



McGowan Program Administrators Umbrella Program Evidence of Insurance & Purchasing Group Membership

NAMED INSURED: Purchasing Group Name:	PROGRAM ADMINISTRATOR: McGowan Program Administrators [A division of McGowan & Company, Inc.] Home Office – Old Forge Center 20595 Lorain Road Fairview Park, OH 44126 T: 440.333.6300 / F: 440.333.3214 www.mcgowanprograms.com Date of Issue:
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ITEM 1. COVERAGE PERIOD:	To
This insurance shall <u>not</u> apply to any claim, suit, or loss involving an occurrence that takes place outside of these dates.	

ITEM 2. INSURER:			
INSURER:	EVIDENCE NUMBER:	LIMIT:	

ITEM 3. LIMITS OF INSURANCE:	
	Each Occurrence General Aggregate Products/Completed Operations Aggregate (When Provided by Underlying Policy) Insured's Retained Limit
Members do <u>not</u> share limits within this Purchasing Group.	

ITEM 4. TERRORISM RISK INSURANCE ACT:
<input type="checkbox"/> Included <input type="checkbox"/> Excluded
Coverage is only excluded if rejected by the Named Insured.

ITEM 5. SCHEDULED UNDERLYING INSURANCE:

- General Liability
- Hired & Non-Owned Automobile Liability
- Automobile Liability
- Directors & Officers Liability
- Employers Liability
- Employee Benefits Liability
- Garagekeepers Legal Liability
- Liquor Liability
- Uninsured/Underinsured Motorists Liability

This policy shall not apply to any claim, suit, or loss if such claim, suit, or loss is not covered by a scheduled underlying insurance policy marked with an "X" above. Limits must conform to minimum attachment points as dictated by the Schedule of Primary/Underlying Insurance within the policy form.

Scheduled Underlying Insurance:

Carriers:	Per Application On File	Premiums:	Per Application On File
Limits:	Per Application On File	Effective Dates:	Per Application On File

ITEM 6. COVERAGE MODIFICATIONS TO TERMS, CONDITIONS, AND EXCLUSIONS:

This Item Supersedes Any Provision In The Policy, Endorsements, "Schedule Of Named Insureds – Endorsement," "Schedule Of Insured Locations – Endorsement," Or This "Evidence Of Insurance & Purchasing Group Membership" Granting Or Restricting Coverage To The Contrary.

The only coverage modifications to the terms, conditions, and exclusions that apply are those marked with an "X" below.

Other:

ITEM 7. IMPORTANT COVERAGE NOTES & ADDITIONAL TERMS, CONDITIONS, AND EXCLUSIONS:

1. This insurance does not apply to any entity that does not appear on the attached “Schedule of Named Insureds – Endorsement.”
2. This insurance does not apply to any location that does not appear on the attached “Schedule of Insured Locations – Endorsement.”
3. You must notify us if you add named insureds or insured locations. This policy does not provide automatic coverage to newly acquired premises.
4. You must notify us if there are changes to the scheduled underlying insurance policies.
5. You must notify us if you have a change in operations or exposures which increases the insurance company’s risk of loss.
6. Any term, condition, or exclusion contained within the “Evidence of Insurance & Purchasing Group Membership Agreement” supersedes any provision in the policy, endorsements, “Schedule of Named Insureds – Endorsement,” or “Schedule of Insured Locations – Endorsement,” granting or restricting coverage to the contrary.

ITEM 8. SCHEDULE OF CHARGES:

Total Premium, Fees, Surcharges, and Taxes (As Applicable):

Premium	Charged by the Insurance Company
Purchasing Group Membership Fee	Charged by the Purchasing Group
Surplus Lines Tax	Charged by the State
Stamping Fee	Charged by the State
Other State or Municipal Surcharge	Charged by State or Municipality
Loss Control Inspection Fee	Charged by the Program Administrator

Purpose & Effect Of “Application For Insurance & Purchasing Group Membership.” By Signing An “Application For Insurance & Purchasing Group Membership” (Hereinafter “Application”), Applicant Agreed: (1) To Become A Member Of Community Associations PG, Inc. (Hereinafter “PG”); (2) To Participate In A Program Of Insurance Designed Exclusively For The Members Of PG; (3) To Accept, Abide By, And Be Bound By The “Terms & Conditions Of Insurance” Posted At www.purchasinggroups.com; (4) To Accept, Abide By, And Be Bound By The “Membership Agreement – Terms & Conditions Of Membership” Posted At www.purchasinggroups.com; (5) To Pay All Premiums (Including Audit And Additional Premiums, If Applicable), Fees (Including Broker & Purchasing Group Membership Fees), And State & Federal Taxes & Surcharges When Due (If Applicable); (6) That Any Additional Material Supplied By Applicant Or Applicant’s Insurance Broker To The Managing General Underwriter For A Given Program Of Insurance Becomes A Material Part Of The Application For Insurance; (7) That The Application Which It Signed Was The Basis Of The Contract [Policy &/Or “Evidence Of Insurance” (Hereinafter “EOI”)], Whether Or Not Said Application Was/Is Attached To The Policy &/Or EOI; And, (8) That The Application Is A Material Part Of The Policy &/Or EOI, Whether Or Not It Is Attached To The Policy &/Or EOI.

Disclosure Pursuant To Federal Law Regarding Purchasing Groups [U.S.C. 15 3901, Et Seq.] PG Is A “Purchasing Group,” As Defined Under Federal Law, Formed To Purchase Liability Insurance On A Group Basis For Its Members To Cover The Similar Or Related Liability Exposure(s) To Which The Members Of PG Are Exposed By Virtue Of Their Related, Similar, Or Common Business Or Service. Members Do Not Share Limits And Each Member Is Provided With Its Own Policy &/Or EOI.

Disclosure Pursuant to Terrorism Risk Insurance Act of 2002 (And Any Subsequent Continuations or Revisions Thereof). By Signing Below, Applicant Agrees That It Has Read And Understands The Most Recent Disclosure Pursuant To The Terrorism Risk Insurance Act Which Appears At www.purchasinggroups.com.

To Learn More. Please Visit www.purchasinggroups.com, Which Contains More Information About Your Purchasing Group And Purchasing Groups, In General, As Well As Your Insurance Coverage, Premiums, Fees, Taxes, The MGUs’ Income, And Your Insurance Broker’s Income.



McGowan Program Administrators Umbrella Program

Schedule of Named Insureds – Endorsement

Evidence Number:

Effective Date:

This “Schedule of Named Insureds – Endorsement” forms a part of the policy and the “Evidence of Insurance & Purchasing Group Membership.” No coverage is provided by this policy to any insured not listed below. This endorsement supersedes any terms in the policy or any endorsement granting coverage to the contrary.



McGowan Program Administrators Umbrella Program

Schedule of Named Insureds – Endorsement

Evidence Number:

Effective Date:

This “Schedule of Named Insureds – Endorsement” forms a part of the policy and the “Evidence of Insurance & Purchasing Group Membership.” No coverage is provided by this policy to any insured not listed below. This endorsement supersedes any terms in the policy or any endorsement granting coverage to the contrary.



McGowan Program Administrators Umbrella Program Schedule of Insured Locations – Endorsement

Evidence Number:

Effective Date:

This “Schedule of Insured Locations – Endorsement” forms a part of the policy and the “Evidence of Insurance & Purchasing Group Membership.” This policy shall not apply to any location which is not listed below. This insurance only applies to losses, claims, suits, or other proceedings which allege “bodily injury,” “property damage,” “personal injury,” or “advertising injury” arising out of the use, ownership, maintenance, or operation of the locations that are listed below. This endorsement supersedes any terms in the policy or any endorsement granting coverage to the contrary.

IMPORTANT NOTICE TO POLICYHOLDERS TERRORISM RISK INSURANCE ACT

This Important Notice is being provided with your policy to further satisfy the disclosure requirements of the Terrorism Risk Insurance Act.

At the time you received the written offer for this policy, we provided you with an Important Notice to Policyholders indicating that the insurance provided in your policy for losses caused by certain acts of terrorism (as defined in the Terrorism Risk Insurance Act) would be partially reimbursed by the United States of America, pursuant to the formula set forth in the Terrorism Risk Insurance Act. In addition, as required by the Terrorism Risk Insurance Act, we:

- indicated that we would make available insurance for such losses in the same manner as we provide insurance for other types of losses;
- specified the premium we would charge, if any, for providing such insurance; and
- except to the extent prohibited by law, gave you the opportunity to reject such insurance and have a terrorism exclusion, sublimit or other limitation included in your policy.

This Important Notice refers back to that Important Notice and provides information about your decision and the manner in which your policy has been subsequently modified.

If:

- You rejected terrorism insurance under the Terrorism Risk Insurance Act, your policy includes the appropriate amendatory endorsement(s).
- You did not reject terrorism insurance under the Terrorism Risk Insurance Act, the premium charged for your policy, including that portion applicable to terrorism insurance under the Terrorism Risk Insurance Act, is shown in your policy. To the extent your policy includes a limitation on terrorism insurance, it has been modified so that such limitation does not apply to terrorism insurance under the Terrorism Risk Insurance Act.

Please carefully review your policy and the Important Notice previously provided to you for further details. Please remember that only the terms of your policy establish the scope of your insurance protection.

Please note that if your policy:

- ***provides commercial property insurance in a jurisdiction that has a statutory standard fire policy, the premium we charge for terrorism insurance under the Terrorism Risk Insurance Act, includes an amount attributable to the insurance provided pursuant to that standard fire policy. Rejection of such statutory insurance is legally prohibited.***
- ***is a workers compensation policy, rejection of insurance for terrorism is legally prohibited.***

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

IMPORTANT NOTICE TO POLICYHOLDERS

This Important Notice is not your policy. Please read your policy carefully to determine your rights, duties, and what is and what is not covered. Only the provisions of your policy determine the scope of your insurance protection.

THIS IMPORTANT NOTICE PROVIDES INFORMATION CONCERNING POSSIBLE IMPACT ON YOUR INSURANCE COVERAGE DUE TO COMPLIANCE WITH APPLICABLE TRADE SANCTION LAWS.

PLEASE READ THIS NOTICE CAREFULLY.

Various trade or economic sanctions and other laws or regulations prohibit us from providing insurance in certain circumstances. For example, the United States Treasury Department's Office of Foreign Asset Control (OFAC) administers and enforces economic and trade sanctions and places restrictions on transactions with foreign agents, front organizations, terrorists, terrorists organizations, and narcotic traffickers. OFAC acts pursuant to Executive Orders of the President of the United States and specific legislation, to impose controls on transactions and freeze foreign assets under United States jurisdiction. (To learn more about OFAC, please refer to the United States Treasury's web site at <http://www.treas.gov/ofac>.)

To the extent that you or any other insured, or any person or entity claiming the benefits of this insurance has violated any applicable sanction laws, this insurance will not apply.

We have added a condition or section that applies to the entire policy called Compliance With Applicable Trade Sanctions, which stipulates that your insurance policy does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance.

**Illinois Policy
Information Notice**

Section 143c of the Illinois Insurance Code requires that we notify you of the addresses of our company's complaint department and the Illinois Insurance Department Customer Service Section. They are:

Chubb Group Of Insurance Companies
Attn: Customer Complaint Coordinator
202B Hall's Mill Road,
PO Box 1650,
Whitehouse Station, NJ 08889-1650

Illinois Department of Insurance
Customer Service Section
320 West Washington Street
4th Floor
Springfield, Illinois 62767

Please include in any correspondence your policy number, policy period, and the name and address of your agent or broker. Thank you.



POLICYHOLDER NOTICE

All of the members of the Chubb Group of Insurance companies doing business in the United States (hereinafter "Chubb") distribute their products through licensed insurance brokers and agents ("producers"). Detailed information regarding the types of compensation paid by Chubb to producers on US insurance transactions is available under the Producer Compensation link located at the bottom of the page at www.chubb.com, or by calling 1-866-588-9478. Additional information may be available from your producer.

Thank you for choosing Chubb.

Declarations

Chubb Group of Insurance Companies
202B Hall's Mill Road
Whitehouse Station, NJ 08889

Named Insured and Mailing Address

[See Evidence](#)

Policy Number [See Evidence](#)

Issued by the stock insurance company indicated below, herein called the company.

FEDERAL INSURANCE COMPANY

Incorporated under the laws of INDIANA

Policy Period

From: [See Evidence](#)

To: [See Evidence](#)

12:01 A.M. standard time at the Named Insured's mailing address shown above.

Premium

Limits Of Insurance

Excess Coverage Other Aggregate Limit (as applicable)	RPG(SEE CERT)
Umbrella Coverages Aggregate Limit	RPG(SEE CERT)
Products Completed Operations Aggregate Limit	RPG(SEE CERT)
Advertising Injury and Personal Injury Aggregate Limit	RPG(SEE CERT)
Each Occurrence Limit	RPG(SEE CERT)

Authorization

In Witness Whereof, the company issuing this policy has caused this policy to be signed by its authorized officers, but this policy shall not be valid unless also signed by a duly authorized representative of the company.

FEDERAL INSURANCE COMPANY


Secretary


President



Authorized Representative

Date October 11, 2021

Chubb. Insured.™

Schedule Of Underlying Insurance

Effective Date: See Evidence

Policy Number: See Evidence

This page reflects the minimum attachment points required for coverage.

Insured: See Evidence

Description	Limits
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Employers Liability

Insurer:	RISK PURCHASING GROUP (SEE CERTIFICATE OF INSURANCE)		
Policy No.:	INDIVIDUAL MEMBERS	<i>Coverage B - Employer's Liability</i>	
Policy Period:	See Evidence	<i>Bodily Injury By Accident</i>	
to:		\$100,000	<i>Each Accident</i>
		<i>Bodily Injury By Disease</i>	
		\$100,000	<i>Policy Limit</i>
		\$500,000	<i>Each Employee</i>

Commercial General Liability

Insurer:	RISK PURCHASING GROUP (SEE CERTIFICATE OF INSURANCE)		
Policy No.:	INDIVIDUAL MEMBERS	\$1,000,000	<i>Each Occurrence</i>
Policy Period:	See Evidence	\$2,000,000	<i>General Aggregate</i>
to:		\$1,000,000	<i>Products/Completed Operations Aggregate</i>
Occurrence		\$1,000,000	<i>Personal and Advertising Injury (aggregate when applicable)</i>

Automobile Liability

Insurer:	RISK PURCHASING GROUP (SEE CERTIFICATE OF INSURANCE)		
Policy No.:	INDIVIDUAL MEMBERS	\$1,000,000	<i>Each Accident</i>
Policy Period:	See Evidence		
to:			

Schedule Of Underlying Insurance

Effective Date: [See Evidence](#)

Policy Number: [See Evidence](#)

Insured: [See Evidence](#)

This page reflects the minimum attachment points required for coverage.

Description

Limits

Directors & Officer's Liability

Insurer: RISK PURCHASING GROUP (SEE CERTIFICATE OF INSURANCE)

Policy No.: INDIVIDUAL MEMBERS \$1,000,000 *Each Occurrence*

Policy Period: [See Evidence](#)

to: \$1,000,000 *Aggregate*

Occurrence

Employee Benefits Liability

Insurer: RISK PURCHASING GROUP (SEE CERTIFICATE OF INSURANCE)

Policy No.: INDIVIDUAL MEMBERS \$1,000,000 *Each Claim*

Policy Period: [See Evidence](#)

to: \$1,000,000 *Aggregate*

Occurrence

Garage Liability

Insurer: RISK PURCHASING GROUP (SEE CERTIFICATE OF INSURANCE)

Policy No.: INDIVIDUAL MEMBERS \$1,000,000 *Each Occurrence*

Policy Period: [See Evidence](#)

to: \$1,000,000 *Aggregate*

Occurrence

Schedule Of Underlying Insurance

Effective Date: See Evidence

Policy Number: See Evidence

Insured: See Evidence

This page reflects the minimum attachment points required for coverage.

Description

Limits

Liquor Law Legal Liability

Insurer: RISK PURCHASING GROUP (SEE CERTIFICATE OF INSURANCE)

Policy No.: INDIVIDUAL MEMBERS \$1,000,000 *Each Occurrence*

Policy Period: See Evidence

to: \$1,000,000 *Aggregate*

Occurrence

Authorization

All other terms and conditions remain unchanged.

Authorized Representative

October 11, 2021



Schedule Of Forms

<i>Policy Period</i>	See Evidence	To	See Evidence
<i>Effective Date</i>	See Evidence		
<i>Policy Number</i>	See Evidence		
<i>Insured</i>	See Evidence		
<i>Name of Company</i>	FEDERAL INSURANCE COMPANY		
<i>Date Issued</i>	See Evidence		

Form Number

As of the effective date printed above, this is the Schedule Of Forms applicable to this policy:

IMPORTANT NOTICE TO POLICYHOLDERS-TRIA 2002	99-10-0732	(01/15)
IMPORTANT NOTICE - OFAC	99-10-0792	(09/04)
ILLINOIS POLICY INFORMATION NOTICE	99-10-0838	(05/05)
AOD IMPORTANT POLICYHOLDER NOTICE	99-10-0872	(06/07)
COMMERCIAL EXCESS AND UMBRELLA DECLARATIONS	07-02-2267	(02/09)
SCHEDULE OF UNDERLYING INSURANCE	07-02-0922	(07/01)
CHUBB COMMERCIAL EXCESS & UMBRELLA INSURANCE	07-02-0815	(07/01)
CONDITIONS ILLINOIS - CANCELLATION	07-02-0997	(09/13)
COMPLIANCE WITH APPLICABLE TRADE SANCTIONS	07-02-1988	(02/04)
COND - CIVIL UNIONS OR DOMESTIC PARTNERSHIPS	07-02-2483	(03/12)
AIRCRAFT EXCLUSION	07-02-0826	(07/01)
SUPPLEMENTARY PAYMENTS	07-02-0845	(07/01)
PROFESSIONAL SERVICES EXCL	07-02-0864	(07/01)
EXCL/UMBRELLA COV B - ALCOHOLIC BEVERAGES	07-02-0871	(01/14)
PERSONAL INJURY EXCLUSION - COV. B	07-02-0884	(07/01)
PRODUCTS COMPLETED - COV. B EXCLUSION	07-02-0890	(07/01)
INTELLECTUAL PROPERTY LAWS OR RIGHTS	07-02-1146	(05/10)
LEAD EXCLUSION	07-02-1153	(07/01)
EXCLUSION OF CERTIFIED ACTS OF TERRORISM	07-02-1958	(01/15)
CAP ON CERTIFIED TERRORISM LOSSES	07-02-1961	(01/15)
POLICY EXCLUSION BACTERIA OR FUNGI	07-02-1982	(10/03)
COVG/EXCESS FOLLOW FORM COVG A - ILLI.-C/M	07-02-2029	(03/15)
DECLARATIONS MINIMUM PREMIUM ILLINOIS	07-02-2032	(09/02)
POL EXCL-INFO LAWS INCL UNAUT OR UNSOL COMMUN	07-02-2172	(01/13)

EXCLUSIONS - CONSTRUCTION OR DEVELOPMENT	07-02-2244	(01/08)
CRISIS ASSISTANCE SERVICE PROVIDERS	07-02-2455	(12/10)
COVERAGE - CRISIS ASSISTANCE FOR EX AND UMB	07-02-2458	(12/10)
POL EXCL-SCHED DISEASES, EXCEPT INCL DISEASES	07-02-2492	(03/12)
POLICY EXCL-LOSS OF USE OF ELECTRONIC DATA	07-02-2500	(05/12)
EXCL/COV B-ABUSE OR MOLEST-ACT,ALLGD THREAT	07-02-2519	(06/12)
EXCL - UMB COVERAGE B-ASSAULT OR BATTERY	07-02-2557	(05/15)
POLICY EXCL UMB-ACCES/DISCL/CONFID-PERS INFO	07-02-2615	(03/17)
POLICY EXCLUSION - WAR	07-02-2741	(03/17)
ANIMALS EXCLUSION (MS 283308)	99-02-02	(07/01)
CARE, CUSTODY OR CONTROL GARAGE KEEPERS LEGAL LIABILITY	99-02-02	(07/01)
DECLARATIONS (MS 288848)	99-02-02	(07/01)
RPG FOR MCGOWAN (330910)	99-02-02	(07/01)
CROSS SUITS (MS 283309)	99-02-02	(07/01)
ENDORSEMENT – EMPLOYMENT RELATED PRACTICES AMENDED	99-02-02	(07/01)
PRIMARY NON CONTRIBUTORY (MS 263865)	99-02-02	(07/01)
PUNITIVE EXCLUSION (MS 214660)	99-02-02	(07/01)
SUBLIMITED PRIMARY COVERAGE EXCLUSION (MS 208470)	99-02-02	(07/01)
BIOLOGICAL AGENTS ABSOLUTE (07-02-1692)	99-02-02	(07/01)
POLLUTION EXCLUSION AMENDED COV A (MS 263848)	99-02-02	(07/01)

Table Of Contents

Section	Page No.
<i>Coverage/Excess Follow-Form Coverage A</i>	<i>3</i>
<i>Coverages/Umbrella Coverage B</i>	<i>3</i>
<i>Investigation, Defense And Settlements</i>	<i>5</i>
<i>Supplementary Payments</i>	<i>5</i>
<i>Coverage Territory</i>	<i>6</i>
<i>Who Is An Insured/Excess Follow-Form Coverage A</i>	<i>6</i>
<i>Who Is An Insured/Umbrella Coverage B</i>	<i>6</i>
<i>Limits Of Insurance</i>	<i>8</i>
<i>When Excess Follow-Form Coverage A Applies (Drop Down)</i>	<i>10</i>
<i>Exclusions/Excess Follow-Form Coverage A</i>	<i>10</i>
<i>Exclusions/Umbrella Coverage B</i>	<i>11</i>
<i>Policy Exclusions</i>	<i>17</i>
<i>Conditions</i>	<i>19</i>
<i>Definitions/Umbrella Coverage B</i>	<i>25</i>
<i>Policy Definitions</i>	<i>29</i>

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Contract

Please read the entire policy carefully. The terms and conditions of this insurance include the various sections of this contract: Coverages; Investigation, Defense And Settlements; Supplementary Payments; Coverage Territory; Who Is An Insured; Limits Of Insurance; When Excess Follow-Form Coverage A Applies (Drop Down); Exclusions; Conditions and Definitions, as well as the Declarations and any Endorsements and Schedules made a part of this insurance.

Throughout this contract the words "you" and "your" refer to the Named **Insured** shown in the Declarations and other persons or organizations qualifying as a Named **Insured** under this contract. The words "we," "us" and "our" refer to the Company providing this insurance.

In addition to the Named **Insured**, other persons or organizations may qualify as **insureds**. Those persons or organizations and the conditions under which they qualify are identified in the Who Is An Insured section of this contract.

Words and phrases that appear in **bold** print have special meanings and are defined in the Definitions section of this contract.

**Coverage/
Excess Follow-Form
Coverage A**

Subject to all of the terms and conditions applicable to Excess Follow-Form Coverage A, we will pay, on behalf of the **insured**, that part of **loss** to which this coverage applies, which exceeds the applicable **underlying limits**.

This coverage applies only if the triggering event that must happen during the policy period of the applicable **underlying insurance** happens during the policy period of this insurance.

This coverage will follow the terms and conditions of **underlying insurance** described in the Schedule Of Underlying Insurance, unless a term or condition contained in this coverage:

- differs from any term or condition contained in the applicable **underlying insurance**; or
- is not contained in the applicable **underlying insurance**.

With respect to such exceptions described above, the terms and conditions contained in this coverage will apply, to the extent that such terms and conditions provide less coverage than the terms and conditions of the applicable **underlying insurance**.

This coverage does not apply to any part of **loss** within **underlying limits**, or any related costs or expenses.

We have no obligation under this insurance with respect to any claim or **suit** settled without our consent.

Other than as provided under the Investigation, Defense And Settlements and Supplementary Payments sections of this contract, we have no other obligation or liability to pay sums or perform acts or services under this coverage.

**Coverages/
Umbrella Coverage B**
**Bodily Injury And
Property Damage
Liability Coverage**

Subject to all of the terms and conditions applicable to Umbrella Coverage B, we will pay, on behalf of the **insured**, **loss** by reason of liability:

- imposed by law; or
- assumed in an **insured contract**;

**Coverages/
Umbrella Coverage B**

***Bodily Injury And
Property Damage
Liability Coverage
(continued)***

for **bodily injury** or **property damage** caused by an **occurrence** to which this coverage applies.

This coverage applies only to such **bodily injury** or **property damage** that occurs during the policy period.

Damages for **bodily injury** include damages claimed by a person or organization for care or loss of services resulting at any time from the **bodily injury**.

This coverage does not apply to any part of:

- A. **loss** to which **underlying insurance** would apply, regardless of whether or not:
 - 1. **underlying insurance** is available; and
 - 2. the applicable **underlying limits** have been exhausted;
- B. **loss** to which **underlying limits** apply; or
- C. any costs or expenses related to **loss** as described in paragraphs A. or B. above.

We have no obligation under this insurance with respect to any claim or **suit** settled without our consent.

Other than as provided under the Investigation, Defense And Settlements and Supplementary Payments sections of this contract, we have no other obligation or liability to pay sums or perform acts or services under this coverage.

***Advertising Injury And
Personal Injury
Liability Coverage***

Subject to all of the terms and conditions applicable to Umbrella Coverage B, we will pay, on behalf of the **insured, loss** because of liability:

- imposed by law; or
- assumed in an **insured contract**;

for **advertising injury** or **personal injury** to which this coverage applies.

This coverage applies only to such **advertising injury** or **personal injury** caused by an offense that is first committed during the policy period.

This coverage does not apply to any part of:

- A. **loss** to which **underlying insurance** would apply, regardless of whether or not:
 - 1. **underlying insurance** is available; and
 - 2. the applicable **underlying limits** have been exhausted;
- B. **loss** to which **underlying limits** apply; or
- C. any costs or expenses related to **loss** as described in paragraphs A. or B. above.

We have no obligation under this insurance with respect to any claim or **suit** settled without our consent.

Other than as provided under the Investigation, Defense And Settlements and Supplementary Payments sections of this contract, we have no other obligation or liability to pay sums or perform acts or services under this coverage.

CHUBB® *Chubb Commercial Excess And Umbrella Insurance*

Investigation, Defense And Settlements

Subject to all of the terms and conditions of this insurance, we will have the right and duty to defend the **insured**:

- under Excess Follow-Form Coverage A, against a **suit** in connection with **loss** to which such coverage applies, if the applicable **underlying limits** have been exhausted by payment of judgments, settlements or related costs or expenses (if such costs or expenses reduce such limits); or
- under Umbrella Coverage B, against a **suit** to which such coverage applies, even if such **suit** is false, fraudulent or groundless.

We have no duty to defend any person or organization against any claim or **suit**:

- to which this insurance does not apply; or
- if any other insurer has a duty to defend.

When we have the duty to defend, we may, at our discretion, investigate any occurrence or offense and settle any claim or **suit**. In all other cases, we may, at our discretion, participate in the investigation, defense and settlement of any occurrence, offense, claim or **suit**.

Our duty to defend any person or organization ends when we have used up the applicable Limit Of Insurance.

Supplementary Payments

Subject to all of the terms and conditions of this insurance, under Excess Follow-Form Coverage A or Umbrella Coverage B:

- A. we will pay, with respect to a claim we investigate or settle, or a **suit** against an **insured** we defend:
1. the expenses we incur.
 2. the cost of:
 - a. bail bonds; or
 - b. bonds required to:
 - (1) appeal judgments; or
 - (2) release attachments;but only for bond amounts within the available Limit Of Insurance. We do not have to furnish these bonds.
 3. reasonable expenses incurred by the **insured** at our request to assist us in the investigation or defense of such claim or **suit**, including actual loss of earnings up to \$1000 a day because of time off from work.
 4. costs taxed against the **insured** in the **suit**, except any:
 - a. attorney fees or litigation expenses; or
 - b. other loss, cost or expense;in connection with any injunction or other equitable relief.
 5. prejudgment interest awarded against the **insured** on that part of a judgment we pay. If we make an offer to pay the applicable Limit Of Insurance, we will not pay any prejudgment interest based on that period of time after the offer.

**Supplementary
Payments**
(continued)

6. interest on the full amount of a judgment that accrues after entry of the judgment and before we have paid, offered to pay or deposited in court the part of the judgment that is within the applicable Limit Of Insurance.
- B. Supplementary Payments does not include any fine or other penalty.
- C. Supplementary Payments will not reduce the Limits Of Insurance.
- Our obligation to make these payments ends when we have used up the applicable Limit Of Insurance.

Coverage Territory

**Excess Follow-Form
Coverage A**

With respect to Excess Follow-Form Coverage A, this insurance applies anywhere that the applicable **underlying insurance** applies.

Umbrella Coverage B

With respect to Umbrella Coverage B, this insurance applies anywhere.

**Who Is An Insured/
Excess Follow-Form
Coverage A**

With respect to Excess Follow-Form Coverage A, the following persons and organizations qualify as **insureds**:

- the Named **Insured** shown in the Declarations; and
- other persons or organizations qualifying as an insured in **underlying insurance**, but not beyond the extent of any limitation imposed under any contract or agreement.

**Who Is An Insured/
Umbrella Coverage B**

With respect to Umbrella Coverage B, the following persons and organizations qualify as **insureds**.

Sole Proprietorships

If you are an individual, you and your spouse are **insureds**; but you and your spouse are **insureds** only with respect to the conduct of a business of which you are the sole owner.

If you die:

- persons or organizations having proper temporary custody of your property are **insureds**; but they are **insureds** only with respect to the maintenance or use of such property and only for acts until your legal representative has been appointed; and
- your legal representatives are **insureds**; but they are **insureds** only with respect to their duties as your legal representatives. Such legal representatives will assume your rights and duties under this insurance.

**Partnerships Or Joint
Ventures**

If you are a partnership (including a limited liability partnership) or a joint venture, you are an **insured**. Your members, your partners and their spouses are **insureds**; but they are **insureds** only with respect to the conduct of your business.

**Who Is An Insured/
Umbrella Coverage B**
(continued)

Limited Liability Companies If you are a limited liability company, you are an **insured**. Your members and their spouses are **insureds**; but they are **insureds** only with respect to the conduct of your business. Your managers are **insureds**; but they are **insureds** only with respect to their duties as your managers.

Other Organizations If you are an organization (including a professional corporation) other than a partnership, joint venture or limited liability company, you are an **insured**. Your directors and **officers** are **insureds**; but they are **insureds** only with respect to their duties as your directors or **officers**. Your stockholders and their spouses are **insureds**; but they are **insureds** only with respect to their liability as your stockholders.

Employees Your **employees** are **insureds**; but they are **insureds** only for acts within the scope of their employment by you or while performing duties related to the conduct of your business.

Volunteers Persons who are volunteer workers for you are **insureds**; but they are **insureds** only for acts within the scope of their activities for you and at your direction.

Real Estate Managers Persons (other than your **employees**) or organizations while acting as your real estate managers are **insureds**; but they are **insureds** only with respect to their duties as your real estate managers.

Lessors Of Equipment Persons or organizations from whom you lease equipment are **insureds**; but they are **insureds** only with respect to the maintenance or use by you of such equipment and only if you are contractually obligated to provide them such insurance as is afforded by this contract.

However, no such person or organization is an **insured** with respect to any:

- damages arising out of their sole negligence; or
- **occurrence** that occurs, or offense that is committed, after the equipment lease ends.

Lessors Of Premises Persons or organizations from whom you lease premises are **insureds**; but they are **insureds** only with respect to the ownership, maintenance or use of that particular part of such premises leased to you and only if you are contractually obligated to provide them with such insurance as is afforded by this contract.

However, no such person or organization is an **insured** with respect to any:

- damages arising out of their sole negligence;
- **occurrence** that occurs, or offense that is committed, after you cease to be a tenant in the premises; or
- structural alteration, new construction or demolition operations performed by or on behalf of them.

**Who Is An Insured/
Umbrella Coverage B**
(continued)

**Subsidiary Or Newly
Acquired Or Formed
Organizations**

If there is no other insurance available, the following organizations will qualify as named **insureds**:

- a subsidiary organization of the first named **insured** shown in the Declarations of which, at the beginning of the policy period and at the time of loss, such first named **insured** controls, either directly or indirectly, more than fifty (50) percent of the interests entitled to vote generally in the election of the governing body of such organization; or
- a subsidiary organization of the first named **insured** shown in the Declarations that such first named **insured** acquires or forms during the policy period, if at the time of loss such first named **insured** controls, either directly or indirectly, more than fifty (50) percent of the interests entitled to vote generally in the election of the governing body of such organization.

**Limitations On Who Is An
Insured**

With respect to Umbrella Coverage B, the following limitations apply to Who Is An Insured.

- A. Except to the extent provided under the Subsidiary Or Newly Acquired Or Formed Organizations provision, no person or organization is an **insured** with respect to the conduct of any person or organization that is not shown as a named **insured** in the Declarations.
- B. No person or organization is an **insured** with respect to the:
 - 1. ownership, maintenance or use of any assets; or
 - 2. conduct of any person or organization whose assets, business or organization; you acquire, either directly or indirectly, for any:
 - **bodily injury or property damage** that occurred; or
 - **advertising injury or personal injury** arising out of an offense first committed; in whole or in part, before you, directly or indirectly, acquired such assets, business or organization.
- C. No person or organization is an **insured** with respect to the conduct of any partnership (including any limited liability partnership), joint venture or limited liability company that is not shown as a named **insured** in the Declarations.

Limits Of Insurance

With respect to all coverages under this contract, the Limits Of Insurance shown in the Declarations and the rules below fix the most we will pay, regardless of the number of:

- **insureds**;
- claims made or **suits** brought;
- persons or organizations making claims or bringing **suits**;
- vehicles involved; or
- coverages provided in this contract.

Limits Of Insurance
(continued)

The aggregate limits apply separately to each consecutive annual period and to any remaining period of less than twelve (12) months (starting with the beginning of the policy period shown in the Declarations), provided the applicable aggregate limits in **underlying insurance** apply in such manner. If the aggregate limits in **underlying insurance** do not so apply, the applicable aggregate limits of this insurance will apply to the entire policy period and not separately to any portion (whether annual or otherwise) thereof.

If the policy period is extended after issuance, the additional period will be deemed part of the last preceding period for purposes of determining the Limits Of Insurance.

Excess Coverage Other Aggregate Limit

Subject to the Each Occurrence Limit, the Excess Coverage Other Aggregate Limit is the most we will pay for the sum of **loss** under Excess Follow-Form Coverage A, except **loss**:

- included in the products-completed operations hazard;
- arising out of advertising injury or personal injury; or
- otherwise covered by **underlying insurance**, but to which no aggregate limit in such **underlying insurance** applies.

The Excess Coverages Other Aggregate Limit will apply separately to **loss** in the same manner as each aggregate limit so applies in each coverage or policy described in the Schedule Of Underlying Insurance.

Umbrella Coverages Aggregate Limit

Subject to the Each Occurrence Limit, the Umbrella Coverages Aggregate Limit is the most we will pay for the sum of **loss** under Umbrella Coverages, except **loss**:

- included in the **products-completed operations hazard**; or
- arising out of **advertising injury** or **personal injury**.

Products-Completed Operations Aggregate Limit

Subject to the Each Occurrence Limit, the Products-Completed Operations Aggregate Limit is the most we will pay for the sum of **loss** included in the products-completed operations hazard, even if such **loss** is or otherwise would be covered in whole or in part under more than one coverage.

Advertising Injury And Personal Injury Aggregate Limit

The Advertising Injury And Personal Injury Aggregate Limit is the most we will pay for the sum of **loss** for advertising injury and personal injury, even if such **loss** is or otherwise would be covered in whole or in part under more than one coverage.

Each Occurrence Limit

The Each Occurrence Limit is the most we will pay for the sum of **loss** arising out of any one occurrence, even if such **loss** is or otherwise would be covered in whole or in part under more than one coverage.

Any amount paid for **loss** will reduce the amount of the applicable aggregate limit available for any other payment.

If the applicable aggregate limit has been reduced to an amount that is less than the Each Occurrence Limit, the remaining amount of such aggregate limit is the most that will be available for any other payment.

**When Excess
Follow-Form
Coverage A Applies
(Drop Down)**

Subject to all of the terms and conditions of this insurance, with respect to Excess Follow-Form Coverage A, if the applicable **underlying limits** are:

- reduced by payment of judgments, settlements or related costs or expenses (if such costs or expenses reduce such limits), Excess Follow-Form Coverage A will drop down to apply in excess of the remaining amount of the applicable **underlying limits**; or
- exhausted by payment of judgments, settlements or related costs or expenses (if such costs or expenses reduce such limits), Excess Follow-Form Coverage A will apply in the same manner as the applicable **underlying insurance** would have applied but for such exhaustion.

**Exclusions/
Excess Follow-Form
Coverage A**

With respect to Excess Follow-Form Coverage A, the following exclusions apply.

Pollution

- A. This insurance does not apply to any liability or loss, cost or expense arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of **pollutants**, other than as described in paragraph C. below.
- B. Paragraph A. above does not apply to:
 - 1. bodily injury or property damage included in the products-completed operations hazard;
 - 2. bodily injury or property damage:
 - a. caused by the escape of operating fluids which are needed to perform the normal electrical, hydraulic or mechanical functions necessary for the operation of mobile equipment or its parts;
 - b. if sustained within a building and caused by the release of gaseous irritants or contaminants from materials brought into that building, in connection with operations being performed by you or on your behalf by a contractor or subcontractor; or
 - c. resulting from your other ongoing contracting operations;
 - 3. bodily injury if sustained within a building and caused by the escape of gaseous irritants or contaminants from equipment used to heat that building;
 - 4. bodily injury or property damage caused by heat, smoke or fumes from a **hostile fire**; or
 - 5. bodily injury or property damage resulting from the ownership, maintenance or use of an auto.
- C. This insurance does not apply to any liability or loss, cost or expense arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of **pollutants**:
 - 1. which are or were at any time transported, handled, stored, disposed of, processed or treated as waste by or for any:
 - a. **insured**; or
 - b. person or organization for whom any **insured** may be legally responsible.
 - 2. at or from any premises, site or location:
 - a. which is or was at any time used by or for any **insured** or others for the handling, storage, disposal, processing or treatment of waste; or

**Exclusions/
Excess Follow-Form
Coverage A**

*Pollution
(continued)*

- b. on which any **insured** or any contractor or subcontractor working directly or indirectly on any **insured's** behalf is performing operations, if the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of **pollutants**.

- D. This insurance does not apply to any loss, cost or expense arising out of any:
 - 1. request, demand, order, or regulatory or statutory requirement that any **insured** or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of **pollutants**; or
 - 2. claim or proceeding by or on behalf of any governmental authority or others for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of **pollutants**.

Paragraph D. above does not apply to the liability for damages, for property damage, that the **insured** would have in the absence of such request, demand, order or regulatory or statutory requirement, or such claim or proceeding by or on behalf of a governmental authority.

This exclusion applies regardless of whether or not the pollution was accidental, expected, gradual, intended, preventable or sudden.

Obligations Of Underlying Insurance

This insurance does not apply to any liability or loss, cost or expense for which the liability or obligation under **underlying insurance** is by law unlimited.

Underlying Insurance Exclusions

Notwithstanding anything to the contrary set forth in any other provision of this contract, this insurance does not apply to any liability or loss, cost or expense to which the terms and conditions of **underlying insurance** do not apply.

**Exclusions/
Umbrella Coverage B
Bodily Injury/
Property Damage**

With respect to Umbrella Coverage B, Bodily Injury And Property Damage Liability Coverage, the following exclusions apply.

Aircraft: Owned Or Rented Without Crew

This insurance does not apply to **bodily injury** or **property damage** arising out of the ownership, maintenance, use (use includes operation and **loading or unloading**) or entrustment to others of any aircraft owned or operated by or loaned or rented to any **insured**.

This exclusion does not apply to an aircraft that is:

- loaned or rented to you with a paid, trained crew; and
- not owned, in whole or in part, by any **insured**.

**Exclusions/
Umbrella Coverage B
Bodily Injury/
Property Damage**
(continued)

Autos: U.S.A., Canada Or Puerto Rico This insurance does not apply to **bodily injury** or **property damage** arising out of the ownership, maintenance, use (use includes operation and **loading or unloading**) or entrustment to others of any **auto** owned or operated by or loaned or rented to any **insured**.

This exclusion does not apply to **bodily injury** or **property damage** caused by an **occurrence** that takes place outside of the United States of America (including its possessions or territories), Canada and Puerto Rico.

Damage To Impaired Property Or Property Not Physically Injured

This insurance does not apply to **property damage** to:

- **impaired property**; or
- property that has not been physically injured; arising out of any:
 - defect, deficiency, inadequacy or dangerous condition in **your product** or **your work**; or
 - delay or failure by you or anyone acting on your behalf to perform a contract or agreement in accordance with its terms and conditions.

This exclusion does not apply to the loss of use of other tangible property resulting from sudden and accidental physical injury to **your product** or **your work** after it has been put to its intended use.

Damage To Insureds Property

This insurance does not apply to **property damage** to any property:

- owned by you; or
- of any **insured**, that is in the care, control or custody of any other **insured**.

Damage To Your Product

This insurance does not apply to **property damage** to **your product** arising out of it or any part of it.

Damage To Your Work Or Related Property

This insurance does not apply to **property damage** to:

- **your work** arising out of it or any part of it;
 - that particular part of real property on which you or any contractor or subcontractor working directly or indirectly on your behalf is performing operations, if the **property damage** arises out of those operations; or
 - that particular part of any property that must be restored, repaired or replaced because **your work** was incorrectly performed on it.
-

**Exclusions/
Umbrella Coverage B
Bodily Injury/
Property Damage**
(continued)

**Expected Or Intended
Injury**

This insurance does not apply to **bodily injury** or **property damage** arising out of an act that:

- is intended by the **insured**; or
- would be expected from the standpoint of a reasonable person in the circumstances of the **insured**;

to cause **bodily injury** or **property damage**, even if the actual **bodily injury** or **property damage** is of a different degree or type than intended or expected.

This exclusion does not apply to **bodily injury** or **property damage** resulting from the use of reasonable force to protect persons or tangible property.

Loss In Progress

This insurance does not apply to **bodily injury** or **property damage** that is a change, continuation or resumption of any **bodily injury** or **property damage** known by you, prior to the beginning of the policy period, to have occurred.

Bodily injury or **property damage** will be deemed to be known by you:

- A. if such injury or damage is known by, or should have been known from the standpoint of a reasonable person in the circumstances of:
 - 1. you;
 - 2. any of your directors, managers, members, **officers** (or their designees) or partners (whether or not an **employee**); and
- B. when any person described in paragraph A. above:
 - 1. reports all, or any part, of any such injury or damage to us or any other insurer;
 - 2. receives a claim or a demand for damages because of any such injury or damage; or
 - 3. becomes aware that any such injury or damage has occurred or has begun to occur.

Watercraft: Owned

This insurance does not apply to **bodily injury** or **property damage** arising out of the ownership, maintenance, use (use includes operation and **loading or unloading**) or entrustment to others of any watercraft owned or operated by or loaned or rented to any **insured**.

This exclusion does not apply to a watercraft:

- while ashore on premises owned by or rented to you; or
 - that is not owned, in whole or in part, by any **insured**.
-

**Exclusions/
Umbrella Coverage B
Advertising Injury/
Personal Injury**

With respect to Umbrella Coverage B, Advertising Injury And Personal Injury Liability Coverage, the following exclusions apply.

Breach Of Contract

This insurance does not apply to **advertising injury** or **personal injury** arising out of breach of contract.

Continuing Offenses

This insurance does not apply to **advertising injury** or **personal injury** that arises out of that part of an offense that continues or resumes after the later of the end of the policy period of:

- A. this insurance; or
- B. a subsequent, continuous renewal or replacement of this insurance, that:
 - 1. is issued to you by us or by an affiliate of ours;
 - 2. remains in force while the offense continues; and
 - 3. would otherwise apply to **advertising injury** and **personal injury**.

Crime Or Fraud

This insurance does not apply to **advertising injury** or **personal injury** arising out of any criminal or fraudulent conduct committed by or with the consent or knowledge of the **insured**.

**Expected Or Intended
Injury**

This insurance does not apply to **advertising injury** or **personal injury** arising out of an offense, committed by or behalf of the **insured**, that:

- is intended by such **insured**; or
- would be expected from the standpoint of a reasonable person in the circumstances of such **insured**;

to cause injury.

**Failure To Conform To
Representations Or
Warranties**

This insurance does not apply to **advertising injury** or **personal injury** arising out of the failure of goods, products or services to conform with any electronic, oral, written or other representation or warranty of durability, fitness, performance, quality or use.

Internet Activities

This insurance does not apply to **advertising injury** or **personal injury** arising out of:

- controlling, creating, designing or developing of another's Internet site;
- controlling, creating, designing, developing, determining or providing the content or material of another's Internet site;
- controlling, facilitating or providing, or failing to control, facilitate or provide, access to the Internet or another's Internet site; or
- publication of content or material on or from the Internet, other than material developed by you or at your direction.

Prior Offenses

This insurance does not apply to **advertising injury** or **personal injury** arising out of any offense first committed before the beginning of the policy period.

CHUBB® Chubb Commercial Excess And Umbrella Insurance

Exclusions/ Umbrella Coverage B Advertising Injury/ Personal Injury (continued)

Publications With Knowledge Of Falsity

This insurance does not apply to **advertising injury** or **personal injury** arising out of any electronic, oral, written or other publication of material by or with the consent of the **insured**:

- with knowledge of its falsity; or
- if a reasonable person in the circumstances of such **insured** would have known such material to be false.

Wrong Description Of Prices

This insurance does not apply to **advertising injury** or **personal injury** arising out of the wrong description of the price of goods, products or services.

Exclusions/ Umbrella Coverage B Bodily Injury/ Property Damage/ Advertising Injury/ Personal Injury

With respect to Umbrella Coverage B, Bodily Injury And Property Damage Liability Coverage and Advertising Injury And Personal Injury Liability Coverage, the following exclusions apply.

Employee Or Worker Injury

- A. This insurance does not apply to **bodily injury, property damage, advertising injury** or **personal injury** sustained by an **employee** or **temporary worker** of the **insured** arising out of and in the course of:
1. employment by the **insured**; or
 2. performing duties related to the conduct of the **insured's** business.
- B. This insurance does not apply to **bodily injury, property damage, personal injury** or **advertising injury** sustained by the brother, child, parent, sister or spouse of such injured person, as a consequence of any injury or damage described in paragraph A. above.

This exclusion applies:

- whether the **insured** may be liable as an employer or in any other capacity; and
- to any obligation to share damages with or repay someone else who must pay damages because of any injury or damage described in paragraphs A. or B. above.

Enhancement, Maintenance Or Prevention Expenses

This insurance does not apply to any loss, cost or expense incurred by you or others for any:

- A. enhancement or maintenance of any property; or
- B. prevention of any injury or damage to any:
1. person or organization; or
 2. property you own, rent or occupy.

**Exclusions/
Umbrella Coverage B
Bodily Injury/
Property Damage/
Advertising Injury/
Personal Injury**
(continued)

**Intellectual Property Laws
Or Rights**

This insurance does not apply to any actual or alleged **bodily injury, property damage, advertising injury** or **personal injury** arising out of, giving rise to or in any way related to any actual or alleged:

- assertion; or
- infringement or violation;

by any person or organization (including any **insured**) of any **intellectual property law or right**, regardless of whether this insurance would otherwise apply to all or part of any such actual or alleged injury or damage in the absence of any such actual or alleged assertion, infringement or violation.

This exclusion applies, unless such injury:

- is caused by an offense described in the definition of **advertising injury**; and
- does not arise out of, give rise to or in any way relate to any actual or alleged assertion, infringement or violation of any **intellectual property law or right**, other than one described in the definition of **advertising injury**.

Pollution

- A. This insurance does not apply to **bodily injury, property damage, advertising injury** or **personal injury** arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of **pollutants**.
- B. This insurance does not apply to any loss, cost or expense arising out of any:
1. request, demand, order or regulatory or statutory requirement that any **insured** or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of **pollutants**; or
 2. claim or proceeding by or on behalf of a governmental authority or others for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of **pollutants**.

This exclusion applies regardless of whether or not the pollution was accidental, expected, gradual, intended, preventable or sudden.

**Recall Of Products, Work
Or Impaired Property**

This insurance does not apply to damages claimed for any loss, cost or expense incurred by you or others for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:

- **your product;**
- **your work;** or
- **impaired property;**

**Exclusions/
Umbrella Coverage B
Bodily Injury/
Property Damage/
Advertising Injury/
Personal Injury**

Recall Of Products, Work Or Impaired Property (continued) if such product, work or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it.

Policy Exclusions With respect to all coverages under this contract, the following exclusions apply.

Asbestos

A. This insurance does not apply to any liability or loss, cost or expense arising out of the actual, alleged or threatened contaminative, pathogenic, toxic or other hazardous properties of **asbestos**.

B. This insurance does not apply to any loss, cost or expense arising out of any:

1. request, demand, order or regulatory or statutory requirement that any **insured** or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of **asbestos**; or
2. claim or proceeding by or on behalf of a governmental authority or others for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of **asbestos**.

Coverages/ Laws, Various This insurance does not apply to any liability or loss, cost or expense or obligation of any **insured** under any:

- medical expenses or payments coverage;
- no-fault law;
- personal injury protection coverage;
- underinsured or uninsured financial responsibility law;
- workers' compensation, disability benefits or unemployment compensation law; or
- similar coverage or law.

Employee Retirement Income Security Laws This insurance does not apply to any liability or loss, cost or expense or obligation of any **insured** under the United States of America Employees' Retirement Income Security Act (E.R.I.S.A.) of 1974 or any similar law, as now constituted or hereafter amended.

Employment-Related Practices

A. This insurance does not apply to any liability or loss, cost or expense in connection with any damages sustained at any time by any person, whether or not sustained in the course of employment by any **insured**, arising out of any employment-related act, omission, policy, practice or representation directed at such person, occurring in whole or in part at any time, including any:

1. arrest, detention or imprisonment;

Policy Exclusions

Employment-Related Practices (continued)

2. breach of any express or implied covenant;
 3. coercion, criticism, humiliation, prosecution or retaliation;
 4. defamation or disparagement;
 5. demotion, discipline, evaluation or reassignment;
 6. discrimination, harassment or segregation;
 7.
 - a. eviction; or
 - b. invasion or other violation of any right of occupancy;
 8. failure or refusal to advance, compensate, employ or promote;
 9. invasion or other violation of any right of privacy or publicity;
 10. termination of employment; or
 11. other employment-related act, omission, policy, practice, representation or relationship in connection with any **insured** at any time.
- B. This insurance does not apply to any liability or loss, cost or expense in connection with any damages sustained at any time by the brother, child, parent, sister or spouse of such person at whom any employment-related act, omission, policy, practice or representation is directed, as described in paragraph A. above, as a consequence thereof.

This exclusion applies:

- whether the **insured** may be liable as an employer or in any other capacity; and
- to any obligation to share damages with or repay someone else who must pay damages because of any of the foregoing.

Nuclear Energy

- A. This insurance does not apply to any liability or loss, cost or expense:
1. with respect to which any **insured** under this policy also has status as an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada or any of their successors, or would have had status as an insured under any such policy but for its termination upon exhaustion of its limit of insurance; or
 2. arising out of the **nuclear hazardous properties of nuclear material** and with respect to which:
 - a. any person or organization is required to maintain financial protection pursuant to the United States of America Atomic Energy Act of 1954, or any law amendatory thereof; or
 - b. the **insured** is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.
- B. This insurance does not apply to any liability or loss, cost or expense arising out of the **nuclear hazardous properties of nuclear material**:
1. if the **nuclear material**:
 - a. is at any **nuclear facility** owned by, or operated by or on behalf of, any **insured**;

Policy Exclusions

Nuclear Energy
(continued)

- b. has been discharged or dispersed therefrom; or is contained in **nuclear spent fuel** or **nuclear waste** at any time transported, handled, stored, disposed of, processed, treated, possessed or used by or on behalf of any **insured**; or
- 2. in any way related to the furnishing by any **insured** of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any **nuclear facility**. But if such facility is located within the United States of America (including its possessions or territories) or Canada, this subparagraph 2. applies only to **nuclear property damage** to such **nuclear facility** and any property thereat.

Conditions

With respect to all coverages under this contract, the following conditions apply.

Appeals

We may, at our discretion, initiate or participate in an appeal of a judgment, if such judgment may result in a payment under this insurance.

If we initiate or participate in an appeal, we will pay our costs of the appeal. But in no case will the amount we pay for **loss** exceed the Limits Of Insurance.

Audit Of Books And Records

We may audit your books and records as they relate to this insurance at any time during the term of this policy and up to three years afterwards.

Bankruptcy

Bankruptcy or insolvency of the **insured** or of the **insured's** estate will not relieve us of our obligations under this insurance.

Cancellation

The first named **insured** may cancel this policy or any of its individual coverages at any time by sending us a written request or by returning the policy and stating when thereafter cancellation is to take effect.

We may cancel this policy or any of its individual coverages at any time by sending to the first named **insured** a notice sixty (60) days, or twenty (20) days in the event of non-payment of premium, in advance of the cancellation date. Our notice of cancellation will be mailed to the first named **insured's** last known address and will indicate the date on which coverage is terminated. If notice of cancellation is mailed, proof of mailing will be sufficient proof of notice.

The earned premium will be computed on a pro rata basis. Any unearned premium will be returned as soon as practicable.

Changes

This policy can only be changed by a written endorsement that becomes part of this policy. The endorsement must be signed by one of our authorized representatives.

Compliance By Insureds

We have no duty to provide coverage under this policy unless you and any other involved **insured** have fully complied with all of the terms and conditions of the policy.

Conditions

(continued)

Conformance

Any terms of this insurance which are in conflict with the applicable statutes of the State in which this policy is issued are amended to conform to such statutes.

Disclosures And Representations

We have issued this insurance:

- Based upon representations you made to us; and
- in reliance upon your representatives.

Unintentional failure of an employee of the **insured** to disclose a hazard or other material information will not violate this condition, unless an officer (whether or not an employee) of any **insured** or an officer's designee knows about such hazard or other material information.

Duties In The Event Of Occurrence, Offense, Claim Or Suit

A. You must see to it that we and any insurers of **underlying insurance** are notified as soon as practicable of any occurrence or offense that may result in a claim, if the claim may involve us or other insurers. To the extent possible, notice should include:

1. how, when and where the occurrence or offense happened;
2. the names and addresses of any injured persons and witnesses; and
3. the nature and location of any injury or damage arising out of the occurrence or offense.

Notice of an occurrence or offense is not notice of a claim.

B. If a claim is made or **suit** is brought against any **insured**, you must:

1. immediately record the specifics of the claim or **suit** and the date received;
2. notify us and any other insurers as soon as practicable; and
3. see to it that we receive written notice of the claim or **suit** as soon as practicable.

C. You and any other involved **insured** must:

1. immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or **suit**;
2. authorize us to obtain records and other information;
3. cooperate with us and any other insurers in the:
 - a. investigation or settlement of the claim; or
 - b. defense against the **suit**; and
4. assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the **insured** because of loss to which this insurance may also apply.

D. No **insureds** will, except at that **insured's** own cost, make any payment, assume any obligation or incur any expense without our consent.

E. Notice given by or on behalf of:

1. the **insured**;

Conditions

Duties In The Event Of Occurrence, Offense, Claim Or Suit (continued)

- 2. the injured person; or
 - 3. any other claimant;
- to a licensed agent of ours with particulars sufficient to identify the **insured** shall be deemed notice to us.
- F. Knowledge of an occurrence or offense by an agent or employee of the **insured** will not constitute knowledge by the **insured**, unless an officer (whether or not an employee) of any **insured** or an officer's designee knows about such occurrence or offense.
 - G. Failure of an agent or employee of the **insured**, other than an officer (whether or not an employee) of any **insured** or an officer's designee, to notify us of an occurrence or offense which such person knows about will not affect the insurance afforded to you.
 - H. If a claim or loss does not reasonably appear to involve either this insurance or any **underlying insurance**, but it later develops into a claim or loss to which this insurance applies, the failure to report it to us will not violate this condition, provided the **insured** gives us immediate notice as soon as the **insured** is aware that this insurance may apply to such claim or loss.

First Named Insured

The person or organization first named in the Declarations is primarily responsible for payment of all premiums. The first named **insured** will act on behalf of all other named **insureds** for the giving and receiving of notice of cancellation or nonrenewal and the receiving of any return premiums that become payable under this policy.

Inspections And Surveys

We may:

- make inspections and surveys at any time;
- give you reports on the conditions we find; and
- recommend changes.

Any inspections, surveys, reports or recommendations relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:

- are safe or healthful; or
- comply with laws, regulations, codes or standards.

This condition applies not only to us, but also to any rating, advisory, rate service or similar organization, which makes insurance inspections, surveys, reports or recommendations for us.

Joint Duties In Non-Admitted Jurisdictions

With respect to an occurrence, offense, claim or **suit**, to which this insurance applies, that arises in a **non-admitted jurisdiction**:

- A. we have no duty to defend any person or organization against any claim or **suit**; but we may, at our discretion, assume control of or participate in any investigation, defense, settlement or recovery proceedings.
- B. you and any other **insured** must:

Conditions

Joint Duties In Non-Admitted Jurisdictions (continued)

1. make such investigation, defense or settlement as we deem reasonable;
 2. obtain our approval for any payment; and
 3. effect approved payments to others, in accordance with the terms and conditions of this insurance.
- C. we will reimburse funds to the **insured** for payments approved by us for:
1. **loss**; and
 2. expenses and other payments; to which this insurance applies.
- D. we will make those reimbursements:
1. in a jurisdiction that is mutually acceptable; and
 2. until we have used up the applicable Limits Of Insurance.

Legal Action Against Us

No person or organization has a right under this insurance to:

- join us as a party or otherwise bring us into a **suit** seeking damages from an **insured**; or
- sue us on this insurance unless all of the terms and conditions of this insurance have been fully complied with.

A person or organization may sue us to recover on an **agreed settlement** or on a final judgment against an **insured** obtained after an actual:

- trial in a civil proceeding; or
- arbitration or other alternative dispute resolution proceeding;

but we will not be liable for damages that are not payable under the terms and conditions of this insurance or that are in excess of the applicable Limits Of Insurance.

Maintenance Of Underlying Insurance And Underlying Limits

We have issued this insurance in reliance upon representations made by you about **underlying insurance** and **underlying limits**. You must see to it that:

- **underlying insurance** is and remains valid and in full force and effect.
- **underlying insurance** will not be cancelled, non-renewed or rescinded without replacement by coverage to which we agree.
- the terms and conditions of **underlying insurance** will not materially change, unless we agree otherwise.
- the terms and conditions of renewals or replacements of **underlying insurance**, shown in the Schedule Of Underlying Insurance, will be materially the same as the prior coverage, unless we agree otherwise.
- the **underlying limits** are and remain available, regardless of any bankruptcy, insolvency or other financial impairment of any insurer or any other person or organization.
- the **underlying limits**, shown in the Schedule Of Underlying Insurance, will not be reduced or exhausted, except for the reduction or exhaustion by payment of judgments, settlements or related costs or expenses (if such costs or expenses reduce such limits).

Conditions

Maintenance Of Underlying Insurance And Underlying Limits
(continued)

Failure to comply with this condition will not invalidate this insurance. But in the case of any such failure, our obligation or liability will not exceed that which would have applied absent any failure to comply with this condition.

You must notify us as soon as practicable if any **underlying insurance** is no longer valid or in full force or effect.

Other Insurance

If other valid and collectable insurance is available to the **insured** for loss we would otherwise cover under this insurance, our obligations are limited as follows.

This insurance is excess over any **other insurance**, whether primary, excess, contingent or on any other basis.

We will have no duty to defend the **insured** against any **suit** if any provider of any other insurance has a duty to defend such **insured** against such **suit**.

We will pay only our share of the amount of **loss**, if any, that exceeds the sum of the total:

- amount that all **other insurance** would pay for loss in the absence of this insurance; and
- of all deductible and self-insured amounts under all **other insurance**.

This insurance is not subject to the terms or conditions of any **other insurance**.

Separation Of Insureds

Except with respect to the Limits Of Insurance, and any rights or duties specifically assigned in this insurance to the first named **insured**, this insurance applies:

- as if each named **insured** were the only named **insured**; and
- separately to each **insured** against whom claim is made or **suit** is brought.

Titles Of Paragraphs

The titles of the various paragraphs of this policy and endorsements, if any, attached to this policy are inserted solely for convenience or reference and are not to be deemed in any way to limit or affect the provisions to which they relate.

Transfer Of Rights And Duties

Your rights and duties under this insurance may not be transferred without our written consent. However, if you die, then your rights and duties will be transferred to your legal representative, but only while acting within the scope of duties as your legal representative, or to anyone having temporary custody of your property until your legal representative has been appointed.

Transfer Or Waiver Of Rights Of Recovery Against Others

We will waive the right of recovery we would otherwise have had against another person or organization for loss to which this insurance applies, provided the **insured** has waived their rights of recovery against such person or organization in a contract or agreement that is executed before loss.

To the extent that the **insured's** rights to recover all or part of any payment made under this insurance have not been waived, those rights are transferred to us. The **insured** must do nothing after loss to impair them. At our request, the **insured** will bring **suit** or transfer those rights to us and help us enforce them.

Conditions

Transfer Or Waiver Of Rights Of Recovery Against Others (continued)

Any amount recovered will be apportioned as follows:

- first, we shall receive all amounts recovered until we have been fully reimbursed for all amounts we have incurred, including costs or expenses of such recovery proceedings.
- Then, you are entitled to claim for any further amount recovered.

When We Do Not Renew

If we decide not to renew this policy, we will mail or deliver to the first named **insured** stated in the Declarations written notice of the nonrenewal not less than sixty (60) days before the expiration date. If notice of nonrenewal is mailed, proof of mailing will be sufficient proof of notice.

**Definitions/
Umbrella Coverage B**

WITH RESPECT TO UMBRELLA COVERAGE B, WHEN USED WITH RESPECT TO INSURANCE UNDER THIS CONTRACT, WORDS AND PHRASES THAT APPEAR IN BOLD PRINT HAVE THE SPECIAL MEANINGS DESCRIBED BELOW.

Advertisement

Advertisement means an electronic, oral, written or other notice, about goods, products or services, designed for the specific purpose of attracting the general public or a specific market segment to use such goods, products or services.

Advertisement does not include any e-mail address, Internet domain name or other electronic address or metalanguage.

Advertising Injury

Advertising injury means injury, other than **bodily injury, property damage or personal injury**, sustained by a person or organization and caused by an offense of infringing, in that particular part of your **advertisement** about your goods, products or services, upon their:

- copyrighted **advertisement**; or
- registered collective mark, registered service mark or other registered trademarked name, slogan, symbol or title.

Auto

Auto means a land motor vehicle, trailer or semi-trailer designed for travel on public roads, including any attached machinery or equipment. But **auto** does not include mobile equipment.

Bodily Injury

Bodily injury means physical:

- injury;
- sickness; or
- disease;

sustained by a person, including resulting death, humiliation, mental anguish, mental injury or shock at any time. All such loss shall be deemed to occur at the time of the physical injury, sickness or disease that caused it.

Employee

Employee includes a **leased worker**. **Employee** does not include a **temporary worker**.

Impaired Property

Impaired property means tangible property, other than **your product or your work**, that cannot be used or is less useful because:

- it incorporates **your product or your work** that is known or thought to be defective, deficient, inadequate or dangerous; or
- you have failed to fulfill the terms or conditions of a contract or agreement;

if such property can be restored to use by:

- the repair, replacement, adjustment or removal of **your product or your work**; or
- your fulfilling the terms or conditions of the contract or agreement.

**Definitions/
Umbrella Coverage B**
(continued)

WITH RESPECT TO UMBRELLA COVERAGE B, WHEN USED WITH RESPECT TO INSURANCE UNDER THIS CONTRACT, WORDS AND PHRASES THAT APPEAR IN BOLD PRINT HAVE THE SPECIAL MEANINGS DESCRIBED BELOW.

Insured Contract

Insured contract means an oral or written contract or agreement pertaining to your business, in which you assume the tort liability of another person or organization to pay damages, to which this insurance applies, sustained by a third person or organization, provided the injury or damage occurs, or is caused by an offense that is first committed, after the execution of such contract or agreement.

Intellectual Property Law Or Right

Intellectual property law or right means any:

- certification mark, copyright, patent or trademark (including collective or service marks);
- right to, or judicial or statutory law recognizing an interest in, any trade secret or confidential or proprietary non-personal information;
- other right to, or judicial or statutory law recognizing an interest in, any expression, idea, likeness, name, slogan, style of doing business, symbol, title, trade dress or other intellectual property; or
- other judicial or statutory law concerning piracy, unfair competition or other similar practices.

Leased Worker

Leased worker means a person leased to a party by a labor leasing firm, in a contract or agreement between such party and the labor leasing firm, to perform duties related to the conduct of the party's business. **Leased worker** does not include a **temporary worker**.

Loading Or Unloading

Loading or unloading:

- A. means the handling of property:
 1. after it is moved from the place where it is accepted for movement into or onto an aircraft, **auto** or watercraft;
 2. while it is in or on an aircraft, **auto** or watercraft; or
 3. while it is being moved from an aircraft, **auto** or watercraft to the place where it is finally delivered.
- B. does not include the movement of property by means of a mechanical device, other than a hand truck, that is not attached to the aircraft, **auto** or watercraft.

Occurrence

Occurrence means an accident, including continuous or repeated exposure to substantially the same general harmful conditions.

Officer

Officer means a person holding any of the officer positions created by an organization's charter, constitution, by-laws or any other similar governing document.

**Definitions/
Umbrella Coverage B**
(continued)

WITH RESPECT TO UMBRELLA COVERAGE B, WHEN USED WITH RESPECT TO INSURANCE UNDER THIS CONTRACT, WORDS AND PHRASES THAT APPEAR IN BOLD PRINT HAVE THE SPECIAL MEANINGS DESCRIBED BELOW.

Personal Injury

Personal injury means injury, other than **bodily injury, property damage** or **advertising injury**, caused by an offense of:

- A. false arrest, false detention or other false imprisonment;
- B. malicious prosecution;
- C. wrongful entry into, wrongful eviction of a person from or other violation of a person's right of private occupancy of a dwelling, premises or room that such person occupies, if committed by or on behalf of its landlord, lessor or owner;
- D. electronic, oral, written or other publication of material that:
 - 1. libels or slanders a person or organization (which does not include disparagement of goods, products, property or services); or
 - 2. violates a person's right of privacy;
- E. discrimination, harrassment or segregation based on a person's protected human characteristics as established by law.

*Products-Completed
Operations Hazard*

Products-completed operations hazard:

- A. includes all **bodily injury** and **property damage** taking place away from premises owned or occupied by or loaned or rented to you and arising out of **your product** or **your work**, except:
 - 1. products that are still in your physical possession; or
 - 2. work that has not yet been completed or abandoned.

Your work will be deemed completed when:

- all of the work called for in your contract or agreement has been completed.
- all of the work to be performed at the site has been completed, if your contract or agreement calls for work at more than one site.
- that part of the work completed at a site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.

- B. does not include **bodily injury** or **property damage** arising out of:
 - 1. the transportation of property, unless the injury or damage results from a condition in or on a vehicle not owned or operated by or loaned or rented to you and that condition was created by the **loading or unloading** of that vehicle by any **insured**;
 - 2. the existence of tools, uninstalled equipment or abandoned or unused materials; or

**Definitions/
Umbrella Coverage B**

WITH RESPECT TO UMBRELLA COVERAGE B, WHEN USED WITH RESPECT TO INSURANCE UNDER THIS CONTRACT, WORDS AND PHRASES THAT APPEAR IN BOLD PRINT HAVE THE SPECIAL MEANINGS DESCRIBED BELOW.

*Products-Completed
Operations Hazard
(continued)*

3. products or operations for which the classification in our rules indicates that such products or operations are not subject to the Products-Completed Operations Aggregate Limits Of Insurance.

Property Damage

Property damage means:

- physical injury to tangible property, including resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
- loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the **occurrence** that caused it.

Tangible property does not include any software, data or other information that is in electronic form.

Temporary Worker

Temporary worker means a person who is furnished to a party to substitute for a permanent **employee** on leave or to meet seasonal or short-term workload conditions.

Your Product

Your product:

A. means any:

1. goods or products, other than real property, manufactured, sold, handled, distributed or disposed of by:
 - a. you;
 - b. others trading under your name; or
 - c. a person or organization whose assets or business you have acquired; and
2. containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products.

B. includes:

1. representations or warranties made at any time with respect to the durability, fitness, performance, quality or use of **your product**; and
2. the providing of or failure to provide instructions or warnings.

C. does not include vending machines or other property loaned or rented to or located for the use of others but not sold.

Your Work

Your work:

A. means any:

1. work or operations performed by:
 - a. you or on your behalf; or
 - b. a person or organization whose assets or business you have acquired; and

**Definitions/
Umbrella Coverage B**

WITH RESPECT TO UMBRELLA COVERAGE B, WHEN USED WITH RESPECT TO INSURANCE UNDER THIS CONTRACT, WORDS AND PHRASES THAT APPEAR IN BOLD PRINT HAVE THE SPECIAL MEANINGS DESCRIBED BELOW.

*Your Work
(continued)*

- 2. materials, parts or equipment furnished in connection with such work or operations.
- B. includes:
 - 1. representations or warranties made at any time with respect to the durability, fitness, performance, quality or use of **your work**; and
 - 2. the providing of or failure to provide instructions or warnings.

Policy Definitions

WITH RESPECT TO ALL COVERAGES UNDER THIS CONTRACT, WHEN USED WITH RESPECT TO INSURANCE UNDER THIS CONTRACT, WORDS AND PHRASES THAT APPEAR IN BOLD PRINT HAVE THE SPECIAL MEANINGS DESCRIBED BELOW.

Agreed Settlement

Agreed settlement means a settlement and release of liability signed by us, the **insured** and the claimant or the claimant's legal representative.

Asbestos

Asbestos means asbestos in any form, including its presence or use in any alloy, by-product or other material or waste. Waste includes material to be recycled, reconditioned or reclaimed.

Hostile Fire

Hostile fire means one, which becomes uncontrollable or breaks out from where it was intended to be.

Insured

Insured means a person or an organization qualifying as an **insured** in the Who Is An Insured sections of this contract.

Loss

- Loss:**
- means damages that the **insured** becomes legally obligated to pay because of injury or damage.
 - does not include sums properly deducted for recoveries or salvage.

Non-Admitted Jurisdiction

- Non-admitted jurisdiction** means any jurisdiction where we are:
- not licensed or permitted by law to issue insurance; or
 - prevented by law or otherwise from investigating, defending or settling an occurrence, offense, claim or **suit**.

Policy Definitions

(continued)

WITH RESPECT TO ALL COVERAGES UNDER THIS CONTRACT, WHEN USED WITH RESPECT TO INSURANCE UNDER THIS CONTRACT, WORDS AND PHRASES THAT APPEAR IN BOLD PRINT HAVE THE SPECIAL MEANINGS DESCRIBED BELOW.

Nuclear Facility

Nuclear facility means any:

- A. **nuclear reactor**;
- B. equipment or device designed or used for:
 - 1. separating the isotopes of plutonium or uranium;
 - 2. processing or utilizing **nuclear spent fuel**; or
 - 3. handling, processing or packaging **nuclear waste**;
- C. equipment or device used for the processing, fabricating or alloying of **nuclear material** if at any time the total amount of such material in the custody of the **insured** at the premises where such equipment or device is located consists of or contains more than:
 - 1. twenty-five (25) grams of plutonium or uranium 233, or any combination thereof;
or
 - 2. two-hundred-fifty (250) grams of uranium 235; or
- D. structure, basin, excavation, premises or place prepared or used for the storage or disposal of **nuclear waste**;

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations.

Nuclear Hazardous Properties

Nuclear hazardous properties include radioactive, toxic or explosive properties.

Nuclear Material

Nuclear material means **by-product material**, **source material** or **special nuclear material**.

By-product material, **source material** and **special nuclear material** have the meanings given them in the United States of America Atomic Energy Act of 1954 or in any law amendatory thereof.

Nuclear Property Damage **Nuclear property damage** includes all forms of radioactive contamination of property.

Nuclear Reactor

Nuclear reactor means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.

Nuclear Spent Fuel

Nuclear spent fuel means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a **nuclear reactor**.

Policy Definitions

(continued)

WITH RESPECT TO ALL COVERAGES UNDER THIS CONTRACT, WHEN USED WITH RESPECT TO INSURANCE UNDER THIS CONTRACT, WORDS AND PHRASES THAT APPEAR IN BOLD PRINT HAVE THE SPECIAL MEANINGS DESCRIBED BELOW.

Nuclear Waste

Nuclear waste means any waste material:

- containing **nuclear material**, other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its **source material** content; and
- resulting from the operation by any person or organization of any **nuclear facility** described in subparagraphs A. or B. of the definition of **nuclear facility**.

Other Insurance

Other insurance means any insurance affording coverage that this insurance would also afford. **Other insurance** includes any type of self-insurance or other mechanism arranged for funding of **loss**.

Other insurance does not include **underlying insurance** or insurance negotiated specifically to apply in excess of this insurance.

Pollutants

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

Suit

Suit means a civil proceeding in which damages, to which this insurance applies, are sought. **Suit** includes an arbitration or other dispute resolution proceeding in which such damages are sought and to which the **insured** must submit or does submit with our consent.

Underlying Insurance

Underlying insurance means the coverages for the hazards described in the Schedule Of Underlying Insurance and the next renewal or replacement insurance thereof.

Underlying Limits

Underlying limits means the sum of amounts:

- A. shown for the hazards described in the Schedule Of Underlying Insurance, consisting of amounts:
 - 1. available under applicable **underlying insurance**; and
 - 2. any **insured** must pay because **underlying insurance**, as represented by you, is not available, regardless of the reason;
- B. available under any applicable antecedent, renewal or replacement of **underlying insurance**;
- C. of any allocation, deductible, participation, retention or other self-insurance applicable to the insurance described in paragraphs A. and B. above; and
- D. any reinstatement of limits or supplemental or other limits available under the insurance described in paragraphs A. and B. above.

Policy Definitions

WITH RESPECT TO ALL COVERAGES UNDER THIS CONTRACT, WHEN USED WITH RESPECT TO INSURANCE UNDER THIS CONTRACT, WORDS AND PHRASES THAT APPEAR IN BOLD PRINT HAVE THE SPECIAL MEANINGS DESCRIBED BELOW.

Underlying Limits
(continued)

If amounts available under the applicable **underlying insurance**, described in the Schedule Of Underlying Insurance, are greater or less than the amount, shown in such Schedule, then the greater of such amounts shall apply in the computation of **underlying limits**.

Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023

Effective Date OCTOBER 1, 2021

Policy Number 7994-39-32

Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY

Date Issued October 11, 2021

The following changes are made as respects exposures in the state of Illinois.

Under Conditions, the provisions titled Cancellation and When We Do Not Renew are deleted and replaced by the following:

Conditions

Cancellation

The first named **insured** shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.

Cancellation By Us Of Policies In Effect For Fewer Than 60 Days

If this policy is a new policy and has been in effect for fewer than 60 days, we may cancel this for any reason by first class mailing of a written notice of cancellation to the first named **insured** and any agent at least:

- 10 days before the effective date of cancellation, if we cancel for nonpayment of premium; or
- 30 days before the effective date of cancellation, if we cancel for any other reason.

Cancellation By Us Of Policies In Effect For 60 Days Or More

If this policy has been in effect for 60 days or more, or is a renewal or continuation of a policy issued by us, we may cancel this policy only for one or more of the following reasons:

1. nonpayment of premium;
2. material misrepresentation of fact which, if known to us, would have caused us not to issue the policy;
3. substantial change in the risk assumed, except to the extent that we should reasonably have foreseen the change or contemplated the risk in writing the policy;
4. substantial breach of contractual duties, conditions or warranties; or
5. certification of the Director of Insurance of the loss of our reinsurance covering all or a significant portion of the particular policy **insured**, or determination by the Director of Insurance that continuation of the policy would imperil our solvency or place us in violation of the insurance laws of Illinois.

Conditions

Cancellation (continued)

A written notice of cancellation to the first named **insured** and any agent will be mailed at least:

- 10 days before the effective date of cancellation, if we cancel for nonpayment of premium; or
- 60 days before the effective date of cancellation, if we cancel for any reason stated in 1. through 5. above.

Notice of cancellation to the first named **insured** will state the effective date and reasons for cancellation. The policy period will end on that date.

A post office certificate of mailing to the first named **insured** or agent at the last known mailing address will be conclusive proof of receipt of notice.

Earned Premium

If we cancel the policy the earned premium will be computed on a pro rata basis. Any unearned premium will be returned as soon as practicable. If the first named **insured** cancels, the refund will be less than pro rata. The cancellation will be effective even if we have not offered a refund.

When We Do Not Renew

- A. If we decide not to renew this policy, we will mail written notice of nonrenewal to the named **insured** and agent, if any, at least 60 days before the expiration date of this policy.
- B. Even if we do not comply with these terms, this policy will terminate:
1. on the expiration date, if:
 - a. you fail to perform any of your obligations in connection with the payment of the premium for the policy, or any installment payment, whether payable directly to us or our agents or indirectly under any premium finance plan or extension of credit; or
 - b. we have indicated our willingness to renew this policy to you or your representative; or
 - c. you have notified us or our agent that you do not want to renew this policy; or
 2. on the effective date of any other insurance replacing this policy.
- C. Any notice of nonrenewal will state the precise reason for nonrenewal.
- D. Any notice of nonrenewal will be mailed or delivered to the first named **insured's** and agent's last known addressees. If notice is mailed, proof of mailing will be sufficient proof of notice.

All other terms and conditions remain unchanged.

Authorized Representative

October 11, 2021



Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023

Effective Date OCTOBER 1, 2021

Policy Number 7994-39-32

Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY

Date Issued October 11, 2021

Under Conditions, the following condition is added to the policy:

Conditions***Compliance With
Applicable Trade
Sanctions***

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance.

All other terms and conditions remain unchanged.

Authorized Representative

October 11, 2021



Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023
Effective Date OCTOBER 1, 2021
Policy Number 7994-39-32
Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY
Date Issued October 11, 2021

Under Conditions, the following condition is added.

Conditions

Civil Unions Or Domestic Partnerships All references in the policy to "spouse" include a party to a civil union or domestic partnership recognized under the applicable law of the jurisdiction having authority.

All other terms and conditions remain unchanged.

Authorized Representative
October 11, 2021



Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023

Effective Date OCTOBER 1, 2021

Policy Number 7994-39-32

Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY

Date Issued October 11, 2021

Under Exclusions/Umbrella Coverage B Bodily Injury/Property Damage, the following exclusion titled Aircraft: Owned Or Rented Without Crew is deleted.

**Exclusions/
Umbrella Coverage B
Bodily Injury/
Property Damage**

*Aircraft: Owned Or
Rented Without Crew*

Under Definitions/Umbrella Coverage B, the definitions titled Auto and Loading Or Unloading are deleted.

**Definitions/
Umbrella Coverage B**

Auto

Loading or Unloading

Under Policy Exclusions, the following exclusion is added:

Policy Exclusions

Aircraft

This insurance does not apply to any liability or loss, cost or expense arising out of the ownership, maintenance, use (use includes operation and **loading or unloading**) or entrustment to others of any aircraft owned or operated by or loaned or rented to any **insured**.

Under Policy Definitions, the following definitions are added:

Policy Definitions

Auto

Auto means a land motor vehicle, trailer or semi-trailer designed for travel on public roads, including any attached machinery or equipment. But **auto** does not include mobile equipment.

Loading or Unloading

Loading or unloading:

- A. means the handling of property:
 - 1. after it is moved from the place where it is accepted for movement into or onto an aircraft, **auto** or watercraft;
 - 2. while it is in or on an aircraft, **auto** or watercraft; or
 - 3. while it is being moved from an aircraft, **auto** or watercraft to the place where it is finally delivered.
- B. does not include the movement of property by means of a mechanical device, other than a hand truck, that is not attached to the aircraft, **auto** or watercraft.

All other terms and conditions remain unchanged.

Authorized Representative



October 11, 2021

Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023
Effective Date OCTOBER 1, 2021
Policy Number 7994-39-32
Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY
Date Issued October 11, 2021

Supplementary Payments is deleted in its entirety and replaced by the following:

**Supplementary
Payments**

Subject to all of the terms and conditions of this insurance, under Excess Follow-Form Coverage A or Umbrella Coverage B:

- A. we will pay, with respect to a claim we investigate or settle, or a **suit** against an **insured** we defend:
1. the expenses we incur.
 2. the cost of:
 - a. bail bonds; or
 - b. bonds required to:
 - (1) appeal judgments; or
 - (2) release attachments;but only for bond amounts within the available Limit Of Insurance. We do not have to furnish these bonds.
 3. reasonable expenses incurred by the **insured** at our request to assist us in the investigation or defense of such claim or **suit**, including actual loss of earnings up to \$1000 a day because of time off from work.
 4. costs taxed against the **insured** in the **suit**, except any:
 - a. attorney fees or litigation expenses; or
 - b. other loss, cost or expense;in connection with any injunction or other equitable relief.
 5. prejudgment interest awarded against the **insured** on that part of a judgment we pay. If we make an offer to pay the applicable Limit Of Insurance, we will not pay any prejudgment interest based on that period of time after the offer.

**Supplementary
Payments**
(continued)

6. interest on the full amount of a judgment that accrues after entry of the judgment and before we have paid, offered to pay or deposited in court the part of the judgment that is within the applicable Limit Of Insurance.
- B. Supplementary Payments does not include any fine or other penalty
- C. under Excess Follow-Form Coverage A, if supplementary payments of the applicable **underlying insurance**:
- reduce the limits of **underlying insurance**, then Supplementary Payments made under this coverage will reduce the Limits Of Insurance of this insurance.
 - do not reduce the limits of **underlying insurance**, then Supplementary Payments made under this coverage will not reduce the Limits Of Insurance of this insurance.
- D. under Umbrella Coverage B, Supplementary Payments will not reduce the Limits Of Insurance.

Our obligation to make these payments ends when we have used up the applicable Limit Of Insurance.

All other terms and conditions remain unchanged.

Authorized Representative

October 11, 2021



Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023
Effective Date OCTOBER 1, 2021
Policy Number 7994-39-32
Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY
Date Issued October 11, 2021

Under Policy Exclusions, the following exclusion is added:

Policy Exclusions**Professional Services**

This insurance does not apply to any liability or loss, cost or expense arising out of the rendering or failing to render professional service or advice, whether or not that service or advice is ordinary to the **insured's** profession, regardless of whether a claim or **suit** is brought by a client or any other person or organization.

All other terms and conditions remain unchanged.

Authorized Representative

October 11, 2021



Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023
Effective Date OCTOBER 1, 2021
Policy Number 7994-39-32
Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY

Date Issued October 11, 2021

Under Exclusions/Umbrella Coverage B Bodily Injury/Property Damage, the following exclusion is added:

**Exclusions/
 Umbrella Coverage B
 Bodily Injury/
 Property Damage**

Alcoholic Beverages

This insurance does not apply to **bodily injury** or **property damage**:

- A. arising out of any causing or contributing to the intoxication of any person, including causing or contributing to the intoxication of any person because alcoholic beverages were brought on your premises;
- B. arising out of any furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol;
- C. for which any person or organization may be held liable by reason of any ordinance, regulation or statute relating to the distribution, gift, sale or use of alcoholic beverages;
- D. arising out of any providing or failing to provide transportation with respect to any person that may be under the influence of alcohol; or
- E. for which any person or organization may be held liable as an owner or lessor of premises in connection with any circumstances described in subparagraphs A., B., C. or D. above.

This exclusion applies whether or not:

- any charge is made for furnishing or serving alcoholic beverages;
- the purpose of furnishing or serving alcoholic beverages is for financial gain or livelihood; or

**Exclusions/
Umbrella Coverage B
Bodily Injury/
Property Damage**

*Alcoholic Beverages
(continued)*

- any license is required for furnishing or serving alcoholic beverages.

All other terms and conditions remain unchanged.

Authorized Representative

October 11, 2021

A handwritten signature in black ink, appearing to be "P. Williams", written over a horizontal line.

Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023
Effective Date OCTOBER 1, 2021
Policy Number 7994-39-32
Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY
Date Issued October 11, 2021

Under Exclusions/Umbrella Coverage B Advertising Injury/Personal Injury, the following exclusion is added:

**Exclusions/
Umbrella Coverage B
Advertising Injury/
Personal Injury**

Personal Injury

This insurance does not apply to **personal injury**.

It is agreed that, with respect to Coverages/Umbrella Coverage B, all references in the policy to **personal injury** are deleted and no coverage is provided.

All other terms and conditions remain unchanged.

Authorized Representative

October 11, 2021



Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023
Effective Date OCTOBER 1, 2021
Policy Number 7994-39-32
Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY
Date Issued October 11, 2021

Under Exclusions/Umbrella Coverage B Bodily Injury/Property Damage, the following exclusion is added:

**Exclusions/
Umbrella Coverage B
Bodily Injury/
Property Damage**

**Products Completed
Operations**

This insurance does not apply to **bodily injury** or **property damage** arising out of the **products-completed operations hazard**.

All other terms and conditions remain unchanged.

Authorized Representative

October 11, 2021



Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023
Effective Date OCTOBER 1, 2021
Policy Number 7994-39-32
Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY

Date Issued October 11, 2021

Under Exclusions/Umbrella Coverage B Bodily Injury/Property Damage/Advertising Injury/Personal Injury, the exclusion titled Intellectual Property Laws Or Rights is deleted.

Exclusions/Umbrella Coverage B Bodily Injury/Property Damage/Advertising Injury/Personal Injury

Intellectual Property Laws Or Rights

Under Policy Exclusions, the following exclusion is added.

Policy Exclusions

Intellectual Property Laws Or Rights

- A. This insurance does not apply to any liability, loss, cost or expense arising out of, giving rise to or in any way related to any actual, alleged or threatened:
 - 1. assertion; or
 - 2. infringement or violation;
 by any person or organization (including any **insured**) of any **intellectual property law or right**.

- B. Further, this insurance does not apply to the entirety of all allegations in any claim or **suit**, if such claim or **suit** includes an allegation of or a reference to an infringement or violation of any **intellectual property law or right**, even if this insurance would otherwise apply to any part of the allegations in the claim or **suit**.

- C. This exclusion applies unless the only infringement or violation of an **intellectual property law or right** is an offense described in the definition of **advertising injury** to which this insurance applies.

Under Definitions/Umbrella Coverage B, the following definitions are deleted.

**Definitions/Umbrella
Coverage B**

Advertisement

Advertising Injury

*Intellectual Property Law
Or Rights*

Under Policy Definitions, the following definitions are added.

Policy Definitions

Advertisement

Advertisement means an electronic, oral, written or other notice, about goods, products or services, designed for the specific purpose of attracting the general public or a specific market segment to use such goods, products or services.

Advertisement does not include any e-mail address, Internet domain name or other electronic address or metalanguage.

Advertising Injury

Advertising injury means injury, other than **bodily injury, property damage or personal injury**, sustained by a person or organization and caused by an offense of infringing, in that particular part of your **advertisement** about your goods, products or services, upon their:

- copyrighted **advertisement**; or
- **registered** collective mark, registered service mark or other registered trademarked name, slogan, symbol or title.

*Intellectual Property Law
Or Right*

Intellectual property law or right means any:

- certification mark, copyright, patent or trademark (including collective or service marks);
- right to, or judicial or statutory law recognizing an interest in, any trade secret or confidential or proprietary non-personal information;
- other right to, or judicial or statutory law recognizing an interest in, any expression, idea, likeness, name, slogan, style of doing business, symbol, title, trade dress or other intellectual property; or

Endorsement

Effective Date OCTOBER 1, 2021

Policy Number 7994-39-32

Policy Definitions

Intellectual Property Law Or Right • other judicial or statutory law concerning piracy, passing off or similar practices.
(continued)

All other terms and conditions remain unchanged.

Authorized Representative

October 11, 2021



Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023
Effective Date OCTOBER 1, 2021
Policy Number 7994-39-32
Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY
Date Issued October 11, 2021

Under Policy Exclusions, the following exclusion is added:

Policy Exclusions**Lead**

This insurance does not apply to any liability or loss, cost or expense arising out of:

- A. the actual, alleged or threatened contaminative, pathogenic, toxic or other hazardous properties of **Lead**; or
 - B.
 - 1. any request, demand, order or regulatory or statutory requirement that any **insured** or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of **Lead**; or
 - 2. any claim or proceeding by or on behalf of a governmental authority or others for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of **Lead**.
-

Under Policy Definitions, the following Definition is added:

Policy Definitions**Lead**

Lead means the element lead in any form, including its use or presence in any alloy, compound, by-product, or other material or waste. Waste includes materials to be disposed of, recycled, reconditioned or reclaimed.

All other terms and conditions remain unchanged.

Authorized Representative

October 11, 2021



Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023

Effective Date OCTOBER 1, 2021

Policy Number 7994-39-32

Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY

Date Issued October 11, 2021

A new section titled Terrorism Provisions is added to the end of this contract.

Terrorism Provisions

***Certified Act Of
Terrorism Exclusion***

This insurance does not apply to any loss, cost or expense arising, directly or indirectly, out of a **certified act of terrorism**.

***Application Of Other
Exclusions***

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this policy, such as losses excluded by the Nuclear Energy exclusion.

A new section titled Terrorism Definitions is added.

Terrorism Definitions

***Certified Act Of
Terrorism***

Certified act of terrorism means any act that is certified by the Secretary of the Treasury of the United States to be an act:

- A. of terrorism, a violent act or an act that is dangerous to human life, property or infrastructure; and
- B. that results in damage:
 - 1. within the **United States**; or
 - 2. outside of the **United States** in the case of:
 - a. an air carrier or vessel as described in the **terrorism law**; or
 - b. the premises of a mission of the United States of America, which was committed by an individual or individuals as part of an effort to:
 - coerce the civilian population; or
 - influence the policy or affect the conduct of the Government, of the **United States**.

Terrorism Definitions

**Certified Act Of
Terrorism**
(continued)

Certified act of terrorism does not include an act that:

- is committed as part of the course of a war declared by the Congress of the **United States**; or
- does not result in property and casualty insurance losses that exceed \$5 million in the aggregate and are attributable to all types of insurance subject to the **terrorism law**.

State

State means any state of the United States of America, the District of Columbia, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, American Samoa, Guam, each of the United States Virgin Islands, and any territory or possession of the United States of America.

Terrorism Law

Terrorism law means the Terrorism Risk Insurance Act of 2002 as amended.

United States

United States means:

- a **state**; and
- the territorial sea and the continental shelf of the United States of America, as described in the **terrorism law**.

All other terms and conditions remain unchanged.

Authorized Representative

October 11, 2021



Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023

Effective Date OCTOBER 1, 2021

Policy Number 7994-39-32

Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY

Date Issued October 11, 2021

A new section titled Terrorism Provisions is added to the end of this contract.

Terrorism Provisions

**Cap On Certified
Terrorism Losses**

If:

- aggregate insured losses attributable to one or more **certified acts of terrorism** under the **terrorism law** exceed \$100 billion in a calendar year; and
- we have met our insurer deductible under the **terrorism law**,

we will not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

A new section titled Terrorism Definitions is added.

Terrorism Definitions

**Certified Act Of
Terrorism**

Certified act of terrorism means any act that is certified by the Secretary of the Treasury of the United States to be an act:

- A. of terrorism, a violent act or an act that is dangerous to human life, property or infrastructure; and
- B. that results in damage:
 - 1. within the **United States**; or
 - 2. outside of the **United States** in the case of:
 - a. an air carrier or vessel as described in the **terrorism law**; or
 - b. the premises of a mission of the United States of America, which was committed by an individual or individuals as part of an effort to:
 - coerce the civilian population; or
 - influence the policy or affect the conduct of the Government,
 of the **United States**.

Terrorism Definitions

Certified Act Of Terrorism (continued)

Certified act of terrorism does not include an act that:

- is committed as part of the course of a war declared by the Congress of the **United States**; or
- does not result in property and casualty insurance losses that exceed \$5 million in the aggregate and are attributable to all types of insurance subject to the **terrorism law**.

State

State means any state of the United States of America, the District of Columbia, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, American Samoa, Guam, each of the United States Virgin Islands, and any territory or possession of the United States of America.

Terrorism Law

Terrorism law means the Terrorism Risk Insurance Act of 2002 as amended.

United States

United States means:

- a **state**; and
- the territorial sea and the continental shelf of the United States of America, as described in the **terrorism law**.

All other terms and conditions remain unchanged.

Authorized Representative

October 11, 2021



Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023

Effective Date OCTOBER 1, 2021

Policy Number 7994-39-32

Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY

Date Issued October 11, 2021

Under Policy Exclusions, the following exclusion is added:

Policy Exclusions

Bacteria Or Fungi

- A. This insurance does not apply to any liability or loss, cost or expense arising out of the actual, alleged, or threatened contaminative, pathogenic, toxic or other hazardous properties of **bacteria or fungi**.
- B. This insurance does not apply to any loss, cost or expense arising out of any:
 - 1. request, demand, order or regulatory or statutory requirement that any **insured** or others test for, monitor, clean up, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of any **bacteria or fungi**; or
 - 2. claim or proceeding by or on behalf of a governmental authority or others for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of any **bacteria or fungi**.

Under Policy Definitions, the following definition is added:

Policy Definitions

Bacteria Or Fungi

Bacteria or fungi means any:

- A. 1. bacteria;
- 2. mildew, mold or other fungi;

Policy Definitions

Bacteria Or Fungi
(continued)

- 3. mycotoxins, spores or other by-products of any of the foregoing;
- B. colony or group of any of the foregoing.

All other terms and conditions remain unchanged.

Authorized Representative

October 11, 2021

A handwritten signature in black ink, appearing to be "P. K. W. Q.", written over a horizontal line.

Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023
Effective Date OCTOBER 1, 2021
Policy Number 7994-39-32
Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY

Date Issued October 11, 2021

Umbrella Retroactive date: AS PER CERTIFICATE

Underlying Insurance

Description: EBL; D&O; LIQUOR LIABILITY
Company: RISK PURCHASING GROUP (SEE CERTIFICATE OF INSURANCE)
Policy No: INDIVIDUAL MEMBERS

Under Coverage/Excess Follow-Form Coverage A, the following provisions are added:

**Coverage/
 Excess Follow-Form
 Coverage A
 Illinois**

**Claims-Made Insurance
 And Extended Reporting
 Periods**

Provided the applicable **underlying insurance**, described in this Endorsement, is **claims-made insurance**, this coverage applies only if:

- the injury or damage did not occur, or the offense that causes the injury was not first committed, (as applicable) before the Retroactive Date shown in this Endorsement or after the end of the policy period of this insurance; and
- a claim, with respect to such injury or damage, is first made during the policy period of this insurance or any Extended Reporting Period we provide.

**When Extended
 Reporting Periods Apply**

Provided the applicable **underlying insurance** provides extended reporting periods, we will provide Extended Reporting Periods as described below.

We will automatically provide a Basic Extended Reporting Period and, if you purchase it, a Supplemental Extended Reporting Period, if:

- A. this insurance is canceled or not renewed; or
- B. we renew or replace this insurance with other insurance that:

-
1. has a retroactive date later than the Retroactive Date shown in this Endorsement; or
 2. is not **claims-made insurance**.

How Extended Reporting Periods Apply

Extended Reporting Periods:

- A. apply only to claims with respect to:
 1. injury or damage that did not occur; or
 2. injury caused by an offense that was not first committed; before the Retroactive Date shown in this Endorsement or after the end of the policy period of this insurance.
- B. do not extend the policy period or change the scope of coverage provided.
- C. may not be canceled once in effect.

Basic Extended Reporting Period

A Basic Extended Reporting Period is automatically provided. This period starts with the end of the policy period of this insurance and lasts for a period no longer than the applicable extended reporting period of the **underlying insurance**:

- for claims made with respect to injury or damage caused by an occurrence or offense reported to us, not later than sixty (60) days after the end of the policy period of this insurance, in accordance with paragraphs A. and B. of the condition titled Duties In the Event Of Occurrence, Offense, Claim Or Suit.
- yet no longer than sixty (60) days with respect to claims resulting from occurrences or offenses not previously reported to us.

Such claims will be deemed to have been made during the policy period of this insurance.

The Basic Extended Reporting Period does not apply to claims that are covered under any subsequent insurance you purchase, or that would be so covered, but for exhaustion of the amount of insurance otherwise applicable to such claims.

The Basic Extended Reporting Period does not reinstate or increase the Limits Of Insurance.

Supplemental Extended Reporting Period

A Supplemental Extended Reporting Period is available, but only by an endorsement and for an additional premium, subject to the following provisions.

- A. If purchased, this period starts at the later of the end of the policy period of this insurance or the end of the applicable Basic Extended Reporting Period of this insurance and lasts for a period no longer than the applicable extended reporting period of the **underlying insurance**. Claims first made during this Supplemental Extended Reporting Period will be deemed to have been made during the policy period of this insurance.
- B. You must give us a written request to purchase a Supplemental Extended Reporting Period within sixty (60) days after the end of the policy period. The Supplemental Extended Reporting Period will not go into effect unless you pay the additional premium promptly when due.
- C. If you comply with paragraph B. above, we will issue the Supplemental Extended Reporting Period Endorsement, and we will provide the separate aggregate

Endorsement

Effective Date OCTOBER 1, 2021

Policy Number 7994-39-32

limits of insurance described below, but only for claims first received and recorded during the Supplemental Extended Reporting Period. The separate aggregate Limits Of Insurance will be equal to the dollar amount shown in the Declarations in effect at the end of the policy period for the:

1. Excess Coverage Other Aggregate Limit;
2. Umbrella Coverages Aggregate Limit;
3. Products-Completed Operations Aggregate Limit; and
4. Advertising Injury And Personal Injury Aggregate Limit.

The Excess Coverage Other Aggregate Limit, Umbrella Coverages Aggregate Limit, Products-Completed Operations Aggregate Limit and Advertising Injury And Personal Injury Aggregate Limit as shown in the Limits Of Insurance section will be amended accordingly. The Each Occurrence Limit described in the Declarations will continue to apply, as set forth in the Limits Of Insurance section.

- D. The separate aggregate limits of insurance described in paragraph C. above will not apply to any **loss**, claim, **suit** or other circumstance:
1. known by you before the beginning of the Supplemental Extended Reporting Period, that could reasonably be expected to result in any payment under this insurance; or
 2. reported, in whole or in part, to us or any other insurer before the beginning of the Supplemental Extended Reporting Period.

A circumstance will be deemed known by you:

1. if such circumstances is known by, or should have been known from the standpoint of a reasonable person in the circumstances of:
 - a. you; or
 - b. any of your directors, managers, members, officers (or their designees) or partners (whether or not an employee); and
 2. when any person described in subparagraph 1. above:
 - a. reports all, or any part, of such circumstance to us or any other insurer;
 - b. receives a claim or demand for damages in connection with any such circumstance; or
 - c. becomes aware of any actual, alleged or threatened injury or damage in connection with such circumstance.
- E. We will determine the additional premium for the Supplemental Extended Reporting Period Endorsement by applying a percentage to the expiring annual premium. The additional premium will not exceed 200% of the annualized premium for this insurance. The additional premium will be deemed fully earned at the inception of the Supplemental Extended Reporting Period.

-
- F. The Supplemental Extended Reporting Period Endorsement will set forth the terms and conditions, not inconsistent with this section, applicable to the Supplemental Extended Reporting Period, including a provision to the effect that the insurance afforded under the Supplemental Extended Reporting Period is excess over any **underlying limits** and **other insurance**.
-

Under Coverages/Umbrella Coverage B Bodily Injury And Property Damage Liability Coverage, the following provision is added.

**Coverages/
Umbrella Coverage B
Bodily Injury And
Property Damage
Liability Coverage**

This coverage does not apply to any part of:

- A. **loss** to which **underlying insurance** would have applied but for a limitation in such coverage with respect to the timing of a triggering event; or
 - B. any costs or expenses related to **loss** described in subparagraph A. above.
-

Under Coverages/Umbrella Coverage B Advertising Injury And Personal Injury Liability Coverage, the following provision is added.

**Coverages/
Umbrella Coverage B
Advertising Injury And
Personal Injury
Liability Coverage**

This coverage does not apply to any part of:

- A. **loss** to which **underlying insurance** would have applied but for a limitation in such coverage with respect to the timing of a triggering event; or
 - B. any costs or expenses related to **loss** described in subparagraph A. above.
-

Under Policy Definitions, the following definition is added.

Policy Definitions

Claims-Made

Claims-made insurance means such insurance coverage, the triggering event of which is based on the timing of a claim first made during the policy period or any extended reporting period.

All other terms and conditions remain unchanged.

Endorsement

Effective Date OCTOBER 1, 2021

Policy Number 7994-39-32

Authorized Representative



Date October 11, 2021

Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023

Effective Date OCTOBER 1, 2021

Policy Number 7994-39-32

Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY

Date Issued October 11, 2021

In the Declarations, Premium is deleted and replaced by the following:

Declarations

<i>Premium –</i>	Premium	\$0
<i>Minimum Premium</i>	Minimum Premium	\$0

Under Conditions, the condition titled Cancellation is deleted and replaced by the following:

Conditions
Illinois Mandatory

Cancellation

The first named **insured** may cancel this policy at any time by sending us a written request or by returning the policy stating the date of cancellation.

We may cancel this policy during the first 60 days of coverage by sending to the first named **insured** a notice of 30 days (10 days in the event of non-payment of premium) in advance of the cancellation date. We may cancel or non-renew this policy after the policy has been in effect for 61 days or more by sending to the first named **insured** a notice of 60 days (20 days in the event of non-payment of premium) in advance of the cancellation or non-renewal date. However, after the policy has been in effect for 60 days, it may be cancelled only for one of the following reasons:

- a. non-payment of premium;
- b. the policy was obtained through a material misrepresentation;
- c. the **insured** violated any of the terms and conditions of the policy;
- d. the risk originally accepted has measurably increased;
- e. certification to the Director of the loss or reinsurance by the insurer which provided coverage to the insurer for all or a substantial part of the underlying risk insured; or
- f. a determination by the Director that the continuation of the policy could place the insurer in violation of the law of Illinois.

Conditions
Illinois Mandatory

Cancellation
(continued)

Our notice will be mailed to the first named **insured's** last known address and will indicate the date on which coverage is terminated.

Our notice of cancellation will not be less than 30 days (10 days in the event of non-payment of premium) if the policy is cancelled during the first 60 days of coverage or less than 60 days (20 days in the event of non-payment of premium) if the policy has been in effect for more than 60 days.

If cancellation is at the request of the first named **insured**, return premium will be computed at 90% of pro-rata. If we cancel, return premium will be computed pro-rata. If this policy insures more than one **insured**, cancellation may be effected by the first named **insured** for the account of all **insureds**. Notice of cancellation by us to such first named **insured** will be deemed notice to all **insureds**, and payment of any return premium to such first named **insured** will be for the account of all interests.

Subject to the Minimum Premium shown in the Declarations. Any unearned premium will be returned as soon as practicable. The minimum premium does not apply if we cancel the policy.

All other terms and conditions remain unchanged.

Authorized Representative

October 11, 2021



Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023
Effective Date OCTOBER 1, 2021
Policy Number 7994-39-32
Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY

Date Issued October 11, 2021

Under Policy Exclusions, the following exclusion is added to this policy and replaces any similar exclusion contained therein:

Policy Exclusions**Information Laws,
Including Unauthorized
Or Unsolicited
Communications**

This insurance does not apply to any liability or loss, cost or expense arising out of any actual, alleged or threatened violation of:

- the United States of America CAN – SPAM Act of 2003 (or any law amendatory thereof) or any similar regulatory or statutory law in any other jurisdiction;
- the United States of America Telephone Consumer Protection Act (TCPA) of 1991 (or any law amendatory thereof) or any similar regulatory or statutory law in any other jurisdiction;
- the United States of America Fair Credit Reporting Act (FCRA) (or any law amendatory thereof including the Fair and Accurate Credit Transactions Act (FACTA)) or any similar regulatory or statutory law in any other jurisdiction; or
- any other regulatory or statutory law in any jurisdiction that addresses, limits or prohibits the collecting, communicating, disposal, dissemination, distribution, monitoring, printing, publication, recording, sending or transmitting of content, information or material.

All other terms and conditions remain unchanged.

Authorized Representative

October 11, 2021



Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023
Effective Date OCTOBER 1, 2021
Policy Number 7994-39-32
Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY

Date Issued October 11, 2021

Under Policy Exclusions, the following exclusion is added.

Policy Exclusions

*Construction Or
Development Or
Maintenance Or
Renovation*

This insurance does not apply to any liability or loss, cost or expense arising out of any **construction or development or maintenance or renovation**.

This exclusion applies regardless of:

- A. whether such operations or work are or were performed or completed:
 - 1. by you or on your behalf;
 - 2. for you;
 - 3. by or for others; or
 - 4. for sale to others; and
- B. when or where such operations or work are or were performed or completed.

With respect to Coverage/Excess Follow-Form Coverage A, this exclusion does not apply to **maintenance or renovations** operations.

Under Policy Definitions, the following definitions are added.

Policy Definitions

*Construction Or
Development*

Construction or development means any:

- addition to any building or other structure;
- complete or partial construction or demolition or erection of any building or other structure; or
- planning, site preparation, surveying or other construction or development of real property.

Policy Definitions
(continued)

**Maintenance Or
Renovation**

Maintenance or renovation:

- A. means:
1. alteration or renovation operations; or
 2. maintenance or repair operations.
- B. does not include any structural alteration that involves changing the size of, or any demolishing or moving of any building or other structure.

All other terms and conditions remain unchanged.

Authorized Representative

October 11, 2021

A handwritten signature in black ink, appearing to be "P. K. W. Q.", written over a horizontal line.

Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023
Effective Date OCTOBER 1, 2021
Policy Number 7994-39-32
Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY
Date Issued October 11, 2021

Under Coverage Crisis Assistance For Excess And Umbrella, Policy Definitions, **Crisis Assistance Service Provider** is amended to include the following firm(s).

Policy Definitions**Crisis Assistance
Service Provider**

A crisis management firm or, at the insured's discretion, another services provider with crisis management capabilities.

We do not provide or make any representations or warranties in connection with the services provided by the firm(s) listed above.

All other terms and conditions remain unchanged.

Authorized Representative

October 11, 2021



Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023

Effective Date OCTOBER 1, 2021

Policy Number 7994-39-32

Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY

Date Issued October 11, 2021

SCHEDULE A

Limits Of Insurance

Crisis Assistance For Excess And Umbrella Aggregate Limit:

The lesser of:

- 3% of the Each Occurrence Limit shown in the Certificate Of Insurance; or
- \$300,000.

Coverage/Crisis Assistance For Excess And Umbrella

A section titled Coverage/Crisis Assistance For Excess And Umbrella is added to this contract.

Subject to all of the terms and conditions of this insurance, we will pay on behalf of the **insured crisis assistance expenses** up to the amount of the Crisis Assistance For Excess And Umbrella Aggregate Limit, shown in Schedule A, arising out of a **crisis event** that first commences during the policy period of this **insurance**.

A **crisis event** will be deemed to first commence at the time during the policy period of this insurance when you notify us in accordance with the Special Duties In The Event Of A Crisis Event provision of this Endorsement.

A **crisis event** will be deemed to end one hundred and eighty (180) days after the date of notice of the **crisis event** was given to us by you or when the Crisis Assistance For Excess And Umbrella Aggregate Limit shown in this Endorsement is exhausted, whichever occurs first.

Any payment of **crisis assistance expenses** that we make under the coverage provided by this Endorsement will not be an acknowledgement of coverage under this insurance.

Under Limits Of Insurance, the following provision is added.

Limits Of Insurance

Crisis Assistance For Excess And Umbrella Aggregate Limit

The Crisis Assistance For Excess And Umbrella Aggregate Limit shown in Schedule A is the most we will pay for **crisis assistance expenses**.

The Crisis Assistance For Excess And Umbrella Aggregate Limit:

- applies to the entire policy period shown in the **certificate of insurance** and not separately to any portion (whether annual or otherwise) thereof;
- will not be reinstated or increased; and
- will not reduce any other limits under this policy.

Under Conditions, the following conditions are added.

Conditions

Special Duties In the Event Of A Crisis Event

You must see to it that within twenty-four (24) hours of a **crisis event**:

- A. one of the **crisis assistance service providers** is notified by telephone; and
- B. we are notified. To the extent possible, notice should include:
 - 1. how, when and where the **crisis event** took place;
 - 2. the names and addresses of any injured persons and witnesses;
 - 3. the nature and location of any injury or damage arising out of the **crisis event**; and
 - 4. the reason why the event is likely to involve injury or damage covered by this policy and involve significant adverse regional or national media coverage.

Other Crisis Assistance Insurance

If you have **other insurance** that provides coverage for crisis assistance also covered by this insurance, then this insurance will be considered excess insurance over and above the amount payable by such **other insurance**.

Under Policy Definitions, the following definitions are added.

Policy Definitions

Crisis Assistance Expenses

Crisis assistance expenses means the following expenses incurred by the **insured** during a **crisis event** to which this insurance applies which are reasonable, necessary and directly attributable to that **crisis event**:

- expenses to secure the scene of a **crisis event**;
- fees charged by a crisis **assistance service provider** shown in Schedule B for professional service or advice;
- funeral or related service expenses;
- psychological or grief counseling expenses;
- temporary living expenses;

Endorsement

Effective Date OCTOBER 1, 2021

Policy Number 7994-39-32

Policy Definitions

Crisis Assistance Expenses
(continued)

- travel expenses; and
- any other expenses approved by us.

Crisis Assistance Service provider

Crisis assistance service provider means any firm:

- A. shown in Schedule B; or
- B. for which we, at our sole discretion, have provided written approval prior to the **crisis event** as evidenced in an endorsement to this policy,

and which is hired by you.

We reserve the right to modify the list of firms shown in Schedule B without notice.

Crisis Event

Crisis event means an event that you reasonably believe has resulted, or may result, in:

- A. damages covered by this policy that are in excess of any applicable:
 - 1. **underlying limits** listed on the Schedule Of Underlying Limits;
 - 2. retained limits; and/or
 - 3. **other insurance**; and
- B. significant adverse regional or national media coverage.

Schedule B

Crisis Assistance Service Providers:

Please see listing of Crisis Assistance Service Providers on www.chubb.com.

We do not provide or make any representations or warranties in connection with the services provided by the firm(s) listed above.

All other terms and conditions remain unchanged.

Authorized Representative
October 11, 2021



Endorsement

Policy Period OCTOBER 1, 2021 *To* OCTOBER 1, 2023
Effective Date OCTOBER 1, 2021
Policy Number 7994-39-32
Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY
Date Issued October 11, 2021

Under Policy Exclusions, the following exclusion is added.

Policy Exclusions**Scheduled Diseases,
Except Included
Diseases**

This insurance does not apply to any liability or loss, cost or expense arising out of any:

- A. condition, disease or sickness shown in the Schedule Of Excluded Diseases, including any similar or other condition, disease, injury or sickness related thereto, by whatever name known;
- B. causative agent of any condition, disease, injury or sickness described in subparagraph A. above, regardless of whether such agent gives rise to any such condition, disease, injury or sickness or any other condition, disease, injury or sickness, by whatever name known; or
- C. actual or attempted counseling or testing for, or containing, detoxifying, mitigating, monitoring or neutralizing of, or responding to, or assessing the effects of any:
 - 1. condition, disease, injury or sickness described in subparagraphs A. or B. above, including any:
 - a. actual or attempted cure, diagnosis, prevention or treatment of any such condition, disease, injury or sickness;
 - b. actual or attempted cleaning up, disposing, handling or removing of any such causative agent; or
 - c. failure to perform any of the foregoing.
 - 2. causative agent described in subparagraphs A. or B. above, including any:
 - a. actual or attempted cure, diagnosis, prevention or treatment of any such condition, disease, injury or sickness;
 - b. actual or attempted cleaning up, disposing, handling or removing of any such causative agent; or
 - c. failure to perform any of the foregoing.

Subparagraphs A., B., C.1.a and C.2.a. above do not apply to a condition, disease or sickness described in the Schedule Of Included Diseases.

Under Policy Definitions, the following definitions are added.

Policy Definitions

Human Clinical Trial Contractor

Human clinical trial contractor means a person or organization engaged to provide service, advice or instruction in connection with:

- A. 1. clinical;
 2. laboratory; or
 3. research;

testing activities, within the scope of and in accordance with the applicable written protocol; or

- B. the planning, monitoring or review;

of a **human clinical trial**.

Life Science Product Service Contractor

Life science product service contractor means a person or organization engaged to provide **life science product service**, other than in connection with a **human clinical trial**.

Life Science Product Service

Life science product service means:

- clinical;
- design or development review;
- laboratory; or
- research;

service, advice or instruction in connection with a **life science product**.

Schedule Of Excluded Diseases

Any communicable or infectious disease

Schedule Of Included Diseases

If this schedule is not filled in, then no exception to the exclusion will apply.

Endorsement

Effective Date OCTOBER 1, 2021

Policy Number 7994-39-32

All other terms and conditions remain unchanged.

Authorized Representative

A handwritten signature in black ink, appearing to be "P. M. W.", written over a horizontal line.

October 11, 2021

Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023

Effective Date OCTOBER 1, 2021

Policy Number 7994-39-32

Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY

Date Issued October 11, 2021

Policy Exclusions**Loss Of Use Of
Electronic Data**

Under Policy Exclusions, the following exclusion is added.

This insurance does not apply to any liability or loss, cost or expense arising out of any:

- corruption of;
- inability to access;
- inability to manipulate;
- loss of; or
- other injury or damage to or loss of use of;

any software, data or other information that is in electronic form.

This exclusion does not apply to:

- bodily injury; or
- physical injury to tangible property, including resulting loss of use of that property.

All other terms and conditions remain unchanged.

Authorized Representative

October 11, 2021



Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023

Effective Date OCTOBER 1, 2021

Policy Number 7994-39-32

Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY

Date Issued October 11, 2021

Under Exclusions/Umbrella Coverage B Bodily Injury/Property Damage/Advertising Injury/Personal Injury, the following exclusion is added.

**Exclusions/
Umbrella Coverage B
Bodily Injury/
Property Damage/
Advertising Injury/
Personal Injury**

**Abuse Or Molestation -
Actual, Alleged Or
Threatened**

This insurance does not apply to **bodily injury, property damage, advertising injury, or personal injury** arising out of any:

- A. actual, alleged or threatened abuse or molestation by anyone of any person; or
- B.
 1. employment, investigation, retention or supervision; or
 2. reporting to or failure to report to the proper authorities;
 of any person for whom any **insured** is or ever was legally responsible and whose conduct would be excluded by subparagraph A. above.

All other terms and conditions remain unchanged.

Authorized Representative

October 11, 2021



Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023
Effective Date OCTOBER 1, 2021
Policy Number 7994-39-32
Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY

Date Issued October 11, 2021

Under Exclusions/Umbrella Coverage B Bodily Injury/Property Damage/Advertising Injury/Personal Injury, the following exclusion is added:

Exclusions/Umbrella Coverage B Bodily Injury/Property Damage/Advertising Injury/Personal Injury

Assault Or Battery

This insurance does not apply to **bodily injury, property damage, advertising injury or personal injury** arising out of, giving rise to or in any way related to any:

- A. actual, alleged or threatened **assault or battery** by anyone of any person;
- B. act, error or omission in connection with the prevention or suppression of such **assault or battery**;
- C. employment, investigation, retention or supervision of any person for whom any **insured** is or ever was legally responsible and whose conduct would be excluded by subparagraphs A. or B. above; or
- D. reporting to or failure to report to the proper authorities any person in connection with any conduct described in subparagraphs A., B. or C. above.

Under Definitions/Umbrella Coverage B, the following definitions are added:

Definitions/ Umbrella Coverage B

Assault

Assault means an intentional placing of another person in fear of imminent harmful or offensive physical contact.

**Definitions/
Umbrella Coverage B**
(continued)

Battery

Battery means an intentional wrongful physical contact with another person without such person's consent.

All other terms and conditions remain unchanged.

Authorized Representative

October 11, 2021

A handwritten signature in black ink, appearing to be "P. M. W.", written over a horizontal line.

Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023
Effective Date OCTOBER 1, 2021
Policy Number 7994-39-32
Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY
Date Issued October 11, 2021

Under Policy Exclusions, the following exclusion is added:

Policy Exclusions**Access To Or Disclosure
Of Confidential Or
Personal Information**

This insurance does not apply to any liability or loss, cost or expense arising out of any access to or disclosure of any person's or organization's confidential or personal information, including any patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of non-public information.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relations expenses or any other loss, cost or expense incurred by you or others arising out of any access to or disclosure of any person's or organization's confidential or personal information.

All other terms and conditions remain unchanged.

Authorized Representative

October 11, 2021



Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023
Effective Date OCTOBER 1, 2021
Policy Number 7994-39-32
Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY
Date Issued October 11, 2021

Under Policy Exclusions, the following exclusion is added.

Policy Exclusions**War**

This insurance does not apply to any liability or loss, cost or expense arising, directly or indirectly, out of:

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

All other terms and conditions remain unchanged.

Authorized Representative

Date October 11, 2021



Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023

Effective Date OCTOBER 1, 2021

Policy Number 7994-39-32

Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY

Date Issued October 11, 2021

ANIMALS EXCLUSION (MS 283308)

Under Exclusions/ Umbrella Coverage B/ Bodily Injury/ Property Damage/ Advertising Injury/Personal Injury, the following exclusion is added.

Exclusions/Umbrella Coverage B Bodily Injury/Property Damage/ Advertising Injury/ Personal Injury

Animals

This insurance does not apply to **bodily injury, property damage, personal injury or advertising injury** arising out of, caused by, or any way involving an animal, regardless of whether owned by you, in your care, or on your premises.

This 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**, if the **occurrence** which caused the **bodily injury or property damage**, or the offense which caused the **personal injury or advertising injury**, in any way involved animals.

All other terms and conditions remain unchanged



Authorized Representative

October 11, 2021

Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023
Effective Date OCTOBER 1, 2021
Policy Number 7994-39-32
Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY
Date Issued October 11, 2021

**CARE, CUSTODY OR
CONTROL GARAGE
KEEPERS LEGAL LIABILITY**

Under Policy Exclusions, the following exclusion is added:

*Endorsement Care,
Control or Custody*

Policy Exclusions

Care, Control or Custody

This insurance does not apply to damage to real or personal property of others if the property is in the care, control or custody of the **insured**.

This exclusion does not apply under Excess Follow-Form Coverage A to physical damage to an auto left in the **insured** care for attendance, repair, service, storage or parking if Garage Keeper Legal Liability is shown on the Schedule of Underlying Insurance.

All other terms and conditions remain unchanged

Authorized Representative

October 11, 2021



Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023
Effective Date OCTOBER 1, 2021
Policy Number 7994-39-32
Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY
Date Issued October 11, 2021

**DECLARATIONS (MS
288848)**

The following provision is added to the Declarations:

Declarations

It is hereby agreed and understood that the policy number for this policy is G73726086 001 for processing purposes, and the policy number shown on the Declarations and Endorsements, 79943932, is the Chubb Reference Number.

All other terms and conditions remain unchanged

Authorized Representative

October 11, 2021



Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023
Effective Date OCTOBER 1, 2021
Policy Number 7994-39-32
Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY

Date Issued October 11, 2021

**RPG FOR MCGOWAN
(330910)**

SCHEDULE

Number Of Days Notice Of Cancellation: 120

Under Coverage/Excess Follow-Form Coverage A and Coverage/Umbrella Coverage B, the following is added:

**Coverage /Excess
Follow Form
Coverage A**

**Coverage/Umbrella
Coverage B**

Certificates Of Coverage Coverage/Excess Follow-Form Coverage A and Coverage/Umbrella Coverage B only apply to liability arising out of the operation(s) of the location(s) added or deleted on the Schedule of Locations of an individual Certificate of Coverage issued by the risk purchasing group shown in the Declarations as the first named **insured** during the policy period.

Under Who Is An Insured/Umbrella Coverage B, Subsidiary Or Newly Acquired Or Formed Organizations is deleted and replaced by the following:

**Who Is An Insured/
Umbrella Coverage B**

*Subsidiary Or Newly
Acquired Or Formed* If there is no other insurance available, the following organizations will qualify as named **insureds**:

Organizations

- a subsidiary organization of a named **insured** listed on a Certificate of Coverage of which, at the beginning of the policy period and at the time of loss, such named **insured** controls, either directly or indirectly, more than fifty (50) percent of the interests entitled to vote generally in the election of the governing body of such organization; or
- a subsidiary organization of a named **insured** listed on a Certificate of Coverage that such named **insured** acquires or forms during the policy period, if at the time of loss, such named **insured** controls, either directly or indirectly, more than fifty (50) percent of the interests entitled to vote generally in the election of the governing body of such organization.

Under Who Is An Insured/Excess Follow-Form Coverage A and Who Is An Insured/Umbrella Coverage B, the following is added:

Who Is An Insured/ Excess Follow Form Coverage A

Who Is An Insured/ Umbrella Coverage B

Risk Purchasing Group Members

It is hereby agreed that those entities or group of related entities designated as members of the risk purchasing group that is the first named **insured** in this policy on the individual member's Certificate of Coverage are included as named **insureds** under this policy.

Coverage/Excess Follow-Form Coverage A and Coverage/Umbrella Coverage B only apply to liability arising out of the operation(s) at the specified locations scheduled on the individual member's Certificate of Coverage, but only as respects:

- the specific named **insureds** listed on that Certificate of Coverage and designated as the owner(s), manager(s), or lessee(s) of those specified locations; and
- the coverages shown on that Certificate of Coverage, subject to the terms and conditions of this insurance.

Limits Of Insurance

Under Limits Of Insurance, and with respect to individual certificate holders only, the second and third paragraphs are deleted and replaced by the following:

The aggregate limits apply separately to each consecutive annual period and to any remaining period of less than twelve (12) months (starting with the beginning of the time period specified in an individual Certificate of Coverage), provided the applicable aggregate limits in **underlying insurance** apply in such manner. If the aggregate limits in **underlying insurance** do not so apply, the applicable aggregate limits of this insurance will apply to the entire policy period and not separately to any portion (whether annual or otherwise) thereof.

The Limits Of Insurance shown in an individual Certificate of Coverage apply

Endorsement

Effective Date OCTOBER 1, 2021

Policy Number 7994-39-32

separately to the time period specified in such individual Certificate of Coverage. The only Limits Of Insurance available to a member of the Risk Purchasing Group are the Limits Of Insurance shown in the individual certificate of insurance.

If the time period specified in an individual Certificate of Coverage is extended after issuance, the additional period will be deemed part of the last preceding period for purposes of determining the Limits Of Insurance.

Under Conditions, Cancellation and Separation Of Insureds are deleted and replaced by the following:

Conditions

The first named **insured** may cancel this policy or any of its individual coverages at any time by sending us a written request or by returning the policy and stating when thereafter cancellation is to take effect.

Cancellation

We may cancel this policy or any of its individual coverages at any time by sending to the first named **insured** a notice:

- sixty (60) days, unless a greater number of days is shown in the Schedule above; or
- twenty (20) days in the event of non-payment of premium,

in advance of the cancellation date. Our notice of cancellation will be mailed to the first named **insured's** last known address and will indicate the date on which coverage is terminated. If notice of cancellation is mailed, proof of mailing will be sufficient proof of notice. Notice to individual members of the risk purchasing group shall be provided in accordance with the laws of the member's state of domicile as shown in the Certificates of Coverage.

Unless prevented by law, this Cancellation condition limits our right to cancel this insurance. In addition, if other cancellation provisions contained in this policy, including any endorsements attached to it, further restrict our right to cancel, such more restrictive provisions will supersede any conflicting provisions of this condition.

The earned premium will be computed on a pro rata basis. Any unearned premium will be returned as soon as practicable.

Conditions

Except with respect to any rights or duties specifically assigned in this insurance to the first named **insured**, this insurance applies as if all named **insureds** listed on each

Separation Of Insureds

individual member's Certificate of Coverage submitted during the policy period were the only named **insureds** under the policy.

However, regarding the Limits of Insurance afforded by this policy, separate Limits of Insurance shown in each individual member's Certificate of Coverage:

- apply to all the named **insureds** listed on such Certificate of Coverage; and
- are the most we will pay regardless of the number of named **insureds** listed on such Certificate of Coverage.

Under Conditions, the following is added:

Conditions

It is agreed that those named **insureds** listed in an individual Certificate of Coverage issued by the risk purchasing group during the policy period are provided coverage for the time period specified in such Certificate of Coverage, not to exceed 18 months.

Coverage Term

All additions and deletions made for a named **insured** will be subject to the expiration date designated in the Individual Certificate of Coverage for that named **insured**.

All other terms and conditions remain unchanged



Authorized Representative

October 11, 2021

Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023
Effective Date OCTOBER 1, 2021
Policy Number 7994-39-32
Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY
Date Issued October 11, 2021

CROSS SUITS (MS 283309)

*Exclusions/Umbrella
Coverage B Bodily
Injury/Property Damage/
Advertising Injury/
Personal Injury*

Under Exclusions/Umbrella Coverage B Bodily Injury/Property Damage/Advertising Injury/Personal Injury, the following exclusion is added.

Cross Suits

This insurance does not apply to **bodily injury, property damage, advertising injury** or **personal injury** arising out of a claim or **suit** by one **insured** against another **insured**.

All other terms and conditions remain unchanged

Authorized Representative

October 11, 2021



Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023
Effective Date OCTOBER 1, 2021
Policy Number 7994-39-32
Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY

Date Issued October 11, 2021

**ENDORSEMENT □
 EMPLOYMENT RELATED
 PRACTICES AMENDED**

The Employment – Related Practices exclusion is deleted and replaced by the following:

Employment-Related Practices

- A. This insurance does not apply to any liability or loss, cost or expense in connection with any damages sustained at any time by any person, whether or not sustained in the course of employment by any **insured** arising out of any employment related act, omission, policy, practice or representative directed at such person, occurring in whole or part at any time, including any:
1. arrest, detention or imprisonment;
 2. breach of any express or implied covenant;
 3. coercion, criticism, humiliation, prosecution or retaliation;
 4. defamation or disparagement;
 5. demotion. Discipline, evaluation or reassignment;
 6. discrimination, harassment or segregation;
 7. a. eviction; or
 b. invasion or other violation of any right of occupancy;
 8. failure or refusal to advance, compensate, employ or promote;
 9. invasion or other violation of any right of privacy or publicity;
 10. termination of employment; or
 11. other employment – related act, omission, policy, practice, representation or relationship in connection with any **insured** at any time.
- B. This insurance does not apply to any liability or loss, cost or expense in connection with any damages sustained at any time by the brother, child, parent, sister or spouse of such person at whom any employment-related act, omission, policy, practice or representation is directed, as described in paragraph A. above, as a consequence thereof.

This exclusion does not apply to Excess Follow-Form Coverage A to the extent that insurance is provided under a Directors & Officers Liability Policy shown in the

Schedule of Underlying Insurance, except

This exclusion applies;

- whether the **insured** may be liable as an employer or in any other capacity; and
- to any obligation to share damages with or repay someone else who must pay damages because of any foregoing.

All other terms and conditions remain unchanged

Authorized Representative

A handwritten signature in black ink, appearing to be "P. M. De" or similar, written over a horizontal line.

October 11, 2021

Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023
Effective Date OCTOBER 1, 2021
Policy Number 7994-39-32
Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY

Date Issued October 11, 2021

**PRIMARY NON
 CONTRIBUTORY (MS
 263865)**

Under Conditions, the following provision is added to the condition titled Other Insurance:

Conditions

Other Insurance

Notwithstanding anything to the contrary above, at your option, this policy will apply before **other insurance**, when you have agreed in a written **insured contract** prior to the time of an **occurrence** that such insurance as is afforded by this policy will apply in that manner, provided the applicable **underlying insurance** also applies before **other insurance**.

Insured contract as used herein means a written contract or agreement pertaining to your business, in which you assume the tort liability of another person or organization to pay damages, to which this insurance applies, sustained by a third person or organization, provided the injury or damage occurs, or is caused by an **occurrence** that first occurs after the execution of such contract or agreement.

All other terms and conditions remain unchanged



Authorized Representative

October 11, 2021

Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023
Effective Date OCTOBER 1, 2021
Policy Number 7994-39-32
Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY
Date Issued October 11, 2021

**PUNITIVE EXCLUSION (MS
214660)**

Under Exclusions/Umbrella Coverage B/ Bodily Injury/ Property Damage/ Advertising Injury/Personal Injury, the following exclusion is added.

**Exclusions/
Umbrella Coverage B
Bodily Injury/Property
Damage/Advertising
Injury/Personal Injury*****Punitive Damages***

This insurance does not apply to any punitive or exemplary damages, fines, or penalties.

All other terms and conditions remain unchanged

Authorized Representative

October 11, 2021



Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023
Effective Date OCTOBER 1, 2021
Policy Number 7994-39-32
Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY

Date Issued October 11, 2021

**SUBLIMITED PRIMARY
 COVERAGE EXCLUSION
 (MS 208470)**

This endorsement applies only to participants when specifically shown on their Certificate of Coverage

Under Policy Exclusions, the following exclusion is added.

Policy Exclusions

Sub-Limited Coverages

This insurance does not apply to any liability or loss, cost or expense arising out of any coverage for which a **sub-limit** applies or is imposed under or by any **underlying insurance**.

Notwithstanding anything to the contrary contained in this policy, the provision titled When Excess Follow Form Coverage A Applies (Drop Down) does not apply to any coverage for which a **sub-limit** applies or is imposed under or by any **underlying insurance**.

As used in this exclusion, **sub-limit** means any limit of insurance applicable to a specific hazard, peril, cause of injury or damage, or category of **loss** in **underlying insurance** which is less than the amount of the Limit of Insurance applicable in general to such hazard, peril, cause of injury or damage, or category of **loss**.

All other terms and conditions remain unchanged



Authorized Representative

October 11, 2021

Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023
Effective Date OCTOBER 1, 2021
Policy Number 7994-39-32
Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY

Date Issued October 11, 2021

**BIOLOGICAL AGENTS
ABSOLUTE (07-02-
1692)**

Under Policy Exclusions, the following exclusion is added:

Policy Exclusions

A. This insurance does not apply to any liability or loss, cost or expense arising out of the actual, alleged, or threatened contaminative, pathogenic, toxic or other hazardous properties of **biological agents**.

Biological Agents

B. This insurance does not apply to any loss, cost or expense arising out of any:

- 1. request, demand, order or regulatory or statutory requirement that any **insured** or others test for, monitor, clean up, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of any **biological agents; or**
- 2. claim or proceeding by or on behalf of a governmental authority or others for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of any **biological agents**.

Policy Definitions

Under Policy Definitions, the following definition is added:

Biological Agents

Biological Agents means any:

- A. 1. bacteria;
- 2. mildew, mold or other fungi;
- 3. other microorganisms; or
- 4. mycotoxins, spores or other by-products of any of the foregoing;
- B. Viruses or other pathogens (whether or not a microorganism); or
- C. Colony or group of any of the foregoing.

All other terms and conditions remain unchanged

Authorized Representative

A handwritten signature in black ink, appearing to be "P. Williams", written over a horizontal line.

October 11, 2021

Endorsement

Policy Period OCTOBER 1, 2021 To OCTOBER 1, 2023
Effective Date OCTOBER 1, 2021
Policy Number 7994-39-32
Insured COMMUNITY ASSOCIATIONS PG, INC.

Name of Company FEDERAL INSURANCE COMPANY

Date Issued October 11, 2021

**POLLUTION EXCLUSION
 AMENDED COV A (MS
 263848)**

This Endorsement applies to the following forms:

Under Exclusions/Excess Follow-Form Coverage A, the Pollution exclusion is amended by adding the following:

**Exclusions/Excess
 Follow-Form Coverage A**

Pollution

Paragraph D. does not apply to a **covered pollution cost or expense** to which Coverage A applies.

This exclusion does not apply to:

1. MOBILE EQUIPMENT FULES - Bodily injury or property damage arising out of the escape of fuels, lubricants, or other operating fluids, which are needed to perform the normal electrical, hydraulic, or mechanical functions necessary for the operation of mobile equipment or its parts, if such fuels, lubricants or other operating fluids escape from a vehicle part designed to hold, store or receive them.

However, this exception does apply if:

- a. The fuels, lubricants or other operating fluids are intentionally discharged, dispersed or released; or
 - b. Such fuels, lubricants or other operating fluids are brought on or to the premises, site or location with the intent that they be discharged or released as part of the operations being performed by such **insured**, contractor or subcontractor.
2. AUTO FUELS - Fuels, lubricants, fluids, exhaust gasses or other similar **pollutants** that are needed for or result from the normal electrical, hydraulic or mechanical functioning of any auto or its parts, covered by **underlying insurance** if the **pollutants** escape, seep, migrate, or are discharged, dispersed or released directly from an auto part designed by its manufacturer to hold, store, receive or dispose of such **pollutants**, and the **bodily injury, property damage or covered pollution cost or expense** does not arise out of the operation of cherry pickers or similar devices mounted on vehicle chassis or aircompressors, pumps and generators.

-
3. AUTO UPSET/OVERTURN/DAMAGE - Occurrences that occur away from premises owned by or rented to any **insured** with respect to **pollutants** not in or upon any auto covered by **underlying insurance** if:
1. The **pollutants** or any property in which the **pollutants** are contained are upset, overturned or damaged as a result of the maintenance or use of any auto covered by **underlying insurance**; and
 2. The discharge, dispersal, seepage, migration, release or escape of the **pollutants** is caused directly by such upset, overturn or damage.
4. PRODUCTS/COMPLETED OPERATIONS - **Bodily injury** or **property damage** included within the **products-completed operations hazard** provided that **your product** or **your work** has not at any time been:
- a. Discarded, dumped, abandoned, thrown away; or
 - b. Treated or handled as waste;
- by anyone.
5. PESTICIDE OR HERBICIDE APPLICATOR - With respect to pesticide or herbicide application by any **insured**, if the operations meet all standards of any statute, ordinance, regulation or license requirement of any federal, state or local government which apply to those
6. CONTRACTORS – **Bodily injury** or **property damage** for which you may be held liable if:
- a. You are a contractor; and
 - b. The owner or lessee of such premises, site or location has been added to this policy as an additional **insured** with respect to your ongoing operations performed for that additional **insured** at that premises, site or location; and
 - c. Such premises, site or location is not and never was owned or occupied by, or rented or loaned to, any **insured**, other than the owner or lessee of that premises who has been added to the policy as an additional **insured**.
7. **Bodily injury** directly caused by any of the below that occur within a building or upon a premises any **insured** owns, rents, occupies or manages:
- a. Chlorine, bromine, sodium hydroxide, sodium, bicarbonate, soda ash, diatomaceous earth, muriatic acid or other chemicals, compounds or materials used for the maintenance of a swimming pool, whirlpool or spa.

As used in this endorsement, a **covered pollution cost or expense** means any cost or expense arising out of any:

1. Request, demand, order or statutory or regulatory requirement; or
2. Claim or **suit** by or on behalf of a governmental authority,

demanding that **Insured** or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of **pollutants**.

With respect to the insurance afforded under this endorsement, the definition of **loss** is

Endorsement

Effective Date OCTOBER 1, 2021

Policy Number 7994-39-32

amended to include a **covered pollution cost or expense.**

All other terms and conditions remain unchanged

Authorized Representative



October 11, 2021



Commercial Lines Policy

Home Office:

c/o CT Corporation System
600 N. 2nd Street, Suite 401
Harrisburg, Pennsylvania 17101

Administrative Office:

One QBE Way
Sun Prairie, WI 53596
1-800-362-5448

QBE and the links logo are registered service marks of QBE Insurance Group Limited.

This policy consists of:

- Declarations
- Common Policy Conditions
- One or more coverage parts.
- A coverage part consists of:
 - One or more coverage forms
 - Applicable forms and endorsements

QBE Insurance Corporation

In Witness Whereof, we have caused this policy to be executed and attested, and, if required by state law, this policy shall not be valid unless countersigned by our authorized representative.

Todd Jones
President



Mark Pasko
Secretary





POLICYHOLDER DISCLOSURE

NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism. *As defined in Section 102(1) of the Act:* The term “act of terrorism” means any act or acts that are certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and 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.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 80% BEGINNING ON JANUARY 1, 2020, OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS’ LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

Acceptance or Rejection of Terrorism Risk Insurance Coverage

<input type="checkbox"/>	I hereby elect to purchase terrorism coverage for a prospective premium of \$_____.
<input type="checkbox"/>	I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand I will have no coverage for losses resulting from certified acts of terrorism.

Policyholder/Applicant’s Signature

Insurance Company

Print Name

Policy Number

Date



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COMMERCIAL EXCESS LIABILITY DECLARATIONS			
ITEM 1			
POLICY	POLICY PERIOD		COVERAGE IS PROVIDED BY THE
See Evidence	See Evidence	See Evidence	QBE Insurance Corporation
NAMED INSURED AND ADDRESS			
See Evidence			

POLICY PERIOD: THE POLICY PERIOD WILL BEGIN AND END AT 12:01 AM STANDARD TIME AT THE ADDRESS OF THE FIRST NAMED INSURED.

THIS POLICY CONSISTS OF THESE DECLARATIONS, THE COMMERCIAL EXCESS LIABILITY COVERAGE FORM, AND ANY ENDORSEMENTS INDICATED AS APPLICABLE IN THESE DECLARATIONS.

ITEM 2

A. LIMITS OF INSURANCE:

EACH OCCURRENCE LIMIT: \$ 25,000,000
 GENERAL AGGREGATE LIMIT: \$ 25,000,000
 PRODUCTS AND COMPLETED OPERATIONS
 AGGREGATE LIMIT: \$

B. LIMITS OF UNDERLYING INSURANCE:

EACH OCCURRENCE LIMIT: \$ 25,000,000
 GENERAL AGGREGATE LIMIT: \$ 25,000,000
 PRODUCTS AND COMPLETED OPERATIONS
 AGGREGATE LIMIT: \$

ITEM 3

COMMERCIAL EXCESS LIABILITY PREMIUM: \$ See Evidence
 MINIMUM EARNED PREMIUM: \$ See Evidence
 <TERRORISM PREMIUM> \$ See Evidence

ITEM 4

NOTICES TO THE INSURER:

To report a new loss online, email your loss notice to NEWLOSSQBE@US.QBE.COM.

Claim correspondence on existing claims may be sent to CLAIMMAIL@US.QBE.COM or faxed to 888.723.2567. We can be reached toll free at 844.723.2524 for questions regarding claims.

Claim related mail can be directed to: QBE the Americas
 PO Box 975
 Sun Prairie, WI 53590

All other notices should be sent to the Underwriting Department at the address shown at the top of the Declarations Page.

ITEM 5

SCHEDULE OF UNDERLYING INSURANCE:

CONTROLLING UNDERLYING INSURANCE:

Coverage: Lead Umbrella

Insurer: Federal Insurance Company

Policy Number: G73726086 001

Policy Period: 10/01/2021 To 10/01/2023

Limits of Liability:	\$ 10,000,000	Per Occurrence
	\$ 10,000,000	Annual Aggregate (where applicable)
	\$	Products/Completed Operations Aggregate

Coverage: Lead Umbrella

Insurer: Fireman's Fund Insurance Company

Policy Number: USL00212921U

Policy Period: 10/01/2021 To 10/01/2023

Limits of Liability:	\$ 10,000,000	Per Occurrence
	\$ 10,000,000	Annual Aggregate (where applicable)
	\$	Products/Completed Operations Aggregate]

Coverage: Lead Umbrella

Insurer: Fireman's Fund Insurance Company

Policy Number: USL00213321U

Policy Period: 10/01/2021 To 10/01/2023

Limits of Liability:	\$ 10,000,000	Per Occurrence
	\$ 10,000,000	Annual Aggregate (where applicable)
	\$	Products/Completed Operations Aggregate]

SCHEDULE OF UNDERLYING POLICIES:

A. Coverage: Excess Liability

Insurer: Markel American Insurance Co.

Policy Number: MCRX002021

Policy Period: 10/01/2021 To 10/01/2023

Limits of Liability:	\$ 15,000,000	Per Occurrence, Per Claim or Per Loss
	\$ 15,000,000	Annual Aggregate (where applicable)
	\$	Products/Completed Operations Aggregate

Excess of CONTROLLING UNDERLYING INSURANCE above.

B. Coverage:

Insurer:

Policy Number:

Policy Period: To

Limits of Liability:	\$	Per Occurrence, Per Claim or Per Loss
	\$	Annual Aggregate (where applicable)
	\$	Products/Completed Operations Aggregate

Excess of ITEM 5.A. above.

C. Coverage:

Insurer:

Policy Number:

Policy Period: To

Limits of Liability:	\$	Per Occurrence, Per Claim or Per Loss
	\$	Annual Aggregate (where applicable)
	\$	Products/Completed Operations Aggregate

Excess of ITEM 5.B. above.

ITEM 6
SCHEDULE OF FORMS AND ENDORSEMENTS

NUMBER	TITLE
CL Jacket (03-20)	Policy Jacket
IL-4009 (12-20)	Policyholder Disclosure - Notice Offer of Terrorism Insurance Coverage
XS 70 00 09 11	Commercial Excess Liability Coverage Form
AMSXR-3002 (06-20)	Commercial Excess Liability Declarations
XS 70 00 09 11	Commercial Excess Liability Coverage Part
AMSXR-2002 (06-20)	Following The Form of Underlying General Aggregate Per Project or Per Location
AMSXR-2009 (06-20)	Certificate of Coverage Endorsement
AMSXR-2014 (06-20)	Underlying Claims Made Coverage
AMSXR-2005 (06-20)	Total Pollution Exclusion With a Hostile Fire Exception
AMSXR-2006 (06-20)	Exclusion - Employment Related Practice
AMSXR-2008 (06-20)	Nuclear Energy Liability Exclusion
AMSXR-2012 (06-20)	Exclusion - Violation of Statues That Governs Recording and Distribution of Material
AMSXR-2013 (06-20)	Exclusion - War Exclusion
XS 70 65 09 11	Non-Stacking of Limits
XS 70 88 09 11	Exclusion - Asbestos (Total)
XS 70 95 09 11	Exclusion - Coverage in Violation of U.S. Economic or Trade Sanctions
XS 71 03 09 11	Exclusion - Known Loss
XS 71 20 09 11	Exclusion - Occupational Disease
XS 71 25 09 11	Exclusion - Professional Services Exclusion
XS 71 50 09 11	Exclusion Related to Contractors
IL 09 85 12 20	Disclosure Pursuant to Terrorism Risk Insurance Act
AMSXR-2007 (06-20)	Cap on Losses from Certified Acts of Terrorism
AMSXR-2011 (06-20)	Exclusion - Certified Acts of Terrorism
AMSXR-5003 (06-20)	Illinois Changes - Cancellation and Nonrenewal
AMSXR-7002 (06-20)	Excess Liability Certificate of Coverage

In witness whereof, the Insurer has caused this Policy to be executed, but it shall not be valid unless also signed by a duly authorized representative of the Insurer.

Todd Jones
President

Mark Pasko
Secretary



COMMERCIAL EXCESS LIABILITY COVERAGE FORM

Each section in this Coverage Form may contain exclusions, limitations or restrictions of coverage. Please read the entire Coverage Form carefully to determine rights, duties and what is and is not covered.

Throughout this Coverage Form the words “you” and “your” refer to the Named Insured shown in the Declarations. The words “we”, “us” and “our” refer to the Company providing this insurance.

The word “insured” means any person or organization qualifying as such under “controlling underlying insurance”.

Other words and phrases that appear in quotation marks have special meaning. Please refer to **SECTION IV - DEFINITIONS**.

SECTION I - COVERAGE

A. Insuring Agreement

We will pay on behalf of an insured, or indemnify the insured if we are prevented from paying on their behalf, the “loss” that an insured becomes legally obligated to pay in excess of “underlying limits of insurance” and covered by “underlying insurance” and this insurance.

The terms, including exclusions, conditions, definitions and limitations of “controlling underlying insurance” apply unless they conflict or are inconsistent with the provisions of the policy of which this Coverage Form is a part, in which case the terms of our policy will apply.

If “underlying insurance” does not provide coverage for “loss”, for a reason or reasons other than the exhaustion of an aggregate limit of insurance then we will not provide coverage for such “loss”.

If “controlling underlying insurance” applies on a claims made basis and includes an offer of an extended reporting period then this insurance will also offer an extended reporting period on the same terms and conditions, including but not limited to any formula for calculating additional premium except any additional premium due will be calculated using the premiums of this policy.

The amount we pay for damages is limited as described in **SECTION II – LIMITS OF INSURANCE**.

B. Defense and Supplementary Payments

1. We have no duty to defend an insured against any claim or suit seeking any damages for which this insurance does not apply.
2. If the limits of “underlying insurance” have been exhausted due to the payment of claims, we will have the right and duty to defend the insured against any claim or suit seeking damages due to a “loss” for which this insurance applies.

3. Other than as described in **B.2.** above, we will not be obligated to investigate, settle or defend any claim or suit against you. However, we will have the right at our discretion, but not the duty, to participate in the investigation, settlement or defense of any claim or suit that, in our opinion, may involve insurance under this Coverage Form.
4. We will pay with respect to any claim or suit we defend:
 - a. All expenses we incur;
 - b. All court costs taxed against an insured on amounts payable by this insurance;
 - c. Pre-judgment interest awarded against an insured on that part of the judgment we pay. If we make an offer to pay the applicable Limit of Insurance, we will not pay any pre-judgment interest based on that period of time after the offer.
 - d. All interest on the amount of any judgment we pay that occurs after entry of the judgment and before we have paid, offered to pay, or deposited in court the part of the judgment that is within our applicable Limit of Insurance.
5. Costs of Defense and Supplementary Payments will not reduce the Limits of Insurance of this Coverage Form unless the limits of insurance provided by “controlling underlying insurance” are reduced by such defense and expense payments, in which case these payments are included within and will reduce the Limits of Insurance of this Coverage Form.
6. If defense is transferred to us due to the limits of “underlying insurance” being exhausted due to the payment of claims or if we transfer defense to another insurer specifically written as excess over this Coverage Form or to an insured or their designated representative, we will cooperate in the transfer of control of defense.
7. All obligations for Defense and Supplementary Payments end when we have used up our applicable limits of insurance.

C. Exclusions

Unless otherwise stated in the Declarations, this insurance does not apply to, nor shall we have a duty to defend, any claim or suit arising out of or resulting from:

1. Anything excluded by the “underlying insurance”; or
2. Any coverage that is provided in any “underlying insurance” with a limit that is included within and lower than “underlying limits of insurance”, commonly referred to as a sub-limit.

SECTION II - LIMITS OF INSURANCE

- A.** The Limits of Insurance shown in the Declarations page and the rules below fix the most we will pay regardless of the number of:
1. Insureds;
 2. Claims made or suits brought; or
 3. Persons or organizations making claims or bringing suits.
- B.** The Limits of Insurance apply only in excess of “underlying limits of insurance” listed in the Schedule of Underlying Insurance.
- C.** The General Aggregate Limit is the most we will pay for all damages covered under the policy. However, the General Aggregate Limit will not apply to “underlying insurance” that does not contain an aggregate limit and will not apply to damages arising out of the products-completed operations hazard which are subject to **D.** below.
- D.** The Products-Completed Operations Aggregate Limit is the most we will pay because of damages arising out of the products-completed operations hazard.
- E.** Subject to **C.** or **D.** above, the Each Occurrence Limit is the most we will pay for all “loss” arising out of any one occurrence or offense.
- F.** Subject to **C.** or **D.** above, if “underlying limits of insurance” are reduced or exhausted by payment of “loss”, and/or are reduced or exhausted by payment of costs of Defense and Supplementary Payments if they reduce the “underlying limits of insurance”, the insurance provided by this Coverage Form will apply in excess of the reduced “underlying limit of insurance”, or, if all “underlying limits of insurance” are exhausted, will apply in place of “underlying insurance”.

The Limits of Insurance of this Coverage Part apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

SECTION III - COMMERCIAL EXCESS POLICY CONDITIONS

Unless otherwise stated in the Declarations, the following Conditions apply.

- A. Appeals.**
1. If the insured or any provider of “underlying insurance” elects not to appeal a judgment that exceeds “underlying limits of insurance”, at our discretion we may do so.

2. If we do elect to appeal a judgment, we will pay all costs of the appeal and any pre-judgment or post-judgment interest awarded against the insured attributable to such appeal. However, while we may be subject to pre-judgment or post-judgment interest on the entire amount of the judgment for the period after the judgment described in **A.1.** above and attributable to the appeal, we will not be required to pay pre-judgment or post-judgment interest owed by “underlying insurance” on the portion of the loss they have offered to pay prior to our appeal.

In no event shall this provision increase our liability beyond the applicable Limit of Insurance described in Section II of this Coverage Form.

B. Duties in the Event of Occurrence, Offense, Claim or Suit.

1. You must see to it that we are notified as soon as practicable of an occurrence or offense that may result in a claim under this Coverage Form. To the extent possible, notice should include:
 - a. How, when and where the occurrence or offense took place;
 - b. The names and addresses of any injured persons and witnesses, and any person or organizations who may make claims; and
 - c. The nature and location of any injury or damage arising out of the occurrence or offense.
2. If a claim or suit against any insured may reasonably involve coverage provided by this Coverage Form, you must see to it that we receive written notice as soon as practicable.
3. You and any other involved insured must:
 - a. Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or suit;
 - b. Authorize us to obtain records and other information;
 - c. Cooperate with us in the investigation or settlement of the claim or defense against the suit; and
 - d. Assist us, upon our request, in the enforcement of any right against any person or organization that may be liable to the insured because of injury or damage to which this insurance may also apply.
4. As respects insurance provided by this Coverage Form, no insured will, except at that insured's own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent.

C. Duties in Regard to a Copy of “Underlying Insurance”

The first Named Insured in the Declarations is responsible to provide us with a copy of “controlling underlying insurance” and any subsequently issued endorsements that may in any way affect it.

D. Financial Impairment

Bankruptcy, insolvency, rehabilitation, receivership, liquidation, or other financial impairment of the insured, the insured’s estate, or an insurer listed in the Schedule of Underlying Insurance will not relieve us of our obligations under this Coverage Form. However, in no event will such bankruptcy, insolvency, rehabilitation, receivership, liquidation, or other financial impairment require us to provide coverage or assume any obligation of “underlying insurance”.

E. Legal Action Against Us.

No person or organization has a right under this Coverage Form:

1. To join us as a party or otherwise bring us into a suit asking for damages from an insured;
or
2. To sue us unless all of the terms of this Coverage Form have been fully complied with.

F. Maintenance of “Underlying Insurance”

You agree to effect and maintain “underlying insurance” shown in the Schedule of Underlying Insurance, or renewal or replacement policies not more restrictive in their terms and conditions, in full force and effect during the policy period of the policy of which this Coverage Form is a part.

The limits of “underlying insurance” must be in effect and maintained without reduction other than by payment of losses covered thereunder.

You must notify us in writing as soon as practicable of exhaustion of “underlying insurance” aggregate limits. You must also inform us within 30 days of any cancellation of any policy of “underlying insurance”, or replacement of the provider of any policy of “underlying insurance.”

You must give us a written notice of any change in “underlying insurance” as respects:

1. Coverage;
2. Limits of insurance;
3. Termination of any coverage; or
4. Exhaustion of aggregate limits.

Your failure to comply with the foregoing shall not invalidate the policy of which this Coverage Form is a part, but in the event of such failure, we shall be liable only to the extent that we would have been liable had you complied with these obligations.

G. Other Insurance.

1. If other insurance is available to an insured for loss covered under this Coverage Form, this insurance will apply as excess over any other insurance, including self-insured retentions, or insurance deductibles. This provision does not apply to a policy specifically written to apply in excess of this insurance and which specifically references the policy of which this Coverage Form is a part.
2. We will have no duty to defend any claim or suit that any other insurer has a duty to defend. If no other insurer defends, at our discretion we may undertake to do so, but we will be entitled to the insured's rights against all other insurers

H. Premium and Audit.

1. We will compute all premiums for the policy of which this Coverage Form is a part in accordance with our rules and rates.
2. Unless shown as advance premium, the premium for the policy of which this Coverage Form is a part is a flat premium and is not subject to adjustment except as provided herein or amended by endorsement. If any additional premium charge is made to any "underlying insurance" due to a change in exposure during the policy period you must notify us and our premium may be adjusted accordingly.
3. Premium shown in the Declarations as advance premium is a deposit premium only. At the close of each audit period, we will compute the earned premium for that period.

Audit premiums are due and payable on notice to the first Named Insured. If the sum of the advance and audit premiums paid for the policy term is greater than the earned premium, we will return the excess to the first Named Insured, but not if such audit premium is less than the minimum premium shown in the Declarations.

4. If we cancel the policy any return premium will be pro-rated. If you cancel the policy, return premium will be pro-rated but will be subject to a minimum retained premium, which may be a dollar amount or percentage of the total policy premium, if a minimum retained premium is stated in the Declarations.
5. The first Named Insured must keep records of the information we need for premium computation, and send us copies at such times as we may request.

I. Transfer of Rights of Recovery Against Others to Us.

If an insured has rights to recover all or part of any payment we have made under this Coverage Form, those rights are transferred to us. The insured must do nothing after loss to impair them. At our request, the insured will bring suit or transfer those rights to us and help us enforce them.

Reimbursement will be made in the following order:

1. First, to any interest (including the insured) who has paid any amount in excess of the limits of this insurance;
2. Next, to us; and
3. Then to any interest (including the insured and a provider of “underlying insurance”) as are entitled to claim the remainder, if any.

When we assist in pursuit of an insured’s rights of recovery, reasonable expenses resulting therefrom shall be apportioned among all interests in the ratio of their respective recoveries. If there should be no recovery as a result of proceedings instituted solely at our request, we shall bear all expenses of such proceedings.

J. When We Do Not Renew

If we decide not to renew this Coverage Form, we will mail or deliver to the first Named Insured shown in the Declarations written notice of the non-renewal not less than 60 days before the expiration date, unless a different number of days is shown in the Declarations. If notice is mailed, proof of mailing will be sufficient proof of notice.

K. When “Loss” is Payable.

As soon as practicable, we will pay the amount of “loss” after:

1.
 - a. An insured’s liability is established by court decision; or
 - b. There is a written agreement between the claimant, the insured, and us; and
2. The amount of “underlying insurance” is paid by or on behalf of an insured.

We will pay all claims, as soon as practicable, provided all terms of this insurance are met.

SECTION IV - DEFINITIONS

- A. “Controlling underlying insurance” means the policy or policies shown in the Schedule of Underlying Insurance as such. When there are multiple types of “underlying insurance” there may be multiple instances of “controlling underlying insurance” that will apply individually to each type.

- B.** “Loss” means the sums that you are legally obligated to pay, and are actually paid, in the settlement or satisfaction of a claim or suit after making deductions for all recoveries and salvage.
- C.** “Underlying insurance” means the self-insured retention, policy or policies shown in the Schedule of Underlying Insurance, including any self-insured retentions that are a provision of such policies.
- D.** “Underlying limits of insurance” means the total sum of the limits of all applicable “underlying insurance” specifically listed in the Schedule of Underlying Insurance.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDMENT – FOLLOWING THE FORM OF UNDERLYING GENERAL AGGREGATE PER PROJECT OR PER LOCATION

Named Insured:	Community Associations PG Inc. and its Designated Members
Policy Number:	MXR2021
Endorsement Number:	1
Effective Date of Endorsement:	10/01/2021
Name of Insurer:	QBE Insurance Corporation

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY COVERAGE FORM

It is agreed that **Section II – Limits of Insurance**, paragraph **C.** is deleted in its entirety and replaced with the following:

- C.** The General Aggregate Limit is the most we will pay for all damages covered under the policy. However, the General Aggregate Limit:
1. Will not apply to “underlying insurance” that does not contain an aggregate limit;
 2. Will not apply to damages arising out of the products-completed operations hazard which are subject to **D.** below; and
 3. Will apply to each project or each location if all General Aggregates in “underlying insurance” apply to each project or each location but only to the extent, including but not limited to any maximums or caps, General Aggregates in “underlying insurance” apply to each project or each location.

All other terms and conditions of this policy remain unchanged.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CERTIFICATE OF COVERAGE ENDORSEMENT

Named Insured:	Community Associations PG Inc. and its Designated Members
Policy Number:	MXR2021
Endorsement Number:	2
Effective Date of Endorsement:	10/01/2021
Name of Insurer:	QBE Insurance Corporation

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY COVERAGE FORM

It is agreed that the policy is amended as follows:

- A.** The Named Insured as shown in **ITEM 1.** Of the Declarations is deleted in its entirety and replaced with the following:

Those members of the Community Associations PG Inc. as scheduled on their individual Certificates of Coverage issued by, and on file with, the Agent or Broker shown on the Declarations of this policy.

- B.** The Policy Period, as shown in **ITEM 1.** of the Declarations, applies to the Certificate of Coverage as follows:

Each Certificate of Coverage will have an effective date of coverage commencing within the two (2) year Policy Period shown in **ITEM 1.** of the Declarations. The Policy Period shown on the Certificate of Coverage will in no event be longer than twelve (12) months, not to exceed beyond the expiration date of the Policy Period shown in **ITEM 1.** of the Declarations, unless otherwise approved by us.

- C.** The Limits of Insurance, as shown in **ITEM 2.A.** of the Declarations, apply individually to each Certificate of Coverage issued to a member of the Community Associations PG Inc.

References in **SECTION II – LIMITS OF INSURANCE** of the policy to "annual period", "Policy Period" and "policy period as shown in the Declarations", mean the Policy Period shown on the Certificate of Coverage for each Certificate Holder.

- D.** Reference to "policy period" in **SECTION III.F. Maintenance of Underlying Insurance** means the Policy Period shown on the Certificate of Coverage for each Certificate Holder.

- E.** The following is added to **Section III – COMMERCIAL EXCESS POLICY CONDITIONS:**

RECONCILIATION

It is agreed that if exclusions, restrictions or amendments of coverage shown on the Certificate of Coverage issued to an individual member are more restrictive than this policy, then those exclusions, restrictions or amendments of coverage shall be deemed to be part of this policy.

All other terms and conditions of this policy remain unchanged.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

UNDERLYING CLAIMS-MADE COVERAGE

Named Insured:	Community Associations PG Inc. and its Designated Members
Policy Number:	MXR2021
Endorsement Number:	3
Effective Date of Endorsement:	10/01/2021
Name of Insurer:	QBE Insurance Corporation

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY COVERAGE FORM

SCHEDULE

Retroactive Date:
(Enter Date Or "NONE" If No Retroactive Date Applies.)
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

COVERAGE PROVIDED BY THIS ENDORSEMENT APPLIES ON A CLAIMS - MADE BASIS. PLEASE READ THE ENTIRE ENDORSEMENT CAREFULLY

If any "controlling underlying insurance" is written on a claims-made basis, the following applies to the insurance provided by this Coverage Part which is excess over that "underlying insurance":

A. The following is added to Section I – COVERAGE, A. Insuring Agreement:

If the "controlling underlying insurance" requires, for a particular claim, that the injury, occurrence or offense occur on or after the Retroactive Date shown in the Declarations of that insurance in order for that coverage to apply, then this Coverage Form will only apply to that injury, occurrence, or offense which occurs on or after the Retroactive Date shown in the Schedule of this endorsement but before the end of the policy period of this Coverage Form.

A claim for damages for such injury, occurrence or offense must be first made against the insured during the policy period or any Extended Reporting Period provided under this Coverage Form. A claim will be considered first made under this Coverage Part:

1. When notice of such claim is received by any insured or by us, whichever comes first, if the controlling underlying insurance" is written on a claims-made basis; or
2. When notice of such claim, after being received by any insured, is reported to us in writing, if the "controlling underlying insurance" is written on a claims-made and reported basis.

B. The following is added to Section I – COVERAGE, C. Exclusions:

Criminal, Malicious or Wrongful Acts

This insurance does not apply to, nor shall we have any duty to defend, "loss" in connection with any claim or suit based upon, arising out of, directly or indirectly resulting from, in consequence of, or in any way involving any criminal, malicious, fraudulent, intentional, knowingly wrongful, or dishonest, act or omission by any person



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or organization whether or not an Insured. This exclusion applies even if the claim or suit alleges negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by any insured.

Contractual Liability Limitation

This insurance does not apply to, nor shall we have any duty to defend, "loss" in connection with any claim or suit based upon, arising out of, directly or indirectly resulting from, in consequence of, or in any way involving any:

1. Insured's obligation to pay as damages by reason of any insured's assumption of the liability of another person or organization in any contract or agreement for the rendering of or failure to render any professional service; or
2. Any breach of any contract, agreement, warranty, guarantee or representation.

C. The following section is added to **Section III – COMMERCIAL EXCESS POLICY CONDITIONS**:

Claims-made Extended Reporting Period

1. Any provisions under the "controlling underlying insurance" relating to an Extended Reporting Period for which a separate premium charge is made do not apply to this insurance, unless an Extended Reporting Period is purchased under this Coverage Form.
2. An Extended Reporting Period, consistent with the terms, conditions and duration of any Extended Reporting Period available in accordance with the terms of any "controlling underlying insurance", will be available for this Coverage Form by endorsement, for an additional charge, if:
 - a. This policy is cancelled or not renewed; or
 - b. This policy is renewed or replaced with insurance that:
 - (1) Has a retroactive date later than the date shown in the Schedule of this endorsement; or
 - (2) Does not apply to injuries, occurrences or offenses on a claims-made basis.
3. If this Policy and the "controlling underlying insurance" are cancelled or not renewed and an Extended Reporting Period has been provided under the "controlling underlying insurance", then an Extended Reporting Period will be available for this Coverage Form. The Extended Reporting Period available under this Coverage Form will be consistent with the terms, conditions and duration of any Extended Reporting Period provided in accordance with the terms of the "controlling underlying insurance".
4. You must request, in writing, an Extended Reporting Period under this Coverage Form no later than the time allowed to purchase such endorsement under the "controlling underlying insurance". The Extended Reporting Period will not go into effect unless you pay the additional premium promptly when due.
5. We will determine the additional premium in accordance with our rules and rates. In doing so, we may take into account the following:
 - a. The exposures insured;
 - b. Previous types and amounts of insurance;
 - c. Limits of Insurance available under this Policy for future payment of damages; and
 - d. Other related factors.
6. If the provisions of the Extended Reporting Period in any "controlling underlying insurance" provide for supplemental aggregate limits of insurance when the Extended Reporting Period is purchased, a supplementary aggregate limit of insurance, equal to the Aggregate Limit shown in the Declarations of this Coverage Form, will apply to claims first made during the Extended Reporting Period if the Extended Reporting Period is purchased for this insurance.

All other terms and conditions of this policy remain unchanged.





THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TOTAL POLLUTION EXCLUSION WITH A HOSTILE FIRE EXCEPTION

Named Insured:	Community Associations PG Inc. and its Designated Members
Policy Number:	MXR2021
Endorsement Number:	4
Effective Date of Endorsement:	10/01/2021
Name of Insurer:	QBE Insurance Corporation

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY COVERAGE FORM

It is agreed that the policy is amended as follows:

A. The following is added to Section I.C. Exclusions:

This insurance does not apply to, nor shall we have any duty to defend, loss in connection with any claim or suit based upon, arising out of, directly or indirectly resulting from, in consequence of, or in any way involving any:

1. Injury or damage which would not have occurred in whole or part but for the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants" at any time;
2. Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants", including any loss, cost, or expense arising from such request, demand, order or statutory or regulatory requirement; or
3. Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants", including any loss, cost, or expense arising from such claim or suit.

However, this exclusion shall not apply to liability for "loss" that is covered by the "underlying insurance" only when all "underlying insurance" provides coverage for such "loss" for the full "underlying limits of insurance" and then for no broader coverage than is provided by such "underlying insurance".

Further, this exclusion shall not apply to "bodily injury" or "property damage" arising out of heat, smoke or fumes from a "hostile fire" unless that "hostile fire" occurred or originated:

1. At any premises, site or location which is or was at any time used by or for any insured or others for the handling, storage, disposal, processing or treatment of waste; or
2. At any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations to test for, monitor, clean up, remove, contain, treat, detoxify, neutralize or in any way respond to, or assess the effects of, "pollutants".

For the purpose of this exclusion, "hostile fire" means one that becomes uncontrollable or breaks out from where it is intended to be.

B. The following is added to Section IV – DEFINITIONS:

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

All other terms and conditions of this policy remain unchanged.



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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – EMPLOYMENT RELATED PRACTICES

Named Insured:	Community Associations PG Inc. and its Designated Members
Policy Number:	MXR2021
Endorsement Number:	5
Effective Date of Endorsement:	10/01/2021
Name of Insurer:	QBE Insurance Corporation

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY COVERAGE FORM

It is agreed that the following is added to **Section I.C. Exclusions**:

This policy shall not apply to, nor shall we have any duty to defend, any “loss” arising out of any refusal to employ, termination of employment, coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination or other employment-related practices, policies, acts or omissions.

This exclusion applies whether the insured may be held liable as an employer or in any other capacity, and to any obligation to share damages with or to repay someone else who must pay damages because of injury or damage arising out of the employment-related practices, policies, acts or omissions described in the paragraph above.

However, notwithstanding the foregoing, this exclusion shall not apply to the extent insurance is provided under a directors and officers liability policy shown in the Schedule of Underlying Insurance.

All other terms and conditions of this policy remain unchanged.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – NUCLEAR ENERGY LIABILITY

Named Insured:	Community Associations PG Inc. and its Designated Members
Policy Number:	MXR2021
Endorsement Number:	6
Effective Date of Endorsement:	10/01/2021
Name of Insurer:	QBE Insurance Corporation

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY COVERAGE FORM

It is agreed that the following is added to **Section I.C. Exclusions:**

This insurance does not apply:

A. To liability:

1. With respect to which an insured under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada or any of their successors, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
2. Resulting from the "hazardous properties" of "nuclear material" and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the insured is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

B. To liability resulting from "hazardous properties" of "nuclear material", if:

1. The "nuclear material" (a) is at any "nuclear facility" owned by, or operated by or on behalf of, an insured or (b) has been discharged or dispersed therefrom;
2. The "nuclear material" is contained in "spent fuel" or "waste" at any time possessed, handled, used, processed, stored, transported or disposed of, by or on behalf of an insured; or
3. To liability arising out of the furnishing by an insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any "nuclear facility", but if such facility is located within the United States of America, its territories or possessions or Canada, this Exclusion (3) applies only to "property damage" to such "nuclear facility" and any property thereat.

As used in this exclusion:

"Hazardous properties" includes radioactive, toxic or explosive properties.

"Nuclear material" means "source material", "Special nuclear material" or "by-product material".

"Source material", "special nuclear material", and "by-product material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof.

"Spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a "nuclear reactor".

"Waste" means any waste material (a) containing "by-product material" other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its "source



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material" content, and (b) resulting from the operation by any person or organization of any "nuclear facility" included under the first two paragraphs of the definition of "nuclear facility".

"Nuclear facility" means:

- (a) Any "nuclear reactor";
- (b) Any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing "spent fuel", or (3) handling, processing or packaging "waste";
- (c) Any equipment or device used for the processing, fabricating or alloying of "special nuclear material" if at any time the total amount of such material in the custody of the insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;
- (d) Any structure, basin, excavation, premises or place prepared or used for the storage or disposal of "waste";

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations.

"Nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.

"Property damage" includes all forms of radioactive contamination of property.

All other terms and conditions of this policy remain unchanged.





THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – VIOLATION OF STATUTES THAT GOVERN RECORDING AND DISTRIBUTION OF MATERIAL

Named Insured:	Community Associations PG Inc. and its Designated Members
Policy Number:	MXR2021
Endorsement Number:	7
Effective Date of Endorsement:	10/01/2021
Name of Insurer:	QBE Insurance Corporation

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY COVERAGE FORM

It is agreed that the following is added to **Section I.C. Exclusions:**

This insurance does not apply to, nor shall we have any duty to defend, “loss” in connection with any claim or suit based upon, arising out of, directly or indirectly resulting from, in consequence of, or in any way involving any act or omission that violates or is alleged to violate:

1. The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law;
2. The CAN-SPAM Act of 2003, including any amendment of or addition to such law;
3. The Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transaction Act (FACTA); or
4. Any federal, state or local statute, ordinance or regulation, other than the TCPA, CAN-SPAM Act of 2003 or FCRA and their amendments and additions, that addresses, prohibits, or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.

All other terms and conditions of this policy remain unchanged.





THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – WAR

Named Insured:	Community Associations PG Inc. and its Designated Members
Policy Number:	MXR2021
Endorsement Number:	8
Effective Date of Endorsement:	10/01/2021
Name of Insurer:	QBE Insurance Corporation

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY COVERAGE FORM

It is agreed that the following is added to **Section I.C. Exclusions**:

This insurance does not apply to, nor shall we have any duty to defend, “loss” in connection with any claim or suit based upon, arising out of, directly or indirectly resulting from, in consequence of, or in any way involving any:

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

All other terms and conditions of this policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDMENT - NON-STACKING OF LIMITS

The following is added to Section VI, CONDITIONS of the Commercial Excess Liability Coverage Form:

Non-Stacking of Limits

If this insurance and any other insurance provided by us or any of our affiliated companies will apply to the same "loss", the maximum limit of insurance under all insurance available will not exceed the highest applicable limit of insurance available under any one Policy. However, this condition will not apply if the insurance is specifically written to be proportional share, primary to or excess of this Policy.

All other terms and conditions of the policy remain unchanged.

POLICY NUMBER: MXR2021
Effective Date of Endorsement: 10/01/2021

XS 70 88 09 11
Endorsement No. [10]

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - ASBESTOS (TOTAL)

This insurance does not apply to, nor shall we have any duty to defend, "loss" based upon, arising out of, directly or indirectly resulting from or in any way involving asbestos or asbestos-containing material.

All other terms and conditions of this policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**EXCLUSION – COVERAGE IN VIOLATION OF
U.S. ECONOMIC OR TRADE SANCTIONS**

This insurance does not apply, nor shall we have any duty to defend, when coverage would be in violation of any United States economic or trade sanction.

All other terms and conditions of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - KNOWN LOSS

This insurance does not apply to, nor shall we have any duty to defend, "loss" in connection with any claim or suit made against an insured based upon, arising out of, directly or indirectly resulting from, in consequence of, or in any way involving any fact, circumstance, claim or suit that has been the subject of any notice given prior to inception date of this policy to any insurer under any policy of insurance.

All other terms and conditions of this policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – OCCUPATIONAL DISEASE EXCLUSION ENDORSEMENT

This insurance does not apply to, nor shall we have any duty to defend, “loss” arising out of any disease which is caused by or aggravated by conditions of employment to:

1. Any employee of the insured and arising out of and in the course of:
 - a. Employment by any insured; or
 - b. Performing duties related to the conduct of any insured’s business; or
2. The spouse, domestic partner, child, parent, brother or sister of that employee as a consequence of 1. above.

This exclusion applies:

1. Whether an insured may be liable as an employer or in any other capacity; and
2. To any obligation to share damages with or repay someone else who must pay damages because of such injury.

All other terms and conditions of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – PROFESSIONAL SERVICES EXCLUSION ENDORSEMENT

This insurance does not apply to, nor shall we have any duty to defend, “loss” arising out of any act, error, or omission in the rendering or failure to render professional services.

As used in this endorsement professional services means any act in the performance of a profession and shall include but not be limited to the providing of or approval of opinions, advice, audits, reports, surveys, maps, plans, designs or specifications and supervisory, inspection, legal, medical, accounting, actuarial, architectural, engineering, insurance, investment or data processing service.

All other terms and conditions of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSIONS RELATED TO CONTRACTORS

This insurance does not apply to, nor shall we have any duty to defend, "loss" arising out of:

1. Any project insured under a wrap-up;
2. Property damage to:
 - a. Leased or rented equipment; or
 - b. Property in the insured's custody which is to be installed, erected, or used by the insured in construction;
3. The rendering or failure to render any professional services by the insured or on behalf of the insured with respect to either or both of the following operations:
 - a. Providing engineering, architectural or surveying services to others in the insured's capacity as an engineer, architect or surveyor; and
 - b. Providing or hiring independent professionals to provide engineering architectural or surveying services in connection with construction work the Insured performs.

As used in this endorsement:

1. "Wrap-up" means any agreement or arrangement under which all the contractors working on a specified project are insured under one or more policies issued by a specified carrier for bodily injury, property damage, personal injury, and advertising injury arising out of the project;
2. Professional services means:
 - a. The preparing, approving or failure to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders, or drawings and specifications; and
 - b. Supervisory or inspection activities performed as part of any related architectural or engineering activities.

All other terms and conditions of the policy remain unchanged.

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

SCHEDULE

SCHEDULE – PART I	
Terrorism Premium (Certified Acts)	\$
This premium is the total Certified Acts premium attributable to the following Coverage Part(s), Coverage Form(s) and/or Policy(ies):	
Additional information, if any, concerning the terrorism premium:	
SCHEDULE – PART II	
Federal share of terrorism losses	80 %
(Refer to Paragraph B. in this endorsement.)	
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. Disclosure Of Premium

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

B. Disclosure Of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals a percentage (as shown in Part II of the Schedule of this endorsement or in the policy Declarations) of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

C. Cap On Insurer Participation In Payment Of Terrorism Losses

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

Named Insured:	Community Associations PG Inc. and its Designated Members
Policy Number:	MXR2021
Endorsement Number:	16
Effective Date of Endorsement:	10/01/2021
Name of Insurer:	QBE Insurance Corporation

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY COVERAGE FORM

- A.** Any endorsement addressing acts of terrorism (however defined) in any "controlling underlying insurance" does not apply to this excess insurance. The following provisions addressing acts of terrorism apply with respect to this policy:

If aggregate insured losses attributable to terrorist acts certified under the federal Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
 2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is 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.
- B.** The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for loss, injury or damage that is otherwise excluded under this policy.

All other terms and conditions of this policy remain unchanged.



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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – CERTIFIED ACTS OF TERRORISM

Named Insured:	Community Associations PG Inc. and its Designated Members
Policy Number:	MXR2021
Endorsement Number:	17
Effective Date of Endorsement:	10/01/2021
Name of Insurer:	QBE Insurance Corporation

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY COVERAGE FORM

It is agreed that the policy is amended as follows:

A. The following is added to **Section I.C. Exclusions:**

This insurance does not apply to, nor shall we have any duty to defend, "loss" in connection with any claim or suit based upon, arising out of, directly or indirectly resulting from, in consequence of, or in any way involving "any injury or damage" arising, directly or indirectly, out of a "certified act of terrorism".

B. For the purposes of this endorsement, the following is added to **Section IV – DEFINITIONS:**

"Any injury or damage" means any injury or damage covered under any Coverage Part or underlying insurance to which this endorsement is applicable, and includes but is not limited to bodily injury, property damage, personal and advertising injury, injury or environmental damage as may be defined in any applicable Coverage Part or underlying insurance.

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is 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.

All other terms and conditions of this policy remain unchanged.



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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ILLINOIS CHANGES – CANCELLATION AND NONRENEWAL

Named Insured:	Community Associations PG Inc. and its Designated Members
Policy Number:	MXR2021
Endorsement Number:	18
Effective Date of Endorsement:	10/01/2021
Name of Insurer:	QBE Insurance Corporation

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY COVERAGE FORM

It is agreed that the policy is amended as follows:

A. Section III – COMMERCIAL EXCESS POLICY CONDITIONS, paragraph **J.** is deleted in its entirety and replaced with the following:

J. Cancellation and Nonrenewal

1. The first Named Insured shown in the Declarations may cancel this Coverage Form by mailing to us advance written notice of cancellation.
2. We may cancel this Coverage Form by mailing to you, at your last mailing address known to us, written notice stating the reason for cancellation. If we cancel:
 - a. For nonpayment of premium, we will mail the notice at least 10 days prior to the effective date of cancellation.
 - b. For a reason other than nonpayment of premium, we will mail the notice at least:
 - (1) 30 days prior to the effective date of cancellation if the Coverage Form has been in effect for 60 days or less.
 - (2) 60 days prior to the effective date of cancellation if the Coverage Form has been in effect for more than 60 days.
3. If this Coverage Form has been in effect for more than 60 days or is a renewal or continuation Coverage Form, we may cancel only for one or more of the following reasons:
 - a. Nonpayment of premium;
 - b. The Coverage Form was obtained through a material misrepresentation;
 - c. Any insured has violated any of the terms and conditions of the Coverage Form;
 - d. The risk originally accepted has measurably increased;
 - e. Certification of the Director of Insurance of the loss of reinsurance by the insurer that provided coverage to us for all or a substantial part of the underlying risk insured; or
 - f. A determination by the Director of Insurance that the continuation of the Coverage Form could place us in violation of the insurance laws of this State.
4. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
5. If this Coverage Form is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund will be less than pro rata. The cancellation will be effective even if we have not offered a refund.

6. If we decide not to renew or continue this Coverage Form, we will mail you and your agent or broker written notice, stating the reason for nonrenewal, at least 60 days before the end of the policy period. If we offer to renew or continue and you do not accept, this Coverage Form will terminate at the end of the current policy period. Failure to pay the required renewal or continuation premium when due shall mean that you have not accepted our offer.
7. If we offer to renew or continue and you do not accept, this Policy will terminate at the end of the current policy period. Failure to pay the required renewal or continuation premium when due shall mean that you have not accepted our offer.
8. If we fail to mail proper written notice of nonrenewal and you obtain other insurance, this Coverage Form will end on the effective date of that insurance.
9. We will mail notifications of cancellation and nonrenewal to you, and the agent or broker or record, if known, at the last addresses known to us. Proof of mailing will be sufficient proof of notice.

B. Section III – COMMERCIAL EXCESS POLICY CONDITIONS, paragraph **H.3.** is deleted in its entirety.

All other terms and conditions of this policy remain unchanged.

Community Associations PG Inc.

A Risk Purchasing Group

Excess Liability Certificate Of Coverage

Insurer:
QBE Insurance Corporation

Executive Office:
New York, NY

Producer Name & Address:
McGowan Program Administrators
20595 Lorain Road, Fairview Park, OH, 44126

Policy No.

Named Insured & Mailing Address:

Policy Period: From _____ at 12:01 A.M. at the Mailing Address
of the Named Insured as stated herein.

Insurance is provided to the above Named Insured, as a member in good standing with [Name of Purchasing Group] as respects to Excess Liability Insurance, evidenced herein and provided on an individual basis outlined below. Liability insurance is provided to qualified members in compliance with the Federal Risk Retention Act of 1986 and any all applicable state insurance regulations. Coverage is applicable per the limits designated below in accordance with the terms and conditions of the policy.

Limits of Insurance:

\$ 25,000,000 Each Occurrence
\$ 25,000,000 Aggregate (where applicable)

Underlying Limits:

\$ 25,000,000 Each Occurrence
\$ 25,000,000 Aggregate (where applicable)

Controlling Underlying Insurance

<u>Company</u>	<u>Policy Number</u>	<u>Limit of Liability</u>
Federal Insurance Company		\$10,000,000 Lead
Fireman's Fund Insurance Company		\$10,000,000 Lead
Fireman's Fund Insurance Company		\$10,000,000 Lead
		\$15,000,000 xs \$10,000,000

Issue Date:



Markel American Insurance Company

4521 Highwoods Parkway
Glen Allen, Virginia 23060
(800) 431-1270

INSURANCE POLICY

Coverage afforded by this policy is provided by the Company (Insurer) and named in the Declarations.

In **Witness Whereof**, the company (insurer) has caused this policy to be executed and attested and countersigned by a duly authorized representative of the company (insurer) identified in the Declarations.

Secretary

President



MARKEL AMERICAN INSURANCE COMPANY

PRIVACY NOTICE

U. S. Consumer Privacy Notice

Rev. 1/1/2020

FACTS	WHAT DOES MARKEL GROUP OF COMPANIES REFERENCED BELOW (INDIVIDUALLY OR COLLECTIVELY REFERRED TO AS "WE", "US", OR "OUR") DO WITH YOUR PERSONAL INFORMATION?
Why?	In the course of Our business relationship with you, We collect information about you that is necessary to provide you with Our products and services. We treat this information as confidential and recognize the importance of protecting it. Federal and state law gives you the right to limit some but not all sharing of your personal information. Federal and state law also requires Us to tell you how We collect, share, and protect your personal information. Please read this notice carefully to understand what We do.
What?	<p>The types of personal information We collect and share depend on the product or service you have with Us. This information can include:</p> <ul style="list-style-type: none"> • your name, mailing and email address(es), telephone number, date of birth, gender, marital or family status, identification numbers issued by government bodies or agencies (i.e.: Social Security number or FEIN, driver's license or other license number), employment, education, occupation, or assets and income from applications and other forms from you, your employer and others; • your policy coverage, claims, premiums, and payment history from your dealings with Us, Our Affiliates, or others; • your financial history from other insurance companies, financial organizations, or consumer reporting agencies, including but not limited to payment card numbers, bank account or other financial account numbers and account details, credit history and credit scores, assets and income and other financial information, or your medical history and records. <p>Personal information does not include:</p> <ul style="list-style-type: none"> • publicly-available information from government records; • de-identified or aggregated consumer information. <p>When you are no longer Our customer, We continue to share your information as described in this Notice as required by law.</p>
How?	All insurance companies need to share customers' personal information to run their everyday business. In the section below, We list the reasons financial companies can share their customers' personal information; the reasons We choose to share; and whether you can limit this sharing. We restrict access to your personal information to those individuals, such as Our employees and agents, who provide you with insurance products and services. We may disclose your personal information to Our Affiliates and Nonaffiliates (1) to process your transaction with Us, for instance, to determine eligibility for coverage, to process claims, or to prevent fraud, or (2) with your written authorization, or (3) otherwise as permitted by law. We do not disclose any of your personal information, as Our customer or former customer, except as described in this Notice.

Reasons We can share your personal information	Do We share?	Can you limit this sharing?
For Our everyday business purposes and as required by law – such as to process your transactions, maintain your account(s), respond to court orders and legal/regulatory investigations, to prevent fraud, or report to credit bureaus	Yes	No
For Our marketing purposes – to offer Our products and services to you	Yes	No
For Joint Marketing with other financial companies	Yes	No
For Our Affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For Our Affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For Our Affiliates to market you	No	We don't share
For Nonaffiliates to market you	No	We don't share
Questions? Call (888) 560-4671 or email privacy@markel.com		

Who We are	
Who is providing this Notice?	A list of Our companies is located at the end of this Notice.

What We do	
How do We protect your personal information?	We maintain reasonable physical, electronic, and procedural safeguards to protect your personal information and to comply with applicable regulatory standards. For more information, visit www.markel.com/privacy-policy .
How do We collect your personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • complete an application or other form for insurance • perform transactions with Us, Our Affiliates, or others • file an insurance claim or provide account information • use your credit or debit card <p>We also collect your personal information from others, such as consumer reporting agencies that provide Us with information such as credit information, driving records, and claim histories.</p>
Why can't you limit all sharing of your personal information?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for Affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • sharing for Nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See the Other Important Information section of this Notice for more on your rights under state law.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our Affiliates include member companies of Markel Group.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Nonaffiliates that We can share with can include financial services companies such as insurance agencies or brokers, claims adjusters, reinsurers, and auditors, state insurance officials, law enforcement, and others as permitted by law.
Joint Marketing	<p>A formal agreement between Nonaffiliated companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our Joint Marketing providers can include entities providing a service or product that could allow Us to provide a broader selection of insurance products to you.

Other Important Information
<p>For Residents of AZ, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR, and VA: Under state law, under certain circumstances you have the right to access and request correction, amendment or deletion of personal information that We have collected from or about you. To do so, contact your agent, visit www.markel.com/privacy-policy, call (888) 560-4671, or write to Markel Corporation Privacy Office, 4521 Highwoods Parkway, Glen Allen, VA 23060.</p> <p>We may charge a reasonable fee to cover the costs of providing this information. We will let you know what actions We take. If you do not agree with Our actions, you may send Us a statement.</p>
<p>For Residents of CA: You have the right to review, make corrections, or delete your recorded personal information contained in Our files. To do so, contact your agent, visit www.markel.com/privacy-policy, call (888) 560-4671, or write to Markel Corporation Privacy Office, 4521 Highwoods Parkway, Glen Allen, VA 23060. We do not and will not sell your personal information.</p> <p>For the categories of personal information We have collected from consumers within the last 12 months, please visit: www.markel.com/privacy-policy.</p>
<p>For Residents of MA and ME: You may ask, in writing, for specific reason, for an adverse underwriting decision.</p>
<p>Markel Group of Companies Providing This Notice: City National Insurance Company, Essentia Insurance Company, Evanston Insurance Company, FirstComp Insurance Company, Independent Specialty Insurance Company, National Specialty Insurance Company, Markel Bermuda Limited, Markel American Insurance Company, Markel Global Reinsurance Company, Markel Insurance Company, Markel International Insurance Company Limited, Markel Service, Incorporated, Markel West, Inc. (d/b/a in CA as Markel West Insurance Services), Pinnacle National Insurance Company, State National Insurance Company, Inc., Superior Specialty Insurance Company, SureTec Agency Services, Inc. (d/b/a in CA as SureTec Agency Insurance Services), SureTec Indemnity Company, SureTec Insurance Company, United Specialty Insurance Company, Inc.</p>



MARKEL AMERICAN INSURANCE COMPANY

NOTICE TO POLICYHOLDERS CLAIM REPORTING

Please immediately report a new claim under this policy to:

newclaims@markel.com

For general claims inquiries after a claim has been reported, please email:

markelclaims@markel.com

In order for us to expedite the handling of your claim and quickly refer it to the appropriate party, please have the following information available:

- Claim number (or report as new)
- Your name, contact information and position with the Named Insured
- Date of loss
- Policy number and insured name
- Details of loss

Our address and additional contact information are as follows:

Markel Claims
P.O. Box 2009
Glen Allen, VA 23058-2009
Phone: 800-362-7535 (800) 3MARKEL
Fax: 855-662-7535 (855) 6MARKEL

Markel understands the importance of having knowledgeable claims professionals prepared to answer your questions with personal attention and expertise. With claims professionals located across four time zones, you are sure to find the claims assistance you need -- when you need it.

**PLEASE REFER TO THE POLICY FOR ANY NOTICE AND REPORTING PROVISIONS
AND DUTIES IN THE EVENT OF LOSS OR DAMAGE TO COVERED PROPERTY.**



MARKEL AMERICAN INSURANCE COMPANY

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.**

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 – <https://www.treasury.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.



MARKEL AMERICAN INSURANCE COMPANY

NOTICE TO POLICYHOLDER

ILLINOIS IMPORTANT NOTICE

This notice is to advise you that should any complaints arise regarding this insurance; you may contact our office or the Illinois Department of Insurance.

The address of the Markel office where complaints will be addressed is:

4521 Highwood Parkway
Glen Allen, Virginia 23060

If you desire to contact the Illinois Department of Insurance for information concerning your policy, the address(es) are shown below:

Illinois Department of Insurance
320 West Washington Street
Springfield, Illinois 62767-0001
1-866-445-5364
Fax 217-558-2083

Or

Illinois Department of Insurance
122 S. Michigan Ave.
Chicago, Illinois 60603

Consumer Complaint forms may be completed and submitted online or downloaded and printed to mail or fax to the Department through the Department's website:

<https://mc.insurance.illinois.gov/messagecenter.nsf> (online form)

<https://insurance.illinois.gov/Complaints/PropertyCasualtyComplaintForm.pdf> (printable format)



MARKEL AMERICAN INSURANCE COMPANY

EXCESS CASUALTY FOLLOW FORM POLICY DECLARATIONS

(INCLUDING OBLIGATION TO CONTROL DEFENSE)

POLICY NUMBER: See Evidence PREVIOUS POLICY NO. _____

ITEM 1. NAMED INSURED and MAILING ADDRESS:
Community Associations PG and its Designated Members
See Evidence

ITEM 2: POLICY PERIOD: FROM: See Evidence TO: See Evidence
12:01 A.M. STANDARD TIME AT THE ADDRESS OF THE NAMED INSURED SHOWN ABOVE.

ITEM 3. PREMIUM: AMOUNT: \$ See Evidence

ITEM 4. LIMITS OF INSURANCE: AMOUNT:
a. Each Occurrence \$ See Evidence
b. Products/Completed Operations Aggregate \$ See Evidence
c. Other Aggregate (where applicable) \$ See Evidence

Limits shall be no greater than \$15,000,000

ITEM 5 UNDERLYING LIMITS OF INSURANCE: AMOUNT:
a. Each Occurrence \$ \$10,000,000
b. Aggregate (where applicable) \$ \$10,000,000

ITEM 6. UNDERLYING INSURANCE:
SEE SCHEDULE of UNDERLYING POLICIES –
MGDEC 4001 01 15

ITEM 7. ENDORSEMENTS ATTACHED TO THE POLICY AT INCEPTION:
SEE FORMS SCHEDULE – MDIL 1001

IN CONSIDERATION OF THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, THE COMPANY AGREES WITH THE NAMED INSURED TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

This policy is made and accepted subject to the above statements together with the provisions, stipulations and agreements in the form(s) and endorsement(s) made a part of this policy.

Countersigned: 10/15/2021
DATE

By: 
AUTHORIZED REPRESENTATIVE



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SCHEDULE OF UNDERLYING POLICIES

This endorsement modifies insurance provided under the following:

EXCESS CASUALTY FOLLOW FORM POLICY

SCHEDULE OF UNDERLYING POLICIES

Company:	Federal Insurance Company
Policy Number:	G73726086 001
Policy Form:	Commercial Umbrella
Coverage	Lead Umbrella
Policy Periods:	10/1/2021 to 10/01/2023
Limit of Insurance:	\$10,000,000 – Each Occurrence \$10,000,000 – General Aggregate (where applicable)

Company:	Fireman’s Fund Insurance Company
Policy Number:	USL00213321U
Policy Form:	Commercial Umbrella
Coverage	Lead Umbrella
Policy Periods:	10/1/2021 to 10/01/2023
Limit of Insurance:	\$10,000,000 – Each Occurrence \$10,000,000 – General Aggregate (where applicable)

Company:	Fireman’s Fund Insurance Company
Policy Number:	USL00212921U
Policy Form:	Commercial Umbrella
Coverage	Lead Umbrella
Policy Periods:	10/1/2021 to 10/01/2023
Limit of Insurance:	\$10,000,000 – Each Occurrence \$10,000,000 – Aggregate (where applicable)



MARKEL AMERICAN INSURANCE COMPANY

FORMS SCHEDULE

<u>Form Number</u>	<u>Form Name</u>
MJIL 1000 06 10	Signature Page
MPIL 1007 01 20	Privacy Notice
MPIL 1074 02 20	Notice To Policyholders – Claim Reporting
MPIL 1083 04 15	U.S. Treasury Department's Office Of Foreign Assets Control (OFAC) Advisory Notice To Policyholders
MPIL 1113-IL 04 18	Notice To Policyholders- Illinois Important Notice
MGDEC 4004 01 15	Excess Casualty Follow Form Policy Declarations
MGDEC 4001 01 15	Schedule Of Underlying Policies
MDIL 1001 08 10	Forms Schedule
MGEC 4002 01 15	Excess Casualty Follow Form Policy
MGEC 4207 01 15	Cap On Losses From Certified Acts Of Terrorism
MGEC 4257 10 21	Master Policy Changes
MGEC 4258 10 21	Other Aggregate Follow Form With Per Project Or Per Location Aggregate
MGEC 4307 01 15	Exclusion Of Certified Acts Of Terrorism
MGEC 4309 01 15	Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism
MGEC 4400-IL 01 15	Illinois Amendatory Endorsement
MIL 1214 09 17	Trade Or Economic Sanctions
MUB-TERR-1 01 15	Confirmation Of Certified Acts Of Terrorism Coverage - Terrorism Risk Insurance Act
MUB-TERR-2 01 15	Confirmation Of Exclusion Of Certified Acts Of Terrorism Coverage - Terrorism Risk Insurance Act



MARKEL AMERICAN INSURANCE COMPANY

EXCESS CASUALTY FOLLOW FORM POLICY

SECTION I – INSURING AGREEMENT

- A. The Company will pay that part of loss, covered by this insurance, in excess of the Underlying Limits Of Insurance. The terms and conditions of the Controlling Underlying Insurance are made a part of this policy, except with respect to any contrary provision contained in, or endorsed onto, this policy.
- B. If underlying insurance does not cover loss, for reasons other than exhaustion of a limit of insurance by payment of claims, then the Company will not cover such loss.
- C. The Company has no duty to assume control of the investigation, defense or settlement of any claim, or suit proceeding; however, the Company will assume control of the defense of a suit brought against the insured seeking damages to which this insurance applies:
1. If all insurers providing the applicable Underlying Limits Of Insurance are obligated by the terms and conditions of their policies to assume control of the defense of such suit; and
 2. After all applicable Underlying Limits Of Insurance have been exhausted by payment of loss.
- The Company has the right to investigate any occurrence or offense and to participate in the investigation, settlement or defense of any claim, suit or proceeding that the Company feels may create liability on its part.
- D. If the Company is prevented by law from carrying out its obligations, the Company will reimburse the insured for necessary and reasonable sums incurred with the Company's written consent.

SECTION II – LIMITS OF INSURANCE

The Company's obligations under this insurance end when the Company has exhausted the applicable Limits Of Insurance shown on the Declarations.

SECTION III – CONDITIONS

- A. While this policy is in effect, the insured agrees to maintain the Underlying Limits Of Insurance in full force. The insured's failure or the failure of others, to comply with this condition will not invalidate this policy; but in the event of such failure, the Company will only be liable to the same extent as if there had been compliance.
- B. The insured must see to it that the Company:
1. Is notified as soon as practicable, but not later than any requirement made a part of this policy or underlying insurance, of any occurrence, claim or suit which may involve this policy.
 2. Is helped, at the Company's request, to enforce any right against any person or organization which may be liable to an insured.
 3. Receives the insured's full cooperation.
- C. It is a requirement of this policy that the insured not, without the Company's consent (which shall not be unreasonably withheld), incur any expense or make any payment which may involve this policy. Any such unauthorized expense or payment will be at the insured's own cost.
- D. Cancellation provisions as required will be shown by endorsement attached to this policy.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

EXCESS CASUALTY FOLLOW FORM POLICY

- A.** If aggregate insured losses attributable to terrorist acts certified under the federal Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

“Certified act of terrorism” means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism pursuant to such Act. The criteria contained in the Terrorism Risk Insurance Act for a “certified act of terrorism” include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
 2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is 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.
- B.** The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for injury or damage that is otherwise excluded under this Policy.

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CHANGES – MASTER POLICY

This endorsement modifies insurance provided under the following:

EXCESS CASUALTY FOLLOW FORM POLICY

A. The Named Insured, as shown in Item **1.** of the Declarations of this Policy is amended by the following:

Those members of the Community Associations PG and Its Designated Members, as scheduled on their individual Evidence Of Insurance & Purchasing Group Membership (hereinafter "Evidence Of Insurance") issued by, and on file with, the Producer shown on the Declarations of this Policy.

B. The Policy Period, as shown in Item **2.** of the Declarations of this Policy, applies to the Evidence Of Insurance as follows:

Each Evidence Of Insurance will have an effective date of coverage commencing within the Policy Period shown in Item **2.** of the Declarations of this Policy. The Coverage Period shown on the Evidence Of Insurance will in no event be longer than 12 months.

C. The Limits Of Insurance, as shown in Item **4.** of the Declarations of this Policy, apply individually to each Evidence Of Insurance issued to a member of the Community Associations PG and Its Designated Members.

D. The following is added to Section **III** – Conditions:

Reconciliation

It is agreed that if exclusions, restrictions, or amendments of coverage shown on the Evidence Of Insurance issued to an individual member are more restrictive than this Policy, then those exclusions, restrictions, or amendments of coverage shall be deemed to be part of this Policy.

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

OTHER AGGREGATE FOLLOW FORM WITH PER PROJECT OR PER LOCATION AGGREGATE

This endorsement modifies insurance provided under the following:

EXCESS CASUALTY FOLLOW FORM POLICY

The following is added to Section II – Limits of Insurance:

The Other Aggregate limit shown in Item **4.c.** of the Declarations is the most we will pay for all damages covered under this policy. The Other Aggregate limit will:

1. Not apply if the Controlling Underlying Insurance does not contain an aggregate limit;
2. Not apply to damages arising out of the products-completed operation hazard that are subject to the Products/Completed Operations Aggregate limit shown in Item **4.b.** of the Declarations; and
3. Apply to each project or each location if, and only to the extent that, all General Aggregates in the Controlling Underlying Insurance apply to each project or each location.

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

EXCESS CASUALTY FOLLOW FORM POLICY

A. The following Exclusion is added:

This insurance does not apply to:

TERRORISM

"Any injury or damage" arising, directly or indirectly, out of "a certified act of terrorism".

B. The following are added to the Definitions Section:

2. For the purposes of this endorsement, "any injury or damage" means any injury or damage covered under this Policy or any controlling, lead underlying, or followed Policy to which this endorsement is applicable, and includes but is not limited to "bodily injury", "property damage", "personal and advertising injury", or "injury" as may be defined in this policy or any controlling, lead underlying, or followed Policy.
3. "Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism pursuant to such Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:
 - a. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
 - b. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is 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.

C. The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for injury or damage that is otherwise excluded under this Policy.

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF PUNITIVE DAMAGES RELATED TO A CERTIFIED ACT OF TERRORISM

This endorsement modifies insurance provided under the following:

EXCESS CASUALTY FOLLOW FORM POLICY

A. The following Exclusion is added:

This insurance does not apply to:

TERRORISM PUNITIVE DAMAGES

Damages arising, directly or indirectly, out of a "certified act of terrorism" that is awarded as punitive damages.

B. The following definition is added to the Definitions Section:

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism pursuant to such Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is 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.

C. The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for injury or damage that is otherwise excluded under this policy.

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ILLINOIS AMENDATORY

This endorsement modifies insurance provided under the following:

EXCESS CASUALTY FOLLOW FORM POLICY

A. Condition D. of SECTION III – CONDITIONS is replaced by the following:

1. The first Named Insured shown in the Declarations may cancel this policy by mailing to us advance written notice of cancellation.
2. We may cancel this policy by mailing to you written notice stating the reason for cancellation.
 - a. If we cancel for nonpayment of premium, we will mail the notice at least 10 days prior to the effective date of cancellation.
 - b. If we cancel for a reason other than non- payment of premium, we will mail the notice at least:
 - (1) 30 days prior to the effective date of cancellation of the policy has been in effect for 60 days or less.
 - (2) 60 days prior to the effective date of cancellation if the policy has been in effect for more than 60 days.
 - c. If this policy has been in effect for more than 60 days, we may cancel only for one or more of the following reasons:
 - (1) Nonpayment of premium;
 - (2) The policy was obtained through a material misrepresentation;
 - (3) Any insured has violated any of the terms and conditions of the policy;
 - (4) The risk originally accepted has measurable increased;
 - (5) Certification of the Director of Insurance of the loss of reinsurance by the insurer that provided coverage to us for all or a substantial part of the underlying risk insured; or
 - (6) A determination by the Director of Insurance that the continuation of the policy could place us in violation of the insurance laws of the State.
3. We will mail notice to you, and the agent or broker, at the last address known to us. Proof of mailing will be sufficient proof of notice and the Company will maintain proof of mailing on a recognized US Post Office form or form acceptable to the US Post Office or other commercial delivery service.
4. Notice of cancellation will state the effective date of cancellation and will be effective for all insureds. The policy will end on that date.
5. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.

B. The following Conditions are added to SECTION III - CONDITIONS:

Bankruptcy

- a. Bankruptcy or insolvency of the insured or of the insured's estate will not relieve us of our obligations under this Policy.
- b. Bankruptcy or insolvency of the underlying insurer will not relieve us of our obligations under this Policy.

Nonrenewal

If we decide not to renew or continue this policy, we will mail you, your agent or broker and the loss payee written notice, at the last addresses known to us, stating the reason for nonrenewal, at least 60 days before the end of the policy period. If we offer to renew or continue and you do not accept, this policy will terminate at the end of the current policy period. Failure to pay the required renewal or continuation premium when due shall mean that you have not accepted our offer.

If we fail to mail proper written notice of nonrenewal and you obtain other insurance, this policy will end on the effective date of that insurance.

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TRADE OR ECONOMIC SANCTIONS

The following is added to this policy:

Trade Or Economic Sanctions

This insurance does not provide any coverage, and we (the Company) shall not make payment of any claim or provide any benefit hereunder, to the extent that the provision of such coverage, payment of such claim or provision of such benefit would expose us (the Company) to a violation of any applicable trade or economic sanctions, laws or regulations, including but not limited to, those administered and enforced by the United States Treasury Department's Office of Foreign Assets Control (OFAC).

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

CONFIRMATION OF CERTIFIED ACTS OF TERRORISM COVERAGE – TERRORISM RISK INSURANCE ACT

SCHEDULE

Terrorism Premium:	Refer to Evidence of Insurance & Purchasing Group Membership Agreement
Federal Share Of Terrorism Losses:	80%

Disclosure Of Premium

We have notified you that under the Terrorism Risk Insurance Act we must make certified acts of terrorism coverage available in the policies we offer.

Certified acts of terrorism coverage has been provided because either you have indicated to us or your agent that certified acts of terrorism coverage is desired or we have provided certified acts of terrorism coverage at no additional charge. If you have chosen to purchase certified acts of terrorism coverage, the premium charge is the amount shown in the Schedule of this notice.

If there is no premium shown above or the premium shown is \$0, there is no separate premium for the coverage during this policy period.

Disclosure Of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals a percentage (as shown in the Schedule of this notice) of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

CONFIRMATION OF EXCLUSION OF CERTIFIED ACTS OF TERRORISM COVERAGE – TERRORISM RISK INSURANCE ACT

SCHEDULE

Terrorism Premium:	Refer to Evidence of Insurance & Purchasing Group Membership Agreement
Federal Share Of Terrorism Losses:	80%

Disclosure Of Premium

We have notified you that under the Terrorism Risk Insurance Act we must make certified acts of terrorism coverage available in the policies we offer. At that time we advised you that the premium for such terrorism coverage would be the amount shown in the Schedule of this notice.

Disclosure Of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals a percentage (as shown in the Schedule of this notice) of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

If you have not indicated to us or your agent that certified acts of terrorism coverage is desired, a certified act of terrorism exclusion will be attached to your policy and we will not charge your policy for terrorism coverage.

If you desire to purchase terrorism coverage, please contact us or your agent.