

**A Commercial Insurance Program**

**S S S S S S**

**Commercial Multi Line Policy  
Policy Proposal**

**Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change**

**MILHAUS DEVELOPMENT LLC**

This account has been quoted based on information you furnished.

Additional coverages, exposures or increased limits will be added for an additional premium.  
This quote is valid for 30 days from this letter or the effective date quoted, whichever is sooner.

See final page for additional underwriting conditions.



**The Hanover Insurance Company** | 440 Lincoln street Worcester, MA 01653  
**Citizens Insurance Company of America** | 808 North Highlander Way, Howell, MI 48843-1070.

**6605277**

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**Policy Proposal**

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**Quote #:** 1309572420015  
**Renewal Of:** ZDW D082080 02  
**Effective Date:** 07/01/2020  
**Group Number:** ZBY

**Customer #:** 1518929097  
**Expiration Date:** 07/01/2021

**Prepared For:**

MILHAUS DEVELOPMENT LLC  
460 VIRGINIA AVENUE  
INDIANAPOLIS IN 46203

**Presented By:**

SHEPHERD INSURANCE, LLC  
STE 100  
111 CONGRESSIONAL BLVD  
CARMEL, IN 46032

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**MILHAUS DEVELOPMENT LLC**

**Schedule Of Locations**

**Locations Of All The Premises You Own, Rent Or Occupy**

**Location 1**

12346 Old Meridian Street  
Carmel, IN 46032

**Location 2**

451 East Market Street  
Indianapolis, IN 46204

**Location 3**

450 East Market Street  
Indianapolis, IN 46204

**Location 4**

460 Virginia Avenue  
Indianapolis, IN 46203

**Location 5**

931 Fletcher Avenue  
Indianapolis, IN 46203

**Location 6**

3939 Butler Street  
Pittsburgh, PA 15201

**Location 7**

1063 Virginia Avenue  
Indianapolis, IN 46203

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**MILHAUS DEVELOPMENT LLC**

**Schedule Of Locations**

**Locations Of All The Premises You Own, Rent Or Occupy**

**Location 8**

1059 Virginia Avenue

Indianapolis, IN 46203

**Location 9**

1106-1110 Prospect Street

Indianapolis, IN 46203

**Location 10**

1116 Prospect Street

Indianapolis, IN 46203

**Location 11**

1201 Prospect Street

Indianapolis, IN 46203

**Location 12**

451 East Market Street

Indianapolis, IN 46204

**Location 13**

2634 Winthrop Avenue

Indianapolis, IN 46205

**Location 14**

801 NW 10th Street

Oklahoma City, OK 73106

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**MILHAUS DEVELOPMENT LLC**

**Schedule Of Locations**

**Locations Of All The Premises You Own, Rent Or Occupy**

**Location 15**

27th and Gillam Rd

Kansas City, MO 64108

**Location 16**

Winnebago & 10th Street

Milwaukee, WI 53205

**Location 17**

747 College Ave

Indianapolis, IN 46202

**Location 18**

1700 Central Ave

Saint Petersburg, FL 33701

**Location 19**

1002 W McKinley

Blocks 4 & 5 LLC

Milwaukee, WI 53205

**Location 20**

1210 N 10th Street

Blocks 4&5 LLC

Milwaukee, WI 53205

**Location 21**

2936 Cherry Street

Kansas City, MO 64108

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**MILHAUS DEVELOPMENT LLC**

**Schedule Of Locations**

**Locations Of All The Premises You Own, Rent Or Occupy**

**Location 22**  
6000 N Florida Ave  
Tampa, FL 33604

**Location 23**  
2734 McGee Trafficway  
27th & McGee, LLC  
Kansas City, MO 64108

**Location 24**  
617 N College Avenue  
Indianapolis, IN 46204

**Location 25**  
627 N College Avenue  
Indianapolis, IN 46204

**Location 26**  
611 Spring Street  
Indianapolis, IN 46204

**Location 27**  
619 Spring Street  
Indianapolis, IN 46204

**Location 28**  
705 E Walnut Street  
Indianapolis, IN 46204

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**MILHAUS DEVELOPMENT LLC**

**Schedule Of Locations**

**Locations Of All The Premises You Own, Rent Or Occupy**

**Location 29**

709-727 N College

Indianapolis, IN 46204

**Location 30**

2409 E 2nd Avenue

Tampa, FL 33605

**Location 31**

28521 Bonita Crossings Blvd

Bonita Springs, FL 34135

**Location 32**

902 W 9th Street

739 E McMillan St, LLC

Cincinnati, OH 45202

**Location 33**

1234 Prospect Street

Indianapolis, IN 46203

**Location 34**

550 E Washington Street

550 E Washington, LLC

Indianapolis, IN 46204

**Location 35**

1601 Central Ave

St Petersburg

Saint Petersburg, FL 33701

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**MILHAUS DEVELOPMENT LLC**

**Schedule Of Locations**

**Locations Of All The Premises You Own, Rent Or Occupy**

**Location 36**  
733 E McMillan St  
Cincinnati, OH 45202

**Location 37**  
20th and Cherry Street  
lots 2 and 4  
Kansas City, MO 64108

**Location 38**  
1901 Oak Street  
Kansas City, MO 64108

**Location 39**  
520 E Washington Street  
Indianapolis, IN 46204

**Location 40**  
6307 Nebraska Avenue  
Tampa, FL 33604

**Location 41**  
5858 N College LLC  
Indianapolis, IN 46220

**Location 42**  
421 East Market St  
Artistry II  
Indianapolis, IN 46204

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**Schedule Of Locations**

**Locations Of All The Premises You Own, Rent Or Occupy**

**Location 43**  
601 Pete Rose Way  
Cincinnati, OH 45202

**Location 44**  
227 E 27th St  
27th & McGee LLC aka Icon  
Kansas City, MO 64108

**Location 45**  
2697 Troost Ave  
27th & Troost LLC aka Marcato  
Kansas City, MO 64108

**Location 46**  
210 W 19th Terrace  
KS, Office  
Kansas City, MO 64108

**Location 47**  
6179 N Rural Street  
Indianapolis, IN 46220

**Location 48**  
6179 N. Rural Street  
Indianapolis, IN 46220

**Location 49**  
227 E 27th Street  
Kansas City, MO 64108

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**MILHAUS DEVELOPMENT LLC**

**Schedule Of Locations**

**Locations Of All The Premises You Own, Rent Or Occupy**

**Location 50**

520 E Washington

Indianapolis, IN 46204

**Location 51**

28790 Versol Drive

Bonita Springs, FL 34135

**Forms Applicable To All Coverage Parts:**

<b>Form Number</b>	<b>Edition Date</b>	<b>Description</b>
221-0163	04/90	Change Endorsement Form
221-0163	10/03	Change Endorsement Form
231-1384	12/14	Missouri Inquiry Notice
231-1413	12/14	Notice of Right to File a Complaint
401-0023B	02/14	Breakdown Of Florida Taxes, Surcharges And Assessments Notice To Policyholders
401-0122	10/03	Change Endorsement Form
401-0175	07/08	Missouri Policyholder Notice
401-1209	12/10	Indiana Workers' Compensation Exclusion Form Revision Advisory Notice to Policyholders
401-1235	12/14	Notice of Cancellation to Designated Entity(s)
401-1236	12/14	Notice of Cancellation to Designated Entity(s) (Including Nonpayment of Premium)
401-1273	03/13	Indiana Changes - Amendment of Definition of Pollutants
401-1274	03/13	Notice to Indiana Insureds Indiana Changes - Amendment of Definition of Pollutants
401-1337	02/16	Trade Or Economic Sanctions Endorsement
401-1344	02/16	Oklahoma - Trade Or Economic Sanctions Endorsement
401-1374	01/15	Disclosure Pursuant To Terrorism Risk Insurance Act
401-1377	12/14	Company Address Listing
401-1504	01/20	Cap On Losses From Certified Acts Of Terrorism

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**MILHAUS DEVELOPMENT LLC**

**Schedule Of Locations**

**Locations Of All The Premises You Own, Rent Or Occupy**

**Forms Applicable To All Coverage Parts:**

<b>Form Number</b>	<b>Edition Date</b>	<b>Description</b>
401-1505	01/20	Exclusion - Punitive Damages Related To A Certified Act Of Terrorism
401-1516	01/20	Ohio Cap On Losses From Certified Acts of Terrorism
IL 00 03	09/08	Calculation of Premium
IL 00 17	11/98	Common Policy Conditions
IL 00 21	09/08	Nuclear Energy Liability Exclusion Endorsement
IL 00 22	05/87	Effective Time Changes - Replacement of 12 Noon
IL 01 01	11/13	Missouri Changes
IL 01 17	12/10	Indiana Changes - Workers' Compensation Exclusion Endorsement
IL 01 20	10/13	Pennsylvania Changes - Defense Costs
IL 01 56	11/17	Indiana Changes - Concealment, Misrepresentation or Fraud
IL 01 58	09/08	Indiana Changes
IL 01 66	07/02	Pennsylvania Changes - Actual Cash Value
IL 01 72	07/02	Pennsylvania Changes
IL 01 74	07/05	Oklahoma Changes - Appraisal
IL 01 77	10/10	Oklahoma Changes - Concealment, Misrepresentation or Fraud
IL 01 79	10/02	Oklahoma Notice
IL 01 92	02/08	Indiana Changes - Pollution
IL 02 36	09/07	Oklahoma Changes - Cancellation and Nonrenewal
IL 02 44	09/07	Ohio Changes- Cancellation and Nonrenewal
IL 02 46	07/02	Pennsylvania Changes - Cancellation And Nonrenewal
IL 02 72	09/07	Indiana Changes- Cancellation and Nonrenewal
IL 02 74	02/13	Missouri Changes - Cancellation And Nonrenewal
IL 02 83	11/18	Wisconsin Changes - Cancellation And Nonrenewal
IL 09 10	07/02	Pennsylvania Notice
IL 09 35	07/02	Exclusion of Certain Computer-Related Losses
IL 09 52	01/15	Cap On Losses From Certified Acts of Terrorism
IL 70 03	04/87	Cancellation Refund
MAN-2580	07/20	Per Unit Water Damage Deductible
SIG 11 00	11/17	Signature Page

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MILHAUS DEVELOPMENT LLC

Proposed Policy Premiums

	Premium
Total Quoted Commercial Property Premium:	\$772,957
Total Quoted Commercial General Liability Premium:	\$121,812
Total Quoted Commercial Inland Marine Premium:	\$716
* Total Quoted Commercial Policy Premium:	\$895,485.00

\* Includes premium, if any, for terrorism;

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**MILHAUS DEVELOPMENT LLC**

**Proposed Policy Premiums**

**Property Coverages:**

**Premiums:**

Total Building Premium	\$26,344
Total Personal Property Premium	\$1,764
Total Blanket Building and Personal Property Premium	\$623,927
Total Business Income Premium	\$1,112
Total Blanket Business Income Premium	\$49,342
Total Misc / Manual Coverages Premium	\$1,622
Total Terrorism Premium / not fire following	\$3,360
Total Terrorism Premium / fire following	\$822
Total Equipment Breakdown Premium	\$64,664
<b>* Total Quoted Commercial Property Premium</b>	<b>\$772,957</b>

**Forms Applicable To Property Coverage Part:**

<b>Form Number</b>	<b>Edition Date</b>	<b>Description</b>
411-0610	04/14	Emergency Event Management
411-0669	01/15	Data Breach Coverage Form
411-0679	04/10	Associates And Family Members Additional Coverage Endorsement
411-0681	12/09	Identity Theft Resolution Services
411-0698	01/15	Missouri Changes - Data Breach Coverage Form
411-0793	04/14	Gold Property Broadening Endorsement
411-0800	04/14	Real Estate Property Broadening Endorsement
411-0824	04/14	OK Changes - Property Broadening Endorsement
411-0826	06/16	Missouri Changes - Property Broadening Endorsement
411-0867	04/14	Missouri Emergency Event Management
411-0945	01/15	Oklahoma Changes - Data Breach Coverage Form
411-0951	01/15	Wisconsin Changes - Data Breach Coverage Form
411-0953	01/15	Indiana Changes - Data Breach Coverage Form
451-0038	11/16	Equipment Breakdown Coverage (Including Electronic Circuitry Impairment)
451-0039	11/16	Commercial Property Coverage Part Equipment Breakdown Coverage Schedule

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**Commercial Property Proposed Coverages**

**Forms Applicable To Property Coverage Part:**

<b>Form Number</b>	<b>Edition Date</b>	<b>Description</b>
CP 00 10	10/12	Building and Personal Property Coverage Form
CP 00 30	10/12	Business Income (And Extra Expense) Coverage Form
CP 00 90	07/88	Commercial Property Conditions
CP 01 13	10/12	Wisconsin Changes
CP 01 23	04/08	Ohio Changes
CP 01 28	07/00	Missouri Changes - Calculation of Additional Premium
CP 01 40	07/06	Exclusion of Loss Due to Virus or Bacteria
CP 01 52	07/96	Indiana Changes - Rights Of Recovery
CP 03 21	10/12	Windstorm or Hail Percentage Deductible
CP 04 11	10/12	Protective Safeguards
CP 04 50	07/88	Vacancy Permit
CP 04 60	10/12	Vacancy Changes
CP 10 30	10/12	Cause of Loss - Special Form
CP 10 36	10/12	Limitations On Coverage For Roof Surfacing
CP 10 48	10/12	Missouri Limitations On Coverage For Roof Surfacing
CP 12 18	10/12	Loss Payable Provisions
CP 99 93	10/90	Tentative Rate
IL 01 96	02/08	Indiana Changes - Amendment of Definition of Pollutants

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**Commercial Property Proposed Coverages**

<b>Coverage</b>	<b>Blanket Coverage Limit</b>	<b>Coinsurance</b>	<b>Premium</b>
Blanket Building & Contents	\$350,520,949	100%	\$623,927
Blanket Business Income	\$26,527,557	N/A	\$49,342

<b>Location</b>	<b>Building</b>	<b>Coverage</b>	<b>Covered Cause of Loss</b>
2	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Building - Blanket Building and Contents
<b>Limit:</b> \$38,793,500 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket			
2	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Contents All Inclusive - Blanket Building and Contents
<b>Limit:</b> \$415,000 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 07/01/2021 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket			

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**Commercial Property Proposed Coverages**

<b>Location</b>	<b>Building</b>	<b>Coverage</b>	<b>Covered Cause of Loss</b>
2	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Business Income
<b>Limit:</b> \$3,000,000 Included In Blanket <b>Hour Deductible:</b> 72 Hours <b>Extended Period of Indemnity:</b> 60 Days Included <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> N/A <b>Premium:</b> Included In Blanket			
3	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Building - Blanket Building and Contents
<b>Limit:</b> \$13,965,000 Included In Blanket <b>Deductible:</b> \$25,000 <b>Wind/Hail Flat Ded</b> \$25,000 <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket			

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**Commercial Property Proposed Coverages**

<b>Location</b>	<b>Building</b>	<b>Coverage</b>	<b>Covered Cause of Loss</b>
3	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Contents All Inclusive - Blanket Building and Contents
		<b>Limit:</b> \$100,000 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 07/01/2021 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket	<b>Wind/Hail Flat Ded</b> \$25,000
3	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Business Income
		<b>Limit:</b> \$2,400,000 Included In Blanket <b>Hour Deductible:</b> 72 Hours <b>Extended Period of Indemnity:</b> 60 Days Included <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> N/A <b>Premium:</b> Included In Blanket	

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### MILHAUS DEVELOPMENT LLC

#### Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
3	2	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Building - Blanket Building and Contents
		<b>Limit:</b> \$8,724,000 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket	<b>Wind/Hail Flat Ded</b> \$25,000
3	2	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Contents All Inclusive - Blanket Building and Contents
		<b>Limit:</b> \$100,000 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 07/01/2021 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket	<b>Wind/Hail Flat Ded</b> \$25,000

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**MILHAUS DEVELOPMENT LLC**

**Commercial Property Proposed Coverages**

<b>Location</b>	<b>Building</b>	<b>Coverage</b>	<b>Covered Cause of Loss</b>
3	2	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Business Income
<b>Limit:</b> \$1,600,000 Included In Blanket <b>Hour Deductible:</b> 72 Hours <b>Extended Period of Indemnity:</b> 60 Days Included <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> N/A <b>Premium:</b> Included In Blanket			
4	1	<b>Occupancy Code:</b> 4809 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Engraving - Photoengraving Building - Blanket Building and Contents
<b>Limit:</b> \$3,620,000 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket			
			<b>Wind/Hail Flat Ded</b> \$25,000

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**Commercial Property Proposed Coverages**

<b>Location</b>	<b>Building</b>	<b>Coverage</b>	<b>Covered Cause of Loss</b>
4	1	<b>Occupancy Code:</b> 4809 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Engraving - Photoengraving Contents All Inclusive - Blanket Building and Contents
		<b>Limit:</b> \$850,000 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 07/01/2021 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket	<b>Wind/Hail Flat Ded</b> \$25,000
4	1	<b>Occupancy Code:</b> 4809 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Engraving - Photoengraving Business Income
		<b>Limit:</b> \$100,000 Included In Blanket <b>Hour Deductible:</b> 72 Hours <b>Extended Period of Indemnity:</b> 60 Days Included <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> N/A <b>Premium:</b> Included In Blanket	

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### MILHAUS DEVELOPMENT LLC

#### Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
5	1	<b>Occupancy Code:</b> 0311 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - without Mercantile occupancies - up to 10 units Building - Blanket Building and Contents
		<b>Limit:</b> \$9,500,000 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket	<b>Wind/Hail Flat Ded</b> \$25,000
5	1	<b>Occupancy Code:</b> 0311 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - without Mercantile occupancies - up to 10 units Contents All Inclusive - Blanket Building and Contents
		<b>Limit:</b> \$90,000 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 07/01/2021 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket	<b>Wind/Hail Flat Ded</b> \$25,000

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**Commercial Property Proposed Coverages**

<b>Location</b>	<b>Building</b>	<b>Coverage</b>	<b>Covered Cause of Loss</b>
5	1	<b>Occupancy Code:</b> 0311 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - without Mercantile occupancies - up to 10 units Business Income
<b>Limit:</b> \$1,450,000 Included In Blanket <b>Hour Deductible:</b> 72 Hours <b>Extended Period of Indemnity:</b> 60 Days Included <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> N/A <b>Premium:</b> Included In Blanket			
6	7	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Building - Blanket Building and Contents
<b>Limit:</b> \$8,266,011 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket			
			<b>Wind/Hail Flat Ded</b> \$25,000

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**Policy Proposal**

**Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change**

**MILHAUS DEVELOPMENT LLC**

**Commercial Property Proposed Coverages**

Location	Building	Coverage	Covered Cause of Loss
6	7	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Contents All Inclusive - Blanket Building and Contents
		<b>Limit:</b> \$440,393 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 07/01/2021 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket	<b>Wind/Hail Flat Ded</b> \$25,000
6	7	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Business Income
		<b>Limit:</b> \$56,000 Included In Blanket <b>Hour Deductible:</b> 72 Hours <b>Extended Period of Indemnity:</b> 60 Days Included <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> N/A <b>Premium:</b> Included In Blanket	

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Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change

### MILHAUS DEVELOPMENT LLC

#### Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
6	8	<b>Occupancy Code:</b> 0313 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - without Mercantile occupancies - Over 30 units Building - Blanket Building and Contents
		<b>Limit:</b> \$27,720,190 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket	<b>Wind/Hail Flat Ded</b> \$25,000
6	8	<b>Occupancy Code:</b> 0313 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - without Mercantile occupancies - Over 30 units Contents All Inclusive - Blanket Building and Contents
		<b>Limit:</b> \$655,372 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 07/01/2021 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket	<b>Wind/Hail Flat Ded</b> \$25,000

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**MILHAUS DEVELOPMENT LLC**

**Commercial Property Proposed Coverages**

<b>Location</b>	<b>Building</b>	<b>Coverage</b>	<b>Covered Cause of Loss</b>
6	8	<b>Occupancy Code:</b> 0313 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - without Mercantile occupancies - Over 30 units Business Income
<b>Limit:</b> \$246,750 Included In Blanket <b>Hour Deductible:</b> 72 Hours <b>Extended Period of Indemnity:</b> 60 Days Included <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> N/A <b>Premium:</b> Included In Blanket			
6	9	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Building - Blanket Building and Contents
<b>Limit:</b> \$16,613,165 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket			
			<b>Wind/Hail Flat Ded</b> \$25,000

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**MILHAUS DEVELOPMENT LLC**

**Commercial Property Proposed Coverages**

<b>Location</b>	<b>Building</b>	<b>Coverage</b>	<b>Covered Cause of Loss</b>
6	9	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Contents All Inclusive - Blanket Building and Contents
		<b>Limit:</b> \$239,175 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 07/01/2021 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket	<b>Wind/Hail Flat Ded</b> \$25,000
6	9	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Business Income
		<b>Limit:</b> \$600,950 Included In Blanket <b>Hour Deductible:</b> 72 Hours <b>Extended Period of Indemnity:</b> 60 Days Included <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> N/A <b>Premium:</b> Included In Blanket	

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**MILHAUS DEVELOPMENT LLC**

**Commercial Property Proposed Coverages**

Location	Building	Coverage	Covered Cause of Loss
7	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Building - Blanket Building and Contents
		<b>Limit:</b> \$194,500 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket	<b>Wind/Hail Flat Ded</b> \$25,000
7	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Business Income
		<b>Limit:</b> \$14,400 Included In Blanket <b>Hour Deductible:</b> 72 Hours <b>Extended Period of Indemnity:</b> 60 Days Included <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> N/A <b>Premium:</b> Included In Blanket	

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**MILHAUS DEVELOPMENT LLC**

**Commercial Property Proposed Coverages**

Location	Building	Coverage	Covered Cause of Loss
8	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Building - Blanket Building and Contents
		<b>Limit:</b> \$810,750 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket	<b>Wind/Hail Flat Ded</b> \$25,000
8	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Business Income
		<b>Limit:</b> \$88,800 Included In Blanket <b>Hour Deductible:</b> 72 Hours <b>Extended Period of Indemnity:</b> 60 Days Included <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> N/A <b>Premium:</b> Included In Blanket	

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**MILHAUS DEVELOPMENT LLC**

**Commercial Property Proposed Coverages**

<b>Location</b>	<b>Building</b>	<b>Coverage</b>	<b>Covered Cause of Loss</b>
9	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Building - Blanket Building and Contents
		<b>Limit:</b> \$686,916 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket	<b>Wind/Hail Flat Ded</b> \$25,000
9	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Business Income
		<b>Limit:</b> \$61,968 Included In Blanket <b>Hour Deductible:</b> 72 Hours <b>Extended Period of Indemnity:</b> 60 Days Included <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> N/A <b>Premium:</b> Included In Blanket	

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**MILHAUS DEVELOPMENT LLC**

**Commercial Property Proposed Coverages**

<b>Location</b>	<b>Building</b>	<b>Coverage</b>	<b>Covered Cause of Loss</b>
10	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Building - Blanket Building and Contents
		<b>Limit:</b> \$289,334 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket	<b>Wind/Hail Flat Ded</b> \$25,000
10	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Business Income
		<b>Limit:</b> \$27,600 Included In Blanket <b>Hour Deductible:</b> 72 Hours <b>Extended Period of Indemnity:</b> 60 Days Included <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> N/A <b>Premium:</b> Included In Blanket	

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**MILHAUS DEVELOPMENT LLC**

**Commercial Property Proposed Coverages**

<b>Location</b>	<b>Building</b>	<b>Coverage</b>	<b>Covered Cause of Loss</b>
11	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Building - Blanket Building and Contents
		<b>Limit:</b> \$2,000,000 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket	<b>Wind/Hail Flat Ded</b> \$25,000
11	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Business Income
		<b>Limit:</b> \$41,000 Included In Blanket <b>Hour Deductible:</b> 72 Hours <b>Extended Period of Indemnity:</b> 60 Days Included <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> N/A <b>Premium:</b> Included In Blanket	

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**MILHAUS DEVELOPMENT LLC**

**Commercial Property Proposed Coverages**

Location	Building	Coverage	Covered Cause of Loss
14	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>  <b>Limit:</b> \$26,985,000 <b>Deductible:</b> \$25,000 <b>Coinsurance:</b> 100% <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Limitations on Coverage for Roof Surfacing</b> <b>Exclude Cosmetic Damage to Roof Surfacing</b> <b>Premium:</b> \$24,286	Special Apartments - with Mercantile occupancies - Over 30 units Building  <b>Wind/Hail % Ded</b> 2%
14	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>  <b>Limit:</b> \$700,000 <b>Deductible:</b> \$25,000 <b>Coinsurance:</b> 100% <b>Agreed Value Expiration Date:</b> 07/01/2021 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> \$1,764	Special Apartments - with Mercantile occupancies - Over 30 units Contents All Inclusive  <b>Wind/Hail % Ded</b> 2%

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**MILHAUS DEVELOPMENT LLC**

**Commercial Property Proposed Coverages**

Location	Building	Coverage	Covered Cause of Loss
14	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Business Income
		<b>Limit:</b> \$504,000 <b>Hour Deductible:</b> 72 Hours <b>Coinsurance:</b> 100% <b>Extended Period of Indemnity:</b> 60 Days Included <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> N/A <b>Premium:</b> \$852	
15	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Building - Blanket Building and Contents
		<b>Limit:</b> \$12,454,500 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Limitations on Coverage for Roof Surfacing</b> <b>Exclude Cosmetic Damage to Roof Surfacing</b> <b>Premium:</b> Included In Blanket	<b>Wind/Hail % Ded</b> 2%

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**MILHAUS DEVELOPMENT LLC**

**Commercial Property Proposed Coverages**

<b>Location</b>	<b>Building</b>	<b>Coverage</b>	<b>Covered Cause of Loss</b>
15	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Business Income
<b>Limit:</b> \$127,072 Included In Blanket <b>Hour Deductible:</b> 72 Hours <b>Extended Period of Indemnity:</b> 60 Days Included <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> N/A <b>Premium:</b> Included In Blanket			
15	2	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Building - Blanket Building and Contents
<b>Limit:</b> \$11,409,083 Included In Blanket <b>Deductible:</b> \$25,000 <b>Wind/Hail % Ded</b> 2% <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Limitations on Coverage for Roof Surfacing</b> <b>Exclude Cosmetic Damage to Roof Surfacing</b> <b>Premium:</b> Included In Blanket			

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**MILHAUS DEVELOPMENT LLC**

**Commercial Property Proposed Coverages**

Location	Building	Coverage	Covered Cause of Loss
15	2	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Business Income
<b>Limit:</b> \$115,520 Included In Blanket <b>Hour Deductible:</b> 72 Hours <b>Extended Period of Indemnity:</b> 60 Days Included <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> N/A <b>Premium:</b> Included In Blanket			
15	3	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Building - Blanket Building and Contents
<b>Limit:</b> \$15,520,750 Included In Blanket <b>Deductible:</b> \$25,000 <b>Wind/Hail % Ded</b> 2% <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Limitations on Coverage for Roof Surfacing</b> <b>Exclude Cosmetic Damage to Roof Surfacing</b> <b>Premium:</b> Included In Blanket			

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**MILHAUS DEVELOPMENT LLC**

**Commercial Property Proposed Coverages**

<b>Location</b>	<b>Building</b>	<b>Coverage</b>	<b>Covered Cause of Loss</b>
15	3	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Business Income
<b>Limit:</b> \$158,840 Included In Blanket <b>Hour Deductible:</b> 72 Hours <b>Extended Period of Indemnity:</b> 60 Days Included <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> N/A <b>Premium:</b> Included In Blanket			
15	4	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Building - Blanket Building and Contents
<b>Limit:</b> \$16,012,500 Included In Blanket <b>Deductible:</b> \$25,000 <b>Wind/Hail % Ded</b> 2% <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Limitations on Coverage for Roof Surfacing</b> <b>Exclude Cosmetic Damage to Roof Surfacing</b> <b>Premium:</b> Included In Blanket			

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**MILHAUS DEVELOPMENT LLC**

**Commercial Property Proposed Coverages**

<b>Location</b>	<b>Building</b>	<b>Coverage</b>	<b>Covered Cause of Loss</b>
15	4	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Business Income
<b>Limit:</b> \$164,039 Included In Blanket <b>Hour Deductible:</b> 72 Hours <b>Extended Period of Indemnity:</b> 60 Days Included <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> N/A <b>Premium:</b> Included In Blanket			
15	5	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Building - Blanket Building and Contents
<b>Limit:</b> \$1,318,100 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Limitations on Coverage for Roof Surfacing</b> <b>Exclude Cosmetic Damage to Roof Surfacing</b> <b>Premium:</b> Included In Blanket			
			<b>Wind/Hail % Ded</b> 2%

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**MILHAUS DEVELOPMENT LLC**

**Commercial Property Proposed Coverages**

<b>Location</b>	<b>Building</b>	<b>Coverage</b>	<b>Covered Cause of Loss</b>
15	5	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Business Income
<b>Limit:</b> \$12,130 Included In Blanket <b>Hour Deductible:</b> 72 Hours <b>Extended Period of Indemnity:</b> 60 Days Included <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> N/A <b>Premium:</b> Included In Blanket			
17	1	<b>Occupancy Code:</b> 0313 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - without Mercantile occupancies - Over 30 units Building - Blanket Building and Contents
<b>Limit:</b> \$9,200,000 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket			
			<b>Wind/Hail Flat Ded</b> \$25,000

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### MILHAUS DEVELOPMENT LLC

#### Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
17	1	<b>Occupancy Code:</b> 0313 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - without Mercantile occupancies - Over 30 units Contents All Inclusive - Blanket Building and Contents
		<b>Limit:</b> \$20,000 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 07/01/2021 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket	<b>Wind/Hail Flat Ded</b> \$25,000
17	1	<b>Occupancy Code:</b> 0313 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - without Mercantile occupancies - Over 30 units Business Income
		<b>Limit:</b> \$1,100,000 Included In Blanket <b>Hour Deductible:</b> 72 Hours <b>Extended Period of Indemnity:</b> 60 Days Included <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> N/A <b>Premium:</b> Included In Blanket	

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### MILHAUS DEVELOPMENT LLC

#### Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
19	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Building - Blanket Building and Contents
		<b>Limit:</b> \$14,000,000 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket	<b>Wind/Hail Flat Ded</b> \$25,000
19	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Contents All Inclusive - Blanket Building and Contents
		<b>Limit:</b> \$50,000 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 07/01/2021 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket	<b>Wind/Hail Flat Ded</b> \$25,000

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**MILHAUS DEVELOPMENT LLC**

**Commercial Property Proposed Coverages**

<b>Location</b>	<b>Building</b>	<b>Coverage</b>	<b>Covered Cause of Loss</b>
19	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Business Income
<b>Limit:</b> \$2,150,000 Included In Blanket <b>Hour Deductible:</b> 72 Hours <b>Extended Period of Indemnity:</b> 60 Days Included <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> N/A <b>Premium:</b> Included In Blanket			
20	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Building - Blanket Building and Contents
<b>Limit:</b> \$21,000,000 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket			
			<b>Wind/Hail Flat Ded</b> \$25,000

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# A Commercial Insurance Program

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## Policy Proposal

Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change

MILHAUS DEVELOPMENT LLC

### Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
20	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Contents All Inclusive - Blanket Building and Contents
		<b>Limit:</b> \$300,000 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 07/01/2021 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket	<b>Wind/Hail Flat Ded</b> \$25,000
20	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Business Income
		<b>Limit:</b> \$3,050,000 Included In Blanket <b>Hour Deductible:</b> 72 Hours <b>Extended Period of Indemnity:</b> 60 Days Included <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> N/A <b>Premium:</b> Included In Blanket	

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# A Commercial Insurance Program

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## Policy Proposal

Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change

### MILHAUS DEVELOPMENT LLC

#### Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
32	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Building - Blanket Building and Contents
		<b>Limit:</b> \$8,416,000 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket	<b>Wind/Hail Flat Ded</b> \$25,000
32	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Contents All Inclusive - Blanket Building and Contents
		<b>Limit:</b> \$70,000 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 07/01/2021 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket	<b>Wind/Hail Flat Ded</b> \$25,000

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**A Commercial Insurance Program**

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**Policy Proposal**

**Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change**

**MILHAUS DEVELOPMENT LLC**

**Commercial Property Proposed Coverages**

<b>Location</b>	<b>Building</b>	<b>Coverage</b>	<b>Covered Cause of Loss</b>
32	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Business Income
<b>Limit:</b> \$78,821 Included In Blanket <b>Hour Deductible:</b> 72 Hours <b>Extended Period of Indemnity:</b> 60 Days Included <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> N/A <b>Premium:</b> Included In Blanket			
32	2	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Building - Blanket Building and Contents
<b>Limit:</b> \$3,020,000 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket			
			<b>Wind/Hail Flat Ded</b> \$25,000

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**Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change**

**MILHAUS DEVELOPMENT LLC**

**Commercial Property Proposed Coverages**

<b>Location</b>	<b>Building</b>	<b>Coverage</b>	<b>Covered Cause of Loss</b>
32	2	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Contents All Inclusive - Blanket Building and Contents
		<b>Limit:</b> \$15,000 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 07/01/2021 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket	<b>Wind/Hail Flat Ded</b> \$25,000
32	2	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Business Income
		<b>Limit:</b> \$32,521 Included In Blanket <b>Hour Deductible:</b> 72 Hours <b>Extended Period of Indemnity:</b> 60 Days Included <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> N/A <b>Premium:</b> Included In Blanket	

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# A Commercial Insurance Program

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## Policy Proposal

Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change

### MILHAUS DEVELOPMENT LLC

#### Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
32	3	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Building - Blanket Building and Contents
		<b>Limit:</b> \$3,452,000 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket	<b>Wind/Hail Flat Ded</b> \$25,000
32	3	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Contents All Inclusive - Blanket Building and Contents
		<b>Limit:</b> \$15,000 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 07/01/2021 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket	<b>Wind/Hail Flat Ded</b> \$25,000

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**Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change**

**MILHAUS DEVELOPMENT LLC**

**Commercial Property Proposed Coverages**

<b>Location</b>	<b>Building</b>	<b>Coverage</b>	<b>Covered Cause of Loss</b>
32	3	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Business Income
<b>Limit:</b> \$36,306 Included In Blanket <b>Hour Deductible:</b> 72 Hours <b>Extended Period of Indemnity:</b> 60 Days Included <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> N/A <b>Premium:</b> Included In Blanket			
33	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Building - Blanket Building and Contents
<b>Limit:</b> \$11,899,710 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket			
			<b>Wind/Hail Flat Ded</b> \$25,000

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**Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change**

**MILHAUS DEVELOPMENT LLC**

**Commercial Property Proposed Coverages**

<b>Location</b>	<b>Building</b>	<b>Coverage</b>	<b>Covered Cause of Loss</b>
33	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Contents All Inclusive - Blanket Building and Contents
		<b>Limit:</b> \$150,000 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 07/01/2021 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket	<b>Wind/Hail Flat Ded</b> \$25,000
33	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Business Income
		<b>Limit:</b> \$1,100,000 Included In Blanket <b>Hour Deductible:</b> 72 Hours <b>Extended Period of Indemnity:</b> 60 Days Included <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> N/A <b>Premium:</b> Included In Blanket	

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**MILHAUS DEVELOPMENT LLC**

**Commercial Property Proposed Coverages**

<b>Location</b>	<b>Building</b>	<b>Coverage</b>	<b>Covered Cause of Loss</b>
34	1	<b>Occupancy Code:</b> 1052 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special (RIP Day Care 41715) Day Care Centers For Profit All Day Building
		<b>Limit:</b> \$1,372,000 <b>Deductible:</b> \$2,500 <b>Coinsurance:</b> 100% <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> \$810	<b>Wind/Hail Flat Ded</b> \$2,500
34	1	<b>Occupancy Code:</b> 1052 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special (RIP Day Care 41715) Day Care Centers For Profit All Day Business Income
		<b>Limit:</b> \$500,000 <b>Hour Deductible:</b> 72 Hours <b>Coinsurance:</b> 100% <b>Extended Period of Indemnity:</b> 60 Days Included <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> N/A <b>Premium:</b> \$260	

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Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change

### MILHAUS DEVELOPMENT LLC

#### Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
41	1	<b>Occupancy Code:</b> 0312 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - without Mercantile occupancies - 11 to 30 units Building - Blanket Building and Contents
		<b>Limit:</b> \$25,400,000 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket	<b>Wind/Hail Flat Ded</b> \$25,000
41	1	<b>Occupancy Code:</b> 0312 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - without Mercantile occupancies - 11 to 30 units Contents All Inclusive - Blanket Building and Contents
		<b>Limit:</b> \$150,000 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 07/01/2021 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket	<b>Wind/Hail Flat Ded</b> \$25,000

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**Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change**

**MILHAUS DEVELOPMENT LLC**

**Commercial Property Proposed Coverages**

<b>Location</b>	<b>Building</b>	<b>Coverage</b>	<b>Covered Cause of Loss</b>
41	1	<b>Occupancy Code:</b> 0312 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - without Mercantile occupancies - 11 to 30 units Business Income
		<b>Limit:</b> \$2,600,000 Included In Blanket <b>Hour Deductible:</b> 72 Hours <b>Extended Period of Indemnity:</b> 60 Days Included <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> N/A <b>Premium:</b> Included In Blanket	
42	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Building - Blanket Building and Contents
		<b>Limit:</b> \$7,300,000 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket	
			<b>Wind/Hail Flat Ded</b> \$25,000

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**Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change**

**MILHAUS DEVELOPMENT LLC**

**Commercial Property Proposed Coverages**

<b>Location</b>	<b>Building</b>	<b>Coverage</b>	<b>Covered Cause of Loss</b>
42	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Contents All Inclusive - Blanket Building and Contents
		<b>Limit:</b> \$10,000 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 07/01/2021 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket	<b>Wind/Hail Flat Ded</b> \$25,000
42	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Business Income
		<b>Limit:</b> \$1,670,000 Included In Blanket <b>Hour Deductible:</b> 72 Hours <b>Extended Period of Indemnity:</b> 60 Days Included <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> N/A <b>Premium:</b> Included In Blanket	

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# A Commercial Insurance Program

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## Policy Proposal

Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change

### MILHAUS DEVELOPMENT LLC

#### Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
45	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Building - Blanket Building and Contents
		<b>Limit:</b> \$3,438,713 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Limitations on Coverage for Roof Surfacing</b> <b>Exclude Cosmetic Damage to Roof Surfacing</b> <b>Premium:</b> Included In Blanket	<b>Wind/Hail % Ded</b> 2%
45	2	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Building - Blanket Building and Contents
		<b>Limit:</b> \$2,405,166 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Limitations on Coverage for Roof Surfacing</b> <b>Exclude Cosmetic Damage to Roof Surfacing</b> <b>Premium:</b> Included In Blanket	<b>Wind/Hail % Ded</b> 2%

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Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change

**MILHAUS DEVELOPMENT LLC**

**Commercial Property Proposed Coverages**

Location	Building	Coverage	Covered Cause of Loss
45	3	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Building - Blanket Building and Contents
<b>Limit:</b> \$2,576,755 Included In Blanket <b>Deductible:</b> \$25,000 <b>Wind/Hail % Ded</b> 2% <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Limitations on Coverage for Roof Surfacing</b> <b>Exclude Cosmetic Damage to Roof Surfacing</b> <b>Premium:</b> Included In Blanket			
45	4	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Building - Blanket Building and Contents
<b>Limit:</b> \$3,744,922 Included In Blanket <b>Deductible:</b> \$25,000 <b>Wind/Hail % Ded</b> 2% <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Limitations on Coverage for Roof Surfacing</b> <b>Exclude Cosmetic Damage to Roof Surfacing</b> <b>Premium:</b> Included In Blanket			

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**MILHAUS DEVELOPMENT LLC**

**Commercial Property Proposed Coverages**

Location	Building	Coverage	Covered Cause of Loss
45	5	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Building - Blanket Building and Contents
		<b>Limit:</b> \$1,979,294 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Limitations on Coverage for Roof Surfacing</b> <b>Exclude Cosmetic Damage to Roof Surfacing</b> <b>Premium:</b> Included In Blanket	<b>Wind/Hail % Ded</b> 2%
45	6	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Building - Blanket Building and Contents
		<b>Limit:</b> \$2,759,775 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Limitations on Coverage for Roof Surfacing</b> <b>Exclude Cosmetic Damage to Roof Surfacing</b> <b>Premium:</b> Included In Blanket	<b>Wind/Hail % Ded</b> 2%

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# A Commercial Insurance Program

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## Policy Proposal

Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change

### MILHAUS DEVELOPMENT LLC

#### Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
45	7	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Building - Blanket Building and Contents
<b>Limit:</b> \$1,979,294 Included In Blanket <b>Deductible:</b> \$25,000 <b>Wind/Hail % Ded</b> 2% <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Limitations on Coverage for Roof Surfacing</b> <b>Exclude Cosmetic Damage to Roof Surfacing</b> <b>Premium:</b> Included In Blanket			
45	8	<b>Occupancy Code:</b> 0582 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Mercantile Multiple Occupancy with 564 Occupant Building - Blanket Building and Contents
<b>Limit:</b> \$1,216,081 Included In Blanket <b>Deductible:</b> \$25,000 <b>Wind/Hail % Ded</b> 2% <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Limitations on Coverage for Roof Surfacing</b> <b>Exclude Cosmetic Damage to Roof Surfacing</b> <b>Premium:</b> Included In Blanket			

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**MILHAUS DEVELOPMENT LLC**

**Commercial Property Proposed Coverages**

<b>Location</b>	<b>Building</b>	<b>Coverage</b>	<b>Covered Cause of Loss</b>
46	1	<b>Occupancy Code:</b> 0702 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Offices - Non-governmental-Office Contents All Inclusive - Blanket Building and Contents
		<b>Limit:</b> \$15,000 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 07/01/2021 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket	<b>Wind/Hail % Ded</b> 2%
49	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Building - Blanket Building and Contents
		<b>Limit:</b> \$11,800,000 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket	<b>Wind/Hail % Ded</b> 2%

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**MILHAUS DEVELOPMENT LLC**

**Commercial Property Proposed Coverages**

<b>Location</b>	<b>Building</b>	<b>Coverage</b>	<b>Covered Cause of Loss</b>
49	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Contents All Inclusive - Blanket Building and Contents
		<b>Limit:</b> \$250,000 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 07/01/2021 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket	<b>Wind/Hail % Ded</b> 2%
49	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Business Income
		<b>Limit:</b> \$1,344,840 Included In Blanket <b>Hour Deductible:</b> 72 Hours <b>Extended Period of Indemnity:</b> 60 Days Included <b>Agreed Value Expiration Date:</b> 11/01/2020 <b>Optional:</b> None <b>Valuation:</b> N/A <b>Premium:</b> Included In Blanket	

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## Policy Proposal

Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change

### MILHAUS DEVELOPMENT LLC

#### Commercial Property Proposed Coverages

Location	Building	Coverage	Covered Cause of Loss
50	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Building - Blanket Building and Contents
<b>Limit:</b> \$22,800,000 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 07/01/2021 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket			
50	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Contents All Inclusive - Blanket Building and Contents
<b>Limit:</b> \$300,000 Included In Blanket <b>Deductible:</b> \$25,000 <b>Agreed Value Expiration Date:</b> 07/01/2021 <b>Optional:</b> None <b>Valuation:</b> Replacement Cost <b>Premium:</b> Included In Blanket			

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**MILHAUS DEVELOPMENT LLC**

**Commercial Property Proposed Coverages**

Location	Building	Coverage	Covered Cause of Loss
50	1	<b>Occupancy Code:</b> 0323 <b>Occupancy Description:</b> <b>Subject of Insurance:</b>	Special Apartments - with Mercantile occupancies - Over 30 units Business Income
<b>Limit:</b> \$3,100,000 Included In Blanket <b>Hour Deductible:</b> 72 Hours <b>Extended Period of Indemnity:</b> 60 Days Included <b>Agreed Value Expiration Date:</b> 07/01/2021 <b>Optional:</b> None <b>Valuation:</b> N/A <b>Premium:</b> Included In Blanket			

Coverage	Limit	Premium
<b>Total Terrorism Premium</b>		\$4,182
<b>Boiler / Machinery/ Equipment Breakdown</b>		\$64,664
<b>Emergency Event Management Coverage</b>		\$432
<b>Data Breach</b>		\$50
Data Breach Coverage Aggregate Limit of Insurance	\$10,000	
Data Breach Expense Coverages Aggregate Sublimit of Insurance	\$10,000	
Additional Expense Coverages Aggregate Sublimit of Insurance	\$10,000	
Data Breach Coverage Deductible	\$1,000	
Cyber Business Interruption Waiting Period Deductible	24 Hours	
<b>Gold Property Broadening Endorsement</b>		\$1,020
<b>Real Estate Property Broadening Endorsement</b>		\$120

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**MILHAUS DEVELOPMENT LLC**

**Commercial General Liability Proposed Coverages**

**Audit Frequency:** Annual

**Legal Entity:** Limited Liability Corporation

**Limits of Insurance:**

<b>General Aggregate Limit</b>	\$2,000,000
<b>Products – Completed Operations Aggregate Limit</b>	\$2,000,000
<b>Each Occurrence Limit</b>	\$1,000,000
<b>Personal and Advertising Injury Limit</b>	\$1,000,000
<b>Damage to Premises Rented to You Limit</b>	\$100,000
<b>Medical Expense Limit - any one person</b>	\$10,000
<b>Commercial General Liability Premium</b>	\$118,212
<b>Optional Coverage Charges</b>	\$3,495
<b>Miscellaneous/Manual Coverage Charges</b>	\$50
<b>Terrorism Premium</b>	\$55
<b>* Total Quoted Commercial General Liability Premium</b>	\$121,812

**Forms Applicable To General Liability Coverage Part:**

<b>Form Number</b>	<b>Edition Date</b>	<b>Description</b>
421-0022	12/90	Asbestos Liability Exclusion
421-0037	06/95	Lead Poisoning Liability Exclusion
421-0480	02/08	Commercial General Liability Real Estate Additional Insured Endorsement
421-2912	12/14	Broad Form Named Insured - Real Estate Organizations
421-2915	06/15	Commercial General Liability Broadening Endorsement
421-2924	12/14	Commercial General Liability Enhancement Endorsement - Real Estate
421-2930	12/14	Missouri Amendatory Endorsement
CA 00 01	03/06	Business Auto Coverage Form
CA 01 17	10/97	Wisconsin Changes
CA 01 19	07/09	Indiana Changes
CA 01 28	02/03	Florida Changes
CA 01 32	03/94	Oklahoma Changes
CA 01 65	10/06	Missouri Changes

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**Commercial General Liability Proposed Coverages**

**Forms Applicable To General Liability Coverage Part:**

<b>Form Number</b>	<b>Edition Date</b>	<b>Description</b>
CA 01 66	03/06	Missouri Changes - Pollution Exclusion
CA 01 80	09/97	Pennsylvania Changes
CA 02 19	03/03	Missouri Changes - Cancellation and Nonrenewal
CA 02 67	10/94	Florida Changes Cancellation and Non Renewal
CG 00 01	04/13	Commercial General Liability Coverage Form - Occurrence
CG 01 09	11/85	Kansas and Oklahoma Changes - Transfer of Rights
CG 01 24	01/93	Wisconsin Changes - Amendments of Policy Conditions
CG 01 34	08/03	Missouri Changes - Pollution Exclusion
CG 02 20	03/12	Florida Changes - Cancellation And Non Renewal
CG 04 35	12/07	Employee Benefits Liability Coverage
CG 20 18	04/13	Additional Insured - Mortgagee, Assignee or Receiver
CG 20 24	04/13	Additional Insured - Owners Or Other Interest From Whom Land Has Been Leased
CG 20 26	04/13	Additional Insured - Designated Person or Organization
CG 21 06	05/14	Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - With Limited Bodily Injury Exception
CG 21 47	12/07	Employment - Related Practices Exclusion
CG 21 49	09/99	Total Pollution Exclusion Endorsement
CG 21 54	01/96	Exclusion - Designated Operations Covered by a Consolidated (Wrap - Up ) Insurance Program
CG 21 55	09/99	Total Pollution With a Hostile Fire Exception
CG 21 67	12/04	Fungi or Bacteria Exclusion
CG 21 70	01/15	Cap On Losses From Certified Acts of Terrorism
CG 21 76	01/15	Exclusion of Punitive Damages Related To A Certified Act Of Terrorism
CG 21 86	12/04	Exclusion - Exterior Insulation and Finishing Systems
CG 21 96	03/05	Silica or Silica-Related Dust Exclusion
CG 22 34	04/13	Exclusion - Construction Management Errors and Omissions
CG 22 70	04/13	Real Estate Property Managed
CG 22 79	04/13	Exclusion - Contractors - Professional Liability
CG 24 28	02/08	Indiana Changes - Amendment of Definition of Pollutants
CG 26 25	04/05	Missouri Changes - Guaranty Association
CG 26 50	04/13	Missouri Changes - Medical Payments

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**MILHAUS DEVELOPMENT LLC**

LOCATION	STATE/TERR	CODE	SUBLINE	PREMIUM BASIS	PER	DED	RATE	PREMIUM
1	IN/506	49451	334	1	Each0	None	3.48	\$3
Products – Completed Operations are Included in the General Aggregate Limit								
Each Acre								
Vacant Land Other than Not-For-Profit								
2	IN/501	60010	334	258	Each0	None	15.031	\$3,878
Products – Completed Operations are Included in the General Aggregate Limit								
Number Of Units								
Apartment Buildings								
2	IN/501	48925	334	1	Each0	None	163.636	\$164
Products – Completed Operations are Included in the General Aggregate Limit								
Each Pool								
Swimming Pools								
2	IN/501	61212	334	40,600	1000 of Total Area0	None	13.994	\$568
Products – Completed Operations are Included in the General Aggregate Limit								
Area								
Buildings or Premises bank or office mercantile or manufacturing lessor								
3	IN/501	60010	334	54	Each0	None	15.031	\$812
Products – Completed Operations are Included in the General Aggregate Limit								
Number Of Units								
Apartment Buildings								

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LOCATION	STATE/TERR	CODE	SUBLINE	PREMIUM BASIS	PER	DED	RATE	PREMIUM
4	IN/501	91585	334	\$60,000,000	1,000	None	.576	\$34,560
			336		1,000	None	.319	\$19,140
Cost								
Contractors subcontracted work in connection with construction, reconst.								
4	IN/501	47052	334	\$2,335,000	1,000	None	.733	\$1,712
Products – Completed Operations are Included in the General Aggregate Limit								
Receipts (Sales)								
Real Estate Property Managed								
4	IN/501	91580	334	\$1,365,000	1,000	None	5.309	\$7,247
Products – Completed Operations are Included in the General Aggregate Limit								
Payroll								
Contractors Executive Supervisors or Executive Superintendents								
5	IN/501	60010	334	77	Each	None	15.031	\$1,157
Products – Completed Operations are Included in the General Aggregate Limit								
Number Of Units								
Apartment Buildings								

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**MILHAUS DEVELOPMENT LLC**

LOCATION	STATE/TERR	CODE	SUBLINE	PREMIUM BASIS	PER	DED	RATE	PREMIUM
6	PA/502	47051	334	13	Each	None	3.063	\$39
Products – Completed Operations are Included in the General Aggregate Limit								
Each Acre								
Real Estate Development Property								
6	PA/502	61212	334	22,062	1000 of Total Area	None	17.195	\$379
Products – Completed Operations are Included in the General Aggregate Limit								
Area								
Buildings or Premises bank or office mercantile or manufacturing lessor								
6	PA/502	60010	334	243	Each	None	21.286	\$5,172
Products – Completed Operations are Included in the General Aggregate Limit								
Number Of Units								
Apartment Buildings								
6	PA/502	48925	334	1	Each	None	174.722	\$175
Products – Completed Operations are Included in the General Aggregate Limit								
Each Pool								
Swimming Pools								
6	PA/502	46607	334	19,046	1000 of Total Area	None	8.452	\$161
Products – Completed Operations are Included in the General Aggregate Limit								
Area								
Parking public shopping centers maintained by the insured lessor's risk								

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LOCATION	STATE/TERR	CODE	SUBLINE	PREMIUM BASIS	PER	DED	RATE	PREMIUM
7	IN/501	61212	334	1,570	1000 of Total Area	None	13.315	\$21
Products – Completed Operations are Included in the General Aggregate Limit								
Area								
Buildings or Premises bank or office mercantile or manufacturing lessor								
8	IN/501	61212	334	9,150	1000 of Total Area	None	16.814	\$154
Products – Completed Operations are Included in the General Aggregate Limit								
Area								
Buildings or Premises bank or office mercantile or manufacturing lessor								
8	IN/501	46622	334	27	1000 of Total Area	None	10.053	\$1
Products – Completed Operations are Included in the General Aggregate Limit								
Area								
Parking private								
9	IN/501	61212	334	5,600	1000 of Total Area	None	13.315	\$75
Products – Completed Operations are Included in the General Aggregate Limit								
Area								
Buildings or Premises bank or office mercantile or manufacturing lessor								
10	IN/501	61212	334	5,211	1000 of Total Area	None	13.315	\$69
Products – Completed Operations are Included in the General Aggregate Limit								
Area								
Buildings or Premises bank or office mercantile or manufacturing lessor								

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LOCATION	STATE/TERR	CODE	SUBLINE	PREMIUM BASIS	PER	DED	RATE	PREMIUM
11	IN/501	61212	334	12,646	1000 of Total Area	None	13.315	\$168
Products – Completed Operations are Included in the General Aggregate Limit								
Area								
Buildings or Premises bank or office mercantile or manufacturing lessor								
12	IN/501	46622	334	5,000	1000 of Total Area	None	8.367	\$42
Products – Completed Operations are Included in the General Aggregate Limit								
Area								
Parking private								
13	IN/501	49451	334	1	Each	None	3.48	\$3
Products – Completed Operations are Included in the General Aggregate Limit								
Each Acre								
Vacant Land Other than Not-For-Profit								
14	OK/501	61212	334	4,826	1000 of Total Area	None	8.619	\$42
Products – Completed Operations are Included in the General Aggregate Limit								
Area								
Buildings or Premises bank or office mercantile or manufacturing lessor								
14	OK/501	60010	334	329	Each	None	8.892	\$2,925
Products – Completed Operations are Included in the General Aggregate Limit								
Number Of Units								
Apartment Buildings								

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LOCATION	STATE/TERR	CODE	SUBLINE	PREMIUM BASIS	PER	DED	RATE	PREMIUM
15	MO/501	60010	334		Each	None	18.982	\$0
Products – Completed Operations are Included in the General Aggregate Limit								
Number Of Units								
Apartment Buildings								
15	MO/501	49451	334	361	Each	None	3.398	\$1,227
Products – Completed Operations are Included in the General Aggregate Limit								
Each Acre								
Vacant Land Other than Not-For-Profit								
15	MO/501	61212	334	7,500	1000 of Total Area	None	23.429	\$176
Products – Completed Operations are Included in the General Aggregate Limit								
Area								
Buildings or Premises bank or office mercantile or manufacturing lessor								
15	MO/501	46622	334		1000 of Total Area	None	12.799	\$0
Products – Completed Operations are Included in the General Aggregate Limit								
Area								
Parking private								
15	MO/501	48925	334	1	Each	None	126.907	\$127
Products – Completed Operations are Included in the General Aggregate Limit								
Each Pool								
Swimming Pools								

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LOCATION	STATE/TERR	CODE	SUBLINE	PREMIUM BASIS	PER	DED	RATE	PREMIUM
16	WI/501	49451	334	5	Each	None	.873	\$4
Products – Completed Operations are Included in the General Aggregate Limit								
Each Acre								
Vacant Land Other than Not-For-Profit								
17	IN/501	61212	334	7,680	1000 of Total Area	None	13.994	\$107
Products – Completed Operations are Included in the General Aggregate Limit								
Area								
Buildings or Premises bank or office mercantile or manufacturing lessor								
17	IN/501	60010	334	36	Each	None	15.031	\$541
Products – Completed Operations are Included in the General Aggregate Limit								
Number Of Units								
Apartment Buildings								
18	FL/004	49451	334	1	Each	None	.893	\$1
Products – Completed Operations are Included in the General Aggregate Limit								
Each Acre								
Vacant Land Other than Not-For-Profit								
19	WI/501	60010	334	110	Each	None	19.598	\$2,156
Products – Completed Operations are Included in the General Aggregate Limit								
Number Of Units								
Apartment Buildings								

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LOCATION	STATE/TERR	CODE	SUBLINE	PREMIUM BASIS	PER	DED	RATE	PREMIUM
19	WI/501	61212	334	7,010	1000 of Total Area	None	11.061	\$78
Products – Completed Operations are Included in the General Aggregate Limit  Area Buildings or Premises bank or office mercantile or manufacturing lessor								
20	WI/501	60010	334	164	Each	None	19.598	\$3,214
Products – Completed Operations are Included in the General Aggregate Limit  Number Of Units Apartment Buildings								
21	MO/501	61212	334	1,000	1000 of Total Area	None	20.398	\$20
Products – Completed Operations are Included in the General Aggregate Limit  Area Buildings or Premises bank or office mercantile or manufacturing lessor								
21	MO/501	47051	334	2	Each	None	5.004	\$8
Products – Completed Operations are Included in the General Aggregate Limit  Each Acre Real Estate Development Property								
22	FL/004	60010	334	81	Each	None	38.628	\$3,129
Products – Completed Operations are Included in the General Aggregate Limit  Number Of Units Apartment Buildings								

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LOCATION	STATE/TERR	CODE	SUBLINE	PREMIUM BASIS	PER	DED	RATE	PREMIUM
22	FL/004	61212	334	7,200	1000 of Total Area	None	30.789	\$222
<p>Products – Completed Operations are Included in the General Aggregate Limit</p> <p style="text-align: center;">Area</p> <p>Buildings or Premises bank or office mercantile or manufacturing lessor</p>								
23	MO/501	47051	334	2	Each	None	.728	\$1
<p>Products – Completed Operations are Included in the General Aggregate Limit</p> <p style="text-align: center;">Each Acre</p> <p>Real Estate Development Property</p>								
30	FL/004	47051	334	2	Each	None	4.225	\$8
<p>Products – Completed Operations are Included in the General Aggregate Limit</p> <p style="text-align: center;">Each Acre</p> <p>Real Estate Development Property</p>								
31	FL/006	47051	334	15	Each	None	4.225	\$63
<p>Products – Completed Operations are Included in the General Aggregate Limit</p> <p style="text-align: center;">Each Acre</p> <p>Real Estate Development Property</p>								
32	OH/503	61212	334	4,345	1000 of Total Area	None	10.111	\$44
<p>Products – Completed Operations are Included in the General Aggregate Limit</p> <p style="text-align: center;">Area</p> <p>Buildings or Premises bank or office mercantile or manufacturing lessor</p>								

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LOCATION	STATE/TERR	CODE	SUBLINE	PREMIUM BASIS	PER	DED	RATE	PREMIUM
32	OH/503	60010	334	124	Each	None	9.224	\$1,144
Products – Completed Operations are Included in the General Aggregate Limit								
Number Of Units								
Apartment Buildings								
33	IN/501	46622	334	3,700	1000 of Total Area	None	12.55	\$46
Products – Completed Operations are Included in the General Aggregate Limit								
Area								
Parking private								
33	IN/501	60010	334	118	Each	None	22.547	\$2,661
Products – Completed Operations are Included in the General Aggregate Limit								
Number Of Units								
Apartment Buildings								
33	IN/501	61212	334	2,582	1000 of Total Area	None	20.991	\$54
Products – Completed Operations are Included in the General Aggregate Limit								
Area								
Buildings or Premises bank or office mercantile or manufacturing lessor								
34	IN/501	47051	334	5	Each	None	3.925	\$20
Products – Completed Operations are Included in the General Aggregate Limit								
Each Acre								
Real Estate Development Property								

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LOCATION	STATE/TERR	CODE	SUBLINE	PREMIUM BASIS	PER	DED	RATE	PREMIUM
34	IN/501	68606	334	13,720	1000 of Total Area	None	9.008	\$124
Products – Completed Operations are Included in the General Aggregate Limit								
Area								
Vacant Buildings not factories Other than Not-For-Profit								
35	FL/004	47051	334	2	Each	None	3.746	\$7
Products – Completed Operations are Included in the General Aggregate Limit								
Each Acre								
Real Estate Development Property								
36	OH/503	47051	334	1	Each	None	.536	\$1
Products – Completed Operations are Included in the General Aggregate Limit								
Each Acre								
Real Estate Development Property								
37	MO/501	49451	334	1	Each	None	.832	\$1
Products – Completed Operations are Included in the General Aggregate Limit								
Each Acre								
Vacant Land Other than Not-For-Profit								
38	MO/501	49451	334	6	Each	None	.832	\$5
Products – Completed Operations are Included in the General Aggregate Limit								
Each Acre								
Vacant Land Other than Not-For-Profit								

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LOCATION	STATE/TERR	CODE	SUBLINE	PREMIUM BASIS	PER	DED	RATE	PREMIUM
39	IN/501	47051	334	3	Each	None	3.925	\$12
Products – Completed Operations are Included in the General Aggregate Limit								
Each Acre								
Real Estate Development Property								
40	FL/004	49451	334	2	Each	None	.893	\$2
Products – Completed Operations are Included in the General Aggregate Limit								
Each Acre								
Vacant Land Other than Not-For-Profit								
41	IN/501	61212	334	8,000	1000 of Total Area	None	20.991	\$168
Products – Completed Operations are Included in the General Aggregate Limit								
Area								
Buildings or Premises bank or office mercantile or manufacturing lessor								
41	IN/501	60010	334	100	Each	None	22.547	\$2,255
Products – Completed Operations are Included in the General Aggregate Limit								
Number Of Units								
Apartment Buildings								
41	IN/501	48925	334	1	Each	None	245.454	\$245
Products – Completed Operations are Included in the General Aggregate Limit								
Each Pool								
Swimming Pools								

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LOCATION	STATE/TERR	CODE	SUBLINE	PREMIUM BASIS	PER	DED	RATE	PREMIUM
42	IN/501	48925	334	1	Each	None	163.636	\$164
Products – Completed Operations are Included in the General Aggregate Limit								
Each Pool								
Swimming Pools								
42	IN/501	60010	334	296	Each	None	15.031	\$4,449
Products – Completed Operations are Included in the General Aggregate Limit								
Number Of Units								
Apartment Buildings								
43	OH/503	47051	334	3	Each	None	1.923	\$6
Products – Completed Operations are Included in the General Aggregate Limit								
Each Acre								
Real Estate Development Property								
45	MO/501	60010	334	186	Each	None	18.982	\$3,531
Products – Completed Operations are Included in the General Aggregate Limit								
Number Of Units								
Apartment Buildings								
45	MO/501	46607	334	85,000	1000 of Total Area	None	11.13	\$946
Products – Completed Operations are Included in the General Aggregate Limit								
Area								
Parking public shopping centers maintained by the insured lessor's risk								

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LOCATION	STATE/TERR	CODE	SUBLINE	PREMIUM BASIS	PER	DED	RATE	PREMIUM
45	MO/501	61212	334	10,000	1000 of Total Area	None	23.429	\$234
Products – Completed Operations are Included in the General Aggregate Limit								
Area								
Buildings or Premises bank or office mercantile or manufacturing lessor								
46	MO/501	61212	334	1,437	1000 of Total Area	None	20.398	\$29
Products – Completed Operations are Included in the General Aggregate Limit								
Area								
Buildings or Premises bank or office mercantile or manufacturing lessor								
47	IN/501	47051	334	2	Each	None	5.894	\$12
Products – Completed Operations are Included in the General Aggregate Limit								
Each Acre								
Real Estate Development Property								
48	IN/501	47051	334	2	Each	None	5.894	\$12
Products – Completed Operations are Included in the General Aggregate Limit								
Each Acre								
Real Estate Development Property								
50	IN/501	60010	334	175	Each	None	22.547	\$3,946
Products – Completed Operations are Included in the General Aggregate Limit								
Number Of Units								
Apartment Buildings								

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LOCATION	STATE/TERR	CODE	SUBLINE	PREMIUM BASIS	PER	DED	RATE	PREMIUM
51	FL/006	48925	334	1	Each	None	682.808	\$683

Products – Completed Operations are Included in the General Aggregate Limit

Each Pool

Swimming Pools

51	FL/006	60010	334	240	Each	None	31.925	\$7,662
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Products – Completed Operations are Included in the General Aggregate Limit

Number Of Units

Apartment Buildings

**Miscellaneous/Optional General Liability Coverages**

Coverages	Limits	Deductible	Premium
Employee Benefit Liability	\$1,000,000 Each Employee \$2,000,000 Aggregate	\$1,000	\$294
Non Owned and Hired Auto or Hired Car Physical Damage			\$246
Terrorism Premiums			\$55
Total Premises Premium			\$99,072
Total Products/Completed Operations Premium			\$19,140
Designated Person/Org CG2026			\$50
CGL Enhancement - Real Estate			\$2,955

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Terrorism Premium	\$28
Contractors' Equipment Coverage - Leased Or Rented From Others Premium	\$688
<b>Total Quoted Commercial Inland Marine Premium</b>	<b>\$716</b>

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**A Commercial Insurance Program**

**S S S S S S**

**Policy Proposal**

**Quotation Only - No Coverage Is Provided - Quote May Be Subject To Change**

**MILHAUS DEVELOPMENT LLC**

**Inland Marine Proposed Policy Coverages**

<b>Inland Marine Policy Coverages:</b>	<b>Limits:</b>	<b>Premiums:</b>
Contractors' Equipment Coverage		\$688
– Leased Or Rented From Others Premium		
Total Amount of Insurance	\$250,000	
Catastrophe Limit	\$250,000	
Additional Debris Removal Expenses	\$5,000	
Pollutant Cleanup and Removal	\$10,000	
Deductible	\$500	

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**A Commercial Insurance Program**

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**Policy Proposal**

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**MILHAUS DEVELOPMENT LLC**

**Massachusetts Bay Insurance Company**

Quote # 1309572420015

Final acceptance is subject to development of additional underwriting information such as:

Financial information

Favorable motor vehicle records ( if applicable )

Adequate Insurance to Value

Physical inspection and compliance with recommendations ( if applicable )

This proposal is subject to the following terms and conditions:

- The Blanket Business Income coinsurance percentage applicable is 100%

This quotation represents Massachusetts Bay Insurance Company 's offer to provide the insurance described herein and supersedes any specifications, applications or previous conditions. It is subject to final underlying pricing and terms and conditions. Any additional exclusions applicable to any underlying policy will also be added to this policy.

This is not a binder.

Proposal expires: 07/31/2020

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THIS NOTICE IS PROVIDED IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS NOTICE DOES NOT GRANT COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF COVERAGE UNDER THE POLICY. IF THERE IS A CONFLICT BETWEEN THIS NOTICE AND THE POLICY, THE PROVISIONS OF THE POLICY SHALL APPLY.

## DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

### Schedule

<b>Disclosure of Premium:</b>	
Total Terrorism Premium	<b>\$ 4265</b>
Fire Following Premium	<b>\$ 822</b>
Other than Fire Following Premium	<b>\$ 3443</b>

### Disclosure of Terrorism Coverage Available

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" defined in Section 102(1) of the Act as follows:

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.

The premium charged for this coverage is provided in the Schedule above and does not include any charges for the portion of loss that may be covered by the Federal Government as described below.

Your policy may contain other exclusions which could affect your coverage, such as an exclusion for Nuclear Events or Pollution. **Please read your policy carefully.**

### Note for Commercial Property or Commercial Inland Marine Policyholders in Standard Fire States:

In your state, a terrorism exclusion makes an exception for (and therefore provides coverage for) fire losses resulting from an act of terrorism. If you reject the offer of terrorism coverage, therefore, that rejection does not apply to fire losses resulting from an act of terrorism. Coverage for such fire losses will be provided in your policy. The additional premium just for such fire coverage is shown in the Schedule above.

### Disclosure of Federal Participation in Payment of Terrorism Losses

The United States government through the Department of the Treasury may pay a share of terrorism losses insured under the federal program under a formula set forth in the Act. Under this formula, the United States government generally reimburses the following percentage of covered terrorism loss which exceeds the statutorily established deductible paid by the insurance company providing the coverage: 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019; and 80% beginning on January 1, 2020.

### Cap on Insurer Participation in Payment of Terrorism Losses

The Act contains a \$100 billion cap that limits the reimbursement by the United States government as well as insurers' liability for losses resulting from certified acts of terrorism. If the aggregate of 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 Act, we will not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion. 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.

### Rejection of Terrorism Insurance Coverage

- ☐ I decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

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Applicant/Policyholder Signature

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Print Name

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Date

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Massachusetts Bay Insurance Company

Insurance Company

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1309572420015

Quote or Policy Number