

## RENEWAL CERTIFICATE

COMMON POLICY DECLARATIONS  
CONDOMINIUM PAC  
BUSINESS: CONDOMINIUMS

POLICY NO.: I-680-1290B245-COF-12  
ISSUE DATE: 02-06-12

INSURING COMPANY:  
THE CHARTER OAK FIRE INSURANCE COMPANY

## 1. NAMED INSURED AND MAILING ADDRESS:

111 MORGAN CONDO ASSOCIATION  
111 S. MORGAN STREET

CHICAGO IL 60607

2. POLICY PERIOD: From 02-17-12 to 02-17-13 12:01 A.M. Standard Time at your mailing address.

## 3. LOCATIONS:

PREM. NO.	BLDG. NO.	OCCUPANCY	ADDRESS (same as Mailing Address unless specified otherwise)
01	ALL	CONDOMINIUMS	111 S. MORGAN ST CHICAGO IL 60607

## 4. COVERAGE PARTS AND SUPPLEMENTS FORMING PART OF THIS POLICY AND INSURING COMPANIES:

COVERAGE PARTS AND SUPPLEMENTS  
Businessowners Coverage Part  
Commercial Inland Marine Coverage Part

INSURING COMPANY  
COF  
COF

5. The COMPLETE POLICY consists of this declarations and all other declarations, and the forms and endorsements for which symbol numbers are attached on a separate listing.

6. SUPPLEMENTAL POLICIES: Each of the following is a separate policy containing its complete provisions.

POLICY

POLICY NUMBER

INSURING COMPANY

DIRECT BILL

## 7. PREMIUM SUMMARY:

Provisional Premium	\$	25,789.00
Due at Inception	\$	
Due at Each	\$	

NAME AND ADDRESS OF AGENT OR BROKER

COUNTERSIGNED BY:

MARKET FINANCIAL GROUP HG499  
240 COMMERCE DR  
CRYSTAL LAKE

IL 60014

Authorized Representative

DATE:





One Tower Square, Hartford, Connecticut 06183

**BUSINESS OWNERS COVERAGE PART DECLARATIONS**

CONDOMINIUM PAC

POLICY NO.: I-680-1290B245-COF-12

ISSUE DATE: 02-06-12

INSURING COMPANY:

THE CHARTER OAK FIRE INSURANCE COMPANY

POLICY PERIOD:

From 02-17-12 to 02-17-13 12:01 A.M. Standard Time at your mailing address.

FORM OF BUSINESS: ASSOC

COVERAGES AND LIMITS OF INSURANCE: Insurance applies only to an item for which a "limit" or the word "included" is shown.

**COMMERCIAL GENERAL LIABILITY COVERAGE**

OCCURRENCE FORM	LIMITS OF INSURANCE
General Aggregate (except Products-Completed Operations Limit)	\$ 2,000,000
Products-Completed Operations Aggregate Limit	\$ 2,000,000
Personal and Advertising Injury Limit	\$ 1,000,000
Each Occurrence Limit	\$ 1,000,000
Damage to Premises Rented to You	\$ 300,000
Medical Payments Limit (any one person)	\$ 5,000

**BUSINESS OWNERS PROPERTY COVERAGE**

DEDUCTIBLE AMOUNT: Businessowners Property Coverage: \$ 5,000 per occurrence.  
Building Glass: \$ 250 per occurrence.

BUSINESS INCOME/EXTRA EXPENSE LIMIT: Actual loss for 12 consecutive months

Period of Restoration-Time Period: Immediately

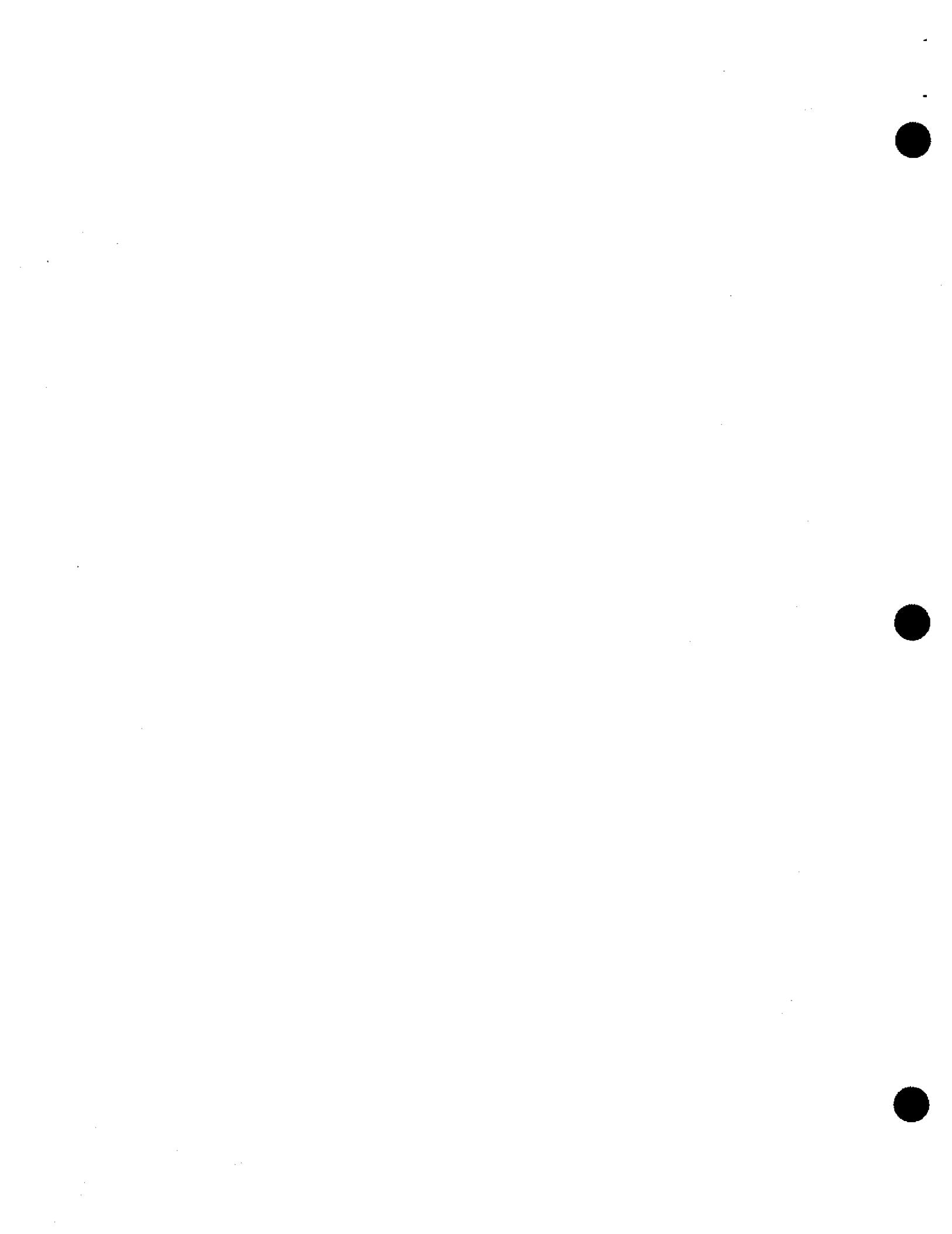
ADDITIONAL COVERAGE :

Fine Arts: \$ 25,000

Other additional coverages apply and may be changed by an endorsement. Please read the policy.

**SPECIAL PROVISIONS:**

**COMMERCIAL GENERAL LIABILITY COVERAGE  
IS SUBJECT TO A GENERAL AGGREGATE LIMIT**



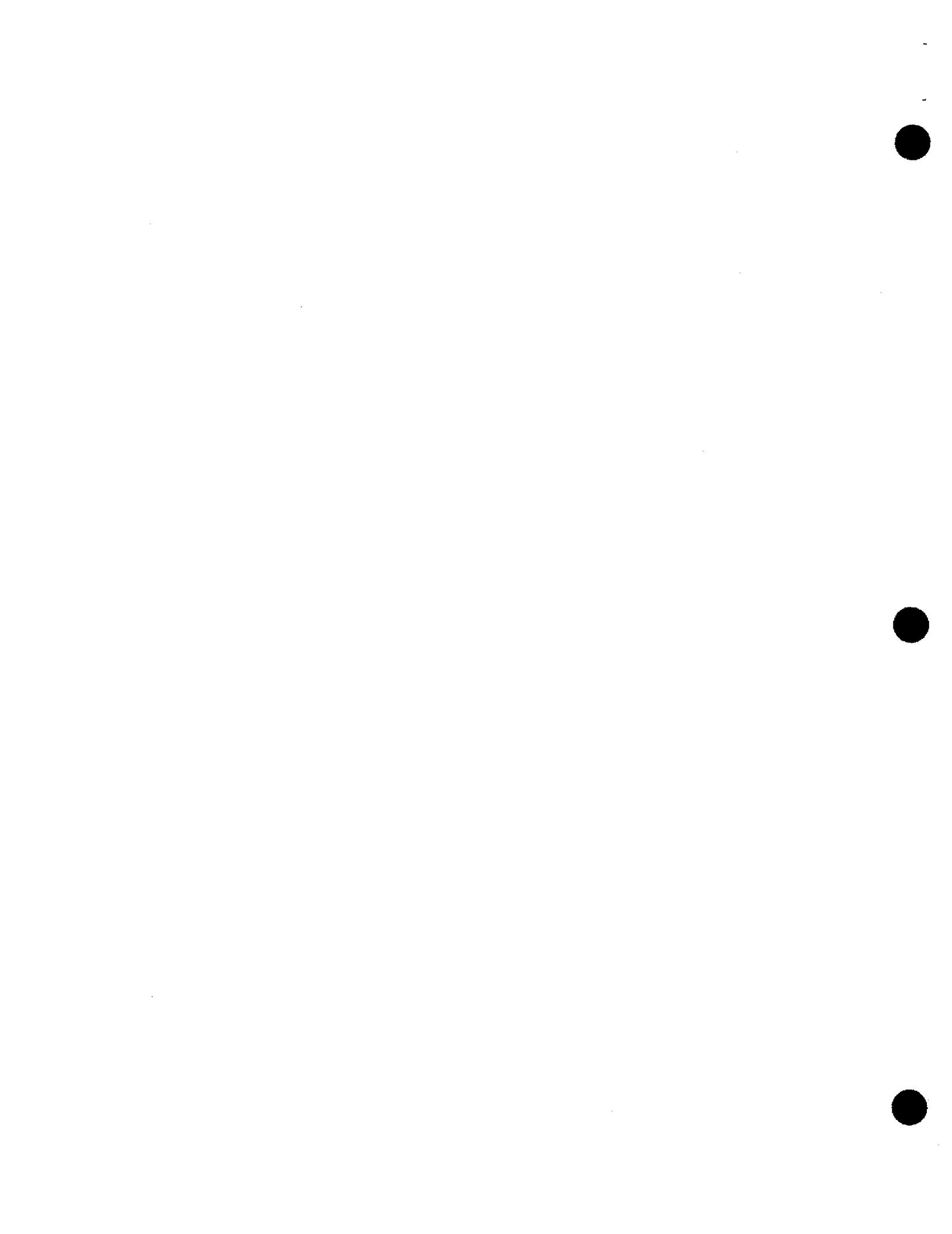
## **BUSINESS OWNERS PROPERTY COVERAGE**

PREMISES LOCATION NO.: 01                    BUILDING NO.: ALL

COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE	INFLATION GUARD
BUILDING *Replacement Cost Plus	\$ 37,524,245	RCP*	N/A	0.0%
BUSINESS PERSONAL PROPERTY *Replacement Cost	\$ 106,090	RC*	N/A	0.0%
COVERAGE EXTENSIONS:				
Accounts Receivable	\$ 25,000			

Other coverage extensions apply and may be changed by an endorsement. Please read the policy.





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**POLICY NUMBER:** I-680-1290B245-COF-12  
**EFFECTIVE DATE:** 02-17-12  
**ISSUE DATE:** 02-06-12

**LISTING OF FORMS, ENDORSEMENTS AND SCHEDULE NUMBERS**

THIS LISTING SHOWS THE NUMBER OF FORMS, SCHEDULES AND ENDORSEMENTS BY LINE OF BUSINESS.

\* IL T0 25 08 01 RENEWAL CERTIFICATE  
\* MP T0 01 02 05 BUSINESS OWNERS COVERAGE PART DECS  
\* IL T8 01 01 01 FORMS, ENDORSEMENTS AND SCHEDULE NUMBERS  
IL T3 15 09 07 COMMON POLICY CONDITIONS

**BUSINESS OWNERS**

\* MP T1 36 01 89 BLANKET LIMITS BLDG/BUS PERS PROP  
\* MP T1 30 02 05 TBL OF CONT-BUSINESS OWNERS COV-DELUXE  
MP T1 02 02 05 BUSINESS OWNERS PROPERTY COV-SPEC FORM  
\* MP T1 75 03 06 WINDSTORM OR HAIL PERCENTAGE DED  
MP T4 29 02 05 AMENDATORY PROVISIONS-CONDOMINIUMS-IL  
\* MP T3 06 02 07 SEWER OR DRAIN BACKUP EXTENSION  
\* MP T3 07 03 97 PROTECTIVE SAFEGUARDS-SPRINK&RESTAURANT  
MP T3 25 01 08 TERRORISM RISK INS ACT OF 2002 NOTICE  
\* MP T3 30 02 05 REPLACEMENT COST PLUS  
MP T3 40 02 05 PROPERTY MANAGERS FOR EMPL DISHONESTY  
MP T3 50 11 06 EQUIP BREAKDOWN SERV INTERRUPTION LIM  
MP T3 56 02 08 AMENDATORY PROVISIONS-GREEN BLD  
\* MP T1 35 01 00 ORDINANCE OR LAW COVERAGE  
\* MP T1 55 02 05 AMEND EMPLOYEE DISHONESTY LIMIT  
\* MP T3 23 08 06 FUNGUS,WET ROT,DRY ROT CAUSE OF LOSS CHG  
MP T9 70 03 06 POWER PAC ENDORSEMENT  
\* MP T3 36 02 05 EQUIPMENT BREAKDOWN EXCLUSION

**COMMERCIAL GENERAL LIABILITY**

CG T0 34 11 03 TABLE OF CONTENTS  
CG 00 01 10 01 COMMERCIAL GENERAL LIABILITY COV FORM  
CG D2 37 11 03 EXCLUSION-REAL ESTATE DEV ACTIVITIES  
CG D2 55 11 03 AMENDMENT OF COVERAGE - POLLUTION  
CG D3 09 11 03 AMEND ENDT-PRODUCTS-COMPLETED OPR HAZARD  
CG 21 70 01 08 CAP ON LOSSES-CERTIFIED ACTS-TERRORISM  
CG D0 37 04 05 OTHER INSURANCE-ADDITIONAL INSUREDS  
CG D2 34 01 05 WEB XTEND - LIABILITY  
\* CG T4 91 11 88 ADDL INSD-DESIGNATED PERSON/ORGANIZATION  
\* CG D4 13 04 08 AMENDMENT OF COVERAGE-COOLING-POLLUTION  
\* MP T1 25 11 03 HIRED AUTO AND NON-OWNED AUTO LIAB  
CG D2 43 01 02 FUNGI OR BACTERIA EXCLUSION  
CG D2 56 11 03 AMENDMENT OF COVERAGE  
CG D2 88 11 03 EMPLOYMENT-RELATED PRACTICES EXCLUSION  
CG D3 26 01 04 EXCLUSION-UNSOLOICITED COMMUNICATIONS  
CG D3 56 01 05 MOBILE EQUIP/EXCL VEHICLES SUB TO MV LAW  
CG D0 76 06 93 EXCLUSION-LEAD

\* TEXT IN THIS FORM HAS CHANGED, OR THE FORM WAS NOT ON POLICY BEFORE .

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**POLICY NUMBER:** I-680-1290B245-COF-12

**EFFECTIVE DATE:** 02-17-12

**ISSUE DATE:** 02-06-12

**COMMERCIAL GENERAL LIABILITY (CONTINUED)**

CG D1 42 01 99	EXCLUSION-DISCRIMINATION
CG D2 42 01 02	EXCLUSION WAR
CG T4 78 02 90	EXCLUSION-ASBESTOS
CG F2 64 03 05	ILLINOIS CHANGES-CONDOMINIUMS
GN 00 70 11 88	ILLINOIS EXCL-LIQUOR LEGAL LIABILITY
CG T3 33 11 03	LIMIT WHEN TWO OR MORE POLICIES APPLY
CG 02 00 12 07	IL CHANGES -CANCELLATION AND NONRENEWAL

**INLAND MARINE**

CM 02 04 07 05	ILLINOIS CHANGES
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**INTERLINE ENDORSEMENTS**

IL T3 82 08 06	EXCL OF LOSS DUE TO VIRUS OR BACTERIA
IL T3 79 01 08	CAPS ON LOSSES FROM CERT ACTS OF TERROR
IL 00 21 09 08	NUCLEAR ENERGY LIAB EXCL END-BROAD FORM
IL 01 18 10 10	ILLINOIS CHANGES
* IL 01 47 09 11	ILLINOIS CHANGES - CIVIL UNION
IL 01 62 09 08	ILLINOIS CHANGES - DEFENSE COSTS
IL 02 84 07 05	IL CHANGES-CANCELLATION AND NONRENEWAL

\* TEXT IN THIS FORM HAS CHANGED, OR THE FORM WAS NOT ON POLICY BEFORE.

## **BUSINESS OWNERS**



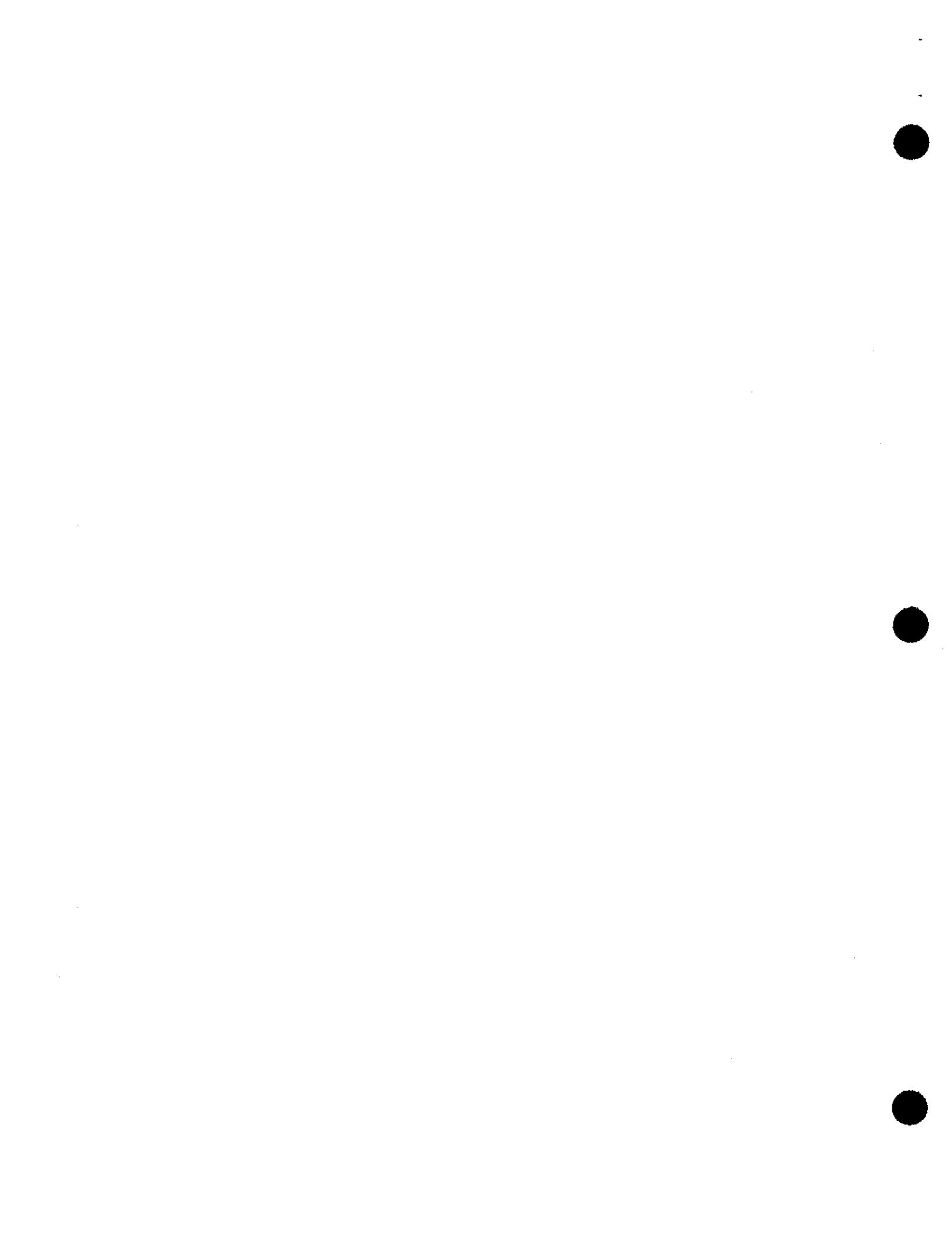
**BUSINESS OWNERS**

**TABLE OF CONTENTS**  
**BUSINESS OWNERS COVERAGE PART**  
**DELUXE PLAN**

The following indicates the contents of the principal forms which may be attached to your policy. It contains no reference to the Declarations or Endorsements which also may be attached.

**BUSINESS OWNERS PROPERTY COVERAGE**  
**SPECIAL FORM MP T1 02**

	Beginning on Page
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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE**

This endorsement modifies insurance provided under the following:

**BUSINESS OWNERS COVERAGE PART**

**SCHEDULE**

Prem/Loc No.	Building No.	Windstorm or Hail Deductible Percentage - enter 1%, 2%, 3%, 4%, 5% or 10%
01	01	1%

The Windstorm or Hail Deductible, as shown in the Schedule, applies to loss of or damage to Covered Property caused directly or indirectly by Windstorm or Hail, regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage. If loss or damage from a covered weather condition other than Windstorm or Hail occurs, and that loss or damage would not have occurred but for the Windstorm or Hail, such loss or damage will be considered to be caused by Windstorm or Hail and therefore part of the Windstorm or Hail occurrence.

With respect to Covered Property at a described premises identified in the Schedule, no other deductible applies to the Windstorm or Hail.

The Windstorm or Hail Deductible applies whenever there is an occurrence of Windstorm or Hail.

As used in this endorsement, the terms "specific insurance" and "blanket insurance" have the following meanings: Specific insurance covers each item of insurance (for example, each building or personal property in a building) under a separate Limit of Insurance. Blanket insurance covers two or more items of insurance (for example, a building and personal property in that building, or two buildings) under a single Limit of Insurance. Items of insurance and corresponding Limit(s) of Insurance are shown in the Declarations.

### **WINDSTORM OR HAIL DEDUCTIBLE CLAUSE**

#### **A. All Policies**

1. A Windstorm or Hail Deductible is calculated separately for, and applies separately to:

- a. Each building, if two or more buildings sustain loss or damage;
  - b. The building and to personal property in that building, if both sustain loss or damage;
  - c. Personal property at each building, if personal property at two or more buildings sustains loss or damage;
  - d. Personal property in the open.
2. We will not pay for loss or damage until the amount of loss or damage exceeds the applicable Windstorm or Hail Deductible. We will then pay the amount of loss or damage in excess of that Deductible. But we will not pay more than the applicable Limit of Insurance.

#### **B. Calculation Of The Deductible – Specific Insurance**

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to 1%, 2%, 3%, 4%, 5% or 10% (as shown in the Schedule) of the Limit(s) of Insurance applicable to the property that has sustained loss or damage.

#### **C. Calculation Of The Deductible – Blanket Insurance**

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to 1%, 2%, 3%, 4%, 5% or 10% (as shown in the Schedule) of the value(s) of the property that has sustained loss or damage. The value(s) to be used are those shown in the Statement of Values on file with us. If there is no Statement of

## BUSINESS OWNERS

Values on file with us, then the value(s) to be used will be the value of the property at the time of loss.

### D. Calculation Of The Deductible – Property Covered Under The Newly Acquired or Constructed Property Additional Coverage

The following applies when property is covered under the Newly Acquired or Constructed Property Additional Coverage:

In determining the amount, if any, that we will pay for loss or damage to such property, we will deduct an amount equal to a percentage of the value(s) of the property at time of loss. The applicable percentage for Newly Acquired or Constructed Property is the highest percentage shown in the Schedule.

## EXAMPLES – APPLICATION OF DEDUCTIBLE

### Example #1 – Specific Insurance

The amounts of loss to the damaged property are \$60,000 (building) and \$40,000 (business personal property in building).

The value of the damaged building at time of loss is \$100,000. The value of the business personal property in that building is \$80,000.

The actual Limits of Insurance on the damaged property are \$80,000 on the building and \$64,000 on the business personal property.

The Deductible is 2%.

#### Building

Step (1):  $\$80,000 \times 2\% = \$1,600$

Step (2):  $\$60,000 - \$1,600 = \$58,400$

#### Business Personal Property

Step (1):  $\$64,000 \times 2\% = \$1,280$

Step (2):  $\$40,000 - \$1,280 = \$38,720$

The most we will pay is \$97,120 (\$58,400 + \$38,720).

The portion of the total loss that is not covered due to the application of the Deductible is \$2,880 (\$1,600 + \$1,280).

### Example #2 – Specific Insurance

The amounts of loss to the damaged property are \$60,000 (building) and \$40,000 (business personal property in building).

The actual Limits of Insurance on the damaged property are \$100,000 on the building and \$64,000 on the business personal property.

The Deductible is 2%.

#### Building

Step (1):  $\$100,000 \times 2\% = \$2,000$

Step (2):  $\$60,000 - \$2,000 = \$58,000$

#### Business Personal Property

Step (1):  $\$64,000 \times 2\% = \$1,280$

Step (2):  $\$40,000 - \$1,280 = \$38,720$

The most we will pay is \$96,720 (\$58,000 + \$38,720). The portion of the total loss that is not covered due to the application of the Deductible is \$3,280 (\$2,000 + \$1,280).

### Example #3 – Blanket Insurance

The sum of the values of Building #1 (\$500,000), Building #2 (\$500,000) and Building #3 (\$1,000,000) as shown in the Declarations is \$2,000,000.

Buildings #1 and #2 have sustained damage; the amounts of loss to these buildings are \$40,000 (Building #1) and \$20,000 (Building #2).

The Deductible is 2%.

#### Building #1

Step (1):  $\$500,000 \times 2\% = \$10,000$

Step (2):  $\$40,000 - \$10,000 = \$30,000$

#### Building #2

Step (1):  $\$500,000 \times 2\% = \$10,000$

Step (2):  $\$20,000 - \$10,000 = \$10,000$

The most we will pay is \$40,000 (\$30,000 + \$10,000). The portion of the total loss that is not covered due to the application of the Deductible is \$20,000.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

# **SEWER OR DRAIN BACK UP EXTENSION**

This endorsement modifies insurance provided under the following:

## **BUSINESS OWNERS PROPERTY COVERAGE SPECIAL FORM**

## SCHEDULE

**Limit of Insurance \$ 25,000**

The following is added to Paragraph A. 7. Coverage Extensions:

## **Water or Sewage Back Up and Sump Overflow**

- (1) When the Declarations show that you have coverage for Building or Business Personal Property, you may extend that insurance to apply to direct physical loss of or damage to Covered Property at the described premises caused by or resulting from water or sewage that backs up or overflows from a sewer, drain or sump.
  - (2) When the Declarations show that you have coverage for Business Income and Extra Expense,

you may also extend that insurance to apply to the actual loss of Business Income you sustain and reasonable and necessary Extra Expense you incur caused by or resulting from water or sewage that backs up or overflows from a sewer, drain or sump.

- (3) Paragraph B.1.g.(3) does not apply to this Coverage Extension.
  - (4) The most we will pay under this Coverage Extension in any one occurrence at each described premises is the Limit of Insurance shown in the Schedule above.



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **PROTECTIVE SAFEGUARDS ENDORSEMENT FOR SPRINKLERED LOCATIONS AND RESTAURANTS**

This endorsement modifies insurance provided under the following:

### **BUSINESSOWNERS COVERAGE PART**

#### **SCHEDULE\***

Prem. No.	Bldg. No.	Protective Safeguards Symbols Applicable	Prem. No.	Bldg. No.	Protective Safeguards Symbols Applicable
01	01	P1			

**1. The following is added to the:**

**BUSINESSOWNERS PROPERTY COVERAGE**

**SPECIAL FORM**

**BUSINESSOWNERS PROPERTY COVERAGE**  
**STANDARD FORM**

**PROTECTIVE SAFEGUARDS**

- a.** As a condition of this insurance, you are required to maintain the protective devices or services listed in the Schedule above.

**b. The protective safeguards to which this endorsement applies are identified by the following symbols:**

**"P-1"** **Automatic Sprinkler System**, including related supervisory services.

**Automatic Sprinkler System means:**

**(1)** Any automatic fire protective or extinguishing system, including connected:

**(a)** Sprinklers and discharge nozzles;

\* Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations

- (b) Ducts, pipes, valves and fittings;
  - (c) Tanks, their component parts and supports; and
  - (d) Pumps and private fire protection mains.

(2) When supplied from an automatic fire protective system:

  - (a) Non-automatic fire protective systems; and
  - (b) Hydrants, standpipes and outlets.

"P-9" Protective system covering cooking surface as described in application for insurance on file with the company

2. The following is added to the EXCLUSION section of:

**BUSINESS OWNERS PROPERTY COVERAGE  
SPECIAL FORM**

**BUSINESS OWNERS PROPERTY COVERAGE  
STANDARD FORM**

We will not pay for loss or damage caused by or resulting from fire if, prior to the fire, you:

- a. Knew of any suspension or impairment in any protective safeguard listed in the Schedule above and failed to notify us of that fact; or
  - b. Failed to maintain any protective safeguard listed in the Schedule above, and over which you had control, in complete working order.

If part of an Automatic Sprinkler System is shut off due to breakage, leakage, freezing conditions or opening of sprinkler heads, notification to us will not be necessary if you can restore full protection within 48 hours.



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **REPLACEMENT COST PLUS**

This endorsement modifies insurance provided under the following:

BUSINESS OWNERS PROPERTY COVERAGE SPECIAL FORM

**A. SCHEDULE**

Premises	
Location	
Number	
ALL	ALL

**B. The BUSINESS OWNERS PROPERTY COVERAGE SPECIAL FORM is changed as follows:**

1. For the described premises shown in the schedule above, Paragraph E.4.e.(1) is replaced by the following, but only with respect to building valuation:
  - (1) At replacement Cost (without deduction for depreciation).
    - (a) You may make a claim for loss or damage covered by this insurance on an actual cash value basis instead of on a replacement cost basis. In the event you elect to have loss or damage settled on an actual cash value basis, you may still make a claim on a replacement cost basis if you notify us of your intent to do so within 180 days after the loss or damage.
    - (b) We will not pay on a replacement cost basis for any loss or damage:
      - (i) Until the lost or damaged property is actually repaired or replaced; and
      - (ii) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage.

(c) We will not pay more for loss or damage on a replacement cost basis than the least of Paragraphs (i), (ii) or (iii) subject to Paragraph (d) below:

- (i) The cost to replace, on the same premises, the lost or damaged property with other property:
  - a) Of comparable design, material and quality; and
  - b) Used for the same purpose;
- (ii) The amount you actually spend that is necessary to repair or replace the lost or damaged property; or
- (iii) Up to 125% of the Limit of Insurance shown in the Declarations for Building at the described premises.

If a building is rebuilt at a new premises, the cost described in Paragraph (i) above is limited to the cost which would have been incurred if the building had been rebuilt at the original premises.

- (d) The cost of repair or replacement does not include the increased cost

## BUSINESS OWNERS

attributable to enforcement of any ordinance or law regulating the construction, use or repair of any property.

- (e) Paragraph F.10. does not apply to buildings at the described premises shown in the schedule above.

2. The following condition is added with respect to this endorsement:

## **REPORTING PROVISIONS**

You agree to report to us, within 90 days of the start of construction or acquisition, the full replacement cost of:

- a. Additions to or alterations of the above buildings;
  - b. Personal property owned by you to maintain or service the above building or premises; and
  - c. Permanently attached fixtures, machinery and equipment.

If you do not do so and the total replacement cost of such unreported items is more than \$10,000, any loss occurring thereafter will be adjusted with a penalty equal to the percentage that the total replacement cost of the unreported items bears to the total replacement cost of the building at the time of loss.



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **ORDINANCE OR LAW COVERAGE**

This endorsement modifies insurance provided under the following:

**BUSINESS OWNERS PROPERTY COVERAGE FORM**

**SCHEDULE\***

Prem. No.	Bldg. No.	Coverage A Applies:	Coverage B - Demolition Cost Limit of Insurance	Coverage C - Increased Cost of Construction Limit of Insurance
01	01	YES	\$1,000,000	\$1,000,000

**A. Coverage A., B. and C. apply only if each is indicated by an entry in the schedule above, and only for the building identified for the coverage.**

**B. COVERAGE**

**1. Coverage A – Coverage For Loss to the Undamaged Portion of the Building**

If a Covered Cause of Loss occurs to covered building property shown in the Schedule above, we will pay for loss in value of the undamaged portion of the building as a consequence of any ordinance or law that:

- a. Requires the demolition of parts of the same property not damaged by a Covered Cause of Loss;
- b. Regulates the construction or repair of buildings, or establishes zoning or land use requirements at the described premises; and
- c. Is in force at the time of loss.

Coverage A is included in the Limit of Insurance applicable to the covered Building stated in the Declarations. Coverage A does not increase the Limit of Insurance.

**2. Coverage B – Demolition Cost Coverage**

If a Covered Cause of Loss occurs to covered Building property, we will pay the cost to demolish and clear the site of undamaged

parts of the property caused by enforcement of building, zoning or land use ordinance or law.

If optional coinsurance is applicable to the building, the Coinsurance Condition does not apply to Demolition Cost Coverage.

**3. Coverage C – Increased Cost of Construction Coverage**

If a Covered Cause of Loss occurs to covered building property, we will pay for the increased costs to:

- a. repair or reconstruct damaged portions of that building; and/or
- b. reconstruct or remodel undamaged portions of that building, whether or not demolition is required;

when the increased cost is a consequence of enforcement of building, zoning or land use ordinance or laws.

However:

- (1) This coverage applies only if the restored or remodeled property is intended for similar occupancy as the current property, unless such occupancy is not permitted by zoning or land use ordinance or law.

BUSINESS OWNERS

- (2) We will not pay for the increased cost of construction if the building is not repaired, reconstructed or remodeled.

If optional Coinsurance is applicable to the building, the Coinsurance Condition does not apply to Increased Cost of Construction.

- C. We will not pay under this endorsement for the costs associated with the enforcement of any ordinance or law which requires any insured or others 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. LOSS PAYMENT

1. When Coverage A applies to the building, including loss in value of the undamaged portion of the building due to enforcement of an ordinance or law, will be determined as follows:

- a. If Replacement Cost coverage applies and the property is being repaired or replaced, on the same or another premises, we will not pay more than the lesser of:

- (1) The amount you would actually spend to repair, rebuild or reconstruct the building, but not for more than the amount it would cost to restore the building on the same premises and to the same height, floor area, style and comparable quality of the original property insured; or

- (2) The Limit of Insurance shown in the Declarations as applicable to the covered building.

- b. If Replacement Cost coverage applies and the property is not repaired or replaced, or if the optional Actual Cash Value is applicable to real property, we will not pay more than the lesser of:

- (1) The actual cash value of the building at the time of loss;
- (2) The Limit of Insurance shown in the Declarations as applicable to the covered building.

2. Loss payment under Coverage B – Demolition Cost Coverage will be determined as follows:

We will not pay more than the lesser of the following:

- a. The amount you actually spend to demolish and clear the site of the described premises; or

- b. The applicable Limit of Insurance shown for Coverage B in the Schedule above.

3. Loss payment under Coverage C – Increased Cost of Construction Coverage will be determined as follows:

- a. We will not pay under Coverage C:

- (1) Until the property is actually repaired or replaced, at the same or another premises; and

- (2) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage, not to exceed two years. We may extend this period in writing during the two years.

- b. If the building is repaired or replaced at the same premises, or if you elect to rebuild at another premises, the most we will pay under Coverage C is the lesser of:

- (1) The increased cost of construction at the same premises; or

- (2) The applicable Limit of Insurance shown for Coverage C in the Schedule above.

- c. If the ordinance or law requires relocation to another premises, the most we will pay under Coverage C is the lesser of:

- (1) The increased cost of construction at the new premises; or

- (2) The applicable Limit of Insurance shown for Coverage C in the Schedule above.

- E. The terms of this endorsement apply separately to each building to which this endorsement applies.

- F. Under this endorsement we will not pay for loss due to any ordinance or law that:

1. You were required to comply with before the loss, even if the building was undamaged; and
2. You failed to comply with.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EMPLOYEE DISHONESTY AND FORGERY OR ALTERATION INCREASED LIMIT**

This endorsement modifies insurance provided under the following:

**BUSINESSOWNERS PROPERTY COVERAGE SPECIAL FORM**

A. The BUSINESSOWNERS PROPERTY COVERAGE SPECIAL FORM is changed as follows:

1. The limit applicable to the **Additional Coverage – Employee Dishonesty** is increased from \$25,000 to \$ 250,000 .
2. The limit applicable to the **Additional Coverage – Forgery or Alteration** is increased from \$25,000 to \$ 250,000 .

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **FUNGUS, WET ROT, DRY ROT AND OTHER CAUSES OF LOSS CHANGES**

This endorsement modifies insurance provided under the following:

### BUSINESS OWNERS PROPERTY COVERAGE PART

#### A. SCHEDULE

##### Limited "Fungus", Wet Rot or Dry Rot Coverage:

###### Direct Damage Limit of Insurance

\$15,000      OR     \$25,000     \$50,000     \$100,000     \$250,000

- B. The EXCLUSIONS contained in Section B. of the BUSINESS OWNERS PROPERTY COVERAGE FORM are amended as follows:

1. The following exclusion is added to B.1.:

###### "Fungus", Wet Rot or Dry Rot

- a. We will not pay for loss or damage, or any increase in the amount of loss or damage, caused directly or indirectly by or resulting from the presence, growth, proliferation, spread or any activity of "fungus", wet rot or dry rot.

But if "fungus", wet rot or dry rot results in a "specified cause of loss", we will pay for the loss or damage caused by that "specified cause of loss".

This exclusion does not apply:

- (1) When "fungus", wet rot or dry rot results from fire or lightning; or
- (2) To the extent that coverage is provided in the Additional Coverage – Limited "Fungus", Wet Rot or Dry Rot in Section C.1. below of this endorsement with respect to loss or damage by a cause of loss other than fire or lightning.

2. The exclusions contained in B.2. are amended as follows:

- a. Under exclusion B.2.d.(2), reference to fungus, wet rot or dry rot, mold is deleted.
- b. Exclusion B.2.f. is deleted and replaced by the following:

We will not pay for loss or damage caused by or resulting from continuous or repeated seepage or leakage of water, or the presence or condensation of humidity,

moisture or vapor that occurs over a period of 14 days or more.

- C. The Additional Coverages contained in Section A.6. of the BUSINESS OWNERS PROPERTY COVERAGE FORM are amended as follows:

1. The following Additional Coverage is added:

###### Additional Coverage – Limited "Fungus", Wet Rot or Dry Rot

- a. The coverage described in b. and c. below only applies when the "fungus", wet rot or dry rot is the result of a "specified cause of loss", other than fire or lightning, that occurs during the policy period and only if all reasonable means have been used to save and preserve the property from further damage at the time of and after that occurrence.

- b. Limited "Fungus", Wet Rot or Dry Rot – Direct Damage

- (1) We will pay for direct physical loss or damage to Covered Property caused by "fungus", wet rot or dry rot, including:

- (a) The cost of removal of the "fungus", wet rot or dry rot;

- (b) The cost to tear out and replace any part of the building or other property as needed to gain access to the "fungus", wet rot or dry rot; and

- (c) The cost of testing performed after removal, repair, replacement or restoration of the damaged property is completed, provided there is a reason to believe that

## BUSINESS OWNERS

- "fungus", wet rot or dry rot are present.
- (2) The coverage described in b.(1) above is limited to \$15,000, or the limit of insurance shown in the Schedule of this endorsement for Limited "Fungus", Wet Rot or Dry Rot Coverage – Direct Damage. Regardless of the number of claims, this limit is the most we will pay for the total of all loss or damage under this coverage arising out of all occurrences of "specified causes of loss" (other than fire or lightning) which take place in a 12 month period (starting with the beginning of the present annual policy period). With respect to a particular occurrence of loss which results in "fungus", wet rot or dry rot, we will not pay more than a total of this annual limit even if the "fungus", wet rot or dry rot continues to be present or active, or recurs, in a later policy period.
- (3) The coverage provided under this Limited "Fungus", Wet Rot or Dry Rot Coverage – Direct Damage does not increase the applicable Limit of Insurance on any Covered Property. If a particular occurrence results in loss or damage by "fungus", wet rot or dry rot, and other loss or damage, we will not pay more for the total of all loss or damage than the applicable Limit of Insurance on the Covered Property.
- (4) If there is covered loss or damage to Covered Property that is not caused by "fungus", wet rot or dry rot, loss payment will not be limited by the terms of this Limited "Fungus", Wet Rot or Dry Rot Coverage – Direct Damage, except to the extent that "fungus", wet rot or dry rot causes an increase in the loss. Any such increase in the loss will be subject to the terms of this Limited "Fungus", Wet Rot or Dry Rot Coverage – Direct Damage.
- c. Limited "Fungus", Wet Rot or Dry Rot Coverage – Business Income and Extra Expense

The following Limited "Fungus", Wet Rot or Dry Rot Coverage provisions for Business Income and Extra Expense apply only if Business Income and/or Extra Ex-

pense coverage applies to the described premises and only if the suspension of "operations" satisfies all of the terms of the applicable Business Income and/or Extra Expense coverage:

- (1) If the loss which results in the "fungus", wet rot or dry rot does not in itself necessitate a suspension of "operations", but such suspension of "operations" is necessary due to loss or damage to property at the described premises caused by "fungus", wet rot or dry rot, then our payment for Business Income and/or Extra Expense is limited to the amount of loss and/or expense sustained in a period of not more than 30 days. The days need not be consecutive.
- (2) If a covered suspension of "operations" is caused by loss or damage at the described premises by other than "fungus", wet rot or dry rot, but remediation of "fungus", wet rot or dry rot prolongs the "period of restoration", we will pay for loss and/or expense sustained during the delay, regardless of when such a delay occurs during the "period of restoration", but such coverage is limited to 30 days. The days need not be consecutive.

The coverage provided under this Limited "Fungus", Wet Rot or Dry Rot Coverage – Business Income and Extra Expense is included in, and not in addition to any limit or description of coverage for Business Income shown on the Businessowners Coverage Part Declarations or under the Extra Expense Additional Coverage.

- d. The terms of this Limited Coverage do not increase or reduce the coverage under the Water Damage, Other Liquids, Powder or Molten Damage Additional Coverage Extension or the coverage provided for collapse of buildings or structures under the Collapse of Buildings exclusion.

- D. The DEFINITIONS contained in Section G. are amended as follows:

1. The definition of "Specified Causes of Loss" is deleted and replaced by the following:  
"Specified Causes of Loss" means the following: Fire; lightning; explosion; windstorm or hail; smoke; aircraft or vehicles; riot or civil

commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse as defined below; volcanic action; falling objects as limited below; weight of snow, ice or sleet; and water damage as defined below; all only as otherwise insured against in this Coverage Form.

- a. Sinkhole collapse means the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite. This cause of loss does not include:
  - (1) The cost of filling sinkholes; or
  - (2) Sinking or collapse of land into man-made underground cavities.
- b. Falling objects does not include loss or damage to:
  - (1) Personal property in the open; or
  - (2) The "interior of a building or structure", or property inside a building or structure, unless the roof or an outside wall of the building or structure is first damaged by a falling object.
- c. Water damage means accidental discharge or leakage of water or steam as the direct result of the breaking apart or cracking of any part of a system or appliance (other than a sump system including its related equipment and parts) containing water or steam.

When the Causes of Loss – Earthquake endorsement, Causes of Loss – Earthquake Sprinkler Leakage endorsement or Causes of Loss – Broad Form Flood endorsement is included in this policy, "specified causes of loss" also includes such cause of loss, but

only to the extent such cause of loss is insured against under this Coverage Form.

2. The following definition is added:

**"Fungus"** means any type or form of fungus, including but not limited to mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by fungi.

#### E. Ordinance or Law Coverage Change

Under:

1. The ordinance or law coverage in Section A.6.i. Increased Cost of Construction of the Businessowners Property Coverage Form;
2. Ordinance or Law Coverage endorsement MP T1 35; and
3. Any other Ordinance or Law coverage or Ordinance or Law – Increased "Period of Restoration" coverage provided under this Coverage Part;

the following exclusion is added:

This coverage does not apply to:

- a. Loss caused by or resulting from the enforcement of any ordinance or law which requires the demolition, repair, replacement, reconstruction, remodeling or remediation of property due to the presence, growth, proliferation, spread or any activity of "fungus", wet rot or dry rot; or
- b. Costs associated with the enforcement of any ordinance or law which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "fungus", wet rot or dry rot.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EQUIPMENT BREAKDOWN EXCLUSION**

This endorsement modifies insurance provided under the following:

**BUSINESSOWNERS PROPERTY COVERAGE SPECIAL FORM**

**A. SCHEDULE**

Premises Location No.	Building No.
01	01

**B. The BUSINESSOWNERS PROPERTY COVERAGE SPECIAL FORM is changed as follows:**

1. Paragraph A.7.i. is deleted for each of the described premises shown in the schedule above.

## **GENERAL LIABILITY**

000784

**GENERAL LIABILITY**

POLICY NUMBER: I-680-1290B245-COF-12

**COMMERCIAL GENERAL LIABILITY  
ISSUE DATE: 02-06-12**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**ADDITIONAL INSURED—DESIGNATED PERSON  
OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

## **COMMERCIAL GENERAL LIABILITY COVERAGE PART**

## SCHEDULE

**Name of person or organization:**

KING WAY

123 KING

**LOMABRD** IL 60148

**WHO IS AN INSURED** (Section II) is amended to include as an Insured the person or organization shown in the Schedule as an insured but only with respect to liability arising out of your acts or omissions.



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **AMENDMENT OF COVERAGE – POLLUTION – COOLING, DEHUMIDIFYING AND WATER HEATING EQUIPMENT EXCEPTION**

This endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE PART**

### **PROVISIONS**

The following replaces Paragraph (1)(a)(i) of Exclusion f., Pollution, in Paragraph 2. of **SECTION I – COVERAGES – COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY**:

- (i) "Bodily injury" if sustained within a building and caused by smoke, fumes, vapor or soot produced by or originating from equipment that is used to heat, cool or dehumidify the building, or equipment that is used to heat water for personal use, by the building's occupants or their guests;

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **HIRED AUTO AND NONOWNED AUTO LIABILITY**

This endorsement modifies insurance provided under the following:

### **COMMERCIAL GENERAL LIABILITY COVERAGE FORM**

#### **SCHEDULE**

Insurance is provided only with respect to those coverages for which a specific premium charge is shown:

<b>COVERAGE</b>	<b>ADDITIONAL PREMIUM</b>
Hired Auto Liability	\$ INCLUDED
Nonowned Auto Liability	\$ INCLUDED

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

#### **PROVISIONS**

##### **A. COVERAGE**

If a premium charge is shown in the SCHEDULE above, the insurance provided under **Section I – Coverage A – Bodily Injury And Property Damage Liability** applies to "bodily injury" and "property damage" arising out of the maintenance or use of a "hired auto" or "nonowned auto". Maintenance or use of a "nonowned auto" includes test driving in connection with an "auto business".

##### **B. EXCLUSIONS**

With respect to the insurance provided by this endorsement:

1. The exclusions, under **Section I – Coverage A – Bodily Injury And Property Damage Liability**, other than exclusions a., b., d., e., f. and i. and the Nuclear Energy Liability Exclusion (Broad Form) are deleted and replaced by the following:
  - a. "Bodily injury" to:
    - (1) Any fellow "employee" of the insured arising out of and in the course of:
      - (a) Employment by the insured; or
      - (b) Performing duties related to the conduct of the insured's business.
    - b. "Property damage" to:
      - (1) Property owned or being transported by, or rented or loaned to the insured; or
      - (2) Property in the care, custody or control of the insured.

##### **C. WHO IS AN INSURED**

**Section II – Who Is An Insured** is replaced by the following:

Each of the following is an insured under this insurance to the extent set forth below:

1. You;
2. Anyone else including any partner or "executive officer" of yours while using with your permission a "hired auto" or a "nonowned auto" except:
  - a. The owner or lessee (of whom you are a sublessee) of a "hired auto" or the owner or lessee of a "nonowned auto" or any agent or "employee" of any such owner or lessee;
  - b. Your "employee" if the covered "auto" is owned by that "employee" or a member of his or her household;
  - c. Your "employee" if the covered "auto" is leased, hired or rented by him or her or a member of his or her household under a lease or rental agreement for a period of 180 days or more;
  - d. Any partner or "executive officer" with respect to any "auto" owned by such partner or officer or a member of his or her household;
  - e. Any partner or "executive officer" with respect to any "auto" leased or rented to such partner or officer or a member of his or her household under a lease or rental agreement for a period of 180 days or more;

## COMMERCIAL GENERAL LIABILITY

- f. Any person while employed in or otherwise engaged in duties in connection with an "auto business", other than an "auto business" you operate;
- g. Anyone other than your "employees", partners, a lessee or borrower or any of their "employees", while moving property to or from a "hired auto" or a "nonowned auto"; or
- 3. Any other person or organization, but only with respect to their liability because of acts or omissions of an insured under 1. or 2. above.

### D. AMENDED DEFINITIONS

The Definition of "insured contract" of **Section V – Definitions** is amended by the addition of the following exceptions to paragraph f.:

Paragraph f. does not include that part of any contract or agreement:

- (4) That pertains to the loan, lease or rental of an "auto" to you or any of your "employees", if the "auto" is loaned, leased or rented with a driver; or
- (5) That holds a person or organization engaged in the business of transporting property by "auto" for hire harmless for your use of a covered "auto" over a route or territory that person or organization is authorized to serve by public authority.

### E. ADDITIONAL DEFINITIONS

**Section V – Definitions** is amended by the addition of the following definitions:

- 1. "Auto Business" means the business or occupation of selling, repairing, servicing, storing or parking "autos".
- 2. "Hired auto" means any "auto" you lease, hire, rent or borrow. This does not include:
  - a. Any "auto" you lease, hire or rent under a lease or rental agreement for a period of 180 days or more, or
  - b. Any "auto" you lease, hire, rent or borrow from any of your "employees", partners, stockholders, or members of their households.
- 3. "Nonowned auto" means any "autos" you do not own, lease, hire, rent or borrow that are being used in the course and scope of your business at the time of an "occurrence". This includes "autos" owned by your "employees" or partners or members of their households but only while being used in the course and scope of your business at the time of an "occurrence".

If you are a sole proprietor, "nonowned auto" means any "autos" you do not own, lease, hire, rent or borrow that are being used in the course and scope of your business or personal affairs at the time of an "occurrence".

**INTERLINE  
ENDORSEMENTS**



**INTERLINE  
ENDORSEMENTS**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **ILLINOIS CHANGES – CIVIL UNION**

This endorsement modifies insurance provided under the following:

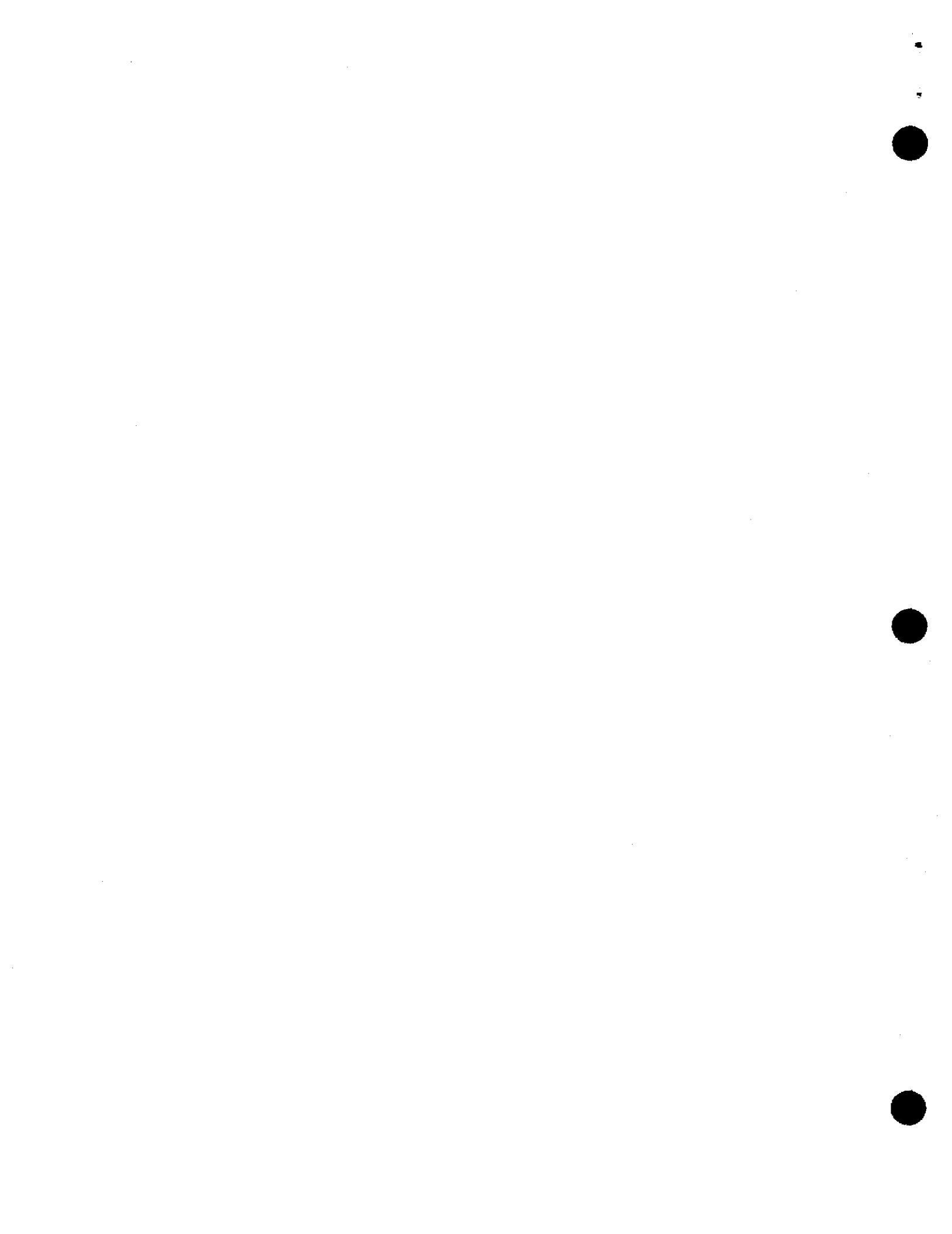
COMMERCIAL AUTOMOBILE COVERAGE PART  
COMMERCIAL GENERAL LIABILITY COVERAGE PART  
COMMERCIAL LIABILITY UMBRELLA COVERAGE PART  
FARM COVERAGE PART  
FARM UMBRELLA LIABILITY POLICY  
LIQUOR LIABILITY COVERAGE PART  
MEDICAL PROFESSIONAL LIABILITY COVERAGE PART  
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART  
POLLUTION LIABILITY COVERAGE PART  
PRODUCT WITHDRAWAL COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART  
UNDERGROUND STORAGE TANK POLICY

- A. The term "spouse" is replaced by the following:  
Spouse or party to a civil union recognized under Illinois law.
- B. Under the Commercial Auto Coverage Part, the term "family member" is replaced by the following:  
"Family member" means a person related to the:
  1. Individual Named Insured by blood, adoption, marriage or civil union recognized under Illinois law, who is a resident of such Named Insured's household, including a ward or foster child; or
  2. Individual named in the Schedule by blood, adoption, marriage or civil union recognized

under Illinois law, who is a resident of the individual's household, including a ward or foster child, if the Drive Other Car Coverage – Broadened Coverage For Named Individual Endorsement is attached.

- C. With respect to coverage for the ownership, maintenance, or use of "covered autos" provided under the Commercial Liability Umbrella Coverage Part, the term "family member" is replaced by the following:

"Family member" means a person related to you by blood, adoption, marriage or civil union recognized under Illinois law, who is a resident of your household, including a ward or foster child.

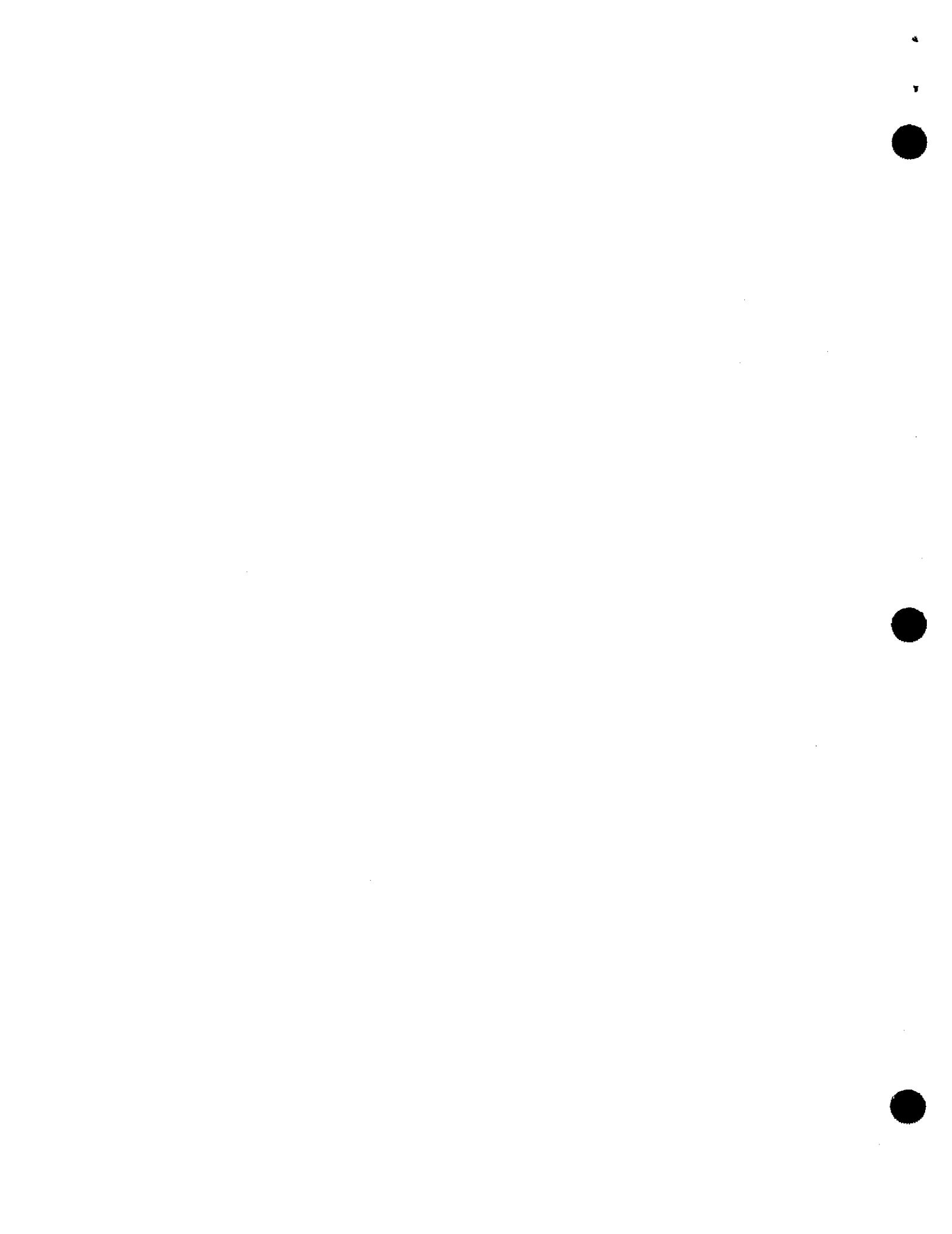


## **IMPORTANT NOTICE – INDEPENDENT AGENT AND BROKER COMPENSATION**

**NO COVERAGE IS PROVIDED BY THIS NOTICE. THIS NOTICE DOES NOT AMEND ANY PROVISION OF YOUR POLICY. YOU SHOULD REVIEW YOUR ENTIRE POLICY CAREFULLY FOR COMPLETE INFORMATION ON THE COVERAGES PROVIDED AND TO DETERMINE YOUR RIGHTS AND DUTIES UNDER YOUR POLICY. PLEASE CONTACT YOUR AGENT OR BROKER IF YOU HAVE ANY QUESTIONS ABOUT THIS NOTICE OR ITS CONTENTS. IF THERE IS ANY CONFLICT BETWEEN YOUR POLICY AND THIS NOTICE, THE PROVISIONS OF YOUR POLICY PREVAIL.**

For information about how Travelers compensates independent agents and brokers, please visit [www.travelers.com](http://www.travelers.com), call our toll-free telephone number 1-866-904-8348, or request a written copy from Marketing at One Tower Square, 2GSA, Hartford, CT 06183.







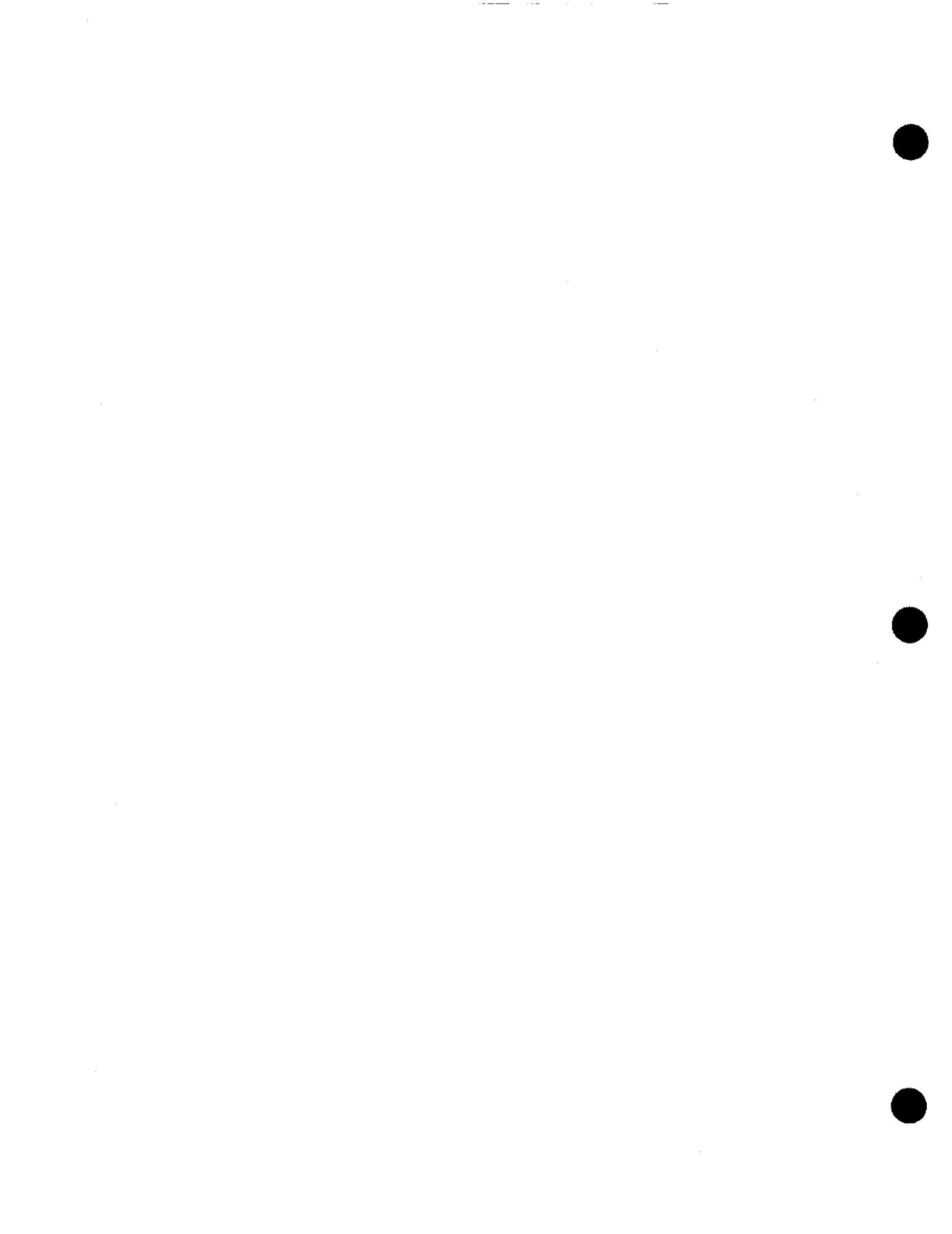
## IMPORTANT INFORMATION FOR MASTER PAC POLICYHOLDERS

Dear Policyholder:

Enclosed is your Travelers Master Pac Renewal Certificate. An asterisk on the Listing of Forms, Endorsements and Schedule Numbers, IL T8 01, indicates forms that are included with this year's renewal. Any forms previously attached to your policy that are not shown on that listing no longer apply.

Please put the Certificate and the attached forms with your policy as soon as possible. If you have misplaced your policy, please contact your agent for a copy.





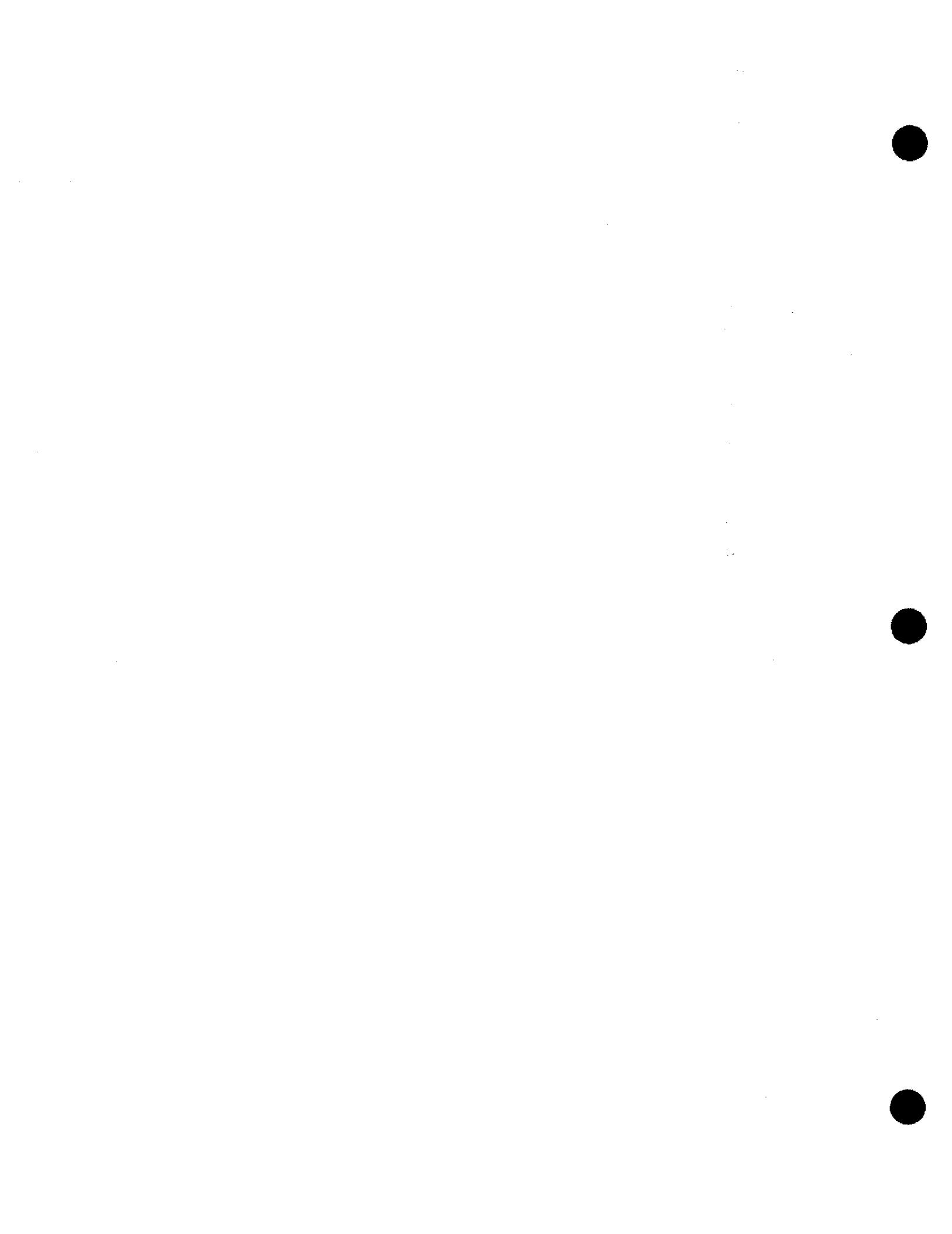
To Our Valued Customer,

Each year, homeowners and business owners across the nation sustain significant weather-related property damage due to floods. These can include losses caused by waves, tidal waters, the overflow of a body of water, the rapid accumulation or runoff of surface water, and mudslide. In nearly all cases, these flood losses cannot be prevented or even anticipated. And, in many instances, the losses are devastating.

Most standard property insurance policies, including most of our policies, do not provide coverage for flood losses. While flood coverage is often available – primarily through the National Flood Insurance Program – it is rarely purchased. Unfortunately, each year we find that some policyholders are surprised and disappointed to learn that damages they have suffered as a direct result of flood are not covered under the policies they have purchased.

Please review your insurance coverage with your agent or Company representative. As you consider the need for flood insurance, keep in mind that floods can, and do, occur in locations all over the country. They are not limited to coastal areas or locations with nearby rivers or streams. Several inches of rain falling over a short period of time can cause flood damage, even in normally dry areas that are not prone to flooding.

Your agent or Company representative can help you assess your risk. They can provide you with information on flood insurance available through us, including our "Write Your – Own-Flood" program, which enables agents to write flood insurance through the National Flood Insurance Program. Your agent or Company representative can help you assess your risk.



## **IMPORTANT NOTICE – JURISDICTIONAL INSPECTIONS**

**NO COVERAGE IS PROVIDED BY THIS NOTICE. THIS NOTICE DOES NOT AMEND ANY PROVISION OF YOUR POLICY. YOU SHOULD REVIEW YOUR ENTIRE POLICY CAREFULLY FOR COMPLETE INFORMATION ON THE COVERAGES PROVIDED AND TO DETERMINE YOUR RIGHTS AND DUTIES UNDER YOUR POLICY. PLEASE CONTACT YOUR AGENT OR LOCAL COMPANY REPRESENTATIVE IF YOU HAVE ANY QUESTIONS ABOUT THIS NOTICE OR ITS CONTENTS. IF THERE IS ANY CONFLICT BETWEEN YOUR POLICY AND THIS NOTICE, THE PROVISIONS OF THE POLICY PREVAIL.**

Dear Policyholder;

Many states and some cities issue certificates permitting the continued operation of certain equipment such as boilers, water heaters, pressure vessels, etc. Periodic inspections are normally required to renew these certificates. In most jurisdictions, insurance company employees who have been licensed are authorized to perform these inspections.

If:

- You own or operate equipment that requires a certificate from a state or city to operate legally, and
- We Insure that equipment under this Policy, and
- You would like us to perform the next required inspection;

Then;

**Call this toll-free number – 1-800-425-4119**

When you call this number, our representative will ask you for the following information:

- Name of your business (as shown on this Policy)
- Policy Number
- Location where the equipment is located. Including Zip Code.
- Person to contact and phone number for scheduling of inspection
- Type of equipment requiring inspection
- Certificate inspection date and certificate number

Or;

Fill in the form on the reverse side of this notice and fax it to the toll-free number indicated on that form.

Please note the following:

- Your jurisdiction may charge you a fee for renewing a certificate. It is your responsibility to pay such a fee.
- All the provisions of the INSPECTIONS AND SURVEYS Condition apply to the inspections described in this notice.

### **REMINDER**

If new equipment is installed or old equipment replaced that requires a jurisdictional inspection please let us know by calling our toll-free number listed above.

## **REQUEST FOR JURISDICTIONAL INSPECTION**

**Name of Business:** \_\_\_\_\_

**(As Shown on Policy)**

**Policy  
Number:**

**Location of Equipment:**

### City

State

ZipCode

**Person to Contact for Scheduling Inspection:**

**Telephone Number of Person to Contact:**

**Fax Form to 1-877-764-9535**

**Completed by:** \_\_\_\_\_ **Phone Number:** \_\_\_\_\_

**TRAVELERS**

**Report Claims Immediately by Calling\***  
**1-800-238-6225**

*Speak directly with a claim professional  
24 hours a day, 365 days a year*

\*Unless Your Policy Requires **Written** Notice or Reporting

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## **CONDOMINIUM PAC**

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**A Custom Insurance Policy Prepared for:**

**111 MORGAN CONDO ASSOCIATION  
111 S. MORGAN STREET**

**CHICAGO**

**IL 60607**

**Presented by: MARKET FINANCIAL GROUP**

