

PRESENTED BY	PROPOSED ON 05/14/2021 FOR
InsA LLC Street 1, SUITE 100 City, State, Zip Code	NO1 REAL ESTATE INC. Road 2, SUITE 400 City, State, Zip Code

On behalf of **INSA LLC** and **The InsuranceA Indemnity Company and its Affiliates***, we appreciate the opportunity to provide **NO1 REAL ESTATE INC.** with the following policy proposal.

<p>InsuranceA Risk Control: Our Expertise is Your Advantage</p> <p>InsuranceA Risk Control is an innovative provider of cost-effective risk management services and products. As one of the largest Risk Control departments in the industry, our scale allows the right resource at the right time to meet customer needs. For over 110 years, our loss prevention professionals have assisted agents, brokers and customers across the country and around the world.</p> <p>https://www.InsuranceA.com/risk-control</p>	<p>Claim Services:</p> <p>InsuranceA has over 11,000 highly trained Claim professionals located across the U.S. Our local field representatives are supported by teams of dedicated customer service, catastrophe response, legal, medical, investigative, engineering, and large loss experts. Technology claims can be complex and expensive. We'll help you manage claims to control your total risk-related costs.</p> <p>https://www.InsuranceA.com/claims</p>
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Commercial Property Program

Policy Number Y-630-001
Effective 05/29/2021 – 05/29/2022
Insuring Company THE INSURANCEA INDEMNITY COMPANY

Automobile

Policy Number BA-001
Effective 05/29/2021 – 05/29/2022
Insuring Company THE INSURANCEA INDEMNITY COMPANY OF AMERICA

Umbrella

Policy Number CUP-001
Policy Term 05/29/2021 – 05/29/2022
Insuring Company INSURANCEA PROPERTY CASUALTY COMPANY OF AMERICA

Locations schedule

630 - 001 – Commercial Property Program

LOC/BLDG	DESCRIPTION	ADDRESS
1/1	OFFICE	STE 400, HOUSTON, TX, 77042
2/2	OFFICE	Ave, HOUSTON, TX, 77042
3/3	VACANT BLDG	AVE, HOUSTON, TX, 77042
3/4	PARKING GARAGE	AVE, HOUSTON, TX, 77042
4/5	OFFICE	AVE, HOUSTON, TX, 77042
4/6	PARKING GARAGE	AVE, HOUSTON, TX, 77042
5/7	OFFICE	AVE, HOUSTON, TX, 77082
6/8	OFFICE	AVE, BLDG 1, HOUSTON, TX, 77082
6/9	PARKING GARAGE	AVE, BLDG 2, HOUSTON, TX, 77082
7/10	OFFICE	AVE, HOUSTON, TX, 77082
8/11	OFFICE	FRWY, BLDG 1, HOUSTON, TX, 77036
8/12	PARKING GARAGE	FRWY, BLDG 2, HOUSTON, TX, 77036
8/13	DRIVE THRU BANK	FRWY, BLDG 3, HOUSTON, TX, 77036
9/14	OFFICE	DR, BLDG 1, HOUSTON, TX, 77082
9/15	PARKING GARAGE	DR, BLDG 2, HOUSTON, TX, 77082
10/16	OFFICE	RD, SPRING, TX, 77380
11/17	OFFICE	RD, SPRING, TX, 77380
12/18	OFFICE	FRWY, SPRING, TX, 77379
13/19	OFFICE	18311-18419, SPRING, TX, 77379
14/20	OFFICE	RD, HOUSTON, TX, 77082



Property coverage premium summary

Policy Number 630-001

Coverages and limits of insurance – described premises

Insurance applies on a BLANKET basis only to a coverage or type of property for which a Limit of Insurance is shown below, and then only at the premises locations for which a value for such coverage or property is shown on the Statement of Values dated 6/24/2021, or subsequently reported to and insured by us. For Insurance that applies to a specific premises location see Deluxe Property Coverage Part Schedule - Specific Limits

BLANKET DESCRIPTION OF COVERAGE OR PROPERTY	LIMITS OF INSURANCE
Buildings	\$111,158,795

Co-insurance provision

Coinsurance does not apply to Blanket Coverages shown above.

Valuation provision

Replacement cost (subject to limitations) applies to most types of covered property (See Valuation Loss Condition).

Deluxe property coverage part schedule - specific limits - described premises

Insurance applies only to a premises location and building number and to a coverage or type of property for which a Specific Limit of Insurance is shown on schedule.

Co-insurance provision

Coinsurance does not apply to any Building, Personal Property or "Stock" coverage for which a Specific Limit of Insurance applies as shown on schedule.

Valuation provision

Replacement cost (subject to limitations) applies to most types of covered property (See Valuation Loss Condition).

Additional covered property

	LIMITS OF INSURANCE
Personal Property at Undescribed Premises	
At any "exhibition" premises	Not Covered
At any installation premises or temporary storage premises	Not Covered
At any other not owned, leased or regularly operated premises	\$25,000
Personal Property in Transit	\$25,000

Refer to policy for actual terms and conditions

Deluxe property coverage form - additional coverages & coverage extensions

The Limits of Insurance shown in the left column are included in the coverage form and apply unless a Revised Limit of Insurance or Not Covered is shown in the Revised Limits of Insurance column on the right. The Limits of Insurance apply in any one occurrence unless otherwise stated.

	LIMITS OF INSURANCE	REVISED LIMITS OF INSURANCE
Accounts Receivable:		
At all described premises	\$50,000	
In transit or at all undescribed premises	\$25,000	
Appurtenant Buildings and Structures	\$100,000	
Claim Data Expense	\$25,000	
Covered Leasehold Interest – Undamaged Improvements & Betterments		
Lesser of Your Business Personal Property limit or:	\$100,000	
Debris Removal (additional amount)	\$250,000	
Deferred Payments	\$25,000	
Duplicate Electronic Data Processing Data and Media	\$50,000	
Electronic Data Processing Data and Media		
At all described premises	\$50,000	
Employee Tools		
In any one occurrence	\$25,000	
Any one item	\$2,500	
Expediting Expenses	\$25,000	
Extra Expense	\$25,000	
Fine Arts		
At all described premises	\$50,000	
In transit	\$25,000	
Fire Department Service Charge	Included*	
Fire Protective Equipment Discharge	Included*	
Green Building Alternatives – Increased Cost Percentage 1%		
Maximum amount – each building	\$100,000	
Green Building Reengineering and Recertification Expense	\$25,000	
Limited Coverage for Fungus, Wet Rot or Dry Rot – Annual Aggregate	\$25,000	
Loss of Master Key	\$25,000	
Newly Constructed or Acquired Property:		
Buildings - each	\$2,000,000	
Personal Property at each premises	\$1,000,000	

*Included means included in applicable Covered Property Limit of Insurance

Deluxe property coverage form - additional coverages & coverage extensions

	LIMITS OF INSURANCE	REVISED LIMITS OF INSURANCE
Non-Owned Detached Trailers	\$25,000	
Ordinance or Law Coverage	\$250,000	\$1,000,000
Outdoor Property	\$25,000	
Any one tree, shrub or plant	\$2,500	
Outside Signs		
At all described premises	\$100,000	
At all undescribed premises	\$5,000	
Personal Effects	\$25,000	
Personal Property At Premises Outside of the Coverage Territory	\$50,000	
Personal Property In Transit Outside of the Coverage Territory	\$25,000	
Pollutant Cleanup and Removal – Annual Aggregate	\$100,000	
Preservation of Property		
Expenses to move and temporarily store property	\$250,000	
Direct loss or damage to moved property	Included*	
Reward Coverage		
25% of covered loss up to a maximum of:	\$25,000	
Stored Water	\$25,000	
Theft Damage to Rented Property	Included*	
Undamaged Parts of Stock in Process	\$50,000	
Valuable Papers and Records – Cost of Research		
At all described premises	\$50,000	
In transit or at all undescribed premises	\$25,000	
Water or Other Substance Loss – Tear Out and Replacement Expense	Included*	

*Included means included in applicable Covered Property Limit of Insurance

Deluxe business income (AND extra expense) coverage form - described premises

PREMISES LOCATION NO.	BUILDING NO.	LIMITS OF INSURANCE
2-13	2-19	\$9,038,112

Rental Value: Included
Ordinary Payroll: Included

Deluxe business income - additional coverages and coverage extensions

The Limits of Insurance, Coverage Period and Coverage Radius shown in the left column are included in the coverage form and apply unless a revised Limit of Insurance, Coverage Period, Coverage Radius or Not Covered is shown under the column on the right. The Limits of Insurance apply in any one occurrence unless otherwise stated.

	LIMITS OF INSURANCE, COVERAGE PERIOD OR COVERAGE RADIUS	REVISED LIMITS OF INSURANCE, COVERAGE PERIOD OR COVERAGE RADIUS
Business Income from Dependent Property		
At Premises Within the Coverage Territory	\$100,000	
At Premises Outside of the Coverage Territory	\$100,000	
Civil Authority		
Coverage Period	30 days	
Coverage Radius	100 miles	
Claim Data Expense	\$25,000	
Contract Penalties	\$25,000	
Extended Business Income		
Coverage Period	180 days	
Fungus, Wet Rot or Dry Rot – Amended Period of Restoration		
Coverage Period	30 days	
Green Building Alternatives – Increased Period of Restoration		
Coverage Period	30 days	
Ingress or Egress	\$25,000	
Coverage Radius	1 mile	
Newly Acquired Locations	\$500,000	
Ordinance or Law - Increased Period of Restoration	\$250,000	
Pollutant Cleanup and Removal – Annual Aggregate	\$25,000	
Transit Business Income	\$25,000	
Undescribed Premises	\$25,000	

Causes of Loss – Earthquake – aggregate in any one policy year, for all losses covered under the Causes of Loss – Earthquake endorsement, commencing with the inception date of this policy:

		AGGREGATE LIMITS OF INSURANCE
01. Applies at the following Building(s) numbered:	02-19	\$5,000,000

If more than one Annual Aggregate Limit applies in any one occurrence, the most we will pay is the highest involved Annual Aggregate Limit. The most we will pay during each annual period is the highest of the Annual Aggregate Limits shown.

Causes of Loss – Broad Form Flood – aggregate in any one policy year, for all losses covered under the Causes of Loss – Broad Form Flood endorsement, commencing with the inception date of this policy:

		AGGREGATE LIMITS OF INSURANCE
01. Applies at the following Building(s) numbered:	07-13,18	\$1,000,000
02. Applies at the following Building(s) numbered:	02-06,14-15	\$2,500,000
03. Applies at the following Building(s) numbered:	16-17,19	\$5,000,000

If more than one Annual Aggregate Limit applies in any one occurrence, the most we will pay is the highest involved Annual Aggregate Limit. The most we will pay during each annual period is the highest of the Annual Aggregate Limits shown.

EXCESS OF LOSS LIMITATION APPLIES – See Causes of Loss – Broad Form Flood endorsement.

Causes of Loss – Equipment Breakdown

The insurance provided for loss or damage caused by or resulting from Equipment Breakdown is included in, and does not increase the Covered Property, Business Income, Extra Expense, and/or other coverage Limits of Insurance that otherwise apply under this Coverage Part.

COVERAGE EXTENSION:	LIMITS OF INSURANCE	REVISED LIMITS OF INSURANCE
Spoilage		\$25,000

LIMITATIONS:	LIMITS OF INSURANCE	REVISED LIMITS OF INSURANCE
Ammonia Contamination		\$25,000
Hazardous Substance		\$25,000

Utility Services:

	LIMITS OF INSURANCE
Combined Direct Damage and Time Element - in any one occurrence (See Utility Services – Direct Damage and Utility Services Time Element endorsements)	\$100,000

Coverage is provided for the following:

- Water Supply
- Communication Supply
- Power Supply

Coverage for Overhead Transmission Lines is: included.

Electronic vandalism Limitation Endorsement DX T3 98

ELECTRONIC VANDALISM	LIMIT OF INSURANCE
Aggregate in any 12 month period of this policy:	\$10,000

Crime Additional Coverages DX T4 15

CRIME ADDITIONAL COVERAGE	DEDUCTIBLE *	LIMIT OF INSURANCE
Employee Theft:	\$1,000	\$10,000
Forgery or Alteration:	\$1,000	\$25,000
Theft, Disappearance and Destruction: Inside Premises	\$1,000	\$20,000
Theft, Disappearance and Destruction: Outside Premises	\$1,000	\$10,000
Money Orders and Counterfeit Paper Currency:	\$1,000	\$25,000

* If no deductible is shown, the Deductible that otherwise applies to loss under the Deluxe Property Coverage Form shall apply.
Employee Benefit Plans, if any, included as Insured under the Employee Theft Crime Additional Benefit Coverage:

PROTECTIVE SAFEGUARDS DX T3 41

LOCATION	DESCRIPTION	SYMBOL
2TX 002 002 HOUSTON		P-1
2TX 003 003 HOUSTON		P-1
2TX 005 007 HOUSTON		P-1
2TX 007 010 HOUSTON		P-1
2TX 008 011 HOUSTON		P-1
2TX 013 019 SPRING		P-1

Deductibles: By Earthquake

	PERCENTAGE	OCCURENCE
01. in any one occurrence, at the following Building(s) numbered:		
002-019		
		\$50,000
As respects Business Income Coverage a 72 hour deductible applies at all premises locations.		

By Flood

		OCCURENCE
01. At each of the following Building(s) numbered:		
007-013,018		
in any one occurrence		\$100,000
As respects Business Income Coverage a 72 hour deductible applies at all premises locations.		
02. At each of the following Building(s) numbered:		
002-006,014-015		
in any one occurrence		\$50,000
As respects Business Income Coverage a 72 hour deductible applies at all premises locations.		
03. At each of the following Building(s) numbered:		
016-017,019		
in any one occurrence		\$25,000
As respects Business Income Coverage a 72 hour deductible applies at all premises locations.		

By Windstorm or Hail:

At the following described premises:

PREMISES LOCATION NO.	BUILDINGS No.
2-13	2-19

the following percentage applies: 2%

subject to the following minimum, in any one occurrence: \$100,000

As respects Business Income Coverage a 72 hour deductible applies at all premises locations above.

To Utility Services:

Time Element, in any one occurrence: 72Hours

Business Income:

As respects Business Income Coverage, for which no other deductible is stated above or in the coverage description, a 72 hour deductible applies.

By Ybpp

in any one occurrence: \$5,000

Any Other Covered Loss:

in any one occurrence: \$25,000

Rating Basis:

Rating Basis is Based on 100% Values for Blanket Locations plus Scheduled Locations Limits plus Time Element Limits.

Total Rating Basis:	\$132,477,622
Building Rate:	0.492
Business Personal Property Rate:	0.328
Time Element Rate:	0.215
Premium for Policy Period:	\$634,829

Note: The Premium shown above includes the premium charged for Equipment Breakdown coverage. The premium for Equipment Breakdown coverage is \$8,359
If you elect not to purchase Equipment Breakdown coverage, please contact your Account Executive and a revised quote without Equipment Breakdown coverage will be sent to you.

Deluxe Property Coverage Part Schedule – Specific Limits

PREM	BUILDING	DESCRIPTION OF COVERAGE OR PROPERTY	LIMITS OF INSURANCE
3	3	Buildings	\$10,605,715
3	4	Buildings	\$1,500,000
4	5	Your Business Personal Property	\$25,000
9	14	Your Business Personal Property	\$100,000
10	16	Your Business Personal Property	\$25,000
12	18	Your Business Personal Property	\$25,000

			SHOPPING CENTERS - MAINTAINED BY THE LESSEE (LESSOR'S RISK ONLY)				
TX	5/7	61217	BUILDINGS OR PREMISES - BANK OR OFFICE -	Prem/Ops.	95,583	52.752	\$5,042
TX	6/8	61217	BUILDINGS OR PREMISES - BANK OR OFFICE -	Prem/Ops.	93,311	52.752	\$4,922
TX	6/9	46606	PARKING - PUBLIC - SHOPPING CENTERS - MAINTAINED BY THE LESSEE (LESSOR'S RISK ONLY)	Prem/Ops.	22,445	18.168	\$408
TX	7/10	61217	BUILDINGS OR PREMISES - BANK OR OFFICE -	Prem/Ops.	70,000	52.752	\$3,693
TX	8/11	61217	BUILDINGS OR PREMISES - BANK OR OFFICE -	Prem/Ops.	1,447	52.752	\$76
TX	8/12	46606	PARKING - PUBLIC - SHOPPING CENTERS - MAINTAINED BY THE LESSEE (LESSOR'S RISK ONLY)	Prem/Ops.	134,524	18.168	\$2,444
TX	8/13	61217	BUILDINGS OR PREMISES - BANK OR OFFICE -	Prem/Ops.	138,000	52.752	\$7,280
TX	9/14	61217	BUILDINGS OR PREMISES - BANK OR OFFICE -	Prem/Ops.	122,000	52.752	\$6,436
TX	9/15	46606	PARKING - PUBLIC - SHOPPING CENTERS - MAINTAINED BY THE LESSEE (LESSOR'S RISK ONLY)	Prem/Ops.	100,400	18.168	\$1,824
TX	10/16	61217	BUILDINGS OR PREMISES -	Prem/Ops.	83,940	43.485	\$3,650

Refer to policy for actual terms and conditions

			BANK OR OFFICE -				
TX	11/17	61217	BUILDINGS OR PREMISES - BANK OR OFFICE -	Prem/Ops.	36,691	43.485	\$1,596
TX	12/18	46606	PARKING - PUBLIC - SHOPPING CENTERS - MAINTAINED BY THE LESSEE (LESSOR'S RISK ONLY)	Prem/Ops.	150,000	18.168	\$2,725
TX	12/18	61217	BUILDINGS OR PREMISES - BANK OR OFFICE -	Prem/Ops.	112,772	52.752	\$5,949
TX	13/19	61217	BUILDINGS OR PREMISES - BANK OR OFFICE -	Prem/Ops.	47,000	52.752	\$2,479
TX	14/20	61217	BUILDINGS OR PREMISES - BANK OR OFFICE -	Prem/Ops.	36,691	52.752	\$1,936

Gross Premium:

\$67,797

Optional coverage

COVERAGE	PREMIUM
Increased Fire Damage Liability	\$250
Employee Benefits Liability(Claims Made Coverage)	\$300
Aggregate Limit	\$2,000,000
Each Employee Limit	\$1,000,000
Deductible	NONE
Retroactive date:	5/29/2016



Property coverage form index

Policy Number

630-001

Coverage and amendments

DESCRIPTION	FORM NUMBER
MORTGAGEE HOLDER SCHEDULE	DX 00 01 07 94
DELUXE PROP COV PART SCHED-SPECIF LIMITS	DX 00 03 07 94
TABLE OF CONTENTS - DELUXE PROP COV PART	DX 00 04 11 12
TEXAS CHANGES	DX 00 09 05 13
TX CHANGES - CANCEL AND NONRENEWAL	DX 01 71 12 19
DELUXE PROP COV PART DECLARATIONS	DX T0 00 11 12
DELUXE PROPERTY COVERAGE FORM	DX T1 00 11 12
DELUXE BI (AND EE) COVERAGE FORM	DX T1 01 11 12
CAUSES OF LOSS-EARTHQUAKE	DX T3 01 11 12
CAUSES OF LOSS - BROAD FORM FLOOD	DX T3 02 11 12
CAUSES OF LOSS-EQUIPMENT BREAKDOWN	DX T3 19 11 12
PROTECTIVE SAFEGUARDS	DX T3 41 11 12
LOSS PAYABLE PROVISIONS	DX T3 79 11 12
UTILITY SERVICES-DIRECT DAMAGE	DX T3 85 11 12
UTILITY SERVICES-TIME ELEMENT	DX T3 86 11 12
ELECTRONIC VANDALISM LIMITATION ENDT	DX T3 98 04 02
FEDERAL TERRORISM RISK INSURANCE ACT DIS	DX T4 02 01 21
CRIME ADDITIONAL COVERAGE	DX T4 15 11 12
WINDSTORM OR HAIL-SUBLIMIT OF INS	DX T4 98 11 12



Policy Number 630-001

Coverage and amendments

DESCRIPTION	FORM NUMBER
TEXAS CHANGES	CG 01 03 06 06
EXCLUSION - DISCRIMINATION	CG D1 42 02 19
AMEND-NON CUMULATION OF EACH OCC	CG D2 03 12 97
FUNGI OR BACTERIA EXCLUSION	CG D2 43 01 02
ADD'L INSURED-MORTGAGEE,ASSIGNEE,	CG D3 25 01 04
TOTAL AGGR LIMIT & DESIG LOC AGGR LIMIT	CG D3 74 02 19
AMEND CONTRAC LIAB EXCL-EXC TO NAMED INS	CG D4 21 07 08
XTEND ENDORSEMENT FOR SERVICE INDUSTRIES	CG D4 67 02 19
EXCL-VIOLATION OF CONSUMER FIN PROT LAWS	CG D6 18 10 11
TX CHANGES-EMPL-RELATED PRACTICES EXCL	CG F2 68 02 19
COMM'L GENERAL LIABILITY DEC	CG T0 01 11 03
DECLARATIONS PREMIUM SCHEDULE	CG T0 07 09 87
KEY TO DECLARATIONS PREMIUM SCHEDULE	CG T0 08 11 03
EMPLOYEE BENEFITS LIAB COV PART DEC	CG T0 09 09 93
TABLE OF CONTENTS - COM GEN LIAB COV	CG T0 34 02 19
EMPLOYEE BENEFITS LIAB TABLE OF CONTENTS	CG T0 43 01 16
COMMERCIAL GENERAL LIABILITY COV FORM	CG T1 00 02 19
EMPLOYEE BENEFITS LIABILITY COV FORM	CG T1 01 01 16



Property coverage form index

Policy Number 630-001

Common coverage and amendments

DESCRIPTION	FORM NUMBER
NUCLEAR ENERGY LIABILITY EXCLUSION	IL 00 21 09 08
TEXAS CHANGES - DUTIES	IL 01 68 03 12
TX CHGES - CANCEL & NONREN PROVS PKG POL	IL F0 19 11 18
COMMON DEC	IL T0 02 11 89
LOCATION SCHEDULE	IL T0 03 04 96
POLICY JACKET - EXECUTION CLAUSE	IL T0 15 01 04
COMMON POLICY CONDITIONS-DELUXE	IL T3 18 05 11
FED TERRORISM RISK INS ACT DISCLOSURE	IL T3 68 01 21
AMNDT COMMON POLICY COND-PROHIBITED COVG	IL T4 12 03 15
CAP ON LOSSES FROM CERT ACTS OF TERRORIS	IL T4 14 01 21
ADDITIONAL BENEFITS	IL T4 27 06 19
PROTECTION OF PROPERTY	IL T4 40 10 20
NAMED INSURED ENDORSEMENT	IL T8 00 01 00
NOTICE-INFORMATION OR COMPLAINTS-TEXAS	PN T0 22 12 19
FLOOD POLICYHOLDER NOTICE	PN T0 53 12 13
LOSS CONTROL SERVICES (TEXAS)	PN T2 27 06 19
NOTICE INDEPENDENT AGENT AND BROKER COMP	PN T4 54 01 08
IMP NOTICE-PERIOD TO FILE CLAIM-TX CAT	PN T9 70 03 13
IMPT NOTICE - FLOOD - TX	PN U3 53 06 19

Commission summary

COVERAGE	POLICY NUMBER	COMMISSION
DELUXE	630-001	17.50 %
GENERAL LIABILITY	630-001	17.50 %
EMPLOYEE BENEFITS LIABILITY	630-001	17.50 %
AUTO	BA-0N547714	17.50 %
UMBRELLA	CUP-001	10.00 %

Note: *It is the agent's or broker's responsibility to comply with any applicable laws regarding disclosure to the policyholder of commission or other compensation we pay, if any, in connection with this policy or program.*

* Commission percentage displayed does not apply to any North Carolina Reinsurance Facility loss recoupment surcharge amounts included in the liability premium of the Commercial Auto Policy, if applicable.

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