



*A global insurance leader focused
on your risk so you can focus on
what matters most*



QBE Construction



Quotation for:

Cascade Services LLC

Policy Period **10/01/2024 to 10/01/2025**

Proposal valid until **October 01, 2024**



Presented by:

Travis Ray
Executive Underwriter



Presented to:

Willis Towers Watson Northeast Inc

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Welcome to QBE



Thank you for the opportunity to serve your business. QBE is committed to partnering with Willis Towers Watson Northeast Inc to develop a risk management program that delivers distinctive value to your business.

This document provides a detailed overview of our proposal for Cascade Services LLC. We have created a tailored program that meets the unique risk needs of your organization. As always, we are happy to answer any questions that arise as you work with Willis Towers Watson Northeast Inc to evaluate the following information.

QBE's commitment doesn't end with our customers but extends into the community. As a QBE customer 5 percent of your premium dollars are automatically invested through Premiums4Good, our global initiative to help communities develop, grow and thrive. Investments are made directly into projects that deliver benefits to communities or the environment, including social impact bonds and green bonds. While this program has no impact on your premium price, the value and impact we deliver to local communities is a hallmark of our Corporate Social Responsibility strategy. Learn more at www.qbe.com/sustainability

Thank you for this opportunity and your consideration.

Premiums4Good is QBE's global initiative to help communities develop and thrive.



We're investing 5% of premiums in investments with social objectives



Premiums4Good has no impact on policyholder premiums

Investments may include:



Reducing homelessness



Supporting youth mental health services



Keeping struggling families together



Enhancing opportunities for children entering the foster care system

About QBE



QBE is a global insurance leader

RATED

A+
by Standard
& Poor's

A (Excellent)
by A.M. Best



2020 GWP

\$14.7 billion

Located in countries **27**



OVER

11,000

employees
worldwide



2,214 employees in the U.S.

Additional **450** employees in our operations center

22 offices in **14** states



39% of workforce are permanently remote



TOP 10

Aviation
Insurance
Company

TOP 3



Crop insurer

protecting over 62 million acres across the U.S.



Program carrier



Property CAT writer



Media Liability insurer

Listed on **Forbes Global 2000** list of public companies

Service and Partnership



The QBE Claims difference

QBE's industry-leading Claims team promises to pay claims efficiently and accurately, while providing an exceptional customer experience. And we deliver on that promise through our technical expertise, strong relationships, transparency and consistent future focus.



Technical expertise

Specialized industry experience to meet all technical needs of customers.



Strong relationships

Regionally dedicated Claims professionals build lasting relationships with our partners.



Transparency

Transparent and timely communication is a cornerstone of our success.



We listen

Each claim is followed by a dynamic survey that provides actionable customer feedback in real-time allowing for continuous improvement.

New Loss Reporting:

QBE provides 24/7 access through the following methods:

Email: newlossqbe@us.qbe.com

Email submission provides an automated response confirming receipt and an identification number that can be used to track the submission.

Phone: 844-QBE-CLAIMS (844-723-2524)

Phone submission can provide the caller with a claim or reference number at the conclusion of the call.

Fax: 888-723-2567

QBE Risk Services dedicated to mitigating risk

QBE's Risk Solutions team works with our customers to identify, evaluate and reduce their potential for losses and business risk.



Experience

Our highly skilled professionals **average over 20 years of experience.**



Expertise

Highly specialized technical expertise
Certified - Safety Professionals, Ergonomic Evaluators, Fire Protection Specialists, Industrial Hygienist, Associate Risk Managers, CPCUs



Engagement

Integrated solutions based on a solid understanding of our clients' businesses, priorities and concerns.



Visit the QBE Risk Solutions Center. A central resource for technical tools, resources and consultative services at www.qbe.com/us/policyholders/solutions

QBE Offered Terms



We are pleased to present our quote proposal for **Cascade Services LLC**. This quote proposal is valid until **September 01, 2024** at 12:01 a.m. Please review the terms carefully as they may differ from what was requested in the coverage specifications sent with the risk submission.

Insured

Cascade Services LLC
400 N Ashley Dr Ste 900
Tampa, FL 33602

Policy Period

10/01/2024 at 12:01AM to 10/01/2025

Line of Business / Description	Policy Number	Commission	Premium	Taxes and Surcharges	TRIA	Total
Custom Property	QCI1387351	15.0%	\$48,906	\$20	\$643	\$49,569
General Liability	171000639	15.0%	\$490,694		\$3,996	\$494,690
Commercial Automobile	161000456	15.0%	\$826,176	\$925		\$827,101
Umbrella	191000449	15.0%	\$338,500	\$0	\$3,385	\$341,885
Total Premium			\$1,704,276	\$945	\$8,024	\$1,713,245

QBE assigned Agency / Broker code: 0312518 - Willis Towers Watson Northeast Inc

Payment Plan Options

Type	Down Payment	Total Installments	Details	Billing Method
Quarterly	25%	4	4 quarterly payments of equal installments	Broker Bill
Full Pay	100%	1	Full payment	Broker Bill
Semi-Annual	50%	2	50% down, 1 additional installment	Broker Bill
20% down/9 additional payments	20%	10	20% down and 9 additional payments	Broker Bill

Additional Named Insured

Named Insured	FEIN
Custom Property	
Air Boca LLC DBA Air Boca Florida LLC	
Atzil Air Conditioning LLC	
Extreme Air & Electric LLC DBA Extreme Air & Electric Florida LLC	
Mid Florida Home Services LLC DBA Mid-Fla Heating and Air LLC	
Cascade Residential Services LLC	
Capital City Heating & Cooling LLC	
Kabran Air Conditioning and Heating LLC	
Elmer's Home Services	
Comfort Experts USA LLC	
TCFIV Cascade Parent LLC	
Sun Plumbing Services, LLC	
Smith & Keene Electric Service, Inc.	
General Liability	
Air Boca LLC DBA Air Boca Florida LLC	
Atzil Air Conditioning LLC	
Extreme Air & Electric LLC DBA Extreme Air & Electric Florida LLC	
Mid Florida Home Services LLC DBA Mid-Fla Heating and Air LLC	
Cascade Residential Services LLC	
Capital City Heating and Cooling LLC	
Elmer's Home Services LLC	
Kabran Air Conditioning and Heating LLC	
TCFIV Cascade Parent LLC	
Hearth & Home Heating and Cooling, LLC	
Sun Plumbing Services, LLC	
Comfort Experts USA LLC	
Smith & Keene Electric Service, Inc.	
Commercial Automobile	
Air Boca LLC DBA Air Boca Florida LLC	
Atzil Air Conditioning LLC	
Capital City Heating and Cooling LLC	
Cascade Residential Services LLC	
Comfort Experts USA LLC	
Elmer's Home Services LLC	
Extreme Air & Electric LLC DBA Extreme Air & Electric Florida LLC	
Sun Plumbing Services, LLC	
Kabran Air Conditioning and Heating LLC	
Hearth & Home Heating and Cooling, LLC	
TCFIV Cascade Parent LLC	

Mid Florida Home Services LLC DBA Mid-Fla Heating and Air LLC	
Smith & Keene Electric Service, Inc.	
Umbrella	
Air Boca LLC DBA Air Boca Florida LLC	
Atzil Air Conditioning LLC	
Extreme Air & Electric LLC DBA Extreme Air & Electric Florida LLC	
Mid Florida Home Services LLC DBA Mid-Fla Heating & Air LLC	
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Elmer's Home Services LLC	
Kabran Air Conditioning and Heating LLC	
TCFIV Cascade Parent LLC	
Sun Plumbing Services, LLC	
Comfort Experts USA LLC	
Smith & Keene Electric Service, Inc.	
Hearth & Home Heating and Cooling, LLC	

Limits and Coverages



Following summarizes limits and coverages for each line of business

Line of Business	Policy Number	Name of Insurer
Custom Property	QCI1387351	General Casualty Co of WI
General Liability	171000639	Stonington Insurance Company
Commercial Automobile	161000456	North Pointe Insurance Company
Umbrella	191000449	QBE Insurance Corporation

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM INSURANCE COVERAGE**

Coverage for acts of terrorism is included in Commercial General Liability and Commercial Umbrella policies issued by QBE. You are hereby notified that the Terrorism Risk Insurance Act, as amended in 2019, defines an act of terrorism in Section 102(1) of the Act: The term “act of terrorism” means any act or acts that are certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

UNDER YOUR COVERAGE, ANY LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY THE TERRORISM RISK INSURANCE ACT, AS AMENDED. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 80% BEGINNING ON JANUARY 1, 2020, OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE.

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

THE PORTION OF YOUR ANNUAL PREMIUM THAT IS ATTRIBUTABLE TO COVERAGE FOR ACTS OF TERRORISM IS INDICATED IN THE QBE OFFERED TERMS SECTION OF THE PROPOSAL TO WHICH THIS NOTICE IS ATTACHED AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSSES COVERED BY THE UNITED STATES GOVERNMENT UNDER THE ACT.

Custom Property

Policy Form: P-CP-1002

Issuing Company General Casualty Co of WI

All Perils Deductible:	\$25,000
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Blanket Limit Summary

Blanket Group #	Real Property	Personal Property	Real & Personal Property	Business Income
1	\$3,841,552	N/A	N/A	N/A
2	N/A	\$1,720,650	N/A	N/A
3	N/A	N/A	N/A	\$1,946,624

Schedule of Location(s) With Deductible and Limits by Coverage

Location		Deductible	Limits			
Location - Building #	Address	Non-Catastrophic Deductible	Real Property	Personal Property	Business Income	Extra Expense
001 - 1	7891 CENTRAL INDUSTRIAL DR RIVIERA BEACH, FL 33404	All Perils Deductible	Not Applicable	Blanket Group 2	Blanket Group 3	\$100,000
002 - 1	11508 ALLCINGIE PKWY STE 200 RICHMOND, VA 23235	All Perils Deductible	Blanket Group 1	Blanket Group 2	Blanket Group 3	\$100,000
003 - 1	9710 N IH 35 SAN ANTONIO, TX 78233	All Perils Deductible	Blanket Group 1	Blanket Group 2	Blanket Group 3	\$100,000
004 - 1	1901 S GREAT SW PKWY GRAND PRAIRIE, TX 75051	All Perils Deductible	Blanket Group 1	Blanket Group 2	Not Applicable	\$100,000
005 - 1	2391 NE LOOP 410 STE 411 SAN ANTONIO, TX 78217	All Perils Deductible	Blanket Group 1	Blanket Group 2	Not Applicable	\$100,000
006 - 1	6620 FAIRBANKS NORTH HOUSTON HOUSTON, TX 77040	All Perils Deductible	Blanket Group 1	Blanket Group 2	Blanket Group 3	\$100,000
007 - 1	11711 N IH 35 SAN ANTONIO, TX 78233	All Perils Deductible	Blanket Group 1	Blanket Group 2	Blanket Group 3	\$100,000
008 - 1	62 S ATLANTIC COCOA BEACH, FL 32931	All Perils Deductible	Not Applicable	Blanket Group 2	Blanket Group 3	\$100,000
009 - 1	7654-7655 PROGRESS CIRCLE SUITE WEST MELBOURNE, FL 32904	All Perils Deductible	Not Applicable	Blanket Group 2	Blanket Group 3	\$100,000
010 - 1	6100 NW 123RD PLACE GAINESVILLE, FL 32653	All Perils Deductible	Not Applicable	Blanket Group 2	Blanket Group 3	\$100,000
011 - 1	1431 NE 32ND AVE OCALA, FL 34470	All Perils Deductible	Not Applicable	Blanket Group 2	Not Applicable	\$100,000
012 - 1	700 SOUTH JONN RODES BLVD WEST MELBOURNE, FL 32904	All Perils Deductible	Not Applicable	Blanket Group 2	Not Applicable	\$100,000
013 - 1	664 NW ENTERPRISE DR STE 120 PORT SAINT LUCIE, FL 34986	All Perils Deductible	Not Applicable	Blanket Group 2	Not Applicable	\$100,000

**Schedule of Location(s) With
Deductible and Limits by Coverage**

Location		Deductible	Limits			
Location - Building #	Address	Non-Catastrophic Deductible	Real Property	Personal Property	Business Income	Extra Expense
014 - 1	820 E SEMINOLE AVE MELBOURNE, FL 32901	All Perils Deductible	Not Applicable	Blanket Group 2	Blanket Group 3	\$100,000
015 - 1	833 LIVE OAK DR CHESAPEAKE, VA 23320	All Perils Deductible	Not Applicable	Blanket Group 2	Blanket Group 3	\$100,000

Real Property, Personal Property and Business Income			
Coverages	Limit of Insurance		Deductible
Real Property	SEE THE SCHEDULE OF LOCATIONS		
Personal Property	SEE THE SCHEDULE OF LOCATIONS		
Extra Expense	SEE THE SCHEDULE OF LOCATIONS		
Business Income	SEE THE SCHEDULE OF LOCATIONS		
Maximum Period of Indemnity (Y/N)	NO		
Civil Authority	\$100,000	One Occurrence At A Location	
	30 DAYS	# of Days	
	5 MILES	# of Miles	
Ingress / Egress (# of Days)	\$100,000	One Occurrence At A Location	
	30 DAYS	# of Days	
	5 MILES	# of Miles	
Additional Coverages - Business Income			
Contractual Penalties (Limit)	\$25,000	One Occurrence	
Expenses To Reduce Loss (Limit)	Included		
Extended Indemnity Period	365		
Additional Coverages			
Covered Property			
Coverages	Limit of Insurance		Deductible
Contaminant By A Refrigerant	\$25,000	One Occurrence	
Deferred Payments	\$25,000	One Occurrence	
Net Leasehold Interest	\$25,000	One Location	
Newly Acquired Or Constructed Real Property And Personal Property	\$1,000,000	One Location	
	180 DAYS	# of Days	
Salesperson Samples	\$25,000.00	One Occurrence	
Transit	\$250,000	One Occurrence	
Undamaged Stock	\$100,000	One Location	
Unintentional Errors Or Omissions	\$25,000	One Occurrence Combined Limit	
Inland Marine			
Coverages	Limit of Insurance		Deductible
Fine Arts	\$1,000,000	Any One Item In Any One Occurrence	\$25,000
Installation Property	Not Covered	One Occurrence	

Real Property, Personal Property and Business Income			
Records of Accounts Receivable	\$1,000,000	One Occurrence	
Research And Development Property			
Property Damage	\$50,000	One Location	
Time Element - Continuing Expenses	\$50,000	One Location	
Coverage Extension - Equipment Breakdown	\$50,000	One Location	
Valuable Papers and Records	\$1,000,000	One Occurrence	
Outdoor Trees, Shrubs, Plants and Lawns			
Outdoor Trees, Shrubs, Plants and Lawns	\$25,000	One Occurrence	
	\$5,000	One Item	
Fees, Costs, and Expenses Coverages			
Coverages	Limit of Insurance		Deductible
Claim Preparation Expenses			
At our request	\$25,000	One Occurrence	No Deductible Applies
Not at our request	\$10,000	One Occurrence	No Deductible Applies
Debris Removal			
Debris Removal Coverage Extension	\$50,000	One Occurrence	
Fire Department Service Charge	No Limit of Insurance Applies		No Deductible Applies
Fire Safety Equipment	No Limit of Insurance Applies		No Deductible Applies
Professional Fees (Limit)	\$25,000	One Occurrence	
Protection Or Removal Of Covered Property			
Protection of Covered Property Removal of Covered Property	\$25,000	One Occurrence	No Deductible Applies
	Included within the applicable Limit of Insurance		No Deductible Applies
	180	# of Days	
Reward Payments	\$25,000	One Occurrence	No Deductible Applies
Specific Coverages			
Coverages	Limit of Insurance		Deductible
Electronic Vandalism	\$25,000	Combined Aggregate Limit	
Equipment Breakdown and Electronic Circuitry Impairment	\$7,508,826	One Occurrence Combined Limit	
Expediting Expense	\$250,000	One Occurrence	
Hazardous Substances	\$250,000		
Spoilage	\$250,000		
Fungi or Algae (Limit)	\$25,000	Combined Aggregate Limit	
	30	# of Days	
Ordinance Or Law			
Undamaged Property	Included within the applicable Limit of Insurance	Limit	
Demolition And Removal	Included within the applicable Limit of Insurance	Limit	
Increased Costs	\$100,000	Limit	
Increased Period Of Restoration	INCLUDED	Limit	
	If number of days is not shown, period of time specified by the applicable ordinance or law applies	# of Days	
Removal Of Pollutants	\$25,000	One Location Combined Aggregate Limit	

Real Property, Personal Property and Business Income			
Utility Service Failure	\$1,000,000	One Occurrence Combined Limit	
Crime Coverages			
Coverages	Limit of Insurance		Deductible
Employee Theft Money, Securities and Personal Property	\$25,000	One Occurrence	
Forgery Or Alteration Of Written Instruments			
Forgery Or Alteration	\$25,000	One Occurrence	
Legal Expense	Not Covered	One Occurrence	
Theft, Disappearance Or Destruction Of Money And Securities	\$25,000	One Occurrence	
Miscellaneous Properties Coverages			
Coverages	Limit of Insurance		Deductible
Newly Acquired Locations	\$1,000,000 180	One Newly Acquired Location Combined Limit # of days	
Unscheduled Locations	Not Covered Not Covered	Unscheduled Locations Combined Limit Unscheduled Locations Combined Aggregate Limit	

Contractor's Equipment and Unscheduled Tools and Equipment Coverage			
Coverages	Limit of Insurance		Deductible
Deductible			
Flat			\$1,000 Any one occurrence
Percentage Deductible (Percentage)			Not Covered
Minimum Deductible \$			Not Covered
Maximum Deductible \$			Not Covered
Limits of Insurance			
Catastrophe	\$976,858	Any one occurrence	
Coverages			
Property Damage			
Contractors' Equipment			
Owned	\$946,858		
Rented, Leased or Borrowed	Not Covered		
Unscheduled Tools and Equipment	\$30,000	Any one piece in any occurrence	
Time Element			
Business Income	Not Covered	Any one occurrence	
Extra Expense	Not Covered	Any one occurrence	
Coverage Extensions			
Construction Trailers and Cargo	Not Covered	Any one occurrence	

Contractor's Equipment and Unscheduled Tools and Equipment Coverage			
Contractors' Equipment			
Continuing Rental or Lease Payments	Not Covered	Any one occurrence	
Equipment Leased, Loaned or Rented to Others	Not Covered	Any one occurrence	
False Pretense	Not Covered	Any one occurrence	
Fuel, Accessories and Spare Parts	Not Covered	Any one occurrence	
Newly Acquired Contractors' Equipment	Not Covered	Any one occurrence	
Post-Acquisition Period:	Not Covered	Days	
Rental Reimbursement	Not Covered	Any one occurrence	
Employees' Tools	Not Covered	Per Employee	
	Not Covered	Any one occurrence	

Equipment Breakdown and Electronic Circuitry Impairment			
Equipment Breakdown and Electronic Circuitry Impairment	\$7,508,826	Any one occurrence	
Expediting Expense	Not Covered	Sublimit	
Hazardous Substances	Not Covered	Sublimit	
Spoilage	Not Covered	Sublimit	
Valuation			
Construction Trailers and Cargo	Actual Cash Value		
Contractors' Equipment	Actual Cash Value		
Employees' Tools	Actual Cash Value		
Unscheduled Tools and Equipment	Actual Cash Value		

Exclusions	Excluded Locations
Exclusion - Windstorm or Hail	Not Applicable
Exclusion - Named Storm	Not Applicable
Exclusion - Sprinkler Leakage	All Locations
Exclusion - Vandalism	Not Applicable

Optional Coverages		
Coverages	Limit of Insurance	
Discretionary Payroll Expenses	Not Applicable	
Ordinary Payroll Expenses	Not Applicable	
Earth Movement Coverage (Installation Property)		
EM Occurrence Sublimit	Not Applicable	
EM Annual Aggregate Sublimit	Not Applicable	
Earth Movement Coverage (Locations And Reported Unscheduled Locations)	Not Applicable	
Dependent Property Coverage (Business Income With Extra Expense)		
Max Number of Days for Ordinary Payroll Expense - Scheduled Locations	90	
Max Number of Days for Ordinary Payroll Expense - Unscheduled Locations	90	
Atmosphere, Humidity Or Temperature Change Coverage	Not Applicable	
Reported Unscheduled Locations Coverage (Property Damage And Time Element)	Not Applicable	
Flood Coverage (Dependent Properties)	Not Applicable	
Flood Redefinition (Scheduled Locations)	Not Applicable	

Earthquake Deductibles / Limits			
Locations			
Group	Deductible	Occurrence Limit	Aggregate Limit
1	\$25,000	\$1,000,000	\$1,000,000
2	Not Applicable	Not Applicable	Not Applicable
3	Not Applicable	Not Applicable	Not Applicable
Reported Unscheduled Locations			
Group	Deductible	Occurrence Limit	Aggregate Limit
2	Not Applicable	Not Applicable	Not Applicable
Dependent Properties			
Group	Deductible	Occurrence Limit	Aggregate Limit
1	Not Applicable	Not Applicable	Not Applicable
2	Not Applicable	Not Applicable	Not Applicable
3	Not Applicable	Not Applicable	Not Applicable
<p>The applicable Deductible shown above will apply separately and individually to each location, reported unscheduled location and dependent property if more than one location, reported unscheduled location or dependent property sustains loss, damage, costs or expenses in any one occurrence.</p> <p>The Aggregate Limit shown above applies to each Group in any one policy period regardless of the number of occurrences or Group 1 Locations, Group 2 Locations or Group 3 Locations involved. Subject to the Aggregate Limit, the Occurrence Limit shown above applies to each Group regardless of the number of locations, reported unscheduled locations or dependent properties involved. Subject to the Occurrence Limit, the most we will pay for earthquake at any one location or dependent property in any one occurrence is the reported value for that location or dependent property, unless a lower Limit of Insurance is shown in the Earthquake Schedule of Locations for that location or Earthquake Schedule of Dependent Properties for that dependent property. The most we will pay for earthquake in any one policy period is the highest Aggregate Limit shown above.</p>			

Earthquake Percentage Deductibles / Waiting Periods / Limits				
Locations				
Group	Percentage Deductible	Waiting Period	Occurrence Limit	Aggregate Limit
1	Not Applicable	Not Applicable Days	Not Applicable	Not Applicable
2	Not Applicable	Not Applicable Days	Not Applicable	Not Applicable
3	Not Applicable	Not Applicable Days	Not Applicable	Not Applicable
Reported Unscheduled Locations				
Group	Percentage Deductible	Waiting Period	Occurrence Limit	Aggregate Limit
2	Not Applicable	Not Applicable Days	Not Applicable	Not Applicable
<p>The applicable Deductible shown above will apply separately and individually to each location, reported unscheduled location and dependent property if more than one location, reported unscheduled location or dependent property sustains loss, damage, costs or expenses in any one occurrence.</p> <p>The Aggregate Limit shown above applies to each Group in any one policy period regardless of the number of occurrences or Group 1 Locations, Group 2 Locations or Group 3 Locations involved. Subject to the Aggregate Limit, the Occurrence Limit shown above applies to each Group regardless of the number of locations, reported unscheduled locations or dependent properties involved. Subject to the Occurrence Limit, the most we will pay for earthquake at any one location or dependent property in any one occurrence is the reported value for that location or dependent property, unless a lower Limit of Insurance is shown in the Earthquake Schedule of Locations for that location or Earthquake Schedule of Dependent Properties for that dependent property. The most we will pay for earthquake in any one policy period is the highest Aggregate Limit shown above.</p>				

Earthquake Deductibles / Limits

Earthquake Locations - Building Number By Group

Group	Locations
1	001-1, 002-1, 003-1, 004-1, 005-1, 006-1, 007-1, 008-1, 009-1, 010-1, 011-1, 012-1, 013-1, 014-1, 015-1
2	N/A
3	N/A

Flood Deductibles / Limits

Locations			
Group	Deductible	Occurrence Limit	Aggregate Limit
1	\$100,000	\$1,000,000	\$1,000,000
2	\$100,000	\$1,000,000	\$1,000,000
3	Not Applicable	Not Applicable	Not Applicable
Reported Unscheduled Locations			
Group	Deductible	Occurrence Limit	Aggregate Limit
2	Not Applicable	Not Applicable	Not Applicable
Dependent Properties			
Group	Deductible	Occurrence Limit	Aggregate Limit
1	Not Applicable	Not Applicable	Not Applicable
2	Not Applicable	Not Applicable	Not Applicable
3	Not Applicable	Not Applicable	Not Applicable

The applicable Deductible shown above will apply separately and individually to each **location**, **reported unscheduled location** and **dependent property** if more than one **location**, **reported unscheduled location** or **dependent property** sustains loss, damage, costs or expenses in any one **occurrence**.

The Aggregate Limit shown above applies to each Group in any one policy period regardless of the number of occurrences or **Group 1 Locations**, **Group 2 Locations** or **Group 3 Locations** involved. Subject to the Aggregate Limit, the Occurrence Limit shown above applies to each Group regardless of the number of **locations**, **reported unscheduled locations** or **dependent properties** involved. Subject to the Occurrence Limit, the most we will pay for flood at any one location or dependent property in any one **occurrence** is the reported value for that **location** or **dependent property**, unless a lower Limit of Insurance is shown in the Flood Schedule of Locations for that **location** or Flood Schedule of Dependent Properties for that **dependent property**. The most we will pay for flood in any one **policy period** is the highest Aggregate Limit shown above.

Flood Locations - Building Number By Group

Group	Locations
1	002-1, 004-1, 005-1, 007-1, 013-1, 014-1
2	001-1, 003-1, 008-1, 009-1, 010-1, 011-1, 012-1, 015-1
3	N/A

Windstorm or Hail – Direct Damage and Time Element Deductible

Location Number	Occurrence Deductible
001-1, 002-1, 003-1, 004-1, 005-1, 006-1, 007-1, 008-1, 009-1, 010-1, 011-1, 012-1, 013-1, 014-1, 015-1	\$250,000
Reported Unscheduled Location	Windstorm or Hail Deductible
Not Applicable	
<p>The Windstorm or Hail Deductible shown above will apply separately and individually to each location and reported unscheduled location if more than one location or reported unscheduled location sustain loss, damage, costs or expenses in any one occurrence</p>	

Forms and Endorsement

Form Number	Form Name
Notice Form #	Notice Name
IL-4003-TX (12-20)	Texas Period To File A Claim Or Bring Legal Action Against Us Notice - Windstorm or Hail - Catastrophe Area
IL-4010 (12-20)	U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders
P-CP-4009-VA (12-20)	Important Information Regarding Your Insurance
P-CP-4025-FL (12-20)	Policyholder Notice - How to Contact Us
P-CP-4026-TX (07-23)	Texas: Important Notice Have a Compliant or Need Help?
Form Number	Form Name
P-CP-3001 (06-21)	Common Policy Declarations
P-CP-3007 (12-20)	Commercial Property Coverage Part Declarations
P-CP-7005 (02-22)	Schedule of Locations
P-CP-7008 (06-24)	Schedule of Named Insureds
P-CP-3004 (12-21)	Earthquake Coverage Declarations
P-CP-3005 (12-21)	Flood Coverage Declarations
P-CP-2076 (12-20)	Commercial Property Policy Table of Contents
P-CP-1001 (12-20)	Definitions Index
P-CP-1002 (12-20)	Real Property, Personal Property and Business Income Coverage Form
P-CP-1003 (12-20)	Additional Coverages Form
P-CP-1005 (12-20)	Common Policy Conditions
P-CP-1006 (12-20)	First Party Terms and Conditions
P-CP-2001 (12-20)	Extra Expense Coverage
P-CP-2002 (12-20)	Contractors' Equipment And Unscheduled Tools and Equipment Coverage
P-CP-2007 (12-20)	Windstorm or Hail - Direct Damage and Time Element Deductible (Locations and Reported Unscheduled Locations)
P-CP-2020 (12-20)	Flood Coverage (Locations)
P-CP-2033 (12-20)	Earthquake Coverage (Locations)
P-CP-2036 (12-20)	Exclusion - Sprinkler Leakage
P-CP-2042 (01-22)	Dependent Property (Business Income With Extra Expense)
P-CP-2073 (12-20)	Exclusion - Nuclear, Biological, Chemical and Radiological Hazards
P-CP-2074-FL (12-20)	Florida - Sinkhole Loss Coverage
P-CP-2095 (12-20)	Amendment - Notice to Others of Cancellation
P-CP-2108 (02-22)	Exclusions - Sprinkler Leakage and Earth Movement
P-CP-4030 (09-23)	Policyholder Notice (Exclusions Sprinkler Leakage And Earth Movement)
IL-6004 (12-20)	Cap on Losses From Certified Acts of Terrorism
IL-6005 (12-20)	Disclosure Pursuant to Terrorism Risk Insurance Act
P-CP-5019 (12-20)	Virginia Changes

Forms and Endorsement

Form Number	Form Name
P-CP-5022 (12-20)	Florida Changes
P-CP-5026 (12-20)	Texas Changes

General Liability

Policy Form	ISO Form – CG 00 01
Issuing Company	Stonington Insurance Company

Limits of Liability

Coverages	Limits
Each Occurrence	\$1,000,000
Damage to Premises Rented to You Limit	\$1,000,000
Medical Expense Limit	\$10,000
Personal & Advertising Injury	\$1,000,000
Policy General Aggregate	\$2,000,000
Products & Completed Operations Aggregate	\$2,000,000
Employee Benefits Liability (Per Loss)	\$1,000,000
Employee Benefits (Aggregate)	\$2,000,000
Employee Benefits (Each Employee Deductible)	\$1,000
Employee Benefits Retro Date	8/1/2022

General Liability Composite Rating Chart

Composite Group	States	Description	Exposure	Exposure Units	Per Basis	Rate	Premium
1	Countrywide	Air Conditioning Systems or Equipment--Dealers or Distributors and Installation, Servicing or Repair	Payroll	\$13,296,073	1000	31.540	\$419,353
2	Countrywide	Cable Installation in Conduits or Subways	Payroll	\$140,506	1000	56.446	\$7,931
3	Countrywide	Plumbing--Residential or Domestic	Payroll	\$433,148	1000	78.530	\$34,015
4	Countrywide	Contractors Permanent Yards--Maintenance or Storage of Equipment or Material	Payroll	\$22,446	1000	15.638	\$351
5	Countrywide	Janitorial Services	Payroll	\$78,270	1000	19.152	\$1,499
6	Countrywide	Appliances and Accessories--Installation, Servicing or Repair--Household	Payroll	\$133,490	1000	126.669	\$16,909
		Contractor's Enhancement, EBL & Misc Charges					\$14,282
						Total	\$494,690

General Liability Enhancements

General Liability Coverage Enhancement (Contractors) - GL-OC-2083	
A.	ADDITIONAL INSURED – AUTOMATIC STATUS WHEN REQUIRED IN AN AGREEMENT WITH YOU
B.	ADDITIONAL INSURED – ARCHITECTS, ENGINEERS OR SURVEYORS
C.	ADDITIONAL INSURED – MORTGAGEE, ASSIGNEE OR RECEIVER
D.	BODILY INJURY REDEFINITION
E.	BORROWED EQUIPMENT
F.	BROAD FORM NAMED INSURED
G.	ANCELLATION CONDITION
H.	DAMAGE TO PREMISES RENTED TO YOU
I.	GOOD SAMARITAN SERVICES

General Liability Enhancements

General Liability Coverage Enhancement (Contractors) - GL-OC-2083	
J.	INSURED CONTRACT – LEASE OF PREMISES
K.	KNOWLEDGE OR NOTICE OF OCCURRENCE
L.	MEDICAL PAYMENTS
M.	NEWLY ACQUIRED OR FORMED ORGANIZATION
N.	NON OWNED WATERCRAFT
O.	REASONABLE FORCE
P.	SUPPLEMENTARY PAYMENTS
Q.	UNINTENTIONAL FAILURE TO DISCLOSE HAZARDS
R.	WAIVER OF SUBROGATION

Endorsements

Form Number	Name of Endorsement
GL-U-2045 (08-20)	Schedule of Additional Named Insureds
CG 20 10 (12-19)	Additional Insured - Owners, Lessees Or Contractors - Scheduled Person Or Organization-5
CG 20 18 (12-19)	Additional Insured - Mortgagee, Assignee Or Receiver-7
CG 20 18 (12-19)	Additional Insured - Mortgagee, Assignee Or Receiver-8
CG 20 26 (12-19)	Additional Insured - Designated Person Or Organization-2
CG 20 26 (12-19)	Additional Insured - Designated Person Or Organization-3
CG 20 26 (12-19)	Additional Insured - Designated Person Or Organization-4
CG 20 26 (12-19)	Additional Insured - Designated Person Or Organization-6
CG 20 37 (12-19)	Additional Insured - Owners, Lessees Or Contractors - Completed Operations-5
CG 20 37 (12-19)	Additional Insured - Owners, Lessees Or Contractors - Completed Operations-11
GL-OC-2052 (08-20)	Composite Rating Plan Endorsement
GL-OC-2083 (05-21)	General Liability Coverage Enhancement (Contractors)
GL-OC-2093 (08-20)	Amendment - Pro Rata Premium Return
GL-U-2008 (08-20)	Amendment - Notice to Others of Cancellation-1
GL-U-2008 (08-20)	Amendment - Notice to Others of Cancellation-8
GL-U-2008 (08-20)	Amendment - Notice to Others of Cancellation-9
GL-U-2012 (08-20)	Exclusion - Lead
GL-U-2013 (08-20)	Exclusion - Asbestos
GL-U-2044 (08-20)	Exclusion - Exterior Insulation and Finish System (EIFS)
GL-U-2047 (12-21)	Table of Contents
GL-U-4002 (03-22)	Notice of Change in Conditions Contractors
GL-U-4013-TX (10-21)	Policyholder Notice - Asbestos
IL-4020 (12 20)	Company Contact Notice
CG00010413	Commercial General Liability Coverage Form
CG00691223	Exclusion - Violation Of Law Addressing Data Privacy
CG01030606	Texas Changes
CG01131204	Texas Changes - Experience Rating Modification
CG01790710	Virginia Changes
CG02200324	Florida Changes - Cancellation And Nonrenewal
CG04351207	Employee Benefits Liability Coverage
CG20010413	Primary And Noncontributory - Other Insurance Condition
CG20011219	Primary And Noncontributory - Other Insurance Condition

Form Number	Name of Endorsement
CG21061223	Exclusion - Access Or Disclosure Of Confidential Or Personal Material Or Information
CG21090615	Exclusion - Unmanned Aircraft
CG21340187	Exclusion - Designated Work
CG21471207	Employment-Related Practices Exclusion
CG21490999	Total Pollution Exclusion Endorsement
CG21671204	Fungi Or Bacteria Exclusion
CG21710115	Exclusion Of Other Acts Of Terrorism Committed Outside The United States; Cap On Losses From Certified Acts Of Terrorism
CG21960305	Silica Or Silica-Related Dust Exclusion
CG22790413	Exclusion - Contractors - Professional Liability
CG24130413	Amendment Of Personal And Advertising Injury Definition
CG26391207	Texas Changes - Employment-Related Practices Exclusion
CG32850710	Virginia Changes - Total Pollution Exclusion With A Building Heating, Cooling And Dehumidifying Equipment Exception And A Hostile Fire Exception
CG40041219	Exclusion - Earth Movement
CG40051219	Exclusion - Earth Movement - Completed Operations
CG40101219	Exclusion - Cross Suits Liability
CG40351223	Exclusion - Cyber Incident
CG99091219	Premium Audit Noncompliance Charge
IL00171198	Common Policy Conditions
IL00210908	Nuclear Energy Liability Exclusion Endorsement (Broad Form)
IL01381015	Virginia Changes - Cancellation And Nonrenewal
IL01680312	Texas Changes - Duties
IL02751113	Texas Changes - Cancellation And Nonrenewal Provisions For Casualty Lines And Commercial Package Policies
IL09851220	Disclosure Pursuant To Terrorism Risk Insurance Act
ILN1060903	Virginia Fraud Statement
ILP0010104	U.S. Treasury Department's Office Of Foreign Assets Control ("OFAC") Advisory Notice To Policyholders
CG 2037 1219	Additional Insured - Owners Lessees or Contractors - Completed Operations - 6
IL-4014-TX (12-20)	Notification to Policyholders of Loss Control Services

POLICYHOLDER DISCLOSURE: NOTICE OF TERRORISM INSURANCE COVERAGE

Coverage for acts of terrorism is included in your policy. You are hereby notified that under the Terrorism Risk Insurance Act, as amended in 2019, defines an act of terrorism in Section 102(1) of the Act: The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 80% beginning on January 1, 2020, of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

The portion of your annual premium that is attributable to coverage for acts of terrorism is referenced in the QBE Offered Terms section and does not include any charges for the portion of losses covered by the United States government under the Act.

Commercial Automobile

Policy Form	ISO FORM - CA 00 01
Issuing Company	North Pointe Insurance Company

Limits of Liability

Coverages	Limit	Symbol
Bodily Injury/Property Damage - Combined Single Limit	\$1,000,000	1
Medical Payments	\$10,000	2,8
Personal Injury Protection	Statutory	5
Uninsured / Underinsured Motorist	\$1,000,000	6
Physical Damage - Comprehensive	Lesser of ACV or Cost to Repair	2,8
Physical Damage - Collision	Lesser of ACV or Cost to Repair	2,8

Deductibles

Coverages	Deductible	Symbol
Physical Damage - Comprehensive	\$1,000 – PPT, LT & TLRs \$2,500 – Medium Trucks	2,8
Physical Damage - Collision	\$1,000 – PPT, LT & TLRs \$2,500 – Medium Trucks	2,8

Composite Rating

States	Vehicle Type	# of Units	Per Unit Basis	Annual Rate	Annual Premium
Countrywide	Private Passenger – AL	17	1	\$ 900.00	\$ 15,300.00
Countrywide	Private Passenger – APD	17	1	\$ 375.00	\$ 6,375.00
Countrywide	Light Trucks – AL	337	1	\$ 1,303.00	\$ 439,111.00
Countrywide	Light Trucks – APD	337	1	\$ 603.00	\$ 203,211.00
Countrywide	Medium Trucks – AL	61	1	\$ 1,375.00	\$ 83,875.00
Countrywide	Medium Trucks – APD	61	1	\$ 1,000.00	\$ 61,000.00
Countrywide	Trailers – AL	19	1	\$ 187.50	\$ 3,562.50
Countrywide	Trailers - APD	19	1	\$ 187.50	\$ 3,562.50
	Enhancement & Misc Charges				\$10,180.00
	Taxes, Surcharges & Fees				\$925.00
Total					\$827,101.00

Commercial Automobile Coverage Endorsement

Commercial Automobile Coverage Endorsement

Commercial Automobile Enhancement - CA BA 2003		Limit Amount
A.	Broadened Who Is An Insured	Included
B.	Newly Acquired or Formed Organizations	Coverage for 180 days
C.	Liability Coverage Extensions Supplementary Payments - Increased limits	\$5,000 bail bond \$500/day loss of expenses
D.	Fellow Employee Exclusion removed	Included
E.	Pollution Liability - Broadened Coverage for Covered Autos	\$100,000 limited pollution "buyback"
F.	Extended Towing - Towing/Mechanical Breakdown/Storage Charges	\$750 for towing and any labor performed at place of disablement. Coverage applies to all covered autos. Storage charges are not covered. \$100 Deductible to apply to non-PPT
G.	Physical Damage Coverage Extensions - Transportation Expenses	\$75/day up to a maximum of \$3,000
	Physical Damage Coverage Extensions - Loss of Use	\$75/day up to a maximum of \$1,000
H.	Rental Reimbursement and Lost Income/ Downtime	\$75/day for 30 days
I.	Airbag Coverage	Included
J.	Audio, Visual & Data Electronic Equipment	\$1,500 for audio, visual and data electronic equipment only
K.	Tapes, Records & Discs Coverage	\$200
L.	Physical Damage Deductible - Single Deductible and Glass Repair	Single deductible if two or more covered "autos" are involved in the same occurrence. Glass deductible is waived if glass is repaired rather than replaced.
M.	Personal Effects Coverage	\$1,000
N.	Loan/Lease Payoff Coverage	Included
O.	Custom Signs and Decorations	\$5,000
P.	Hired Auto Physical Damage	\$100,000
Q.	Extended Employee Hired Auto Physical Damage	Included
R.	Extra Expense - Stolen Autos	\$1,000
S.	Parked Auto Collision Waiver of Deductible	\$1,000
T.	Duties in the Event of an Accident, and Knowledge of Occurrence	Included
U.	Waiver of Subrogation	Included
V.	Cancellation Coverage	90 Days
W.	Unintentional Failure to Disclose Information	Included
X.	Policy Period, Coverage Territory	Included
Y.	Definition of Bodily Injury Amended	Included

Endorsements

Form Number	Name of Endorsement
CA 20 01 (11-20)	Lessor - Additional Insured And Loss Payee-3
CA 20 48 (10-13)	Designated Insured For Covered Autos Liability Coverage-2
CA-BA-2003 (12-20)	Commercial Automobile Enhancement
CA-U-2006-FL (12-20)	Limited Named Driver Exclusion - Florida
CA-U-2008 (12-20)	Composite Rate Endorsement
CA-U-2017 (12-20)	Schedule of Additional Named Insureds-1
CA-U-2017 (12-20)	Schedule of Additional Named Insureds-2

Form Number	Name of Endorsement
CA-U-2017 (12-20)	Schedule of Additional Named Insureds-3
CA-U-2017 (12-20)	Schedule of Additional Named Insureds-4
CA-U-2017 (12-20)	Schedule of Additional Named Insureds-5
CA-U-2017 (12-20)	Schedule of Additional Named Insureds-6
CA-U-2017 (12-20)	Schedule of Additional Named Insureds-7
CA-U-2017 (12-20)	Schedule of Additional Named Insureds-8
CA-U-2017 (12-20)	Schedule of Additional Named Insureds-9
CA-U-2017 (12-20)	Schedule of Additional Named Insureds-10
CA-U-2017 (12-20)	Schedule of Additional Named Insureds-11
CA-U-2017 (12-20)	Schedule of Additional Named Insureds-12
CA-U-2017 (12-20)	Schedule of Additional Named Insureds-13
CA-U-2023 (12-20)	Pollutants Definition Amendment
CA-U-2025 (12-20)	Amendment - Notice to Others of Cancellation-2
CA-U-4004 (12-20)	Notice to Policyholder Regarding Insurance Identification Card
CA-U-4009-FL (12-20)	Florida Notification of Personal Injury Protection
IL-4020 (12-20)	Policyholder Notice Company Contact
CA00011120	Business Auto Coverage Form
CA01280121	Florida Changes
CA01961120	Texas Changes
CA02431113	Texas Changes - Cancellation And Nonrenewal
CA02670121	Florida Changes - Cancellation And Nonrenewal
CA02680121	Virginia Changes In Policy - Cancellation And Nonrenewal
CA04211120	Full Safety Glass Coverage
CA05040221	Florida Public Or Livery Passenger Conveyance, Transportation Network And On-Demand Delivery Services Exclusion
CA05061120	Texas Public or Livery Passenger Conveyance, Transportation Network And On-Demand Delivery Services Exclusion
CA05191120	Virginia Public Or Livery Passenger Conveyance And On-Demand Delivery Services Exclusion
CA21091013	Texas Uninsured/Underinsured Motorists Coverage
CA21210723	Uninsured Motorists Endorsement (Virginia)
CA21720617	Florida Uninsured Motorists Coverage - Nonstacked
CA22100121	Florida Personal Injury Protection
CA22110108	Florida Added Personal Injury Protection
CA22461116	Virginia Medical Expense And Income Loss Benefits Endorsement
CA22500121	Florida Extended Personal Injury Protection
CA22641013	Texas Personal Injury Protection Endorsement
CA23091013	Motor Carriers - Insurance For Non-Trucking Use
CA99031013	Auto Medical Payments Coverage
CA99441013	Loss Payable Clause
CAU0050513	Texas Uninsured/Underinsured Motorists Coverage Selection/Rejection
IL00171198	Common Policy Conditions
IL00210908	Nuclear Energy Liability Exclusion Endorsement (Broad Form)
ILN0010903	Fraud Statement
ILN1060903	Virginia Fraud Statement
ILN1440117	Virginia Important Notice Regarding Uninsured Motorists Coverage

Form Number	Name of Endorsement
ILN1480723	Virginia Important Notice Regarding Election Of Uninsured Motorists Coverage
ILN1660510	Florida Notification Of Availability Of Uninsured Motorists Coverage
ILN1810117	Virginia Important Notice Regarding Health Care And Disability Benefits Coverage
ILP0010104	U.S. Treasury Department's Office Of Foreign Assets Control ("OFAC") Advisory Notice To Policyholders
ILU0020510	Florida Uninsured Motorists Coverage Selection Of Lower Limits, Election Of Non-Stacked Coverage, Rejection Of Coverage - For Use Only With New Business
ILU0560122	Virginia Selection Of Lower Uninsured Motorists Coverage Limits
ILU0710111	Texas Personal Injury Protection Coverage Selection/Rejection

Umbrella

Policy Form	ISO Form – CU 00 01
Issuing Company	QBE Insurance Corporation

Limits of Liability

Coverage	Limits
Umbrella Limit	\$5,000,000
General Aggregate Limit	\$5,000,000
Products - Completed Operations Aggregate Limit	Included Above
Products - Completed Operations Aggregate Limit (Separate Limit)	Included
Each Occurrence Limit	\$5,000,000
Personal and Advertising Injury Limit	\$5,000,000
Self-Insured Retention	\$10,000

Schedule of Underlying Coverages

Primary Coverages	Carrier	Underlying Limits
General Liability	Stonington Insurance Company	
General Aggregate		\$2,000,000
Products / Completed Operation Aggregate		\$2,000,000
Personal & Advertising Injury		\$1,000,000
Each Occurrence		\$1,000,000
Automobile Liability	North Pointe Insurance Company	
Combined Single Limit		\$1,000,000
Employee Benefits Liability	Stonington Insurance Company	
Each Loss		\$1,000,000
Annual Aggregate Limit		\$2,000,000
Retro Date		8/1/2022

Umbrella Coverage Conditions

- Coverage is "pay on behalf of" format.
- In accordance with the policy language, policy responds when underlying limits are exhausted
- The SIR only applies when coverage is not provided by underlying insurance.
- The Umbrella Coverage is subject to QBE providing the underlying Automobile and General Liability Coverage.
- Notice of Cancellation: 60 days written notice is provided, except for non-payment, in which case 10 days notice is provided
- For non-renewals or material changes in policy, written notice is provided to the named insured

Additional Conditions on Umbrella

Any LOB specific conditions - should generally be placed in overall T&C, but may be specific notes here.

Endorsements

Form Number	Name of Endorsement
CUP018-1219	ADVISORY NOTICE TO POLICYHOLDERS 2018 COMMERCIAL LIABILITY UMBRELLA MULTISTATE ENDORSEMENT REVISION
CUP019-1220	ADVISORY NOTICE TO POLICYHOLDERS 2020 COMMERCIAL LIABILITY UMBRELLA MULTISTATE ENDORSEMENT REVISION ADDRESSING CANNABIS
CUP020-0922	COMMERCIAL LIABILITY UMBRELLA ABUSE OR MOLESTATION ENDORSEMENTS ADVISORY NOTICE TO POLICYHOLDERS
CUP022-1223	Advisory Notice to Policyholders - 2023 Multistate Endorsements addressing Cyber, Data Privacy, Order of Response and Motor
GL-U-6001-(05-24)	Policyholder Disclosure Notice of Terrorism Insurance Coverage
IL-4020-(12-20)	Florida Company Contact Information
IL-4027-TX-(03-21)	Asbestos Exclusion Notice - Texas
IL-4028-TX-(03-21)	Lead Exclusion Notice - Texas
ILN-4020-VA-(08-20)	Virginia Important Information
ILP001-0104	U.S. Treasury Department's Office Of Foreign Assets Control ("Ofac") Advisory Notice To Policyholders
UM-CU-4001-(08-20)	COMMERCIAL LIABILITY UMBRELLA FORM REVISIONS ADVISORY NOTICE TO POLICYHOLDERS
IL0985-1220	Disclosure Pursuant To Terrorism Risk Insurance Act
CUR001-0322	COMMERCIAL LIABILITY UMBRELLA COVERAGE FORM CU 00 01 04 13 TABLE OF CONTENTS
ILR017-0322	COMMON POLICY CONDITIONS IL 00 17 11 98 TABLE OF CONTENTS
CU0001-0413	COMMERCIAL LIABILITY UMBRELLA COVERAGE FORM
UM-CU-2016-(08-20)	Commercial Liability Umbrella Coverage Extension Endorsement
IL0017-1198	Common Policy Conditions
IL4030-0623	NOTICE TO POLICYHOLDERS - FRAUD WARNINGS
CU0005-1223	Exclusion - Violation Of Law Addressing Data Privacy
CU0155-0312	TEXAS CHANGES
CU0157-0318	VIRGINIA CHANGES
CU0203-0324	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
CU0225-1116	VIRGINIA CHANGES - CANCELLATION AND NONRENEWAL
CU0403-1219	EMPLOYEE BENEFITS LIABILITY COVERAGE
CU2123-0202	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT
CU2125-1201	TOTAL POLLUTION EXCLUSION ENDORSEMENT
CU2126-0413	EXCLUSION - CROSS SUITS LIABILITY
CU2127-1204	FUNGI OR BACTERIA EXCLUSION
CU2131-0115	EXCLUSION OF OTHER ACTS OF TERRORISM COMMITTED OUTSIDE THE UNITED STATES; CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
CU2142-1204	EXCLUSION - EXTERIOR INSULATION AND FINISH SYSTEMS
CU2150-0305	SILICA OR SILICA-RELATED DUST EXCLUSION
CU2171-0615	EXCLUSION - UNMANNED AIRCRAFT
CU2186-1223	Exclusion - Access or Disclosure Of Confidential Or Personal Material Or Information
CU2193-1220	FLORIDA PUBLIC OR LIVERY PASSENGER CONVEYANCE AND ON-DEMAND DELIVERY SERVICES EXCLUSION
CU2436-1219	PRODUCTS-COMPLETED OPERATIONS AGGREGATE LIMIT OF INSURANCE
CU3104-1119	FLORIDA EXCESS UNINSURED MOTORISTS COVERAGE
CU3456-1223	Exclusion - Cyber Incident
GL-U-2012-(08-20)	Exclusion - Lead
GL-U-2013-(08-20)	Exclusion - Asbestos
GL-U-2045-(10-21)	Schedule of Additional Named Insureds
IL0275-1113	Texas Changes - Cancellation And Nonrenewal Provisions For Casualty Lines And Commercial Package Policies

Form Number	Name of Endorsement
IL7055-0415	FLORIDA EXCESS UNINSURED MOTORISTS COVERAGE SELECTION/REJECTION
UM-CU-2017-(08-20)	Following Form of UL - Automobile Liability
UM-CU-2018-(08-20)	Following Form of Underlying - Commercial General Liability Exclusions
UM-XS-2003-(08-20)	Named Driver Excluded or Limited in UL (With Signature Block)

Terms and Conditions



Subjectivities

- No subjectivities noted.

Proposal Conditions

Please provide accounting/audit contact name, email and phone number upon binding (for auditable policies).

Note that the binding of any policy (ies) of insurance under the terms of this proposal is contingent upon compliance with its terms and the following conditions:

- Provide accounting/audit contact name, email and phone number upon binding (for auditable policies).

General Notes About Coverage

We reserve the right to revise or withdraw our quotation terms in the event of any material change to the evaluated risk, or notification of any claim or circumstance which may give rise to a claim prior to the written acceptance of our terms and/or the inception of a policy. We also reserve the right to revise or withdraw the final terms and conditions upon receipt and review of any subjectivity that may be requested as a condition of this quote indication. Contact your broker for an explanation of the terms and forms. If there is any conflict between the coverages listed on this quotation proposal and the coverages provided in the actual insurance policy, the coverages and terms of the policy shall prevail and control. This is not an insurance policy. Coverages listed may differ from what was requested on your application.

QBE is pleased to present this coordinated multi-line insurance coverage offering. The attached proposal, as well as others that may be provided under separate cover, reflect certain underwriting and expense efficiencies associated with a multi-line placement. When you proceed with a multi-line placement, savings result from eliminating redundant underwriting expenses typically incurred for each individual line. Each coverage line may also be written separately, or in combination with other lines tailored to meet your needs. Should you decide upon the full multi-line coverage offering, a combination of specific coverages, or a single coverage, we will work together with you in adjusting the price, terms and conditions of the individual coverage lines you need.

This quote is not a policy document. It does not replace, amend or otherwise affect the provisions or coverages of your policy. In the event that you choose to bind coverage with QBE, you should read your policy carefully for complete information on coverages, exclusions, limits, conditions and terms. If there is any conflict between the coverages listed on this binder and the coverages provided in the actual policy, the coverages and terms of the policy shall prevail and control.

Auto Liability Insurance Reporting (ALIR)

In order to properly report automobile insurance information to each ALIR* state's DMV, QBE must be provided the below information at binding. We will also require the below information on any vehicle added or deleted throughout the policy term. If your policy is composite rated, and we handle mid-term vehicle changes "subject to audit", we will issue endorsements to ensure reporting is done with ALIR states. Failure to provide QBE with this information may result in loss of tags, fines, suspensions and/or impoundment of your vehicle.

A Vehicle Schedule including the following information is required at binding:

- Registered Owner Name
- **Registered Owner** Address (Street, City, State, Zip). Please note this may differ from "Garage State."
- Vehicle Identification Number

- Effective Date

***Mandatory ALIR States:** AL, AR, AZ, CT, FL, GA, KS, LA, MD, MT, NJ, NC, NM, NV, NY, OR, PA, UT, VA

Any auto reporting changes and/or suspension notices should be reported to QBE's ALIR Servicing Email inbox:

US-BOX-QBE-MB-CommAutoChanges@US.QBE.com

Uninsured/Underinsured Motorists Coverage

This proposal indicates Uninsured Motorists coverage (UM), Underinsured Motorists coverage (UIM) and Personal Injury Protection coverage (PIP) are provided as per the limits shown on the Business Auto Liability coverage page. If UM/UIM/PIP coverage is rejected and/or limits provided are less than the policy limits shown on the coverage page, you must complete and return all state coverage selection/rejection forms no later than 30 days after these forms are sent to you for signature. Failure to provide QBE with these signed forms may increase your UM/UIM limits up to the policy limits at an additional premium.

QBE Team & Contact Info



Travis Ray

Executive Underwriter

travis.ray@qbe.com

Sherry Sakshaug

Senior Assistant Underwriter

sherry.sakshaug@qbe.com

Service team general contact information

- Please send all endorsements/amendments, cancellation, or reinstatements to: CorporateEndorsements@us.qbe.com
- Direct billing questions and inquiries: CustomerServiceInquiries@us.qbe.com or (800) 553 4471
- Broker billing questions and inquiries: BrokerInquiries@us.qbe.com or 800.542.3614
- Audit inquiries: US-GC-PremiumAudit@us.qbe.com
- Loss run requests: LossRunRequests@us.qbe.com

QBE Team & Contact Info



Service team general contact information

- Please send all endorsements/amendments, cancellation, or reinstatements to: CorporateEndorsements@us.qbe.com
- Direct billing questions and inquiries: CustomerServiceInquiries@us.qbe.com or (800) 553 4471
- Broker billing questions and inquiries: BrokerInquiries@us.qbe.com or 800.542.3614
- Audit inquiries: US-GC-PremiumAudit@us.qbe.com
- Loss run requests: LossRunRequests@us.qbe.com