE CRIME OF ARSON? (In RI, this question must be answered by any applicant for property insurance. Failure to disclose the existence of an arson conviction is a misdemeanor punishable by a sentence of up to one year of imprisonment).		<input checked="" type="checkbox"/>
3. ANY EXPOSURE TO FLAMMABLES, EXPLOSIVES, CHEMICALS?		<input checked="" type="checkbox"/>	9. ANY UNCORRECTED FIRE CODE VIOLATIONS?		<input checked="" type="checkbox"/>
4. ANY CATASTROPHE EXPOSURE?		<input checked="" type="checkbox"/>			
5. ANY OTHER INSURANCE WITH THIS COMPANY OR BEING SUBMITTED?		<input checked="" type="checkbox"/>			
6. ANY POLICY OR COVERAGE DECLINED, CANCELLED OR NON-RENEWED DURING THE PRIOR 3 YEARS? NOT APPLICABLE IN MO		<input checked="" type="checkbox"/>			

REMARKS

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR ANOTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS THE PERSON TO CRIMINAL AND [NY: SUBSTANTIAL] CIVIL PENALTIES.

APPLICANT'S SIGNATURE	PRODUCER'S SIGNATURE
	AD

PRIOR CARRIER INFORMATION

LINE	CATEGORY	1998-2001											
GENERAL LIABILITY	CARRIER												
	POLICY NUMBER												
	POLICY TYPE	CLAIMS MADE	OCCURRENCE	CLAIMS MADE	OCCURRENCE	CLAIMS MADE	OCCURRENCE	CLAIMS MADE	OCCURRENCE	CLAIMS MADE	OCCURRENCE	CLAIMS MADE	OCCURRENCE
	RETRO DATE												
	EFF-EXP DATE												
	GENERAL AGGREGATE												
	PRODUCTS COMP OP AGGREGATE												
	PERSONAL & ADV INJ												
	EACH OCCURRENCE												
	FIRE DAMAGE												
	MEDICAL EXPENSE												
	BODILY INJURY	OCCURRENCE											
		AGGREGATE											
	PROPERTY DAMAGE	OCCURRENCE											
		AGGREGATE											
	COMBINED SINGLE LIMIT												
	MODIFICATION FACTOR												
	TOTAL PREMIUM												
AUTOMOBILE	CARRIER	VAN LINER INS CO											
	POLICY NUMBER												
	POLICY TYPE												
	EFF-EXP DATE												
	COMBINED SINGLE LIMIT	1,000,000											
	BODILY INJURY	EA PERSON											
		EA ACCIDENT											
	PROPERTY DAMAGE												
	MODIFICATION FACTOR												
	TOTAL PREMIUM												
PROPERTY	CARRIER												
	POLICY NUMBER												
	POLICY TYPE												
	EFF-EXP DATE												
	BUILDING	AMT											
	PERS PROP	AMT											
	MODIFICATION FACTOR												
TOTAL PREMIUM													
	CARRIER												
	POLICY NUMBER												
	POLICY TYPE												
	EFF-EXP DATE												
	LIMIT												
	MODIFICATION FACTOR												
	TOTAL PREMIUM												

LOSS HISTORY

ENTER ALL CLAIMS (REGARDLESS OF FAULT) OR OCCURRENCES THAT MAY GIVE RISE TO CLAIMS FOR THE PRIOR 5 YEARS (3 YEARS IN KS & NY)					CHK HERE IF NONE	X	SEE ATTACHED LOSS SUMMARY
DATE OF OCCURRENCE	LINE	TYPE/DESCRIPTION OF OCCURRENCE OR CLAIM	DATE OF CLAIM	AMOUNT PAID	AMOUNT RESERVED	CLAIM STATUS	
						OPEN	
						CLOSED	
						OPEN	
						CLOSED	

REMARKS NOTE: FIDELITY REQUIRES A FIVE YEAR LOSS HISTORY

NOTICE OF INSURANCE INFORMATION PRACTICES
 PERSONAL INFORMATION ABOUT YOU MAY BE COLLECTED FROM PERSONS OTHER THAN YOU. SUCH INFORMATION AS WELL AS OTHER PERSONAL AND PRIVILEGED INFORMATION COLLECTED BY US OR OUR AGENTS MAY IN CERTAIN CIRCUMSTANCES BE DISCLOSED TO THIRD PARTIES WITHOUT YOUR AUTHORIZATION. YOU HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND CAN REQUEST CORRECTION OF ANY INACCURACIES. A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING SUCH INFORMATION IS AVAILABLE UPON REQUEST. CONTACT YOUR AGENT OR BROKER FOR INSTRUCTION ON HOW TO SUBMIT A REQUEST TO US.

ACORD® BUSINESS AUTO SECTION

DATE (MM/DD/YY)
08/03/2001

PRODUCER PHONE (A/C, No, Ext): (973) 661-1500
FAX (973) 661-9750

DeBellis Insurance Agency, Inc.
492 Franklin Avenue
Nutley, NJ 07110

APPLICANT URBAN MOVING SYSTEMS INC
(First
Named
Insured)

EFFECTIVE DATE	EXPIRATION DATE	DIRECT BILL	PAYMENT PLAN	AUDIT
08/06/2001	08/06/2002	X AGENCY BILL		

**FOR
COMPANY
USE ONLY**

CODE: _____ **SUB CODE:** _____

AGENCY.....
CUSTOMER ID: 00007675

COVERAGES/LIMITS

COVERAGES	COVERED AUTO SYMBOLS	LIMITS
LIABILITY	1 <input checked="" type="checkbox"/> 4 <input checked="" type="checkbox"/> 9 <input checked="" type="checkbox"/> 2 <input checked="" type="checkbox"/> 7 <input type="checkbox"/> 3 <input checked="" type="checkbox"/> 8 <input type="checkbox"/>	BI CSL <input type="checkbox"/> BI EA PER \$ 1,000,000 BI EACH ACCIDENT \$ PROPERTY DAMAGE \$
PERSONAL INJURY PROTECTION	5 <input checked="" type="checkbox"/> 7 <input type="checkbox"/>	OR EQUIVALENT DEDUCTIBLE NO-FAULT COVERAGE \$
ADDITIONAL P.I.P.	5 <input type="checkbox"/> 7 <input type="checkbox"/>	TOTAL W/C \$ \$ M/E \$
MEDICAL PAYMENTS	2 <input type="checkbox"/> 4 <input type="checkbox"/> 8 <input type="checkbox"/> 3 <input type="checkbox"/> 7 <input type="checkbox"/>	EACH PERSON \$
UNINSURED MOTORIST	2 <input type="checkbox"/> 6 <input type="checkbox"/> 3 <input checked="" type="checkbox"/> 7 <input type="checkbox"/> 4 <input type="checkbox"/>	X CSL <input type="checkbox"/> BI EA PER \$ 1,000,000 BI EACH ACCIDENT \$ PROPERTY DAMAGE \$
UNDERINSURED MOTORIST	2 <input type="checkbox"/> 6 <input type="checkbox"/> 3 <input checked="" type="checkbox"/> 7 <input type="checkbox"/> 4 <input type="checkbox"/>	X CSL <input type="checkbox"/> BI EA PER \$ 1,000,000 BI EACH ACCIDENT \$ PROPERTY DAMAGE \$
HIRED/BORROWED LIABILITY	STATES NJ	COST OF HIRE X IF ANY BASIS \$
NON-OWNED LIABILITY	STATES NJ	GROUP TYPE NUMBER OF <input type="checkbox"/> EMPLOYEES <input type="checkbox"/> VOLUNTEERS <input type="checkbox"/> PARTNERS

ENDORSEMENTS, FORMS, CONDITIONS

COVERED AUTO SYMBOLS	(1) ANY AUTO (2) ALL OWNED AUTOS (3) OWNED PRIVATE PASSENGER AUTOS	(4) OWNED AUTOS OTHER THAN PRIVATE PASSENGER (5) ALL OWNED AUTOS WHICH REQUIRE NO-FAULT COVERAGE (6) OWNED AUTO SUBJECT TO COMPULSORY U.M. LAW	(7) AUTOS SPECIFIED ON SCHEDULE (8) HIRED AUTOS (9) NON-OWNED AUTOS
----------------------	--	--	---

DRIVER INFORMATION

LIST ALL DRIVERS, INCLUDING FAMILY MEMBERS THAT WILL DRIVE COMPANY VEHICLES, AND EMPLOYEES WHO DRIVE OWN VEHICLES ON COMPANY BUSINESS.

[illegible]

VEHICLE DESCRIPTION

VEH #	YEAR	MAKE: GMC	BODY TYPE:				SYN/AGE		COST NEW					
00001	2000	MODEL: VAN	V.I.N.: 1GCEG15W4Y1142815						\$ 20,935					
CITY, STATE, ZIP			TERR	GVW/GCW	CLASS	SIC	FACTOR	SEAT CP	RADIUS	FARTHEST TERM				
WHERE GARAGED				15000										
DRIVE TO WORK/SCHOOL	USE	X	COMM'L	CHECK COVERAGES	ADD'L PIP	X	UNDRINS MOTOR	F	LSP	DEDUCTIBLES	ACV	X	COMP	SPEC C OF L
UNDER 15 MILES	PLEASURE		RETAIL	X	LIAB		MED PAY	FT	X	COMP	AA	X	ST AMT	\$ 1,000
15 MILES OR OVER	FARM		SERVICE	X	PIP	X	UNINS MOTOR	FTW	X	COLL	\$		20,935	\$ 1,000 COLL
ACORD 127 (8/94)			PLEASE COMPLETE REVERSE SIDE							©ACORD CORPORATION 1993				

VEHICLE DESCRIPTION (continued)

VEH #	YEAR	MAKE: INTERNATIONAL	BODY TYPE:	SYMAGE	COST NEW					
00002	1999	MODEL:TRUCK	V.I.N.: 1HTSCAAM5X675087		\$ 42,259					
CITY, STATE, ZIP WHERE GARAGED			TERR	GVW/GCW	CLASS	SIC	FACTOR	SEAT CP	RADIUS	FARTHEST TERM
				23000						

DRIVE TO WORK/SCHOOL	USE	X	COMM'L	CHECK COVERAGES	ADD'L PIP	X	UNDRINS MOTOR	F	LSP	DEDUCTIBLES	ACV	X	COMP	SPEC C OF L
UNDER 15 MILES	PLEASURE		RETAIL	X	LIAB		MED PAY	FT	X	COMP	AA	X	ST AMT	\$ 1,000
15 MILES OR OVER	FARM		SERVICE	X	PIP	X	UNINS MOTOR	FTW	X	COLL	\$		42,259	\$ 1,000 COLL

VEH #	YEAR	MAKE: INTERNATIONAL	BODY TYPE:	SYMAGE	COST NEW					
00003	1994	MODEL:TRUCK	V.I.N.: 1HSDPPN9RH559152		\$ 26,000					
CITY, STATE, ZIP WHERE GARAGED			TERR	GVW/GCW	CLASS	SIC	FACTOR	SEAT CP	RADIUS	FARTHEST TERM
				23000						

DRIVE TO WORK/SCHOOL	USE	X	COMM'L	CHECK COVERAGES	ADD'L PIP	X	UNDRINS MOTOR	F	LSP	DEDUCTIBLES	ACV	X	COMP	SPEC C OF L
UNDER 15 MILES	PLEASURE		RETAIL	X	LIAB		MED PAY	FT	X	COMP	AA	X	ST AMT	\$ 1,000
15 MILES OR OVER	FARM		SERVICE	X	PIP	X	UNINS MOTOR	FTW	X	COLL	\$		26,000	\$ 1,000 COLL

VEH #	YEAR	MAKE: FORD	BODY TYPE:	SYMAGE	COST NEW					
00004	1993	MODEL:TRUCK	V.I.N.: 1FDNK72CXPVA20054		\$ 15,000					
CITY, STATE, ZIP WHERE GARAGED			TERR	GVW/GCW	CLASS	SIC	FACTOR	SEAT CP	RADIUS	FARTHEST TERM
				18000						

DRIVE TO WORK/SCHOOL	USE	X	COMM'L	CHECK COVERAGES	ADD'L PIP	X	UNDRINS MOTOR	F	LSP	DEDUCTIBLES	ACV	X	COMP	SPEC C OF L
UNDER 15 MILES	PLEASURE		RETAIL	X	LIAB		MED PAY	FT	X	COMP	AA	X	ST AMT	\$ 1,000
15 MILES OR OVER	FARM		SERVICE	X	PIP	X	UNINS MOTOR	FTW	X	COLL	\$		15,000	\$ 1,000 COLL

VEH #	YEAR	MAKE: FREIGHTLINER	BODY TYPE:	SYMAGE	COST NEW					
00005	2001	MODEL:TRUCK	V.I.N.: 1FVABPAL91HH68277		\$ 69,837					
CITY, STATE, ZIP WHERE GARAGED			TERR	GVW/GCW	CLASS	SIC	FACTOR	SEAT CP	RADIUS	FARTHEST TERM
				25500						

DRIVE TO WORK/SCHOOL	USE	X	COMM'L	CHECK COVERAGES	ADD'L PIP	X	UNDRINS MOTOR	F	LSP	DEDUCTIBLES	ACV	X	COMP	SPEC C OF L
UNDER 15 MILES	PLEASURE		RETAIL	X	LIAB		MED PAY	FT	X	COMP	AA	X	ST AMT	\$ 1,000
15 MILES OR OVER	FARM		SERVICE	X	PIP	X	UNINS MOTOR	FTW	X	COLL	\$		69,837	\$ 1,000 COLL

ADDITIONAL INTEREST CERTIFICATE RECIPIENT (Attach ACORD 45 for additional names)

INTEREST	RANK:	NAME AND ADDRESS	REFERENCE #:	CERTIFICATE REQUIRED	INTEREST IN ITEM NUMBER
ADDITIONAL INSURED					LOCATION: BUILDING:
LOSS PAYEE					VEHICLE: BOAT:
MORTGAGEE					SCHEDULED ITEM NUMBER:
LIENHOLDER					OTHER
EMPLOYEE AS LESSOR					

ITEM DESCRIPTION:

GENERAL INFORMATION

EXPLAIN ALL "YES" RESPONSES	YES	NO	7. DO OPERATIONS INVOLVE TRANSPORTING HAZARDOUS MATERIAL?	X
1. WITH THE EXCEPTION OF ENCUMBRANCES, ARE ANY VEHICLES NOT SOLELY OWNED BY AND REGISTERED TO THE APPLICANT?	X		8. ANY HOLD HARMLESS AGREEMENTS?	X
2. DO OVER 50% OF THE EMPLOYEES USE THEIR AUTOS IN THE BUSINESS?	X		9. ANY VEHICLES USED BY FAMILY MEMBERS? IF SO, PLEASE IDENTIFY IN REMARKS.	X
3. IS THERE A VEHICLE MAINTENANCE PROGRAM IN OPERATION?	X		10. DOES THE APPLICANT OBTAIN MVR VERIFICATIONS?	X
4. ARE ANY VEHICLES LEASED TO OTHERS?	X		11. DOES THE APPLICANT HAVE A SPECIFIC DRIVER RECRUITING METHOD?	X
5. ARE ANY VEHICLES CUSTOMIZED, ALTERED OR HAVE SPECIAL EQUIPMENT?	X		12. ARE ANY DRIVERS NOT COVERED BY WORKERS COMPENSATION?	X
6. ARE ICC, PUC OR OTHER FILINGS REQUIRED?	X		13. ANY VEHICLES OWNED BUT NOT SCHEDULED ON THIS APPLICATION?	X

DESCRIPTION OF GARAGE/STORAGE LOCATIONS

MAXIMUM DOLLAR VALUE SUBJECT TO LOSS

REMARKS

UNINSURED AND UNDERINSURED MOTORISTS COVERAGES (Check the appropriate box(es) below and sign where applicable)

DO NOT USE IN AR, AZ, CA, CT, DE, FL, GA, IA, IL, MD, NJ, NV, OK, OR, PA, RI, SC, WV; USE SPECIFIC STATE SUPPLEMENT. MINIMUM UM LIMITS REQUIRED IN DC, ME, MN, MO, VT, VA, WA, WI.

I UNDERSTAND AND ACKNOWLEDGE THAT UNINSURED MOTORISTS (UM) AND UNDERINSURED MOTORISTS (UIM) COVERAGES HAVE BEEN EXPLAINED TO ME. I HAVE BEEN OFFERED THE OPTIONS OF:

SELECTING UM AND UIM LIMITS EQUAL TO MY LIABILITY LIMITS,
SELECTING UM AND UIM LIMITS LOWER THAN MY LIABILITY LIMITS, OR
REJECTING COVERAGE ENTIRELY.

I UNDERSTAND THAT THE COVERAGE SELECTION AND LIMIT CHOICES INDICATED HERE WILL APPLY TO ALL FUTURE POLICY RENEWALS, CONTINUATIONS AND CHANGES UNLESS I NOTIFY YOU OTHERWISE IN WRITING.

1. I SELECT UM AND UIM LIMITS INDIC IN THIS APP
2. I REJECT UM BODILY INJURY COVERAGE
3. I REJECT UIM BODILY INJURY COVERAGE
4. I REJECT UM PROPERTY DAMAGE COVERAGE
5. I REJECT UIM PROPERTY DAMAGE COVERAGE

(APPLICANT'S SIGNATURE)

(APPLICANT'S SIGNATURE)

(APPLICANT'S SIGNATURE)

(APPLICANT'S SIGNATURE)

(APPLICANT'S SIGNATURE)

ACORD 127 (8/94)

ATTACH TO APPLICANT INFORMATION SECTION

ACORD® VEHICLE SCHEDULE

DATE (MM/DD/YY)
08/03/2001PRODUCER PHONE (A/C, No, Ext): (973)661-1500
FAX (973)661-9750DeBellis Insurance Agency, Inc.
492 Franklin Avenue
Nutley, NJ 07110APPLICANT URBAN MOVING SYSTEMS INC
(First Named Insured)

EFFECTIVE DATE 08/06/2001 EXPIRATION DATE 08/06/2002 DIRECT BILL X AGENCY BILL PAYMENT PLAN AUCIT

FOR COMPANY USE ONLY

CODE: SUB CODE:

AGENCY CUSTOMER ID

00007675

VEHICLE DESCRIPTION

VEH # YEAR MAKE: INTERNATIONAL BODY TYPE: SYMAGE COST NEW
00006 2001 MODEL: TRUCK V.I.N.: 1HISCAAM01H393754 \$ 63,964CITY, STATE, ZIP TERR GVW/GCW CLASS SIC FACTOR SEAT CP RADIUS FARTHEST TERM
WHERE GARAGED 25500DRIVE TO WORK/SCHOOL USE COMM'L CHECK COVERAGES ADD'L PIP UNDRINS MOTOR TOWING & LABOR SPEC C OF L
UNDER 15 MILES PLEASURE RETAIL LIAB MED PAY FT LSP DEDUCTIBLES ACV X COMP SPEC C OF L
OVER 15 MILES FARM SERVICE PIP X UNINS MOTOR FTW X COLL \$ 63,964 \$ 1,000 COLLVEH # YEAR MAKE: BODY TYPE: SYMAGE COST NEW
MODEL: V.I.N.: \$CITY, STATE, ZIP TERR GVW/GCW CLASS SIC FACTOR SEAT CP RADIUS FARTHEST TERM
WHERE GARAGEDDRIVE TO WORK/SCHOOL USE COMM'L CHECK COVERAGES ADD'L PIP UNDRINS MOTOR TOWING & LABOR SPEC C OF L
UNDER 15 MILES PLEASURE RETAIL LIAB MED PAY FT LSP DEDUCTIBLES ACV COMP SPEC C OF L
OVER 15 MILES FARM SERVICE PIP UNINS MOTOR FTW COLL \$ \$ COLLVEH # YEAR MAKE: BODY TYPE: SYMAGE COST NEW
MODEL: V.I.N.: \$CITY, STATE, ZIP TERR GVW/GCW CLASS SIC FACTOR SEAT CP RADIUS FARTHEST TERM
WHERE GARAGEDDRIVE TO WORK/SCHOOL USE COMM'L CHECK COVERAGES ADD'L PIP UNDRINS MOTOR TOWING & LABOR SPEC C OF L
UNDER 15 MILES PLEASURE RETAIL LIAB MED PAY FT LSP DEDUCTIBLES ACV COMP SPEC C OF L
OVER 15 MILES FARM SERVICE PIP UNINS MOTOR FTW COLL \$ \$ COLLVEH # YEAR MAKE: BODY TYPE: SYMAGE COST NEW
MODEL: V.I.N.: \$CITY, STATE, ZIP TERR GVW/GCW CLASS SIC FACTOR SEAT CP RADIUS FARTHEST TERM
WHERE GARAGEDDRIVE TO WORK/SCHOOL USE COMM'L CHECK COVERAGES ADD'L PIP UNDRINS MOTOR TOWING & LABOR SPEC C OF L
UNDER 15 MILES PLEASURE RETAIL LIAB MED PAY FT LSP DEDUCTIBLES ACV COMP SPEC C OF L
OVER 15 MILES FARM SERVICE PIP UNINS MOTOR FTW COLL \$ \$ COLLVEH # YEAR MAKE: BODY TYPE: SYMAGE COST NEW
MODEL: V.I.N.: \$CITY, STATE, ZIP TERR GVW/GCW CLASS SIC FACTOR SEAT CP RADIUS FARTHEST TERM
WHERE GARAGEDDRIVE TO WORK/SCHOOL USE COMM'L CHECK COVERAGES ADD'L PIP UNDRINS MOTOR TOWING & LABOR SPEC C OF L
UNDER 15 MILES PLEASURE RETAIL LIAB MED PAY FT LSP DEDUCTIBLES ACV COMP SPEC C OF L
OVER 15 MILES FARM SERVICE PIP UNINS MOTOR FTW COLL \$ \$ COLLVEH # YEAR MAKE: BODY TYPE: SYMAGE COST NEW
MODEL: V.I.N.: \$CITY, STATE, ZIP TERR GVW/GCW CLASS SIC FACTOR SEAT CP RADIUS FARTHEST TERM
WHERE GARAGEDDRIVE TO WORK/SCHOOL USE COMM'L CHECK COVERAGES ADD'L PIP UNDRINS MOTOR TOWING & LABOR SPEC C OF L
UNDER 15 MILES PLEASURE RETAIL LIAB MED PAY FT LSP DEDUCTIBLES ACV COMP SPEC C OF L
OVER 15 MILES FARM SERVICE PIP UNINS MOTOR FTW COLL \$ \$ COLLVEH # YEAR MAKE: BODY TYPE: SYMAGE COST NEW
MODEL: V.I.N.: \$CITY, STATE, ZIP TERR GVW/GCW CLASS SIC FACTOR SEAT CP RADIUS FARTHEST TERM
WHERE GARAGEDDRIVE TO WORK/SCHOOL USE COMM'L CHECK COVERAGES ADD'L PIP UNDRINS MOTOR TOWING & LABOR SPEC C OF L
UNDER 15 MILES PLEASURE RETAIL LIAB MED PAY FT LSP DEDUCTIBLES ACV COMP SPEC C OF L
OVER 15 MILES FARM SERVICE PIP UNINS MOTOR FTW COLL \$ \$ COLL

ACORD 129 (3/93) ©ACORD CORPORATION 1993

P-5
008

T480TA2
TIME 20:39:27

CUST. TYPE: N

VANLINER INSURANCE COMPANY - CUSTOMER OPEN/CLOSED REPORT
BROKER NBR: 135
BUSINESS TYPE: M
FOR POLICY NUMBER: BA02251800
POLICY DATES 08/05/99 TO 08/05/00
AGENT NBR: 00000000

CUSTOMER NUMBER AND NAME:
0000022518 URBAN MOVING SYSTEMS, INC.
312 PAVONIA AVENUE #1

PRODUCER NUMBER AND NAME:
135 A.E. GOETTELMAH & CO., INC.
P.O. BOX 4104
MAHIASETT
NY 11030 4308

JERSEY CITY

NJ 07302

PAGE 64
DATE 07/31/00

08/01/00 00:10:50
TUE 14:38
1TX/RX NO 71981
10:50AM VANLINER
AUG 01 00

	OPEN RESERVES	TOTAL PAYMENTS INCURRED LOSS	POTENTIAL DEDUCTIBLE	TOTAL RECOVERED	NET INCURRED
POLICY YEAR: 99					
TOTALS FOR L.O.B.: 03 COMMERCIAL AUTO					
COVERAGE TYPE: BI/PD LIABILITY					
OPEN					
	DEDUCTIBLE	0.00			10600.00
4 RESERVES	10600.00	0.00	0.00	0.00	5916.77
8 RESERVES	0.00	5916.77	0.00	0.00	5916.77
CLOSED		5916.77			
POLICY YEAR: 99					
TOTALS FOR L.O.B.: 03 COMMERCIAL AUTO					
COVERAGE TYPE: COLLISION					
OPEN					
	DEDUCTIBLE	1000.00			0.00
0 RESERVES	0.00	0.00	0.00	0.00	1610.25
2 RESERVES	0.00	1610.25	0.00	0.00	1610.25
CLOSED		1610.25			
TOTAL FOR POLICY NUMBER BA02251800	5 CLAIMS	10600.00	7527.02 18127.02	0.00	0.00
				0.00	18127.02

JUL 12 2001 3:22PM

08/25/01 MON 14:59 FAX 518 627 4458
08/01/00 TUE 13:44 FAX 212 684 1270

F-5/23

P.6
0007

TIME 20:39:27

CUST. TYPE: N

VANLINER INSURANCE COMPANY - CUSTOMER OPEN/CLOSED REPORT
BUSINESS TYPE: N BROKER NBR: 135 AGENT NBR: 00000000
FOR POLICY NUMBER: 8A02251800
POLICY DATES 08/05/99 TO 08/05/00

PAGE 63
DATE 07/31/00

CUSTOMER NUMBER AND NAME:
0000022518 URBAN MOVING SYSTEMS, INC.
312 PAVONIA AVENUE #1

PRODUCER NUMBER AND NAME:
135 A.E. GOETTELHANN & CO., INC.
P.O. BOX 4308
MANHASSETT NY 11030 4308

JERSEY CITY

NJ 07302

COMPANY 01 VANLINER INSURANCE COMPANY
L.O.B. 03 COMMERCIAL AUTO
CLAIM NUMBER CLAIMANT
LOSS DATE EMPLOYER/DRIVER NAME
DESC. OF CLAIM

CLAIM STATUS REPORT DATE
ACCIDENT LOCATION

OPEN IND.
OPEN EXP.
TOTAL RESERVE

IND. PAID
EXP. PAID
TOTAL PAID

TOTAL IN. IND.
TOTAL IN. EXP.
TOTAL INCURRED

RECOVER
NET INCURRED

99-128800
09/01/99

CLOSED 01/10/00
RIDGEFIELD NJ 07000

0.00 2512.76
0.00 0.00
0.00 2512.76

2512.76
0.00
2512.76

0.00
2512.76

VA ACTION OTHER TYPE LOSS

C PD LOSS - BI/PD LIABILITY

CLMT #1
CLMT #2
CLMT #3
CLMT #4
CLMT #5
CLMT #6

b6
b7c

JUL 12 2001 3:22PM H LASERJET 3200

06/25/01 MON 14:59 FAX 518 627 4458
08/01/00 TUE 13:44 FAX 212 684 1270

08/01/00 TUE 14:38
VANLINER
TX/RX NO 71981 0007

P.7-13

P.7

7480TA2

TIME 20:39:27

7480TA2
TIME 20:39:27

CUST. TYPE: N

VANLINER INSURANCE COMPANY - CUSTOMER OPEN/CLOSED REPORT
BUSINESS TYPE: H BROKER HDR: 135
FOR POLICY NUMBER: B102251800
POLICY DATES 08/05/99 TO 08/05/00

PAGE 62
DATE 07/31/00

CUSTOMER NUMBER AND NAME:
0000022510 URBAN MOVING SYSTEMS, INC.
312 PAVONIA AVENUE #1

PRODUCER NUMBER AND NAME:
135 A.E. GOETTMANN & CO., INC.
P.O. BOX 4308
MANHASSETT NY 11030 4308

JERSEY CITY NJ 07302

COMPANY 01 VANLINER INSURANCE COMPANY
L.O.B. 01 COMMERCIAL AUTO
CLAIM NUMBER
LOSS DATE
CLAIMANT
EMPLOYER/DRIVER NAME
DESC. OF CLAIM
CLAIM STATUS
REPORT DATE
ACCIDENT LOCATION
OPEN IND.
OPEN EXP.
TOTAL RESERVE
IND. PAID
EXP. PAID
TOTAL PAID
TOTAL IN. IND.
TOTAL IN. EXP.
TOTAL INCURRED
RECOVERY
NET INCURRED

99-124929
09/01/99

CLMT #1
CLMT #2
CLMT #3
CLMT #4
CLMT #5
CLMT #6

99-124932
08/08/99

CLMT #1
CLMT #2
CLMT #3
CLMT #4
CLMT #5
CLMT #6

99-125793
09/11/99

CLMT #1
CLMT #2
CLMT #3
CLMT #4
CLMT #5
CLMT #6

99-126305
08/05/99

CLMT #1
CLMT #2
CLMT #3
CLMT #4
CLMT #5
CLMT #6

CLAIMANT ACTION OTHER TYPE LOSS
C BI LOSS - BI/PD LIABILITY

UNK DRIVER
VA ACTION OTHER TYPE LOSS
C BI LOSS - BI/PD LIABILITY
C PD LOSS - BI/PD LIABILITY

VA LEAVING DRIVE ON LOT, HITVA
C PD LOSS - BI/PD LIABILITY

URBAN MOVING SYSTEMS, INC.
VA HIT BUILDING
C COLLISION

CLOSED
WANAQUE
NJ 07000

OPEN
NEW YORK
NY 06300

CLOSED
L'INGOLM PK
NJ 07000

CLOSED
WCEHAWKEN
NJ 07000

0.00
0.00
0.00

0.00
320.10
320.10

0.00
320.10
320.10

0.00
120.10
120.10

10000.00
600.00
10600.00

560.50
70.00
630.50

10560.50
670.00
11230.50

0.00
11230.50
11230.50

0.00
0.00
0.00

2413.41
40.00
2453.41

2413.41
40.00
2453.41

0.00
2453.41
2453.41

0.00
0.00
0.00

1610.25
0.00
1610.25

1610.25
0.00
1610.25

0.00
1610.25
1610.25

9000
RUGS TO
105000
TX/RX
NO 71981
VANLINER
TUE 14:33

08/01/00

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P.6/13

JUL 12 2001 3:22PM
06/25/01 MON 14:59 FAX 518 827 4458
08/01/00 TUE 13:44 FAX 212 584 1270

P.8
0005

TIME 20:39:27

VANLINER INSURANCE COMPANY - CUSTOMER OPEN/CLOSED REPORT
CUST. TYPE: N BUSINESS TYPE: M BROKER NBR: 135 AGENT NBR: 00000000
FOR POLICY NUMBER: BA02251800
POLICY DATES 08/05/98 TO 08/03/99

PAGE 61
DATE 07/31/00

CUSTOMER NUMBER AND NAME:
0000022518 URBAN MOVING SYSTEMS, INC.
312 PAVONIA AVENUE #1

PRODUCER NUMBER AND NAME:
135 A.E. GOETTMANN & CO., INC.
P.O. BOX 4308
NAHASSETT NY 11030 4308

JERSEY CITY

NJ 07302

	OPEN RESERVES	TOTAL PAYMENTS INCURRED LOSS	POTENTIAL DEDUCTIBLE	TOTAL RECOVERED	NET INCURRED
POLICY YEAR: 98					
TOTALS FOR L.O.B.: 03 COMMERCIAL AUTO					
COVERAGE TYPE: COLLISION					
OPEN	0 RESERVES	1000.00 0.00	0.00	0.00	0.00
		0.00			
CLOSED	2 RESERVES	0.00 76.50 76.50	0.00	0.00	76.50
POLICY YEAR: 99					
TOTALS FOR L.O.B.: 03 COMMERCIAL AUTO					
COVERAGE TYPE: BI/PD LIABILITY					
OPEN	3 RESERVES	6124.20 0.00	964.40 7088.60	0.00	0.00
		0.00	0.00	0.00	0.00
CLOSED	1 RESERVES	0.00 0.00	0.00	0.00	0.00
TOTAL FOR POLICY NUMBER BA02251800	2 CLAIMS	6124.20 7088.90 7165.10	0.00	0.00	7165.10

JUL 12 2001 3:22PM LASERJET 3200

06/25/01 MON 14:58 FAX 516 827 4458
08/01/00 TUE 13:43 FAX 212 664 1270

REMITTANCE VANLINER 08/01/00 TUE 14:38 [TX/RX NO 71081] 0005

P.5/13

P-9

0004

T460YAZ
TIME 20:39:27

VANLINER INSURANCE COMPANY - CUSTOMER OPEN/CLOSED REPORT
CUST. TYPE: H BUSINESS TYPE: N BROKER NBR: 135
FOR POLICY NUMBER: BAO2251800
POLICY DATES 08/05/98 TO 08/05/99
AGENT NBR: 00000000

PAGE 60
DATE 07/31/00

CUSTOMER NUMBER AND NAME:
0000022518 URBAN MOVING SYSTEMS, INC.
312 PAVONIA AVENUE #1

PRODUCER NUMBER AND NAME:
135 A.E. COETTELMAIN & CO., INC.
P.O. BOX 4308
MANHASSETT NY 11030 4308

JERSEY CITY NJ 07302

COMPANY 01 VANLINER INSURANCE COMPANY		L.O.B. 03 COMMERCIAL AUTO		CLAIM STATUS	REPORT DATE	OPEN IND. OPEN EXP. TOTAL RESERVE	IND. PAID EXP. PAID TOTAL PAID	TOTAL IN. IND. TOTAL IN. EXP. TOTAL INCURRED	RECOVERY NET INCURRED
CLAIM NUMBER	CLAIMANT	LOSS DATE	EMPLOYER/DRIVER NAME DESC. OF CLAIM						
99-122236	URBAN MOVING SYSTEMS, INC.			CLOSED	06/24/99	0.00	0.00	0.00	0.00
05/14/99			ELIZABETH		NJ 07000	0.00	76.50	76.50	76.50
						0.00	76.50	76.50	76.50

CLAIMANT ACTION OTHER TYPE LOS
CLMT #1 URBAN MOVING SYSTEMS, INC. C COLLISION

- CLMT #2
- CLMT #3
- CLMT #4
- CLMT #5
- CLMT #6

99-122995		OPEN	07/16/99	6000.00	0.00	6000.00	0.00
05/14/99		ELIZABETH	NJ 07000	124.20	964.40	1088.60	
				6124.20	964.40	7088.60	7088.60

CLAIMANT ACTION OTHER TYPE LOS
O PD LOSS - BI/PD LIABILITY

- CLMT #1
- CLMT #2
- CLMT #3
- CLMT #4
- CLMT #5
- CLMT #6

LASERJET 3200

JUL 12 2001 3:22PM

06/25/01 MON 14:58 FAX 516 627 4458
08/01/00 TUE 13:43 FAX 212 684 1270

RECEIVED
VANLINER
TUE 14:38
ITX/RX NO 71981 0004

08/01/00

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P.4.13

JUL 12 2001 3:23PM LASERJET 3200
 08/25/01 MON 14:58 FAX 516 627 4458
 08/01/00 TUE 13:43 FAX 212 664 1270

P.10
 0003

THA0TA2
 TIME 20:39:27

VANLINER INSURANCE COMPANY - CUSTOMER OPEN/CLOSED REPORT
 CUST. TYPE: H BUSINESS TYPE: H BROKER NBR: 135 AGENT NBR: 00000000
 FOR POLICY NUMBER: BA02251800
 POLICY DATES 08/05/97 TO 08/05/98

PAGE 59
 DATE 07/31/00

CUSTOMER NUMBER AND NAME:
 0000022518 URBAN MOVING SYSTEMS, INC.
 312 PAVONIA AVENUE #1

PRODUCER NUMBER AND NAME:
 135 A.E. GOETTMANN & CO., INC.
 P.O. BOX 4308
 MANHASSETT NY 11030 4308

JERSEY CITY

NJ 07302

	OPEN RESERVES	TOTAL PAYMENTS INCURRED LOSS	POTENTIAL DEDUCTIBLE	TOTAL RECOVERED	NET INCURRED
POLICY YEAR: 97					
TOTALS FOR L.O.B.: 03 COMMERCIAL AUTO					
COVERAGE TYPE: BI/PO LIABILITY					
OPEN	DEDUCTIBLE 0 RESERVES	0.00 0.00	0.00 0.00	0.00 0.00	0.00 1488.78
CLOSED	2 RESERVES	0.00 1488.78 1488.78	0.00	0.00	
TOTAL FOR POLICY NUMBER BA02251800	1 CLAIMS	0.00 1488.78 1488.78	0.00	0.00	1488.78

08/01/00 TUE 14:38
 VANLINER
 LTR:01 00. 10 000
 TTX/RX NO 71981 0003

P.3-13

P.11
0002

Y4807A2
TIME 20:39:27

CUST. TYPE: 10

VARLINER INSURANCE COMPANY - CUSTOMER OPEN/CLOSED REPORT
BUSINESS TYPE: H BROKER NBR: 135 AGENT NBR: 00000000
FOR POLICY NUMBER: 8A02251800
POLICY DATES 08/05/97 TO 08/05/98

PAGE 58
DATE 07/11/00

CUSTOMER NUMBER AND NAME:
0000022518 URBAN MOVING SYSTEMS, INC.
112 PAVONIA AVENUE #1

PRODUCER NUMBER AND NAME:
135 A.E. COETTELNAHN & CO., INC.
P.O. BOX 4308
HARTHASSETT NY 11030 4308

JERSEY CITY NJ 07302

COMPANY 01 VARLINER INSURANCE COMPANY
L.O.B. 03 COMMERCIAL AUTO
CLAIM NUMBER, CLAIMANT
LOSS DATE EMPLOYER/DRIVER NAME
DESC. OF CLAIM
CLAIM STATUS REPORT DATE OPEN IND. IND. PAID TOTAL IN. IND. RECOVERY
ACCIDENT LOCATION OPEN EXP. EXP. PAID TOTAL IN. EXP. NET INCURRED
TOTAL RESERVE TOTAL PAID TOTAL INCURRED
98-711837 [REDACTED] CLOSED 10/07/98 0.00 1400.78 1400.78 0.00
07/25/98 JERSEY CY NJ 07000 0.00 0.00 0.00 1400.78
VA ACTION OTHER TYPE LOSS C PD LOSS - BI/PD LIABILITY
CLNT #1 [REDACTED]
CLNT #2
CLNT #3
CLNT #4
CLNT #5
CLNT #6

b6
b7c

JUL 12 2001 3:23PM LASERJET 3200
08/25/01 MON 14:57 FAX 516.827.4458
08/01/00 TUE 13:42 FAX 212.327.4458

08/01/00 TUE 14:38 VARLINER
PAGE 01 OF 03 10:45AM [TX/RX NO 7198] 0002

P.2-13

Urban Moving Systems, Inc.

New Jersey Headquarters
3, 18th Street
Weehawken, NJ 07087
(201) 558-0031

0215

New York Headquarters
446 West 50th Street
New York, NY 10019
(212) 338-9267

[REDACTED]
DeBellis Insurance Agency, Inc.
VIA FACSIMILE: 973-661-9750

Re: Insurance proposal

Dear [REDACTED]

Please review the following and call me to let me know if you need anything else.

b6
b7C

Thank you,

[REDACTED]

$$\begin{aligned}\text{Liab} &= \$4,800 \times 7 = \$33,600 \\ \text{P.D} &= \$159,662 \times 4\% = \$6,400 + 3\% \quad (\$192) \\ &\quad + \$100\end{aligned}$$

* Auto Quote \$40,292.

Cargo - BOR

CPKG - BOR

WC - BOR

ALL INFORMATION CONTAINED
HEREIN IS UNCLASSIFIED
DATE 7/14/2005 BY 60322 MAC/2/473/44

Cargo

Cz

Baldwin Sadler Corporation
dba-CA-Baldwin Sadler Insurance Services
National Managing Specialty Underwriters
CA License 0B01356

PO Box 7001
Ryersford, PA 19468-0841
(610) 792-9100 (800) 227-9040
(610) 792-9200

June 25, 2001

201-558-0215

Urban Moving Systems, Inc.
3 18TH STREET
WEEHAWKEN, NJ 07087

Re: Urban Moving Systems, Inc.
(IH25623720; 16-AUG-00 to 16-AUG-01)

b6
b7c

Dear

Baldwin Sadler Corporation is a national managing specialty underwriter for cargo insurance for The Hanover Insurance Company.

We have had no reported claims on the above captioned policy as of June 25, 2001.

Sincerely,

COPY

Transmit.txt

1 PAGE 1

LOSSES AS OF:06/30/2001 ACROSS ACCOUNTS - BY ACCOUNT
 RUN DATE:07/05/2001 RMD DETAIL LOSS RUN

INSURED:URBAN MOVING SYSTEMS INC PRODUCER:0004J REPORTING OFFICE:0
 4J
 POLICY NUMBER: UB 688X6573 ACCIDENT PERIOD FROM: 01011990 TO 070520
 01

CLAIMANT	ACCIDENT	O/	CLAIM	MEDICAL
INJURY CLASS	FILE NUMBER			
	DATE	C	AMOUNT	AMOUNT
CODES CODE	ADJ PRE-	CLAIM		
POLICY EFF.DATE:09/18/2000				

NO CLAIMS FOR THIS POLICY PERIOD

STATE:

AGE

0 0

*TOTAL STATE	NO. CLAIMS	0	0	0
	OPEN	0	0	0
	CLOSED	0	0	0

*TOTAL POLICY	NO. CLAIMS	0	0	0
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1

LOSSES AS OF:06/30/2001 ACROSS ACCOUNTS - BY ACCOUNT
 RUN DATE:07/05/2001 RMD DETAIL LOSS RUN

Injury Code:	Class Code:	The code numbe
r of the		
D-Death		manual classification u
nder which the		
P-Permanent Disability		employee is covered for
compensation		
M-Major Permanent Disability		
N-Minor Permanent Disability		
T-Temporary Total or Temporary Partial		Prefix CM claims will h
ave 0000 until		
X-Medical Claims		18 months after Policy
Eff Date		
7-Contract Medical or Hospital		
8-Closed Death Cases in CA		

Transmit.txt

9-Permanent Partial not in CA, TX, or NJ

0-Hospital Reimbursement in CA

O/C - Open or Closed Indicator

1 PAGE 1

Selection Criteria for: 01-RMD DTL LOSS RUN

Member Name:Q6360Q01 Run-Time:15.57.36

Parm Name: Parm Desc:

IF ACC_DATE FROM 01011990 TO 07052001

IF POL_NBR EQ 688X6573

Format: 0

Current or History Selection was: C

The Type of Dollars Reported was:

Claim Size Option:

Report Title ==>

==>

Sort Field1:

Heading:

Sort Field2:

Heading:

Sort Field3:

Heading:

Variable Selection Statements:

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DEBELLIS INSURANCE AGENCY, INC.
492 FRANKLIN AVE.
NUTLEY, NJ 07110
973-661-1500
FAX 973-661-9750

FACSIMILE TRANSMITTAL SHEET

TO:	FROM:
<input type="text"/>	<input type="text"/>
COMPANY:	DATE:
Urban Moving Systems	08/01/01
FAX NUMBER:	TOTAL NO. OF PAGES INCLUDING COVER:
	01
PHONE NUMBER:	SENDER'S REFERENCE NUMBER:
RE:	YOUR REFERENCE NUMBER:
<u>COMMERCIAL AUTO</u> <u>QUOTATION</u>	

b6
b7c

NOTES/COMMENTS:

Per our conversation today please be advised I have obtained the following quotation on your commercial autos:

Liability Limit \$1,000,000
Comprehensive & Collision Deductible \$1,000.

Total Annual Premium = \$40,292
Deposit Required to Bind = \$10,073 (the balance of the premium can be financed on 9 monthly installments)

This indication is based on 7 units with total values of \$159,662.

The quotes for the Cargo, Warehouseman's Liability, and WC will be obtained shortly.

If there are any questions please contact my office.

Sincerely,

ALL INFORMATION CONTAINED
HEREIN IS UNCLASSIFIED
DATE 7/14/2005 BY 60322 auc/2102/10/12

Urban Moving Systems, Inc.

New Jersey Headquarters
3, 18th Street
Weehawken, NJ 07087
(201) 558-0031

New York Headquarters
446 West 50th Street
New York, NY 10019
(212) 338-9267

Dehells Insurance

[Redacted]

VIA FACSIMILE: 973-661-9750

b6
b7C

Dear [Redacted]

The informaion you requested is below. Please call me to confirm that you received them and that the application is on it's way.

Thank you [Redacted]

[Redacted]

Urban Moving Systems, Inc.

Urban Moving Systems, Inc.

MC 320465
NYS Dot t-33739
US Dot 691256
PC 0076006

Max Movers, Inc.

MC 398463
USDOT 923345

ALL INFORMATION CONTAINED
HEREIN IS UNCLASSIFIED
DATE 7/14/2015 BY 60322/UC/LP/CPA/vr

URGENT**Urban Moving Systems, Inc.**

New Jersey Headquarters
 3, 18th Street
 Weehawken, NJ 07087
 (201) 558-0031

210 ext 100
 201-558-0315 Fax

New York Headquarters
 446 West 50th Street
 New York, NY 10019
 (212) 338-9267

DeBellis Insurance Agency, Inc.

VIA FACSIMILE: 973-661-9750

b6
b7C

Dear [REDACTED]

Here is a revised list of trucks that we need covered by our policy. I apologize for the mix-up. Please give me a call so we can go over the details.

Thank you

Urban Moving Systems, Inc.

Revised Vehicle Schedule

Vehicle #	Year	Make	Model	Vehicle ID	Cost New
1	2000	GMC	Van	1GCEG15W4Y1142815	\$ 20,935.00
2	1999	INTERNATIONAL	TRUCK	1HTSCAAM5X675087	\$ 42,259.00
3	1994	INTERNATIONAL	TRUCK	1HSDPPN9RH559152	\$ 26,000.00
4	1993	FORD	TRUCK	1FDNK72CXPVA20054	\$ 15,000.00
5	2001	FREIGHTLINER	TRUCK	1FVABPAL91HH68277	\$ 69,837.21
6	2001	INTERNATIONAL	TRUCK	1HISCAAM01H393754	\$ 63,964.60

GVW

25,500

25,500

ALL INFORMATION CONTAINED**HEREIN IS UNCLASSIFIED**DATE 7/14/2005 BY 60322 JML/CPAL/vr

* Total Value = \$ 237,995 x 4% =
 \$9520.

Annual Receipts: \$1,168,970.00

Radius:

- 90% 300 miles
- 8% 120 miles
- 2% 2500 miles

please also include coverage
for \$

Suburban Moving & Storage (liability only)

DBA - Searchmovers.com

DBA - Boxes n' Stuff, com

ALL INFORMATION CONTAINED
HEREIN IS UNCLASSIFIED
DATE 07-30-2010 BY UC60322LP/PLJ/CC

- these are add ons to our
policy. They are under the
same financial control as
Urban Moving & employ
the same people. Please
call me if you have any
questions.

Kianx,

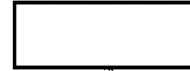


b6
b7C

ALL INFORMATION CONTAINED
HEREIN IS UNCLASSIFIED
DATE 07-30-2010 BY UC60322LP/PLJ/CC

Warehouse Insurance

*for
Urban as well
as*



b6
b7C

Square footage: 16,000

Construction: concrete cinder blocks

Total value of items stored: \$250,000

Security: closed circuit t.v. system and audio recording

Who has access: warehouse personnel, storage manager

Sprinklers: yes

Alarm System: ADT security linked to local police station 1 block from premises

ALL INFORMATION CONTAINED
HEREIN IS UNCLASSIFIED
DATE 07-30-2010 BY UC60322LP/PLJ/CC

481-0837 (09/99)


HANOVER INSURANCE COMPANY
Worcester, Massachusetts

MOTOR TRUCK CARGO COVERAGE PART

This endorsement, effective 8/16/00 (12:01 A.M., standard time), forms a
part of Policy No. IHZ5623720

issued to Urban Moving Systems, Inc.

by Hanover Insurance Company.


Authorized Representative

b6
b7C

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is or is not covered.

Part I Applies to All Insureds

Parts II through XI Apply Only if Checked Below:

- ☐ Part II Spoilage or Freezing
- ☐ Part III Owner's Goods Extension - Insured's Merchandise
- ☐ Part IV Owner's Goods Extension - Extended Coverage Period
- ☐ Part V Specified Perils Including Theft
- ☐ Part VI Specified Perils Excluding Theft
- ☐ Part VII Theft From Locked Vehicle (Only)
- ☐ Part VIII Reduced Theft Limit On Target Commodities
- ☐ Part IX Theft of An Entire Load (Only)
- ☐ Part X Theft From "Unattended" Vehicle Exclusion
- ☐ Part XI Vehicle Alarm Warranty

481-0837 (09/99)

CONTINENTAL CASUALTY COMPANY

ALL INFORMATION CONTAINED
HEREIN IS UNCLASSIFIED
DATE 07-30-2010 BY UC60322LP/PLJ/CC

WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE POLICY

In return for the payment of the premium and subject to all terms of this policy, we agree with you as follows:

GENERAL SECTION

A. The Policy

This policy includes at its effective date the Information Page and all endorsements and schedules listed there. It is a contract of insurance between you (the employer named in Item 1 of the Information Page) and us (the insurer named on the Information Page). The only agreements relating to this insurance are stated in this policy. The terms of this policy may not be changed or waived except by endorsement issued by us to be part of this policy.

B. Who Is Insured

You are insured if you are an employer named in Item 1 of the Information Page. If that employer is a partnership, and if you are one of its partners, you are insured, but only in your capacity as an employer of the partnership's employees.

C. Workers Compensation Law

Workers Compensation Law means the workers or workmen's compensation law and occupational dis-

ease law of each state or territory named in Item 3.A. of the Information Page. It includes any amendments to that law which are in effect during the policy period. It does not include any federal workers or workmen's compensation law, any federal occupational disease law or the provisions of any law that provide nonoccupational disability benefits.

D. State

State means any state of the United States of America, and the District of Columbia.

E. Locations

This policy covers all of your workplaces listed in Items 1 or 4 of the Information Page; and it covers all other workplaces in Item 3.A. states unless you have other insurance or are self-insured for such workplaces.

PART ONE—WORKERS COMPENSATION INSURANCE

A. How This Insurance Applies

This workers compensation insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. Bodily injury by accident must occur during the policy period.
2. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.

B. We Will Pay

We will pay promptly when due the benefits required of you by the workers compensation law.

C. We Will Defend

We have the right and duty to defend at our expense any claim, proceeding or suit against you for benefits payable by this insurance. We have the right to investigate and settle these claims, proceedings or suits.

We have no duty to defend a claim, proceeding or suit that is not covered by this insurance.

D. We Will Also Pay

We will also pay these costs, in addition to other amounts payable under this insurance, as part of any claim, proceeding or suit we defend:

1. reasonable expenses incurred at our request, but not loss of earnings;

2. premiums for bonds to release attachments and for appeal bonds in bond amounts up to the amount payable under this insurance;
3. litigation costs taxed against you;
4. interest on a judgment as required by law until we offer the amount due under this insurance; and
5. expenses we incur.

E. Other Insurance

We will not pay more than our share of benefits and costs covered by this insurance and other insurance or self-insurance. Subject to any limits of liability that may apply, all shares will be equal until the loss is paid. If any insurance or self-insurance is exhausted, the shares of all remaining insurance will be equal until the loss is paid.

F. Payments You Must Make

You are responsible for any payments in excess of the benefits regularly provided by the workers compensation law including those required because:

1. of your serious and willful misconduct;
2. you knowingly employ an employee in violation of law;
3. you fail to comply with a health or safety law or regulation; or
4. you discharge, coerce or otherwise discriminate against any employee in violation of the workers compensation law.

If we make any payments in excess of the benefits regularly provided by the workers compensation law on your behalf, you will reimburse us promptly.

481-0837 (09/99)

PART I GENERAL TERMS AND CONDITIONS

Throughout this policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we," "us" and "our" refer to the Company providing this insurance.

This coverage part, Part I, replaces the "Conditions" on the reverse of the Declarations Page (if any).

Other words and phrases that appear in quotation marks have special meaning. Refer to Section G - **DEFINITIONS**.

A. COVERAGE

We will pay for "loss" to Covered Property from any of the Covered Causes of Loss.

1. **Covered Property**, as used in this Coverage Form, means property of others that you have accepted for transportation as a common or contract motor carrier under your tariff and bill of lading or shipping receipt issued by you, or as a contract carrier under contract.

We cover property only while:

- a. contained in or on any land vehicle while in "transit" and/or during "loading" or "unloading;" or
- b. at premises.

But, we cover property only at premises shown in the Declarations; coverage does not apply to property for which a storage charge is made.

2. Property Not Covered

Covered Property does not include:

- a. accounts, bills, blueprints, currency, deeds, evidences of debt, money, notes, securities, commercial paper or other documents of value;
- b. bullion, gold, silver, platinum or other precious alloys or metals, jewelry, watches, precious or semiprecious stones or similar valuable property;
- c. furs;
- d. paintings, statuary and other works of art;
- e. "intermodal" containers, trailers or other carrying conveyance;
- f. live animals, birds or fish except as follows:

We only cover your liability for theft or death or destruction directly resulting from or made necessary by fire, smoke, explosion, rioters, strikers, civil commotion, flood, or by collision upset or overturn of the vehicle

carrying the property, if these causes of "loss" would be covered under this Coverage Form;

- g. contraband, or property in the course of illegal transportation or trade;
- h. pads, tarpaulins, handtrucks, chains, tiedowns and similar equipment used on or in connection with vehicles you own or operate.

3. Covered Causes of Loss

Covered Causes of Loss means your legal liability as a common or contract motor carrier, either as imposed by law or assumed by contract, for **Direct Physical "Loss"** to Covered Property except those Causes of "Loss" listed in the Exclusions.

4. Coverage Extensions**a. Earned Freight Charges**

We cover your earned freight charges that you are unable to collect as a result of a "loss" covered by this Coverage Form. The most we will pay in any one occurrence is \$3,000. This limit is separate from the Limits of Insurance shown in the Declarations.

b. Debris Removal

- (1) We will pay your expense to remove debris of Covered Property caused by or resulting from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us within 180 days of the earlier of:

- (a) the date of direct physical "loss;" or
- (b) the end of the policy period.

- (2) The most we will pay under this coverage is 10% of the applicable Limit of Insurance for direct physical "loss" to Covered Property, up to a maximum of \$6,000 for the sum of all such expenses for each occurrence. The Debris Removal Limit is separate from the Limit of Insurance stated elsewhere in the policy.

c. Reloading Expense

If Covered Property is spilled as a result of an accident to the conveying vehicle, we will pay your expense to reload the Covered Property. This coverage applies when there is no "loss" to the Covered Property. The most we will pay in any one occurrence is \$6,000. This limit is separate from the Limits of Insurance shown in the Declaration.

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The additional coverages for Debris Removal and Reloading Expenses do not apply to the cost to:

- (a) extract "pollutants" from land or water; or
- (b) remove, restore or replace polluted land or water.

B. EXCLUSIONS

1. We will not pay your liability for a "loss" caused directly or indirectly by any of the following. Such "loss" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the "loss."

a. Governmental Action

Seizure or destruction of property by order of governmental authority.

But we will pay for acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread if the fire would be covered under this Coverage Part.

b. Nuclear Hazard

- (1) any weapon employing atomic fission or fusion; or
- (2) nuclear reaction of radiation, or radioactive contamination from any other cause. But we will pay for direct "loss" caused by resulting fire if the fire would be covered under this Coverage Form.

c. War and Military Action

- (1) war, including undeclared or civil war;
- (2) warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.

2. We will not pay your liability for a "loss" caused by or resulting from any of the following:

- a. delay, loss of use, loss of market or any other consequential loss.
- b. dishonest acts by you, your employees or authorized representatives (including operators under contract to you).

This exclusion applies whether or not such persons are acting alone or in collusion with other persons or such acts occur during the hours of employment.

- c. spoilage, deterioration, contamination, freezing, rusting, extremes of temperature, shrinkage, evaporation, loss of weight, or change in flavor, finish or texture.

But we will pay your liability for direct "loss" caused by fire, explosion, smoke, riot or civil commotion, vandalism or malicious mischief, theft, collision, flood, upset or overturn of the transporting conveyance.

3. We will not pay your liability for a "loss" caused by or resulting from any of the following. But if "loss" by a Covered Cause of Loss results, we will pay for the resulting "loss."

- a. Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause in event excluded in paragraph 1 above to produce the "loss."
- b. Wear and tear, any quality in the property that causes it to damage or destroy itself, insects, vermin and rodents.

4. We will not pay for any costs or penalties you incur for violation of any law or regulation that applies to your delay in payments, denial or settlement of any claim made against you by others for "loss" to Covered Property.

C. LIMITS OF INSURANCE

1. The most we will pay for "loss" in any one occurrence is the applicable Limits of Insurance shown in the Declarations.
2. The most we will pay for "loss" in any one occurrence to Race Horses, Show Animals, or High Valued Breeding Animals is 150% of the commodity meat price per pound on the day of the "loss" on the Chicago Mercantile Exchange.

D. DEDUCTIBLE

We will pay only the amount of the adjusted "loss" in any one occurrence in excess of the Deductible amount shown in the Declarations, up to the applicable Limit of Insurance.

E. GENERAL CONDITIONS

The following conditions apply in addition to the Common Policy Conditions:

1. Coverage Territory

We cover property within:

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- a. the states of the United States (excluding Alaska);
- b. Canada

but we do not cover any property in transit to or from Hawaii.

2. Valuation

The value of property will be the least of the following amounts:

- a. 1. the amount for which you are liable;
- 2. the amount of invoice, or in the absence of an invoice, the actual cash value of that property as of the time of "loss;"
- b. the cost of reasonably restoring that property to its condition immediately before "loss;" or
- c. the cost of replacing that property with substantially identical property.

In the event of "loss," the value of property will be determined as of the time of "loss."

3. Labels

In the event of "loss" only at the identifying labels or wrappers containing the Covered Property, we will pay the cost to replace those labels or wrappers if the "loss" is caused by or results from a Covered Cause of Loss.

4. Concealment, Misrepresentation or Fraud

This Coverage Part is void in any case of fraud, intentional concealment or misrepresentation of a material fact, by you or any other Insured, at any time, concerning:

- a. this Coverage Part;
- b. the Covered Property;
- c. your interest in the Covered Property; or
- d. a claim under this Coverage Part.

5. Legal Action Against Us

No one may bring a legal action against us under this Coverage Part unless:

- a. there has been full compliance with all the terms of this Coverage Part; and
- b. the action is brought within 2 years after you first have knowledge of the "loss."

6. Records

You shall keep accurate records of your trucking business and all "gross receipts" from transporting the property covered by this Coverage Form. You

shall retain these records for three years after the policy ends.

7. Reimbursement to Us

We may endorse this policy at your request to comply with the requirements of the Interstate Commerce Commission or any other governmental authority.

If we pay any "loss" solely because of any such endorsement, you will promptly reimburse us for that payment and any other expense we have in connection with that payment.

8. Adjustment and Payment of Loss

At our option, we may adjust the "loss" with and pay to:

- a. you, for the account of whom it may concern; or
- b. your customer, or the owners of the Covered Property.

If legal actions are taken to enforce a claim against you, we reserve the right, at our option, without expense to you, to conduct and control your defense. This action will not increase our liability under your policy, nor increase the Limits of Insurance specified.

9. No Benefit to Bailee

No person or organization, other than you, having custody of Covered Property, will benefit from this insurance.

10. Policy Period

We cover "loss" commencing during the policy period shown in the Declarations.

11. Excess Insurance

You agree that no excess insurance over and above the Limits of Insurance of this policy shall be provided by any other policy.

F. LOSS CONDITIONS

1. Abandonment

There can be no abandonment of any property to us.

2. Appraisal

If we and you disagree on the value of the property or the amount of "loss," either may make written demand for an appraisal of the "loss." In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having

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jurisdiction. The appraisers will state separately the value of the property and amount of "loss." If they fail to agree, they will submit their difference to the umpire. A decision agreed to by any two will be binding. Each part will:

- a. pay its chosen appraiser; and
- b. bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

3. Duties in the Event of Loss

You must see that the following are done in the event of "loss" to Covered Property:

- a. Notify the police if a law may have been broken.
- b. Give us prompt notice of the "loss." Include a description of the property involved.
- c. As soon as possible, give us a description of how, when and where the "loss" occurred.
- d. Take all reasonable steps to protect the Covered Property from further damage. If feasible, set the damaged property aside and in the best possible order for examination. Also keep a record of your expenses, for consideration in the settlement of the claim.
- e. Make no statement that will assume any obligation or admit any liability, for any "loss" for which we may be liable, without our consent.
- f. Permit us to inspect the property and records proving "loss."
- g. If requested, permit us to question you under oath, at such times as may be reasonably required, about any matter relating to this insurance or your claim, including your books and records. In such event, your answers must be signed.
- h. Send us a signed, sworn statement of "loss" containing the information we request to settle the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.
- i. Promptly send us any legal papers or notices received concerning the "loss."
- j. Cooperate with us in the investigation or settlement of the claim.
- k. You must promptly make claim in writing against any other party who may be liable for the "loss."

4. Insurance Under Two or More Coverages

If two or more of this policy's coverages apply to the same "loss," we will not pay more than the actual amount of the "loss."

5. Loss Payment

We will pay or make good any "loss" covered under this Coverage Part within 30 days after:

- a. we reach agreement with you;
- b. the entry of final judgment; or
- c. the filing of an appraisal award.

We will not be liable for any part of a "loss" that has been paid or made good by others.

6. Other Insurance

If you have other insurance covering the same "loss" as the insurance under this Coverage Part, we will pay only the excess over what you should have received from the other insurance. We will pay the excess whether you can collect on the other insurance or not.

7. Pair, Sets or Parts

- a. Pair or Set. In case of "loss" to any part of a pair or set we may:
 1. repair or replace any part to restore the pair or set to its value before the "loss," or
 2. pay the difference between the value of the pair or set before and after the "loss."
- b. Parts. In case of "loss" to any part of Covered Property consisting of several parts when complete, we will only pay for the value of the lost or damaged part.

8. Privilege to Adjust with Owner

In the event of "loss" involving property of others in your care, custody or control, we have the right to:

- a. Settle the "loss" with the owners of the property. A receipt for payment from the owners of that property will satisfy any claim of yours.
- b. Provide a defense for legal proceedings brought against you. If provided, the expense of this defense will be at our cost and will not reduce the applicable Limit of Insurance under this insurance.

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PART FOUR—YOUR DUTIES IF INJURY OCCURS

Tell us at once if injury occurs that may be covered by this policy. Your other duties are listed here.

1. Provide for immediate medical and other services required by the workers compensation law.
2. Give us or our agent the names and addresses of the injured persons and of witnesses, and other information we may need.
3. Promptly give us all notices, demands and legal papers related to the injury, claim, proceeding or suit.

4. Cooperate with us and assist us, as we may request, in the investigation, settlement or defense of any claim, proceeding or suit.
5. Do nothing after an injury occurs that would interfere with our right to recover from others.
6. Do not voluntarily make payments, assume obligations or incur expenses, except at your own cost.

PART FIVE—PREMIUM

A. Our Manuals

All premium for this policy will be determined by our manuals of rules, rates, rating plans and classifications. We may change our manuals and apply the changes to this policy if authorized by law or a governmental agency regulating this insurance.

B. Classifications

Item 4 of the Information Page shows the rate and premium basis for certain business or work classifications. These classifications were assigned based on an estimate of the exposures you would have during the policy period. If your actual exposures are not properly described by those classifications, we will assign proper classifications, rates and premium basis by endorsement to this policy.

C. Remuneration

Premium for each work classification is determined by multiplying a rate times a premium basis. Remuneration is the most common premium basis. This premium basis includes payroll and all other remuneration paid or payable during the policy period for the services of:

1. All your officers and employees engaged in work covered by this policy; and
2. All other persons engaged in work that could make us liable under Part One (Workers Compensation Insurance) of this policy. If you do not have payroll records for these persons, the contract price for their services and materials may be used as the premium basis. This paragraph 2 will not apply if you give us proof that the employers of these persons lawfully secured their workers compensation obligations.

D. Premium Payments

You will pay all premium when due. You will pay the premium even if part or all of a workers compensation law is not valid.

E. Final Premium

The premium shown on the Information Page, schedules, and endorsements is an estimate. The final premium will be determined after this policy

ends by using the actual, not the estimated, premium basis and the proper classifications and rates that lawfully apply to the business and work covered by this policy. If the final premium is more than the premium you paid to us, you must pay us the balance. If it is less, we will refund the balance to you. The final premium will not be less than the highest minimum premium for the classifications covered by this policy.

If this policy is canceled, final premium will be determined in the following way unless our manuals provide otherwise:

1. If we cancel, final premium will be calculated pro rata based on the time this policy was in force. Final premium will not be less than the pro rata share of the minimum premium.
2. If you cancel, final premium will be more than pro rata; it will be based on the time this policy was in force, and increased by our short-rate cancellation table and procedure. Final premium will not be less than the minimum premium.

F. Records

You will keep records of information needed to compute premium. You will provide us with copies of those records when we ask for them.

G. Audit

You will let us examine and audit all your records that relate to this policy. These records include ledgers, journals, registers, vouchers, contracts, tax reports, payroll and disbursement records, and programs for storing and retrieving data. We may conduct the audits during regular business hours during the policy period and within three years after the policy period ends. Information developed by audit will be used to determine final premium. Insurance rate service organizations have the same rights we have under this provision.

PART SIX—CONDITIONS

A. Inspection

We have the right, but are not obliged to inspect your workplaces at any time. Our inspections are not safety inspections. They relate only to the insurability of the workplaces and the premiums to be charged. We may give you reports on the conditions we find. We may also recommend changes. While

they may help reduce losses, we do not undertake to perform the duty of any person to provide for the health or safety of your employees or the public. We do not warrant that your workplaces are safe or healthful or that they comply with laws, regulations, codes or standards. Insurance rate service organizations have the same rights we have under this provision.

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9. Recoveries

Any recovery or salvage on a "loss" will accrue entirely to our benefit until the sum paid by us has been made up.

10. Reinstatement of Limit After Loss

The Limit of Insurance will not be reduced by the payment of any claim, except for total "loss" of a scheduled item, in which event we will refund the unearned premium on that item.

11. Transfer of Rights of Recovery Against Others To Us

If any person or organization to or for whom we make payment under this insurance has rights to recover damages from another, those rights are transferred to us. That person or organization must do everything necessary to secure our rights and must do nothing after "loss" to impair them.

You may accept bills of lading or shipping receipts issued by other carriers that limit their liability to less than the actual value of the property.

G. Definitions

"Loss" means accidental loss or damage.

"Gross receipts" means the total amount of receipts to which you are entitled for the packing, loading, unloading and transporting of Covered Property, regardless of whether you or another carrier originated the transportation.

"Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes material to be recycled, reconditioned or reclaimed.

"Transit" begins with the actual movement of the goods from the point of shipment bound for a specific destination. It remains in transit during the ordinary, reasonable and necessary stops, interruptions, delays or transfers incidental to the route and method of shipment, including rest periods taken by the driver(s). Transit ends upon acceptance of the goods by or on behalf of the consignee at destination, but shall not extend beyond 168 hours following arrival at destination.

"Intermodal" containers are containers used in combination with another mode of transportation, such as trailer on flatcar.

"Loading" means the lifting or moving of Covered Property from the ground, or a loading platform immediately adjacent to the transporting conveyance, onto the transporting conveyance.

"Unloading" means the lowering or moving of Covered Property from the transporting conveyance to the

ground, or a loading platform immediately adjacent to the transporting conveyance.

H. Cancellation

This policy may be cancelled by the Insured by surrender thereof to the Company or any of its authorized agents or by mailing to the Company written notice stating when thereafter such cancellation shall be effective. This policy may be cancelled by the Company by mailing to the Insured at the address shown in this policy or last known address written notice stating when, not less than five (5) days thereafter, such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The time of surrender or the effective date of the cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the Insured or by the Company shall be equivalent to mailing.

If the Insured cancels, earned premiums shall be computed in accordance with the customary short rate table and procedure. If the Company cancels, earned premiums shall be computed pro rata. Premium adjustment may be made at the time cancellation is effected and, if not then made, shall be made as soon as practicable after cancellation becomes effective. The Company's check or the check of its representative mailed or delivered as aforesaid shall be a sufficient tender of any refund of premium due to the Insured.

I. Changes

Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this policy or estop the Company from asserting any right under the terms of this policy, nor shall the terms of this policy be waived or changed, except by endorsement issued to form a part of this policy.

J. Conformity to Statute

Terms of this policy which are in conflict with the statutes of the State wherein this policy is issued are hereby amended to conform to such statutes.

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PART II SPOILAGE OR FREEZING

We will pay for "loss" to Covered Property caused by spoilage or freezing due to mechanical or electrical breakdown of refrigeration or heating equipment, while on vehicles you own or operate, subject to the following additional conditions:

We will not pay for spoilage or freezing due to:

1. lack of fuel required to operate refrigeration or heating equipment;
2. disconnecting or unplugging refrigeration or heating equipment, or termination of power by turning off switches or similar devices;
3. failure to perform proper "maintenance" of the cooling or heating equipment according to manufacturer's recommended schedule.

"Maintenance" means:

1. to inspect cooling and heating equipment by you or your qualified representative at least once every 30 days;
2. repair or replace equipment as necessary;
3. record maintenance activities. These records will be available to us upon request.

PART III OWNER'S GOODS EXTENSION - INSURED'S MERCHANDISE

We provide coverage for loss or damage to your lawful goods and merchandise. The property must be in your custody and actually in "transit," in or on vehicles operated by you.

We do not cover your property while:

1. in or on your premises;
2. in any garage or other building where your vehicle(s) are usually kept.

Such merchandise shall be valued at amount of invoice, or in the absence of invoice, at market value on date and at place of shipment.

Our liability shall not exceed the limits specified in the policy declarations for:

1. the property of others for which you are legally liable;
2. the value of your own goods; or
3. both combined.

PART IV OWNER'S GOODS EXTENSION - EXTENDED COVERAGE PERIOD

Coverage on your property attached upon "loading" and ceases when "unloaded."

"Loading" means the lifting or moving of the Covered Property from the ground or loading platform immediately adjacent to the transporting vehicle onto the transporting vehicle.

"Unloading" means the lowering or moving of the Covered Property from the transporting vehicle to a loading platform or the ground immediately adjacent to the transporting vehicle. It is "unloaded" and coverage ceases when property has been lowered to or placed upon the ground or loading platform.

We will not cover property while it is being installed, erected or dismantled.

PART V SPECIFIED PERILS INCLUDING THEFT

Clause A.3. COVERED CAUSES OF LOSS is replaced by the following:

Covered Causes of Loss means your legal liability as a common or contract motor carrier, either as imposed by law or assumed by contract for "loss" to Covered Property caused by or resulting from:

1. fire, explosion, windstorm;
2. collision of a cargo carrying vehicle with any other vehicle or object, excluding contact with any portion of the roadbed, or curbing, and excluding the coming together of railroad cars during shifting or coupling;
3. overturning of the cargo carrying vehicle;
4. collapse of bridges and culverts;
5. stranding, sinking, burning or collision of any regular ferry or railroad carfloat (including general average and salvage charges for which you may be liable);
6. "flood" means "loss" to property, but only while such property is in transit, caused by any of the following:
 - a. the overflow of any body of water;
 - b. the release of water impounded by a dam; or
 - c. any rapid accumulation or runoff of surface water.
7. theft of an entire shipping package.

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PART VI SPECIFIED PERILS EXCLUDING THEFT

Clause A.3. COVERED CAUSES OF LOSS is replaced by the following:

Covered Causes of Loss means your legal liability as a common or contract motor carrier, either as imposed by law or assumed by contract for "loss" to Covered Property caused by or resulting from:

1. fire, explosion, windstorm;
2. collision of a cargo carrying vehicle with any other vehicle or object, excluding contact with any portion of the roadbed, or curbing, and excluding the coming together of railroad cars during shifting or coupling;
3. overturning of the cargo carrying vehicle;
4. collapse of bridges and culverts;
5. stranding, sinking, burning or collision of any regular ferry or railroad carfloat (including general average and salvage charges for which you may be liable);
6. "flood" means "loss" to property, but only while such property is in transit, caused by any of the following:
 - a. the overflow of any body of water;
 - b. the release of water impounded by a dam; or
 - c. any rapid accumulation or runoff of surface water.

PART VII THEFT FROM LOCKED VEHICLE (ONLY)

We will not pay for "loss" caused by theft of Covered Property from "unattended" vehicles which you own or operate, unless:

1. at the time of "loss" the doors, windows and compartments of the vehicle(s) were closed and locked;
2. there are visible signs on the exterior of the vehicle that the theft was a result of forced entry.

PART VIII REDUCED THEFT LIMIT ON TARGET COMMODITIES

The most we will pay for "loss" caused by theft of alcoholic beverages (other than beer and wine), drugs and pharmaceuticals, electronics equipment, manufactured tobacco products, and precious metals and alloys, is 10% of the applicable Limit of Insurance, up to a maximum of \$25,000 in any one "loss."

PART IX THEFT OF AN ENTIRE LOAD (ONLY)

Theft coverage provided by your policy for Covered Property in or on vehicles is limited to "loss" caused by theft of an entire carload, truckload, trailerload or container, excluding theft by your employees or authorized representative (whether or not such persons are acting alone or in collusion with other persons or such acts occur during the hours of employment).

PART X THEFT FROM "UNATTENDED" VEHICLE EXCLUSION

We will not pay for "loss" by theft of Covered Property from an "unattended" vehicle which you own or operate.

"Unattended" means (a vehicle) without a person on or in the vehicle, whose duty is to safeguard the vehicle and its cargo.

PART XI VEHICLE ALARM WARRANTY

We will not pay for any "loss" caused by theft of Covered Property from vehicles owned or operated by you, unless:

1. the vehicle(s) are equipped with a Theft Alarm System;
2. this alarm equipment is maintained in good working order at all times and inspected and approved at least once each 60 days by the manufacturer, or any of its authorized representatives, and proper inspection certificates issued;
3. the alarm equipment protecting the cargo compartment of each vehicle is in the "ON" position while merchandise is in the compartment, except while being loaded or unloaded;
4. during loading and unloading, at least one employee will attend the cargo compartment to guard the contents.

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B. Long Term Policy

If the policy period is longer than one year and sixteen days, all provisions of this policy will apply as though a new policy were issued on each annual anniversary that this policy is in force.

C. Transfer of Your Rights and Duties

Your rights or duties under this policy may not be transferred without our written consent.

If you die and we receive notice within thirty days after your death, we will cover your legal representative as insured.

D. Cancellation

1. You may cancel this policy. You must mail or deliver advance written notice to us stating when the cancellation is to take effect.

2. We may cancel this policy. We must mail or deliver to you not less than ten days advance written notice stating when the cancellation is to take effect. Mailing that notice to you at your mailing address shown in Item 1 of the Information Page will be sufficient to prove notice.

3. The policy period will end on the day and hour stated in the cancellation notice.

4. Any of these provisions that conflict with a law that controls the cancellation of the insurance in this policy is changed by this statement to comply with the law.

E. Sole Representative

The insured first named in Item 1 of the Information Page will act on behalf of all insureds to change this policy, receive return premium, and give or receive notice of cancellation.

In witness whereof, the company has caused this policy to be signed by its President and Secretary at Hartford, Connecticut, and countersigned on the information page by a duly authorized agent of the company.



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ALL INFORMATION CONTAINED
HEREIN IS UNCLASSIFIED
DATE 07-30-2010 BY UC60322LP/PLJ/CC



For All the Commitments You Make™

ALL INFORMATION CONTAINED
HEREIN IS UNCLASSIFIED
DATE 07-20-2010 BY UC60322LP/PLJ/CC

WORKERS COMPENSATION
AND
EMPLOYERS LIABILITY POLICY

TYPE AR INFORMATION PAGE WC 00 0001 (A)

POLICY NUMBER: (6559UB-674X651-5-00)

NJ TAX IDENTIFICATION NO.: 223511891000

NEW-00

INSURER: CONTINENTAL CASUALTY COMPANY

NCCI CO CODE: 10243

1. INSURED:

URBAN MOVING SYSTEMS INC
3 18TH STREET
WEEHAWKIN NJ 07087

PRODUCER:

A E GOETTELMAHN & CO INC
1208 NORTHERN BLVD
PO BOX 1208
MANHASSET NY 11030-4308

Insured Is A CORPORATION

Other work places and Identification numbers are shown in the schedule(s) attached.

2. The policy period is from 09-18-00 to 09-18-01 12:01 A.M. at the Insured's mailing address,
3. A. **WORKERS COMPENSATION INSURANCE:** Part One of the policy applies to the Workers Compensation Law of the state(s) listed here:

NJ

- B. **EMPLOYERS LIABILITY INSURANCE:** Part Two of the policy applies to work in each state listed in item 3.A. The limits of our liability under Part Two are:

Bodily Injury by Accident: \$	100000 Each Accident
Bodily Injury by Disease: \$	500000 Policy Limit
Bodily Injury by Disease: \$	100000 Each Employee

- C. **OTHER STATES INSURANCE:** Part Three of the policy applies to the states, if any, listed here:

COVERAGE EXCLUDED.

- D. This policy includes these endorsements and schedules:

SEE LISTING OF ENDORSEMENTS - EXTENSION OF INFO PAGE

4. The premium for this policy will be determined by our Manuals of Rules, Classifications, Rates and Rating Plans. All required information is subject to verification and change by audit to be made ANNUALLY.

DATE OF ISSUE: 10-20-00 HE

OFFICE: CNA

PRODUCER: A E GOETTELMAHN & CO INC

ST ASSIGN: NJ

725LW



2

WORKERS COMPENSATION
AND
EMPLOYERS LIABILITY POLICY

EXTENSION OF INFO PAGE-SCHEDULE-WC 00 00 01 (A)

POLICY NUMBER: (6S59UB-674X651-5-00)

INSURER: CONTINENTAL CASUALTY COMPANY

INSURED'S NAME: URBAN MOVING SYSTEMS INC

10243-NJ

EXP. MOD. EFFECTIVE DATE: 09-18-00

RATE BUREAU ID: 317266

CLASSIFICATION	CODE	PREMIUM BASIS ESTIMATED TOTAL ANNUAL REMUNERATION	RATES PER \$100 OF REMUNERATION	ESTIMATED ANNUAL PREMIUM
LOCATION 001 01				
FEIN 223511891 ENTITY CD 001				
NJ TAX IDENTIFICATION NO.: 223511891000				
URBAN MOVING SYSTEMS INC				
3.18TH STREET				
WEEHAWKIN, NJ 07087				
FURNITURE MOVING & STORAGE, DRIVERS	8293	236620	9.11	21556
CLERICAL OFFICE EMPLOYEES NOC	8810	IF ANY	.25	

TOTAL PREMIUM SUBJECT TO EXPERIENCE MODIFICATION	\$	21556
CONTINGENT EXP MOD: 1.356 MODIFIED PREMIUM		29230
TOTAL ESTIMATED ANNUAL STANDARD PREMIUM		29230
6.00% PLAN PREMIUM ADJUSTMENT PROGRAM (0942)		1754
2.90% PREMIUM DISCOUNT (0064)		848
EXPENSE CONSTANT(0900)		160
8.80% 0935 NJ SECOND INJURY FUND SURCHARGE		2572
TOTAL ESTIMATED PREMIUM		32868
DEPOSIT AMOUNT DUE		32868

DATE OF ISSUE: 10-20-00 HB

ST.ASSIGN: NJ

SCHEDULE NO: 01 OF LAST



For All the Commitments You Make®

WORKERS COMPENSATION
AND
EMPLOYERS LIABILITY POLICY
ENDORSEMENT WC 00 04 12 (00)

POLICY NUMBER: (6S59UB-674X651-5-00)

**CONTINGENT EXPERIENCE
RATING MODIFICATION FACTOR ENDORSEMENT**

The premium for this policy will be adjusted by an experience rating modification factor. The factor shown in the schedule is a Contingent Experience Rating Modification factor based on the appropriate experience data available and supersedes any prior experience modification factor. We will issue an endorsement to show a revised factor if appropriate additional experience data becomes available. The Contingent factor will apply unless a revised factor is subsequently issued.

SCHEDULE

STATE**MODIFICATION**

NJ

1.3560



DATE OF ISSUE: 10-20-00

ST ASSIGN: NJ

013018



For All the Commitments You Make®

WORKERS COMPENSATION
AND
EMPLOYERS LIABILITY POLICY

ENDORSEMENT WC 29 04 07 (00)

POLICY NUMBER: (6S59UB-674X651-5-00)

**NEW JERSEY PREMIUM DISCOUNT ENDORSEMENT
(SCHEDULE X)**

The New Jersey premium for this policy and the policies, if any, listed in item 2 of the Schedule may be eligible for a discount. This endorsement shows the discount rates in item 1 of the Schedule. The final calculation of premium discount will be determined by our Manual and your New Jersey standard premium as determined by audit.

In certain cases where New Jersey retrospective rating applies, all of the premium may not be subject to retrospective rating. In such cases

So much of the New Jersey Standard Premium as is subject to retrospective rating shall not be subject to discount. The remainder is subject to discount and the discount is calculated as follows:

- (a) Determine the discount as though none of the Standard premium is subject to retrospective rating.
- (b) Determine the discount as though only the premium subject to retrospective rating is discounted.
- (c) The difference between (a) and (b) is the applicable premium discount.

SCHEDULE

1. **PREMIUM DISCOUNT.** The first \$5,000 of the Standard Premium shall be charged in full without discount, the next \$95,000 shall be subject to a discount of 3.5%, the next \$400,000 shall be subject to a discount of 5.0%, and the remainder shall be subject to a discount of 7.0%.
2. **OTHER POLICIES:**



DATE OF ISSUE: 10-20-00

ST ASSIGN: NJ

WORKSHEET FOR WORKERS' COMPENSATION TELEPHONE REPORTING

THINGS TO REMEMBER WHEN COMPLETING THE INFORMATION BELOW:

Call the Telephone Reporting Center to quickly and easily report all Workers' Compensation injuries. We will be asking you the following questions, so please have the information handy. We will produce and submit the necessary state forms.
DO NOT DELAY IN CALLING IF YOU DO NOT HAVE ANSWERS TO ALL OF THE QUESTIONS

ACCOUNT INFORMATION

CALLER'S PHONE NUMBER/EXTENSION ()		CALLER'S NAME (FIRST, MI., LAST)		CALLER'S TITLE		BENEFIT STATE	
EMPLOYER'S NAME		EMPLOYER'S ADDRESS (STREET, CITY, STATE & ZIP)				EMPLOYER'S MAILING ADDRESS (STREET, CITY, STATE & ZIP)	
PARENT COMPANY/INSURED'S NAME		LOCATION CODE		NATURE OF BUSINESS		POLICY FORM POLICY NUMBER (6S59UB-674X651-5-00)	
				<input type="checkbox"/> SAME			

EMPLOYEE INFORMATION

EMPLOYEE'S NAME (FIRST, MI., LAST)		GENDER <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE		SOCIAL SECURITY NUMBER	
EMPLOYEE'S MAILING ADDRESS (STREET, CITY, STATE & ZIP)		IS EMPLOYEE'S HOME ADDRESS THE SAME? IF NO, STREET, CITY, STATE & ZIP			
MARITAL STATUS		EMPLOYMENT STATUS CODE <input type="checkbox"/> FULL-TIME <input type="checkbox"/> PART-TIME		NO. OF DEPENDENTS	
		CLASS CODE		DATE OF BIRTH	
				WAGE PERIOD	
				HOME PHONE NUMBER ()	

ACCIDENT INFORMATION

DATE OF INJURY		TIME OF INJURY A.M. P.M.		DATE CLAIM REPORTED TO EMPLOYER		WAS THE ACCIDENT ON THE EMPLOYER'S PREMISES? <input type="checkbox"/> YES <input type="checkbox"/> NO	
LOCATION OF ACCIDENT ADDRESS (STREET, CITY, STATE & ZIP)				COUNTY			
DID EMPLOYEE LOSE ANY TIME FROM WORK? <input type="checkbox"/> YES <input type="checkbox"/> NO		IS THE EMPLOYEE BACK AT WORK? IF YES, DATE RETURNED <input type="checkbox"/> YES <input type="checkbox"/> NO		DATE EMPLOYEE LAST WORKED		WAS EMPLOYEE PAID FOR DATE OF INJURY? <input type="checkbox"/> YES <input type="checkbox"/> NO	
DATE DISABILITY BEGAN		DATE DISABILITY ENDED		IS / WAS EMPLOYEE'S SALARY CONTINUED? <input type="checkbox"/> YES <input type="checkbox"/> NO		WAS EMPLOYEE'S INJURY RELATED TO A COMPANY-SPONSORED EVENT? <input type="checkbox"/> YES <input type="checkbox"/> NO	
FULL DESCRIPTION OF ACCIDENT				WAS ACCIDENT FATAL? IF YES, DATE OF DEATH <input type="checkbox"/> YES <input type="checkbox"/> NO			

CAUSE OF ACCIDENT (E.G., SLIP/FALL, LIFTING, CHEMICAL)

IF MOTOR VEHICLE ACCIDENT, DRIVER'S LICENSE NUMBER STATE WHERE ISSUED

CONTRIBUTING FACTORS

EQUIPMENT, MATERIAL OR SUBSTANCE INVOLVED

IF OTHER PARTIES WERE INVOLVED
NAME (FIRST, MI., LAST)

ADDRESS

PHONE NUMBER

WERE SAFEGUARDS PROVIDED?
☐ YES ☐ NO

DESCRIPTION OF SAFEGUARDS

WERE SAFEGUARDS USED?
☐ YES ☐ NO

WITNESS INFORMATION
NAME (FIRST, MI., LAST)

ADDRESS

PHONE NUMBER

INJURY INFORMATION

PART OF BODY INJURED (E.G., HEAD, NECK, ARM, LEG)		NATURE OF INJURY (E.G., FRACTURE, SPRAIN, LACERATION)		PREVIOUS RELATED CONDITION? <input type="checkbox"/> YES <input type="checkbox"/> NO		PRE-EXISTING MEDICAL CONDITION(S)	
CUMULATIVE INJURY? IF YES, LENGTH OF EXPOSURE <input type="checkbox"/> YES <input type="checkbox"/> NO		NATURE OF DUTIES				LENGTH OF TIME DOING ACTIVITY	
TREATMENT NAME (FIRST, MI., LAST) (* ALL THAT APPLY)		WHAT TYPE OF FIRST AID WAS ADMINISTERED?				1ST DAY OF TREATMENT	
<input type="checkbox"/> FIRST AID -							
NAME AND ADDRESS (STREET, CITY, STATE & ZIP)		TREATMENT		LENGTH OF STAY		1ST DAY OF TREATMENT	
<input type="checkbox"/> HOSPITAL/CLINIC -							
NAME AND ADDRESS (STREET, CITY, STATE & ZIP)		PHONE NUMBER		TREATMENT		SPECIALTY	
<input type="checkbox"/> PHYSICIAN -		()				1ST DAY OF TREATMENT	

WORKERS' COMPENSATION - FIRST REPORT OF INJURY - STATE SPECIFIC QUESTIONS

Alabama

Employee's county
Employer's ID (U.C. Account) Number
Specific product (e.g., tires)

Alaska

Side of body affected (left or right)
Employer's Alaska address (if different from mailing address)
Date and time employee left work
Scheduled days off
Time workday began
Was accident caused by failure of a machine or product?
If injury was caused by a mechanical part, specify part
If the accident was caused by anyone besides employee, give name and address
If fatal, name and address of dependents
If you doubt validity of claim, state reason
Alaska Unemployment Insurance Account Number (U.I. Acct. No.)

Arizona

Last date of work after injury
Number of days per week company usually works
Department number
If validity of claim is doubted, state reason
If another person not employed by company caused accident, give name and address
Was worker in your employ when injured?
Hours per day employee worked the day of injury
Will work loss exceed 7 days?
Was injured paid for the day of injury? (If yes, specify amount)
Was employee hired for permanent employment?
Number of months employment available during the year
Is employee furnished lodging or board? (If yes, specify value)
Does employee claim dependents?
Actual gross earnings of employee for the 30 calendar days preceding injury
Is employee paid other than fixed weekly or monthly salary?
Does employee earn extra pay for overtime? (If yes, basis of payment/hourly amount)
Number of hours overtime considered normal per week
Has injured been employed for more than 12 months?
Gross wages of employee during 12 months preceding injury (from-through/amount)
Gross wages of employee from date of hire through date of accident
Has employee received a wage increase within 12 months prior to injury? (If yes, specify date, wage/per before and wage/per after increase)
Gross earnings from date of increase through day prior to injury
Was employee in overtime when injured?

California

State Unemployment Insurance Account Number
Type of employer (private/state/city/county/school district/other government)
Was employee unable to work for at least one full day after the date of injury?
Date employee was provided claim form

Colorado

How long has employee worked for this employer?
Employee's length of experience at this assignment
Years of education completed (6 to 20)
Number of employees
If employee has not returned to work, estimate date of return
Did injury occur because of intoxication, failure to use safety devices, failure to obey rules?
Will benefits continue during disability?
If employee's health insurance benefits discontinue, what will the weekly cost be for continuing such benefits?
If fatal, give name, relationship and address of closest dependent of deceased
Is employee receiving overtime, commissions or piecework?

Connecticut

Reason for report (lost time/medical-health care/occupational disease/correct prior report)
Time employee's workday began
Extent of accident/health and life coverage for employee
For Occupational Disease
Date of last exposure
Date of diagnosis as occupationally related
Employer's Registration Number (CRN)
Was employee treated in an emergency room?

Delaware

Employer's UC Reporting Number
Employee's county
If employee has returned to work, at same wage?

District of Columbia

If employee has returned to work, at what time?
Was injured hired in DC?
Was injured given Form #7 DCWC?
Piece or time worker

Florida

Time injury was reported
Rate of pay / per
Was physician/hospital authorized by employer?
Does the employer agree with the description of accident?
Did the employee knowingly refuse to use safety equipment provided by you, the employer?
Did the employee request medical care? (If yes, did the employer provide medical care?)

Georgia

Specific products (e.g., tires)

Hawaii

Was employee furnished meals or lodging?
Monthly salary
Department of Labor Number
Medical deductible

Idaho

If gratuities (tips, etc.) were received in the course of employment, estimate weekly value
Length of time employed by you at this occupation
If mechanical apparatus or vehicle caused injury, what part of it caused injury?
Type of treatment (inpatient/outpatient)
If fatal, name and address of nearest relative
What was employee doing when the accident occurred?

Illinois

Illinois Unemployment Compensation Number
SIC Number
Total number of employees at the location where illness or injury occurred
Was employee given Industrial Commission Handbook?
Did incident result in occupational injury or occupational disease?
What unsafe act by a person caused or contributed to the injury or illness?

Indiana

Number of lost workdays to date

Iowa

Number of employees
Was injury caused by failure to use safety equipment or observe regulations?
If employee has not returned to work, probable length of disability
Is the injury expected to produce permanent disability?



WORKERS' COMPENSATION - FIRST REPORT OF INJURY - STATE SPECIFIC QUESTIONS

Does the employee receive either piecework or commission?
Does the employee declare tips as income?
Employer's Account Number

New Hampshire

If under age 18, is there a Child Labor Employment Certificate on file?

Was injured hired in New Hampshire?

Piece or time worker

Time disability began

Has injured filed a Form 8a WCA?

Part of machine on which accident occurred?

Kind of power (e.g., hand, foot, electrical, steam, etc.)

Was accident caused by injured's failure to use or observe safety equipment or regulation?

Probable length of disability

If employee has returned to work, at what time?

Federal I.D. Number

Has employee returned to full or light duty?

Initial treatment (none, employer, emergency, hospitalized, outpatient, clinic or office visit)

If employee is a leased or temporary worker, client's business name

Is there a managed care program? (If yes, name of provider)

Is there a written safety program in force?

Is there an active safety committee?

Number of employees, full time and part time

SIC Code

New Jersey

Number of employees

Was employee unable to work on any day after the injury?

SIC Number

Employer's Registration Number

New Mexico

Federal ID Number

NM Unemployment Insurance Number

Does your business have a safety program? (If yes, specify administered period - weekly/monthly/ annually/other - if other, specify)

Highest educational level attained

Total lost work days

If occupational illness, date diagnosed and description of diagnosis

Was employee under the influence of drugs/alcohol? (Yes/no/ unknown)

New York

Code Number

NYS U.I. Employer Registration Number

Total earnings paid during 52 weeks prior to date of accident (include bonuses, overtime, value of lodging, etc.)

Did employer provide medical care? (If yes, when?)

Has the injury/illness been previously reported on Form C-2.1?

Indicate days of week that employee regularly works

If fatal, name, address and relationship of nearest relative

North Carolina

Employer Code Number

Time disability began

Kind of power (hand, foot, electrical, steam, etc.)

Part of machine on which injury occurred

Was accident caused by injured's failure to use or observe safety equipment or regulation?

Probable length of disability

If employee has returned to work, at what time?

North Dakota

Will employee be off the job for five or more consecutive days?

Time employee left work due to this injury

Time workday began on the day of injury

If employee has not returned to work, estimate date of return

Employee's gross total earnings for the past 52 weeks

List each dependent under age 18, or under age 22 if attending school, or incapable of self support (name, birth date and relationship)

Exact location of injury (e.g., plant, department, building, etc.)

Workers Compensation Account Number

Season length (in months)

Ohio

Time accident reported to employer

Has employee ever filed a previous application for this injury?

Has employee filed any other claims with the Bureau or Industrial Commission? (If yes, specify claim number and body parts)

Employee's county

Employer's Risk Number

If under your employ for less than 12 months prior to injury, list former employers, dates of employment, wages and number of weeks

Oklahoma

SIC Number

Oregon

Education (number of years completed, or GED)

Side of body affected (left or right)

Department regularly employed

Type of employer (individual/corporation/partnership/other)

Is worker an owner or corporate officer?

Did injury occur during the course of employment?

Was accident caused by failure of machinery or product?

Did someone (not worker) cause accident?

Time worker left work

Explain if number of hours per shift or week varies

Scheduled days off

Pennsylvania

Employer's Unemployment Compensation Reporting Number

If employee has returned to work, at what wage?

Employee's county

If employee is under age 18, Certificate Number and occupation for which issued

Did injury occur because of mechanical defect or unsafe act?

Was employee amputated?

South Dakota

Federal ID Number

Unemployment Number

SIC Code Number

Number of employees

Is the employee an officer or partner?

Time workday began

Exemption information (employee/spouse/over 65/blind/other dependents)

Does employee receive pay in kind? (If yes, explain)

Type of treatment (outpatient, emergency room or in house)

Injury Codes:

Body part injured (2 digits)

Cause of injury (2digits)

Nature of injury (2digits)

Tennessee

Federal ID Number

If paid on other than a time basis, such as piece work or commissions, indicate method and actual average weekly earnings

If board, lodging or other advantages were furnished in addition to wages, state nature and estimated weekly value

If employee has returned to work, at what wage?

If fatal, name and address of nearest relative

Texas

Federal Tax ID Number

Does the employee speak English? (if no, specify language)

Employee's mailing county

If married, spouse's name

POLICY NUMBER	POLICY PERIOD FROM TO		COVERAGE IS PROVIDED IN THE
CX10568264	08/05/00	08/05/01	PROVIDENCE WASHINGTON INSURANCE COMPANY

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

☒ See Supplemental Schedule

Agent# 3100154

BUSINESS DESCRIPTION: TRUCKER

DESCRIPTION OF PREMISES:

Prem. Bldg.
No. No. Location: Construction/Fire Protection and Occupancy

SEE SCHEDULE ATTACHED

COVERAGES PROVIDED: Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Limit or Insurance	Coverage	Causes of (2) Loss Form	Coinurance (1)
--------------	--------------	-----------------------	----------	----------------------------	----------------

SEE SCHEDULE ATTACHED

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Agreed Value Amount Expiration Date	Replacement Cost Incl. Stock	Inflation Guard
--------------	--------------	----------	--	---------------------------------	--------------------

SEE SCHEDULE ATTACHED

OPTIONAL COVERAGES: APPLIES TO BUSINESS INCOME ONLY

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	Monthly Limit or Indemnity (Fraction)	Maximum Period of Indemnity	Extended Period of Indemnity (Days)
--------------	--------------	----------------------	------------------------	--	--------------------------------	--

SEE SCHEDULE ATTACHED

DEDUCTIBLE:

SEE SCHEDULE ATTACHED

MORTGAGE HOLDERS:

Refer To Mortgage/ Loss Payee Schedule.

FORM(S) AND ENDORSEMENT(S) APPLICABLE TO THIS COVERAGE PART

Refer To Forms Schedule

FEES AND SURCHARGES \$

TOTAL PREMIUM FOR THIS COVERAGE PART \$ 100.00

(1) Coinurance % Extra Expense % Limits on Loss Payment or Value Reporting Form Symbol (2) EQ (if shown) = Earthquake

07/10/2000

Counter Signature Date

Authorized Representative

POLICY NUMBER	POLICY PERIOD		COVERAGE IS PROVIDED IN THE
	FROM	TO	
CX10568264	08/05/00	08/05/01	PROVIDENCE WASHINGTON INSURANCE COMPANY

COMMERCIAL PROPERTY SUPPLEMENTAL DECLARATION

Agent# 331001540

DESCRIPTION OF PREMISES:

Prem. Bldg.
No. No. Location, Occupancy, Fire Protection/Construction
002 001 3 18TH STREET WEEHAWKEN, NJ 07087
WAREHOUSE-NOG
PG-03 JOISTED MASONRY

COVERAGES PROVIDED: Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Limit of Insurance	Prem. No.	Bldg. No.	Coverage	Causes of (2) Loss Form	Coinurance (1)	Premium
25,000	002	001	YOUR PERSONAL PROPERTY	SPECIAL 80%		74

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Agreed Value Amount	Expiration Date	Replacement Cost	Incl. Stock	Inflation Guard %
002	001	YOUR PERSONAL PROPERTY			(X)		

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	†† Monthly Limit of Indemnity (Fraction)	†† Maximum Period of Indemnity	†† Extended Period of Indemnity (Days)

DEDUCTIBLE: \$1,000 Other Than Earthquake
Deductible Exceptions:

(1) Coinsurance % If Extra Expense Coverage Limits on Loss Payment (2) EQ (If shown) = Earthquake

†† Applies to Business Income Only

POLICY NUMBER	POLICY PERIOD FROM TO		COVERAGE IS PROVIDED IN THE
CX10568264	08/05/00	08/05/01	PROVIDENCE WASHINGTON INSURANCE COMPANY

COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS

Agent# 3100154

Form of Business: ☐ Individual ☐ Partnership ☒ Corporation
☐ Joint Venture ☐ Limited Liability Co. ☐ Other

Business Description: TRUCKER

Location of All Premises You Own, Rent or Occupy: SEE SCHEDULE ATTACHED

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

LIMITS OF INSURANCE

\$ 2,000,000 General Aggregate Limit (Other Than Products - Completed Operations)
 \$ 2,000,000 Products/Completed Operations Aggregate Limit
 \$ 1,000,000 Personal and Advertising Injury Limit (Any One Person or Organization)
 \$ 1,000,000 Each Occurrence Limit
 \$ 1,000,000 Fire Damage Legal Liability (Any One Fire)
 \$ 5,000 Medical Expense Limit (Any One Person)

AUDIT PERIOD: ANNUAL, UNLESS OTHERWISE STATED:

Classifications	Code No.	Premium Basis	Rates		Advance Premiums	
			Prem./Ops.	Prod./Comp. Ops.	Prem./Ops.	Prod./Comp. Ops.
SEE SCHEDULE ATTACHED						

FEES AND SURCHARGES: \$ 5.00

TOTAL PREMIUM FOR THIS COVERAGE PART: \$ 1,699.00

FORM(S) AND ENDORSEMENT(S) APPLICABLE TO THIS COVERAGE PART:
 Refer To Forms Schedule.

THESE DECLARATIONS AND THE COMMON POLICY DECLARATIONS, IF APPLICABLE, TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE FORM(S) AND FORMS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY.

07/10/2000

Counter Signature Date

Authorized Representative

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POLICY NUMBER	POLICY PERIOD FROM TO		COVERAGE IS PROVIDED IN THE
CX10568264	08/05/00	08/05/01	PROVIDENCE WASHINGTON INSURANCE COMPANY

COMMERCIAL GENERAL LIABILITY COVERAGE PART SUPPLEMENTAL SCHEDULE

Agent# 3100154

Classifications	Code No.	Premium Basis	Rates		Advance Premiums	
			Prem./ Ops	Prod./ Comp. Ops	Prem./ Ops	Prod./ Comp. Ops
NEW JERSEY Territory 017 Prem. No. 002 WAREHOUSE-NOG PROD/COMP OP SUBJ TO GEN AGG LIMIT	99938	27500 PAYROLL PER 1000	53.251	INCL	1,464	INCL
NEW YORK Territory 001 Prem. No. 001 BLDG/PREMS OFFICE-NOG-EP PROD/COMP OP SUBJ TO GEN AGG LIMIT	61326	500 AREA PER 1000	470.939	INCL	235	INCL

PROVIDENCE WASHINGTON INSURANCE CO
LOCATIONS SCHEDULE

POLICY# CX10568264
URBAN MOVING SYSTEMS, INC.
312 PROVONIA AVENUE #1
JERSEY CITY, NJ 07302

AGENT: A.E GOETTELMAHN & CO.
31001540

Prem No.	Bldg No.	Street	City	County	St	Zip
001	001	445 WEST 50TH STREET (LIABILITY ONLY)	NEW YORK			NY 10019
002	001	3 18TH STREET	WEEHAWKEN HUDSON			NJ 07087

POLICY NUMBER: CX10568264

COMMERCIAL POLICY

FORM SCHEDULE

Forms and Endorsements applying to this Coverage Part and made a part of this policy at time of issue:

FORMS APPLICABLE TO ALL PREMISES AND COVERAGES

Form	Edition	Description
FORM SCHP	12 96	PROPERTY FORMS SCHEDULE
FORM SCHL	12 96	LIABILITY FORMS SCHEDULE
IL0017	11 85	COMMON POLICY CONDITIONS
IL0023	04 98	NUCLEAR ENERGY LIABILITY EXCLUSION ENDT
IL0183	04 98	NEW YORK CHANGES-FRAUD
IL0208	04 98	NEW JERSEY CHANGES-CANCELLATION & NONRENEWAL
IL0268	07 00	NEW YORK CHANGES - CANCELLATION & NONRENEWAL
IL0935	08 98	EXCLUSION OF CERTAIN COMPUTER RELATED LOSSES

ALL INFORMATION CONTAINED
HEREIN IS UNCLASSIFIED
DATE 07-30-2010 BY UC60322LP/PLJ/CC

POLICY NUMBER: CX10568264

COMMERCIAL PROPERTY

FORM SCHEDULE

Forms and Endorsements applying to this Coverage Part and made a part of this policy at time of issue:

FORMS APPLICABLE TO ALL PREMISES AND COVERAGES

Form	Edition	Description
CP0010	06 95	BUILDING AND PERSONAL PROPERTY COV FORM
CP0090	07 88	COMMERCIAL PROPERTY CONDITIONS
IL0003	04 98	CALCULATION OF PREMIUM

FORMS APPLICABLE TO SPECIFIC PREMISES AND COVERAGES

Form	Edition	Description
CP1030	06 95	CAUSES OF LOSS-SPECIAL FORM
PREMS 002 BLDG 001 YOUR PERSONAL PROPERTY		

ALL INFORMATION CONTAINED
HEREIN IS UNCLASSIFIED
DATE 07-30-2010 BY UC60322LP/PLJ/CC

POLICY NUMBER: CX10568264

COMMERCIAL LIABILITY

FORM SCHEDULE

Forms and Endorsements applying to this Coverage Part and made a part of this policy at time of issue:

FORMS APPLICABLE TO ALL PREMISES AND COVERAGES

Form	Edition	Description
CG0001	01 96	COMML GENERAL LIABILITY COV FM (OCCURRENCE)
CG0001	07 98	COMM GEN LIAB COV FORM-OCCUR VERSION
CG0104	04 97	NEW YORK CHANGES-PREMIUM AUDIT
CG0163	07 98	NY CHGES COMML GENL LIAB COVERAGE FORM.
CG2147	07 98	EMPLOYMENT-RELATED PRACTICES EXCLUSION
CG2147	10 93	EMPLOYMENT-RELATED PRACTICES EXCLUSION
CG2149	07 98	TOTAL POLLUTION EXCLUSION ENDORSEMENT
CG2160	09 98	EXCL-YR 2000 COMPUTER-RELATED/ELECTRONIC PROB
CG2620	10 93	NJ CHANGES - LOSS INFORMATION
CG2621	10 91	NY CHANGES - TRANSFOER OF DUTIES WHEN A LIMIT
CG2624	08 92	NY CHANGES - LEGAL ACTION AGAINST US
CG2649	06 99	NJ CHGES-COV FO LIABILITY FOR HAZARDS OF LEAD
IL0003	04 98	CALCULATION OF PREMIUM
IL0021	04 98	NUCLEAR ENERGY LIABILITY EXCL ENDT
IL0021	11 85	NUCLEAR ENERGY LIABILITY EXCL ENDT
U9935	07 91	COMMERCIAL GENERAL LIABILITY

ALL INFORMATION CONTAINED
HEREIN IS UNCLASSIFIED
DATE 07-30-2010 BY UC60322LP/PLJ/CC

9488N1069

NJ01

310

Audit Type: AS

Revision Type: O

Prorate: Yes

Estimated Exposure	Actual Exposure	Worksheet Link
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\$	44,404	\$	86,574	URBANMOVING!\$E\$34
\$	153,195	\$	184,331	URBANMOVING!\$D\$34

ALL INFORMATION CONTAINED
HEREIN IS UNCLASSIFIED
DATE 07-30-2010 BY UC60322LP/PLJ/CC

Insured Name: URBAN MOVING SYSTEMS INC
Policy Number: 6S59 UB 688X6573
Policy Term: 09/18/2000 - 09/18/2001
Audit Term: 09/18/2000 - 12/17/2000

SAL:
Loc:
Aud ID:

ST	Split Date	Loc	Class	Ver	NY	Classification Description	Rate	Amount

						ANNUALIZED PAYROLL EXPOSURES
						FOR YEAR ENDED 12/31/00
						FURNITURE MOVING & STORAGE,
						DRIVERS
						CLERICAL OFFICE EMPLOYEES NOC

NJ	09/18/2000	001	01	8293	01
				8810	02

ALL INFORMATION CONTAINED
HEREIN IS UNCLASSIFIED
DATE 07-30-2010 BY UC60322LP/PLJ/CC

David MacGregor Co.

Company Name URBAN MOVING
Address (888) 668-3787
Phone Number 3 18th ST. WEEHAWKEN, NJ
Company Name [REDACTED]
Type of Business MOVING CO
Effective Date AUG
Current Business Center & Facilities

b6
b7c

Date & Time of Appointment WED JUNE 6 10:00
Follow-up Date CALL TUES TO CONFIRM

Fax
201-558-0215

6 TRUCKS.

HAS TWO OTHER
BUSINESSES

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DATE 7/14/2005 BY 60322 mcl/pca/mz

(Rev. 08-28-2000)

DATE: 07-30-2001
CLASSIFIED BY 60322LP/PLJ/CC
REASON: 1.4 (C)
DECLASSIFY ON: 07-30-2035

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FEDERAL BUREAU OF INVESTIGATION

Precedence: ROUTINE

Date: 09/17/2001

To: Newark

Attn: IMA (Rotor), Squad C-9

From: Newark

C-9

Contact: SA [REDACTED]

Approved By [REDACTED]

Drafted By: [REDACTED]

(S) Case ID #: (S)

Pending)

Title: (S)

Synopsis: (S)(u) Request sub-files for to captioned investigation.

(S)(u) Derived From : G-3
Declassify On: X1

Details: (S)(u) On 09/14/2001, Newark Division, with the assistance of the New York Office (NYO), initiated an investigation predicated upon the detention of five (5) Israeli Nationals who may have possessed information about the terrorist incident targeting the "Twin Towers" of New York City's World Trade Center (WTC).

(S)(u) The following sub-files are requested to serve as repositories for the investigative information developed on the five (5) Israeli Nationals described herein:

Sub-file A:
B:
C:
D:
E:

[REDACTED]

b6
b7C

(S)(u) Investigation at Newark continues.

♦♦

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DATE: 8/2/2005

CLASSIFIED BY: 60322LP/PLJ/CC

REASON: 1.4 (C)

DECLASSIFY ON: 8/2/2030

b1

~~SECRET~~

DATE: 07-30-2010
CLASSIFIED BY UC60322LP/PLJ/CC
REASON: 1.4 (C)
DECLASSIFY ON: 07-30-2035

FEDERAL BUREAU OF INVESTIGATION

Precedence: ROUTINE

Date: 09/17/2001

To: Newark

Attn: Squad C-9

From: Newark

C-9

Contact: SA [REDACTED]

Approved By [REDACTED]

Drafted By: [REDACTED]

(S) Case ID #: (S) [REDACTED]

Title: (S) [REDACTED]

Synopsis: (S)(u) Report [REDACTED] obtained. b3

(S)(u) Derived From : G-3
Declassify On: X1

Administrative: (S)(u) The attached [REDACTED] were obtained
pursuant to a criminal subpoena served on [REDACTED] b3

Details: (S)(u) On 09/14/2001, Newark Division, with the
assistance of the New York Office (NYO), initiated an
investigation predicated upon the detention of five (5) Israeli
Nationals who may have possessed information about the terrorist
incident targeting the "Twin Towers" of New York City's World
Trade Center (WTC).

(S)(u) The attached [REDACTED] were obtained pursuant
to a criminal subpoena served on [REDACTED] b3

(S)(u) According to the display windows of the
telephones, the following telephone numbers correspond to the
following individuals:

~~SECRET~~

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DATE: 8/2/2005
CLASSIFIED BY: 60322 AUC/LP/CDA/vn
REASON: 1.4 (C) (u)
DECLASSIFY ON: 8/2/2030

b1

~~SECRET~~

b1

To: Newark From: Newark
(S) Re: ~~(S)~~ [redacted] 09/17/2001

b6
b7C

[redacted] (presumably
[redacted] (presumably
(NFI)

(u) ~~(S)~~ Investigation at Newark continues.

♦♦

~~SECRET~~

DATE: 07-30-2010
CLASSIFIED BY UC60322LP/PLJ/CC
REASON: 1.4 (c)
DECLASSIFY ON: 07-30-2035

~~SECRET~~

FEDERAL BUREAU OF INVESTIGATION

Date of transcription 09/12/2001

[redacted] born [redacted] of [redacted]
[redacted] Union City, New Jersey, was interviewed at her
residence. After being advised of the identity of the interviewing
agent and the nature of the interview, she provided the following
information. (u)

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After being shown numbered photographs of [redacted]
[redacted] born [redacted] (#1), [redacted] born [redacted] (#2),
[redacted] born [redacted] (#3), [redacted] born [redacted]
(#4) and [redacted] born [redacted] (#5), [redacted] stated she
recognized the #4 [redacted] photograph. [redacted] believed she
recognized [redacted] from standing in line for the bus at the Port
Authority in New York, New York. (u)

Lead covered for control number 1148. (u)

DATE: 8/2/2005CLASSIFIED BY: 60322 Amc/LP/CPB/vta

REASON: 1.4 (c)

DECLASSIFY ON: 8/2/2030~~ALL INFORMATION CONTAINED
HEREIN IS UNCLASSIFIED EXCEPT
WHERE SHOWN OTHERWISE~~Investigation on 09/12/2001 at Union City, New Jersey

b7A

File #

Date dictated 09/12/2001

by

SA [redacted]

~~SECRET~~

b1

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b7C

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(G)

DATE: 07-30-2010
CLASSIFIED BY UC60322LP/PLJ/CC
REASON: 1.4 (C)
DECLASSIFY ON: 07-30-2035

- 1 -

FEDERAL BUREAU OF INVESTIGATION

~~SECRET~~

Date of transcription 09/11/2001

b6
b7C

On 09/11/01, Special Agents (SA) [redacted] and [redacted] of the Federal Bureau of Investigation (FBI), interviewed Police Officer [redacted] East Rutherford Police Department, East Rutherford, New Jersey, who provided the following information: (u)

[redacted] stated that while assigned to a traffic detail, diverting traffic from Route 3 East to Route 120 North and Route 3 West, [redacted] observed a white Chevrolet van traveling slower than other vehicle on Route 3 East. [redacted] recalled a message transmitted by dispatch of a national broadcast to be on the lookout for a white Chevrolet van bearing NJ registration JYJ13Y, related to the terrorist attack earlier in the day. [redacted] immediately informed [redacted] of the possibility that he has observed the white CHEVROLET van wanted in connection of the terrorists attack. (u)

[redacted] stopped the vehicle along with [redacted] and [redacted] who assisted in removing the occupants from the vehicle. [redacted] advised that the following occupants were transported to the State Police facilities inside the Meadowlands Sports Complex by New Jersey State Troopers: [redacted] DOB: [redacted] white male; [redacted] DOB: [redacted] white male; [redacted] DOB: [redacted] white male; [redacted] DOB: [redacted] white male; and [redacted] DOB: [redacted] white male. (u)

[redacted] advised that prior to the State Troopers transporting the occupants to their facility, [redacted] was told by [redacted] "We are Israeli. We are not your problem. Your problems are our problems. The Palestinians are the problem." [redacted] then told [redacted] "We were on the west side highway during the incident." (u)

[redacted] advised that he will write a detailed Police reported for his department documenting the incident. (u)

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WHERE SHOWN OTHERWISE

Investigation on 9/11/01 at NEW JERSEY

File # [redacted] Date dictated 9/11/01

by SA [redacted] SA [redacted]

(S)

DATE: 8/2/2005
CLASSIFIED BY: 60322LP/PLJ/CC
REASON: 1.4 (C)
DECLASSIFY ON: 8/2/2030

EAST RUTHERFORD POLICE DEPARTMENT
312 Grove Street

* Chief of Police * East Rutherford, New Jersey 07073
John R. LaGreca

Telephone
201-438-0165

[X] PRELIMINARY POLICE REPORT
[] SUPPLEMENTAL REPORT

CSRR	DATE	TIME	DAY	LOCATION
014157	09/11/01	1556	Tue	Rt-3 East Service Rd. Mile 7.9

Nature of Report
Police Information

b6
b7c

COMPLAINANT LN PO- [] FN [] DOB
Address Ph.

This officer was on special detail at the above location diverting traffic from further travel on Rt 3 east re-routing the traffic north on Rt120 and 3 west.

While diverting traffic, this officer was informed by dispatch of a national broadcast related to the terrorist attack earlier in the day. The information relayed was to be on the look out for a 2000 chevy van color white NJ registration JYJ13Y occupied with approximately 3 or more individuals (unclear as to male or female). A short time later this officer observed a van traveling quite slower than the rest of traffic east towards me on the service road that appeared to be a newer model chevy with at least two occupants. I immediately informed [] (The OIC at the scene) of the possibility of a match on the vehicle. As this officer approached the vehicle I did not observe a front license plate.

I went to the rear of the vehicle and observed the license plate (NJ JRJ13Y) I felt that the one letter difference in the plate could have been a mistake and requested a confirmation. The return transmission revealed the plate on the van matched the broadcast so at this time I returned to the driver door and requested the driver to stop the vehicle and exit. The Driver did not immediately exit the vehicle and was asked several more times but he appeared to be fumbling with a black leather fanny pouch type of bag. This officer then physically removed him. [] removed the passenger and one other passenger from the passenger side of the van and with minor assistance from [] the other two occupants were removed placed on the grass off to the shoulder and this officer read all five individuals their miranda rights. The van was secured and headquarters was requested to immediately notify the County Bomb Squad and FBI of the situation.

All occupants were transported to the state police facilities inside the Meadowlands sports complex by State Troopers to await the arrival of the FBI. The occupants were (Driver) [] w/m dob [] addressess given: [] Brooklyn NY and [] Israel wearing blue jeans torn knees and a gray and black shirt. [] w/m dob [] [] Miami Beach Fl 33139 Wearing jean overalls. [] no address given/ wearing a pink shirt and blue jeans. [] w/m dob [] No address given and uncertain of clothing description but individual was holding an American Express Card# [] w/m dob [] of [] Manhattan NY [] only personal belongings were a pack of Cigarettes and black sunglasses. I am not sure to the position of the other passengers.

ALL INFORMATION CONTAINED
HEREIN IS UNCLASSIFIED
DATE 7/14/2005 BY 60322 Aca/LP/CPP/ta

Report of PO- []

Officer in Charge

EAST RUTHERFORD POLICE DEPARTMENT
312 Grove Street

* Chief of Police * East Rutherford, New Jersey 07073
John R. LaGreca

Telephone
201-438-0165

[x] PRELIMINARY POLICE REPORT
[] SUPPLEMENTAL REPORT

CSRR	DATE	TIME	DAY	LOCATION
014157	09/11/01	1556	Tue	Rt 3 East Service Rd #7.9

b6
b7C

Nature of Report
Police Information

COMPLAINANT LN PO- [] FN [] DOB
Address Ph.

Prior to the transportation to the State Police facilities this officer was told without question by the driver "We are Israeli, We are not your problem. Your problems are our problems, The Palestinians are the problem." I was also told by [] "We were on the west side highway during the incident." The black bag that the driver was fumbling with contained all of his belongings (see attached Receipt from the FBI for its contents). [] was in possession of a white sock like sack filled with \$4,700 in cash (see attached receipt from FBI). This officer did not speak to the Special Agent in charge Kevin Donovan and there were many other agents involved in the investigation. Two of which were [] and []

Report of PO- []

Officer in Charge

EAST RUTHERFORD POLICE DEPARTMENT
312 Grove Street

* Chief of Police *
John R. LaGreca

East Rutherford, New Jersey 07073

Telephone
201-438-0165

[] PRELIMINARY POLICE REPORT

[X] SUPPLEMENTAL REPORT

CSRR
014157

DATE
09/11/01

TIME DAY
1556 Tue

LOCATION
Rt-3
South-Service-Rd

Nature of Report
Police-Information

b6
b7C

COMPLAINANT LN
Address ERPD

FN

DOB
Ph.

While on a traffic detail diverting traffic to Rt. 120 as Rt. 3 east was closed, we were informed by our desk officer PO [] that there was a broadcast looking for a 2000 white Chevy van, NJ reg. JYJ-13Y, occupied by at least 3 people. After a short period of time, PO [] who was on the traffic detail with me, advised me that a van which was slowly approaching us matches that description of the broadcast. PO [] approached the driver's side of the vehicle and I approached the passenger side. I was able to see at least 4 people in the van, two in the front and two in the back. Officer [] read the plate number and I contacted the desk for confirmation on the plate number. PO [] advised me that the plate #, NJ reg. JRJ-13Y is one number off. He then contacted Hq and then it was confirmed that the plate on the vehicle was in fact the plate that the FBI had stated in the broadcast. While PO [] was removing the driver from the vehicle, I removed the front seat passenger and one of the rear seat passengers. As I was removing the front seat passenger he stated "we're Isreali". He was identified, via Isreal passport as [] W/M Dob [] of Isreal. He advised me that they were on their way to [] in Brooklyn where they are staying with a roommate. He did not have the exact address. [] and [] arrived at the scene. All five males were handcuffed and PO [] read them their miranda warnings. All five spoke and understood English and they acknowledged their understanding of miranda.

Bergen County Bomb Squad, State Police and FBI notified. The driver of the vehicle was [] W/M Dob [] of [] Brooklyn, NY. The rear passengers were: [] W/M Dob [] of [] Miami Beach, FL (he was wearing blue jean overalls); [] W/M Dob [] (no address given - wearing a pink shirt and blue jeans); and [] W/M Dob [] of [] Manhattan, NY.

FBI agents responded and took over the scene. All five were seperately transported to the State Police facilities in the Meadowlands Sports Complex by State Troopers. Further investigation by the FBI.

ALL INFORMATION CONTAINED
HEREIN IS UNCLASSIFIED
DATE 7/14/2005 BY 60332 And LP/CPB/vta

Report of []

Officer in Charge []

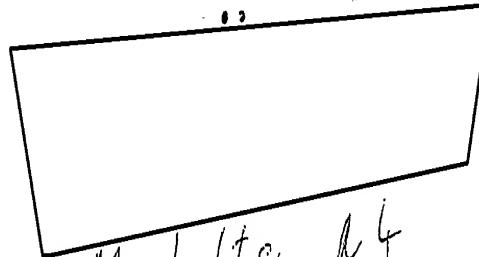


FEDERAL BUREAU OF INVESTIGATION

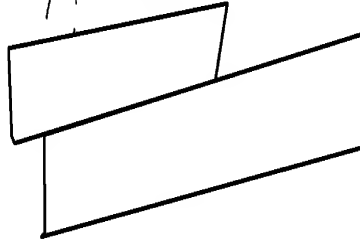
ONE GATEWAY CTR.
MARKET STREET
NEWARK, NJ 07102

[Redacted]
SPECIAL AGENT
[Redacted]
[Redacted]

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b7C



Manhattan NY



b6
b7C

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DATE 7/14/2005 BY 60322 auc k-2222/22

[REDACTED]

- JUMP OVERALLS -

Miami Beh #2.33139-0000

[REDACTED]

[REDACTED]

Driver. White Black Shirt.

[REDACTED]

([REDACTED] BROOKLYN NY)

[REDACTED]

ISRAEL - B.K.H

[REDACTED]

Bank. Shirt.

[REDACTED]

[REDACTED]

[REDACTED]

Amex

[REDACTED]

2000 Chevy 1GCEG15W4Y1142815

[REDACTED]

FBI

[REDACTED]

(Kevin DONOVAN. (SPE))

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DATE 7/14/2005 BY 60322 mcl/epd/uta

014157

***** STATEWIDE BROADCAST *****

LAPD-90230 09/11/01 1615

AM.NJNSPOD00

13:10 09/11/2001 05286

13:10 09/11/2001 06032 NJ

TXT (AP)

REQUEST NATIONAL BROADCAST

TO: A L L R E C E I V E R S

RE: B O L O - VEHICLE POSSIBLY RELATED TO NYC TERRORIST
ATTACK * * CORRECTION ON REGISTRATION

A WHITE 2000 CHEVROLET VAN WITH NEW JERSEY REG/JRJ13Y WITH
"URBAN MOVING SYSTEMS" SIGN ON BACK WAS SEEN AT THE LIBERTY
STATE PARK, JERSEY CITY N.J. AT THE TIME OF THE FIRST IMPACT OF
A JET AIRLINER INTO THE WORLD TRADE CENTER. THREE INDIVIDUALS
WITH THE VAN WERE SEEN CELEBRATING AFTER THE INITIAL IMPACT AND
SUBSEQUENT EXPLOSION.

F.B.I. NEWARK FIELD OFFICE IS REQUESTING THAT IF THE VAN IS
LOCATED, HOLD FOR PRINTS AND DETAIN INDIVIDUALS. CONTACT S.A.

[REDACTED] WITH ANY INFORMATION.

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b7c

* NJSP OPERATIONAL DISPATCH NJNSPOD00 JG 1606ET

** MSG ROUTED TO CRTS FROM NJSP OPE

** MSG ROUTED TO CRTS FROM NJSP OPERATIONAL DISPATCH * 09/11/01 1615

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DATE 7/14/88 BY 60322 Pmc/LP/KPP/ota



LEASED VEHICLE REGISTRATION

PLATE NO: JRJ13Y
VIN: 1GCEG15W4Y1142815
CHE 2000 VAN WT
VAULT TRUST
PO BOX 83
GARDEN CITY NY 11530
EQ: 5000 FEE: 5.00 AR BG20012390037

PO BOX 83
GARDEN CITY NY 11530

- MOTOR VEHICLE SERVICES
A RECEIPT DOCUMENT ONLY

RU: NOV 2001 VIN:

1GCEG15W4Y1142815

MAKE: CHE
YEAR: 2000
TYPE: VAN
MODEL:
COLOR: WT
PT: PA
AX: 2
GW: 5000
EQ: 5000
REGCD: 15

REG D : 5.00
FD REG:
POST AUDIT:
PLATE FEE:

TOTAL: 5.00
AR BG20012390037

b6
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DATE 7/14/05 BY 60323 me k/cp/10-2

IV2A (1-95)

(STATE) NJ

INSURANCE IDENTIFICATION CARD

COMPANY NUMBER

COMPANY

111

EMPIRE FIRE & MARINE INS CO

POLICY NUMBER

EFFECTIVE DATE

EXPIRATION DATE

CABIND080601

08/06/2001

10/06/2001

YEAR

MAKE/MODEL

VEHICLE IDENTIFICATION NUMBER

2000

GMC/VAN

1GCEG15W4Y1142815

AGENCY / COMPANY ISSUING CARD

DeBellis Insurance Agency, Inc.

492 Franklin Avenue (973)661-1500

Nutley, NJ 07110

INSURED

URBAN MOVING SYSTEMS INC

3 18TH STREET

WEEHAWKEN, NJ 07087

SEE IMPORTANT NOTICE ON REVERSE SIDE

ALL INFORMATION CONTAINED
HEREIN IS UNCLASSIFIED
DATE 1/14/2005 BY 60322 adk/ML/mh/rt

UNITED STATES DEPARTMENT OF JUSTICE
FEDERAL BUREAU OF INVESTIGATION
Receipt for Property Received/Returned/Released/Seized

File # _____

On (date) 9.11.01

item(s) listed below were:

- ☒
- Received From
-
- ☐
- Returned To
-
- ☐
- Released To
-
- ☐
- Seized

b6
b7C

(Name) _____

(Street Address) _____

(City) Brooklyn NYDescription of Item(s): by hand5 each \$ 20.0032 each \$ 50.0030 each \$ 100.00\$ 4700.00one little leather bookone white elastic sockone passportassorted business cards, American Express cardIsraeli Drivers License, Israeli International Day PermitIsraeli Student ID,ALL INFORMATION CONTAINED
HEREIN IS UNCLASSIFIED
DATE 7/14/2005 BY 60322auc/LP/CBB/VA

Received By: _____

(Signature)

Received From: _____

(Signature)

UNITED STATES DEPARTMENT OF JUSTICE
FEDERAL BUREAU OF INVESTIGATION
Receipt for Property Received/Returned/Released/SeizedFile # 265D-NY-On (date) 09/11/2001

item(s) listed below were:

- ☒ Received From
☐ Returned To
☐ Released To
☐ Seized

b6
b7C(Name) [REDACTED](Street Address) [REDACTED](City) BROOKLYN, NY

Description of Item(s):

1. VEHICLE REGISTRATION VIN: 2ECEG1534Y1142815

2. BLACK "FANNY PACK" CONTAINING:

- 1 ADDRESS BOOK

- EL AL LUGGAGE TAG [REDACTED]- VISA CHECK CARD [REDACTED]ACCOUNT # [REDACTED]

- STATE OF ISRAEL DRIVER'S LICENSE

[REDACTED]- WTC 2 VISITOR'S CARD [REDACTED]

DATED 7/11

- CASH: \$1000.00 IN \$20 DOLLAR BILLS

\$22.30 IN \$20 DOLLAR BILL (1)

\$1 DOLLAR BILLS (2)

\$1.25 (1)

\$1.05 (1)

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DATE 7/25/2005 BY 60322 [REDACTED] /CPH/WH

Received By: [REDACTED]

(Signature)

Received From: PO. [REDACTED]

(Signature)

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WHERE SHOWN OTHERWISEDATE: 07-30-2010
CLASSIFIED BY UC60322LP/PLJ/CC
REASON: 1.4 (C)
DECLASSIFY ON: 07-30-2035

FEDERAL BUREAU OF INVESTIGATION

Date of transcription 09/14/2001

In connection with a canvass conducted by the below-referenced Special Agent at the apartment building located at [redacted] Union City, NJ, to identify individuals reporting any unusual activity around the apartment building over the prior few days, the following interview was conducted: (u)

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[redacted] date of birth [redacted] Union City, NJ, telephone [redacted] was interviewed. After being advised of the official identity of the interviewing agent and the purpose of the interview she provided the following information: (u)

The morning of the interview, a white van was parked in the rear parking lot of the apartment complex. The van was white and had no windows on the sides. It appeared to be a utility van for an electric company. The name of the company, since forgotten, was in red letters on the van. (u)

Usually, utility or service vehicles at the complex building parked in the front. This vehicle was parked in the back which is why it came to the interviewee's attention. It seemed out of place. No further information was available. (u)

This report is being submitted in connection with Lead NK1148. (u)

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~~DATE: 8/2/2005~~~~CLASSIFIED BY: 60322 AUC/LP/CPB/lrt~~~~REASON: 1.4 (C)~~~~DECLASSIFY ON: 8/2/2030~~Investigation on 09/11/2001 at Union City, NJ

File #

Date dictated 09/14/2001

by SA [redacted]

~~SECRET~~

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- 1 -

DATE: 07-30-2010

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REASON: 1.4 (C)

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FEDERAL BUREAU OF INVESTIGATION

Date of transcription 09/14/2001Pursuant to a Federal Grand Jury subpoena issued in the
District of New Jersey, [REDACTED]

b3

These records were placed in a 1-A envelope. (u)

~~DATE: 8/2/2005~~~~CLASSIFIED BY: 60322 AUC/LP/CPA/PLJ~~~~REASON: 1.4 (C)~~~~DECLASSIFY ON: 8/2/2030~~~~ALL INFORMATION CONTAINED
HEREIN IS UNCLASSIFIED EXCEPT
WHERE SHOWN OTHERWISE~~Investigation on 09/14/01 at Newark, NJ

b7A File #

[REDACTED] (S) (X)

Date dictated 09/14/01

by SA [REDACTED]

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~~SECRET~~

b1

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[REDACTED] (S)

FEDERAL BUREAU OF INVESTIGATION
FOIPA
DELETED PAGE INFORMATION SHEET

No Duplication Fees are charged for Deleted Page Information Sheet(s).

Total Deleted Page(s) ~ 168

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