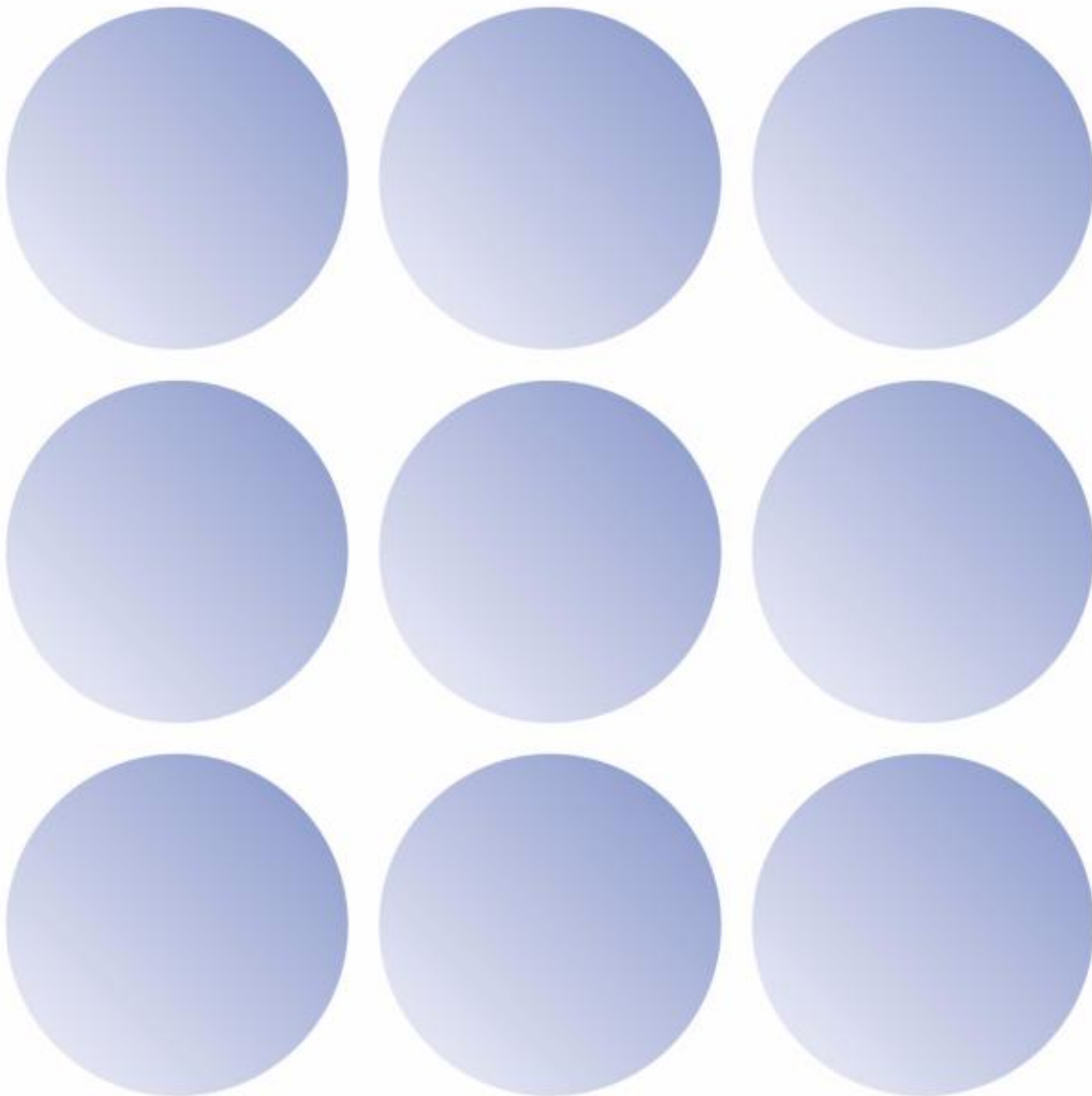


IFH Franchisee Topco, LP

Global Property Program

Binder PPR0976863-03



If you want to learn more about the compensation Zurich pays agents and brokers visit: <http://www.zurichnaproducercompensation.com> or call the following toll-free number: (866) 903- 1192. This Notice is provided on behalf of Zurich American Insurance Company and its underwriting subsidiaries.

1. Details

1.1. Insurer and Relationship Details

Zurich North America
4 WTC
New York, NY 10006

Contact Name: Mike Peco
Telephone: 631-845-2207
Email: michael.peco@zurichna.com

Policy Issuing Company:
Zurich American Insurance Company

1.2. Named Insureds

IFH Franchisee Topco, LP
476 Wheelers Farm Road
Suite 200
Milford, Connecticut 06461

hereafter referred to as the **First Named Insured**.

The following are all hereafter referred to as the "Insured", including legal representatives.

The **First Named Insured**; and

any subsidiary of the **First Named Insured**. The **First Named Insured**'s interest in any partnership, joint venture or other legal entity in which the **First Named Insured** has management control or ownership as now constituted or hereafter is acquired.

1.3. Broker

WILLIS TOWERS WATSON NORTHEAST, INC.
200 LIBERTY ST BROOKFIELD
PLACE
NEW YORK, New York 10281

1.4. Period of Insurance

Master Policy Inception: February 1, 2025	Coverage begins February 1, 2025 at 12:01 AM
Master Policy Expiration: February 1, 2026	Coverage ends February 1, 2026 at 12:01 AM

1.5. Zurich Share

Zurich's proportionate share of loss or damage after the application of any deductible amount is:
100% Quota Share Being \$75,000,000 part of a \$75,000,000 primary loss layer

1.6. Global Program Overview

This binder is presented to you with the understanding that neither Zurich nor any of its subsidiaries, affiliates, or employees, offer, or purport to offer, advice to you concerning the proper financial, accounting, or tax treatment for the policy(ies) of insurance referenced herein and nothing herein should be considered to constitute such advice. If accounting advice, tax advice, or other expert professional assistance is required, you should consult with your own accountant, adviser, counsel, or other similar competent professional with expertise in the required area.

Reference to Zurich include: Zurich, Company, us, we, our, Insurer

Reference to Insured include: Insured, Customer, Customers, you

Reference to defined terms in a policy are normally in **BOLD**

Reference to Capitalized terms are normally done for emphasis

Participants of international programs that Zurich fronts for either under the Master policy or in relation to local policies, have to be approved by Zurich before inception.

2. Cover

2.1. Notice

This Property Insurance Binder may differ from the original specifications requested and only the coverage(s), limitations, terms and conditions contained in this Property Insurance Binder shall apply.

2.2. Conditions

a. Contractual Document(s)

This Property Insurance Binder is subject to the terms and conditions of the form unless indicated otherwise. While this Property Insurance Binder attempts to summarize and highlight the proposed policy form, it is not complete, and the policy form should be reviewed for complete details. It is important to carefully read the policy and its endorsements to determine rights, duties and what is and is not covered. In the event of any inconsistencies between the binder and the policy form referenced, the policy language controls.

b. Basis of Cover

Loss or Damage Insured: This Policy insures against direct physical loss of or damage from a **Covered Cause of Loss**, meaning from any cause unless otherwise excluded, that commences during the Policy Period, to Property Insured, at an Insured Location all subject to the terms, conditions and exclusions stated in the Policy.

No coverage can be provided in violation of any U.S. economic or trade sanctions laws or regulations. Such coverage, which may be in violation of any U.S. economic or trade sanctions laws and regulations, shall be null and void and the Company shall not be liable to make any payments or provide any defense under the policy.

Valuation:

In the event of any claim for direct physical loss of or damage to Property Insured, the basis of adjustment is on a **Replacement Cost** basis unless a specific valuation applies. **Replacement Cost** shall be the cost to repair, rebuild or replace the damaged property (without deduction for depreciation) with materials of like kind, quality and capacity at the same or another site, but no more than the lesser of:

The cost to repair;

The cost to rebuild or replace on the same or another site with materials of equivalent size, kind, quality and capacity;

The necessary cost actually expended in repairing, rebuilding or replacing on the same or another site, but not exceeding the operating capacity that existed at the time of the loss; or

The Limits of Liability applicable to the lost or damaged property.

Other Valuation as follows:

Finished Stock	Selling Price
Merchandise that carries the Insured's brand or trade name	Replacement Cost
All other Merchandise	Replacement Cost
Vehicles	Actual Cash Value

d. Policy Territory

Coverage under this Policy applies to all covered loss or damage that takes place worldwide except:

Loss or damage in the following is excluded:

Any of the following Restricted Countries:

Afghanistan, Albania, Algeria, Angola, Armenia, Azerbaijan, Belarus, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Republic of Congo, Democratic Republic of the Congo, Cuba, Djibouti, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Georgia, Haiti, Iran, Iraq, Ivory Coast, Kazakhstan, Kampuchea (Cambodia), Kenya, Kyrgyzstan (Kyrgyz Republic), Laos, Lebanon, Lesotho, Liberia, Libya, Macedonia, Madagascar, Malawi, Mali, Mauritania, Mayotte, Mongolia, Montenegro, Mozambique, Myanmar (Burma), Namibia, Niger, Nigeria, North Korea, Pakistan, Palestine, Reunion, Russian Federation, Rwanda, Sao Tomé and Príncipe, Senegal, Serbia, Sierra Leone, Somalia, Sri Lanka, Southern Sudan, Sudan, Swaziland, Syria, Tajikistan, Tanzania, Tibet, Togo, Turkmenistan, Uganda, Ukraine, Uzbekistan, Western Sahara, Yemen, Zambia, Zimbabwe.

Any other country where prohibited by United States law or where trade relations are unlawful as determined by the Government of the United States of America or its agencies; or

Any **Prohibited Jurisdiction**.

e. Financial Interest of the **First Named Insured**

Zurich is committed to providing a Global Insurance Program that is legally and regulatory compliant not only in the USA but Worldwide giving our Insured the peace of mind that their coverage will be there when they need it.

Based upon our standard of providing legally and regulatory compliant insurance, we do not cover property located in **Prohibited Jurisdictions**. A **Prohibited Jurisdiction** means any country or political subdivision, outside the United States of America, its territories and possessions, in which by that country's or political subdivision's insurance laws and regulations, the Company is not allowed to insure risks.

Recognizing that our Customers would agree with our standard but need the peace of mind that they have the coverage that they require, we at Zurich have developed Financial Interest of the **First Named Insured** coverage.

Since The Zurich Edge II-Global Policy form provides these wordings as part of our standard Binder, what we offer you is compliant and provides the coverage needed in a worldwide program. If you have any questions on this or any of the other Special Coverages, please contact me.

f. Insured Location

An Insured Location is a **Location**:

Listed on a Schedule of Locations on file with Company; per most recent statement of values.

Covered as a **Miscellaneous Unnamed Location**; and

Covered under the terms and conditions of the Newly Acquired Coverage or Errors and Omissions Coverage.

g. Currency

All amounts, including deductibles and Limits of Liability, indicated in this Policy are in USD unless otherwise indicated by the three-letter currency designator as defined in Table A.1 Currency and Funds code list, International Standards Organization, ISO 4217, edition effective at the inception date of this Policy.

2.3. Policy Limits of Liability

The Policy Limit is \$75,000,000 for the total of all coverages combined regardless of the number of **Locations** involved subject to the following provisions:

- a. The Company will pay no more in any one (1) **Occurrence** than its proportionate share of the Policy Limit.
- b. Limits of Liability stated below or elsewhere in this Policy are part of and not in addition to the Policy Limit.
- c. When an **Annual Aggregate** Limit of Liability is shown, the company's maximum amount payable will not exceed such **Annual Aggregate** Limit of Liability.
- d. The most the Company will pay in an **Occurrence** caused by a **Described Cause of Loss** is the Limit of Liability for that **Described Cause of Loss**.

- e. When this Policy is part of an **International Insurance Program** and an **Occurrence** results in loss payable under more than one policy issued to the Named Insured by the Company or its affiliated or representative companies, the maximum amount payable in the aggregate under all such policies will be the applicable Limit of Liability indicated in this Policy regardless of the number of **Locations**, Coverages or **Covered Causes of Loss** involved.

Limits of Liability in an **Occurrence** apply to the total loss or damage, including any insured Time Element loss, at all **Locations** and for all coverages involved.

f. Limits of Liability

The following are the Limits of Liability (including Time and Distance limitations) in any one (1) **Occurrence** unless otherwise shown. The Company will pay no more in any one (1) **Occurrence** than its proportionate share.

When **NCP** is shown in the Declarations for any Special Coverage, **Described Cause of Loss** or portion of coverage, in this Policy, then any loss or damage caused by or falling within the coverage provided by that Special Coverage, **Described Cause of Loss** or portion of coverage, is not covered under this Policy.

When this Policy is part of an **International Insurance Program** and a Limit of Liability is shown for a **Location(s)**, Coverage(s) or **Covered Causes of Loss** applying in a **Prohibited Jurisdiction**, such limit is the most the company would pay for that **Location(s)**, Coverage(s) or **Covered Causes of Loss** as applicable under Financial Interest Of The **First Named Insured** Coverage. Listing of a Limit of Liability for a location which may be in whole or part located within a **Prohibited Jurisdiction** shall not extend coverage to any **Prohibited Jurisdiction**.

(1) PROPERTY DAMAGE AND TIME ELEMENT

Limits of Liability	Coverage Part														
\$75,000,000	<p>PROPERTY DAMAGE AND TIME ELEMENT</p> <p>Property Damage and Time Element combined at scheduled Locations: on file with the Company per most recent statement of values</p> <p>But not to exceed:</p> <table> <tr> <td>\$2,500,000</td><td>for new construction or additions at all Locations except,</td></tr> <tr> <td>12 Months</td><td>GROSS EARNINGS</td></tr> <tr> <td>NCP</td><td>GROSS PROFIT</td></tr> <tr> <td>\$10,000,000</td><td>LEASEHOLD INTEREST</td></tr> <tr> <td>365 DAYS</td><td>EXTENDED PERIOD OF LIABILITY</td></tr> <tr> <td>30 DAYS NOT TO EXCEED \$100,000</td><td>ORDINARY PAYROLL</td></tr> <tr> <td>NCP</td><td>WAGES</td></tr> </table>	\$2,500,000	for new construction or additions at all Locations except,	12 Months	GROSS EARNINGS	NCP	GROSS PROFIT	\$10,000,000	LEASEHOLD INTEREST	365 DAYS	EXTENDED PERIOD OF LIABILITY	30 DAYS NOT TO EXCEED \$100,000	ORDINARY PAYROLL	NCP	WAGES
\$2,500,000	for new construction or additions at all Locations except,														
12 Months	GROSS EARNINGS														
NCP	GROSS PROFIT														
\$10,000,000	LEASEHOLD INTEREST														
365 DAYS	EXTENDED PERIOD OF LIABILITY														
30 DAYS NOT TO EXCEED \$100,000	ORDINARY PAYROLL														
NCP	WAGES														

(2) SPECIAL COVERAGES

NCP	BETTER GREEN™ UPGRADE
30 days for property within 1 mile(s), not to exceed \$1,000,000	CIVIL OR MILITARY AUTHORITY
NCP	CLOUD SERVICE AND COMMUNICATION INTERRUPTION
NCP	COMPLETED CIVIL ENGINEERING STRUCTURES
NCP	COMPUTER SYSTEMS DAMAGE

\$1,000,000

CONTINGENT TIME ELEMENT but not to exceed the following limits:

NCP per scheduled **Direct Dependent Time Element Location**;

NCP per scheduled **Indirect Dependent Time Element Location**;

\$1,000,000 per unscheduled **Direct Dependent Time Element Location**; but not to exceed **NCP** for Extra Expense, however, **NCP** for **Earth Movement**, **NCP** for **Flood**, **NCP** for **Named Storm**, **NCP** for **Cyber Event**;

NCP per unscheduled **Indirect Dependent Time Element Location**;

NCP for **Indirect Dependent Time Element Location** as defined in policy line 7.35.b. (3rd or more tiers);

NCP per **ATTRACTION PROPERTIES**

\$100,000	CONTRACT PENALTIES
NCP	CRISIS EVENT
\$100,000	CURRENCY DEVALUATION
\$100,000	DECONTAMINATION COSTS
NCP	DELAY IN COMPLETION
\$1,000,000	DIFFERENCE IN CONDITIONS/DIFFERENCE IN LIMITS
NCP	EMERGENCY EVACUATION EXPENSE - IMPENDING LOSS
\$1,000,000	ERRORS AND OMISSIONS
\$1,000,000	EXPEDITING COSTS
\$1,000,000	FINANCIAL INTEREST OF THE FIRST NAMED INSURED
\$100,000	FINE ARTS but not to exceed \$50,000 limit per item
NCP	HISTORICAL BUILDINGS PRESERVATION
30 days	IMPOUNDED WATER
\$10,000,000	INCREASED COST OF CONSTRUCTION
30 days for property within 1 mile(s), not to exceed \$2,500,000	INGRESS/EGRESS
NCP	INTERRUPTION BY FOOD BORNE ILLNESS OR COMMUNICABLE DISEASE
\$100,000	LAND AND WATER CONTAMINANT CLEANUP, REMOVAL AND DISPOSAL in the Annual Aggregate
\$100,000	LAND IMPROVEMENTS but \$2,500 per tree for trees not replaced within 12 months, but not to exceed \$5,000 per Occurrence . This Coverage excludes Earthquake, Flood and Named Storm .
NCP	LEASE CANCELLATION
NCP	LOGISTICS EXTRA COST
\$2,500,000	MISCELLANEOUS PERSONAL PROPERTY
\$2,500,000	MISCELLANEOUS UNNAMED LOCATION
NCP	MONEY DURING NORMAL BUSINESS HOURS

\$10,000	MONEY IN LOCKED SAFE OR VAULT
180 days not to exceed \$5,000,000	NEWLY ACQUIRED
\$5,000,000	OFF PREMISES SERVICE INTERRUPTION
\$250,000	PROFESSIONAL FEES
\$100,000 but not to exceed 72 hours for Gross Earnings or Gross Profit	PROTECTION AND PRESERVATION OF PROPERTY in the Annual Aggregate
\$100,000	RADIOACTIVE CONTAMINATION
NCP	RESEARCH AND DEVELOPMENT
NCP	RESEARCH ANIMALS
NCP	RETRAINING OF EMPLOYEES
\$100,000	SPOILAGE FROM ON PREMISES SERVICE INTERRUPTION
\$250,000	TAX LIABILITY
30 days not to exceed \$100,000	TENANTS ACCESS in the Annual Aggregate
\$250,000	TENANTS AND NEIGHBORS LIABILITY
30 days not to exceed \$100,000	TENANTS RELOCATION AND REPLACEMENT EXPENSE
\$500,000	TRANSIT
\$1,000,000	VALUABLE PAPERS AND RECORDS

(3) DESCRIBED CAUSES OF LOSS

\$75,000,000	BREAKDOWN OF EQUIPMENT not to exceed: \$100,000 for Refrigerant \$100,000 for Spoilage from Breakdown of Covered Equipment
NCP	CYBER EVENT
\$25,000,000	EARTH MOVEMENT in the Annual Aggregate but not to exceed the following limits in the Annual Aggregate : a). NCP for property located in Zone 1 for Earth Movement as described in Appendix A & B. b). \$5,000,000 for property located in Zone 2 for Earth Movement as described in Appendix A & B. c). Not Subject to a)., and b).: \$5,000,000 for all locations in Canada

\$25,000,000	<p>FLOOD in the Annual Aggregate but not to exceed the following limits in the Annual Aggregate:</p> <p>a). \$1,000,000 for Property Insured within a High Hazard Zone as described in Appendix E.</p> <p>b). \$5,000,000 for Property Insured within a Medium Hazard Zone as described in Appendix E.</p> <p>c). NCP for Property Insured covered under Errors and Omissions, Miscellaneous Personal Property, Miscellaneous Unnamed Locations, Newly Acquired or Transit Special Coverages.</p>
\$75,000,000	<p>NAMED STORM in the Annual Aggregate but not to exceed the following limits in the Annual Aggregate:</p> <p>a). NCP for property located in Zone 1 for Named Storm as described in Appendix C & D.</p> <p>b). NCP for property located in Zone 2 for Named Storm as described in Appendix C & D.</p>

- g. Causation Definition: The following term is included in the definition of the Peril as indicated:

Storm Surge is part of **Flood**

- h. Time Specifications:

EARTH MOVEMENT Occurrence	168 hours
NAMED STORM Occurrence	72 hours
Cancellation for non-payment of premium	10 days
Cancellation for any other reason	45 days

2.4. Qualifying Period

For the Coverages listed below the following **Qualifying Period** applies:

OFF PREMISES SERVICE INTERRUPTION applies separately at each Insured Location.	24 Hours
SPOILAGE FROM ON PREMISES SERVICE INTERRUPTION applies separately at each Insured Location	72 Hours
TENANTS ACCESS applies separately at each Insured Location	48 Hours

2.5. DEDUCTIBLES

Each claim for loss, damage, cost or expense as insured against arising out of any one (1) **Occurrence** shall be adjusted separately. The Company shall not be liable unless the Insured sustains covered loss, damage, costs or expense in excess of the deductible(s) stated below and then only for the proportionate share of such excess amount(s).

- a. A deductible that applies on a per **Location** basis will apply separately to loss, damage, cost or expense at each **Location** where the loss or damage occurred regardless of the number of **Locations** involved in the **Occurrence**.
 - b. Unless stated otherwise, if two or more deductibles apply to an **Occurrence**, the total deducted will not exceed the largest applicable deductible. If two or more deductibles apply on a per **Location** basis in an **Occurrence**, the largest deductible applying to each **Location** will be applied separately to each such **Location**. However, the applicable **Flood** deductible(s) and the applicable **Named Storm** deductible(s) will apply in addition to and regardless of any other deductibles in an **Occurrence**.
 - c. If separate Property Damage and Time Element loss deductibles are shown, then the deductibles shall apply separately.
 - d. When a "minimum deductible" per **Occurrence** is shown, the "minimum deductible" is the minimum dollar amount of covered damage that the Insured will retain in any one (1) **Occurrence**. The amount retained for purposes of applying the "minimum deductible" is the sum of:
 - (1) The specified location deductible for each Insured Location where the amount of covered damage exceeds the specified location deductible; and
 - (2) The amount of covered damage for each Insured Location where the amount of covered damage is less than the specified location deductible.
 - e. Percentage Deductibles
 - (1) When a deductible applies on a percentage basis, whether separately for Property Damage or Time Element or combined for Property Damage and Time Element, the deductible will be calculated as follows:

Property Damage: The applicable percentage (%) of the value per the most current Statement of Values on file with the Company for the **Location** where the direct physical loss or damage occurred, per **Location**.

Time Element: The applicable percentage (%) of the full 12 months Gross Earnings or **Gross Profit** values that would have been earned following the **Occurrence** by use of the facilities at the **Location** where the direct physical loss or damage occurred and all other **Locations** where Time Element loss ensues, per **Location**.
 - (2) When a deductible applies on a percentage basis to property that is:
 - (a) New construction, renovations or additions; or
 - (b) Covered under the Errors and Omissions, Miscellaneous Personal Property, **Miscellaneous Unnamed Locations**, Newly Acquired or Transit Coverages.
- the most current value at the time of the loss of all Property Insured, at the location where the direct physical loss or damage occurred, will be applied in the calculation of the deductible.

- f. For the Insured's **International Insurance Program**, it is agreed that the deductible(s) amounts that apply to all policies that participate in **the International Insurance Program**, including **Specific Local Policy** and/or **FoS (Freedom of Services) Policy**, are the deductible amounts under Section 2.5., g. of this Policy.

If the deductible(s) under the **Specific Local Policy** or **FoS (Freedom of Services) Policy** is greater than the applicable deductible(s) under this Policy, for a loss for the same **Occurrence** payable under this Policy, the Company will undertake to reimburse the amount that exceeds the applicable deductible(s) under this policy.

If the deductible(s) under the **Specific Local Policy** or **FoS (Freedom of Services) Policy** is less than the applicable deductible(s) under this Policy, for a loss for the same **Occurrence** payable under this Policy, then the difference between the applicable deductible under this Policy and the applicable deductible(s) under the **Specific Local Policy** or **FoS (Freedom of Services) Policy** will be applied under this Policy.

- g. Policy Deductible(s)

\$25,000 combined Property Damage and Time Element

per **Occurrence** except as follows:

Exceptions to Policy Deductible(s)

- (1) **Breakdown** of Equipment

\$25,000 combined Property Damage and Time Element

per **Occurrence** for loss or damage caused by **Breakdown**;

- (2) Contingent Time Element

\$25,000 per **Location**

- (3) Earthquake

The following deductibles apply to loss or damage caused by or resulting from Earthquake.

\$50,000 combined Property Damage and Time Element

per **Occurrence** except as follows:

- (a) As respects **Locations** in Zone 2:

(i) Property Damage - 2% per **Location**.

(ii) Time Element - 2% per **Location**.

(iii) The value of the Property Damage and Time Element deductibles above combined.

(iv) The above Earthquake deductibles are subject to a minimum deductible of \$100,000 combined Property Damage and Time Element per **Occurrence**.

- (4) **Flood**

The following deductibles apply to loss or damage caused by or resulting from **Flood**.

\$50,000 combined Property Damage and Time Element

per **Occurrence** except as follows:

- (a) As respects Property Insured within a High Hazard Zone as described in Appendix E.

(i) Property Damage and Time Element combined - \$500,000 per **Location**.

(b) As respects Property Insured within a Medium Flood Hazard Zone as described in Appendix E.

(i) Property Damage and Time Element combined - \$250,000 per **Location**.

(5) **Named Storm**

The following deductibles apply to loss or damage caused by or resulting from **Named Storm**.

\$25,000 combined Property Damage and Time Element
per **Occurrence** ;

(6) **Water Damage**

The following deductible applies to loss or damage caused by or resulting from **Certain Water**, except this deductible does not apply to loss or damage caused in whole or part by **Flood**.

\$100,000 combined Property Damage and Time Element
per **Occurrence**:

(7) **WIND** (Non-Named Storm)

The following deductible applies to loss or damage caused by or resulting from Wind (Non-Named Storm):
3% per location at: location #51 - 5425 Highway 153, Hixson, TN.

The above deductible is subject to a minimum deductible of \$250,000 combined Property Damage and Time Element per Occurrence.

2.6. **Additional Comments, Terms, Conditions or Endorsements:**

Specification Differences

This Property Insurance Binder may differ from the original specifications requested and only the coverage(s), limitations, terms and conditions contained in this binder shall apply.

This Property Insurance Binder is subject to the terms and conditions of The Zurich Edge II form unless indicated otherwise. While this binder attempts to summarize and highlight the bound policy form, it is not complete, and the policy form should be reviewed for complete details. It is important to carefully read the policy and its endorsements to determine rights, duties and what is and is not covered.

2.7. **Coverage Not Included**

Not Applicable

2.8. **Captive Conditions**

Not Applicable

2.9. **Terrorism Coverage**

Terrorism coverage is included for locations in the United States, territories and its possessions unless coverage declined.

International Terrorism is excluded.

2.10. **Applicable Law and Jurisdiction.**

Any disputes arising hereunder will be exclusively subject to the jurisdiction of a court of competent jurisdiction within the USA.

3. Premium and Fees

3.1. Annual Premium and Services (To Zurich)

\$326,542.00	Policy Premium excluding Terrorism in the USA
\$5,558.00	Premium for Certified Terrorism Coverage (TRIA)
\$332,100.00	Gross Policy Premium excluding all Taxes, Fees and Surcharges

Mine Subsidence Premium is included in the Gross Policy Premium totals above.

The Mine Subsidence Premium breakout by state is as follows.

Indiana	\$XXX	
Kentucky	\$XXX	
West Virginia	\$XXX	
To be determined		Total Taxes, Fees & Surcharges (excluding for Risk Engineering Services and related taxes)
\$5,832.00		Underwriting Service Fee (not subject to Commission)
Not Applicable		Risk Engineering Service Fee - Property*
Not Applicable		Risk Engineering Service Fee - Boiler and Machinery*
		*not including State-Mandated Services, where applicable; not subject to Commission
To be determined		Hawaii Sales Tax For Risk Engineering Service**
To be determined		New Mexico Sales Tax For Risk Engineering Service**
To be determined		South Dakota Sales Tax For Risk Engineering Service**
To be determined		Texas Sales Tax For Risk Engineering Service**
To be determined		West Virginia Sales Tax For Risk Engineering Service**
\$337,932.00		Total Cost (Zurich Premium, Zurich Underwriting Service Fee, Zurich Risk Engineering including sales tax if provided) excluding all other Taxes, Fees and Surcharges
20.00%		Commission Percentage Master Policy

**To be reconciled via additional invoice or credit upon completion of service.

Mine Subsidence Premium is included in the Gross Policy Premium totals above.

The Mine Subsidence Premium breakout by state is as follows.

Illinois	\$XXX
Indiana	\$XXX
Kentucky	\$XXX
West Virginia	\$XXX

All premiums quoted are net of any Taxes, Fees and Surcharges; any International Taxes, Fees, Surcharges and Reinsurance Taxes; as well as local mandatory or voluntary government pools or coverage schemes. All of these may apply and would be in addition to the above.

The stated annual premium is based upon a reported amount of \$396,381,778.00 total insurable value. This policy may be subject to countersignature fees where applicable.

3.2. Taxes, Surcharges and Assessments

- a) Insurance Premium Taxes: Please note that the premium shown above is net of taxes, surcharges, assessments and duties unless otherwise indicated.
- b) Out-of-territory taxes: Non-admitted (out-of-territory) cover under the Master policy may be subject to out-of-territory taxes, charges or duties. The premium above is not inclusive of applicable out-of-territory taxes, charges or duties.
- c) Financial Interest Cover may be subject to taxes, charges or duties. The premium above is not inclusive of applicable taxes, charges or duties which are due in relation to Financial Interest Cover.
- d) Applicable taxes will apply to qualifying services.

3.3. Other Fees

Not Applicable

3.4. Brokerage

Not Applicable

3.5. Foreign Fronting

Not Applicable

3.6. Premium & Fees Payment Terms

Premium deposit is due and payable within thirty (30) days of binding coverage.
25% down and 3 equal payments

4. International Program Structure

4.1. Multinational Insurance Proposition (MIP)

MIP aims to resolve the uncertainty around the application of insurance regulatory and licensing laws and premium tax requirements applicable to the insurer in countries where international or cross-border risk is written.

At the core of Zurich MIP is the Multinational Insurance Application – a proprietary tool that provides a detailed picture of the insurance licensing legislation and the insurer's foreign premium tax requirements applicable for almost 200 countries.

Zurich MIP follows three key steps:

Country mapping: The Multinational Insurance Application groups countries into categories based on the local regulations that define what types of multinational coverage we are permitted to provide

Program/policy structuring: Insurance cover is structured and mapped out using a combination of local policies, master DIC/DIL policies, Freedom of Services for European Economic Area countries, and other coverage options.

Premium allocation among all policies will be based on a manner that is fair, reasonable and compliant with the local licensing and tax rules in each country involved.

4.2. Insurance Solution

Master Policy

Master Policy issued in USA is The Zurich Edge II-Global Policy form.

The Master policy would apply as non-admitted or DIC/DIL in the following countries where you have indicated, at the time of this quote you have risks:

Not Applicable

Financial Interest Cover (FInC)

This coverage provides that the Company will pay for the **First Named Insured's** financial loss resulting from direct physical loss of or damage caused by a **Covered Cause of Loss** to property (of the type insurable under this Policy) in a **Prohibited Jurisdiction**. Payment will only be to the **First Named Insured** as respects its insurable interest and only to the extent the loss is not otherwise insured, provided the local law in the **Prohibited Jurisdiction prohibits** coverage under or payment for loss under **Non-Admitted Insurance**, Difference In Conditions Insurance, or Difference In Limits Insurance.

The most the Company will pay under this Coverage is the amount that would have been payable under the Master Policy if local law allowed coverage under or payment for loss under **Non-Admitted Insurance**, Difference In Conditions Insurance, or Difference In Limits Insurance.

Notwithstanding the coverage for Financial Interest of the **First Named Insured** granted under this Coverage, it is understood and agreed that any subsidiary located in any **Prohibited Jurisdiction** where local law prohibits coverage under or payment for loss under **Non-Admitted Insurance**, Difference In Conditions Insurance, or Difference In Limits Insurance, is not party to or a beneficiary under this Master Policy and has no rights under it.

The following countries where you have indicated, at the time of this quote, that you have risks, do not allow non-admitted or DIC/DIL coverage written out of territory:

Canada-Alberta
Canada-British Columbia
Canada-Saskatchewan

For the following countries we grant Financial Interest Cover (FInC) coverage through the Master Policy:

Canada-Alberta
Canada-British Columbia
Canada-Saskatchewan

Freedom Of Service (FOS) Master Policy

Not Applicable

Local Policies

Local policies are based on: Local Standard Wording

Canada-Alberta
Canada-British Columbia
Canada-Saskatchewan

Taxes, surcharges, and mandatory or voluntary governmental pools are additional.

Taxes, surcharges, and mandatory or voluntary governmental pools are additional.

4.3. Premium Allocations

To be determined

4.4. Country Specifics

Not Applicable

5. Other Conditions

5.1. Binding Conditions / Subjectivities

Information required upon binding:

Business Income Worksheet Completion

This binder terminates upon delivery of the formal policy(ies) issued to replace it or the date of the binder expiration, whichever is first.

Inspections and Recommendations:

Our property loss prevention services are either included in the premium or supplemented by the risk engineering fee, if any, shown in the premium and fee section and are subject to our determination of the degree of services necessary unless otherwise specified. Additional services can be added on a fee basis. Upon binding, we will need a survey contact person's name and phone number to set up inspections shortly after binding.

If Equipment Breakdown is not excluded, and we are responsible for the jurisdictional inspections, we will need contacts for all locations in order to confirm needed jurisdictional inspections. Fees charged for certificates issued by those having authority to do so are the responsibility of the Insured and not a part of this Property Insurance Binder.

5.2. Additional Documents

State amendatory endorsements as required

Natural Catastrophe Zones as per attached Appendix A, B, C, D and E.

6. Validity of the Binder

This Property Insurance Binder is valid until: March 1, 2025

This Property Insurance Binder is strictly conditional upon no material change in the risk and no known new losses occurring between the date of this binder and the inception date of the proposed policy. In the event of such change in risk, the Insurer may in its sole discretion, whether or not this binder has been already accepted by the Insured, modify or withdraw this Property Insurance Binder.

Mike Peco

New York, NY 10006

January 23, 2025

Authorized Representative

Appendix B – Earth Movement/Earthquake Zones Worldwide Except USA its Commonwealths and Territories



This list is for informational purposes only and does not convey any coverage under the policy.

Country	Zone	Provinces/Territories/States/Counties
ALBANIA	1	Entire Country
AFGHANISTAN	1	Entire Country
ALGERIA	2	Balance of Country
	4	Adrar, Bechar, Tamanghasset, Ouargla, Illizi, Tindouf, Ghardaia
ANGOLA	1	Entire Country
ANDORRA	4	Entire Country
ANGUILLA	1	Entire Country for Limits of Liability
	2	Entire Country for Deductibles
ANTARCTICA	3	Entire Country
ANTIGUA & BARBUDA	1	Entire Country for Limits of Liability
	2	Entire Country for Deductibles
ARGENTINA	1	Mendoza, Neuquen, San Juan
	2	Catamarca, Jujuy, Salta, Tucuman
	4	Balance of Country
ARMENIA	1	Entire Country
ARUBA	3	Entire Country
AUSTRALIA	2	Christmas Island , Cocos (Keeling) Islands
	3	Western Australia
	4	Balance of Country
AUSTRIA	4	Entire Country
AZERBAIJAN	1	Entire Country
BAHAMAS	4	Entire Country
BAHRAIN	4	Entire Country
BANGLADESH	1	Entire Country
BARBADOS	1	Entire Country for Limits of Liability
	2	Entire Country for Deductibles
BELARUS	4	Entire Country
BELGIUM	3	Entire Country
BELIZE	2	Entire Country
BENIN	4	Entire Country
BERMUDA	4	Entire Country
BHUTAN	1	Balance of Country

Country	Zone	Provinces/Territories/States/Counties
	2	Gasa
BOLIVIA	1	La Paz
	2	Oruro, Potosi, Tarija
	3	Beni, Chuquisaca, Cochabamba, Pando, Santa Cruz
BOSNIA & HERZEGOVINA	2	Entire Country
BOTSWANA	4	Entire Country
BRAZIL	4	Entire Country
BRITISH VIRGIN ISLANDS	1	Entire Country for Limits of Liability
	2	Entire Country for Deductibles
BRUNEI DARUSSALAM	3	Entire Country
BULGARIA	2	Entire Country
BURKINA FASO	4	Entire Country
BURUNDI	2	Entire Country
CAMBODIA	4	Entire Country
CAMEROON	3	Entire Country
CANADA	2	British Columbia, Ontario, Quebec, Yukon except listed postal codes with first 3 characters in Zones 3 and 4
	3	<p>British Columbia Postal Codes: V8C,V8G,V0M,V0T,V0V,V1M,V2P,V2R,V2S,V2T,V2V,V2W,V2X,V2Y, V3B,V3C,V3E,V3G,V3H,V3J,V3K,V3L,V3N,V3R,V3T,V3V,V3Y,V4N,V4R ,V4S,V4W,V4X,V4Z,V5A,V5B,V5C,V5E,V5G,V5H,V5J,V5K,V5L,V5M, V5N,V5R,V5T,V5V,V5Y,V5Z,V6A,V6B,V6C,V6E,V6G,V6H,V6J,V6K,V6L, V6R,V6T,V6Z,V7G,V7H,V7J,V7K,V7L,V7M,V7N,V7P,V7R,V7S,V7T, V7V,V7W,V7X,V7Y,V8B,V8J</p> <p>New Brunswick Postal Codes: E1G,E1N,E1V,E1X,E2A,E2E,E2G,E2H,E2J,E2K,E2L,E2M,E2N,E2P, E2R,E2S,E2V,E3A,E3B,E3C,E3E,E3L,E3N,E3V,E3Y,E3Z,E4A,E4B, E4C,E4E,E4G,E4J,E4S,E4T,E4V,E4W,E4X,E4Y,E4Z,E5A,E5B,E5C, E5E,E5H,E5J,E5K,E5L,E5M,E5N,E5P,E5R,E5S,E5T,E5V,E6A,E6B,E6C ,E6E,E6G,E6H,E6J,E6K,E6L,E 7A,E7B,E7C,E7E,E7G,E7H,E7J,E7K,E7L,E7M,E7N,E7P,E8A,E8B,E8C, E8E,E8G,E8J,E8K,E8L,E8M,E8N,E8P, E8R,E9A,E9B,E9C,E9E,E9G,E9H, Ontario Postal Codes: K0E,K0G,K6T,K6V,K7A,K7H Quebec Postal Codes: G0E,G0J,G0K,G0M,G0N,G0P,G0S,G0V,G0Y,G0Z,G4R,G4S,G5B,G5J, G5X,G5Y,G5Z,G6A,G6B,G6E,G6G,G6H,G6J,G6K,G6L,G6P,G6R,G6S, G6T,G7A,G7B,G7G,G7H,G7J,G7K,G7N,G7P,G7S,G7T,G7X,G7Y,G7Z, G8A,J0A,J0B,J0E,J0H,J0J,J1A,J1C,J1E,J1G,J1H,J1J,J1K,J1L,J1M,J1N, J1R,J1S,J1T,J1X,J2G,J2H,J2J, J2K,J2L,J2M,J2N,J2R,J2S,J2T,J2X,J3M,J9V</p>

Country	Zone	Provinces/Territories/States/Counties
CANADA (continued)	4	<p>British Columbia Postal Codes: V0C,V0J,V1J,V2K,V2M,V0A,V0B,V0E,V0G,V0H,V0K,V0L,V0W,V0X, V1A,V1B,V1C,V1E,V1G,V1H,V1K,V1L,V1N,V1P,V1R,V1S,V1T,V1V, V1W,V1X,V1Y,V1Z,V2A,V2B,V2C,V2E,V2G,V2H,V2J,V2L,V2N,V4T,V 4V</p> <p>Ontario Postal Codes: K0H,K0K,K0L,K0M,K7G,K7K,K7L,K7M,K7N,K7P,K7R,K8N,K8P,K8R, K8V,K9A,K9H,K9J,K9K,K9L,K9V, L0A,L0B,L0C,L0E,L0G,L0H,L0J,L0K,L0L,L0M,L0N,L0P,L0R,L0S,L1A, L1B,L1C,L1E,L1G,L1H,L1J,L1K,L1L,L1M,L1P,L1R,L1S,L1T,L1V,L1W, L1X,L1Y,L1Z,L2A,L2E,L2G,L2H,L2J,L2M,L2N,L2P,L2R,L2S,L2T,L2V, L2W,L3B,L3C,L3K,L3M,L3P,L3R,L3S,L3T,L3V,L3X,L3Y,L3Z,L4A,L4B, L4C,L4E,L4G,L4H,L4J,L4K,L4L,L4M,L4N,L4P,L4R,L4S,L4T,L4V,L4W, L4X,L4Y,L4Z,L5A,L5B,L5C,L5E,L5G,L5H,L5J,L5K,L5L,L5M,L5N,L5P, L5R,L5S,L5T,L5V,L5W,L6A,L6B,L6C,L6E,L6G,L6H,L6J,L6K,L6L,L6M, L6P,L6R,L6S,L6T,L6V,L6W,L6X,L6Y,L6Z,L7A,L7B,L7C,L7E,L7G,L7J, L7K,L7L,L7M,L7N,L7P,L7R,L7S,L7T,L8E,L8G,L8H,L8J,L8K,L8L,L8M, L8N,L8P,L8R,L8S,L8T,L8V,L8W,L9A,L9B,L9C,L9G,L9H,L9K,L9L,L9M, L9N,L9P,L9R,L9S,L9T,L9V,L9W,L9Y,L9Z, M1B,M1C,M1E,M1G,M1H,M1J,M1K,M1L,M1M,M1N,M1P,M1R,M1S, M1T,M1V,M1W,M1X,M2H,M2J,M2K,M2L,M2M,M2N,M2P,M2R,M3A, M3B,M3C,M3H,M3J,M3K,M3L,M3M,M3N,M4A,M4B,M4C,M4E,M4G, M4H,M4J,M4K,M4L,M4M,M4N,M4P,M4R,M4S,M4T,M4V,M4W,M4X, M4Y,M5A,M5B,M5C,M5E,M5G,M5H,M5J,M5K,M5L,M5M,M5N,M5P, M5R,M5S,M5T,M5V,M5W,M5X,M6A,M6B,M6C,M6E,M6G,M6H,M6J, M6K,M6L,M6M,M6N,M6P,M6R,M6S,M7A,M7Y,M8V,M8W,M8X,M8Y, M8Z,M9A,M9B,M9C,M9L,M9M,M9N,M9P,M9R,M9V,M9W, N0A,N0B,N0C,N0E,N0G,N0H,N0J,N0K,N0L,N0M,N0N,N0P,N0R,N1A, N1C,N1E,N1G,N1H,N1K,N1L,N1M,N1P,N1R,N1S,N1T,N2A,N2B,N2C, N2E,N2G,N2H,N2J,N2K,N2L,N2M,N2N,N2P,N2R,N2T,N2V,N2Z,N3A, N3B,N3C,N3E,N3H,N3L,N3P,N3R,N3S,N3T,N3V,N3W,N3Y,N4B,N4G, N4K,N4L,N4N,N4S,N4T,N4V,N4W,N4X,N4Z,N5A,N5C,N5H,N5L,N5P, N5R,N5V,N5W,N5X,N5Y,N5Z,N6A,N6B,N6C,N6E,N6G,N6H,N6J,N6K, N6L,N6M,N6N,N6P,N7A,N7G,N7L,N7M,N7S,N7T,N7V,N7W,N7X,N8A, N8H,N8M,N8N,N8P,N8R,N8S,N8T,N8V,N8W,N8X,N8Y,N9A,N9B,N9C, N9E,N9G,N9H,N9J,N9K,N9V,N9Y, P0A,P0B,P0C,P0E,P0G,P0H,P0J,P0K,P0L,P0M,P0N,P0P,P0R,P0S,P 0T,P0V,P0W,P0X,P0Y,P1A,P1B, P1C,P1H,P1L,P1P,P2A,P2B,P2N,P3A, P3B,P3C,P3E,P3G,P3L,P3N,P3P,P3Y,P4N,P4P,P4R,P5A,P5E,P5N, P6A,P6B,P6C,P7A,P7B,P7C,P7E,P7G,P7J,P7K,P7L,P8N,P8T,P9A,P 9N</p> <p>Quebec Postal Codes: G0C,G0G,G0W,G4T,G4X,G8B,G8C,G8E,G8G, G8H,G8J,G8K,G8L,G8M,G8N,G8P,J0M,J0Y,J0Z,J9P,J9T,J9X,J9Y, J9Z</p> <p>Balance of Country</p>
CAPE VERDE	4	Entire Country
CAYMAN ISLANDS	1	Entire Country for Limits of Liability
	2	Entire Country for Deductibles
CENTRAL AFRICAN REPUBLIC	4	Entire Country
CHAD	4	Entire Country

Country	Zone	Provinces/Territories/States/Counties
CHILE	1	Entire Country
CHINA	1	Liaoning, Tianjin, Hebei, Shandong, Gansu, Sichuan, Shaanxi, Yunnan
	2	Tibet Autonomous Region, Macau
	3	Balance of Country
	4	Hong Kong
COLOMBIA	1	Antioquia, Cauca, Choco, Narino, Quindio, Risaralda, Valle del Cauca, Bogota
	2	Balance of Country
	3	Amazona, Arauca, Caqueta, Casanare, Guainia, Guaviare, Meta, Putumayo, San Anres and Providencia, Vaupes, Vichada
COMOROS	4	Entire Country
CONGO, REPUBLIC OF THE	2	Entire Country
CONGO, DEMOCRATIC REPUBLIC OF	1	Entire Country
COOK ISLANDS	2	Entire Country
COSTA RICA	1	Entire Country
CROATIA	2	Entire Country
CUBA	2	Entire Country
CURACAO	3	Entire Country
CYPRUS	2	Entire Country
CZECHIA	3	Entire Country
DENMARK	4	Entire Country
DJIBOUTI	2	Entire Country
DOMINICA	1	Entire Country for Limits of Liability
	2	Entire Country for Deductibles
DOMINICAN REPUBLIC	1	Entire Country
ECUADOR	1	Entire Country
EGYPT	2	Cairo, Dakahlia, Damietta, Gharbia, Ismailia, Kafr el-Sheikh, Monufia, North Sinai, Port Said, Red Sea, Sharqia, Suez
	3	Balance of Country
EL SALVADOR	1	Entire Country
EQUATORIAL-GUINEA	4	Entire Country
ERITREA	2	Entire Country
ESTONIA	4	Entire Country
ETHIOPIA	2	Balance of Country
	3	Benishangul, Dure Dawa, Gambela, Harari, Somalia, Tigray
FAROE ISLANDS	4	Entire Country

Country	Zone	Provinces/Territories/States/Counties
FEDERATED STATES OF MICRONESIA	2	Entire Country
FIJI	1	Entire Country
FINLAND	4	Entire Country
FRANCE	3	Entire Country
FRENCH GUIANA	4	Entire Country
FRENCH POLYNESIA	4	Entire Country
GABON	2	Ogooue-Ivindo, Ogooue-Lolo
	3	Balance of Country
GAMBIA	4	Entire Country
GERMANY	3	Entire Country
GHANA	1	Accra
	2	Balance of Country
GIBRALTAR	3	Entire Country
GREECE	1	Entire Country
GREENLAND	3	Entire Country
GRENADA	1	Entire Country for Limits of Liability
	2	Entire Country for Deductibles
GEORGIA	1	Entire Country
GUADELOUPE	1	Entire Country for Limits of Liability
	2	Entire Country for Deductibles
GUATEMALA	1	Balance of Country
	3	Peten
GUINEA	2	Boke
	3	Balance of Country
GUINEA- BISSAU	3	Entire Country
GUYANA	3	Entire Country
HAITI	1	Entire Country
HONDURAS	1	Balance of Country
	3	Atlantida, Colon, Comayagua, El Paraiso, Francisco Morazan, Gracias a Dios, Islas de la Bahia, Olancho, Yoro
HUNGARY	3	Entire Country
ICELAND	2	Northeast Region, South Region, Southern Peninsula Region, Capital Region
	3	Balance of Country
INDIA	1	Arunachal Pradesh, Assam, Gujarat, Haryana, Himachal Pradesh, Jammu and Kashmir, Manipur, Meghalaya, Mizoram, Nagaland, Punjab, Uttarakhand

Country	Zone	Provinces/Territories/States/Counties
	3	Balance of Country
INDONESIA	2	Balance of Country
	3	(Borneo)-East Kalimantan, South Kalimantan, West Kalimantan, Central Kalimantan, Riau, Jambi, South Sulawesi, Southeast Sulawesi, Bengka-Belitung, West Nusa Tenggara
IRAQ	2	Entire Country
IRELAND	4	Entire Country
ISLE OF MAN	3	Entire Country
ISRAEL	1	Entire Country
ITALY	1	Balance of Country
	3	Liguria, Lombardy, Marche, Piedmont, Aosta Valley, Trentino-Alto Adige/Südtirol, Veneto, Sardinia
JAMAICA	1	Entire Country for Limits of Liability
	2	Entire Country for Deductibles
JAPAN	1	Balance of Country
	2	Prefectures of Akita, Fukui, Fukuoka, Gifu, Gunma, Hiroshima, Ishikawa, Kagoshima, Niigata, Okayama, Okinawa, Saga, Shimane, Tochigi, Tottori, Toyama, Yamaguchi
JORDAN	1	Balance of Country
	3	Ma'an
KAZAKHSTAN	1	Entire Country
KENYA	2	Entire Country
KIRIBATI	2	Entire Country
KOREA, DEMOCRATIC PEOPLES REPUBLIC OF (NORTH KOREA)	4	Entire Country
KOREA, REPUBLIC OF (SOUTH KOREA)	3	Entire Country
KOSOVO	3	Entire Country
KUWAIT	4	Entire Country
KYRGYZSTAN (KYRGYZ REPUBLIC)	1	Entire Country
LAOS	2	Balance of Country
	3	Attapu, Bolikhamxai, Champasak, Khammouan, Salavan, Savannakhet, Xekong
LATVIA	4	Entire Country
LEBANON	1	Entire Country
LESOTHO	2	Balance of Country
	3	Berea, Butha-Buthe, Leribe, Mokhotlong, Thaba-Tseka
LIBERIA	4	Entire Country

Country	Zone	Provinces/Territories/States/Counties
LIBYA	2	Entire Country
LIECHTENSTEIN	4	Entire Country
LITHUANIA	4	Entire Country
LUXEMBOURG	4	Entire Country
MACEDONIA	1	Entire Country
MADAGASCAR	3	Entire Country
MALAWI	2	Entire Country
MALAYSIA	3	Entire Country
MALDIVES	4	Entire Country
MALI	4	Entire Country
MALTA	4	Entire Country
MARSHALL ISLANDS	4	Entire Country
MARTINIQUE	1	Entire Country for Limits of Liability
	2	Entire Country for Deductibles
MAURITANIA	4	Entire Country
MAURITIUS	4	Entire Country
MAYOTTE	2	Entire Country
MEXICO	1	Balance of Country
	4	Chihuahua, Campeche, Coahuila, Durango, Nuevo Leon, Quintana Roo, San Luis Potosi, Sonora, Tamaulipas, Yucatan, Zacatecas
MOLDOVA	2	Entire Country
MONACO	3	Entire Country
MONGOLIA	1	Balance of Country
	2	Govi-Altai, Arkhangai, Bulgan, Selenge, Tov, Ovorkhangai
	3	Khentii, Dundgovi, Dornogovi, Dornod, Sukhbaatar
MONTENEGRO	2	Entire Country
MONTSERRAT	1	Entire Country For Limits
	2	Entire Country for Deductibles
MOROCCO	2	Fès-Boulemane (Fès) , Gharb-Chrarda-Béni Hssen (Kénitra), Tangier-Tétouan (Tangier)
	3	Taza-Al Hoceima-Taounate (Al Hoceima)
	4	Balance of Country
MOZAMBIQUE	2	Manica, Sofala, Zambezia
	3	Balance of Country
NAMIBIA	4	Entire Country
NAURU	2	Entire Country
NEPAL	1	Entire Country

Country	Zone	Provinces/Territories/States/Counties
NETHERLANDS	4	Balance of Country
	3	Bonaire
	1	Saba, Sint Eustatius for Limits of Liability
	3	Saba, Sint Eustatius for Deductibles
NEW CALEDONIA	3	Entire Country
NEW ZEALAND	1	Balance of Country
	3	Northland, Auckland, Waikato
NICARAGUA	1	Balance of Country
	3	RAAN (Bilwi), RAAS (Bluefields)
NIGER	4	Entire Country
NIGERIA	4	Entire Country
NIUE	2	Entire Country
NORFOLK ISLAND	2	Entire Country
NORWAY	4	Entire Country
OMAN	4	Entire Country
PAKISTAN	1	Balance of Country
	3	Punjab
PALAU	2	Entire Country
PALESTINE	1	Entire Country
PANAMA	2	Entire Country
PAPUA NEW GUINEA	1	Entire Country
PARAGUAY	4	Entire Country
PERU	1	Entire Country
PHILIPPINES	1	Entire Country
PITCAIRN ISLANDS	2	Entire Country
POLAND	4	Entire Country
PORTUGAL	2	Lisbon, Santarém, Faro, Azores Autonomous Region
	4	Balance of Country
QATAR	4	Entire Country
REUNION	4	Entire Country
ROMANIA	2	Entire Country
RUSSIAN FEDERATION	1	Kamchatka, Buryatia, Tuva, Altai Republic,, Stavropol, Chechnya, Adygea, Krasnodar, Karachay-Cherkessia, Ingushetia, Dagestan, Kabardino-Balkaria, North Ossetia-Alania
	3	Balance of Country
RWANDA	2	Entire Country

Country	Zone	Provinces/Territories/States/Counties
SAMOA (WESTERN)	2	Entire Country
SAN MARINO	2	Entire Country
SAO TOME & PRINCIPE	4	Entire Country
SAUDI ARABIA	2	Jizan, Tabuk
	4	Balance of Country
SENEGAL	3	Entire Country
SERBIA	2	Entire Country
SEYCHELLES	4	Entire Country
SIERRA LEONE	4	Entire Country
SINGAPORE	4	Entire Country
SINT MAARTEN	1	Entire Country for Limits of Liability
	3	Entire Country for Deductibles
SLOVAKIA	3	Entire Country
SLOVENIA	2	Entire Country
SOLOMON ISLANDS	1	Entire Country
SOMALIA	3	Entire Country
SOUTH AFRICA	2	Free State, Western Cape
	3	Balance of Country
SOUTH KOREA	3	Entire Country
SOUTHERN SUDAN	3	Entire Country
SPAIN	2	Andalusia, Murcia
	3	Balance of Country
SRI LANKA	3	Entire Country
SAINT BARTHELEMY	1	Entire Country for Limits of Liability
	2	Entire Country for Deductibles
SAINT KITTS AND NEVIS	1	Entire Country for Limits of Liability
	2	Entire Country for Deductibles
ST. LUCIA	1	Entire Country for Limits of Liability
	2	Entire Country for Deductibles
ST. MARTIN	1	Entire Country for Limits of Liability
	2	Entire Country for Deductibles
ST. VINCENT AND THE GRENADINES	1	Entire Country for Limits of Liability
	2	Entire Country for Deductibles
SURINAME	4	Entire Country
SWAZILAND	2	Entire Country
SWEDEN	4	Entire Country
SWITZERLAND	4	Entire Country

Country	Zone	Provinces/Territories/States/Counties
TAIWAN	1	Entire Country
TAJIKISTAN	1	Entire Country
TANZANIA	2	Kigoma, Arusha, Singida, Dodoma, Manyara, Rukwa, Mbeya, Iringa, Ruvuma, Mtwara
	3	Balance of Country
THAILAND	2	Chiang Rai, Payao, Nan, Chang Mai, Mae Hong Son, Lampang, Lampun, Phrae, Uttaradit, Sukhothai, Tak, Phitsanulok, Kamphaeng Phet, Phichit, Nakhon Sawan, Uthai Thani, Kanchanaburi, Chai Nat, Lop Buri, Sara Buri, Nakon Nayok, Ang Thong, Phra Nakhon Si Ayuthaya, Nakhon Pathom, Sing Buri, Pathum Thani, Bangkok, Samut Songkhram, Samut Sakhon, Nonthaburi, Samut Prakan, Phetchaburi
	3	Balance of Country
TIMOR-LESTE	2	Entire Country
TOGO	3	Entire Country
TONGA	2	Entire Country
TRINIDAD AND TOBAGO	1	Entire Country for Limits of Liability
	2	Entire Country for Deductibles
TUNISIA	2	Ariana, Béja, Ben Arous, Bizerte, Gafsa, Jendouba, Manouba, Monastir, Nabeul, Sousse, Tunis, Zaghouan
	3	Balance of Country
TÜRKIYE	1	Entire Country
TURKMENISTAN	1	Entire Country
TURKS AND CAICOS	1	Entire Country for Limits of Liability
	3	Entire Country for Deductibles
TUVALU	4	Entire Country
UGANDA	2	Entire Country
UKRAINE	4	Entire Country
UNITED ARAB EMIRATES	4	Entire Country
UNITED KINGDOM including Guernsey, Jersey	3	Entire Country
URUGUAY	4	Entire Country
UZBEKISTAN	1	Entire Country
VANUATU	2	Entire Country
VATICAN CITY	1	Entire Country
VENEZUELA	1	Balance of Country
	2	Carabobo, Aragua, Guarico, Vargas, Miranda, Dpto Capital, Anzoategui, Monagas
	4	Delta Amacuro, Bolivar, Amazonas

Country	Zone	Provinces/Territories/States/Counties
VIETNAM	2	Lai Chau, Lao Cai, Yen Bai, Son La, Hoa Binh, Vinh Phu, Hanoi, Hai Phong, Ha Tay, Hai Hung, Thai Binh, Nom Ha, Ninh Binh, Thanh Hoa, Nghe An, Ha Tinh, Quang Binh, Quang Ngai, Binh Dinh, Phu Yen, Khanh Hoa, Ninh Thuan
	3	Balance of Country
WESTERN SAHARA	4	Entire Country
YEMEN	4	Entire Country
ZAMBIA	2	Northern, Southern
	3	Balance of Country
ZIMBABWE	3	Entire Country

Any country not listed is designated as Zone 1 unless stated differently in the Declarations of this Policy.

Appendix D – Named Storm Zones Worldwide Except USA its Commonwealths and Territories



This list is for informational purposes only and does not convey any coverage under the policy.

Country	Zone	Provinces/Territories/States/Counties
AFGHANISTAN	1	Entire Country
ALBANIA	4	Entire Country
ALGERIA	3	Entire Country
ANDORRA	3	Entire Country
ANGOLA	1	Entire Country
ANGUILLA	1	Entire Country
ANTARCTICA	4	Entire Country
ANTIGUA and BARBUDA	1	Entire Country
ARMENIA	4	Entire Country
ARGENTINA	4	Entire Country
ARUBA	1	Entire Country for Limits of Liability
	3	Entire Country for Deductibles
AUSTRALIA	1	Western Australia Postcodes: 6701,6707,6710,6711,6712,6713,6714,6716,6718,6720,6721,6722,6725,6726, 6728,6731,6733,6740,6743,6751,6754,6760,6762,6765, Northern Territory Postcodes: 0800,0810,0812,0820,0822,0828,0829,0830,0832, 0835,0836,0837,0838,0840,0841,0845,0846,0847,0850,0852,0853,0854,0862, 0880,0885,0886, Christmas Island, Cocos (Keeling) Islands
	2	Queensland Postcodes: 4580,4581,4620,4621,4630,4650,4655,4659,4660, 4662,4670,4671,4673,4674,4676,4677,4678,4680,4694,4695,4697,4699,4700, 4701,4702,4703,4704,4705,4706,4707,4710,4711,4712,4714,4715,4716,4717, 4718,4720,4721,4723,4737,4738,4739,4740,4741,4742,4743,4744,4745,4746, 4750,4751,4753,4754,4756,4757,4798,4799,4800,4801,4802,4803,4804,4805, 4806,4807,4808,4809,4810,4811,4812,4813,4814,4815,4816,4817,4818,4819, 4820,4830,4849,4850,4852,4854,4855,4856,4857,4858,4859,4860,4861,4865, 4868,4869,4870,4871,4872,4873,4874,4875,4876,4877,4878,4879,4880,4881, 4882,4883,4884,4885,4886,4887,4888,4890,4891,4895
	3	Balance of Country
AUSTRIA	4	Entire Country
AZERBAIJAN	4	Entire Country
BAHAMAS	1	Entire Country
BAHRAIN	4	Entire Country
BANGLADESH	1	Entire Country

Country	Zone	Provinces/Territories/States/Counties
AFGHANISTAN	1	Entire Country
BARBADOS	1	Entire Country
BELARUS	4	Entire Country
BELGIUM	3	Entire Country
BELIZE	1	Entire Country
BENIN	4	Entire Country
BERMUDA	1	Entire Country
BHUTAN	4	Entire Country
BOLIVIA	4	Entire Country
BOSNIA & HERZEGOVINA	4	Entire Country
BOTSWANA	3	Entire Country
BRAZIL	4	Entire Country
BRITISH VIRGIN ISLANDS	1	Entire Country
BRUNEI DARUSSALAM	4	Entire Country
BULGARIA	4	Entire Country
BURKINA FASO	4	Entire Country
BURUNDI	1	Entire Country
CAMBODIA	3	Entire Country
CAMEROON	4	Entire Country
CANADA	4	Entire Country
CAPE VERDE	3	Entire Country
CAYMAN ISLANDS	1	Entire Country
CENTRAL AFRICAN REPUBLIC	4	Entire Country
CHAD	3	Entire Country
CHILE	3	Entire Country
CHINA	1	Hainan, Macau, Guangdong, Fujian, Zhejiang, Shanghai, Jiangsu, Shangdong
	2	Hong Kong
	4	Balance of Country
COLOMBIA	3	Entire Country
COMOROS	3	Entire Country
CONGO, REPUBLIC OF THE	4	Entire Country
CONGO, DEMOCRATIC REPUBLIC OF	1	Entire Country
COOK ISLANDS	1	Entire Country
COSTA RICA	1	Entire Country

Country	Zone	Provinces/Territories/States/Counties
AFGHANISTAN	1	Entire Country
COTE D'IVOIRE, REPUBLIC OF	4	Entire Country
CROATIA	3	Entire Country
CUBA	1	Entire Country
CURACAO	1	Entire Country for Limits of Liability
	3	Entire Country for Deductibles
CYPRUS	4	Entire Country
CZECHIA	4	Entire Country
DENMARK	3	Entire Country
DJIBOUTI	4	Entire Country
DOMINICA	1	Entire Country
DOMINICAN REPUBLIC	1	Entire Country
ECUADOR	4	Entire Country
EGYPT	4	Entire Country
EL SALVADOR	2	Entire Country
EQUATORIAL GUINEA	4	Entire Country
ERITREA	4	Entire Country
ESTONIA	3	Entire Country
ETHIOPIA	4	Entire Country
FAROE ISLANDS	3	Entire Country
FEDERATED STATES OF MICRONESIA	1	Entire Country
FIJI	1	Entire Country
FINLAND	3	Entire Country
FRANCE	4	Entire Country
FRENCH GUIANA		Entire Country
FRENCH POLYNESIA	1	Entire Country
GABON	3	Entire Country
GAMBIA	4	Entire Country
GERMANY	3	Entire Country
GHANA	3	Entire Country
GIBRALTAR	3	Entire Country
GREECE	4	Entire Country
GREENLAND	4	Entire Country
GRENADA	1	Entire Country
GEORGIA	1	Entire Country
GUADELOUPE	1	Entire Country

Country	Zone	Provinces/Territories/States/Counties
AFGHANISTAN	1	Entire Country
GUATEMALA	1	Izabal
	2	Balance of Country
GUINEA	4	Entire Country
GUINEA- BISSAU	4	Entire Country
GUYANA	3	Entire Country
HAITI	1	Entire Country
HONDURAS	1	Entire Country
HUNGARY	4	Entire Country
ICELAND	4	Entire Country
INDIA	1	Andhra Pradesh, Jharkhand, Mizoram, Orissa, Tamil Nadu, Telangana, Tripura, West Bengal
	3	Balance of Country
INDONESIA	3	Entire Country
IRAQ	4	Entire Country
IRELAND	3	Entire Country
ISLE OF MAN	3	Entire Country
ISRAEL	4	Entire Country
ITALY	3	Entire Country
JAMAICA	1	Entire Country
JAPAN	3	Regions of Hokkaido, Tohoku
	1	Balance of Country
JORDAN	4	Entire Country
KAZAKHSTAN	4	Entire Country
KENYA	3	Entire Country
KIRIBATI	1	Entire Country
KOREA, DEMOCRATIC PEOPLES REPUBLIC (NORTH KOREA)	3	Entire Country
KOREA, REPUBLIC OF (SOUTH KOREA)	2	Entire Country
KOSOVO	4	Entire Country
KUWAIT	4	Entire Country
KYRGYZSTAN (KYRGYZ REPUBLIC)	4	Entire Country
LAOS	3	Entire Country
LATVIA	3	Entire Country
LEBANON	4	Entire Country

Country	Zone	Provinces/Territories/States/Counties
AFGHANISTAN	1	Entire Country
LESOTHO	4	Entire Country
LIBERIA	4	Entire Country
LIBYA	4	Entire Country
LIECHTENSTEIN	4	Entire Country
LITHUANIA	3	Entire Country
LUXEMBOURG	4	Entire Country
MACEDONIA	4	Entire Country
MADAGASCAR	2	Entire Country
MALAWI	4	Entire Country
MALAYSIA	3	Entire Country
MALDIVES	3	Entire Country
MALI	4	Entire Country
MALTA	4	Entire Country
MARSHALL ISLANDS	2	Entire Country
MARTINIQUE	1	Entire Country
MAURITANIA	4	Entire Country
MAURITIUS	1	Entire Country
MAYOTTE	1	Entire Country
MEXICO	1	Baja California Sur, Colima, Campeche, Chiapas, Guerrero, Jalisco, Michoacan, Oaxaca, Quintana Roo, Tabasco, Tamaulipas, Veracruz, Yucatan
	4	Balance of Country
MOLDOVA	4	Entire Country
MONACO	3	Entire Country
MONGOLIA	4	Entire Country
MONTENEGRO	4	Entire Country
MONTSERRAT	1	Entire Country
MOROCCO	4	Entire Country
MOZAMBIQUE	1	Entire Country
MYANMAR	1	Entire Country
NAMIBIA	4	Entire Country
NAURU	4	Entire Country
NEPAL	4	Entire Country
NETHERLANDS	4	Balance of Country
	1	Bonaire for Limits of Liability
	3	Bonaire for Deductibles
	1	Saba
	1	Sint Eustatius

Country	Zone	Provinces/Territories/States/Counties
AFGHANISTAN	1	Entire Country
NEW CALEDONIA	1	Entire Country
NEW ZEALAND	3	Entire Country
NICARAGUA	1	RAAN (Bilwi), RAAS (Bluefields)
	2	Balance of Country
NIGER	4	Entire Country
NIGERIA	4	Entire Country
NIUE	1	Entire Country
NORFOLK ISLAND	2	Entire Country
NORWAY	3	Entire Country
OMAN	3	Entire Country
PAKISTAN	3	Entire Country
PALAU	1	Entire Country
PALESTINE	4	Entire Country
PANAMA	3	Entire Country
PAPUA NEW GUINEA	3	Entire Country
PARAGUAY	4	Entire Country
PERU	4	Entire Country
PHILIPPINES	1	Entire Country
PITCAIRN ISLANDS	1	Entire Country
POLAND	3	Entire Country
PORTUGAL	3	Azores Autonomous Region
	4	Balance of Country
QATAR	4	Entire Country
REUNION	1	Entire Country
ROMANIA	4	Entire Country
RUSSIAN FEDERATION	4	Entire Country
RWANDA	4	Entire Country
SAMOA (WESTERN)	1	Entire Country
SAN MARINO	4	Entire Country
SAO TOME & PRINCIPE	4	Entire Country
SAUDI ARABIA	4	Entire Country
SENEGAL	4	Entire Country
SERBIA	4	Entire Country
SEYCHELLES	3	Entire Country
SIERRA LEONE	4	Entire Country

Country	Zone	Provinces/Territories/States/Counties
AFGHANISTAN	1	Entire Country
SINGAPORE	4	Entire Country
SINT MAARTEN	1	Entire Country
SLOVAKIA	4	Entire Country
SLOVENIA	4	Entire Country
SOLOMON ISLANDS	2	Entire Country
SOMALIA	4	Entire Country
SOUTH AFRICA	4	Entire Country
SOUTH KOREA	2	Entire Country
SOUTHERN SUDAN	4	Entire Country
SPAIN	4	Entire Country
SRI LANKA	2	Entire Country
SAINT BARTHELEMY	1	Entire Country
SAINT KITTS AND NEVIS	1	Entire Country
SAINT LUCIA	1	Entire Country
SAINT MARTIN	1	Entire Country
SAINT VINCENT AND THE GRENADINES	1	Entire Country
SURINAME	4	Entire Country
SWAZILAND	4	Entire Country
SWEDEN	3	Entire Country
SWITZERLAND	4	Entire Country
TAIWAN	1	Entire Country
TAJIKISTAN	4	Entire Country
TANZANIA	4	Entire Country
THAILAND	3	Entire Country
TIMOR-LESTE	3	Entire Country
TOGO	4	Entire Country
TONGA	1	Entire Country
TRINIDAD AND TOBAGO	1	Entire Country
TUNISIA	4	Entire Country
TÜRKIYE	4	Entire Country
TURKMENISTAN	4	Entire Country
TURKS AND CAICOS	1	Entire Country
TUVALU	3	Entire Country
UGANDA	4	Entire Country
UKRAINE	4	Entire Country

Country	Zone	Provinces/Territories/States/Counties
AFGHANISTAN	1	Entire Country
UNITED ARAB EMIRATES	4	Entire Country
UNITED KINGDOM including Guernsey, Jersey	3	Entire Country
URUGUAY	3	Entire Country
UZBEKISTAN	4	Entire Country
VANUATU	1	Entire Country
VATICAN CITY	4	Entire Country
VENEZUELA	3	Entire Country
VIETNAM	2	Entire Country
WESTERN SAHARA	4	Entire Country
YEMEN	3	Entire Country
ZAMBIA	4	Entire Country
ZIMBABWE	4	Entire Country

Any country not listed is designated as Zone 1 unless stated differently in the Declarations of this Policy

Appendix C – Named Storm Zones for USA Including its Commonwealths and Territories



This list is for informational purposes only and does not convey any coverage under the policy.

Country - The United States of America		
State	Zone	Counties/Parishes/Independent Cities
Alabama	1	Baldwin, Mobile
	2	Clarke, Covington, Escambia, Geneva, Houston, Washington
	3	Balance of State
Connecticut	3	Fairfield, Middlesex, New Haven, New London
	4	Balance of State
Delaware	3	Entire State
Dist. of Columbia	3	Entire State
Florida	1	Bay, Brevard, Broward, Calhoun, Charlotte, Citrus, Collier, Desoto, Dixie, Duval, Escambia, Flagler, Franklin, Glades, Gulf, Hardee, Hendry, Hernando, Highlands, Hillsborough, Indian River, Jefferson, Lee, Levy, Liberty, Manatee, Martin, Miami-Dade, Monroe, Nassau, Okaloosa, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Santa Rosa, Sarasota, Seminole, St. Johns, St. Lucie, Taylor, Volusia, Wakulla, Walton, Washington
	2	Balance of State
Georgia	1	Bryan, Camden, Chatham, Glynn, Liberty, McIntosh
	2	Appling, Brantley, Bulloch, Charlton, Effingham, Evans, Long, Pierce, Tattnall, Wayne
	3	Balance of State
Hawaii	1	Entire State
Louisiana	1	Acadia, Ascension, Assumption, Calcasieu, Cameron, Iberia, Iberville Jefferson, Jefferson Davis, Lafayette, Lafourche, Livingston, Orleans, Plaquemines, St. Bernard, St. Charles, St. James, St. John the Baptist, St. Martin, St. Mary, St. Tammany, Tangipahoa, Terrebonne, Vermilion, Washington
	2	Allen, Beauregard, East Baton Rouge, East Feliciana, Evangeline, Pointe Coupee, St. Landry, St. Helena, West Baton Rouge, West Feliciana
	3	Balance of State
Maryland	1	Somerset, Wicomico, Worcester
	3	Anne Arundel, Baltimore, Baltimore City, Calvert, Caroline, Cecil, Charles, Dorchester, Harford, Howard, Kent, Montgomery, Prince George's, Queen Anne's, St. Mary's, Talbot
	4	Balance of State
Massachusetts	3	Barnstable, Bristol, Dukes, Essex, Middlesex, Nantucket, Norfolk, Plymouth, Suffolk
	4	Balance of State

Country - The United States of America		
State	Zone	Counties/Parishes/Independent Cities
Mississippi	1	George, Hancock, Harrison, Jackson, Pearl River, Stone
	2	Amite, Forrest, Greene, Lamar, Marion, Perry, Pike, Walthall, Wilkinson
	3	Balance of State
New Jersey	3	Atlantic, Bergen, Burlington, Camden, Cape May, Cumberland, Essex, Gloucester, Hudson, Middlesex, Monmouth, Ocean, Passaic, Salem, Somerset, Union
	4	Balance of State
New York	3	Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk, Westchester
	4	Balance of State
North Carolina	1	Beaufort, Bertie, Brunswick, Camden, Carteret, Chowan, Columbus, Craven, Currituck, Dare, Hyde, Jones, New Hanover, Onslow, Pamlico, Pasquotank, Pender, Perquimans, Tyrrell, Washington
	3	Balance of State
Rhode Island	3	Entire State
South Carolina	1	Beaufort, Berkeley, Charleston, Colleton, Dorchester, Georgetown, Horry, Jasper
	2	Allendale, Bamberg, Clarendon, Dillon, Florence, Hampton, Marion, Williamsburg
	3	Balance of State
Texas	1	Aransas, Brazoria, Calhoun, Cameron, Chambers, Fort Bend, Galveston, Harris, Jackson, Jefferson, Kenedy, Kleberg, Liberty, Matagorda, Nueces, Orange, Refugio, San Patricio, Victoria, Wharton, Willacy
	2	Austin, Bee, Brooks, Colorado, DeWitt, Duval, Goliad, Grimes, Hardin, Hidalgo, Jasper, Jim Hogg, Jim Wells, Lavaca, Live Oak, McMullen, Montgomery, Newton, Polk, San Jacinto, Starr, Tyler, Walker, Waller
	4	Balance of State
Virginia	1	Counties: Accomack, Gloucester, Isle of Wight, James City, Lancaster, Mathews, Middlesex, Northampton, Northumberland, Surry, York
	1	Independent Cities: Chesapeake, Franklin City, Hampton, Newport News, Norfolk, Poquoson, Portsmouth, Suffolk, Virginia Beach, and Williamsburg
	3	Balance of State
All Other States	4	Entire State

Commonwealths, Territories and Possessions of The United States of America		
	ZONE	
American Samoa	2	Entire Territory
Guam	1	Entire Territory
Northern Mariana Islands	1	Entire Commonwealth
Puerto Rico	1	Entire Commonwealth
U.S. Virgin Islands	1	Entire Territory
All other US Territories and Possessions	1	Entire Territory

Disclosure Statement



NOTICE OF DISCLOSURE FOR AGENT & BROKER COMPENSATION

If you want to learn more about the compensation Zurich pays agents and brokers visit:

<http://www.zurichna.com/producercompensation>

or call the following toll-free number: (866) 903-1192.

This Notice is provided on behalf of Zurich American Insurance Company
and its underwriting subsidiaries.

Disclosure Statement



It is our pleasure to present the enclosed policy to you
for presentation to your customer.

INSTRUCTION TO AGENT OR BROKER:

WE REQUIRE THAT YOU TRANSMIT THE ATTACHED/ENCLOSED DISCLOSURE STATEMENT TO THE CUSTOMER
WITH THE POLICY.

Once again, thank you for your interest, and we look forward to meeting your needs and those of your customers.



Important Notice - In Witness Clause

In return for the payment of premium, and subject to the terms of this policy, coverage is provided as stated in this policy.

IN WITNESS WHEREOF, this Company has executed and attested these presents and, where required by law, has caused this policy to be countersigned by its duly Authorized Representative(s).

President

Corporate Secretary

QUESTIONS ABOUT YOUR INSURANCE? Your agent or broker is best equipped to provide information about your insurance. Should you require additional information or assistance in resolving a complaint, call or write to the following (please have your policy or claim number ready):

Zurich in North America
Customer Inquiry Center
1299 Zurich Way
Schaumburg, Illinois 60196-1056
1-800-382-2150 (Business Hours: 8am - 4pm [CT])
Email: info.source@zurichna.com

Appendix A - Earth Movement/Earthquake Zones for USA including its Commonwealths and Territories



This list is for informational purposes only and does not convey any coverage under the policy.

Country - The United States of America		
State	Zone	Counties/Parishes/Independent Cities
ALABAMA	3	Colbert, Franklin, Lauderdale, Lawrence, Limestone, Morgan
	4	Balance of State
ALASKA	1	Balance of State
	2	North Slope
ARIZONA	4	Entire State
ARKANSAS	1	Clay, Craighead, Crittenden, Cross, Greene, Lee, Mississippi, Poinsett, St Francis
	2	Independence, Jackson, Lawrence, Lonoke, Monroe, Phillips, Prairie, Randolph, Sharp, White, Woodruff
	3	Arkansas, Cleburne, Cleveland, Desha, Drew, Faulkner, Fulton, Grant, Izard, Jefferson, Lincoln, Pulaski, Saline, Stone
	4	Balance of State
CALIFORNIA	1	Entire State
COLORADO	4	Entire State
CONNECTICUT	4	Entire State
DELAWARE	4	Entire State
District of COLUMBIA	4	Entire District
FLORIDA	4	Entire State
GEORGIA	4	Entire State
HAWAII	1	Entire State
IDAHO	3	Bannock, Bear Lake, Caribou, Franklin, Oneida, Power
	4	Balance of State
ILLINOIS	1	Alexander, Pulaski
	2	Bond, Clay, Clinton, Edwards, Franklin, Gallatin, Hamilton, Hardin, Jackson, Jefferson, Johnson, Lawrence, Madison, Marion, Massac, Monroe, Perry, Pope, Randolph, Richland, St. Clair, Saline, Union, Wabash, Washington, Wayne, White, Williamson
	3	Calhoun, Christian, Clark, Coles, Crawford, Cumberland, Douglas, Edgar, Effingham, Fayette, Greene, Jasper, Jersey, Macoupin, Montgomery, Morgan, Moultrie, Pike, Sangamon, Scott, Shelby
	4	Balance of State
INDIANA	2	Crawford, Daviess, Dubois, Gibson, Greene, Knox, Lawrence, Martin, Orange, Perry, Pike, Posey, Spencer, Sullivan, Vanderburgh, Warrick
	3	Brown, Clay, Fayette, Johnson, Morgan, Monroe, Owen, Rush, Shelby, Union, Vigo
	4	Balance of State

Country - The United States of America		
State	Zone	Counties/Parishes/Independent Cities
IOWA	4	Entire State
KANSAS	4	Entire State
KENTUCKY	1	Ballard, Carlisle, Fulton, Hickman, McCracken
	2	Breckinridge, Butler, Caldwell, Calloway, Christian, Crittenden, Daviess, Graves, Hancock, Henderson, Hopkins, Livingston, Logan, Lyon, Marshall, McLean, Muhlenberg, Ohio, Simpson, Todd, Trigg, Union, Warren, Webster
	4	Balance of State
LOUISIANA	4	Entire State
MAINE	4	Entire State
MARYLAND	4	Entire State
MASSACHUSETTS	4	Entire State
MICHIGAN	4	Entire State
MINNESOTA	4	Entire State
MISSISSIPPI	1	DeSoto, Tunica
	2	Alcorn, Benton, Bolivar, Coahoma, Lafayette, Leflore, Marshall, Panola, Pontotoc, Prentiss, Quitman, Sunflower, Tallahatchie, Tate, Tippah, Tishomingo, Union, Yalobusha
	3	Calhoun, Carroll, Chickasaw, Choctaw, Clay, Grenada, Holmes, Humphreys, Issaquena, Itawamba, Lee, Lowndes, Monroe, Montgomery, Oktibbeha, Sharkey, Warren, Washington, Webster, Yazoo
	4	Balance of State
MISSOURI	1	Bollinger, Butler, Cape Girardeau, Dunklin, Mississippi, New Madrid, Pemiscot, Scott, Stoddard
	2	Carter, Iron, Jefferson, Madison, Oregon, Perry, Reynolds, Ripley, St. Francois, Ste. Genevieve, St. Charles, St. Louis, Washington, Wayne, and the City of St Louis
	3	Audrain, Callaway, Cole, Crawford, Dent, Franklin, Gasconade, Howell, Lincoln, Maries, Marion, Miller, Montgomery, Osage, Phelps, Pike, Pulaski, Ralls, Shannon, Texas, Warren
	4	Balance of State
MONTANA	4	Entire State
NEBRASKA	4	Entire State
NEVADA	1	Carson City, Douglas
	2	Lyon, Storey, Washoe
	3	Clark
	4	Balance of State
NEW HAMPSHIRE	4	Entire State
NEW JERSEY	4	Entire State
NEW MEXICO	4	Entire State

Country - The United States of America		
State	Zone	Counties/Parishes/Independent Cities
NEW YORK	4	Entire State
NORTH CAROLINA	4	Entire State
NORTH DAKOTA	4	Entire State
OHIO	4	Entire State
OKLAHOMA	4	Entire State
OREGON	2	Clackamas, Multnomah, Washington
	3	Benton, Clatsop, Columbia, Coos, Curry, Douglas, Hood River, Jackson, Josephine, Lane, Lincoln, Linn, Marion, Polk, Tillamook, Yamhill
	4	Balance of State
PENNSYLVANIA	4	Entire State
RHODE ISLAND	4	Entire State
SOUTH DAKOTA	4	Entire State
SOUTH CAROLINA	1	Berkely, Charleston, Dorchester
	3	Bamberg, Beaufort, Calhoun, Clarendon, Colleton, Georgetown, Hampton, Jasper, Orangeburg, Richland, Sumter, Williamsburg
	4	Balance of State
TENNESSEE	1	Crockett, Dyer, Haywood, Lake, Lauderdale, Obion, Shelby, Tipton
	2	Benton, Carroll, Chester, Decatur, Fayette, Gibson, Hardeman, Hardin, Henderson, Henry, Humphreys, Madison, McNairy, Weakley
	3	Cheatham, Davidson, Dickson, Hickman, Houston, Lawrence, Lewis, Montgomery, Perry, Robertson, Stewart, Wayne
	4	Balance of State
TEXAS	4	Entire State
UTAH	2	Davis, Salt Lake, Utah
	3	Cache, Morgan, Rich, Summit, Wasatch, Weber
	4	Balance of State
VERMONT	4	Entire State
VIRGINIA	4	Entire State
WASHINGTON	1	Clallam, Island, Jefferson, King, Kitsap, Mason, Pierce, San Juan, Thurston
	2	Skagit, Snohomish, Whatcom
	3	Clark, Cowlitz, Grays Harbor, Lewis, Pacific, Skamania, Wahkiakum,
	4	Balance of State
WEST VIRGINIA	4	Entire State
WISCONSIN	4	Entire State
WYOMING	4	Entire State

Commonwealths and Territories of The United States of America		
	Zone	
AMERICAN SAMOA	2	Entire Territory
GUAM	1	Entire Territory
NORTHERN MARIANA ISLANDS	2	Entire Commonwealth
PUERTO RICO	1	Entire Commonwealth
U.S. VIRGIN ISLANDS	1	Entire Territory for Limits of Liability
	2	Entire Territory for Deductibles
All other US Territories and Possessions	2	Entire Territory

Insured Name: IFH Franchisee Topco, LP

Reference Number: PPR 0976863-03

Effective Date: 02/01/2025



THIS DISCLOSURE IS ATTACHED TO AND MADE PART OF YOUR POLICY.

**DISCLOSURE OF IMPORTANT INFORMATION
RELATING TO TERRORISM RISK INSURANCE ACT**

SCHEDULE*

Premium attributable to risk of loss from certified acts of terrorism for lines of insurance subject to TRIA: \$5,558.00

*Any information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Disclosure of Premium

In accordance with the federal Terrorism Risk Insurance Act ("TRIA"), as amended, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to the risk of loss from terrorist acts certified under that Act for lines subject to TRIA. That portion of premium attributable is shown in the Schedule above. The premium shown in the Schedule above is subject to adjustment upon premium audit, if applicable.

B. Disclosure of Federal Participation in Payment of Terrorism Losses

You should know that where coverage is provided by this policy for losses resulting from certified acts of terrorism, the United States Government may pay up to 80% of insured losses exceeding the statutorily established deductible paid by the insurance company providing the coverage.

C. Disclosure of \$100 Billion Cap on All Insurer and Federal Obligations

If aggregate insured losses attributable to terrorist acts certified under TRIA exceed \$100 billion in a calendar year (January 1 through December 31) and an insurer has met its deductible under the program, that insurer shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of Treasury.

D. Availability

As required by TRIA, we have made available to you for lines subject to TRIA coverage for losses resulting from acts of terrorism certified under TRIA with terms, amounts and limitations that do not differ materially from those for losses arising from events other than acts of terrorism.

E. Definition of Act of Terrorism under TRIA

TRIA defines "act of terrorism" as any act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act ("TRIA"), to be an act of terrorism. The Terrorism Risk Insurance Act provides that the Secretary of Treasury shall certify an act of terrorism:

1. To be an act of terrorism;
2. To be a violent act or an act that is dangerous to human life, property or infrastructure;
3. To have resulted in damage within the United States, or outside of the United States in the case of an air carrier (as defined in section 40102 of Title 49, United States Code) or a United States flag vessel (or a vessel based principally in the United States, on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States), or the premises of a United States mission; and
4. 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.

No act may be certified as an "act of terrorism" if the act is committed as part of the course of a war declared by Congress (except for workers' compensation) or if losses resulting from the act, in the aggregate for insurance subject to TRIA, do not exceed \$5,000,000.

Appendix E – Flood Zones



This list identifies the **Flood Zone** for locations being within a High Hazard and Medium Hazard Zone.

Zone	Address	Description
High	CA, 45150, Luckakuck Way, Chilliwack, British Columbia, V0X 1X0	
High	USA, 469, E Main St, Branford, Connecticut, 06405	
High	USA, 91, Eastern Blvd, Canandaigua, New York, 14424	
High	USA, 3525, Seneca St, West Seneca, New York, 14224	
High	CA, 2271, Harvey Ave, Kelowna, British Columbia, V1Y 6H2	
High	USA, 1621, Penfield Rd, Rochester, New York, 14625	
High	USA, 110, Federal Rd, Danbury, Connecticut, 06811	
High	USA, 5401, Gibson Blvd SE, Albuquerque, New Mexico, 87108	
High	USA, 160, Amity Rd, New Haven, Connecticut, 06515	
High	USA, 1807, E 10th St, Alamogordo, New Mexico, 88310	
High	USA, 2833, W Ridge Rd, Rochester, New York, 14626	
High	USA, 156, Clinton Ave, Cortland, New York, 13045	
High	CA, 2881, Main St S, Airdrie, Alberta, T4B 3G5	
High	USA, 3333, W Henrietta Rd, Rochester, New York, 14623	
High	USA, 40, Boston Post Rd, Waterford, Connecticut, 06385	
High	USA, 56, Pershing Dr, Derby, Connecticut, 06418	
High	USA, 4827, N Broadway, Knoxville, Tennessee, 37918	
High	USA, 36, Town St, Norwich, Connecticut, 06360	
Medium	CA, 2369, McCallum Rd, Abbotsford, British Columbia, V2S 3N7	
Medium	CA, 11120, 100 Ave., Grande Prairie, Alberta, T8V 7L2	
Medium	CA, 9730, 19 Ave NW, Edmonton, Alberta, T6N 1L5	
Medium	USA, 5859, Bridge St, East Syracuse, New York, 13057	
Medium	CA, 5401, Discovery Way, Leduc, Alberta, T9E 8N4	
Medium	CA, 12222, 137 Ave NW, Edmonton, Alberta, T5X 5N5	
Medium	USA, 6211, 4th St NW, Albuquerque, New Mexico, 87107	
Medium	USA, 2108, N Turner St, Hobbs, New Mexico, 88240	
Medium	CA, 6110, Currents Dr NW, Edmonton, Alberta, T6W 0L7	
Medium	CA, 3112, Quance St, Richardson, Saskatchewan, S4V 3B8	
Medium	USA, 3301, Coors Blvd NW, Albuquerque, New Mexico, 87120	
Medium	USA, 19, Backus Ave, Danbury, Connecticut, 06810	
Medium	USA, 6003, S Salina St, Syracuse, New York, 13205	
Medium	USA, 6515, Brockport Spencerport Rd, Brockport, New York, 14420	
Medium	USA, 177, Cherry St, Milford, Connecticut, 06460	
Medium	USA, 85, Harbor View Ave, Stamford, Connecticut, 06902	
Medium	CA, 2325, Preston Ave S, Saskatoon, Saskatchewan, S7J 2G2	
Medium	USA, 4295, Transit Rd, Buffalo, New York, 14221	

If the "Description" field(s) above are populated, please note that the information used to populate the field has been provided by the customer in the Statement of Values, and this information is used solely for reference and identification purposes.



SANCTIONS EXCLUSION ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

The following exclusion is added to the policy to which it is attached and supersedes any existing sanctions language in the policy, whether included in an Exclusion Section or otherwise:

SANCTIONS EXCLUSION

Notwithstanding any other terms under this policy, we shall not provide coverage nor will we make any payments or provide any service or benefit to any insured, beneficiary, or third party who may have any rights under this policy to the extent that such cover, payment, service, benefit, or any business or activity of the insured would violate any applicable trade or economic sanctions law or regulation.

The term policy may be comprised of common policy terms and conditions, the declarations, notices, schedule, coverage parts, insuring agreement, application, enrollment form, and endorsements or riders, if any, for each coverage provided. Policy may also be referred to as contract or agreement.

We may be referred to as insurer, underwriter, we, us, and our, or as otherwise defined in the policy, and shall mean the company providing the coverage.

Insured may be referred to as policyholder, named insured, covered person, additional insured or claimant, or as otherwise defined in the policy, and shall mean the party, person or entity having defined rights under the policy.

These definitions may be found in various parts of the policy and any applicable riders or endorsements.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED