



Policyholder Information

Named Insured & Mailing Address

CEDAR MESA RANCHES H.O.A.
PO BOX 62
MANCOS, CO 81328

Agent Mailing Address & Phone No.

(970) 824-8185
MOUNTAIN WEST INS & FINANCIAL
SERVICES LLC
100 E VICTORY WAY
CRAIG, CO 81625-1914

Dear Policyholder:

We know you work hard to build your business. We work together with your agent, MOUNTAIN WEST INS & FINANCIAL (970) 824-8185 to help protect the things you care about. Thank you for selecting us.

Enclosed are your insurance documents consisting of:

- Commercial Package

To find your specific coverages, limits of liability, and premium, please refer to your Declarations page(s).

If you have any questions or changes that may affect your insurance needs, please contact your Agent at (970) 824-8185



Reminders

- Verify that all information is correct
If you have any changes, please contact your Agent at (970) 824-8185
In case of a claim, call your Agent or 1-800-362-0000

THIS IS NOT A BILL

You Need To Know

- CONTINUED ON NEXT PAGE

To report a claim, call your Agent or 1-800-362-0000



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You Need To Know - continued

- **NOTICE(S) TO POLICYHOLDER(S)**

The Important Notice(s) to Policyholder(s) provide a general explanation of changes in coverage to your policy. The Important Notice(s) to Policyholder(s) is not a part of your insurance policy and it does not alter policy provisions or conditions. Only the provisions of your policy determine the scope of your insurance protection. It is important that you read your policy carefully to determine your rights, duties and what is and is not covered.

FORM NUMBER	TITLE
NP 72 42 01 15	Terrorism Insurance Premium Disclosure And Opportunity To Reject
NP 74 06 01 06	Flood Insurance Notice
NP 74 44 09 06	U.S. Treasury Department's Office of Foreign Assets Control (OFAC) Advisory Notice to Policyholders
NP 89 69 11 10	Important Policyholder Information Concerning Billing Practices
NP 89 86 06 15	Important Notice To Policyholders Concerning Exclusions For Contracting Exposures
NP 92 15 10 12	Notice To Policyholders - CPSP Endorsement to Property Plus Endorsement
NP 92 26 10 12	CPSP Condominium to Property Extension Plus
NP 94 05 01 14	Important Notice to Policyholders - Changes in Coverage - Commercial Property Coverage Part - Edition 10 12
NP 96 00 10 14	General Liability Access Or Disclosure Of Confidential Or Personal Information Exclusions Advisory Notice To Policyholders
NP 97 01 11 14	General Liability Multistate Forms Revision Advisory Notice to Policyholders
NP 97 08 02 15	Important Notice to Policyholders - Equipment Breakdown Coverage Endorsement
NP 98 20 01 15	Jurisdictional Boiler And Pressure Vessel Inspections

- This policy will be direct billed. You may choose to combine any number of policies on one bill with your billing account. Please contact your agent for more information.

CEDAR MESA RANCHES H.O.A.

BKW (17) 57 26 66 98
From 08/11/2016 To 08/11/2017

PO BOX 62
MANCOS, CO 81328

(970) 824-8185
MOUNTAIN WEST INS & FINANCIAL
SERVICES LLC
100 E VICTORY WAY
CRAIG, CO 81625-1914

**TERRORISM INSURANCE PREMIUM DISCLOSURE
AND OPPORTUNITY TO REJECT**

This notice contains important information about the Terrorism Risk Insurance Act and its effect on your policy. Please read it carefully.

THE TERRORISM RISK INSURANCE ACT

The Terrorism Risk Insurance Act, including all amendments ("TRIA" or the "Act"), establishes a program to spread the risk of catastrophic losses from certain acts of terrorism between insurers and the federal government. If an individual insurer's losses from certified acts of terrorism exceed a specified deductible amount, the government will reimburse the insurer for a percentage of losses (the "Federal Share") paid in excess of the deductible, but only if aggregate industry losses from such acts exceed the "Program Trigger". An insurer that has met its insurer deductible is not liable for any portion of losses in excess of \$100 billion per year. Similarly, the federal government is not liable for any losses covered by the Act that exceed this amount. If aggregate insured losses exceed \$100 billion, losses up to that amount may be pro-rated, as determined by the Secretary of the Treasury.

The Federal Share and Program Trigger by calendar year are:

Calendar Year	Federal Share	Program Trigger
2015	85%	\$100,000,000
2016	84%	\$120,000,000
2017	83%	\$140,000,000
2018	82%	\$160,000,000
2019	81%	\$180,000,000
2020	80%	\$200,000,000

MANDATORY OFFER OF COVERAGE FOR "CERTIFIED ACTS OF TERRORISM" AND DISCLOSURE OF PREMIUM

TRIA requires insurers to make coverage available for any loss that occurs within the United States (or outside of the U.S. in the case of U.S. missions and certain air carriers and vessels), results from a "certified act of terrorism" AND that is otherwise covered under your policy.

A "certified act of terrorism" means:

[A]ny act that is certified by the Secretary [of the Treasury], in consultation with the Secretary of Homeland Security, and the Attorney General of the United States.

- (i) to be an act of terrorism;

- (ii) to be a violent act or an act that is dangerous to -
 - (I) human life;
 - (II) property; or
 - (III) infrastructure;
- (iii) to have resulted in damage within the United States, or outside of the United States in the case of -
 - (I) an air carrier (as defined in section 40102 of title 49, United States Code) or United States flag vessel (or a vessel based principally in the United States, on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States); or
 - (II) the premises of a United States mission; and
- (iv) to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

REJECTING TERRORISM INSURANCE COVERAGE - WHAT YOU MUST DO

We have included in your policy coverage for losses resulting from "certified acts of terrorism" as defined above.

THE PREMIUM CHARGE FOR THIS COVERAGE APPEARS ON THE DECLARATIONS PAGE OF THE POLICY AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT. If we are providing you with a quote, the premium charge will also appear on your quote as a separate line item charge.

IF YOU CHOOSE TO REJECT THIS COVERAGE, PLEASE CHECK THE BOX BELOW, SIGN THE ACKNOWLEDGMENT, AND RETURN THIS FORM TO THE ADDRESS BELOW: **Please ensure any rejection is received within thirty (30) days of the effective date of your policy.**

Before making a decision to reject terrorism insurance, refer to the Disclaimer for Standard Fire Policy States located at the end of this Notice.

I hereby reject this offer of coverage. I understand that by rejecting this offer, I will have no coverage for losses arising from "certified acts of terrorism" and my policy will be endorsed accordingly.

Policyholder/Applicant's Signature	Print Name	Date Signed
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Named Insured	Policy Number
CEDAR MESA RANCHES H.O.A.	BKW (17) 57 26 66 98

Policy Effective/Expiration Date
 From 08/11/2016 To 08/11/2017

IF YOU REJECTED THIS COVERAGE, PLEASE RETURN THIS FORM TO:

Attn: Commercial Lines Division - Terrorism
 PO Box 66400
 London, KY 40742-6400

Note: Certain states (currently CA, GA, IA, IL, ME, MO, NY, NC, NJ, OR, RI, WA, WI and WV) mandate coverage for loss caused by fire following a "certified act of terrorism" in certain types of insurance policies. If you reject TRIA coverage in these states on those policies, you will not be charged any additional premium for that state mandated coverage.

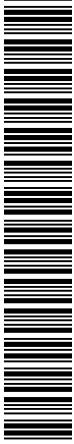
The summary of the Act and the coverage under your policy contained in this notice is necessarily general in nature. Your policy contains specific terms, definitions, exclusions and conditions. In case of any conflict, your policy language will control the resolution of all coverage questions. Please read your policy carefully.

If you have any questions regarding this notice, please contact your agent.

FLOOD INSURANCE NOTICE

Unless a Flood Coverage endorsement is attached, your policy does not provide flood coverage and you will **not** have coverage for property damage from floods unless you purchase a separate policy for flood insurance through the Federal Emergency Management Agency (FEMA) National Flood Insurance Program.

If you would like more information about obtaining coverage under the National Flood Insurance Program, please contact your agent.



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**U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN
ASSETS CONTROL ("OFAC")
ADVISORY NOTICE TO POLICYHOLDERS**

No coverage is provided by this Policyholder Notice nor can it be construed to replace any provisions of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided.

This Notice provides information concerning possible impact on your insurance coverage due to directives issued by OFAC. **Please read this Notice carefully.**

Please refer any questions you may have to your insurance agent.

The Office of Foreign Assets Control (OFAC) administers and enforces sanctions policy, based on Presidential declarations of "national emergency". OFAC has identified and listed numerous:

- Foreign agents;
- Front organizations;
- Terrorists;
- Terrorist organizations; and
- Narcotics traffickers;

as "Specially Designated Nationals and Blocked Persons". This list can be located on the United States Treasury's web site - <http://www.treas.gov/ofac>.

In accordance with OFAC regulations, if it is determined that you or any other insured, or any person or entity claiming the benefits of this insurance has violated U.S. sanctions law or is a Specially Designated National and Blocked Person, as identified by OFAC, this insurance will be considered a blocked or frozen contract and all provisions of this insurance are immediately subject to OFAC. When an insurance policy is considered to be such a blocked or frozen contract, no payments nor premium refunds may be made without authorization from OFAC. Other limitations on the premiums and payments also apply.

IMPORTANT POLICYHOLDER INFORMATION CONCERNING BILLING PRACTICES

Dear Valued Policyholder: This insert provides you with important information about our policy billing practices that may affect you. Please review it carefully and contact your agent if you have any questions.

Premium Notice: We will mail you a policy Premium Notice separately. The Premium Notice will provide you with specifics regarding your agent, the account and policy billed, the billing company, payment plan, policy number, transaction dates, description of transactions, charges/credits, policy amount balance, minimum amount, and payment due date. This insert explains fees that may apply to and be shown on your Premium Notice.

Available Premium Payment Plans:

- **Annual Payment Plan:** When this plan applies, you have elected to pay the entire premium amount balance shown on your Premium Notice in full. No installment billing fee applies when the Annual Payment Plan applies.
- **Installment Payment Plan:** When this plan applies, you have elected to pay your policy premium in installments (e.g.: quarterly or monthly installments - Installment Payment Plans vary by state). As noted below, an installment fee may apply when the Installment Payment Plan applies.

The Premium Payment Plan that applies to your policy is shown on the top of your Premium Notice. Please contact your agent if you want to change your Payment Plan election.

Installment Payment Plan Fee: If you elected to pay your premiums in installments using the Installment Premium Payment Plan, an installment billing fee applies to each installment bill. The installment billing charge will not apply, however, if you pay the entire balance due when you receive the bill for the first installment. Because the amount of the installment charge varies from state to state, please consult your Premium Notice for the actual fee that applies.

Dishonored Payment Fee: Your financial institution may refuse to honor the premium payment withdrawal request you submit to us due to insufficient funds in your account or for some other reason. If that is the case, and your premium payment withdrawal request is returned to us dishonored, a payment return fee will apply. Because the amount of the return fee varies from state to state, please consult your Premium Notice for the actual fee that applies.

Late Payment Fee: If we do not receive the minimum amount due on or before the date or time the payment is due, as indicated on your Premium Notice, you will receive a policy cancellation notice effective at a future date that will also reflect a late payment fee charge. Issuance of the cancellation notice due to non-payment of a scheduled installment(s) may result in the billing and collection of all or part of any outstanding premiums due for the policy period. Late Payment Fees vary from state to state and are not applicable in some states.

Special Note: Please note that some states do not permit the charging of certain fees. Therefore, if your state does not allow the charging of an Installment Payment Plan, Dishonored Payment or Late Payment Fee, the disallowed fee will not be charged and will not be included on your Premium Notice.

EFT-Automatic Withdrawals Payment Option: When you select this option, you will not be sent Premium Notices and, in most cases, will not be charged installment fees. For more information on our EFT-Automatic Withdrawals payment option, refer to the attached policyholder plan notice and enrollment sheet.

Once again, please contact your agent if you have any questions about the above billing practice information.

Thank you for selecting us to service your insurance needs.

IMPORTANT NOTICE TO POLICYHOLDERS CONCERNING EXCLUSIONS FOR CONTRACTING EXPOSURES

Dear Policyholder,

Thank you for selecting us as your carrier for your commercial liability insurance. This notice contains a brief summary of the potential coverage reductions that may have been made to your renewal policy.

The changes outlined below are organized by individual endorsements. Any of the endorsements described in this notice may have comparable state specific endorsements in lieu of the endorsements mentioned below. In those situations, the title of the state endorsements on your policy will generally be very similar to one or more titles mentioned in this notice. The changes described below would also apply to those state specific endorsements, unless noted otherwise. One or more of the exclusion endorsements described below may apply to your renewal policy. If a particular exclusion endorsement is not attached to your renewal policy, the changes described for that endorsement do not apply to you.

Please read your policy and review your declarations page for complete coverage information. No coverage is provided by this notice, nor can it be construed to replace any provisions of your policy. If there are discrepancies between your policy and this notice, the provisions of the policy shall prevail.

If you have any questions after reviewing this notice, please contact your independent agent.

1. **CG 21 65 12 04 Total Pollution Exclusion With A Building Heating, Cooling And Dehumidifying Equipment Exception And A Hostile Fire Exception**

If CG 21 65 is made a part of your renewal policy, your coverage has been reduced as described below. If CG 21 65 is not made a part of your renewal policy, you may disregard the remainder of this paragraph.

This endorsement eliminates coverage for bodily injury and property damage (including any loss, cost or expense) arising out of any pollution exposure. However, the exclusion contains exceptions that allow some coverage for liability arising out of:

- a. Building heating, cooling or dehumidifying equipment; or
- b. A hostile fire.

2. **CG 22 94 10 01 Exclusion - Damage To Work Performed By Subcontractors On Your Behalf**

If CG 22 94 is made a part of your renewal policy, your coverage has been reduced as described below. If CG 22 94 is not made a part of your renewal policy, you may disregard the remainder of this paragraph.

This endorsement removes coverage for damage to your work that arises out of work performed by a subcontractor.

3. **CG 88 75 12 08 Exclusion - Earth Movement**

If CG 88 75 is made a part of your renewal policy, your coverage has been reduced as described below. If CG 88 75 is not made a part of your renewal policy, you may disregard the remainder of this paragraph.

This endorsement excludes coverage for liability arising out of earth movement. Examples of earth movement include, but are not limited to earthquake, tremors, landslide, mudflow and various types of soil conditions.

4. CG 88 76 12 08 Exclusion - Earth Movement Products/Completed Operations Hazard

If CG 88 76 is made a part of your renewal policy, your coverage has been reduced as described below. If CG 88 76 is not made a part of your renewal policy, you may disregard the remainder of this paragraph.

This endorsement excludes coverage for liability arising out of earth movement and included in the product-completed operations hazard. Examples of earth movement include, but are not limited to earthquake, tremors, landslide, mudflow and various types of soil conditions.



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NOTICE TO POLICYHOLDERS**BROADENINGS, RESTRICTIONS AND CLARIFICATIONS OF COVERAGE
CUSTOM PROTECTOR™ ENDORSEMENT VERSES PROPERTY EXTENSION
PLUS ENDORSEMENT**

Dear Valued Policyholder,

Thank you for selecting us as your carrier for your commercial insurance. We are in the process of implementing policy administration system improvements. As a result, we are replacing coverage forms and endorsements with other forms, which result in some changes to your coverage. This notice contains a brief summary of the coverage changes made to your policy.

This notice does not reference every editorial change made to the endorsement or coverage form, only material (or significant) coverage changes.

Please read your policy and review your declarations page for complete coverage information. No coverage is provided by this notice, nor can it be construed to replace any provisions of your policy. If there are discrepancies between your policy and this notice, the provisions of the policy shall prevail.

Should you have questions after reviewing the changes outlined below, please contact your independent agent. Thank you for your business.

Expiring Form	Expiring Form Number	New Form	New Form Number
Custom Protector Endorsement	21-100 07 09	Property Extension Plus	CP 88 10 07 10
Custom Protector Endorsement	21-100 02 07		
Custom Protector Endorsement	21-100A 02 07		
Custom Protector Endorsement	21-100D 05 09		
Custom Protector Endorsement	21-100E 06 09		
Custom Protector Endorsement	21-100F 06 09		
Custom Protector Endorsement	21-100F 08 07		
Custom Protector Endorsement	21-100G 06 09		
Custom Protector Endorsement	21-100H 06 09		
Custom Protector Endorsement	21-100H 10 07		
Custom Protector Endorsement	21-100J 11 07		

BROADENINGS OF COVERAGE

- Business Income - Newly Acquired Locations: \$50,000 for 60 days is included.
- Loss Adjustment Expenses: \$5,000 any one location is included.
- Salesman Samples: \$5,000 any one location is provided.
- Signs: Coverage is broadened from attached signs only to attached and unattached signs.
- Theft of Patterns, Dies, Molds and Forms: is included in the business personal property.
- Property in Transit: \$10,000 any one occurrence is included.
- Water Seepage: \$10,000 in any one policy year is included.

LIMIT INCREASES

- Special Valuation Provision: Limit is increased from \$2,500 to \$5,000.
- Ordinance or Law: limit is increased from 25% of the building limit subject to \$100,000 maximum for both the undamaged portion of the building and the demolition cost and increased cost of construction to including the building limit of the undamaged portion of the building and providing \$200,000 combined limit at any one location for the demolition cost and increased cost of construction.

RESTRICTIONS OF COVERAGE

- Inventory and Appraisal: \$5,000 limit is no longer included.
- Money Orders and Counterfeit Money: \$25,000 limit is no longer included.
- Forgery or Alteration: \$25,000 limit is no longer included.
- Valuable Papers and Records Off Premises: \$5,000 limit is no longer included.
- Accounts Receivable Off Premises: \$5000 limit is no longer included.

LIMIT DECREASES

- Real Property of Others Required by Contract: Limit is decreased from \$25,000 to \$20,000 any one location.
- Fire Department Service Charge: Limit is decreased from \$25,000 to \$10,000 any one location.
- Money and Securities (Inside Premises): Limit is decreased from \$25,000 to \$5,000 any one occurrence.
- Foundations: Limit is amended from included to a \$100,000 limit at any one location.
- Sign Coverage: Limit is decreased from \$25,000 to \$10,000 any one location.

The following changes apply only to Custom Protector Endorsement 21-100 07 09 and 21-100 02 07 versus the Property Extension Plus CP 88 10 07 10

BROADENINGS OF COVERAGE

- Property Off-Premises: \$50,000 at any one location is included.
- Electronic Data in Transit: \$5,000 at any one location is included.
- Computer Equipment Extra Expense: \$7,500 at any one location is included.

- Extended Business Income: 60 days is included.
- Manufacturers selling price: is included.
- Brands and Labels: \$25,000 at any one location is included.

LIMIT INCREASES

- Personal Effects and Property of Others: Limit is increased from \$5,000 each location to \$25,000 at each described premises.
- Fine Arts: Limit is increased from \$10,000 to \$25,000 at any one location.
- Fire Protective Devices: Limit is increased from \$10,000 to \$25,000 in each separate 12 month period.
- Loss of Refrigeration: Limit is increased from \$10,000 to \$25,000 at any one location.
- Computer Equipment (including Laptop/portable computer) is increased from \$10,000 for computer equipment and \$5,000 for laptops to \$30,000 for computers and laptops any one location.
- Utility Services Interruption- Direct Damage: limit is increased from \$10,000 to \$25,000 at any one location.
- Consequential loss: limit is increased from \$10,000 to \$25,000 at any one location.
- Business Income and Extra Expense: limit is increased from \$10,000 for business income and \$10,000 extra expense to \$50,000 any one location.
- Utility Services Interruption - Business Income: Limit is increased from \$1,000 to \$25,000 any one location.
- Back-up of Sewer or Drains: limit is increased from \$10,000 to \$25,000.

RESTRICTIONS OF COVERAGE

- Lost Key Coverage: \$2,500 limit is no longer included.

LIMIT DECREASES

- Electronic Data: Limit is decreased from \$10,000 to \$7,500 any one policy year.
- Employee Dishonesty: Limit is decreased from \$25,000 to \$5,000 any one occurrence.
- Money and Securities (Outside Premises): Limit is decreased from \$25,000 to \$5,000 any one occurrence.

The following changes apply to Custom Protector Endorsement 21-100A 07 09 versus the Property Extension Plus CP 88 10 07 10

BROADENINGS OF COVERAGE

- Electronic Data: a limit of \$7,500 any one policy year is included.
- Property Off-Premises: \$50,000 at any one location is included.
- Electronic Data in Transit: \$5,000 at any one location is included.
- Computer Equipment Extra Expense: \$7,500 at any one location is included.
- Extended Business Income: 60 days is included.

- Manufacturers selling price: is included.
- Brands and Labels: \$25,000 at any one location is included.

LIMIT INCREASES

- Personal Effects and Property of Others: Limit is increased from \$5,000 each location to \$25,000 at each described premises.
- Fine Arts: Limit is increased from \$10,000 to \$25,000 at any one location.
- Fire Protective Devices: Limit is increased from \$10,000 to \$25,000 in each separate 12 month period
- Loss of Refrigeration: Limit is increased from \$10,000 to \$25,000 at any one location.
- Computer Equipment (including Laptop/portable computer) is increased from \$10,000 for computer equipment and \$5,000 for laptops to \$30,000 for computers and laptops any one location.
- Utility Services Interruption- Direct Damage: limit is increased from \$10,000 to \$25,000 at any one location.
- Consequential loss: limit is increased from \$10,000 to \$25,000 at any one location.
- Business Income and Extra Expense: limit is increased from \$10,000 for business income and \$10,000 extra expense to \$50,000 any one location.
- Utility Services Interruption - Business Income: Limit is increased from \$1,000 to \$25,000 any one location.

RESTRICTIONS OF COVERAGE

- Lost Key Coverage: \$2,500 limit is no longer included.
- Breakage of Glass is no longer included.

LIMIT DECREASES

- Employee Dishonesty: Limit is decreased from \$25,000 to \$5,000 any one occurrence.
- Money and Securities (Outside Premises): Limit is decreased from \$25,000 to \$5,000 any one occurrence.

The following changes apply to Custom Protector Endorsement 21-100D 05 09 versus the Property Extension Plus CP 88 10 07 10

BROADENINGS OF COVERAGE

- Computer Equipment Extra Expense: \$7,500 at any one location is included.
- Extended Business Income: 60 days is included.

LIMIT INCREASES

- Personal Effects and Property of Others: Limit is increased from \$10,000 each location to \$25,000 at each described premises.
- Fire Protective Devices: Limit is increased from \$10,000 to \$25,000 in each separate 12 month period.
- Computer Equipment (including Laptop/portable computer) is increased from \$25,000 for computer equipment and \$5,000 for laptops to \$30,000 for computers and laptops any one location.
- Utility Services Interruption- Direct Damage: limit is increased from \$10,000 to \$25,000 at any one location.



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- Consequential loss: limit is increased from \$10,000 to \$25,000 at any one location.
- Business Income and Extra Expense: limit is increased from \$10,000 for business income and \$10,000 extra expense to \$50,000 any one location.
- Utility Services Interruption - Business Income: Limit is increased from \$1,000 to \$25,000 any one location.
- Back-up of Sewer or Drains: limit is increased from \$10,000 to \$25,000.

RESTRICTIONS OF COVERAGE

- Lost Key Coverage: \$2,500 limit is no longer included.
- Breakage of Glass: is no longer included.
- Leasehold Interest: \$10,000 limit is no longer included.
- Contract Penalty Clause: \$5,000 limit is no longer included.
- Contingent Transit: \$5,000 limit is no longer included.
- Lost Lease Coverage - Lessors Interest: \$5,000 limit is no longer included.
- Tenant Move Back Coverage: \$5,000 limit is no longer included.
- Manufacturers Consequential Loss Assumption: \$25,000 limit is no longer included.
- Business Income Support Property: \$5,000 limit is no longer included.
- Employee Tool Coverage: \$5,000 limit is no longer included.
- Salesperson Samples: \$5,000 limit is no longer included.
- Loss to Pair or Set: is no longer included.
- Business Personal Property Limit Seasonal Increase 25% limit is no longer included.
- Dies, Patterns, Molds and Forms: is no longer included in the Business Personal Property Limit.

LIMIT DECREASES

- Property Off-Premises: Limit is decreased from \$100,000 to \$50,000 at any one location.
- Accounts Receivable: Limit is decreased from \$100,000 on premises to \$25,000 any one location.
- Valuable Papers and Records: Limit is decreased from \$1000 on premises and \$5,000 off premises to \$25,000 at each described premises.
- Electronic Data: Limit is decreased from \$10,000 to \$7,500 any one policy year.
- Employee Dishonesty: Limit is decreased from \$25,000 to \$5,000 any one occurrence.
- Money and Securities (Outside Premises): Limit is decreased from \$25,000 to \$5,000 any one occurrence.

The following changes apply to Custom Protector Endorsement 21-100E 06 09 versus the Property Extension Plus CP 88 10 07 10

BROADENINGS OF COVERAGE

- Electronic Data in Transit: \$5,000 at any one location is included.

- Computer Equipment Extra Expense: \$7,500 at any one location is included.
- Extended Business Income: 60 days is included.

LIMIT INCREASES

- Personal Effects and Property of Others: Limit is increased from \$10,000 each location to \$25,000 at each described premises.
- Fire Protective Devices: Limit is increased from \$10,000 to \$25,000 in each separate 12 month period.
- Computer Equipment (including Laptop/portable computer) is increased from \$25,000 for computer equipment and \$5,000 for laptops to \$30,000 for computers and laptops any one location.
- Utility Services Interruption- Direct Damage: limit is increased from \$10,000 to \$25,000 at any one location.
- Consequential loss: limit is increased from \$10,000 to \$25,000 at any one location.
- Business Income and Extra Expense: limit is increased from \$10,000 for business income and \$10,000 extra expense to \$50,000 any one location.
- Utility Services Interruption - Business Income: Limit is increased from \$1,000 to \$25,000 any one location.
- Back-up of Sewer or Drains: limit is increased from \$10,000 to \$25,000.

RESTRICTIONS OF COVERAGE

- Lost Key Coverage: \$2,500 limit is no longer included.
- Breakage of Glass: is no longer included.
- Leasehold Interest: \$10,000 limit is no longer included.
- Contract Penalty Clause: \$5,000 limit is no longer included.
- Contingent Transit: \$5,000 limit is no longer included.
- Lost Lease Coverage - Lessors Interest: \$5,000 limit is no longer included.
- Tenant Move Back Coverage: \$5,000 limit is no longer included.
- Manufacturers Consequential Loss Assumption: \$25,000 limit is no longer included.
- Business Income Support Property: \$5,000 limit is no longer included.
- Employee Tool Coverage: \$5,000 limit is no longer included.
- Salesperson Samples: \$5,000 limit is no longer included.
- Loss to Pair or Set: is no longer included.
- Business Personal Property Limit Seasonal Increase 25% limit is no longer included.
- Dies, Patterns, Molds and Forms: is no longer included in the Business Personal Property Limit.

LIMIT DECREASES

- Valuable Papers and Records Off Premises: Limit is decreased from \$100,000 on premises and \$5,000 off premises to \$25,000 at each described premises.
- Property Off-Premises: Limit is decreased from \$100,000 to \$50,000 at any one location.
- Electronic Data: Limit is decreased from \$10,000 to \$7,500 any one policy year.



- Employee Dishonesty: Limit is decreased from \$25,000 to \$5,000 any one occurrence.
- Money and Securities (Outside Premises): Limit is decreased from \$25,000 to \$5,000 any one occurrence.
- Accounts Receivable Off Premises: Limit is decreased from \$100,000 on premises to \$25,000 at any one location.

The following changes apply to Custom Protector Endorsement 21-100F 06 09 versus the Property Extension Plus CP 88 10 07 10

BROADENINGS OF COVERAGE

- Property Off-Premises: \$50,000 at any one location is included.
- Electronic Data in Transit: \$5,000 at any one location is included.
- Computer Equipment Extra Expense: \$7,500 at any one location is included.
- Extended Business Income: 60 days is included.
- Manufacturers selling price: is included.
- Brands and Labels: \$25,000 at any one location is included.

LIMIT INCREASES

- Personal Effects and Property of Others: Limit is increased from \$5,000 each location to \$25,000 at each described premises.
- Fine Arts: Limit is increased from \$10,000 to \$25,000 at any one location.
- Fire Protective Devices: Limit is increased from \$10,000 to \$25,000 in each separate 12 month period.
- Loss of Refrigeration: Limit is increased from \$10,000 to \$25,000 at any one location.
- Computer Equipment (including Laptop/portable computer) is increased from \$10,000 for computer equipment and \$10,000 for laptops to \$30,000 for computers and laptops any one location.
- Utility Services Interruption- Direct Damage: limit is increased from \$10,000 to \$25,000 at any one location.
- Consequential loss: limit is increased from \$10,000 to \$25,000 at any one location.
- Business Income and Extra Expense: limit is increased from \$10,000 for business income and \$10,000 extra expense to \$50,000 any one location.
- Utility Services Interruption - Business Income: Limit is increased from \$1,000 to \$25,000 any one location.
- Back-up of Sewer or Drains: limit is increased from \$10,000 to \$25,000.

RESTRICTIONS OF COVERAGE

- Lost Key Coverage: \$2,500 limit is no longer included.

LIMIT DECREASES

- Electronic Data: Limit is decreased from \$10,000 to \$7,500 any one policy year.
- Employee Dishonesty: Limit is decreased from \$25,000 to \$5,000 any one occurrence.

- Money and Securities (Outside Premises): Limit is decreased from \$25,000 to \$5,000 any one occurrence.

The following changes apply to Custom Protector Endorsement 21-100F 08 07 versus the Property Extension Plus CP 88 10 07 10

BROADENINGS OF COVERAGE

- Property Off-Premises: \$50,000 at any one location is included.
- Electronic Data in Transit: \$5,000 at any one location is included.
- Computer Equipment Extra Expense: \$7,500 at any one location is included.
- Extended Business Income: 60 days is included.
- Manufacturers selling price: is included.
- Brands and Labels: \$25,000 at any one location is included.

LIMIT INCREASES

- Personal Effects and Property of Others: Limit is increased from \$5,000 each location to \$25,000 at each described premises.
- Fine Arts: Limit is increased from \$10,000 to \$25,000 at any one location.
- Fire Protective Devices: Limit is increased from \$10,000 to \$25,000 in each separate 12 month period.
- Loss of Refrigeration: Limit is increased from \$10,000 to \$25,000 at any one location.
- Computer Equipment (including Laptop/portable computer) is increased from \$10,000 for computer equipment and \$10,000 for laptops to \$30,000 for computers and laptops any one location.
- Utility Services Interruption- Direct Damage: limit is increased from \$10,000 to \$25,000 at any one location.
- Consequential loss: limit is increased from \$10,000 to \$25,000 at any one location.
- Business Income and Extra Expense: limit is increased from \$10,000 for business income and \$10,000 extra expense to \$50,000 any one location.
- Utility Services Interruption - Business Income: Limit is increased from \$1,000 to \$25,000 any one location.

RESTRICTIONS OF COVERAGE

- Lost Key Coverage: \$2,500 limit is no longer included.

LIMIT DECREASES

- Electronic Data: Limit is decreased from \$10,000 to \$7,500 any one policy year.
- Employee Dishonesty: Limit is decreased from \$25,000 to \$5,000 any one occurrence.
- Money and Securities (Outside Premises): Limit is decreased from \$25,000 to \$5,000 any one occurrence.

BROADENINGS OF COVERAGE

- Property Off-Premises: \$50,000 at any one location is included.



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- Electronic Data in Transit: \$5,000 at any one location is included.
- Computer Equipment Extra Expense: \$7,500 at any one location is included.
- Extended Business Income: 60 days is included.
- Manufacturers selling price: is included.
- Brands and Labels: \$25,000 at any one location is included.

LIMIT INCREASES

- Personal Effects and Property of Others: Limit is increased from \$5,000 each location to \$25,000 at each described premises.
- Fine Arts: Limit is increased from \$10,000 to \$25,000 at any one location.
- Fire Protective Devices: Limit is increased from \$10,000 to \$25,000 in each separate 12 month period.
- Loss of Refrigeration: Limit is increased from \$10,000 to \$25,000 at any one location.
- Computer Equipment (including Laptop/portable computer) is increased from \$10,000 for computer equipment and \$5,000 for laptops to \$30,000 for computers and laptops any one location.
- Utility Services Interruption- Direct Damage: limit is increased from \$10,000 to \$25,000 at any one location.
- Consequential loss: limit is increased from \$10,000 to \$25,000 at any one location.
- Business Income and Extra Expense: limit is increased from \$10,000 for business income and \$10,000 extra expense to \$50,000 any one location.
- Utility Services Interruption - Business Income: Limit is increased from \$1,000 to \$25,000 any one location.
- Back-up of Sewer or Drains: limit is increased from \$10,000 to \$25,000.

RESTRICTIONS OF COVERAGE

- Lost Key Coverage: \$2,500 limit is no longer included.

LIMIT DECREASES

- Electronic Data: Limit is decreased from \$10,000 to \$7,500 any one policy year.
- Employee Dishonesty: Limit is decreased from \$25,000 to \$5,000 any one occurrence.
- Money and Securities (Outside Premises): Limit is decreased from \$25,000 to \$5,000 any one occurrence.

The following changes apply to Custom Protector Endorsement 21-100G 06 09 versus the Property Extension Plus CP 88 10 07 10

BROADENINGS OF COVERAGE

- Property Off-Premises: \$50,000 at any one location is included.
- Electronic Data in Transit: \$5,000 at any one location is included.
- Computer Equipment Extra Expense: \$7,500 at any one location is included.
- Extended Business Income: 60 days is included.
- Manufacturers selling price: is included.

- Brands and Labels: \$25,000 at any one location is included.

LIMIT INCREASES

- Personal Effects and Property of Others: Limit is increased from \$5,000 each location to \$25,000 at each described premises.
- Fine Arts: Limit is increased from \$10,000 to \$25,000 at any one location.
- Fire Protective Devices: Limit is increased from \$10,000 to \$25,000 in each separate 12 month period.
- Loss of Refrigeration: Limit is increased from \$10,000 to \$25,000 at any one location.
- Computer Equipment (including Laptop/portable computer) is increased from \$10,000 for computer equipment and \$10,000 for laptops to \$30,000 for computers and laptops any one location.
- Utility Services Interruption- Direct Damage: limit is increased from \$10,000 to \$25,000 at any one location.
- Consequential loss: limit is increased from \$10,000 to \$25,000 at any one location.
- Business Income and Extra Expense: limit is increased from \$10,000 for business income and \$10,000 extra expense to \$50,000 any one location.
- Utility Services Interruption - Business Income: Limit is increased from \$1,000 to \$25,000 any one location.

RESTRICTIONS OF COVERAGE

- Lost Key Coverage: \$2,500 limit is no longer included.

LIMIT DECREASES

- Electronic Data: Limit is decreased from \$10,000 to \$7,500 any one policy year.
- Employee Dishonesty: Limit is decreased from \$25,000 to \$5,000 any one occurrence.
- Money and Securities (Outside Premises): Limit is decreased from \$25,000 to \$5,000 any one occurrence.

The following changes apply to Custom Protector Endorsement 21-100H 06 09 versus the Property Extension Plus CP 88 10 07 10

BROADENINGS OF COVERAGE

- Computer Equipment Extra Expense: \$7,500 at any one location is included.
- Extended Business Income: 60 days is included.
- Manufacturers selling price: is included.
- Brands and Labels: \$25,000 at any one location is included.

LIMIT INCREASES

- Personal Effects and Property of Others: Limit is increased from \$10,000 each location to \$25,000 at each described premises.
- Computer Equipment (including Laptop/portable computer) is increased from \$25,000 for computer equipment and \$5,000 for laptops to \$30,000 for computers and laptops any one location.
- Business Income and Extra Expense: limit is increased from \$25,000 for business income and \$25,000 extra expense to \$50,000 any one location.

RESTRICTIONS OF COVERAGE

- Lost Key Coverage: \$10,000 limit is no longer included.

LIMIT DECREASES

- Debris Removal: Limit is decreased from \$50,000 to \$25,000 for each location, in an occurrence.
- Electronic Data: Limit is decreased from \$25,000 to \$7,500 any one policy year.
- Employee Dishonesty: Limit is decreased from \$50,000 to \$5,000 any one occurrence.
- Newly Acquired Buildings: Limit is reduced from \$1,000,000 to \$500,000 at each building.
- Money and Securities (Outside Premises): Limit is decreased from \$10,000 to \$5,000 any one occurrence.
- Valuable Papers and Records: Limit is decreased from \$100,000 at each premises and \$10,000 off premises to \$25,000 at each described premises.
- Electronic Data in Transit: Limit is decreased from \$10,000 to \$5,000 at any one location.
- Accounts Receivable: Limit is decreased from \$100,000 on premises to \$25,000 at any one location.

The following changes apply to Custom Protector Endorsement 21-100H 10 07 versus the Property Extension Plus CP 88 10 07 10

BROADENINGS OF COVERAGE

- Computer Equipment Extra Expense: \$7,500 at any one location is included.
- Extended Business Income: 60 days is included.
- Manufacturers selling price: is included.
- Brands and Labels: \$25,000 at any one location is included.
- Back-up of Sewer or Drains: a limit of \$25,000 is included.

LIMIT INCREASES

- Personal Effects and Property of Others: Limit is increased from \$10,000 each location to \$25,000 at each described premises.
- Computer Equipment (including Laptop/portable computer) is increased from \$25,000 for computer equipment and \$5,000 for laptops to \$30,000 for computers and laptops any one location.
- Business Income and Extra Expense: limit is increased from \$25,000 for business income and \$25,000 extra expense to \$50,000 any one location.

RESTRICTIONS OF COVERAGE

- Lost Key Coverage: \$10,000 limit is no longer included.

LIMIT DECREASES

- Debris Removal: Limit is decreased from \$50,000 to \$25,000 for each location, in an occurrence.
- Electronic Data: Limit is decreased from \$25,000 to \$7,500 any one policy year.
- Employee Dishonesty: Limit is decreased from \$50,000 to \$5,000 any one occurrence.
- Newly Acquired Buildings: Limit is reduced from \$1,000,000 to \$500,000 at each building.
- Money and Securities (Outside Premises): Limit is decreased from \$10,000 to \$5,000 any one occurrence.

- Electronic Data in Transit: Limit is decreased from \$10,000 to \$5,000 at any one location.
- Valuable Papers and Records: Limit is decreased from \$100,000 at each premises and \$10,000 off premises to \$25,000 at each described premises.
- Accounts Receivable: Limit is decreased from \$100,000 on premises to \$25,000 at any one location.

The following changes apply to Custom Protector Endorsement 21-100J 11 07 versus the Property Extension Plus CP 88 10 07 10

BROADENINGS OF COVERAGE

- Property Off-Premises: \$50,000 at any one location is included.
- Electronic Data in Transit: \$5,000 at any one location is included.
- Computer Equipment Extra Expense: \$7,500 at any one location is included.
- Extended Business Income: 60 days is included.
- Manufacturers selling price: is included.
- Brands and Labels: \$25,000 at any one location is included.

LIMIT INCREASES

- Personal Effects and Property of Others: Limit is increased from \$10,000 each location to \$25,000 at each described premises.
- Computer Equipment (including Laptop/portable computer) is increased from \$25,000 for computer equipment and \$5,000 for laptops to \$30,000 for computers and laptops any one location.
- Utility Services Interruption- Direct Damage: limit is increased from \$10,000 to \$25,000 at any one location.
- Business Income and Extra Expense: limit is increased from \$25,000 for business income and \$25,000 extra expense to \$50,000 any one location.

RESTRICTIONS OF COVERAGE

- Lost Key Coverage: \$10,000 limit is no longer included.
- Breakage of Glass: is no longer included.

LIMIT DECREASES

- Debris Removal: Limit is decreased from \$50,000 to \$25,000 for each location, in an occurrence.
- Electronic Data: Limit is decreased from \$10,000 to \$7,500 any one policy year.
- Newly Acquired Buildings: Limit is reduced from \$1,000,000 to \$500,000 at each building Money and Securities (Outside Premises): Limit is decreased from \$25,000 to \$5,000 any one occurrence.
- Employee Dishonesty: Limit is decreased from \$50,000 to \$5,000 any one occurrence.
- Money and Securities (Outside Premises): Limit is decreased from \$10,000 to \$5,000 any one occurrence.
- Valuable Papers and Records: Limit is decreased from \$100,000 at each premises and \$10,000 off premises to \$25,000 at each described premises.
- Accounts Receivable: Limit is decreased from \$100,000 on premises to \$25,000 at any one location.

NOTICE TO POLICYHOLDERS**BROADENINGS, RESTRICTIONS AND CLARIFICATIONS OF COVERAGE****CUSTOM PROTECTOR™ ENDORSEMENT AND CONDOMINIUM
CUSTOM PROTECTOR ENDORSEMENT VERSES
PROPERTY EXTENSION PLUS ENDORSEMENT**

Dear Valued Policyholder,

Thank you for selecting us as your carrier for your commercial insurance. We are in the process of implementing policy administration system improvements. As a result, we are replacing coverage forms and endorsements with other forms, which result in some changes to your coverage. This notice contains a brief summary of the coverage changes made to your policy.

This notice does not reference every editorial change made to the endorsement or coverage form, only material (or significant) coverage changes.

Please read your policy and review your declarations page for complete coverage information. No coverage is provided by this notice, nor can it be construed to replace any provisions of your policy. If there are discrepancies between your policy and this notice, the provisions of the policy shall prevail.

Should you have questions after reviewing the changes outlined below, please contact your independent agent. Thank you for your business.

Expiring Form	Expiring Form Number	New Form	New Form Number
Custom Protector Endorsement Condominium Custom Protector Endorsement	21-100 07 09 21-96 02 07	Property Extension Plus	CP 88 10 07 10
Custom Protector Endorsement Condominium Custom Protector Endorsement	21-100 02 07 21-96 02 07		
Custom Protector Endorsement Condominium Custom Protector Endorsement	21-100A 02 07 21-96A 03 07		
Custom Protector Endorsement Condominium Custom Protector Endorsement	21-100D 05 09 21-96D 05 09		
Custom Protector Endorsement Condominium Custom Protector Endorsement	21-100E 06 09 21-96E 06 09		
Custom Protector Endorsement Condominium Custom Protector Endorsement	21-100F 06 09 21-96 02 07		

Expiring Form	Expiring Form Number	New Form	New Form Number
Custom Protector Endorsement Condominium Custom Protector Endorsement	21-100F 08 07 21-96 02 07		
Custom Protector Endorsement Condominium Custom Protector Endorsement	21-100G 06 09 21-96G 09 07		
Custom Protector Endorsement Condominium Custom Protector Endorsement	21-100H 06 09 21-96H 10 07		
Custom Protector Endorsement Condominium Custom Protector Endorsement	21-100H 10 07 21-96H 10 07		
Custom Protector Endorsement Condominium Custom Protector Endorsement	21-100J 11 07 21-96J 11 07		

BROADENINGS OF COVERAGE

- Extended Business Income: \$50,000 for 60 days is provided.
- Loss Adjustment Expenses: \$5,000 any one location is included.
- Valuable Papers and Records Off-premises: \$5,000 limit is no longer included.
- Accounts Receivable Off Premises: \$5000 limit is no longer included.
- Signs: Coverage is broadened from attached signs only to attached and unattached signs.
- Water Seepage: \$10,000 in any one policy year is included.

LIMIT INCREASES

- Ordinance or Law: limit is increased from 25% of the building limit subject to \$100,000 maximum for both the undamaged portion of the building and the demolition cost and increased cost of construction to including the building limit of the undamaged portion of the building and providing \$200,000 combined limit at any one location for the demolition cost and increased cost of construction.

RESTRICTIONS OF COVERAGE

- Inventory and Appraisal: \$5,000 limit is no longer included.
- Money Orders and Counterfeit Money: \$25,000 limit is no longer included.
- Forgery or Alteration: \$25,000 limit is no longer included.

LIMIT DECREASES

- Real Property of Others Required by Contract: Limit is decreased from \$25,000 to \$20,000 any one location.



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- Fire Department Service Charge: Limit is decreased from \$25,000 to \$10,000 any one location.
- Money and Securities (Inside Premises): Limit is decreased from \$25,000 to \$5,000 any one occurrence.
- Sign Coverage: Limit is decreased from \$25,000 to \$10,000 any one location.

The following changes apply only to Custom Protector Endorsement 21-100 07 09, 21-100 02 07 and Condominium Custom Protector Endorsement 21-96 02 07 versus the Property Extension Plus CP 88 10 07 10

BROADENINGS OF COVERAGE

- Computer Equipment Extra Expense: \$7,500 at any one location is included.
- Manufacturers selling price: is included.
- Brands and Labels: \$25,000 at any one location is included.
- Theft of Patterns Dies and Molds: Is included in the business personal property limit.
- Property in transit: a limit of \$10,000 any one occurrence is provided.

LIMIT INCREASES

- Personal Effects and Property of Others: Limit is increased from \$5,000 each location to \$25,000 at each described premises.
- Property Off-Premises: Limit is increased from \$25,000 to \$50,000 at any one location.
- Electronic Data in Transit: Limit is increased from \$2,500 to \$5,000 at any one location.
- Fine Arts: Limit is increased from \$10,000 to \$25,000 at any one location.
- Fire Protective Devices: Limit is increased from \$10,000 to \$25,000 in each separate 12 month period.
- Loss of Refrigeration: Limit is increased from \$10,000 to \$25,000 at any one location.
- Computer Equipment (including Laptop/portable computer) is increased from \$10,000 for computer equipment and \$5,000 for laptops to \$30,000 for computers and laptops any one location.
- Utility Services Interruption - Direct Damage: limit is increased from \$10,000 to \$25,000 at any one location.
- Consequential loss: limit is increased from \$10,000 to \$25,000 at any one location.
- Business Income and Extra Expense: limit is increased from \$10,000 for business income and \$10,000 extra expense to \$50,000 any one location.
- Utility Services Interruption - Business Income: Limit is increased from \$1,000 to \$25,000 any one location.
- Back-up of Sewer or Drains: limit is increased from \$10,000 to \$25,000.

RESTRICTIONS OF COVERAGE

- Lost Key Coverage: \$2,500 limit is no longer included.
- Lost Lease Coverage: \$5,000 limit is no longer included.
- Tenant Move Back Coverage: \$5,000 limit is no longer included.
- Employee Tool Coverage: \$2,500 limit is no longer included.

LIMIT DECREASES

- Electronic Data: Limit is decreased from \$10,000 to \$7,500 any one policy year.
- Employee Dishonesty: Limit is decreased from \$25,000 to \$5,000 any one occurrence.
- Money and Securities (Outside Premises): Limit is decreased from \$25,000 to \$5,000 any one occurrence.

The following changes apply to Custom Protector Endorsement 21-100A 07 09 and Condominium Custom Protector Endorsement 21-96A 03 07 versus the Property Extension Plus CP 88 10 07 10

BROADENINGS OF COVERAGE

- Electronic Data: A limit of \$7,500 any one policy year is provided.
- Electronic Data in Transit: A limit of \$5,000 at any one location is provided.
- Computer Equipment Extra Expense: \$7,500 at any one location is included.
- Manufacturers selling price: is included.
- Brands and Labels: \$25,000 at any one location is included.
- Theft of Patterns Dies and Molds: Is included in the business personal property limit.
- Property in transit: a limit of \$10,000 any one occurrence is provided.

LIMIT INCREASES

- Personal Effects and Property of Others: Limit is increased from \$5,000 each location to \$25,000 at each described premises.
- Property Off-Premises: Limit is increased from \$25,000 to \$50,000 at any one location.
- Fine Arts: Limit is increased from \$10,000 to \$25,000 at any one location.
- Fire Protective Devices: Limit is increased from \$10,000 to \$25,000 in each separate 12 month period
- Loss of Refrigeration: Limit is increased from \$10,000 to \$25,000 at any one location.
- Computer Equipment (including Laptop/portable computer) is increased from \$10,000 for computer equipment and \$5,000 for laptops to \$30,000 for computers and laptops any one location.
- Utility Services Interruption - Direct Damage: limit is increased from \$10,000 to \$25,000 at any one location.
- Consequential loss: limit is increased from \$10,000 to \$25,000 at any one location.
- Business Income and Extra Expense: limit is increased from \$10,000 for business income and \$10,000 extra expense to \$50,000 any one location.
- Utility Services Interruption - Business Income: Limit is increased from \$1,000 to \$25,000 any one location.

RESTRICTIONS OF COVERAGE

- Lost Key Coverage: \$2,500 limit is no longer included.
- Lost Lease Coverage: \$5,000 limit is no longer included.
- Tenant Move Back Coverage: \$5,000 limit is no longer included.
- Employee Tool Coverage: \$2,500 limit is no longer included.

LIMIT DECREASES

- Employee Dishonesty: Limit is decreased from \$25,000 to \$5,000 any one occurrence.
 - Money and Securities (Outside Premises): Limit is decreased from \$25,000 to \$5,000 any one occurrence.
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The following changes apply to Custom Protector Endorsement 21-100D 05 09 and Condominium Custom Protector Endorsement 21-96D 05 09 versus the Property Extension Plus CP 88 10 07 10

BROADENINGS OF COVERAGE

- Computer Equipment Extra Expense: \$7,500 at any one location is included.
- Business Income Newly Acquired locations: 60 days is provided.
- Property in Transit: A limit of \$10,000 in any one occurrence is provided.

LIMIT INCREASES

- Personal Effects and Property of Others: Limit is increased from \$10,000 each location to \$25,000 at each described premises.
- Fire Protective Devices: Limit is increased from \$10,000 to \$25,000 in each separate 12 month period.
- Computer Equipment (including Laptop/portable computer) is increased from \$25,000 for computer equipment and \$5,000 for laptops to \$30,000 for computers and laptops any one location.
- Utility Services Interruption - Direct Damage: limit is increased from \$10,000 to \$25,000 at any one location.
- Consequential loss: limit is increased from \$10,000 to \$25,000 at any one location.
- Business Income and Extra Expense: limit is increased from \$10,000 for business income and \$10,000 extra expense to \$50,000 any one location.
- Utility Services Interruption - Business Income: Limit is increased from \$1,000 to \$25,000 any one location.
- Back-up of Sewer or Drains: limit is increased from \$10,000 to \$25,000.

RESTRICTIONS OF COVERAGE

- Lost Key Coverage: \$2,500 limit is no longer included.
- Leasehold Interest: \$10,000 limit is no longer included.
- Contract Penalty Clause: \$5,000 limit is no longer included.
- Contingent Transit: \$5,000 limit is no longer included.
- Lost Lease Coverage - Lessors Interest: \$5,000 limit is no longer included.
- Tenant Move Back Coverage: \$5,000 limit is no longer included.
- Manufacturers Consequential Loss Assumption: \$25,000 limit is no longer included.
- Business Income Support Property: \$5,000 limit is no longer included.
- Employee Tool Coverage: \$5,000 limit is no longer included.
- Business Personal Property Limit Seasonal Increase 25% limit is no longer included.

LIMIT DECREASES

- Electronic Data: Limit is decreased from \$10,000 to \$7,500 any one policy year.
- Employee Dishonesty: Limit is decreased from \$25,000 to \$5,000 any one occurrence.
- Valuable Papers and Records: Limit is decreased from \$100,000 on premises to \$25,000 at each described premises.
- Property Off-Premises: Limit is decreased from \$100,000 to \$50,000 at any one location.
- Accounts Receivable: Limit is decreased from \$100,000 on premises to \$25,000 any one location.
- Money and Securities (Outside Premises): Limit is decreased from \$25,000 to \$5,000 any one occurrence.

The following changes apply to Custom Protector Endorsement 21-100E 06 09 and Condominium Custom Protector Endorsement 21-96E 06 09 versus the Property Extension Plus CP 88 10 07 10

BROADENINGS OF COVERAGE

- Electronic Data in Transit: A limit of \$5,000 in any one policy year is provided.
- Computer Equipment Extra Expense: \$7,500 at any one location is included.
- Business Income Newly Acquired locations: 60 days is provided.

LIMIT INCREASES

- Personal Effects and Property of Others: Limit is increased from \$10,000 each location to \$25,000 at each described premises.
- Fire Protective Devices: Limit is increased from \$10,000 to \$25,000 in each separate 12 month period.
- Computer Equipment (including Laptop/portable computer) is increased from \$25,000 for computer equipment and \$5,000 for laptops to \$30,000 for computers and laptops any one location.
- Utility Services Interruption - Direct Damage: limit is increased from \$10,000 to \$25,000 at any one location.
- Consequential loss: Limit is increased from \$10,000 to \$25,000 at any one location.
- Business Income and Extra Expense: limit is increased from \$10,000 for business income and \$10,000 extra expense to \$50,000 any one location.
- Utility Services Interruption - Business Income: Limit is increased from \$1,000 to \$25,000 any one location.
- Back-up of Sewer or Drains: limit is increased from \$10,000 to \$25,000.

RESTRICTIONS OF COVERAGE

- Lost Key Coverage: \$2,500 limit is no longer included.
- Leasehold Interest: \$10,000 limit is no longer included.
- Contract Penalty Clause: \$5,000 limit is no longer included.
- Contingent Transit: \$5,000 limit is no longer included.
- Lost Lease Coverage - Lessors Interest: \$5,000 limit is no longer included.

- Tenant Move Back Coverage: \$5,000 limit is no longer included.
- Manufacturers Consequential Loss Assumption: \$25,000 limit is no longer included.
- Business Income Support Property: \$5,000 limit is no longer included.
- Employee Tool Coverage: \$5,000 limit is no longer included.
- Business Personal Property Limit Seasonal Increase 25% limit is no longer included.

LIMIT DECREASES

- Electronic Data: Limit is decreased from \$10,000 to \$7,500 any one policy year.
- Employee Dishonesty: Limit is decreased from \$25,000 to \$5,000 any one occurrence.
- Valuable Papers and Records: Limit is decreased from \$100,000 on premises to \$25,000 at each described premises.
- Property Off-Premises: Limit is decreased from \$100,000 to \$50,000 at any one location.
- Accounts Receivable: Limit is decreased from \$100,000 on premises to \$25,000 any one location.
- Money and Securities (Outside Premises): Limit is decreased from \$25,000 to \$5,000 any one occurrence.

The following changes apply to Custom Protector Endorsement 21-100F 06 09 and Condominium Custom Protector Endorsement 21-96 02 07 versus the Property Extension Plus CP 88 10 07 10

BROADENINGS OF COVERAGE

- Computer Equipment Extra Expense: \$7,500 at any one location is included.
- Business Income Newly Acquired locations: 60 days is provided.
- Manufacturers Selling Price: is included.
- Brands and Labels: \$25,000 at any one location is provided.

LIMIT INCREASES

- Personal Effects and Property of Others: Limit is increased from \$5,000 each location to \$25,000 at each described premises.
- Property Off-Premises: Limit is increased from \$25,000 to \$50,000 at any one location.
- Electronic Data in Transit: Limit is increased from \$2,500 to \$5,000 in any one policy year.
- Fine Arts: Limit is increased from \$10,000 to \$25,000 any one location.
- Fire Protective Devices: Limit is increased from \$10,000 to \$25,000 in each separate 12 month period.
- Loss of Refrigeration: Limit is increased from \$10,000 to \$25,000 in each separate 12-month period of the policy.
- Computer Equipment (including Laptop/portable computer) is increased from \$10,000 for computer equipment and \$10,000 for laptops to \$30,000 for computers and laptops any one location.
- Utility Services Interruption - Direct Damage: limit is increased from \$10,000 to \$25,000 at any one location.

- Consequential loss: Limit is increased from \$10,000 to \$25,000 at any one location.
- Business Income and Extra Expense: limit is increased from \$10,000 for business income and \$10,000 extra expense to \$50,000 any one location.
- Utility Services Interruption - Business Income: Limit is increased from \$1,000 to \$25,000 any one location.
- Back-up of Sewer or Drains: limit is increased from \$10,000 to \$25,000.

RESTRICTIONS OF COVERAGE

- Lost Key Coverage: \$2,500 limit is no longer included.
- Lost Lease Coverage - Lessors Interest: \$5,000 limit is no longer included.
- Tenant Move Back Coverage: \$5,000 limit is no longer included.
- Employee Tool Coverage: \$5,000 limit is no longer included.

LIMIT DECREASES

- Electronic Data: Limit is decreased from \$10,000 to \$7,500 any one policy year.
- Employee Dishonesty: Limit is decreased from \$25,000 to \$5,000 any one occurrence.
- Money and Securities (Outside Premises): Limit is decreased from \$25,000 to \$5,000 any one occurrence.

The following changes apply to Custom Protector Endorsement 21-100F 08 07 and Condominium Custom Protector Endorsement 21-96 02 07 versus the Property Extension Plus CP 88 10 07 10

BROADENINGS OF COVERAGE

- Computer Equipment Extra Expense: \$7,500 at any one location is included.
- Business Income Newly Acquired locations: 60 days is provided.
- Manufacturers Selling Price: is included.
- Brands and Labels: \$25,000 at any one location is provided.

LIMIT INCREASES

- Personal Effects and Property of Others: Limit is increased from \$5,000 each location to \$25,000 at each described premises.
- Property Off-Premises: Limit is increased from \$25,000 to \$50,000 at any one location.
- Electronic Data in Transit: Limit is increased from \$2,500 to \$5,000 in any one policy year.
- Fine Arts: Limit is increased from \$10,000 to \$25,000 any one location.
- Fire Protective Devices: Limit is increased from \$10,000 to \$25,000 in each separate 12 month period.
- Loss of Refrigeration: Limit is increased from \$10,000 to \$25,000 in each separate 12-month period of the policy.
- Computer Equipment (including Laptop/portable computer) is increased from \$10,000 for computer equipment and \$10,000 for laptops to \$30,000 for computers and laptops any one location.
- Utility Services Interruption - Direct Damage: limit is increased from \$10,000 to \$25,000 at any one location.



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- Consequential loss: Limit is increased from \$10,000 to \$25,000 at any one location.
- Business Income and Extra Expense: limit is increased from \$10,000 for business income and \$10,000 extra expense to \$50,000 any one location.
- Utility Services Interruption - Business Income: Limit is increased from \$1,000 to \$25,000 any one location.

RESTRICTIONS OF COVERAGE

- Lost Key Coverage: \$2,500 limit is no longer included.
- Lost Lease Coverage - Lessors Interest: \$5,000 limit is no longer included.
- Tenant Move Back Coverage: \$5,000 limit is no longer included.
- Employee Tool Coverage: \$5,000 limit is no longer included.

LIMIT DECREASES

- Electronic Data: Limit is decreased from \$10,000 to \$7,500 any one policy year.
- Employee Dishonesty: Limit is decreased from \$25,000 to \$5,000 any one occurrence.
- Money and Securities (Outside Premises): Limit is decreased from \$25,000 to \$5,000 any one occurrence.

The following changes apply to Custom Protector Endorsement 21-100G 06 09 and Condominium Custom Protector Endorsement 21-96G 09 07 versus the Property Extension Plus CP 88 10 07 10

BROADENINGS OF COVERAGE

- Electronic Data in Transit: A limit of \$5,000 in any one policy year is provided.
- Computer Equipment Extra Expense: \$7,500 at any one location is provided.
- Business Income Newly Acquired locations: 60 days is provided.
- Manufacturers Selling Price: is included.
- Brands and Labels: \$25,000 at any one location is provided.

LIMIT INCREASES

- Personal Effects and Property of Others: Limit is increased from \$5,000 each location to \$25,000 at each described premises.
- Property Off-Premises: Limit is increased from \$25,000 to \$50,000 at any one location.
- Fine Arts: Limit is increased from \$10,000 to \$25,000 any one location.
- Fire Protective Devices: Limit is increased from \$10,000 to \$25,000 in each separate 12 month period.
- Loss of Refrigeration: Limit is increased from \$10,000 to \$25,000 in each separate 12-month period of the policy.
- Computer Equipment (including Laptop/portable computer) is increased from \$10,000 for computer equipment and \$10,000 for laptops to \$30,000 for computers and laptops any one location.
- Utility Services Interruption - Direct Damage: limit is increased from \$10,000 to \$25,000 at any one location.

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- Consequential loss: Limit is increased from \$10,000 to \$25,000 at any one location.
- Business Income and Extra Expense: limit is increased from \$10,000 for business income and \$10,000 extra expense to \$50,000 any one location.
- Utility Services Interruption - Business Income: Limit is increased from \$1,000 to \$25,000 any one location.

RESTRICTIONS OF COVERAGE

- Lost Key Coverage: \$2,500 limit is no longer included.
- Lost Lease Coverage - Lessors Interest: \$5,000 limit is no longer included.
- Tenant Move Back Coverage: \$5,000 limit is no longer included.
- Employee Tool Coverage: \$5,000 limit is no longer included.

LIMIT DECREASES

- Electronic Data: Limit is decreased from \$10,000 to \$7,500 any one policy year.
- Employee Dishonesty: Limit is decreased from \$25,000 to \$5,000 any one occurrence.
- Money and Securities (Outside Premises): Limit is decreased from \$25,000 to \$5,000 any one occurrence.

The following changes apply to Custom Protector Endorsement 21-100H 06 09 and Condominium Custom Protector Endorsement 21-96H 10 07 versus the Property Extension Plus CP 88 10 07 10

BROADENINGS OF COVERAGE

- Computer Equipment Extra Expense: \$7,500 at any one location is provided.
- Manufacturers Selling Price: is included.
- Brands and Labels: \$25,000 at any one location is provided.

LIMIT INCREASES

- Computer Equipment (including Laptop/portable computer) is increased from \$25,000 for computer equipment and \$5,000 for laptops to \$30,000 for computers and laptops any one location.
- Business Income and Extra Expense: limit is increased from \$25,000 for business income and \$25,000 extra expense to \$50,000 any one location.

RESTRICTIONS OF COVERAGE

- Lost Key Coverage: \$10,000 limit is no longer included.
- Lost Lease Coverage - Lessors Interest: \$5,000 limit is no longer included.
- Tenant Move Back Coverage: \$5,000 limit is no longer included.
- Employee Tool Coverage: \$5,000 limit is no longer included.

LIMIT DECREASES

- Debris Removal: Limit is decreased from \$50,000 to \$25,000 for each location, in an occurrence.
- Electronic Data: Limit is decreased from \$25,000 to \$7,500 any one policy year.
- Employee Dishonesty: Limit is decreased from \$50,000 to \$5,000 any one occurrence.



- Newly Acquired Buildings: Limit is decreased from \$1,000,000 to \$500,000 at each building.
- Valuable Papers and Records: Limit is decreased from \$100,000 to \$25,000 at each described premises.
- Electronic Data in Transit: Limit is decreased from \$10,000 to \$5,000 in any one policy year.
- Accounts Receivable: Limit is decreased from \$100,000 to \$25,000 at any one location.
- Money and Securities (Outside Premises): Limit is decreased from \$10,000 to \$5,000 any one occurrence.

The following changes apply to Custom Protector Endorsement 21-100H 10 07 and Condominium Custom Protector Endorsement 21-96H 10 07 versus the Property Extension Plus CP 88 10 07 10

BROADENINGS OF COVERAGE

- Computer Equipment Extra Expense: \$7,500 at any one location is provided.
- Manufacturers Selling Price: is included.
- Brands and Labels: \$25,000 at any one location is provided.
- Back-up of sewers or Drains: A limit of \$25,000 any one location is provided.

LIMIT INCREASES

- Computer Equipment (including Laptop/portable computer) is increased from \$25,000 for computer equipment and \$5,000 for laptops to \$30,000 for computers and laptops any one location.
- Business Income and Extra Expense: limit is increased from \$25,000 for business income and \$25,000 extra expense to \$50,000 any one location.

RESTRICTIONS OF COVERAGE

- Lost Key Coverage: \$10,000 limit is no longer included.
- Lost Lease Coverage - Lessors Interest: \$5,000 limit is no longer included.
- Tenant Move Back Coverage: \$5,000 limit is no longer included.
- Employee Tool Coverage: \$5,000 limit is no longer included.

LIMIT DECREASES

- Debris Removal: Limit is decreased from \$50,000 to \$25,000 for each location, in an occurrence.
- Electronic Data: Limit is decreased from \$25,000 to \$7,500 any one policy year.
- Employee Dishonesty: Limit is decreased from \$50,000 to \$5,000 any one occurrence.
- Newly Acquired Buildings: Limit is decreased from \$1,000,000 to \$500,000 at each building.
- Valuable Papers and Records: Limit is decreased from \$100,000 to \$25,000 at each described premises.
- Electronic Data in Transit: Limit is decreased from \$10,000 to \$5,000 in any one policy year.
- Accounts Receivable: Limit is decreased from \$100,000 to \$25,000 at any one location.
- Money and Securities (Outside Premises): Limit is decreased from \$10,000 to \$5,000 any one occurrence.

The following changes apply to Custom Protector Endorsement 21-100J 11 07 07 and Condominium Custom Protector Endorsement 21-96J 11 07 versus the Property Extension Plus CP 88 10 07 10

BROADENINGS OF COVERAGE

- Property of Premises: a limit of \$50,000 at any one location is provided.
- Electronic Data in Transit: A limit of \$5,000 any one policy year is provided.
- Computer Equipment Extra Expense: \$7,500 at any one location is provided
- Manufacturers Selling Price: is included.
- Brands and Labels: \$25,000 at any one location is provided.

LIMIT INCREASES

- Computer Equipment (including Laptop/portable computer) is increased from \$25,000 for computer equipment and \$5,000 for laptops to \$30,000 for computers and laptops any one location.
- Utility Services Interruption - Direct Damage: Limit is increased from \$10,000 to \$25,000 at any one location.
- Business Income and Extra Expense: limit is increased from \$25,000 for business income and \$25,000 extra expense to \$50,000 any one location.

RESTRICTIONS OF COVERAGE

- Lost Key Coverage: \$10,000 limit is no longer included.
- Lost Lease Coverage - Lessors Interest: \$5,000 limit is no longer included.
- Tenant Move Back Coverage: \$5,000 limit is no longer included.
- Employee Tool Coverage: \$5,000 limit is no longer included.

LIMIT DECREASES

- Debris Removal: Limit is decreased from \$50,000 to \$25,000 for each location, in an occurrence.
- Electronic Data: Limit is decreased from \$10,000 to \$7,500 any one policy year.
- Employee Dishonesty: Limit is decreased from \$50,000 to \$5,000 any one occurrence.
- Newly Acquired Buildings: Limit is decreased from \$1,000,000 to \$500,000 at each building.
- Valuable Papers and Records: Limit is decreased from \$100,000 to \$25,000 at each described premises.
- Electronic Data in Transit: Limit is decreased from \$10,000 to \$5,000 in any one policy year.
- Accounts Receivable: Limit is decreased from \$100,000 to \$25,000 at any one location.
- Money and Securities (Outside Premises): Limit is decreased from \$10,000 to \$5,000 any one occurrence.



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IMPORTANT NOTICE TO POLICYHOLDERS**CHANGES IN COVERAGE****COMMERCIAL PROPERTY COVERAGE PART - EDITION 10 12**

Dear Valued Policyholder,

Thank you for selecting us as your carrier for your commercial insurance. The various coverage forms that constitute the Commercial Property Coverage Part of your policy are being updated. As a result, we are amending the policy form(s) listed below, which will result in changes to your coverage.

This notice contains a brief summary of coverage changes organized by policy section. Please note that not all of the endorsements indicated may apply to your specific policy. In addition, this notice does not reference every editorial change made to the endorsement or coverage form; it only reflects significant coverage changes.

Please read your policy and review your Declarations page for complete coverage information. No coverage is provided by this notice, nor can it be construed to replace any provisions of your policy. If there are discrepancies between your policy and this notice, the provisions of the policy shall prevail.

These changes become effective as of the effective date of your replacement policy. Please note that this notice does not apply to you or your policy in the event you have received, or do receive, a notice of cancellation or nonrenewal.

Should you have questions after reviewing the changes outlined below, please contact your independent agent. Thank you for your business.

COVERAGE FORMS, CAUSES OF LOSS FORMS AND RELATED ENDORSEMENTS

1. BROADENINGS OF COVERAGE

- **Civil Authority Additional Coverage (CP 00 30, CP 00 32, CP 00 50)**

The basic coverage period for the Civil Authority Additional Coverage is increased from three weeks to four weeks.

- **Coverage Radius for Business Personal Property and Personal Property of Others (CP 00 10, CP 00 18, CP 00 99, CP 17 98)**

These forms are revised to extend coverage for business personal property and personal property of others to such property when located within 100 feet of the building or 100 feet of the described premises, whichever distance is greater.

- **Debris Removal (CP 00 10, CP 00 17, CP 00 18, CP 00 20, CP 00 80, CP 00 99)**

The additional Limit of Insurance for debris removal expense is increased from \$10,000 to \$25,000.

Further, coverage for debris removal is expanded to include the expense of removing debris of certain property of others. The total expense for all debris removal is subject to the limitations stated in the policy concerning amount of coverage, including the aforementioned additional Limit of Insurance. However, when no Covered Property sustains direct physical loss or damage, coverage for the removal of debris of others' property is limited to \$5,000.

The Outdoor Property Coverage Extension is revised to include debris removal expense for trees, shrubs and plants that are the property of others, except trees, shrubs and plants owned by the landlord of an insured tenant.

Related change: Debris Removal Additional Insurance Endorsement **CP 04 15** makes reference to the policy's aforementioned limit of \$25,000.

- **Electronic Data in Building Equipment (CP 00 10, CP 00 17, CP 00 18, CP 00 30, CP 00 32, CP 00 40, CP 00 50, CP 00 70, CP 00 99)**

The property damage and related Coverage Forms (CP 00 10, CP 00 17, CP 00 18, CP 00 40, CP 00 70, CP 00 99) are revised to remove the \$2,500 limitation on electronic data with respect to loss or damage to electronic data which is integrated in and operates or controls the building's elevator, lighting, heating, ventilation, air conditioning or security system. Coverage for such electronic data will be considered part of the coverage on the building. Further, under property damage forms, the \$2,500 limitation will no longer apply to stock of prepackaged software. Coverage for prepackaged software will be subject to the Limit of Insurance otherwise applicable to such personal property.

The business interruption Coverage Forms (CP 00 30, CP 00 32, CP 00 50) are revised so that the \$2,500 limitation does not apply when loss or damage to electronic data involves only electronic data which is integrated in and operates or controls a building's elevator, lighting, heating, ventilation, air conditioning or security system. A business interruption caused by loss or damage to such electronic data will be subject to the coverage otherwise applicable to a covered business interruption.

- **Entrusted Property (CP 10 30)**

In the Causes Of Loss - Special Form CP 10 30, the exclusion of dishonest or criminal acts is revised to distinguish between those who have a role in the insured's business (partners, managers, employees, etc.) and others to whom property may be entrusted (a category that includes tenants and bailees, for example). With respect to the latter category, the exclusion is narrowed to apply only to theft. Further, the exception to the exclusion (which enables coverage for acts of destruction) is revised to extend applicability to authorized representatives.

- **Extended Business Income, Extended Period of Indemnity (CP 00 30, CP 00 32)**

The number of days' coverage under the Extended Business Income provision is increased from 30 to 60 days. Accordingly, the Extended Period of Indemnity option, if applicable, is revised to begin after 60 days.

- **Fire Department Service Charge (CP 00 10, CP 00 17, CP 00 18, CP 00 20, CP 00 80, CP 00 99)**

The Fire Department Service Charge Additional Coverage is revised to enable purchase of a higher limit of coverage. This is a new coverage option which broadens a policy to which it applies.

- **Outdoor Signs (CP 00 20, CP 00 10, CP 00 17, CP 00 18, CP 00 99)**

In form CP 00 20, the Limit of Insurance for signs attached to the building is increased from \$1,000 per sign to \$2,500 per sign in any one occurrence.

In forms CP 00 10, CP 00 17, CP 00 18 and CP 00 99, the Limit of Insurance for attached outdoor signs is increased from \$1,000 to \$2,500 per sign in any one occurrence. The Limit of Insurance for detached outdoor signs is increased from \$1,000 per-occurrence (in total) to \$2,500 per sign in any one occurrence. Further, coverage for detached outdoor signs is broadened to include all causes of loss otherwise covered under the applicable Causes of Loss form.

- **Party Walls (CP 00 10, CP 00 17, CP 00 20, CP 00 99)**

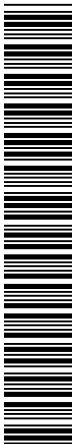
Potential broadening of coverage: As revised, the above captioned forms identify the exposure (party walls) and convey loss adjusting procedures for it. Under this insurance, loss payment relating to a party wall reflects the insured's partial interest in that wall. However, if the owner of the adjoining building elects not to repair or replace that building (and the building insured under this insurance is being repaired or replaced), this insurance will pay the full value of the party wall subject to all other applicable policy provisions.

- **Property in Storage Units (CP 00 10, CP 00 17, CP 00 18, CP 00 99)**

A Coverage Extension for Business Personal Property Temporarily in Portable Storage Units is introduced. Under this Coverage Extension, a 90-day coverage period is provided for business personal property temporarily stored in a portable storage unit located within 100 feet of the described premises, subject to a sub-limit of \$10,000 regardless of the number of storage units.

- **Specified Causes of Loss - Water Damage (CP 10 30)**

Coverage for water damage under the definition of "specified causes of loss" is expanded to include accidental discharge or leakage of water or waterborne material as the direct result of the breaking apart or cracking of certain off-premises systems due to wear and tear.



- **Utility Services Exclusion (CP 00 70, CP 00 99, CP 10 10, CP 10 20, CP 10 30)**

With respect to time element coverage, there is a broadening of coverage, in that on-premise failure is limited to situations where the failure involves equipment used to supply utility service from an off-premises source.

- **Vegetated Roofs (CP 00 10, CP 00 17, CP 00 20, CP 00 70, CP 00 99, CP 10 10, CP 10 20, CP 10 30, CP 11 99)**

Property Not Covered is revised to make an exception for lawns, trees, shrubs and plants which are part of a vegetated roof, thereby treating such property as an insured part of the building, so that an existing vegetative roof can be replaced with like kind in the event of a loss, subject to policy terms and certain limitations. Accordingly, lawns, trees, shrubs and plants which are part of a vegetated roof are no longer covered under the more limited Outdoor Property Coverage Extension.

2. POTENTIAL REDUCTIONS OF COVERAGE

- **Civil Authority Additional Coverage (CP 00 30, CP 00 32, CP 00 50)**

For coverage to apply, access to the area immediately surrounding the damaged property must be prohibited by civil authority as a result of the damage and the insured's premises must be within that area, not more than 1 mile from the damaged property.

- **Newly Acquired Property (CP 00 10, CP 00 17, CP 00 18, CP 00 99, CP 17 98)**

Under the Newly Acquired Property Extension, the provision which extends an additional Limit of Insurance to newly acquired business personal property at the described premises is removed. There is no change to the coverage for newly acquired business personal property at newly acquired locations or at newly constructed or acquired buildings at the described location.

- **Utility Services Exclusion (CP 00 70, CP 00 99, CP 10 10, CP 10 20, CP 10 30)**

This exclusion now applies to utility failure that originates at the described premises, when such failure involves equipment used to provide utility service supplied by an off-premises provider. With respect to time element coverage, the aforementioned statement is relevant to the covered building, since the current time element exclusion already includes failure originating on the described premises outside a covered building.

3. REINFORCEMENT OF COVERAGE

- **Artificially Generated Electrical Current Exclusion (CP 00 70, CP 00 99, CP 10 10, CP 10 20, CP 10 30)**

This exclusion has been revised to explicitly incorporate various terms that reflect current understanding of technology with respect to power sources and associated systems, such as electromagnetic energy (including electromagnetic pulse or waves) and microwaves, and the various risks presented by them.

- **Business Personal Property and Personal Property of Others in Described Structures (CP 00 10, CP 00 17, CP 00 18, CP 00 99, CP 17 98, CP 17 99)**

The coverage provisions for Your Business Personal Property and Personal Property of Others are revised to make it explicit that such property is covered when located in the building or structure described in the Declarations.

- **Collapse (CP 00 70, CP 10 20, CP 10 30)**

In forms **CP 00 70** and **CP 10 30**, the exclusion for collapse, and the Additional Coverage - Collapse (which provides limited coverage), are revised to reinforce that relationship.

In form **CP 10 20**, the Additional Coverage - Collapse is revised to reinforce the applicability of such coverage with respect to certain perils that are not otherwise covered by the policy.

- **Coverage Radius With Respect To Business Interruption (CP 00 30, CP 00 32, CP 00 50)**

In part, the coverage criteria for business interruption coverage relate to loss or damage to personal property in the open or in a vehicle within a certain distance from the described premises. The language relating to the coverage radius is revised to achieve more similarity between the radius outlined for insureds who are occupants of the entire premises and those who occupy only a part of the premises, and to use terminology similar to that used in property damage forms.

● **Earth Movement (CP 00 70, CP 00 99, CP 10 10, CP 10 20, CP 10 30)**

The Earth Movement Exclusion now makes explicit reference to earth movement caused by an act of nature or otherwise caused. In addition, the term earthquake now incorporates tremors and aftershocks.

With respect to coverage for Volcanic Action (which is a limited exception to the exclusion of volcanic eruption), all such eruptions that occur within any 168-hour period constitute a single occurrence.

● **Electronic Data (CP 00 10, CP 00 17)**

The coverage provisions are revised to reinforce that the amount of coverage under Additional Coverages - Electronic Data applies in addition to the Limits of Insurance for any other coverages.

● **Electronic Data (CP 00 18, CP 00 99)**

The coverage provisions are revised to reinforce that the amount of coverage for Electronic Data applies in addition to the Limits of Insurance for any other coverages.

● **Fire Department Service Charge (CP 00 10, CP 00 17, CP 00 18, CP 00 20, CP 00 80, CP 00 99)**

The Fire Department Service Charge Coverage is revised to specify that the amount of such coverage (\$1,000 or a designated higher limit) applies to each premises described in the Declarations. Further, the language of the coverage provision is revised to make it explicit that the designated limit applies regardless of the number of responders or the number or type of services performed.

● **Increased Cost of Construction (CP 00 10, CP 00 17)**

The coverage provisions are revised to reinforce that the amount of coverage under Additional Coverages - Increased Cost of Construction applies in addition to the Limits of Insurance for any other coverages.

● **Interruption of Computer Operations Additional Coverage (CP 00 30, CP 00 32, CP 00 50)**

Revisions are made to reinforce that the amount of coverage for the Interruption of Computer Operations Additional Coverage applies in addition to the Limits of Insurance for any other coverages under these forms.

● **Ordinance or Law Exclusion (CP 00 10, CP 00 17, CP 00 18, CP 00 20, CP 00 30, CP 00 32, CP 00 50, CP 00 70, CP 00 80, CP 00 99, CP 10 10, CP 10 20, CP 10 30)**

The language of the Ordinance or Law Exclusion, which relates to enforcement of an ordinance or law, is revised to also refer to compliance with an ordinance or law.

Similar references are revised in the policy's Increased Cost of Construction (ICC) Additional Coverage, Loss Payment and Valuation Conditions, and Replacement Cost Optional Coverage, and in the Period of Restoration definition in the business interruption forms. Further, the ICC coverage grant is revised to explicitly refer to compliance with the minimum standards of an ordinance or law.

● **Product Errors (CP 00 70, CP 10 30)**

Coverage does not apply to loss or damage to any merchandise, goods or other product, caused by error or omission in any stage of the development, production or use of the product. But if the error or omission results in a covered cause of loss, the loss or damage attributable to the covered cause of loss is covered. Coverage intent is reinforced, with an explicit provision, in light of sporadic claims being asserted in contradiction of intent.

● **Risk of Loss (CP 00 70, CP 10 30)**

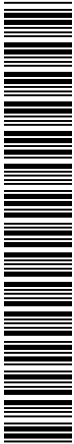
The term "risk of" is removed from the provisions related to insured perils in the Mortgageholders Errors and Omissions Coverage Form **CP 00 70** and the Causes of Loss - Special Form **CP 10 30**.

● **Supplementary Payments (CP 00 40, CP 00 70)**

These forms are revised to make it more explicit that the amount of coverage under the Supplementary Payments Additional Coverage applies in addition to the Limit of Insurance provided under these forms.

● **Water Exclusion (CP 00 70, CP 00 99, CP 10 10, CP 10 20, CP 10 30)**

The Water Exclusion provided by endorsement **CP 10 32** is incorporated into the aforementioned forms. As a result, endorsement **CP 10 32** is no longer added to the policy.



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- **Miscellaneous Changes**

Editorial changes were made to various forms. The revisions are summarized below:

- Condominium Association Coverage Form **CP 00 17** is revised to include a definition of "stock", which is "merchandise held in storage or for sale, raw materials and in-process or finished goods, including supplies used in their packing or shipping".
- Standard Property Policy **CP 00 99** is revised to replace the term "Coverage" with the term "policy" in the Concealment, Misrepresentation Or Fraud Additional Condition.
- Causes Of Loss - Basic Form **CP 10 10** and Causes of Loss - Broad Form **CP 10 20** are revised to specify that words and phrases which appear in quotation marks have special meaning and to refer to the Definitions section.

OTHER ENDORSEMENTS

1. BROADENINGS OF COVERAGE

- **Condominium Commercial Unit-owners Optional Coverages Endorsement (CP 04 18)**

This endorsement is revised to provide the means for selecting a limitation (sub-limit) over \$1,000 for assessments that result from a deductible in the insurance purchased by the condominium association. Coverage is broadened if a sub-limit over \$1,000 is entered in the Schedule of the endorsement.

- **Dependent Properties - Business Interruption (CP 15 01, CP 15 02, CP 15 08, CP 15 09, CP 15 34)**

Under the following revised endorsements, secondary contributing locations and secondary recipient locations are covered if so indicated in the Schedule of the endorsement. Such locations are defined in the endorsement.

- CP 15 01 - Business Income From Dependent Properties - Limited International Coverage
- CP 15 02 - Extra Expense From Dependent Properties - Limited International Coverage
- CP 15 08 - Business Income From Dependent Properties - Broad Form
- CP 15 09 - Business Income From Dependent Properties - Limited Form
- CP 15 34 - Extra Expense From Dependent Properties

- **Discharge From Sewer, Drain or Sump (Not Flood-related) Endorsement (CP 10 38)**

This new endorsement covers discharge of water or waterborne material from a sewer, drain or sump located on the described premises.

- **Discretionary Payroll Expense Endorsement (CP 15 04)**

This endorsement enables covering the payroll expense of particular job classifications or employees regardless of whether such expense is necessary to resume operations. Such coverage may be provided for the entire period of restoration or limited to a specified maximum number of days.

- **Flood Coverage Endorsement (CP 10 65)**

Under the Flood Coverage Endorsement, there is no coverage for loss resulting from a flood which begins before or within 72 hours after the inception date of the endorsement. This endorsement is revised to provide that the aforementioned 72-hour waiting period will not apply when the prior policy included flood coverage and the policy periods are consecutive without a break in coverage. Further, the similar 72-hour waiting period for an increase in the Limit of Insurance will not apply to an increase executed at the time of renewal.

Also, this endorsement is revised to add drains and sumps to the provision which covers back-up and overflow from a sewer when such discharge occurs within 72 hours after a flood recedes.

- **Food Contamination (Business Interruption and Extra Expense) Endorsement (CP 15 05)**

This new endorsement covers certain extra expenses and business income losses arising out of food contamination. Separate limits apply to advertising expense and all other coverages under the endorsement. These limits apply on an annual aggregate basis.

- **Increase In Rebuilding Expenses Following Disaster (Additional Expense Coverage On Annual Aggregate Basis) Endorsement (CP 04 09)**

This new endorsement provides limited coverage for the situation in which the cost of repair/replacement of property exceeds the Limit of Insurance due to increases in the cost of labor and/or materials following a disaster.

- **Specified Property Away From Premises Endorsement (CP 04 04)**

This new endorsement provides coverage for business personal property temporarily away from the described premises in the course of daily business activities, while in the care, custody or control of the insured or an employee of the insured.

- **Theft of Building Materials and Supplies (Other Than Builders Risk) Endorsement (CP 10 44)**

This new endorsement extends coverage to encompass theft of building materials and supplies that are located on or within 100 feet of the premises when such property is intended to become a permanent part of the building or structure.

- **Utility Services - Time Element Endorsement (CP 15 45)**

This endorsement is revised to provide the means to select a new category of utility service: wastewater removal property. With respect to the coverage provided under this endorsement, wastewater removal property is a utility system for removing wastewater and sewage from the described premises, other than a system designed primarily for draining storm water.

2. POTENTIAL REDUCTIONS OF COVERAGE

- **Deductibles By Location Endorsement (CP 03 29)**

This new endorsement provides for selected deductibles to apply at each designated building or designated location that has sustained loss or damage. Thus, under this endorsement, multiple deductibles would apply in the event of an occurrence that affects multiple buildings or locations. Under the prior policy, the applicable deductible applied once per occurrence regardless of the number of buildings or locations involved in the loss occurrence (except with respect to special deductibles such as wind or earthquake percentage deductibles, if any).

- **Roof Surfacing Cosmetic Loss Exclusion Endorsement (CP 88 36)**

This new endorsement excludes for the buildings or structures shown in the endorsement schedule cosmetic damage to roof surfacing caused by wind and/or hail.

- **Actual Cash Value - Roof(s) (CP 88 37)**

This new endorsement stipulates that for the buildings or structures shown in the endorsement schedule, we will determine the value of the roof at actual cash value on buildings or structures otherwise subject to replacement cost valuation.

- **Limitation On Loss Settlement - Blanket Insurance (Margin Clause) Endorsement (CP 12 32)**

Under this endorsement, loss payment on an individual property under the blanket is limited to its stated value plus a percentage of that value as shown in the Schedule. The margin does not increase the blanket Limit of Insurance. In the event of partial loss, this endorsement may reduce the amount of loss payment in comparison to a blanket policy without a margin clause.

3. REINFORCEMENT OF COVERAGE

- **Builders Risk - Theft of Building Materials, Fixtures, Machinery, Equipment Endorsement (CP 11 21)**

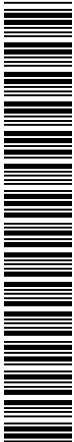
The exclusion of dishonest or criminal acts is revised to add reference to members, officers, managers, temporary employees and leased workers.

- **Building Glass - Tenant's Policy (CP 14 70)**

Endorsement **CP 14 70**, Building Glass - Tenant's Policy, is introduced to enable coverage of building glass under a tenant's policy that does not otherwise cover the building. This endorsement includes a line item for a deductible in the Schedule of the endorsement. A deductible will apply to building glass coverage only if a deductible amount is entered in the Schedule.

- **Building Owner - Additional Insured and Loss Payee (CP 12 19, CP 12 18)**

Endorsement **CP 12 19**, Additional Insured - Building Owner, enables adding the building owner as an additional Named Insured under a tenant's Building Coverage.



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Endorsement CP 12 18, Loss Payable Provisions, is revised to add an option, Building Owner Loss Payable, to identify the building owner and recognize that entity as a loss payee.

- **Business Income - Landlord As Additional Insured (Rental Value) (CP 15 03)**

Endorsement **CP 15 03**, Business Income - Landlord As Additional Insured (Rental Value), provides coverage for loss of rental income for a landlord (the Additional Insured) under a tenant's policy. The amount of any payment made to the Additional Insured under this endorsement will be deducted from the Named Insured's business income loss.

- **Business Income Report/Worksheet (CP 15 15)**

This endorsement is revised to recognize that the revised policy now provides 60 days of Extended Business Income Coverage.

- **Causes Of Loss Exclusion Endorsements (CP 10 54 and CP 10 56)**

Under endorsement **CP 10 54**, a statement is added to reinforce the applicability of underlying policy exclusions.

Under endorsement **CP 10 56**, exclusionary language concerning seepage or leakage is added to conform to the provision in the underlying policy, with no change in coverage.

- **Dependent Properties - Business Interruption (CP 15 01, CP 15 02, CP 15 08, CP 15 09, CP 15 34)**

The definition of dependent property excludes various utility providers; the list of utilities is updated to make reference to wastewater removal services. With respect to business interruption coverage, loss caused by interruption in utility service is addressed in endorsement **CP 15 45**. Refer to the item titled Utility Services - Time Element Endorsement **CP 15 45**.

- **Dependent Properties - Time Element (CP 15 08, CP 15 09, CP 15 34)**

The revised description of Miscellaneous Locations makes it explicit that highways and other transportation conduits are not considered to be Miscellaneous Locations.

- **Earthquake Sprinkler Leakage Deductible (CP 10 40, CP 10 45)**

CP 10 40 Earthquake And Volcanic Eruption Endorsement and **CP 10 45** Earthquake And Volcanic Eruption Endorsement (Sub-limit Form) are revised to specify that the Earthquake percentage deductible does not apply when Earthquake Coverage is limited only to Earthquake Sprinkler Leakage (EQSL) Coverage. Instead, the deductible for Fire Coverage applies to EQSL Coverage.

- **Electrical Apparatus and Electronic Commerce Endorsements (CP 04 10, CP 04 30)**

Endorsements **CP 04 10** and **CP 04 30** are revised to reflect the changes to the Artificially Generated Electrical Current exclusion in the Causes of Loss forms.

- **Exclusion of Loss Due To By-products of Production or Processing Operations (Rental Properties) Endorsement (CP 10 34)**

This new endorsement, which applies to policies issued to owners and tenants of rental premises, reinforces that property damage and business interruption coverages do not apply to loss or damage to the described premises caused by or resulting from smoke, vapor, gas or any substance released in the course of production operations or processing operations performed at the rental units identified in the Schedule of the endorsement. But loss or damage by fire or explosion that results from the release of a by-product of the production or processing operation is not excluded.

- **Flood Coverage Schedule (CP DS 65)**

The Flood Coverage Schedule is revised so that the Underlying Insurance Waiver can be made applicable by location. The Underlying Insurance Waiver is a provision in Flood Coverage Endorsement **CP 10 65**; the waiver applies to a location only if so indicated in the Flood Coverage Schedule.

- **Functional Building Valuation Endorsement (CP 04 38, CP 04 47)**

The section of the endorsement that addresses exclusion of pollution under Ordinance or Law Coverage is revised to include reference to fungus and other contaminants and to follow similar provisions of the Increased Cost of Construction Additional Coverage in the underlying policy.

- **Higher Limits Endorsement (CP 04 08)**

This new endorsement increases certain specified dollar limitations.

● **Increased Cost of Loss and Related Expenses for Green Upgrades Endorsement (CP 04 02)**

The Schedule of this endorsement is revised to facilitate identification of personal property (when not all personal property is to be covered for Green Upgrades) and to facilitate the entry of different percentage selections for the building and personal property.

Subparagraphs **A.1.a.** and **A.1.b.** are revised to simplify the calculation described therein, with no change in the outcome. Subparagraph **A.1.d.** is added to explicitly address the situation in which the property loss is less than the deductible.

The provisions of former Paragraph **A.9.**, concerning vegetated roofs, are incorporated into the underlying policy forms, as discussed in the item titled Vegetated Roofs.

● **Ordinance or Law Coverage (CP 04 05, CP 04 46, CP 04 38, CP 04 47, CP 15 25, CP 15 31)**

The coverage grant of endorsements **CP 04 05** (Ordinance Or Law Coverage) and **CP 04 46** (California - Ordinance Or Law Coverage) is revised to remove reference to enforcement of an ordinance or law, in favor of referring to a requirement to comply with an ordinance or law. The same revision is made to endorsements **CP 04 38** (Functional Building Valuation) and **CP 04 47** (California - Functional Building Valuation) which incorporates ordinance or law coverage.

In addition, references are added to compliance with an ordinance or law in endorsements **CP 15 25** Business Income Changes - Educational Institutions (in the Period of Restoration definition) and **CP 15 31** Ordinance Or Law - Increased Period of Restoration.

● **Outdoor Trees, Shrubs and Plants Endorsement (CP 14 30)**

This endorsement is revised to specify that the applicable Limit of Insurance for loss or damage to outdoor trees, shrubs and plants includes debris removal expense. Accordingly, the endorsement states that the Outdoor Property Coverage Extension and Debris Removal Additional Coverage do not apply to property covered under **CP 14 30**; such provision avoids duplication of coverage.

● **Payroll Limitation or Exclusion Endorsement (CP 15 10)**

This endorsement is revised to provide the means to limit or exclude coverage for the payroll expense of any category of employee or individual employee. Since applicability of the endorsement will no longer be restricted to non-managerial employees, the term "ordinary payroll expense" and its definition are removed from the endorsement. In addition, the title of the endorsement is revised to remove the word "Ordinary".

● **Protective Safeguards (CP 04 11)**

Endorsement **CP 04 11** Protective Safeguards replaces **IL 04 15** Protective Safeguards. The new endorsement contains the same provisions as **IL 04 15** and adds a symbol and description to recognize hood-and-duct fire extinguishing systems.

● **Radio or Television Antennas - Business Income or Extra Expense Endorsement (CP 15 50)**

In the list of forms to which **CP 15 50** applies, reference to the Earthquake Form is removed. Since earthquake coverage is now provided by endorsing the Causes of Loss Form (Basic, Broad or Special), it is no longer necessary for **CP 15 50** to include reference to the Earthquake Form.

● **Theft Exclusion Endorsement (CP 10 33)**

This endorsement is revised to include a Schedule to facilitate display of the location(s) to which the exclusion applies.

● **Utility Services Coverage Endorsements (CP 04 17, CP 15 45)**

Endorsements **CP 04 17** Utility Services - Direct Damage and **CP 15 45** Utility Services - Time Element are revised to make it explicit that transmission lines include all lines which serve in the transmission of power or communication service, including lines which may be identified as distribution lines.

These endorsements are revised to remove the qualification that the utility service property be located off the described premises (or outside a covered building, in the case of time element). With respect to a policy that was and is endorsed to cover utility services, there is no change in coverage. The revision to the coverage endorsements simply recognizes the revision to the underlying exclusion.



- **Windstorm or Hail Percentage Deductible Endorsement (CP 03 21)**

Paragraph **D.1.** of this endorsement is editorially revised to be consistent with the other sections of Paragraphs **B.**, **C.** and **D.** of this endorsement. The previous wording of paragraph **D.1.** referred to "that property" without specifying that it is the property which has sustained loss or damage.

The following editorial changes have been made: The text of the endorsement no longer includes language pertaining to other causes or events that contribute concurrently or in any sequence to the loss, because the underlying policy addresses that concept. Language is added to make it more explicit that this endorsement does not affect the impact of the policy's Water Exclusion or any other exclusion in the policy, and does not affect the application of a Flood Deductible if the policy (or another policy) provides coverage for Flood.

GENERAL LIABILITY ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION EXCLUSIONS

ADVISORY NOTICE TO POLICYHOLDERS

Dear Valued Policyholder,

Thank you for selecting us as your carrier for your commercial insurance. Your renewal policy contains an exclusion regarding access or disclosure of personal information. There is more than one version of the exclusion and each is described below. Please note that not all of the forms or changes noted may apply to your specific policy. Any of the forms described in this notice may have comparable state specific forms in lieu of the forms mentioned below. In those situations, the title of the state forms on your policy will generally be very similar to one or more titles mentioned in this notice.

The changes described below would also apply to those state specific forms, unless noted otherwise. In addition, this notice does not reference every change made to the endorsements or coverage forms, only material (or significant) changes.

Please read your policy and review your declarations page for complete coverage information. No coverage is provided by this notice, nor can it be construed to replace any provisions of your policy. If there are discrepancies between your policy and this notice, the provisions of the policy shall prevail. Should you have questions after reviewing the changes outlined below, please contact your broker or agent. Thank you for your business.

With respect to bodily injury and property damage arising out of access or disclosure of confidential or personal information, these changes are a reinforcement of coverage intent. Damages related to data breaches, and certain data-related liability, are not intended to be covered by various liability coverage parts. These types of damages may be more appropriately covered under certain coverage endorsements providing data compromise, attack and extortion and network security liability.

CG 21 06 05 14 - Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability - With Limited Bodily Injury Exception (For Use With The Commercial General Liability Coverage Part)

When this endorsement is attached to your policy:

- Under Coverage **A** - Bodily Injury And Property Damage Liability, coverage is excluded for damages arising out of any access to or disclosure of confidential or personal information. This is a reinforcement of coverage.
- Under Coverage **B** - Personal And Advertising Injury Liability, coverage is excluded for personal and advertising injury arising out of any access to or disclosure of confidential or personal information. To the extent that any access or disclosure of confidential or personal information results in an oral or written publication that violates a person's right of privacy, this may result in a reduction in coverage.

CG 21 07 05 14 - Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability - Limited Bodily Injury Exception Not Included (For Use With The Commercial General Liability Coverage Part)

When this endorsement is attached to your policy:

- Under Coverage **A** - Bodily Injury And Property Damage Liability, coverage is excluded for damages arising out of any access to or disclosure of confidential or personal information. This is a reinforcement of coverage. However, when this endorsement is attached, it will result in a reduction of coverage due to the deletion of an exception with respect to damages because of bodily injury arising out of loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate electronic data.



- Under Coverage **B** - Personal And Advertising Injury Liability, coverage is excluded for personal and advertising injury arising out of any access to or disclosure of confidential or personal information. To the extent that any access or disclosure of confidential or personal information results in an oral or written publication that violates a person's right of privacy, this may result in a reduction in coverage.

CG 21 08 05 14 - Exclusion - Access Or Disclosure Of Confidential Or Personal Information (Coverage B Only) (For Use With The Commercial General Liability Coverage Part)

When this endorsement is attached to your policy, coverage is excluded for personal and advertising injury arising out of any access to or disclosure of confidential or personal information. To the extent that any access or disclosure of confidential or personal information results in an oral or written publication that violates a person's right of privacy, this may result in a reduction in coverage.

CG 04 37 05 14 - Electronic Data Liability (For Use With The Commercial General Liability Coverage Part)

With respect to damages arising out of access or disclosure of confidential or personal information, when this endorsement is attached to your policy:

- Under Coverage **A** - Bodily Injury And Property Damage Liability, coverage is excluded for damages arising out of any access to or disclosure of confidential or personal information. This is a reinforcement of coverage.
- Under Coverage **B** - Personal And Advertising Injury Liability, coverage is excluded for personal and advertising injury arising out of any access to or disclosure of confidential or personal information. To the extent that any access or disclosure of confidential or personal information results in an oral or written publication that violates a person's right of privacy, this may result in a reduction in coverage.

CG 33 53 05 14 - Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability - With Limited Bodily Injury Exception (For Use With The Owners And Contractors Protective Liability Coverage Part and Products/Completed Operations Coverage Part)

When this endorsement is attached to your policy, coverage is excluded for damages arising out of any access to or disclosure of confidential or personal information. This is a reinforcement of coverage.

CG 33 59 05 14 - Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability - Limited Bodily Injury Exception Not Included (For Use With The Owners And Contractors Protective Liability and Products/Completed Operations Liability Coverage Parts)

When this endorsement is attached to your policy, coverage is excluded for damages arising out of any access to or disclosure of confidential or personal information. This is a reinforcement of coverage.

However, when this endorsement is attached, it will result in a reduction of coverage due to the deletion of an exception with respect to damages because of bodily injury arising out of loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate electronic data.

CG 33 63 05 14 - Exclusion - Access, Disclosure Or Unauthorized Use Of Electronic Data (For Use With The Electronic Data Liability Coverage Part)

With respect to damages arising out of access or disclosure of confidential or personal information, when this endorsement is attached to your policy coverage is excluded for damages arising out of any access to or disclosure of confidential or personal information. This is a reinforcement of coverage.

However, to the extent that damages arising out of theft or unauthorized viewing, copying, use, corruption, manipulation or deletion, of electronic data by any Named Insured, past or present employee, temporary worker or volunteer worker of the Named Insured may extend beyond loss of electronic data arising out of such theft or the other listed items, this revision may be considered a reduction in coverage.

GENERAL LIABILITY MULTISTATE FORMS REVISION ADVISORY NOTICE TO POLICYHOLDERS

Dear Valued Policyholder,

Thank you for selecting us as your carrier for your commercial insurance. We are in the process of implementing policy administration system improvements. In conjunction with these system improvements, we are also enhancing, clarifying and revising many of our coverage forms and endorsements. As a result, we are replacing coverage forms and endorsements with other forms, which result in some changes to your coverage.

This notice contains a summary of the changes made to your policy. The changes outlined below are organized by individual forms. Please note that not all of the forms or changes noted may apply to your specific policy. Any of the forms described in this notice may have comparable state specific forms in lieu of the forms mentioned below. In those situations, the title of the state forms on your policy will generally be very similar to one or more titles mentioned in this notice. The changes described below would also apply to those state specific forms, unless noted otherwise. In addition, this notice does not reference every change made to the endorsements or coverage forms, only material (or significant) changes.

Please read your policy and review your declarations page for complete coverage information. No coverage is provided by this notice, nor can it be construed to replace any provisions of your policy. If there are discrepancies between your policy and this notice, the provisions of the policy shall prevail. Should you have questions after reviewing the changes outlined below, please contact your independent agent. Thank you for your business.

COVERAGE FORM CHANGES

BROADENINGSN COVERAGE

POLLUTION EXCLUSION

CG 00 01 04 13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM (OCCURRENCE)

CG 00 02 04 13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM (CLAIMS-MADE)

CG 00 09 04 13 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE FORM

The exception to the Pollution Exclusion which provides coverage for bodily injury arising out of smoke, fumes, vapors or soot from building heating equipment has been expanded to also include water heaters and cooling and dehumidifying equipment. The change also impacts various endorsements.

CG 00 35 04 13 RAILROAD PROTECTIVE LIABILITY COVERAGE FORM

The Pollution Exclusion is amended to expand the exception to the exclusion with respect to bodily injury or property damage arising out of fuel or lubricants for equipment used at the job location not just when they escape from such equipment.

LIQUOR LIABILITY EXCLUSION

● **CG 00 01 04 13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM (OCCURRENCE)**

● **CG 00 02 04 13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM (CLAIMS MADE)**

● **CG 00 37 04 13 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE FORM (OCCURRENCE)**

● **CG 00 38 04 13 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE FORM (CLAIMS MADE)**

The Liquor Liability Exclusion is revised to provide an exception with respect to allowing a person to bring alcoholic beverages onto the named insured's premises for consumption on the named insured's premises.

WHO IS AN INSURED

● **CG 00 33 04 13 LIQUOR LIABILITY COVERAGE FORM (OCCURRENCE)**

● **CG 00 34 04 13 LIQUOR LIABILITY COVERAGE FORM (CLAIMS MADE)**

Trusts have been included as Named Insureds. In addition, trustees have been included as insureds but only with respect to their duties as trustees.

MISCELLANEOUSCHANGES

The Miscellaneous Changes Section contains a combination of editorial revisions and clarifications, broadenings and potential reductions of coverage.

SUPPLEMENTARY PAYMENTS SECTION

CG 00 01 04 13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM (OCCURRENCE)
CG 00 02 04 13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM (CLAIMS-MADE)
CG 00 09 04 13 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE FORM
CG 00 33 04 13 LIQUOR LIABILITY COVERAGE FORM (OCCURRENCE)
CG 00 34 04 13 LIQUOR LIABILITY COVERAGE FORM (CLAIMS-MADE)
CG 00 35 04 13 RAILROAD PROTECTIVE LIABILITY COVERAGE FORM
CG 00 37 04 13 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE FORM (OCCURRENCE)
CG 00 38 04 13 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE FORM (CLAIMS-MADE)
CG 00 39 04 13 POLLUTION LIABILITY COVERAGE FORM DESIGNATED SITES
CG 00 40 04 13 POLLUTION LIABILITY LIMITED COVERAGE FORM DESIGNATED SITES

The Supplementary Payments Section in your policy provides coverage for your defense costs with respect to any claim we investigate or settle, or any suit against you that we defend. The Supplementary Payments Section has been revised to reinforce that coverage is provided for court costs taxed against you, but this section does not provide coverage for plaintiff's attorneys' fees or attorneys' expenses taxed against you.

While this change is considered to be a reinforcement of coverage intent, it may result in a decrease in coverage in jurisdictions where courts have ruled that plaintiff's attorneys' fees or attorneys' expenses taxed against the insured can be levied as a Supplementary Payment.

LIQUOR LIABILITY EXCLUSION

- **CG 00 01 04 13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM (OCCURRENCE)**
- **CG 00 02 04 13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM (CLAIMS MADE)**
- **CG 00 37 04 13 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE FORM (OCCURRENCE)**
- **CG 00 38 04 13 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE FORM (CLAIMS MADE)**

The Liquor Liability Exclusion is revised to reinforce that the exclusion applies even if claims against an insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others, or providing or failing to provide transportation with respect to any person that may be under the influence of alcohol.

AIRCRAFT, AUTO, ROLLING STOCK OR WATERCRAFT EXCLUSION

- **CG 00 39 04 13 POLLUTION LIABILITY COVERAGE FORM DESIGNATED SITES**
- **CG 00 40 04 13 POLLUTION LIABILITY LIMITED COVERAGE FORM DESIGNATED SITES**

The Aircraft, Auto, Rolling Stock or Watercraft Exclusion is revised to reinforce that the exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured. This change may result in a reduction in coverage in states where courts have ruled the Aircraft, Auto or Watercraft exclusion to be inapplicable to negligent supervision claims and other similar types of claims.

The exclusion is also revised to express that a land motor vehicle subject to compulsory or financial responsibility laws or other vehicle insurance laws will not be covered with respect to its over-the-road exposures.

RECORDING AND DISTRIBUTION OF MATERIAL OR INFORMATION IN VIOLATION OF LAW EXCLUSION

- **CG 00 01 04 13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM (OCCURRENCE)**
- **CG 00 02 04 13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM (CLAIMS MADE)**

The Recording and Distribution of Material or Information in Violation of Law Exclusion was previously added to your policy via mandatory endorsement. The endorsement contained an exclusion addressing injury or damage arising out of any action or omission that violates or is alleged to violate certain statutes, ordinances and regulations. This exclusion has been incorporated directly into your policy.

MATERIAL PUBLISHED WITH KNOWLEDGE OF FALSITY EXCLUSION

MATERIAL PUBLISHED PRIOR TO POLICY PERIOD EXCLUSION

- **CG 00 01 04 13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM (OCCURRENCE)**
- **CG 00 02 04 13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM (CLAIMS MADE)**

The Material Published with Knowledge of Falsity and Material Published Prior to Policy Period exclusions are revised to reference "in any manner", with respect to oral or written publication, for consistency with the definition of personal and advertising injury.

INFRINGEMENT OF COPYRIGHT, PATENT, TRADEMARK OR TRADE SECRET EXCLUSION

- CG 00 01 04 13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM (OCCURRENCE)**
- CG 00 02 04 13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM (CLAIMS-MADE)**

The Infringement Of Copyright, Patent, Trademark Or Trade Secret Exclusion in your policy has been revised to reinforce that the exclusion does **not** apply to coverage for personal and advertising injury arising out of infringement of other intellectual property rights involving the use of another's advertising idea in your advertisement.

WAR EXCLUSION

- CG 00 01 04 13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM (OCCURRENCE)**
- CG 00 02 04 13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM (CLAIMS-MADE)**
- CG 00 09 04 13 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE FORM**
- CG 00 33 04 13 LIQUOR LIABILITY COVERAGE FORM (OCCURRENCE)**
- CG 00 34 04 13 LIQUOR LIABILITY COVERAGE FORM (CLAIMS-MADE)**
- CG 00 35 04 13 RAILROAD PROTECTIVE LIABILITY COVERAGE PART**
- CG 00 37 04 13 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE FORM (OCCURRENCE)**
- CG 00 38 04 13 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE FORM (CLAIMS-MADE)**
- CG 00 39 04 13 POLLUTION LIABILITY COVERAGE FORM (OCCURRENCE)**
- CG 00 40 04 13 POLLUTION LIABILITY LIMITED COVERAGE FORM (DESIGNATED SITES)**
- CG 00 42 04 13 UNDERGROUND STORAGE TANK POLICY (DESIGNATED TANKS)**

We have incorporated the war exclusion (formerly added via mandatory endorsement) directly into these policies.

OTHER INSURANCE CONDITION

- **CG 00 01 04 13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM (OCCURRENCE)**
- **CG 00 02 04 13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM (CLAIMS MADE)**

The Other Insurance condition is generally revised so that the insurance provided is excess over any for which the named insured has been added as an additional insured, whether by endorsement or any other means.

LIQUOR LIABILITY

- CG 00 33 04 13 LIQUOR LIABILITY COVERAGE FORM (OCCURRENCE)**
- CG 00 34 04 13 LIQUOR LIABILITY COVERAGE FORM (CLAIMS-MADE)**

The definition of "injury" in your policy has been revised to reinforce that coverage is provided for bodily injury or property damage, as well as any related care, loss of services or loss of support.

POLLUTION LIABILITY COVERAGE FOR GOLF COURSE OPERATIONS

CG 90 59 GOLF COURSE OPERATIONS POLLUTION LIABILITY COVERAGE

If your expiring policy was a CG 00 01 Commercial General Liability Coverage Form issued with the 22-51 Golf Course or Country Club Pesticide, Herbicide or Fungicide Application Coverage, your policy's CG 00 01 has been issued without that endorsement and no longer provides that coverage. If your expiring policy was a CG 00 40 Pollution Liability Limited Coverage Form - Designated Sites issued with the 22-105 Country Club or Golf Course Pollution Coverage Amendment, your policy has been issued without those forms.



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To replace the coverages described above, your CG 00 01 policy includes the CG 90 59 Golf Course Operations Pollution Liability Coverage endorsement (edition may vary by state). CG 90 59 provides coverage for bodily injury or property damage arising out of a pollution incident at the insured's golf course premises. These important changes apply:

- Coverage provided by CG 90 59 is broader because it covers a variety of pollution incidents. Your expiring policy covered pollution incidents, but they must have originated from the use or storage of pesticides, fertilizers, chlorine or other chemicals. Coverage applied only if such substances were used or stored for certain purposes.
- If your expiring coverage was provided by CG 00 01 with 22-51:
 1. Coverage was subject to the CG 00 01 limits of insurance, which could have been shared by many types of covered losses. The CG 90 59 has been issued to provide only pollution liability coverage for golf course operations. Therefore, a greater portion of the CG 90 59 limits may be available for a covered loss.
 2. Coverage was provided on an occurrence basis. In general terms, if there is an occurrence in the coverage territory, causing bodily injury or property damage during the policy period a claim could be made at any time afterwards. CG 90 59 provides coverage on a claims made basis. CG 90 59 requires that claims be made during the policy period or during any Extended Reporting Period. This impacts the timeframe in which you must report claims.
 3. Coverage applied to any golf course or country club premises. The CG 90 59 provides coverage only for the specific golf course premises that are scheduled.
 4. The Supplementary Payment for loss of earnings because of time off from work is increased from \$300 to \$500 a day.
 5. Acid rain is excluded in CG 90 59.
- If your expiring coverage was provided by CG 00 40 with 22-105, the Supplementary Payment for loss of earnings because of time off from work is increased from \$250 to \$500 a day.

POTENTIAL REDUCTIONS IN COVERAGE

REVISED MOBILE EQUIPMENT COVERAGE

CG 00 01 04 13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM (OCCURRENCE)

CG 00 02 04 13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM (CLAIMS-MADE)

CG 00 09 04 13 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE FORM

CG 00 37 04 13 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE FORM (OCCURRENCE)

CG 00 38 04 13 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE FORM (CLAIMS-MADE)

CG 00 39 04 13 POLLUTION LIABILITY COVERAGE FORM (DESIGNATED SITES)

CG 00 40 04 13 POLLUTION LIABILITY LIMITED COVERAGE FORM (DESIGNATED SITES)

The definitions of "mobile equipment" and "auto" have been revised. Any land vehicle that had been classified as a piece of mobile equipment under your previous policy, will now be considered an auto if that vehicle is subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged. With this change, coverage is no longer provided for these types of land vehicles since they are now defined to be autos rather than mobile equipment and subject to the Aircraft, Auto and Watercraft exclusion in your policy. However, the operation of machinery or equipment that is attached to, or part of, such a vehicle will still be covered by your policy.

If you wish to obtain coverage, for land vehicles subject to compulsory or financial responsibility laws or other motor vehicle insurance laws you should consider a Commercial Automobile Policy.

If we already provide you with a CA 00 01 Business Auto Coverage Form with an edition date that is before 03 06, this reduction does not apply to your policy. The changes described above are removed from your policy by the attachment of a Mobile Equipment Amendment endorsement. However, this may not apply in all states.

ELECTRONIC DATA EXCLUSION

- CG 00 01 04 13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM (OCCURRENCE)**
- CG 00 02 04 13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM (CLAIMS-MADE)**
- CG 00 09 04 13 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE FORM**
- CG 00 37 04 13 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE FORM (OCCURRENCE)**
- CG 00 38 04 13 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE FORM (CLAIMS-MADE)**
- CG 00 39 04 13 POLLUTION LIABILITY COVERAGE FORM (DESIGNATED SITES)**
- CG 00 40 04 13 POLLUTION LIABILITY LIMITED COVERAGE FORM (DESIGNATED SITES)**
- CG 00 42 04 13 UNDERGROUND STORAGE TANK POLICY (DESIGNATED TANKS)**

An exclusion for Electronic Data has been added to these policies to reinforce that coverage for electronic data is not intended to be provided under these policies. This may be considered a reduction in coverage.

MEDICAL PAYMENTS - ATHLETICS ACTIVITIES EXCLUSION

- CG 00 01 04 13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM (OCCURRENCE)**
- CG 00 02 04 13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM (CLAIMS-MADE)**

The Athletics Activities exclusion under Coverage C - Medical Payments has been revised to more clearly express what types of athletic activities are excluded with respect to medical payments. Medical expenses are not intended to be provided to a person injured while practicing, instructing or participating in any physical exercises or games, sports or athletic contests. This may be considered a reduction in coverage.

OTHER INSURANCE

- CG 00 01 04 13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM (OCCURRENCE)**
- CG 00 02 04 13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM (CLAIMS-MADE)**

Prior to this revision, if you were added as an additional insured to another policy, the policy would be excess over that insurance for damages arising out of the premises or operations. The Other Insurance Condition has been revised so that now if you are added as an additional insured to another policy this policy is excess over that insurance for damages arising out of both the premises or operations AND the products and completed operations.

LIQUOR LICENSE NOT IN EFFECT EXCLUSION

- CG 00 33 04 13 LIQUOR LIABILITY COVERAGE FORM (OCCURRENCE)**
- CG 00 34 04 13 LIQUOR LIABILITY COVERAGE FORM (CLAIMS-MADE)**

Prior to this revision, this exclusion precluded coverage when your liquor license was suspended, expired, cancelled or revoked. The exclusion has been revised so that now it applies if your liquor license was suspended, expired, cancelled, revoked OR not in effect.

MULTISTATE ENDORSEMENTS

BROADENINGSN COVERAGE

CG 04 37 04 13 ELECTRONIC DATA LIABILITY ENDORSEMENT

Revised to introduce an exception to the electronic data exclusion in order to provide that the exclusion does not apply to liability for damages because of bodily injury.

CG 22 93 04 13 LAWN CARE SERVICES COVERAGE

When this revised endorsement is attached to your policy, insureds who apply herbicides/pesticides on lawns under their regular care are now provided bodily injury and property damage coverage.

CG 22 60 12 07 LIMITATION OF COVERAGE - REAL ESTATE OPERATIONS

When this revised endorsement is attached to your policy, coverage is provided for injury and damage arising out of the ownership, operation, maintenance or use of premises listed or shown by you. The addition of the words "or shown" accommodates real estate agents who provide real estate professional services for properties shown but not listed by such agents.



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CG 22 69 04 13 DRUGGISTS ENDORSEMENT

Revised to introduce an exception for the administering of vaccinations.

CG 22 98 04 13 EXCLUSION - INTERNET SERVICE PROVIDERS AND INTERNET ACCESS PROVIDERS ERRORS AND OMISSIONS

CG 22 99 04 13 PROFESSIONAL LIABILITY EXCLUSION - WEB-SITE DESIGNERS

With this revised endorsement attached to your policy, internet providers and web-site designers are provided personal and advertising injury coverage for false arrest, malicious prosecution and wrongful eviction offenses. This coverage was not previously afforded under your policy.

CG 22 92 12 07 SNOW PLOW OPERATIONS COVERAGE

When this endorsement is attached to your policy, coverage is provided for bodily injury and property damage arising out of snow plow operations performed by an auto.

CG 24 16 12 07 CANOES OR ROWBOATS

When this endorsement is attached to your policy, coverage is provided for bodily injury and property damage arising out of the operation of any canoe or rowboat owned or used by or rented to you.

MISCELLANEOUSCHANGES

The Miscellaneous Changes Section contains a combination of editorial revisions and clarifications, broadenings and potential reductions of coverage.

CG 88 10 04 13 COMMERCIAL GENERAL LIABILITY EXTENSION (OR STATE SPECIFIC FORM)

If your expiring policy had the 22-45 Commercial General Liability Extension on it, your policy is being issued with the CG 88 10 04 13 Commercial General Liability Extension. This results in the following broadenings, clarifications and reductions in coverage:

- Non-Owned Watercraft is now covered for watercraft less than 52 feet long. 22-45 provided similar coverage but only for watercraft less than 51 feet long.
- The CG8810 broadens coverage because it provides property damage liability coverage for:
 1. Contents that you rent or lease as part of a premises rental or lease agreement for a period of more than 7 days, for other than damage by fire, lightning, explosion, smoke or leakage from an automatic fire protection system; and
 2. Contents of a premises rented to you for a period of 7 or fewer days, even if the damage is caused by fire, lightning, explosion, smoke, or leakage from an automatic fire protection system.
- The Supplementary Payments limit for the cost of bail bonds has been increased from \$2,500 to \$3,000.
- The Supplementary Payments limit for loss of earnings because of time off from work has been increased from \$300 to \$500 a day.
- Your policy's CG 88 10 provides additional insured status:
 1. Without requiring that the additional insured be a signed party to the contract.
 2. For lessors of leased equipment.
 3. For operations performed by the named insured or on the named insured's behalf for which the state or political subdivision has issued a permit.
- The Expected or Intended Injury exclusion now includes an exception that allows coverage for property damage liability resulting from the use of reasonable force to protect persons or property.
- The CG 88 10 broadens coverage through the addition of these Who Is An Insured extensions:
 1. An Incidental Medical Errors/Malpractice Extension provides insured status to employees and volunteer workers for injury arising from providing health care services as long as the insured's business is not providing such services. The coverage provided is excess over any other insurance.
 2. The Fellow Employee Extension extends insured status to an employee supervisor for certain injuries to co-employees being supervised. The coverage provided is excess over any other insurance.

3. The Newly Formed or Additionally Acquired Entities Extension includes partnerships, joint ventures or limited liability companies within its newly acquired organizations provision. It provides newly acquired organizations coverage until the expiration of the policy period. Your expiring policy provided coverage for newly acquired or formed organizations other than a partnership, joint venture or limited liability companies until the 90th day after you acquire or form the organization or the end of the policy period, whichever was earlier.

4. The 22-45 amended the Who Is An Insured Section to include as an insured any legally incorporated entity of which you own more than 50 percent of the voting stock during the policy period. This enhancement is not provided by your CG 88 10. If your policy was issued with the CG 89 26 10 09 Broad Form Named Insured Endorsement, it provides comparable coverage to your expiring policy's 22-45. If your policy was issued without CG 89 26, coverage has been reduced.

- The provisions of the 22-45 allowed for the removal of certain enhancement features that it provided. When an enhancement feature was removed, an "X" was placed next to the coverage in the form schedule. If one or more enhancement features were removed from 22-45, some of the impacts described in other areas of this notice may change as a result. The use of this feature contained in your expiring policy's 22-45 could result in a broadening or reduction in coverage on your policy.
- CG 88 10 contains an additional provision that clarifies that:
 1. Elevators do not include vehicle lifts; and
 2. Vehicle lifts are lifts or hoists used in automobile service or repair operations.
- In most states, 22-45 provided a Damage To Premises Rented To You Limit of \$300,000 or the limit on the declarations, whichever was greater. As respects CG 88 10, in some states, the limit has been revised so that it is equal the Occurrence Limit, but no more than a \$1,000,000. This may result in a broadening as respects the limit provided. However, this change does not apply in every state. You should refer to your declarations page to determine the applicable limit of insurance for this coverage.
- 22-45 indicated that the Medical Expense Limit was the greater of \$15,000 or the limit shown on the declarations page. Your CG 88 10 form does not contain a similar provision. However, your policy does provide a similar limit. The automatic default Medical Expense Limit is \$15,000, unless medical payments coverage is excluded. That limit of insurance is displayed on the declarations.
- CG 88 10 contains a Primary and Non-Contributory Additional Insured Extension that will apply to any person or organization that qualifies as an additional insured under the policy. If an additional insured's policy has an Other Insurance provision making its policy excess and a named insured has agreed in writing to provide the additional insured coverage on a primary and non-contributory basis, our policy will respond on a primary basis and we will not seek contribution from the additional insured's policy for the damages that we cover.
- Your CG 88 10 contains a provision that indicates the limits of insurance applicable to an additional insured are those specified in a written contract or written agreement or the limits of insurance as stated in the declarations of this policy and defined in the policy's limit section, whichever is less. These limits are inclusive of and not in addition to the limits of insurance available under this policy. The provision also describes several duties that an additional insured will be responsible for in the event of an occurrence, offense, claim or suit.
- The Waiver of Transfer of Rights of Recovery provision is amended to say we will waive any right of recovery we have because of payments we make for injury or damage arising out of your operations or work done under a contract and included in the "products-completed operations hazard".
- The 22-45 borrowed equipment enhancement provided liability coverage for property damage to borrowed equipment while not being used to perform operations at a job site. This was provided subject to the policy's limits. The CG 88 10 does not contain a similar enhancement. Your policy's coverage may be impacted as follows:
 1. If your policy was issued with CG 88 66 12 08 Property Damage - Borrowed Equipment, there is no impact to the coverage provided by your policy. CG 88 66 provides coverage similar to 22-45.
 2. If your policy was issued with CG 88 67 12 08 Property Damage - Borrowed Equipment (\$100,000 Limit), the coverage provided by your policy has been reduced. While the CG 88 67 does provide similar coverage, it is limited to a \$100,000 Occurrence Limit / \$100,000 Aggregate Limit.



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3. If your policy was issued without CG 88 66 or CG 88 67, your policy's coverage is reduced because the CG 88 10 does not contain a similar enhancement.
- The 22-45 customers' goods enhancement provided liability coverage for property damage to customers' goods while on your premises. This was provided subject to the policy's limits. The CG 88 10 does not contain a similar enhancement. Your policy's coverage may be impacted as follows:
 1. If your policy was issued with CG 88 61 12 08 Property Damage - Customers' Goods, there is no impact to the coverage provided by your policy. CG 88 61 provides coverage similar to 22-45.
 2. If your policy was issued with CG 88 80 12 08 Property Damage - Customers' Goods (\$100,000 Limit), the coverage provided by your policy has been reduced. While the CG 88 80 does provide similar coverage, it is limited to a \$100,000 Occurrence Limit / \$100,000 Aggregate Limit.
 3. If your policy was issued without CG 88 61 or CG 88 80, your expiring policy's coverage is reduced because the CG 88 10 does not contain a similar enhancement.
 - The 22-45 provided additional insured status to any person or organization with whom you agreed, in a written contract or agreement to provide insurance, but only with respect to bodily injury or property damage arising out of your products which are distributed or sold in the regular course of the vendor's business. Vendor's additional insured status is not provided by CG 88 10. If your policy was issued with CG 88 62 04 13 Additional Insured - Vendors, it provides comparable coverage to your expiring policy's 22-45. If your policy was issued without CG 88 62, coverage has been reduced.

LIMITED CYBER LIABILITY AMENDMENT OF COVERAGE B - PERSONAL AND ADVERTISING INJURY

If your expiring policy contained 22-163 01 11 Limited Cyber Liability Amendment of Coverage B - Personal and Advertising Injury, your policy has been issued without similar coverage. This results in a coverage reduction.

We now offer Data Security Coverage - Data Compromise, Attack & Extortion and Network Security Liability as an optional form that can be selected for an additional charge. This endorsement provides coverage for Data Compromise Response Expenses, Data Compromise Defense and Liability, Attack and Extortion and Network Security Liability.

If you have any questions about Data Security Coverage or wish to add it to your policy, please contact your agent.

**CG 85 83 04 13 BLANKET ADDITIONAL INSURED CONTRACTORS - PRODUCTS/COMPLETED OPERATIONS
CG 85 84 04 13 ADDITIONAL INSURED - DESIGNATED OWNERS, LESSEES OR CONTRACTORS - COMPLETED OPERATIONS**

If your expiring policy contained 22-133 01 08 Blanket Additional Insured Contractors - Products/Completed Operations or 22-134 01 08 Additional Insured - Designated Owners, Lessees or Contractors - Completed Operations, your policy may have been issued with CG 85 83 or CG 85 84. If your policy contains the CG 85 83 or CG 85 84, your policy has been revised as respects additional insured coverage. These endorsements require the additional insured's own policy to have an Other Insurance provision that makes its policy excess in order for this policy to be primary and not seek contribution. The 22-133 and 22-134 only expressed that a written contract or agreement require that this insurance be provided on a primary or primary non-contributory basis.

CG 81 38 12 08 LOST KEY LIABILITY COVERAGE

If your expiring policy provided a Lost Key Coverage extension, via the 22-68 12 02 Property Damage Amendment - Janitorial Services, your policy may have been issued with the CG 81 38 12 08 Lost Key Liability Coverage. The following changes apply:

- The CG 81 38 deductible applies on a per claim basis and to all property damage sustained by one person or organization as the result of an occurrence. The deductible in 22-68 applied on a per occurrence basis.
- Lost Key Coverage under CG 81 38 is no longer subject to the policy's Each Occurrence or General Aggregate Limits. The coverage is only subject to the endorsement's Occurrence Limit of Liability.
- CG 81 38 is broader because it provides coverage for new locks including their installation, if required.

CG 89 98 04 12 AMENDMENT OF OTHER INSURANCE CONDITION

CG 88 83 04 12 AMENDMENT OF OTHER INSURANCE CONDITION - DESIGNATED PERSONS OR ORGANIZATIONS

If your expiring policy contained the 22-111 01 07 Amendment Of Other Insurance Condition or 22-123 01 07 Amendment Of Other Insurance Condition - Designated Persons Or Organizations, your policy may have been issued with the CG 89 98 or CG 88 83. The CG 89 98 and CG 88 83 provide an additional insured primary and non-contributory amendment that says we will not seek contribution from certain additional insured's own primary insurance under certain conditions. If CG 89 98 or CG 88 83 is attached to your policy, your policy responds in a similar manner to your expiring policy. If CG 89 98 or CG 88 83 is not attached to your policy, the additional insured primary and non-contributory amendment will no longer apply.

CG 88 82 12 08 JANITORIAL SERVICES EXTENDED OFF PREMISES CARE, CUSTODY OR CONTROL

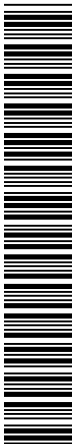
If your expiring policy was provided with the Property Damage Amended Liability and Tangible Property Damage Extension, via the 22-68 12 02 Property Damage Amendment - Janitorial Services, your policy may have been issued with CG 88 82 12 08 Janitorial Services Extended Off Premises Care, Custody or Control. The following changes would apply:

- A condition is added indicating that in the event of a covered loss, you shall, at our request, repair or replace damaged property at your cost, excluding profit or overhead charges.
- Coverage provided by CG 88 82 is excess over any other insurance that applies to property damage covered by this endorsement.
- The property damage definition now specifies that it includes the loss of tangible property of others by robbery, theft or mysterious disappearance only from locations where the insured is performing janitorial services.
- The exception to the Damage to Property exclusion and the Damage to Your Work exclusion related to tools and equipment no longer applies to tools and equipment owned by employees. This reduces coverage.
- The exception to the Damage to Property exclusion and the Damage to Your Work exclusion related to property in the custody of the insured which is to be installed, erected or used in construction by the insured, no longer applies. This reduces coverage.
- These new exclusions apply and reduce coverage. Coverage is excluded for property damage to:
 1. Property owned by any named insured, including anyone qualifying as an insured under Section II - Who Is An Insured, or any employee of any named insured.
 2. Property on any premises owned, rented, leased, operated or used by you.
 3. Property while in transit to or from any premises owned, rented, leased, operated or used by you.
 4. Borrowed equipment, if coverage is provided by another endorsement attached to this policy.

CG 88 68 12 08 BARBERS AND BEAUTICIANS PROFESSIONAL LIABILITY

If your expiring policy contained 22-4 Beauty Parlors or Barber Shops, your policy may have been issued with CG 88 68 Barbers and Beauticians Professional Liability. The following changes apply:

- 22-4 excluded coverage for injury or damage arising from the use of any apparatus for the removal of unwanted hair by x-ray or electrical rays. CG 88 68 does not contain this exclusion, therefore coverage is broadened.
- CG 88 68 excludes coverage for injury or damage arising from hair implanting or transplanting. This reduces coverage.
- 22-4 precluded coverage for use or application of any substance to eyelashes or eyebrows (other than mascara or eyebrow pencil). Your policy contains a similar exclusion that only applies to the use of dye or coloring to eyelashes or eyebrows. This may broaden coverage, depending on the substance used.
- CG 88 68's body massaging exclusion contains an exception indicating that it does not apply to facial massage. This results in a broadening of coverage.



- CG 88 68 excludes coverage for the removal of warts, moles or growths. 22-4 also excluded coverage for the removal of warts, moles or growths, but also excluded the removal of hair therefrom. This broadens coverage.
- Coverage is reduced because body piercing, tattooing and podiatry treatments are all now excluded.

FUNERAL HOME AND CEMETERY LIABILITY

CG 88 69 12 08 FUNERAL DIRECTORS PROFESSIONAL LIABILITY

CG 83 01 12 01 CEMETERY PROFESSIONAL LIABILITY ENDORSEMENT

If your expiring policy included 22-5 Funeral Homes or Cemeteries, you were provided with liability coverages for injury or damage arising from professional services as a funeral director or while you were doing business as a cemetery. Your policy may have been issued with one or two endorsements, depending on the needs of your operation. The CG 88 69 12 08 Funeral Directors Professional Liability endorsement may have been issued on your policy to provide comparable coverage for liability arising from professional services as a funeral director. The CG 83 01 12 01 Cemetery Professional Liability Endorsement may have been issued on your policy to provide comparable coverage for cemetery liability. The following describes some of the important changes that may result:

- Your expiring policy's 22-5 provided you with certain liability coverages for injury or damage arising from professional services as a funeral director or while you were doing business as a cemetery. If your policy was issued with both the CG 88 69 and CG 83 01 endorsements mentioned above, your policy provides similar coverage. However, if your policy was issued without one or both endorsements, this represents a reduction in coverage.
- CG 88 69 provides coverage for injury or damage arising out of any error or omission committed by the insured while performing duties as a director, officer or member of any non-profit professional association, board council or committee. This broadens coverage.
- Your expiring policy's 22-5 provided funeral directors coverage that was not associated with a specific funeral home. However, the CG 88 69 provides coverage only in connection with the insured funeral home. To the extent that a director provides services away from the insured funeral home, this reduces coverage.
- CG 88 69 and CG 83 01 broaden coverage because they each provide limited coverage for damages the insured becomes legally liable to pay because of damage to or destruction of a deceased human body.
- CG 88 69 provides coverage for damages arising out of an act, error or omission of an insured while performing duties of a life insurance agent or duties in the process of selling pre-need funeral contracts. This broadens coverage.
- CG 83 01 requires a cemetery location be listed in the schedule of operations for coverage to be provided.
- Your expiring policy's 22-5 provided coverage for damage or destruction of crypts, mausoleums or other facilities for the care or burial of a deceased human body. CG 83 01 does not provide this coverage. This results in a coverage reduction.
- CG 83 01 excludes coverage for the rendering or failure to render certain medical services, unless done by an insured in good faith at the request of a public official having authority to permit such medical services. This results in a reduction in coverage.

CG 88 86 12 08 EXCLUSION - ASBESTOS LIABILITY

If your expiring policy had the 17-98 Exclusion - Asbestos Liability attached to it, your policy may have been issued with a similar exclusion, the CG 88 86 12 08 Exclusion - Asbestos Liability. Depending on the edition present on your expiring policy, the CG 88 86 may clarify certain provisions of the exclusion when compared to the 17-98. CG 88 86 expressly states that insurance is not provided for any liability arising out of asbestos. The exclusion includes any loss, cost or expense arising out of any request or requirement that any insured or others in any way respond to or assess the effects of asbestos. Claims or suits by or on behalf of a governmental authority for damages because of any response to or assessment of the effects of asbestos are also excluded. If your expiring policy did not contain a 17-98 exclusion, the presence of the CG 88 86 on your policy represents a reduction in coverage.

CG 21 42 12 04 EXCLUSION - EXPLOSION, COLLAPSE AND UNDERGROUND PROPERTY DAMAGE HAZARD (SPECIFIED OPERATIONS)

CG 21 43 12 04 EXCLUSION - EXPLOSION, COLLAPSE AND UNDERGROUND PROPERTY DAMAGE HAZARD (SPECIFIED OPERATIONS EXCEPTED)

The reference to the Products/Completed Operations Coverage Part has been removed from these endorsements since the exclusion being added by these endorsements does not apply to property damage included within the products-completed operations hazard.

CG 04 37 04 13 ELECTRONIC DATA LIABILITY

This revised endorsement indicates that the Electronic Data Exclusion that was added to your General Liability coverage form(s) does not apply to the coverage provided under this endorsement.

CG 24 05 12 04 FINANCIAL INSTITUTIONS - FIDUCIARY INTEREST ONLY

The title of CG 24 05 is revised and provisions contained in Endorsement CG 24 11 have been included. With this revision, you will no longer have both Endorsements CG 24 05 and CG 24 11 attached to your policy to limit coverage to damages solely arising out of your trust operations. CG 24 05 will now be the only endorsement necessary to limit the coverage to your fiduciary interest only.

CG 21 67 12 04 FUNGI OR BACTERIA EXCLUSION (USED WITH CG 00 01 AND CG 00 02)

CG 24 25 12 04 LIMITED FUNGI OR BACTERIA COVERAGE (USED WITH CG 00 01 AND CG 00 02)

CG 31 31 12 04 FUNGI OR BACTERIA EXCLUSION (USED WITH CG 00 09, CG 00 37 AND CG 00 38)

CG 31 32 12 04 LIMITED FUNGI OR BACTERIA COVERAGE (USED WITH CG 00 09, CG 00 37 AND CG 00 38)

The term "consumption" in these endorsements has been replaced with the term "bodily consumption" to reinforce that the limitations/exclusions do not extend to goods or products not intended for bodily consumption (e.g., building materials, such as sheetrock, used during the construction/repair of a building). Endorsements CG 24 25 and CG 31 32 have also been revised to stress that other specified limits of insurance in the policy will continue to apply to losses arising out of fungi or bacteria incidents, but only when the Fungi Or Bacteria Liability Aggregate Limit has not been exhausted.

CG 04 36 04 13 LIMITED PRODUCT WITHDRAWAL EXPENSE ENDORSEMENT

Revised to reinforce that the Participation Percentage is indicated in the Schedule and to reflect that the cost of the insured's participation in each product withdrawal will be borne by the named insured when due.

ADDITIONAL INSURED ENDORSEMENTS

The following additional insured endorsements indicate that when these endorsements are attached to a policy, if coverage provided to the additional insured is required by contract or agreement, coverage to the additional insured will be afforded to the extent permissible by law and to the extent the named insured is required by the contract or agreement to provide insurance for the additional insured.

Additionally, if coverage provided to the additional insured is required by contract or agreement, the limits of insurance of the named insured's policy that are available to an additional insured will be limited to the extent required by the contract or agreement or the amount of insurance available under the applicable Limits of Insurance shown in the Declarations, whichever is less:

CG 20 03 04 13 ADDITIONAL INSURED - CONCESSIONAIRES TRADING UNDER YOUR NAME

CG 20 05 04 13 ADDITIONAL INSURED - CONTROLLING INTEREST

CG 20 07 04 13 ADDITIONAL INSURED - ENGINEERS, ARCHITECTS OR SURVEYORS

CG 20 10 04 13 ADDITIONAL INSURED - OWNERS, LESSEES OR CONTRACTORS - SCHEDULED PERSON OR ORGANIZATION

CG 85 84 04 13 ADDITIONAL INSURED - DESIGNATED OWNERS, LESSEES OR CONTRACTORS - COMPLETED OPERATIONS

CG 20 11 04 13 ADDITIONAL INSURED - MANAGERS OR LESSORS OF PREMISES

CG 20 12 04 13 ADDITIONAL INSURED - STATE OR GOVERNMENTAL AGENCY OR SUBDIVISION OR POLITICAL SUBDIVISION - PERMITS OR AUTHORIZATIONS

CG 20 13 04 13 ADDITIONAL INSURED - STATE OR GOVERNMENTAL AGENCY OR SUBDIVISION OR POLITICAL SUBDIVISION - PERMITS OR AUTHORIZATIONS RELATING TO PREMISES

CG 20 15 04 13 ADDITIONAL INSURED - VENDORS

CG 88 62 04 13 ADDITIONAL INSURED - BLANKET VENDORS

CG 20 18 04 13 ADDITIONAL INSURED - MORTGAGEE, ASSIGNEE OR RECEIVER

CG 85 85 04 13 ADDITIONAL INSURED - MORTGAGEE OR OTHER FINANCIAL INTEREST ONLY

CG 20 23 04 13 ADDITIONAL INSURED - EXECUTORS, ADMINISTRATORS, TRUSTEES OR BENEFICIARIES

CG 20 24 04 13 ADDITIONAL INSURED - OWNERS OR OTHER INTEREST FROM WHOM LAND HAS BEEN LEASED

CG 20 26 04 13 ADDITIONAL INSURED - DESIGNATED PERSON OR ORGANIZATION

CG 20 27 04 13 ADDITIONAL INSURED - CO-OWNER OF INSURED PREMISES

CG 20 28 04 13 ADDITIONAL INSURED - LESSOR OF LEASED EQUIPMENT

CG 20 29 04 13 ADDITIONAL INSURED - GRANTOR OF FRANCHISE

CG 20 30 04 13 OIL OR GAS OPERATIONS - NON-OPERATING, WORKING INTERESTS

CG 20 31 04 13- ADDITIONAL INSURED - ENGINEERS, ARCHITECTS OR SURVEYORS

CG 20 32 04 13 ADDITIONAL INSURED - ENGINEERS, ARCHITECTS OR SURVEYORS NOT ENGAGED BY THE NAMED INSURED

CG 20 33 04 13 ADDITIONAL INSURED - OWNERS, LESSEES OR CONTRACTORS - AUTOMATIC STATUS WHEN REQUIRED IN CONSTRUCTION AGREEMENT WITH YOU

CG 88 71 04 13 ADDITIONAL INSURED - OWNERS, LESSEES OR CONTRACTORS - AUTOMATIC STATUS WHEN REQUIRED IN CONSTRUCTION AGREEMENT WITH YOU

CG 89 95 04 13 ADDITIONAL INSURED - AUTOMATIC STATUS WHEN REQUIRED IN CONSTRUCTION AGREEMENT WITH YOU - PRODUCTS/COMPLETED OPERATIONS

CG 86 11 04 13 ADDITIONAL INSURED - AUTOMATIC STATUS WHEN REQUIRED IN CONSTRUCTION AGREEMENT WITH YOU - CONTRACTORS - COMPLETED OPERATIONS

CG 20 34 04 13 ADDITIONAL INSURED - LESSOR OF LEASED EQUIPMENT - AUTOMATIC STATUS WHEN REQUIRED IN LEASE AGREEMENT WITH YOU

CG 20 35 04 13 ADDITIONAL INSURED - GRANTOR OF LICENSES - AUTOMATIC STATUS WHEN REQUIRED BY LICENSOR

CG 20 36 04 13 ADDITIONAL INSURED - GRANTOR OF LICENSES

CG 85 83 04 13 BLANKET ADDITIONAL INSURED CONTRACTORS - PRODUCTS/COMPLETED OPERATIONS

CG 20 37 04 13 ADDITIONAL INSURED - OWNERS, LESSEES OR CONTRACTORS - COMPLETED OPERATIONS

CG 29 35 04 13 ADDITIONAL INSURED - STATE OR GOVERNMENTAL AGENCY OR SUBDIVISION OR POLITICAL SUBDIVISION - PERMITS OR AUTHORIZATIONS

CG 88 10 04 13 COMMERCIAL GENERAL LIABILITY EXTENSION

PROFESSIONAL SERVICES ENDORSEMENTS

This change to the following endorsements is a reinforcement of coverage intent. However, this change may result in a reduction in coverage in states where courts have ruled professional services exclusions to be inapplicable to negligent supervision of claims and other similar types of claims. The following endorsements are revised to expressly address, in part, claims alleging negligence or other wrongdoing in the hiring, employment, training, supervision or monitoring of others by any insured:

CG 21 16 04 13 EXCLUSION - DESIGNATED PROFESSIONAL SERVICES

CG 21 52 04 13 EXCLUSION - FINANCIAL SERVICES

CG 21 56 04 13 EXCLUSION - FUNERAL SERVICES

CG 21 57 04 13 EXCLUSION - COUNSELING SERVICES

CG 21 58 04 13 EXCLUSION - PROFESSIONAL VETERINARIAN SERVICES
CG 21 59 04 13 EXCLUSION - DIAGNOSTIC TESTING LABORATORIES
CG 22 24 04 13 EXCLUSION - INSPECTION, APPRAISAL AND SURVEY COMPANIES
CG 22 32 04 13 EXCLUSION - PROFESSIONAL SERVICES - BLOOD BANKS
CG 22 33 04 13 EXCLUSION - TESTING OR CONSULTING ERRORS AND OMISSIONS
CG 22 34 04 13 EXCLUSION - CONSTRUCTION MANAGEMENT ERRORS AND OMISSIONS
CG 22 36 04 13 EXCLUSION - PRODUCTS AND PROFESSIONAL SERVICES (DRUGGISTS)
CG 22 37 04 13 EXCLUSION - PRODUCTS AND PROFESSIONAL SERVICES (OPTICAL AND HEARING AID ESTABLISHMENTS)
CG 22 39 04 13 EXCLUSION - CAMPS OR CAMPGROUNDS
CG 22 43 04 13 EXCLUSION - ENGINEERS, ARCHITECTS OR SURVEYORS PROFESSIONAL LIABILITY
CG 22 44 04 13 EXCLUSION - SERVICES FURNISHED BY HEALTH CARE PROVIDERS
CG 22 45 04 13 EXCLUSION - SPECIFIED THERAPEUTIC OR COSMETIC SERVICES
CG 22 48 04 13 EXCLUSION - INSURANCE AND RELATED OPERATIONS
CG 22 69 04 13 DRUGGISTS
CG 22 71 04 13 COLLEGES OR SCHOOLS (LIMITED FORM)
CG 22 72 04 13 COLLEGES OR SCHOOLS
CG 22 75 04 13 PROFESSIONAL LIABILITY EXCLUSION - COMPUTER SOFTWARE
CG 22 76 04 13 PROFESSIONAL LIABILITY EXCLUSION - HEALTH OR EXERCISE CLUBS OR COMMERCIALY OPERATED HEALTH OR EXERCISE FACILITIES
CG 22 77 04 13 PROFESSIONAL LIABILITY EXCLUSION - COMPUTER DATA PROCESSING
CG 22 79 04 13 EXCLUSION - CONTRACTORS - PROFESSIONAL LIABILITY
CG 22 80 04 13 LIMITED EXCLUSION - CONTRACTORS - PROFESSIONAL LIABILITY
CG 22 87 04 13 EXCLUSION - ADULT DAY CARE CENTERS
CG 22 88 04 13 PROFESSIONAL LIABILITY EXCLUSION - ELECTRONIC DATA PROCESSING SERVICES AND COMPUTER CONSULTING OR PROGRAMMING SERVICES
CG 22 90 04 13 PROFESSIONAL LIABILITY EXCLUSION - SPAS OR PERSONAL ENHANCEMENT FACILITIES
CG 22 91 04 13 EXCLUSION - TELECOMMUNICATION EQUIPMENT OR SERVICE PROVIDERS ERRORS AND OMISSIONS
CG 22 96 04 13 LIMITED EXCLUSION - PERSONAL AND ADVERTISING INJURY - LAWYERS
CG 22 98 04 13 EXCLUSION - INTERNET SERVICE PROVIDERS AND INTERNET ACCESS PROVIDERS ERRORS AND OMISSIONS
CG 22 99 04 13 PROFESSIONAL LIABILITY EXCLUSION - WEB SITE DESIGNERS
CG 23 01 04 13 EXCLUSION - REAL ESTATE AGENTS OR BROKERS ERRORS OR OMISSIONS
CG 31 15 04 13 CONSTRUCTION PROJECT MANAGEMENT PROTECTIVE LIABILITY COVERAGE

LIQUOR LIABILITY EXCLUSION ENDORSEMENTS

The following endorsements are revised to reinforce that the exclusion applies even if claims against an insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others, or providing or failing to provide transportation with respect to any person that may be under the influence of alcohol:

- **CG 21 50 04 13 AMENDMENT OF LIQUOR LIABILITY EXCLUSION**
- **CG 21 51 04 13 AMENDMENT OF LIQUOR LIABILITY EXCLUSION - EXCEPTION FOR SCHEDULED PREMISES OR ACTIVITIES**

- **CG 29 52 04 13 AMENDMENT OF LIQUOR LIABILITY EXCLUSION**
- **CG 29 53 04 13 AMENDMENT OF LIQUOR LIABILITY EXCLUSION - EXCEPTION FOR SCHEDULED PREMISES OR ACTIVITIES**

CG 21 66 04 13 EXCLUSION - VOLUNTEER WORKERS ENDORSEMENT

Revised to delete reference to "in the state" from Exclusion 2.g. (Aircraft or Watercraft)

CG 22 64 04 13 AND CG 28 12 04 13 PESTICIDE OR HERBICIDE APPLICATOR COVERAGE ENDORSEMENT S

Revised to reflect a change in the title to Herbicide Applicator - Limited Pollution Coverage endorsements.

CG 22 71 04 13 COLLEGES OR SCHOOLS (LIMITED FORM)

CG 22 72 04 13 COLLEGES OR SCHOOLS

Revised to expressly address, in part, claims alleging negligence or other wrongdoing in the hiring, employment, training, supervision or monitoring of others by any insured.

CG 22 93 04 13 LAWN CARE SERVICES COVERAGE ENDORSEMENT

Revised to reflect a change in the title to Lawn Care Services - Limited Pollution Coverage.

CG 22 70 04 13 REAL ESTATE PROPERTY MANAGED ENDORSEMENT

Revised to reinforce that the insurance provided is excess over any other insurance available, whether such insurance is primary or excess.

CG 24 14 04 13 WAIVER OF GOVERNMENTAL IMMUNITY ENDORSEMENT

Revised to reference that the endorsement also applies to the Owners and Contractors Protective Liability Coverage Part and the Railroad Protective Coverage Part.

CG 24 22 04 13 AMENDMENT OF COVERAGE TERRITORY - WORLDWIDE COVERAGE

CG 24 23 04 13 AMENDMENT OF COVERAGE TERRITORY - ADDITIONAL SCHEDULED COUNTRIES

CG 24 24 04 13 AMENDMENT OF COVERAGE TERRITORY - WORLDWIDE COVERAGE WITH SPECIFIED EXCEPTIONS

Revised for consistency with the alpha numeric designator changes made to the Other Insurance Condition in previous filing.

CG 24 26 04 13 AMENDMENT OF INSURED CONTRACT DEFINITION ENDORSEMENT

CG 24 27 04 13 LIMITED CONTRACTUAL LIABILITY - RAILROADS ENDORSEMENT

Revised to reflect that the defined term insured contract addresses certain liability assumed by the named insured with respect to the tort liability of another party to the extent the assumption of the tort liability is permitted by law.

CG 27 10 04 13 SUPPLEMENTAL EXTENDED REPORTING PERIOD ENDORSEMENT

CG 27 11 04 13 SUPPLEMENTAL EXTENDED REPORTING PERIOD ENDORSEMENT FOR SPECIFIC ACCIDENTS, PRODUCTS, WORK OR LOCATIONS ENDORSEMENT

Revised to amend the Other Insurance Condition (4.) so that the insurance provided is excess over any for which the named insured has been added as an additional insured, whether by endorsement or any other means.

POTENTIAL REDUCTIONS IN COVERAGE

22-60 (12/02) RELIGIOUS ORGANIZATION - MEDICAL PAYMENTS - ATHLETICS

If your expiring policy contained the 22-60 it provided Medical Payments Coverage for the athletic activities of a religious organization. The 22-60 deleted the Athletics Activities exclusion contained in your expiring policy. The 22-60 is no longer available. If 22-60 was on your expiring policy, coverage has been reduced on your policy because it no longer provides Medical Payments Coverage for the athletic activities of a religious organization.

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17-78 SEXUAL MISCONDUCT OR MOLESTATION LIABILITY COVERAGE FORM

If your expiring policy contained the 17-78 (any edition) it provided coverage for loss arising out of any actual or alleged act of sexual misconduct or sexual molestation. This coverage is no longer available and as a result has not been included with your policy. If 17-78 was on your expiring policy, this represents a reduction in coverage.

17-172 (5/98) INNOCENT PARTY DEFENSE COVERAGE ENDORSEMENT

If 17-78 was a part of your expiring policy, it may have included 17-172 which provided defense coverage for an insured who allegedly commits a wrongful act but is subsequently found to be innocent. This coverage is no longer available and as a result has not been included with your policy. If 17-172 was included with your expiring policy's 17-78, this represents a reduction in coverage.

17-182 (3/99) RELIGIOUS ORGANIZATION DIRECTORS AND OFFICERS LIABILITY COVERAGE FORM

If your expiring policy contained 17-182 it provided coverage for loss arising out any negligent act, error or omission committed by a religious organizations directors, officers or committee members while acting solely in their capacity as such. This coverage is no longer available and as a result has not been included with your policy. If 17-182 was on your expiring policy, this represents a reduction in coverage.

CG 89 61 07 10 KANSAS CHANGES - ABUSE OR MOLESTATION EXCLUSION

If your expiring policy contained the 22-31KS 02 04 Sexual Misconduct and Molestation Exclusion, your policy may have been issued with the CG 89 61. If your policy contains the CG 89 61, coverage is reduced because the CG 89 61 excludes coverage arising out of physical abuse. Physical abuse was not included within the scope of the 22-31KS exclusion.

CG 88 65 12 08 VOLUNTARY PROPERTY DAMAGE EXTENSION

CG 88 72 12 08 OFF PREMISES PROPERTY DAMAGE INCLUDING CARE, CUSTODY OR CONTROL

If your expiring policy contained 22-59 Voluntary Property Damage, your policy may have been issued with the CG 88 65 and CG 88 72. The following changes apply:

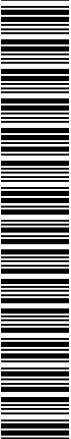
- CG 88 65 reduces coverage because it does not provide coverage for property damage to:
 1. That particular part of real property on which you or any contractors or subcontractors are working if the property damage arises out of those operations.
 2. Any property that must be restored, repaired or replaced because your work was incorrectly performed on it.
- Any payments made under CG 88 65 will be subject to the policy occurrence and aggregate limits respectively.
- CG 88 65 does not provide coverage for Off Premises Property Damage Including Care, Custody or Control similar to 22-59. However, if CG 88 72 is on your policy it provides coverage that is comparable to 22-59.

CG 88 88 12 08 PROFESSIONAL EXCLUSION - PASTORAL

If your expiring policy contained the CG 21 16 Exclusion - Designated Professional Services endorsement and its schedule was completed so that the exclusion applied to pastoral professional services, your policy may have been issued with the CG 88 88. These exclusions are comparable and as a result there would be no additional reduction in coverage. However, if the CG 88 88 is attached to your policy and your expiring policy didn't include the CG 21 16 as described above, your policy's coverage has been reduced because an exclusion has been added to apply to bodily injury, property damage, or personal and advertising injury arising out of the performance of professional services for others by the insured in the capacity of a pastoral counselor.

CG 85 15 09 03 EXCLUSION - PROFESSIONAL SERVICES

If your policy was issued with the CG 85 15, coverage is excluded for injury or damage resulting from the rendering of or the failure to render any professional services by any insured to others. Your expiring policy may have excluded professional services via CG 21 16 Exclusion - Designated Professional Services. If that is the case, the inclusion of CG 85 15 on your policy may result in a comparable exclusion or reduced coverage, depending on how the schedule of the CG 21 16 was completed. If your expiring policy did not contain a professional services exclusion at all, coverage is reduced if CG 85 15 is present on your policy.



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LC 87 13 03 03 EXCLUSION - WOOD PRESERVATIVE CHEMICALS

If the LC 87 13 is attached to your policy, coverage is excluded for loss arising out of chemicals or wood preservatives in wood or wood by-products manufactured, processed, sold or distributed by you or supplied, installed or used by you or your subcontractors in connection with your work or product. Your expiring policy did not contain a similar exclusion. If LC 87 13 applies to your policy, coverage is reduced.

CG 84 99 NON-CUMULATION OF LIABILITY LIMITS (SAME OCCURRENCE)

Your policy has been issued with CG 84 99 Non-Cumulation of Liability Limits (Same Occurrence), which restricts coverage. This endorsement amends the Each Occurrence Limit of the Commercial General Liability Coverage Part to expressly state that we will reduce the limit by amounts paid under other policies, issued by us, for the same occurrence. Your expiring policy may have contained the 22-112 Non-Cumulation of Liability (Same Occurrence) endorsement, which if present, restricted coverage in a substantially similar manner to the GG 84 99.

EMPLOYERS' STOP GAP LIABILITY COVERAGE

We no longer offer the 17-11 01 95 Employers' Stop Gap Liability Coverage Form. If you were previously issued the 17-11, your Commercial General Liability Coverage Form has been issued with an endorsement that provides similar coverage. The form number of this endorsement varies by state. While the coverage is substantially similar, there is a change to the Contractual Liability Exclusion. Your expiring policy's 17-11 exclusion contained an exception that indicated the exclusion did not apply to a warranty that your work will be done in a workmanlike manner. The absence of this exclusion exception represents a reduction in coverage.

CG 88 64 12 08 RELIGIOUS ORGANIZATIONS PROPERTY DAMAGE EXTENSION WITH VOLUNTARY PAYMENTS

If your expiring policy contained the 22-61 Religious Organization - Property Damage Coverage Extension, your policy may have been issued with the CG 88 64. The Aggregate Limit for the coverage provided by the CG 88 64 is part of and not in addition to the policy's General Aggregate Limit. The Aggregate Limit provided by your expiring policy 22-61 was not subject to the policy's General Aggregate Limit. If CG 88 64 applies to your policy, this represents a potential reduction in the limits of insurance that are available in the event of a loss.

CG 21 47 12 07 EMPLOYMENT-RELATED PRACTICES EXCLUSION (USED WITH CG 00 01 AND CG 00 02)

CG 29 51 12 07 EMPLOYMENT-RELATED PRACTICES EXCLUSION (USED WITH CG 00 09, CG 00 39 AND CG 00 40)

The Employment-Related Practices Exclusion is revised to reinforce that, when these endorsements are attached to your policy, coverage is not provided for any injury to a person associated with the employment of that person, whether it occurs before employment, during employment or after employment of that person. Additionally, the exclusion is revised to reinforce that coverage does not apply for injury to a person caused by the malicious prosecution of that person.

While these changes are each a reinforcement of coverage intent, they may result in a decrease in coverage in jurisdictions where courts have ruled the exclusion to be inapplicable in employment-related malicious prosecution claims and/or post-employment claims.

CG 21 66 04 13 EXCLUSION - VOLUNTEER WORKERS

If you previously had volunteer workers who operated autos, aircraft or watercraft not owned by, or rented or loaned to any insured, liability arising out of the ownership, maintenance or entrustment to others of any aircraft, auto or watercraft operated by volunteer workers will no longer be covered under your policy.

CG 04 36 04 13 LIMITED PRODUCT WITHDRAWAL EXPENSE ENDORSEMENT (OR STATE SPECIFIC FORM)

Deductible and Participation Percentage provisions have been added to the endorsement. If a deductible and/or participation percentage are indicated in the schedule of the endorsement, you will be required to participate in the loss. Also, product withdrawal expenses will no longer be provided for trade dress infringement. In addition, any fines, penalties, punitive or exemplary damages, or pollution-related expenses arising out of a product withdrawal will be excluded. A Concealment Or Fraud provision has been added to the endorsement which states that no coverage will be provided if you or any other insured engage in fraudulent conduct or intentionally conceal or misrepresent a material fact related to a product withdrawal or product withdrawal expenses incurred by you.

CG 21 97 12 07 ABUSE OR MOLESTATION EXCLUSION - SPECIFIED PROFESSIONAL SERVICES

When this endorsement is attached to your policy, coverage is not provided for injury or damage arising out of the actual or threatened abuse or molestation of a person while in the care, custody or control of any insured, during the rendering of the specified professional service.

CG 21 98 12 07 TOTAL POLLUTION EXCLUSION ENDORSEMENT (USED WITH CG 00 37 AND CG 00 38)

When this endorsement is attached to your policy, coverage is not provided for bodily injury or property damage (including any loss, cost or expense) arising out of any pollution exposure.

CG 23 01 04 13 EXCLUSION - REAL ESTATE AGENTS ERRORS OR OMISSIONS

When this endorsement is attached to your policy, the professional services of a real estate agent will be excluded. To the extent that professional services of real estate agents may be covered under your policy, attachment of this endorsement may result in a reduction of coverage.

CG 21 31 05 09 LIMITED EXCLUSION - DESIGNATED OPERATIONS COVERED BY A CONSOLIDATED (WRAP-UP) INSURANCE PROGRAM

When the above referenced endorsement is attached to the policy, coverage is provided for risks whose operations are covered under a wrap-up insurance program when the wrap-up insurance program has been cancelled, nonrenewed or otherwise no longer applies for reasons other than the exhaustion of all available limits, whether such limits are available on a primary, excess or on any other basis.

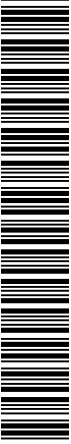
CG 20 08 04 13 ADDITIONAL INSURED - USERS OF GOLFMOBILES Endorsement

Revised to include a definition of the term golfmobile. Liquor Liability Endorsements - The following endorsements are revised to indicate that the liquor liability exclusion will apply if a named insured permits any person to bring any alcoholic beverages on the named insured's premises, for consumption on the named insured's premises:

- **CG 21 50 04 13 AMENDMENT OF LIQUOR LIABILITY EXCLUSION**
- **CG 21 51 04 13 AMENDMENT OF LIQUOR LIABILITY EXCLUSION - EXCEPTION FOR SCHEDULED PREMISES OR ACTIVITIES**
- **CG 29 52 04 13 AMENDMENT OF LIQUOR LIABILITY EXCLUSION**
- **CG 29 53 04 13 AMENDMENT OF LIQUOR LIABILITY EXCLUSION - EXCEPTION FOR SCHEDULED PREMISES OR ACTIVITIES**

CG 22 50 04 13 EXCLUSION - FAILURE TO SUPPLY ENDORSEMENT

Revised to expressly state that the exclusion also applies to the failure of any insured to adequately supply biofuel.



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IMPORTANT NOTICE TO POLICYHOLDERS

BROADENINGS AND POTENTIAL REDUCTIONS OF COVERAGE

EQUIPMENT BREAKDOWN COVERAGE ENDORSEMENT

Dear Valued Policyholder,

Thank you for selecting us as your carrier for your commercial insurance. This notice contains a brief summary of the coverage changes made to your policy. The changes outlined below are organized by individual endorsements. Please note that not all of the endorsements noted may apply to your specific policy. In addition, this notice does not reference every editorial change made to the endorsement or coverage form, only significant coverage changes.

Please read your policy and review your Declarations page for complete coverage information. No coverage is provided by this notice, nor can it be construed to replace any provisions of your policy. If there are discrepancies between your policy and this notice, the provisions of the policy shall prevail.

Should you have questions after reviewing the changes outlined below, please contact your independent agent. Thank you for your business.

Expiring Form	Expiring Form Number	New Form	New Form Number
Equipment Breakdown Coverage Endorsement	41-13 05/99	Equipment Breakdown Coverage Endorsement	CP 88 44 02 15
Texas Equipment Breakdown Coverage Endorsement	41-13TX 12/02		

BROADENING OF COVERAGE

- Environmental, Safety and Efficiency Improvement coverage is provided which pays for the additional cost to replace damaged equipment with equipment that is better for the environment, safer and more efficient. Coverage is limited to 125% of what the cost would have been to repair or replace with like kind and quality and only applies if property is valued on a replacement cost basis.
- Data Restoration: We will pay for your reasonable and necessary cost to research, replace, and restore lost "data" subject to \$100,000 limit.
- CFC Refrigerants: We will pay for the additional cost to repair or replace Covered Property because of the use or presence of a refrigerant containing CFC (chlorinated fluorocarbon) substances subject to policy limits. Previously limited in the 41-13 05/99 and 41-13TX 12/02 to the amount shown in the Schedule.

POTENTIAL REDUCTIONS IN COVERAGE

- Expediting Expenses: Coverage has been limited to \$100,000. Previously included in the 41-13 05/99 and 41-13TX 12/02 subject to the amount shown in the Schedule for Expediting Expenses.
- Hazardous Substances: Coverage has been limited to \$100,000. Previously included in the 41-13 05/99 and 41-13TX 12/02 subject to the amount shown in the Schedule for Hazardous Substances .
- Spoilage: Coverage has been limited to \$100,000. Previously included in the 41-13 05/99 and 41-13TX 12/02 subject to the amount shown in the Schedule for Perishable Goods limit.

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REDUCTIONS IN COVERAGE: 41-13TX 12/02 only

- The Defense provision for your liability arising out of a claim or suit for damage to property of another in your care, custody or control is no longer provided. Subsequently, the Supplementary Payment provision for defense of a liability claim or suit is no longer provided.

CLARIFICATION OF COVERAGE

- The definition of "Covered Equipment" is expanded to include electronic communications and data processing equipment. Computer Equipment is now addressed under the definition of "Covered Equipment" rather than an additional coverage item.
- Service Interruption has been renamed to Utility Services to be in line with the standard ISO language.
- Refrigeration Contamination: We will pay up to \$100,000 for physical damage to Covered Property due to contamination from the release of a refrigerant. Previously included in the 41-13 05/99 and 41-13TX 12/02 as part of, not in addition to, the Perishable Goods limit shown on the Schedule.



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JURISDICTIONAL BOILER AND PRESSURE VESSEL INSPECTIONS

Most jurisdictions (cities or states) are governed by laws and regulations that require owners of boilers and pressure vessels to have their equipment inspected on a routine basis. Jurisdictions require that equipment is installed and operated according to these regulations, and it is the equipment breakdown engineering inspector's responsibility to verify the equipment complies with all requirements.

Liberty Mutual Equipment Breakdown is a National Board Accredited Authorized Inspection Agency. This designation is recognized by authorities having jurisdictions in the U.S. & provinces of Canada and gives Liberty Mutual commissioned inspectors the ability to perform jurisdictionally required inspection on boilers and pressure vessels at insured locations. We have field inspectors strategically located throughout the U.S. to perform boiler and pressure vessel inspection for our customers and clients.

To request a Jurisdictional Inspection please:

- **Call the LMEB Hotline (877) 526-0020**

Or

- **Email your request to LMEBInspections@Libertymutual.com**

The assigned EB Risk Engineer will call to schedule within 24 - 48 hours. When requesting an inspection please include the following:

- Current Policy Number
- Location Address
- Contact Name
- Contact Phone Number and/or Email Address



Coverage Is Provided In:
West American Insurance Company

Policy Number:
BKW (17) 57 26 66 98
Policy Period:
From 08/11/2016 To 08/11/2017
12:01 am Standard Time
at Insured Mailing Location

Common Policy Declarations

Named Insured & Mailing Address

CEDAR MESA RANCHES H.O.A.
PO BOX 62
MANCOS, CO 81328

Agent Mailing Address & Phone No.

(970) 824-8185
MOUNTAIN WEST INS & FINANCIAL
SERVICES LLC
100 E VICTORY WAY
CRAIG, CO 81625-1914

Named Insured Is: OTHER

Named Insured Business Is: HOME OWNERS ASSOCIATION

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.

SUMMARY OF COVERAGE PARTS AND CHARGES

This policy consists of this Common Policy Declarations page, Common Policy Conditions, Coverage Parts (which consist of coverage forms and other applicable forms and endorsements, if any, issued to form a part of them) and any other forms and endorsements issued to be part of this policy.

COVERAGE PART	CHARGES
Commercial Property	\$213.00
Commercial General Liability	\$1,405.00

Total Charges for all of the above coverage parts: \$1,618.00
Certified Acts of Terrorism Coverage: \$11.00 (Included)

Note: This is not a bill

IMPORTANT MESSAGES

- This policy is auditable. Please refer to the conditions of the policy for details or contact your agent.
- Notice: The Employment-Related Practices Exclusion CG 21 47 is added to this policy to clarify there is no coverage for liability arising out of employment-related practices. Please read this endorsement carefully.

Servicing Office Denver Regional Office
and Issue Date

Authorized Representative

To report a claim, call your Agent or 1-800-362-0000

DS 70 21 01 08



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Coverage Is Provided In:
West American Insurance Company

Policy Number:
BKW (17) 57 26 66 98
Policy Period:
From 08/11/2016 To 08/11/2017
12:01 am Standard Time
at Insured Mailing Location

Common Policy Declarations

Named Insured

Agent

CEDAR MESA RANCHES H.O.A.

(970) 824-8185
MOUNTAIN WEST INS & FINANCIAL
SERVICES LLC

SUMMARY OF LOCATIONS

This policy provides coverage for the following under one or more coverage parts. Please refer to the individual Coverage Declarations Schedules, or, the individual Coverage Forms for locations or territory definition for that specific Coverage Part.

0001 ROAD 36 and 7/10 Building 1, Mancos, CO 81328

0002 Road 36 and 7/10 Building 2, Mancos, CO 81328

POLICY FORMS AND ENDORSEMENTS

This section lists the Forms and Endorsements for your policy. Refer to these documents as needed for detailed information concerning your coverage.

FORM NUMBER	TITLE
CG 00 01 04 13	Commercial General Liability Coverage Form - Occurrence
CG 03 00 01 96	Deductible Liability Insurance
CG 20 17 10 93	Additional Insured -Townhouse Association
CG 21 04 11 85	Exclusion-Products/Completed Operations Hazard
CG 21 06 05 14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - With Limited Bodily Injury Exception
CG 21 47 12 07	Employment-Related Practices Exclusion
CG 21 60 09 98	Exclusion- Year 2000 Computer-Related and Other Electronic Problems
CG 21 65 12 04	Total Pollution Exclusion with a Building Heating, Cooling and Dehumidifying Equipment Exception and a Hostile Fire Exception
CG 21 67 12 04	Fungi or Bacteria Exclusion
CG 21 70 01 15	Cap on Losses from Certified Acts of Terrorism
CG 21 76 01 15	Exclusion of Punitive Damages Related to a Certified Act of Terrorism
CG 21 86 12 04	Exclusion - Exterior Insulation and Finish Systems
CG 24 26 04 13	Amendment of Insured Contract Definition

In witness whereof, we have caused this policy to be signed by our authorized officers.

Dexter Legg
Secretary

Paul Condrin
President

To report a claim, call your Agent or 1-800-362-0000
DS 70 21 01 08



Coverage Is Provided In:
West American Insurance Company

Policy Number:
BKW (17) 57 26 66 98
Policy Period:
From 08/11/2016 To 08/11/2017
12:01 am Standard Time
at Insured Mailing Location

Common Policy Declarations

Named Insured

Agent

CEDAR MESA RANCHES H.O.A.

(970) 824-8185
MOUNTAIN WEST INS & FINANCIAL
SERVICES LLC

POLICY FORMS AND ENDORSEMENTS - CONTINUED

This section lists all of the Forms and Endorsements for your policy. Refer to these documents as needed for detailed information concerning your coverage.

FORM NUMBER

TITLE

CG 84 99 08 09	Non-Cumulation Liability Limits Same Occurrence
CG 88 10 04 13	Commercial General Liability Extension
CG 88 60 12 08	Each Location General Aggregate Limit
CG 88 76 12 08	Exclusion - Earth Movement - Products/Completed Operations Hazard
CG 88 77 12 08	Medical Expense At Your Request Endorsement
CG 88 84 12 08	Exclusion - Tobacco
CG 88 86 12 08	Exclusion - Asbestos Liability
CG 89 26 10 09	Broad Form Named Insured Endorsement
CP 00 10 10 12	Building and Personal Property Coverage Form
CP 00 90 07 88	Commercial Property Conditions
CP 01 40 07 06	Exclusion of Loss Due to Virus or Bacteria
CP 10 30 10 12	Causes of Loss - Special Form
CP 12 18 10 12	Loss Payable Provisions
CP 88 04 03 10	Removal Permit
CP 88 10 02 15	Property Extension Plus
CP 88 44 02 15	Equipment Breakdown Coverage Endorsement
CP 90 59 12 12	Identity Theft Administrative Services and Expense Coverage
IL 00 17 11 98	Common Policy Conditions
IL 00 21 09 08	Nuclear Energy Liability Exclusion Endorsement (Broad Form)
IL 01 25 11 13	Colorado Changes - Civil Union
IL 01 69 09 07	Colorado Changes - Concealment, Misrepresentation or Fraud
IL 02 28 09 07	Colorado Changes - Cancellation and Nonrenewal
IL 09 35 07 02	Exclusion of Certain Computer-Related Losses
IL 09 52 01 15	Cap On Losses From Certified Acts Of Terrorism

To report a claim, call your Agent or 1-800-362-0000



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Coverage Is Provided In:
West American Insurance Company

Policy Number:
BKW (17) 57 26 66 98
Policy Period:
From 08/11/2016 To 08/11/2017
12:01 am Standard Time
at Insured Mailing Location

**Commercial Property
Declarations**

Named Insured

Agent

CEDAR MESA RANCHES H.O.A.

(970) 824-8185
MOUNTAIN WEST INS & FINANCIAL
SERVICES LLC

SUMMARY OF CHARGES

Explanation of Charges	DESCRIPTION	PREMIUM
	Property Schedule Totals	\$208.00
	Certified Acts of Terrorism Coverage	\$5.00

Total Advance Charges: \$213.00
Note: This is not a bill

To report a claim, call your Agent or 1-800-362-0000



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Coverage Is Provided In:
West American Insurance Company

Policy Number:
BKW (17) 57 26 66 98
Policy Period:
From 08/11/2016 To 08/11/2017
12:01 am Standard Time
at Insured Mailing Location

Commercial Property
Declarations Schedule

Named Insured

Agent

CEDAR MESA RANCHES H.O.A.

(970) 824-8185
MOUNTAIN WEST INS & FINANCIAL
SERVICES LLC

SUMMARY OF PROPERTY COVERAGES - BY LOCATION

Insurance at the described premises applies only for coverages for which a limit of insurance is shown. Optional coverages apply only when entries are made in this schedule.

0001 ROAD36 and 7/10 Building 1, Mancos, CO81328

Property
Characteristics

Description:

Construction: Frame

Building
Coverage

Occupancy: Townhouses or Similar Associations (Association Risk Only)
- Over 30 Units

Description

Limit of Insurance - Replacement Cost	\$12,606
Coinsurance	90%
Inflation Guard - Annual Increase	4%
Covered Causes of Loss	
Special Form - Including Theft	
Deductible - All Covered Causes of Loss Unless Otherwise Stated	\$500

Premium **\$35.00**

Equipment
Breakdown
Coverage

This Equipment Breakdown insurance applies to the coverages shown for this location. The Equipment Breakdown limit(s) of insurance and deductible are included in, and not in addition to, the limits and deductible shown for the Building, Your Business Personal Property, Your Business Personal Property of Others, Tenants Improvements and Betterments, Business Income and Extra Expense, Business Income Without Extra Expense, and Extra Expense coverages.

Premium **\$1.00**

To report a claim, call your Agent or 1-800-362-0000



Coverage Is Provided In:
West American Insurance Company

Policy Number:
BKW (17) 57 26 66 98
Policy Period:
From 08/11/2016 To 08/11/2017
12:01 am Standard Time
at Insured Mailing Location

**Commercial Property
Declarations Schedule**

Named Insured

Agent

CEDAR MESA RANCHES H.O.A.

(970) 824-8185
MOUNTAIN WEST INS & FINANCIAL
SERVICES LLC

SUMMARY OF PROPERTY COVERAGES - BY LOCATION

0002 Road 36 and 7/10 Building 2, Mancos, CO81328

**Property
Characteristics**

Description:

Construction: Frame

**Building
Coverage**

Occupancy: Townhouses or Similar Associations (Association Risk Only)
- Over 30 Units

Description

Limit of Insurance - Replacement Cost **\$12,522**

Coinsurance **90%**

Inflation Guard - Annual Increase **4%**

Covered Causes of Loss

Special Form - Including Theft

Deductible - All Covered Causes of Loss Unless Otherwise Stated **\$500**

Premium \$35.00

**Equipment
Breakdown
Coverage**

This Equipment Breakdown insurance applies to the coverages shown for this location. The Equipment Breakdown limit(s) of insurance and deductible are included in, and not in addition to, the limits and deductible shown for the Building, Your Business Personal Property, Your Business Personal Property of Others, Tenants Improvements and Betterments, Business Income and Extra Expense, Business Income Without Extra Expense, and Extra Expense coverages.

Premium \$1.00

To report a claim, call your Agent or 1-800-362-0000



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Coverage Is Provided In:
 West American Insurance Company

Policy Number:
BKW (17) 57 26 66 98
 Policy Period:
From 08/11/2016 To 08/11/2017
 12:01 am Standard Time
 at Insured Mailing Location

**Commercial Property
 Declarations Schedule**

Named Insured	Agent
CEDAR MESA RANCHES H.O.A.	(970) 824-8185 MOUNTAIN WEST INS & FINANCIAL SERVICES LLC

SUMMARY OF OTHER PROPERTY COVERAGES

Identity Theft Administrative Services And Expense Coverage	Description	Premium	
	Limit of Insurance		See Endorsement CP9059
		\$6.00	
Property Extension Endorsement	Description	Premium	
	Property Extension Plus	\$130.00	
		\$130.00	
Commercial Property Schedule Total:			\$208.00

To report a claim, call your Agent or 1-800-362-0000

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Coverage Is Provided In:
West American Insurance Company

Policy Number:
BKW (17) 57 26 66 98
Policy Period:
From 08/11/2016 To 08/11/2017
12:01 am Standard Time
at Insured Mailing Location

**Commercial General Liability
Declarations**

Basis: Occurrence

Named Insured

Agent

CEDAR MESA RANCHES H.O.A.

(970) 824-8185
MOUNTAIN WEST INS & FINANCIAL
SERVICES LLC

SUMMARY OF LIMITS AND CHARGES

Commercial General Liability Limits of Insurance	DESCRIPTION	LIMIT
	Each Occurrence Limit	1,000,000
	Damage To Premises Rented To You Limit (Any One Premises)	100,000
	Medical Expense Limit (Any One Person)	15,000
	Personal and Advertising Injury Limit	1,000,000
	General Aggregate Limit (Other than Products - Completed Operations)	2,000,000
	Products - Completed Operations Aggregate Limit	excluded

Explanation of Charges	DESCRIPTION	PREMIUM
	General Liability Schedule Totals	1,399.00
	Certified Acts of Terrorism Coverage	6.00

Total Advance Charges: \$1,405.00
Note: This is not a bill

To report a claim, call your Agent or 1-800-362-0000



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Coverage Is Provided In:
West American Insurance Company

Policy Number:
BKW (17) 57 26 66 98
Policy Period:
From 08/11/2016 To 08/11/2017
12:01 am Standard Time
at Insured Mailing Location

**Commercial General Liability
Declarations Schedule**

Named Insured	Agent
CEDAR MESA RANCHES H.O.A.	(970) 824-8185 MOUNTAIN WEST INS & FINANCIAL SERVICES LLC

SUMMARY OF CLASSIFICATIONS - BY LOCATION

0001 ROAD36 and 7/10 Building 1, Mancos, CO81328

Insured: CEDAR MESA RANCHES H.O.A.

CLASSIFICATION - 68500

Townhouse Associations (association risk only)
Products-Completed Operations Are Subject To The General
Aggregate Limit.

COVERAGE DESCRIPTION	PREMIUM BASED ON -	RATED / PER EACH	PREMIUM
Premise/Operations	139 Number of Units	5.808	\$807.00
<i>Total:</i>			<i>Included</i>

0002 Road 36 and 7/10 Building 2, Mancos, CO81328

Insured: CEDAR MESA RANCHES H.O.A.

CLASSIFICATION - 48727

Streets, Roads, Highways Or Bridges - Existence And
Maintenance Hazard Only
Products-Completed Operations Are Subject To The General
Aggregate Limit.

COVERAGE DESCRIPTION	PREMIUM BASED ON -	RATED / PER EACH	PREMIUM
Premise/Operations	10 Number of Miles	59.198	\$592.00
<i>Total:</i>			<i>Included</i>

Commercial General Liability Schedule Total \$1,399.00

To report a claim, call your Agent or 1-800-362-0000

DS 70 23 01 08

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DEDUCTIBLE LIABILITY INSURANCE

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE

Coverage	Amount and Basis of Deductible	
	PER CLAIM	or PER OCCURRENCE
Bodily Injury Liability	\$	\$
OR		
Property Damage Liability	\$	\$ 500
OR		
Bodily Injury Liability and/or Property Damage Liability Combined	\$	\$

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

APPLICATION OF ENDORSEMENT (Enter below any limitations on the application of this endorsement. If no limitation is entered, the deductibles apply to damages for all "bodily injury" and "property damage", however caused):

This deductible also applies on a per claim basis to damages caused by overspray from spray painting operations.

- A. Our obligation under the Bodily Injury Liability and Property Damage Liability Coverages to pay damages on your behalf applies only to the amount of damages in excess of any deductible amounts stated in the Schedule above as applicable to such coverages.
- B. You may select a deductible amount on either a per claim or a per "occurrence" basis. Your selected deductible applies to the coverage option and to the basis of the deductible indicated by the placement of the deductible amount in the Schedule above. The deductible amount stated in the Schedule above applies as follows:
 - 1. PERCLAIM BASIS. If the deductible amount indicated in the Schedule above is on a per claim basis, that deductible applies as follows:
 - a. Under Bodily Injury Liability Coverage, to all damages sustained by any one person because of "bodily injury";
 - b. Under Property Damage Liability Coverage, to all damages sustained by any one person because of "property damage"; or
 - c. Under Bodily Injury Liability and/or Property Damage Liability Coverage Combined, to all damages sustained by any one person because of:
 - (1) "Bodily injury";
 - (2) "Property damage"; or
 - (3) "Bodily injury" and "property damage" combined



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as the result of any one "occurrence".

If damages are claimed for care, loss of services or death resulting at any time from "bodily injury", a separate deductible amount will be applied to each person making a claim for such damages.

With respect to "property damage", person includes an organization.

2. PER OCCURRENCE BASIS. If the deductible amount indicated in the Schedule above is on a "per occurrence" basis, that deductible amount applies as follows:
 - a. Under Bodily Injury Liability Coverage, to all damages because of "bodily injury";
 - b. Under Property Damage Liability Coverage, to all damages because of "property damage"; or
 - c. Under Bodily Injury Liability and/or Property Damage Liability Coverage Combined, to all damages because of:
 - (1) "Bodily injury";
 - (2) "Property damage"; or
 - (3) "Bodily injury" and "property damage" combined

as the result of any one "occurrence", regardless of the number of persons or organizations who sustain damages because of that "occurrence".

- C. The terms of this insurance, including those with respect to:
 1. Our right and duty to defend the insured against any "suits" seeking those damages; and
 2. Your duties in the event of an "occurrence," claim, or "suit" apply irrespective of the application of the deductible amount.
- D. We may pay any part or all of the deductible amount to effect settlement of any claim or "suit" and, upon notification of the action taken, you shall promptly reimburse us for such part of the deductible amount as has been paid by us.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LOSS PAYABLE PROVISIONS

This endorsement modifies insurance provided under the following:

- BUILDERS' RISK COVERAGE FORM
- BUILDING AND PERSONAL PROPERTY COVERAGE FORM
- CONDOMINIUM ASSOCIATION COVERAGE FORM
- CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
- STANDARD PROPERTY POLICY

SCHEDULE

Location Number:	Building Number:	Applicable Clause C.1. (Enter C.1., C.2., C.3. or C.4.):
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ROAD 36 and 7/10 Building 1

 Mancos
 CO
 81328

Description of Property:

BUSINESS PERSONAL PROPERTY

Loss Payee Name:

US POSTAL SERVICE

Loss Payee Address:

291 N WALNUT ST

 MANCOS, CO 81328

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.



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- A. When this endorsement is attached to the Standard Property Policy **CP 00 99**, the term Coverage Part in this endorsement is replaced by the term Policy.
- B. Nothing in this endorsement increases the applicable Limit of Insurance. We will not pay any Loss Payee more than their financial interest in the Covered Property, and we will not pay more than the applicable Limit of Insurance on the Covered Property.
- C. The following is added to the **Loss Payment Loss Condition**, as indicated in the Declarations or in the Schedule:

1. Loss Payable Clause

For Covered Property in which both you and a Loss Payee shown in the Schedule or in the Declarations have an insurable interest, we will:

- a. Adjust losses with you; and
- b. Pay any claim for loss or damage jointly to you and the Loss Payee, as interests may appear.

2. Lender's Loss Payable Clause

a. The Loss Payee shown in the Schedule or in the Declarations is a creditor, including a mortgageholder or trustee, whose interest in Covered Property is established by such written instruments as:

- (1) Warehouse receipts;
- (2) A contract for deed;
- (3) Bills of lading;
- (4) Financing statements; or
- (5) Mortgages, deeds of trust, or security agreements.

b. For Covered Property in which both you and a Loss Payee have an insurable interest:

- (1) We will pay for covered loss or damage to each Loss Payee in their order of precedence, as interests may appear.
- (2) The Loss Payee has the right to receive loss payment even if the Loss Payee has started foreclosure or similar action on the Covered Property.

(3) If we deny your claim because of your acts or because you have failed to comply with the terms of the Coverage Part, the Loss Payee will still have the right to receive loss payment if the Loss Payee:

- (a) Pays any premium due under this Coverage Part at our request if you have failed to do so;
- (b) Submits a signed, sworn proof of loss within 60 days after receiving notice from us of your failure to do so; and
- (c) Has notified us of any change in ownership, occupancy or substantial change in risk known to the Loss Payee.

All of the terms of this Coverage Part will then apply directly to the Loss Payee.

(4) If we pay the Loss Payee for any loss or damage and deny payment to you because of your acts or because you have failed to comply with the terms of this Coverage Part:

- (a) The Loss Payee's rights will be transferred to us to the extent of the amount we pay; and
- (b) The Loss Payee's rights to recover the full amount of the Loss Payee's claim will not be impaired.

At our option, we may pay to the Loss Payee the whole principal on the debt plus any accrued interest. In this event, you will pay your remaining debt to us.

c. If we cancel this policy, we will give written notice to the Loss Payee at least:

- (1) 10 days before the effective date of cancellation if we cancel for your nonpayment of premium; or

(2) 30 days before the effective date of cancellation if we cancel for any other reason.

d. If we elect not to renew this policy, we will give written notice to the Loss Payee at least 10 days before the expiration date of this policy.

3. Contract Of Sale Clause

a. The Loss Payee shown in the Schedule or in the Declarations is a person or organization you have entered into a contract with for the sale of Covered Property.

b. For Covered Property in which both you and the Loss Payee have an insurable interest, we will:

- (1) Adjust losses with you; and
- (2) Pay any claim for loss or damage jointly to you and the Loss Payee, as interests may appear.

c. The following is added to the **Other Insurance** Condition:

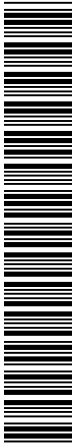
For Covered Property that is the subject of a contract of sale, the word "you" includes the Loss Payee.

4. Building Owner Loss Payable Clause

a. The Loss Payee shown in the Schedule or in the Declarations is the owner of the described building in which you are a tenant.

b. We will adjust losses to the described building with the Loss Payee. Any loss payment made to the Loss Payee will satisfy your claims against us for the owner's property.

c. We will adjust losses to tenants' improvements and betterments with you, unless the lease provides otherwise.



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