



Shelter Mutual Insurance Company
1817 W Broadway
Columbia, MO 65218
1-800-SHELTER (743-5837)



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2026 OCT 2 PM1:33
OKLAHOMA CITY CLERK

General Liability Insurance Policy Declarations

Addl. Interest or Addl. Insured Copy

Named Insured:

MUNISH HIRANI
4201 NW 155TH ST
EDMOND OK 73013-9151

Policy Number: 35-31-10987458-2
Effective Date: 09-24-2026 (01:53 PM STD)
Expiration Date: 12-04-2026 (12:01 AM STD)

Agent: AARON RUIZ INSURANCE AGCY LLC
35-E306-12
6656 NW 39TH EXPY
STE 200
BETHANY OK 73008
405-773-5500

Notice to the Additional Insured: Your interest will be continuous until cancellation notice is mailed to you.

Policy and Endorsements are available upon request.

Business of the Named Insured: ON LOCATION PHOTOGRAPHY

The Named Insured is a(n):
Audit Period:

Individual
Annual

Limits of Insurance

General Aggregate (Other Than Products - Completed Operations)	\$1,000,000	
Products - Completed Operations Aggregate Limit (See Each Classification Below)	Included	
Personal And Advertising Injury Limit	\$1,000,000	
Each Occurrence Limit	\$1,000,000	
Rented To You Limit	\$100,000	Any One Premises
Medical Expense Limit	\$5,000	Any One Person

Description of Hazards	Premium Basis	Rates (Annual)	Advance Premium
PREMISES & OPERATIONS- 16471 PHOTOGRAPHERS INCLUDING PRODUCTS &/OR COMPLETED OPERATIONS ITEM ZIP CODE: 73162 11901 N MACARTHUR BLVD STE G2 OKLAHOMA CITY OK	GROSS SALES PR \$1000 \$60,000	.407	\$24.00

Premium Adjusting Endorsements	Limits	Deductible	Number	Premium
Additional Insured - Concessionaires Trading Under Your Name OKLAHOMA CITY PUBLIC PROPERTY			CG 20 03 12 19	\$2.00
Additional Insured - Concessionaires Trading Under Your Name CITY OF OKLAHOMA CITY			CG 20 03 12 19	\$2.00
Additional Insured - Concessionaires Trading Under Your Name OKLAHOMA STATE FAIR			CG 20 03 12 19	\$2.00

Total for Term (This is Not a Bill): Minimum **\$100.00**
This policy has a fully-earned non-refundable minimum premium of \$100.00

Policy forms and additional endorsements attached to this policy	Number
Commercial General Liability Coverage Form	CG 00 01 04 13
Lead Poisoning Exclusion Endorsement	B-601-B
Oklahoma Notice	IL 01 79 10 02
Non-Binding Arbitration	CG 24 01 12 04
Asbestos Exclusion	B-559-B
Employment-related Practices Exclusion	CG 21 47 12 07
Mutual Policy Notification	S-18-S
Amendatory Endorsement	G-252.1-G
Exclusion-Unmanned Aircraft	CG 21 09 06 15
Oklahoma and Kansas Changes - Transfer of Rights	CG 01 09 11 85
Amendment of Liquor Liability Exclusion	CG 21 50 04 13
Fungi Or Bacteria Exclusion	CG 21 67 12 04
Excl Damage To Work By Subcontr On Your Behalf	CG 22 94 10 01
Genetically Modified Organism Exclusion	CG 40 01 12 19
Cross Suits Liability	CG 40 10 12 19
Exclusion - All Hazards in Connection with an Electronic Smoking Device, its Vapor, Component Parts, Equipment and Accessories	CG 40 12 12 19
Common Policy Conditions	IL 00 17 11 98
Nuclear Energy Liability Exclusion Endorsement (Broad Form)	IL 00 21 09 08
Oklahoma Changes - Cancellation and Nonrenewal	IL 02 36 09 07
Silica or Silica-Related Dust Exclusion	CG 21 96 03 05
Communicable Disease Exclusion	CG 21 32 05 09
Cannabis Exclusion	CG 40 14 12 20
Broad Abuse or Molestation Exclusion	CG 40 28 09 22
Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS)	CG 40 32 05 23
Exclusion - Violation of Law Addressing Data Privacy	CG 00 69 12 23
Exclusion - Electronic Data - Deletion of Bodily Injury Exception	CG 21 85 12 23
Exclusion - Cyber Incident	CG 40 35 12 23

Addl Insured

CITY OF OKLAHOMA CITY

Addl Insured

OKLAHOMA STATE FAIR

Addl InsuredOKLAHOMA CITY PUBLIC PROPERTY
AUTHORITY

(For Office Use Only)

Transaction: P.C.

H. O. CODE: 100.00

Policy ID: 97008114179

Date Issued: 09-24-2026

Policy Term: One Year

'12092025'

MPP

Billing Frequency: Annually

G-2.11-G

End of Declarations