



ZURICH NORTH AMERICA IS REQUIRED BY LAW TO PROVIDE ITS POLICYHOLDERS WITH CERTAIN ACCIDENT PREVENTION SERVICES AS REQUIRED BY KANSAS LAW AT NO ADDITIONAL COST. IF YOU WOULD LIKE MORE INFORMATION CALL OUR RISK ENGINEERING DIVISION AT 1-800-982-5964, OR VISIT www.zurichservices.com FOR A LISTING OF AVAILABLE SERVICES.

Missouri Safety Engineering and Management Services



The Missouri Division of Workers' Compensation offers free safety services to Missouri employers through its Missouri Workers' Safety Program (MWSP). MWSP's main goal is to help employers control workers' compensation costs. The Division also certifies Missouri insurance carriers' safety engineering and management programs that are available to insured's upon request. Employers may contact MWSP at 1-800-775-COMP or 573-526-3504, email mowsp@dolir.mo.gov for more information about workplace safety or for a registry of safety consultants and safety engineers who are certified by the Division.

To request safety engineering and management services from Zurich Services Corporation, visit www.zurichservices.com or please provide the following information and return this Notice to:

Zurich Services Corporation
RISK ENGINEERING
1400 American Lane
Schaumburg, Illinois 60196-1056
800-982-5964

I would like safety engineering and management services:

Insured's name:

Contact's name:

Address:

City: _____ State: _____ Zip code: _____

Telephone number: _____ Policy number: _____

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.

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.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.



Workers Compensation

Zurich U.S.

Insurance is provided by the company designated on the Declarations Page.
(A stock insurance company)

U-IM-3657-B (7/88)

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY
INSURANCE POLICY – INFORMATION PAGE**

Insurance for this coverage part provided by:
ZURICH AMERICAN INSURANCE COMPANY

Servicing Office:

**NORTH CENTRAL
1700 EAST GOLF ROAD
SCHAUMBURG, IL 60173**

1. Policy Number WC 3707145-11

Named Insured and Mailing Address
HUNT MIDWEST ENTERPRISES, INC.
8300 N.E. UNDERGROUND DR.
KANSAS CITY MO 64161-9736

Renewal of Number WC 3707145-10

Producer and Mailing Address
LOCKTON COMPANIES LLC
444 W 47TH ST STE 900
KANSAS CITY MO 64112-1906

Producer Code 37385-000

Other workplaces not shown above: See Schedule of Locations

FEIN: 44-0352350

NCCI Company No. 10863 ☐ New ☒ Renewal ☐ Rewrite of Prior Policy No. WC 3707145-10

This information page, with policy provisions and endorsements, if any, completes this policy.

Insured is: CORPORATION

2. Policy Period: From: 06-30-2013 to 06-30-2014 at 12:01 A. M. Standard Time at insured's mailing address.

Insured's Identification number(s): See Schedule Locations

3. A. Workers Compensation Insurance: Part One of the policy applies to the Workers' Compensation Law of the states listed here:

KANSAS, MISSOURI

B. Employers Liability Insurance: Part Two of the policy applies to work in each state listed in Item 3.A.

The limits of liability under Part Two are:	Bodily Injury by Accident:	500,000	each accident
	Bodily Injury by Disease:	500,000	policy limit
	Bodily Injury by Disease:	500,000	each employee

C. Other States Insurance: Part Three of the policy applies to the states, if any, listed here:

ALL STATES EXCEPT ND, OH, WA, WY AND THOSE STATES LISTED IN 3 A.

D. This Policy includes these Endorsements and Schedules:

See Schedule of Forms and Endorsements.

4. The premium for this policy will be determined by our Manuals of Rules, Classifications, Rates and Rating Plans. All information required on the following Classification Schedule is subject to verification and change by audit.

See Classification Schedule

TOTAL ESTIMATED STANDARD PREMIUM	\$	46,949.00	If indicated below, adjustment of premium shall be made:
PREMIUM DISCOUNT	\$	-3,380.00	
EXPENSE CONSTANT	\$	160.00	
PREMIUM FOR ENDORSEMENT	\$		<input checked="" type="checkbox"/> Annually <input type="checkbox"/> Monthly
TAXES AND SURCHARGES	\$	1,316.00	<input type="checkbox"/> Semi-Annually <input type="checkbox"/> This is a Three Year Fixed Rate Policy
TOTAL ESTIMATED ANNUAL PREMIUM	\$	45,331.00	
MINIMUM PREMIUM	\$	750.00	<input type="checkbox"/> Quarterly
DEPOSIT PREMIUM	\$	12,436.00	

Agent or Producer

Countersigned by Resident Licensed Agent

Date

SCHEDULE OF FORMS AND ENDORSEMENTS

Policy Number: WC 3707145-11

Form Number & Edition Date	Form Name
WORKERS COMPENSATION FORMS AND ENDORSEMENTS	
U-WC-D-314-A	07-94 WORKERS COMPENSATION INFORMATION PAGE
U-WC-320-A	07-94 SCHEDULE OF FORMS AND ENDORSEMENTS
U-GU-315-A	01-93 SCHEDULE OF INSTALLMENTS
WC 99 00 02	10-99 SCHEDULE OF INSURED AND LOCATIONS
U-WC-315-A	07-94 CLASSIFICATION SCHEDULE
WC 00 00 00 B	07-11 INSURANCE POLICY
WC 00 01 06 A	04-92 LONGSHORE/HARBOR WORKERS' COMP COVG ENDT
WC 00 03 02	04-84 DESIGNATED WORKPLACES EXCLUSION ENDT
WC 00 03 10	04-84 SOLE PROPRIETORS, PARTNERS OFFICERS ENDT
WC 00 03 11 A	08-91 VOLUNTARY COMPENSATION AND EMPLOYERS COV
WC 00 03 13	04-84 WAIVER OF RIGHTS TO RECOVER FROM OTHERS
WC 00 04 02	04-84 ANNIVERSARY RATING DATE ENDORSEMENT
WC 00 04 03	04-84 EXPERIENCE RATING MOD FACTOR ENDORSEMENT
WC 00 04 04	04-84 PENDING RATE CHANGE ENDORSEMENT
WC 00 04 06 A	07-95 PREMIUM DISCOUNT ENDT
WC 00 04 14	07-90 NOTIFICATION OF CHANGE IN OWNERSHIP ENDT
WC 00 04 19	01-01 PREMIUM DUE DATE ENDORSEMENT
WC 00 04 21 C	09-08 CATASTROPHE (OTHER THAN CERT ACTS) ENDT
WC 00 04 22	01-06 FOREIGN TERRORISM PREMIUM ENDORSEMENT
WC 15 04 01 A	01-10 KS FINAL PREMIUM ENDT
WC 15 06 01 A	01-87 KS CANCELTION & NONRENEWAL ENDT
WC 24 04 01	01-90 MO CONTRACTING CLASSIFICATION PREMIUM
WC 24 04 06 C	08-05 MO EMPLOYER PAID MEDICAL ENDORSEMENT
WC 24 06 01 B	01-96 MO CANCELTION AND NONRENEWAL ENDT
WC 24 06 04	07-99 MO AMENDATORY ENDORSEMENT
WC990001A	04-10 WC AND EMPLOYERS LIABILITY IN WITNESS
U-WC-332-A	07-94 DAYS CANCELTION/NON-RENEWAL NOTICE

INSTALLMENT PREMIUM SCHEDULE

The total premium shown in the Declarations of this policy is made payable in installments, on the dates and in the amounts shown below.

Premium	Service Charge	Total Due	Date Due
\$ 11,120.00		\$ 12,436.00	06/30/13
\$ 3,655.00		\$ 3,655.00	07/30/13
\$ 3,655.00		\$ 3,655.00	08/30/13
\$ 3,655.00		\$ 3,655.00	09/30/13
\$ 3,655.00		\$ 3,655.00	10/30/13
\$ 3,655.00		\$ 3,655.00	11/30/13
\$ 3,655.00		\$ 3,655.00	12/30/13
\$ 3,655.00		\$ 3,655.00	01/30/14
\$ 3,655.00		\$ 3,655.00	02/28/14
\$ 3,655.00		\$ 3,655.00	03/30/14

Failure to pay the Installment Premium by the Date Due shown shall constitute non-payment of premium for which we may cancel this policy.

Workers Compensation and Employers Liability Insurance Policy



Schedule of Insureds and Locations

Branch	Policy Number	Producer Code
OVERLAND PARK, KS 66210	WC 3707145-11	37385-000
SCHEDULE OF INSUREDS AND LOCATIONS		
CPHME/KC, LLC		
FEIN: 440352350, Risk ID 917565295, SIC Code: 1542		
NO FIXED ADDRESS		KS
NO FIXED ADDRESS	KANSAS CITY	MO 64161
FERRELVUE PROPERTIES, INC.		
FEIN: 440352350, Risk ID 917565295, SIC Code: 1542		
NO FIXED ADDRESS		KS
NO FIXED ADDRESS	KANSAS CITY	MO 64161
HMBC BUILDINGS, LLC (FKA HMBC BUILDING NO. 1M LLC)		
FEIN: 440352350, Risk ID 917565295, SIC Code: 1542		
NO FIXED ADDRESS		KS
NO FIXED ADDRESS	KANSAS CITY	MO 64161
HMSH1, LLC		
FEIN: 440352350, Risk ID 917565295, SIC Code: 1542		
NO FIXED ADDRESS	KANSAS CITY	MO 64161
HMSH4, LLC		
FEIN: 274830970, Risk ID 917565295, SIC Code: 1542		
NO FIXED ADDRESS	KANSAS CITY	MO 64161
HMSH5, LLC		
FEIN: 453933433, Risk ID 917565295, SIC Code: 1542		
NO FIXED ADDRESS	KANSAS CITY	MO 64161
HPI, INC.		
FEIN: 440352350, Risk ID 917565295, SIC Code: 1542		
NO FIXED ADDRESS		KS
NO FIXED ADDRESS	KANSAS CITY	MO 64161
HUNT MIDWEST ENTERPRISES INC		
FEIN: 440352350, Risk ID 917565295, SIC Code: 1542		
NO FIXED ADDRESS		KS
KINCAID QUARRY	KINCAID	KS 66039
BLUE MOUND/MAPLETON QUARRY	MAPLETON	KS 66754
BRAYMER QUARRY	BRAYMER	MO 64624
GREEN OAKS SUBDIVISION	CARROLLTON	MO 64633

Workers Compensation and Employers Liability Insurance Policy



Schedule of Insureds and Locations

Branch	Policy Number	Producer Code
OVERLAND PARK, KS 66210	WC 3707145-11	37385-000
SCHEDULE OF INSURED AND LOCATIONS		
1-435 & PARVIN RD	KANSAS CITY	MO 64101
108TH & PLATTE PURCHASE RD	KANSAS CITY	MO 64101
1400 NW INTERUBAN RD	KANSAS CITY	MO 64101
4131 N CORRINGTON AVE	KANSAS CITY	MO 64101
8300 NE UNDERGROUND DR	KANSAS CITY	MO 64101
AMITY RD & TIFFANY SPRINGS PKWYC	KANSAS CITY	MO 64101
BENSON PLACE	KANSAS CITY	MO 64101
BRIGHTON WOODS NORTH	KANSAS CITY	MO 64101
KANSAS CITY CHIEFS	KANSAS CITY	MO 64101
MIDWEST BAPTIST PROPERTY	KANSAS CITY	MO 64101
NO FIXED ADDRESS	KANSAS CITY	MO 64161
NORTHGATE VILLAGE	KANSAS CITY	MO 64101
NW SKYVIEW & 126TH TERRACE	KANSAS CITY	MO 64101
RANDOLPH SURFACE	KANSAS CITY	MO 64101
SPENCER PROPERTY, PLATTE COUNTY,	KANSAS CITY	MO 64101
STALEY HILLS	KANSAS CITY	MO 64101
STALEY HILLS - GENERALLY LOCATED N	KANSAS CITY	MO 64116
STEEPLE OAKS N OF NE 95 TERR	KANSAS CITY	MO 64101
STOLLINGS PROPERTY	KEARNEY	MO 64060
EAGLE CREEK	LEES SUMMIT	MO 64002
SE 1/4 SECTION 23, TWP. 47	LEES SUMMIT	MO 64002
WOODNEATH FARMS	LEES SUMMIT	MO 64002
PATTONSBURG QUARRY	PATTONSBURG	MO 64670
RUNNING HORSE/FOX CREEK	PLATTE CITY	MO 64079
STAMPER/ALLMON PROPERTY	PLATTE CITY	MO 64079
STAMPER/GANN PROPERTY	PLATTE CITY	MO 64079
137 RANDOLPH	RANDOLPH	MO 64117
CORNERSTONE CHURCH	RANDOLPH	MO 64117
OLD MINING OFFICE	RANDOLPH	MO 64117
TIMBER TRAILS	RAYMORE	MO 64083
KNOXVILLE QUARRY	RAYVILLE	MO 64084
TRENTON QUARRY	TRENTON	MO 64683
HUNT MIDWEST FRISCO, L.L.C.		
FEIN: 440352350, Risk ID 917565295, SIC Code: 1542		
NO FIXED ADDRESS		KS
NO FIXED ADDRESS	KANSAS CITY	MO 64161
HUNT MIDWEST ILLINOIS, LLC		

Workers Compensation and Employers Liability Insurance Policy



Schedule of Insureds and Locations

Branch	Policy Number	Producer Code
OVERLAND PARK, KS 66210	WC 3707145-11	37385-000
SCHEDULE OF INSUREDS AND LOCATIONS		
FEIN: 440352350, Risk ID 917565295, SIC Code: 1542 NO FIXED ADDRESS NO FIXED ADDRESS	KANSAS CITY	KS MO 64161
HUNT MIDWEST MINING - GREEN QUARRIES, INC. FEIN: 440352350, Risk ID 917565295, SIC Code: 1542 NO FIXED ADDRESS NO FIXED ADDRESS	KANSAS CITY	KS MO 64161
HUNT MIDWEST MINING FERRELVUE, LLC (INACTIVE) FEIN: 440352350, Risk ID 917565295, SIC Code: 1542 NO FIXED ADDRESS NO FIXED ADDRESS	KANSAS CITY	KS MO 64161
HUNT MIDWEST MINING, INC. FEIN: 440352350, Risk ID 917565295, SIC Code: 1542 NO FIXED ADDRESS NO FIXED ADDRESS	KANSAS CITY	KS MO 64161
HUNT MIDWEST PROPERTIES, LLC FEIN: 440352350, Risk ID 917565295, SIC Code: 1542 NO FIXED ADDRESS NO FIXED ADDRESS	KANSAS CITY	KS MO 64161
HUNT MIDWEST REAL ESTATE DEVELOPMENT, INC. FEIN: 440352350, Risk ID 917565295, SIC Code: 1542 NO FIXED ADDRESS NO FIXED ADDRESS	KANSAS CITY	KS MO 64161
HUNT MIDWEST RESIDENTIAL, LLC FEIN: 440352350, Risk ID 917565295, SIC Code: 1542 NO FIXED ADDRESS	KANSAS CITY	MO 64161
HUNT MIDWEST RIVERFRONT, INC. FEIN: 440352350, Risk ID 917565295, SIC Code: 1542 NO FIXED ADDRESS NO FIXED ADDRESS	KANSAS CITY	KS MO 64161
HUNT MIDWEST RIVERSIDE, LLC		

Workers Compensation and Employers Liability Insurance Policy



Schedule of Insureds and Locations

Branch	Policy Number	Producer Code
OVERLAND PARK, KS 66210	WC 3707145-11	37385-000
SCHEDULE OF INSUREDS AND LOCATIONS		
FEIN: 440352350, Risk ID 917565295, SIC Code: 1542 NO FIXED ADDRESS NO FIXED ADDRESS	KANSAS CITY	KS MO 64161
HUNT MIDWEST SUBTROPOLIS FEIN: 440352350, Risk ID 917565295, SIC Code: 1542 NO FIXED ADDRESS NO FIXED ADDRESS	KANSAS CITY	KS MO 64161
HUNT MIDWEST/RICHARDS GEBUR REDEVELOPMENT, LLC FEIN: 440352350, Risk ID 917565295, SIC Code: 1542 NO FIXED ADDRESS NO FIXED ADDRESS	KANSAS CITY	KS MO 64161
HUNTSH6, LLC FEIN: 460954102, Risk ID 917565295, SIC Code: 1542 NO FIXED ADDRESS	KANSAS CITY	MO 64161
HUNTSH7, LLC FEIN: 460962371, Risk ID 917565295, SIC Code: 1542 NO FIXED ADDRESS	KANSAS CITY	MO 64161
NORTHGATE LENDER, LLC FEIN: 440352350, Risk ID 917565295, SIC Code: 1542 NO FIXED ADDRESS NO FIXED ADDRESS	KANSAS CITY	KS MO 64161
NORTHGATE VILLAGE RETAIL, LLC FEIN: 440352350, Risk ID 917565295, SIC Code: 1542 NO FIXED ADDRESS NO FIXED ADDRESS	KANSAS CITY	KS MO 64161
OAK VIVION, LLC FEIN: 440352350, Risk ID 917565295, SIC Code: 1542 NO FIXED ADDRESS NO FIXED ADDRESS	KANSAS CITY	KS MO 64161
PENINSULA PARK PROPERTIES, INC (DISSOLVED 07/07) FEIN: 440352350, Risk ID 917565295, SIC Code: 1542		

Workers Compensation and Employers Liability Insurance Policy



Schedule of Insureds and Locations

Branch	Policy Number	Producer Code
OVERLAND PARK, KS 66210	WC 3707145-11	37385-000
SCHEDULE OF INSUREDS AND LOCATIONS		
NO FIXED ADDRESS		KS
NO FIXED ADDRESS	KANSAS CITY	MO 64161
SUBTROPOLIS STORAGE, LLC		
FEIN: 440352350, Risk ID 917565295, SIC Code: 1542		
NO FIXED ADDRESS		KS
NO FIXED ADDRESS	KANSAS CITY	MO 64161

WORKERS COMPENSATION CLASSIFICATION SCHEDULE

Insurance for this coverage part provided by:
ZURICH AMERICAN INSURANCE COMPANY

Policy Number WC 3707145-11

ITEM 4. CLASSIFICATION OF OPERATIONS		PREMIUM BASIS		RATES	
LOC.	Entry in this item, except as specifically provided elsewhere in this policy, does not modify any of the other provisions of this policy.	Code No.	Total Estimated Annual Remuneration	Per \$100 of Remuneration	Estimated Annual Premium
	<p>HUNT MIDWEST ENTERPRISES INC FEIN # 44-0352350 NAIC CODE 236220</p> <p>HUNT MIDWEST MINING, INC. FEIN # 44-0352350 NAIC CODE 236220</p> <p>HUNT MIDWEST REAL ESTATE DEVELOPMENT, INC. FEIN # 44-0352350 NAIC CODE 236220</p> <p>HUNT MIDWEST SUBTROPOLIS FEIN # 44-0352350 NAIC CODE 236220</p> <p>HUNT MIDWEST RIVERFRONT, INC. FEIN # 44-0352350 NAIC CODE 236220</p> <p>HUNT MIDWEST MINING - GREEN QUARRIES, INC. FEIN # 44-0352350 NAIC CODE 236220</p> <p>FERRELVIEW PROPERTIES, INC. FEIN # 44-0352350 NAIC CODE 236220</p> <p>PENINSULA PARK PROPERTIES, INC (DISSOLVED 07/07) FEIN # 44-0352350 NAIC CODE 236220</p> <p>HUNT MIDWEST PROPERTIES, LLC FEIN # 44-0352350 NAIC CODE 236220</p> <p>HUNT MIDWEST RIVERSIDE, LLC FEIN # 44-0352350 NAIC CODE 236220</p> <p>HUNT MIDWEST ILLINOIS, LLC FEIN # 44-0352350 NAIC CODE 236220</p> <p>HUNT MIDWEST MINING FERRELVIEW, LLC (INACTIVE) FEIN # 44-0352350 NAIC CODE 236220</p> <p>NORTHGATE VILLAGE RETAIL, LLC</p>				

WORKERS COMPENSATION CLASSIFICATION SCHEDULE

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	FEIN # 44-0352350 NAIC CODE 236220 NORTHGATE LENDER, LLC FEIN # 44-0352350 NAIC CODE 236220 HMBC BUILDINGS, LLC (FKA HMBC BUILDING NO. 1M LLC) FEIN # 44-0352350 NAIC CODE 236220 HPI, INC. FEIN # 44-0352350 NAIC CODE 236220 HUNT MIDWEST FRISCO, L.L.C. FEIN # 44-0352350 NAIC CODE 236220 CPHME/KC, LLC FEIN # 44-0352350 NAIC CODE 236220 HUNT MIDWEST/RICHARDS GEBEUR REDEVELOPMENT, LLC FEIN # 44-0352350 NAIC CODE 236220 OAK VIVION, LLC FEIN # 44-0352350 NAIC CODE 236220 SUBTROPOLIS STORAGE, LLC FEIN # 44-0352350 NAIC CODE 236220 NO FIXED ADDRESS KS BLUE MOUND/MAPLETON QUARRY NW 1/4 OF SEC. 6 TOWNSHIP 23 RANGE 23 (W OF MAPLETON ON HIDDEN) MAPLETON KS 66754 KINCAID QUARRY WEST 1/2 OD SEC 32 TOWNSHIP 22, RANGE 21 KINCAID KS 66039 QUARRY NOC & DRIVERS	1624D	IF ANY	5.64	\$ 0.00

WORKERS COMPENSATION CLASSIFICATION SCHEDULE

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	QUARRY NOC & DRIVERS	1624DU	IF ANY	8.80	\$ 0.00
	CLERICAL OFFICE EMPLOYEES NOC	8810	IF ANY	.27	\$ 0.00
	TOTAL CLASS PREMIUM				\$ 0.00
	INCREASE LIMITS 1.7%	9807			\$ 0.00
	TOTAL SUBJECT PREMIUM				\$ 0.00
	EXPERIENCE PREMIUM .83	9898			\$ 0.00
	TOTAL MODIFIED PREMIUM				\$ 0.00
	SCHEDULE MOD -7.0%	9887			\$ 0.00
	STANDARD TOTAL				\$ 0.00
	EXPENSE CONSTANT	0900			\$ 160.00
	TERRORISM .02	9740			\$ 0.00
	CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) .02	9741			\$ 0.00
	TOTAL ESTIMATED PREMIUM				\$ 160.00
	FINAL TOTAL				\$ 160.00

WORKERS COMPENSATION CLASSIFICATION SCHEDULE

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Policy Number WC 3707145-11

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WORKERS COMPENSATION CLASSIFICATION SCHEDULE

Insurance for this coverage part provided by:
ZURICH AMERICAN INSURANCE COMPANY

Policy Number WC 3707145-11

ITEM 4. CLASSIFICATION OF OPERATIONS		PREMIUM BASIS		RATES	
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WORKERS COMPENSATION CLASSIFICATION SCHEDULE

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Policy Number WC 3707145-11

ITEM 4. CLASSIFICATION OF OPERATIONS		PREMIUM BASIS		RATES	
LOC.	Entry in this item, except as specifically provided elsewhere in this policy, does not modify any of the other provisions of this policy.	Code No.	Total Estimated Annual Remuneration	Per \$100 of Remuneration	Estimated Annual Premium
	<p>HUNTSH6, LLC FEIN # 46-0954102 NAIC CODE 236220</p> <p>HUNTSH7, LLC FEIN # 46-0962371 NAIC CODE 236220</p> <p>NO FIXED ADDRESS KANSAS CITY MO 64161</p> <p>8300 NE UNDERGROUND DR KANSAS CITY MO 64101</p> <p>OLD MINING OFFICE 410 RANDOLPH RD RANDOLPH MO 64117</p> <p>CORNERSTONE CHURCH 510 RANDOLPH RD RANDOLPH MO 64117</p> <p>TRENTON QUARRY 585 NORTHWEST QUARRY RD TRENTON MO 64683</p> <p>BRAYMER QUARRY T55N, SEC 24, R27W BRAYMER MO 64624</p> <p>PATTONSBURG QUARRY T61N SEC 17, R28W PATTONSBURG MO 64670</p> <p>RANDOLPH SURFACE 8910 NE PARVIN KANSAS CITY MO 64101</p> <p>KNOXVILLE QUARRY TWP 54, RG 28, SEC 34 RAYVILLE MO 64084</p> <p>GREEN OAKS SUBDIVISION RESIDENTIAL LOTS #10, #18, & #22 CARROLLTON MO 64633</p> <p>1400 NW INTERUBAN RD KANSAS CITY MO 64101</p> <p>1-435 & PARVIN RD KANSAS CITY MO 64101</p> <p>4131 N CORRINGTON AVE</p>				

WORKERS COMPENSATION CLASSIFICATION SCHEDULE

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ZURICH AMERICAN INSURANCE COMPANY

Policy Number WC 3707145-11

ITEM 4. CLASSIFICATION OF OPERATIONS		PREMIUM BASIS		RATES	
LOC.	Entry in this item, except as specifically provided elsewhere in this policy, does not modify any of the other provisions of this policy.	Code No.	Total Estimated Annual Remuneration	Per \$100 of Remuneration	Estimated Annual Premium
	<p>KANSAS CITY MO 64101</p> <p>WOODNEATH FARMS NW QUADRANT & FLINTOCK AT 152 HWY LEES SUMMIT MO 64002</p> <p>EAGLE CREEK PRYOR RD BETWEEN HOOK & SHERER LEES SUMMIT MO 64002</p> <p>137 RANDOLPH RANDOLPH MO 64117</p> <p>BRIGHTON WOODS NORTH MO-152, BRIGHTON RD., NE 80TH KANSAS CITY MO 64101</p> <p>NORTHGATE VILLAGE BURLINGTON AVE & 32ND ST N KANSAS CITY MO 64101</p> <p>BENSON PLACE 96TH ST BETWEEN 1-435 & FLINTLOCK R KANSAS CITY MO 64101</p> <p>RUNNING HORSE/FOX CREEK PLATTE CITY MO 64079</p> <p>TIMBER TRAILS BETWEEN 58TH HWY & LUCY WEBB RD E OF 71 HWY RAYMORE MO 64083</p> <p>SE 1/4 SECTION 23, TWP. 47 (HOOK PROPERTY) LEES SUMMIT MO 64002</p> <p>STALEY HILLS - GENERALLY LOCATED N OF WOODLAND AVE & SHOAL CREEK PKWY CLAY COUNTY KANSAS CITY MO 64116</p> <p>STOLLINGS PROPERTY NW CORNER OF NATION RD & 144TH ST KEARNEY MO 64060</p> <p>STEEPLE OAKS N OF NE 95 TERR & E OF 169 HWY KANSAS CITY MO 64101</p> <p>STALEY HILLS N & E OF WOODLAND AND SHOAL CREEK KANSAS CITY MO 64101</p>				

WORKERS COMPENSATION CLASSIFICATION SCHEDULE

Insurance for this coverage part provided by:
ZURICH AMERICAN INSURANCE COMPANY

Policy Number WC 3707145-11

ITEM 4. CLASSIFICATION OF OPERATIONS		PREMIUM BASIS		RATES	
LOC.	Entry in this item, except as specifically provided elsewhere in this policy, does not modify any of the other provisions of this policy.	Code No.	Total Estimated Annual Remuneration	Per \$100 of Remuneration	Estimated Annual Premium
	MIDWEST BAPTIST PROPERTY NE CORNER OF VIVION & N OAK KANSAS CITY MO 64101				
	AMITY RD & TIFFANY SPRINGS PKWY KANSAS CITY MO 64101				
	NW SKYVIEW & 126TH TERRACE KANSAS CITY MO 64101				
	108TH & PLATTE PURCHASE RD KANSAS CITY MO 64101				
	KANSAS CITY CHIEFS ONE ARROWHEAD DR KANSAS CITY MO 64101				
	STAMPER/GANN PROPERTY SECTION 1, TWP 52, RG 34 PLATTE CITY MO 64079				
	STAMPER/ALLMON PROPERTY SECTION 1 TWP 52, RG 33 PLATTE CITY MO 64079				
	SPENCER PROPERTY, PLATTE COUNTY, MO SECTION 11, TOWNSHIP 52, RANGE 34 KANSAS CITY MO 64101				
	MINING NOC-NOT COAL-UNDERGROUND-& DRIVERS.	1164D	IF ANY	7.01	\$ 0.00
	MINING NOC-NOT COAL-UNDERGROUND-& DRIVERS.	1164DU	IF ANY	10.59	\$ 0.00
	QUARRY NOC & DRIVERS	1624D	IF ANY	5.05	\$ 0.00
	QUARRY NOC & DRIVERS	1624DU	IF ANY	7.63	\$ 0.00
	CONTRACTOR - PROJECT MANAGER CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER OR CONSTRUCTION SUPERINTENDENT	5606	IF ANY	2.43	\$ 0.00
	AUTOMOBILE STORAGE GARAGE, PARKING LOT OR PARKING STATION, VALET SERVICE CASHIERS OR COUNTER PERSONNEL & DRIVERS	8392	IF ANY	4.10	\$ 0.00
	SALESPERSONS OR COLLECTORS - OUTSIDE	8742	IF ANY	.47	\$ 0.00
	CLERICAL OFFICE EMPLOYEES NOC	8810	\$ 550,000	.24	\$ 1,320.00

WORKERS COMPENSATION CLASSIFICATION SCHEDULE

Insurance for this coverage part provided by:
ZURICH AMERICAN INSURANCE COMPANY

Policy Number WC 3707145-11

ITEM 4. CLASSIFICATION OF OPERATIONS		PREMIUM BASIS		RATES	
LOC.	Entry in this item, except as specifically provided elsewhere in this policy, does not modify any of the other provisions of this policy.	Code No.	Total Estimated Annual Remuneration	Per \$100 of Remuneration	Estimated Annual Premium
	BUILDINGS OR PROPERTY MANAGEMENT PROPERTY MANAGERS AND LEASING AGENTS & CLERICAL, SALESPERSONS.	9012	\$ 1,275,000	1.37	\$ 17,468.00
	BUILDINGS-OPERATION: BY OWNER, LESSEE OR REAL ESTATE MANAGEMENT FIRM: ALL OTHER EMPLOYEES	9015	\$ 1,030,000	4.04	\$ 41,612.00
	TOTAL CLASS PREMIUM				\$ 60,400.00
	INCREASE LIMITS .7%	9807			\$ 423.00
	TOTAL SUBJECT PREMIUM				\$ 60,823.00
	EXPERIENCE PREMIUM .83	9898			\$ -10,340.00
	TOTAL MODIFIED PREMIUM				\$ 50,483.00
	SCHEDULE MODIFICATION -7.0%	9887			\$ -3,534.00
	STANDARD TOTAL				\$ 46,949.00
	PREMIUM DISCOUNT 7.2%	0063			\$ -3,380.00
	TERRORISM .01	9740			\$ 286.00
	TOTAL ESTIMATED PREMIUM				\$ 43,855.00
	MOSIF SURCHARGE 3.0%	9692			\$ 1,316.00
	FINAL TOTAL				\$ 45,171.00
	POLICY TOTAL ESTIMATED COST				\$ 45,331.00

WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE POLICY

In return for the payment of the premium and subject to all terms of this policy, we agree with you as follows:

GENERAL SECTION**A. The Policy**

This policy includes at its effective date the Information Page and all endorsements and schedules listed there. It is a contract of insurance between you (the employer named in Item 1 of the Information Page) and us (the insurer named on the Information Page). The only agreements relating to this insurance are stated in this policy. The terms of this policy may not be changed or waived except by endorsement issued by us to be part of this policy.

B. Who is Insured

You are insured if you are an employer named in Item 1 of the Information Page. If that employer is a partnership, and if you are one of its partners, you are insured, but only in your capacity as an employer of the partnership's employees.

C. Workers Compensation Law

Workers Compensation Law means the workers or workmen's compensation law and occupational disease law of each state or territory named in Item 3.A. of the Information Page. It includes any amendments to that law which are in effect during the policy period. It does not include any federal workers or workmen's compensation law, any federal occupational disease law or the provisions of any law that provide nonoccupational disability benefits.

D. State

State means any state of the United States of America, and the District of Columbia.

E. Locations

This policy covers all of your workplaces listed in Items 1 or 4 of the Information Page; and it covers all other workplaces in Item 3.A. states unless you have other insurance or are self-insured for such workplaces.

**PART ONE
WORKERS COMPENSATION INSURANCE****A. How This Insurance Applies**

This workers compensation insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. Bodily injury by accident must occur during the policy period.
2. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.

B. We Will Pay

We will pay promptly when due the benefits required of you by the workers compensation law.

C. We Will Defend

We have the right and duty to defend at our expense any claim, proceeding or suit against you for benefits payable by this insurance. We have the right to investigate and settle these claims, proceedings or suits.

We have no duty to defend a claim, proceeding or suit that is not covered by this insurance.

D. We Will Also Pay

We will also pay these costs, in addition to other amounts payable under this insurance, as part of any claim, proceeding or suit we defend:

1. reasonable expenses incurred at our request, but not loss of earnings;
2. premiums for bonds to release attachments and for appeal bonds in bond amounts up to the amount payable under this insurance;
3. litigation costs taxed against you;
4. interest on a judgment as required by law until we offer the amount due under this insurance; and
5. expenses we incur.

E. Other Insurance

We will not pay more than our share of benefits and costs covered by this insurance and other

(Ed. 7-11)

insurance or self-insurance. Subject to any limits of liability that may apply, all shares will be equal until the loss is paid. If any insurance or self-insurance is exhausted, the shares of all remaining insurance will be equal until the loss is paid.

F. **Payments You Must Make**

You are responsible for any payments in excess of the benefits regularly provided by the workers compensation law including those required because:

1. of your serious and willful misconduct;
2. you knowingly employ an employee in violation of law;
3. you fail to comply with a health or safety law or regulation; or
4. you discharge, coerce or otherwise discriminate against any employee in violation of the workers compensation law.

If we make any payments in excess of the benefits regularly provided by the workers compensation law on your behalf, you will reimburse us promptly.

G. **Recovery From Others**

We have your rights, and the rights of persons entitled to the benefits of this insurance, to recover our payments from anyone liable for the injury. You will do everything necessary to protect those rights for us and to help us enforce them.

H. **Statutory Provisions**

These statements apply where they are required by law.

1. As between an injured worker and us, we have notice of the injury when you have notice.
2. Your default or the bankruptcy or insolvency of you or your estate will not relieve us of our duties under this insurance after an injury occurs.
3. We are directly and primarily liable to any person entitled to the benefits payable by this insurance. Those persons may enforce our duties; so may an agency authorized by law. Enforcement may be against us or against you and us.
4. Jurisdiction over you is jurisdiction over us for purposes of the workers compensation law. We are bound by decisions against you under that law, subject to the provisions of this policy that are not in conflict with that law.
5. This insurance conforms to the parts of the

workers compensation law that apply to:

- a. benefits payable by this insurance;
- b. special taxes, payments into security or other special funds, and assessments payable by us under that law.

6. Terms of this insurance that conflict with the workers compensation law are changed by this statement to conform to that law.

Nothing in these paragraphs relieves you of your duties under this policy.

PART TWO

EMPLOYERS LIABILITY INSURANCE

A. **How This Insurance Applies**

This employers liability insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. The bodily injury must arise out of and in the course of the injured employee's employment by you.
2. The employment must be necessary or incidental to your work in a state or territory listed in Item 3.A. of the Information Page.
3. Bodily injury by accident must occur during the policy period.
4. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.
5. If you are sued, the original suit and any related legal actions for damages for bodily injury by accident or by disease must be brought in the United States of America, its territories or possessions, or Canada.

B. **We Will Pay**

We will pay all sums that you legally must pay as damages because of bodily injury to your employees, provided the bodily injury is covered by this Employers Liability Insurance.

The damages we will pay, where recovery is permitted by law, include damages:

1. For which you are liable to a third party by reason of a claim or suit against you by that third party to recover the damages claimed

against such third party as a result of injury to your employee;

2. For care and loss of services; and
3. For consequential bodily injury to a spouse, child, parent, brother or sister of the injured employee; provided that these damages are the direct consequence of bodily injury that arises out of and in the course of the injured employee's employment by you; and
4. Because of bodily injury to your employee that arises out of and in the course of employment, claimed against you in a capacity other than as employer.

C. Exclusions

This insurance does not cover:

1. Liability assumed under a contract. This exclusion does not apply to a warranty that your work will be done in a workmanlike manner;
2. Punitive or exemplary damages because of bodily injury to an employee employed in violation of law;
3. Bodily injury to an employee while employed in violation of law with your actual knowledge or the actual knowledge of any of your executive officers;
4. Any obligation imposed by a workers compensation, occupational disease, unemployment compensation, or disability benefits law, or any similar law;
5. Bodily injury intentionally caused or aggravated by you;
6. Bodily injury occurring outside the United States of America, its territories or possessions, and Canada. This exclusion does not apply to bodily injury to a citizen or resident of the United States of America or Canada who is temporarily outside these countries;
7. Damages arising out of coercion, criticism, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination against or termination of any employee, or any personnel practices, policies, acts or omissions;
8. Bodily injury to any person in work subject to the Longshore and Harbor Workers' Compensation Act (33 USC Sections 901–950), the Non-appropriated Fund Instrumentalities Act (5 USC Sections 8171–8173), the Outer Continental Shelf Lands Act (43 USC Sections 1331–1356a), the Defense Base Act (42 USC Sections 1651–1654), the Federal Coal Mine Safety and Health

Act (30 USC Sections 801-945), any other federal workers or workmen's compensation law or other federal occupational disease law, or any amendments to these laws;

9. Bodily injury to any person in work subject to the Federal Employers' Liability Act (45 USC Sections 51–60), any other federal laws obligating an employer to pay damages to an employee due to bodily injury arising out of or in the course of employment, or any amendments to those laws;
10. Bodily injury to a master or member of the crew of any vessel;
11. Fines or penalties imposed for violation of federal or state law; and
12. Damages payable under the Migrant and Seasonal Agricultural Worker Protection Act (29 USC Sections 1801–1872) and under any other federal law awarding damages for violation of those laws or regulations issued thereunder, and any amendments to those laws.

D. We Will Defend

We have the right and duty to defend, at our expense, any claim, proceeding or suit against you for damages payable by this insurance. We have the right to investigate and settle these claims, proceedings and suits.

We have no duty to defend a claim, proceeding or suit that is not covered by this insurance. We have no duty to defend or continue defending after we have paid our applicable limit of liability under this insurance.

E. We Will Also Pay

We will also pay these costs, in addition to other amounts payable under this insurance, as part of any claim, proceeding, or suit we defend:

1. Reasonable expenses incurred at our request, but not loss of earnings;
2. Premiums for bonds to release attachments and for appeal bonds in bond amounts up to the limit of our liability under this insurance;
3. Litigation costs taxed against you;
4. Interest on a judgment as required by law until we offer the amount due under this insurance; and
5. Expenses we incur.

(Ed. 7-11)

F. Other Insurance

We will not pay more than our share of damages and costs covered by this insurance and other insurance or self-insurance. Subject to any limits of liability that apply, all shares will be equal until the loss is paid. If any insurance or self-insurance is exhausted, the shares of all remaining insurance and self-insurance will be equal until the loss is paid.

G. Limits of Liability

Our liability to pay for damages is limited. Our limits of liability are shown in Item 3.B. of the Information Page. They apply as explained below.

1. **Bodily Injury by Accident.** The limit shown for "bodily injury by accident—each accident" is the most we will pay for all damages covered by this insurance because of bodily injury to one or more employees in any one accident.

A disease is not bodily injury by accident unless it results directly from bodily injury by accident.

2. **Bodily Injury by Disease.** The limit shown for "bodily injury by disease—policy limit" is the most we will pay for all damages covered by this insurance and arising out of bodily injury by disease, regardless of the number of employees who sustain bodily injury by disease. The limit shown for "bodily injury by disease—each employee" is the most we will pay for all damages because of bodily injury by disease to any one employee.

Bodily injury by disease does not include disease that results directly from a bodily injury by accident.

3. We will not pay any claims for damages after we have paid the applicable limit of our liability under this insurance.

H. Recovery From Others

We have your rights to recover our payment from anyone liable for an injury covered by this insurance. You will do everything necessary to protect those rights for us and to help us enforce them.

I. Actions Against Us

There will be no right of action against us under this insurance unless:

1. You have complied with all the terms of this policy; and

2. The amount you owe has been determined with our consent or by actual trial and final judgment.

This insurance does not give anyone the right to add us as a defendant in an action against you to determine your liability. The bankruptcy or insolvency of you or your estate will not relieve us of our obligations under this Part.

PART THREE OTHER STATES INSURANCE

A. How This Insurance Applies

1. This other states insurance applies only if one or more states are shown in Item 3.C. of the Information Page.
2. If you begin work in any one of those states after the effective date of this policy and are not insured or are not self-insured for such work, all provisions of the policy will apply as though that state were listed in Item 3.A. of the Information Page.
3. We will reimburse you for the benefits required by the workers compensation law of that state if we are not permitted to pay the benefits directly to persons entitled to them.
4. If you have work on the effective date of this policy in any state not listed in Item 3.A. of the Information Page, coverage will not be afforded for that state unless we are notified within thirty days.

B. Notice

Tell us at once if you begin work in any state listed in Item 3.C. of the Information Page.

PART FOUR YOUR DUTIES IF INJURY OCCURS

Tell us at once if injury occurs that may be covered by this policy. Your other duties are listed here.

1. Provide for immediate medical and other services required by the workers compensation law.
2. Give us or our agent the names and addresses of the injured persons and of witnesses, and other information we may need.
3. Promptly give us all notices, demands and legal

papers related to the injury, claim, proceeding or suit.

4. Cooperate with us and assist us, as we may request, in the investigation, settlement or defense of any claim, proceeding or suit.
5. Do nothing after an injury occurs that would interfere with our right to recover from others.
6. Do not voluntarily make payments, assume obligations or incur expenses, except at your own cost.

PART FIVE—PREMIUM

A. Our Manuals

All premium for this policy will be determined by our manuals of rules, rates, rating plans and classifications. We may change our manuals and apply the changes to this policy if authorized by law or a governmental agency regulating this insurance.

B. Classifications

Item 4 of the Information Page shows the rate and premium basis for certain business or work classifications. These classifications were assigned based on an estimate of the exposures you would have during the policy period. If your actual exposures are not properly described by those classifications, we will assign proper classifications, rates and premium basis by endorsement to this policy.

C. Remuneration

Premium for each work classification is determined by multiplying a rate times a premium basis. Remuneration is the most common premium basis. This premium basis includes payroll and all other remuneration paid or payable during the policy period for the services of:

1. all your officers and employees engaged in work covered by this policy; and
2. all other persons engaged in work that could make us liable under Part One (Workers Compensation Insurance) of this policy. If you do not have payroll records for these persons, the contract price for their services and materials may be used as the premium basis. This paragraph 2 will not apply if you give us proof that the employers of these persons lawfully secured their workers compensation obligations.

D. Premium Payments

You will pay all premium when due. You will pay the premium even if part or all of a workers compensation law is not valid.

E. Final Premium

The premium shown on the Information Page, schedules, and endorsements is an estimate. The final premium will be determined after this policy ends by using the actual, not the estimated, premium basis and the proper classifications and rates that lawfully apply to the business and work covered by this policy. If the final premium is more than the premium you paid to us, you must pay us the balance. If it is less, we will refund the balance to you. The final premium will not be less than the highest minimum premium for the classifications covered by this policy.

If this policy is canceled, final premium will be determined in the following way unless our manuals provide otherwise:

1. If we cancel, final premium will be calculated pro rata based on the time this policy was in force. Final premium will not be less than the pro rata share of the minimum premium.
2. If you cancel, final premium will be more than pro rata; it will be based on the time this policy was in force, and increased by our short-rate cancellation table and procedure. Final premium will not be less than the minimum premium.

F. Records

You will keep records of information needed to compute premium. You will provide us with copies of those records when we ask for them.

G. Audit

You will let us examine and audit all your records that relate to this policy. These records include ledgers, journals, registers, vouchers, contracts, tax reports, payroll and disbursement records, and programs for storing and retrieving data. We may conduct the audits during regular business hours during the policy period and within three years after the policy period ends. Information developed by audit will be used to determine final premium. Insurance rate service organizations have the same rights we have under this provision.

PART SIX—CONDITIONS**A. Inspection**

We have the right, but are not obliged to inspect your workplaces at any time. Our inspections are not safety inspections. They relate only to the insurability of the workplaces and the premiums to be charged. We may give you reports on the conditions we find. We may also recommend changes. While they may help reduce losses, we do not undertake to perform the duty of any person to provide for the health or safety of your employees or the public. We do not warrant that your workplaces are safe or healthful or that they comply with laws, regulations, codes or standards. Insurance rate service organizations have the same rights we have under this provision.

B. Long Term Policy

If the policy period is longer than one year and sixteen days, all provisions of this policy will apply as though a new policy were issued on each annual anniversary that this policy is in force.

C. Transfer of Your Rights and Duties

Your rights or duties under this policy may not be transferred without our written consent.

If you die and we receive notice within thirty days after your death, we will cover your legal representative as insured.

D. Cancellation

1. You may cancel this policy. You must mail or deliver advance written notice to us stating when the cancellation is to take effect.
2. We may cancel this policy. We must mail or deliver to you not less than ten days advance written notice stating when the cancellation is to take effect. Mailing that notice to you at your mailing address shown in Item 1 of the Information Page will be sufficient to prove notice.
3. The policy period will end on the day and hour stated in the cancellation notice.
4. Any of these provisions that conflict with a law that controls the cancellation of the insurance in this policy is changed by this statement to comply with the law.

E. Sole Representative

The insured first named in Item 1 of the Information Page will act on behalf of all insureds to change this policy, receive return premium, and give or receive notice of cancellation.

LONGSHORE AND HARBOR WORKERS' COMPENSATION ACT COVERAGE ENDORSEMENT

This endorsement applies only to work subject to the Longshore and Harbor Workers' Compensation Act in a state shown in the Schedule. The policy applies to that work as though that state were listed in Item 3.A. of the Information Page.

General Section C. **Workers' Compensation Law** is replaced by the following:

C. **Workers' Compensation Law**

Workers' Compensation Law means the workers or workmen's compensation law and occupational disease law of each state or territory named in Item 3.A. of the Information Page and the Longshore and Harbor Workers' Compensation Act (33 USC Sections 901-950). It includes any amendments to those laws that are in effect during the policy period. It does not include any other federal workers or workmen's compensation law, other federal occupational disease law or the provisions of any law that provide nonoccupational disability benefits.

Part Two (Employers Liability Insurance), C. Exclusions., exclusion 8, does not apply to work subject to the Longshore and Harbor Workers' Compensation Act.

This endorsement does not apply to work subject to the Defense Base Act, the Outer Continental Shelf Lands Act, or the Nonappropriated Fund Instrumentalities Act.

Schedule

<u>State</u>	<u>Longshore and Harbor Workers' Compensation Act Coverage Percentage</u>
KS	56
MO	51

The rates for classifications with code numbers not followed by the letter "F" are rates for work not ordinarily subject to the Longshore and Harbor Workers' Compensation Act. If this policy covers work under such classifications, and if the work is subject to the Longshore and Harbor Workers' Compensation Act, those non-F classification rates will be increased by the Longshore and Harbor Workers' Compensation Act Coverage Percentage shown in the Schedule.

DESIGNATED WORKPLACES EXCLUSION ENDORSEMENT

The policy does not cover work conducted at or from

ALL WRAP-UP INSURANCE PROGRAMS UNDER WHICH THE INSURED IS COVERED.

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective

Policy No.

Endorsement No.

Insured

Premium \$

Insurance Company

Countersigned By _____

WC 00 03 02

(Ed. 4-84)

SOLE PROPRIETORS, PARTNERS, OFFICERS AND OTHERS COVERAGE ENDORSEMENT

An election was made by or on behalf of each person described in the Schedule to be subject to the workers compensation law of the state named in the Schedule. The premium basis for the policy includes the remuneration of such persons.

Schedule

PERSONS**STATE**

Sole Proprietor:

Partners:

Officers:

ALL OFFICERS

Others:

VOLUNTARY COMPENSATION AND EMPLOYERS LIABILITY COVERAGE ENDORSEMENT

This endorsement adds Voluntary Compensation Insurance to the policy.

A. How This Insurance Applies

This insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. The bodily injury must be sustained by an employee included in the group of employees described in the Schedule.
2. The bodily injury must arise out of and in the course of employment necessary or incidental to work in a state listed in the Schedule.
3. The bodily injury must occur in the United States of America, its territories or possessions, or Canada, and may occur elsewhere if the employee is a United States or Canadian citizen temporarily away from those places.
4. Bodily injury by accident must occur during the policy period.
5. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.

B. We Will Pay

We will pay an amount equal to the benefits that would be required of you if you and your employees described in the Schedule were subject to the workers compensation law shown in the Schedule. We will pay those amounts to the persons who would be entitled to them under the law.

C. Exclusions

This insurance does not cover:

1. any obligation imposed by a workers compensation or occupational disease law, or any similar law.
2. bodily injury intentionally caused or aggravated by you.

D. Before We Pay

Before we pay benefits to the persons entitled to them, they must:

1. Release you and us, in writing, of all responsibility for the injury or death.
2. Transfer to us their right to recover from others who may be responsible for the injury or death.
3. Cooperate with us and do everything necessary to enable us to enforce the right to recover from others.

If the persons entitled to the benefits of this insurance fail to do those things, our duty to pay ends at once. If they claim damages from you or from us for the injury or death, our duty to pay ends at once.

E. Recovery From Others

If we make a recovery from others, we will keep an amount equal to our expenses of recovery and the benefits we paid. We will pay the balance to the persons entitled to it. If the persons entitled to the benefits of this insurance make a recovery from others, they must reimburse us for the benefits we paid them.

F. Employers Liability Insurance

Part Two (Employers Liability Insurance) applies to bodily injury covered by this endorsement as though the State of Employment shown in the Schedule were shown in Item 3.A. of the Information Page.

(Ed. 8-91)

Schedule

Employees

ALL OFFICERS AND EMPLOYEES NOT
SUBJECT TO THE WORKERS
COMPENSATION LAW.

KS
MO

State of Employment

Designated Workers
Compensation Law

STATE WHERE THE
INJURY TAKES
PLACE. (EXCLUDING
WISCONSIN)

WAIVER OF OUR RIGHT TO RECOVER FROM OTHERS ENDORSEMENT

We have the right to recover our payments from anyone liable for an injury covered by this policy. We will not enforce our right against the person or organization named in the Schedule. (This agreement applies only to the extent that you perform work under a written contract that requires you to obtain this agreement from us.)

This agreement shall not operate directly or indirectly to benefit anyone not named in the Schedule.

Schedule

ALL PERSONS AND/OR ORGANIZATIONS THAT ARE REQUIRED BY WRITTEN CONTRACT OR AGREEMENT WITH THE INSURED, EXECUTED PRIOR TO THE ACCIDENT OR LOSS, THAT WAIVER OF SUBROGATION BE PROVIDED UNDER THIS POLICY FOR WORK PERFORMED BY YOU FOR THAT PERSON AND/OR ORGANIZATION

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective

Policy No.

Endorsement No.

Insured

Premium \$

Insurance Company

Countersigned By _____

ANNIVERSARY RATING DATE ENDORSEMENT

The premium and rates for this policy, and the experience rating modification factor, if any, may change on your anniversary rating date shown in the Schedule.

Schedule

Anniversary Rating Date

09/30**KS****09/30****MO**

EXPERIENCE RATING MODIFICATION FACTOR ENDORSEMENT

The premium for the policy will be adjusted by an experience rating modification factor. The factor was not available when the policy was issued. The factor, if any, shown on the Information Page is an estimate. We will issue an endorsement to show the proper factor, if different from the factor shown, when it is calculated.

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective

Policy No.

Endorsement No.

Insured

Premium \$

Insurance Company

Countersigned By _____

WC 00 04 03

(Ed. 04-84)

PENDING RATE CHANGE ENDORSEMENT

A rate change filing is being considered by the proper regulatory authority. The filing may result in rates different from the rates shown on the policy. If it does, we will issue an endorsement to show the new rates and their effective date.

If only one state is shown in Item 3.A. of the Information Page, this endorsement applies to that state. If more than one state is shown there, this endorsement applies only in the state shown in the Schedule.

Schedule

State
KS

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.
(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective
Insured
Insurance Company

Policy No.

Endorsement No.
Premium \$

Countersigned By _____

PREMIUM DISCOUNT ENDORSEMENT

The premium for this policy and the policies, if any, listed in Item 3 of the Schedule may be eligible for a discount. This endorsement shows your estimated discount in Items 1 or 2 of the Schedule. The final calculation of premium discount will be determined by our manuals and your premium basis as determined by audit. Premium subject to retrospective rating is not subject to premium discount.

Schedule

1. State	Estimated Eligible Premium			
	First \$10,000	Next \$190,000	Next \$1,550,000	\$ 46,949
				Balance
KS	0	.091	.113	.123
MO	0	.091	.113	.123

2. Average percentage discount: 7.20 %

3. Other policies:
TBD

4. If there are no entries in Items 1, 2 and 3 of the Schedule, see the Premium Discount Endorsement attached to your policy number:

NOTIFICATION OF CHANGE IN OWNERSHIP ENDORSEMENT

Experience rating is mandatory for all eligible insureds. The experience rating modification factor, if any, applicable to this policy, may change if there is a change in your ownership or in that of one or more of the entities eligible to be combined with you for experience rating purposes. Change in ownership includes sales, purchases, other transfers, mergers, consolidations, dissolutions, formations of a new entity and other changes provided for in the applicable experience rating plan manual.

You must report any change in ownership to us in writing within 90 days of such change. Failure to report such changes within this period may result in revision of the experience rating modification factor used to determine your premium.

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective

Policy No.

Endorsement No.

Insured

Premium \$

Insurance Company

Countersigned By _____

WC 00 04 14

(Ed. 07-90)

PREMIUM DUE DATE ENDORSEMENT

This endorsement is used to amend:

Section D. of Part Five of the policy is replaced by this provision.

**PART FIVE
PREMIUM**

D. **Premium** is amended to read:

You will pay all premium when due. You will pay the premium even if part or all of a workers compensation law is not valid. **The due date for audit and retrospective premiums is the date of the billing.**

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.
(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective **06-30-13** Policy No. **WC 3707145-11**

Endorsement No.

Insured **HUNT MIDWEST ENTERPRISES, INC.**

Premium \$ **INCL.**

Insurance Company **ZURICH AMERICAN INSURANCE COMPANY**

Countersigned By _____

CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) PREMIUM ENDORSEMENT

This endorsement is notification that your insurance carrier is charging premium to cover the losses that may occur in the event of a Catastrophe (other than Certified Acts of Terrorism) as that term is defined below. Your policy provides coverage for workers compensation losses caused by a Catastrophe (other than Certified Acts of Terrorism). This premium charge does not provide funding for Certified Acts of Terrorism contemplated under the Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement (WC 00 04 22 A), attached to this policy.

For purposes of this endorsement, the following definitions apply:

- Catastrophe (other than Certified Acts of Terrorism): Any single event, resulting from an Earthquake, Noncertified Act of Terrorism, or Catastrophic Industrial Accident, which results in aggregate workers compensation losses in excess of \$50 million.
- Earthquake: The shaking and vibration at the surface of the earth resulting from underground movement along a fault plane or from volcanic activity.
- Noncertified Act of Terrorism: An event that is not certified as an Act of Terrorism by the Secretary of Treasury pursuant to the Terrorism Risk Insurance Act of 2002 (as amended) but that meets all of the following criteria:
 - a. It is an act that is violent or dangerous to human life, property, or infrastructure;
 - b. The act results in damage within the United States, or outside of the United States in the case of the premises of United States missions or air carriers or vessels as those terms are defined in the Terrorism Risk Insurance Act of 2002 (as amended); and
 - c. It is an act that has 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.
- Catastrophic Industrial Accident: A chemical release, large explosion, or small blast that is localized in nature and affects workers in a small perimeter the size of a building.

The premium charge for the coverage your policy provides for workers compensation losses caused by a Catastrophe (other than Certified Acts of Terrorism) is shown in Item 4 of the Information Page or in the Schedule below.

Schedule			
State	Rate	Premium	
KS	. 02	\$	0

FOREIGN TERRORISM PREMIUM ENDORSEMENT

This endorsement is notification that your insurance carrier is charging premium for losses that may occur in the event of an act of foreign terrorism.

Your policy provides coverage for workers compensation losses caused by acts of foreign terrorism, including workers compensation benefit obligations dictated by state law. Coverage for such losses is still subject to all terms, definitions, exclusions, and conditions in your policy, and any applicable federal and/or state laws, rules, or regulations.

For purposes of this endorsement, an "act of foreign terrorism" is defined as:

- a. Any act that is violent or dangerous to human life, property or infrastructure; and
- b. The act has been committed by an individual or individuals acting on behalf of any foreign person or foreign interest, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

The premium charge for the coverage your policy provides for workers compensation losses caused by an act of foreign terrorism is shown in Item 4 of the Information Page or in the Schedule below.

Schedule

<u>State</u>	<u>Rate per \$100 of payroll</u>
KS	. 02

KANSAS FINAL PREMIUM ENDORSEMENT

This endorsement changes how the final premium is determined. The change applies only to the premium charged because Kansas is shown in Item 3.A. of the Information Page

- Kansas final premium will not be less than the highest minimum premium for the classifications covered by this policy unless there are two or more classifications covered and the highest rated classification has less than \$500 payroll.
- When this occurs the final premium will not be less than one-half of the sum of the two highest minimum premiums for any classifications covered by the policy other than Clerical Office and Salespersons.
- When the highest rated classification has less than \$500 payroll and Standard Exception classifications are the only classifications showing payrolls, the final premium will not be less than the minimum premium for the classification showing the highest payroll.
- Final premium for a multiple state policy will be that of the state with the single highest minimum premium, even if that state is on an "if any" basis. If two or more states have the same highest minimum premium, the minimum premium is determined by the state with the largest amount of standard premium.
- Minimum premium is subject to final adjustment at audit and will be determined only on the basis of the classifications developing premium.
- If the final earned premium is less than the minimum premium determined at audit, then that minimum premium must be charged.
- If no classification develops premium, the final premium shall be a flat charge of \$200.

KANSAS CANCELATION AND NONRENEWAL ENDORSEMENT

This endorsement applies only to the insurance provided by the policy because Kansas is shown in Item 3.A. of the Information Page.

The **Cancellation** Condition of the policy is replaced by these two Conditions:

CANCELATION

1. You may cancel this policy. You will mail or deliver advance written notice to us stating when the cancellation is to take effect.
2. We may cancel this policy. If we cancel because you fail to pay all premium when due, we will mail or deliver to you not less than 10 days advance written notice stating when the cancellation is to take effect. If we cancel for any other reason, we will mail or deliver to you not less than 30 days advance written notice stating when the cancellation is to take effect. Mailing notice to you at your last known address will be sufficient to prove notice.
3. If this policy has been in effect for 90 days or more, we may cancel only for one of the following reasons:
 - a. nonpayment of premium;
 - b. the policy was issued because of a material misrepresentation;
 - c. you violated any of the material terms and conditions of the policy;
 - d. there are unfavorable underwriting factors, specific to you, that were not present when the policy took effect;
 - e. the Commissioner has determined that our continuation of coverage could place us in a hazardous financial condition or in violation of the laws of Kansas; or
 - f. the Commissioner has determined that we no longer have adequate reinsurance to meet our needs.
4. Our notice of cancellation will state our reasons for canceling.
5. The policy period will end on the day and hour stated in the cancellation notice.

Nonrenewal

1. We may elect not to renew the policy. We will mail to you not less than 60 days advance written notice when the nonrenewal will take effect. Mailing that notice to you at your mailing address shown in Item 1 of the Information Page will be sufficient to prove notice.
2. Our notice of nonrenewal will state our reasons for not renewing.

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective

Policy No.

Endorsement No.

Insured

Premium \$

Insurance Company

Countersigned By _____

WC 15 06 01 A

(Ed. 01-87)

Copyright 1986 National Council on Compensation Insurance.

MISSOURI CONTRACTING CLASSIFICATION PREMIUM ADJUSTMENT ENDORSEMENT

The premium for the policy may be adjusted by a Missouri Contracting Classification Premium Adjustment factor. The factor was not available when the policy was issued. If you qualify, we will issue an endorsement to show the premium adjustment factor after it is calculated.

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective

Policy No.

Endorsement No.

Insured

Premium \$

Insurance Company

Countersigned By _____

WC 24 04 01

(Ed. 1-90)

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MISSOURI EMPLOYER PAID MEDICAL ENDORSEMENT

This endorsement applies only to the insurance provided by the policy because Missouri is shown in Item 3.A. of the Information Page.

As a Missouri employer, you have the right, as provided by Section 287.957 of the Revised Statutes of Missouri, to have medical-only claims that do not exceed \$1,000 excluded from your experience modification calculation. This will only be allowed when you pay all of the employee-s medical costs, there is no lost time from the employment, other than the first three days or less of disability and no claim is filed. You still must report all injuries, regardless of the dollar amount, to the Division of Workers- Compensation and to us.

However, it should be noted that if, at any time, the medical expenses that are paid out-of-pocket due to a particular injury should ever exceed \$1,000 in the aggregate, and/or the employee misses more than three days from work due to the injury, then this injury must be reported to us as a claim. We will pay the full amount of the claim, which includes any reimbursements due to you for past medical expenses incurred by you for this particular claim. As a result, the total amount of losses incurred by us due to this claim will be included in your experience modification calculation.

MISSOURI CANCELATION AND NONRENEWAL ENDORSEMENT

This endorsement applies only to the insurance provided by the policy because Missouri is shown in Item **3.A.** of the Information Page.

The **Cancellation** Condition of the policy is replaced by the following:

Cancellation

1. You may cancel this policy. You will mail or deliver advance written notice to us, stating when the cancellation is to take effect.
2. We may cancel this policy. We will mail or deliver to you not less than 60 days advance written notice stating when the cancellation is to take effect and our reason for cancellation. Proof of mailing of this notice to you at your mailing address shown in Item 1 of the Information Page will be sufficient to prove notice.
3. The 60-day notice requirement does not apply where cancellation is based on one or more of the following reasons:
 - a. nonpayment of premium;
 - b. fraud or material misrepresentation affecting the policy or in the presentation of a claim under the policy;
 - c. a violation of policy terms;
 - d. changes in conditions after the effective date of the policy materially increasing the hazards originally insured;
 - e. our insolvency;
 - f. our involuntary loss of reinsurance for the policy.
4. The policy period will end on the day and hour stated in the cancellation notice.

Nonrenewal

1. We may elect not to renew the policy. We will mail to you not less than 60 days advance written notice stating when the nonrenewal will take effect and our reason for nonrenewal. Proof of mailing of this notice to you at your mailing address shown in Item 1 of the Information Page will be sufficient to prove notice.
2. If we fail to provide the notice of nonrenewal as required, the policy will still terminate on its expiration date if:
 - a. we show you our willingness to renew the policy but you notify us or the agent or broker who procured this policy that you do not want the policy renewed; or
 - b. you fail to pay all premiums when due; or
 - c. you obtain other insurance as a replacement of the policy.

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.
(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective

Policy No.

Endorsement No.

Insured

Premium \$

Insurance Company

Countersigned By _____

WC 24 06 01 B**(Ed. 01-96)**

MISSOURI AMENDATORY ENDORSEMENT

This endorsement applies only to the insurance provided by the policy because Missouri is shown in Item 3.A. of the Information Page.

Section G., **Audit**, of Part Five (Premium) of the policy is replaced by the following:

G. Audit

You will let us examine and audit all your records that relate to this policy during regular business hours during and after the policy period ends. These records include ledgers, journals, registers, vouchers, contracts, tax reports, payroll and disbursement records, and programs for storing and retrieving data. Information developed by audit will be used to determine final premium. Insurance rate service organizations have the same rights we have under this provision.

Audits shall be completed, billed, and premiums returned within 120 days of policy expiration or cancellation. This standard of 120 days shall not be applicable if:

1. A delay is caused by your failure to respond to reasonable audit requests provided that the requests are timely and adequately documented; or
2. A delay is by the mutual agreement of you and us provided that the agreement is adequately documented.

If you or we have any objection to the results of any audit, you or we shall have up to three years from the date of expiration or cancellation of this policy in which to send a written notice demanding a reconsideration of the audit. The written notice shall be based upon sufficiently clear and specific facts as to why the audit should be reconsidered.



Privacy Notice

We Take Important Steps to Protect the Personal Information We Collect About You

Dear Customer:

rev October 2011

We care about your privacy. That is why we believe in your right to know what nonpublic personal information we collect about you and what we do with that information. This Privacy Notice describes the nonpublic personal information we collect about you and how we handle the information as it relates to individuals who either own or are covered by insurance we issue, or who use other financial products or services we provide.

Overview	UNDERSTANDING HOW WE USE YOUR PERSONAL INFORMATION
Why are you receiving this Notice?	Financial institutions, which include the Company, choose how they share your personal nonpublic information. Federal and state law gives consumers the right to limit some but not all sharing of that information. Federal law also requires us to tell you how we collect, share and safeguard your nonpublic personal information. You are receiving this Privacy Notice because our records show either that you are the owner of an insurance policy or you are (or are authorized to act on behalf of) a current insured, future beneficiary and/or claimant under a policy, product or services issued by the Company.
What types of Information do we collect?	<p>The types of nonpublic personal information we collect and share depend on the product or service you have with us. For example, this information can include:</p> <ul style="list-style-type: none">• Information about you we receive from you on applications or other forms, such as your name, address, telephone number, date of birth, your social security number, employment information, information about your income, medical information;• Information about your transactions with the Company and its affiliates;• Information about your claims history;• Data from insurance support organizations, government agencies, insurance information sharing bureaus;• Property information and similar data about you or your property; and• Information we receive from a consumer reporting agency, such as a credit report. <p>When your relationship with us ends, we may continue to share information about you as described in this Privacy Notice.</p>
What do we do with the nonpublic personal information we collect?	WE SHARE YOUR NONPUBLIC PERSONAL INFORMATION IN THE COURSE OF SUPPORTING YOUR INSURANCE COVERAGE OR NON-INSURANCE PRODUCTS OR SERVICES, AS AUTHORIZED BY LAW, OR WITH YOUR CONSENT. THIS INCLUDES SHARING, AS PERMITTED BY LAW, YOUR NONPUBLIC PERSONAL INFORMATION WITH AFFILIATED PARTIES AND NONAFFILIATED THIRD PARTIES, AS APPLICABLE, IN THE COURSE OF SUPPORTING YOUR INSURANCE COVERAGE OR NON-INSURANCE PRODUCTS. IN THE SECTION BELOW, WE LIST THE REASONS WE CAN SHARE YOUR NONPUBLIC PERSONAL INFORMATION, WHETHER WE ACTUALLY SHARE YOUR NONPUBLIC PERSONAL INFORMATION, AND WHETHER YOU CAN OPT OUT OF THIS SHARING (OR IF YOU ARE A RESIDENT OF VERMONT, WHETHER YOU HAVE THE RIGHT TO OPT IN TO ALLOWING THIS SHARING).

Reasons we may share your personal information	Does Company Share?	Can you opt out of this sharing or limit this sharing or is your authorization required for this sharing? [For residents of Vermont: Do you have the right to opt in to allow this sharing?]
For our everyday business purposes – to affiliates and non-affiliates to process your transactions, administer insurance coverage, products or services, maintain your account and report to credit bureaus	Yes	No
For our marketing purposes or for joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – transaction and experience information	Yes	No
For our affiliates' everyday business purposes – creditworthiness	No	No
For our affiliates to market to you	Yes	No
For non-affiliates to market to you	No	We don't share

Collecting and safeguarding information	
How often does the Company notify me about their practices?	We must notify you about our sharing practices when you receive your policy, open an account or purchase a service, and each year while you are a customer, or when significant or legal changes require a revision.
Why and how does the Company collect my nonpublic personal information?	<p>We collect nonpublic personal information when you apply for insurance or file an insurance claim to help us provide you with our insurance products and services, and determine your insurability or other eligibility. We may also ask you and others for information to help us verify your identity in order to prevent money laundering and terrorism. We collect personal information from:</p> <ul style="list-style-type: none"> • Applications, forms and telephone, web site or written contact with you. This information can include social security number, driver's license number and income. • Your transaction(s) with us, our affiliates and other non-affiliated third parties. Transactional information includes such things as your insurance coverage, premiums, claims and payment history. Non-affiliated third parties may include appraisers, investigators, insurance companies, etc. • Information from physicians, hospitals and other medical providers. We collect this information only in connection with the issuance of individual or group insurance policies on your life or health, and with the processing and adjustment of claims under that insurance. <p>Information in a report prepared by an insurance support organization may be retained by that organization and provided to others.</p>
What nonpublic personal information does the Company disclose?	We may provide to an affiliated or non-affiliated party the same nonpublic personal information listed above in the section entitled, "What information do we collect?"
How does the Company safeguard my nonpublic personal information?	Employees who have access to your nonpublic personal information are required to maintain and protect the confidentiality of that information. Access to your personal information may be needed to conduct business on your behalf or to service your insurance coverage. In addition, we maintain physical, electronic and procedural measures to protect your personal information in compliance with applicable laws and regulatory standards.

FOR RESIDENTS OF ARIZONA, CALIFORNIA, CONNECTICUT, GEORGIA, ILLINOIS, MAINE, MASSACHUSETTS, MINNESOTA, MONTANA, NEW JERSEY, NEVADA, NORTH CAROLINA, NORTH DAKOTA, OHIO OR VIRGINIA:

You have the following individual rights under state law:

Except for certain documents related to claims and lawsuits, you have the right to access the recorded personal information that we have collected about you which we reasonably can locate and retrieve. To access your recorded personal information you must submit a written request reasonably describing the information you seek, and send your written request to: Privacy Office via mail (Zurich — Privacy Office, 1400 American Lane, T2 FL16, Schaumburg, IL 60196) or via email at privacy.office@zurichna.com. If you would like a copy of your recorded personal information that we reasonably can locate and retrieve, we may charge you a reasonable fee to cover the costs incurred in providing you a copy of the recorded information. If you request medical records, we may elect to supply that information to you through your designated medical professional. We may also direct you to a consumer reporting agency to obtain certain consumer report information.

Generally, most of the recorded nonpublic personal information we collect about you and have in our possession is from policy applications or enrollment forms you submit to obtain our products and services, and is reflected in your statements and other documentation you receive from us. If you believe that the personal information we have about you in our records is incomplete or inaccurate, please let us know at once in writing, and we will investigate and correct any errors we find.

You also have the right to request the correction, amendment, or deletion of recorded personal information about you that we have in our possession. You must make your request in writing and send your written request to: Privacy Office via mail (Zurich — Privacy Office, 1400 American Lane, T2 FL16, Schaumburg, IL 60196) or via email at privacy.office@zurichna.com.

FOR HEALTH INSURANCE POLICIES ISSUED IN NEVADA:

If you wish to make a complaint or an inquiry concerning your health insurance policy, you may contact the Nevada Department of Business and Industry, Division of Insurance by calling (toll-free) (888) 872-3234. The hours of operation of the Division are Monday through Friday from 8 a.m. until 5 p.m., Pacific Standard Time.

Key words and phrases	TERMS YOU SHOULD KNOW
Definitions	
Everyday business purposes	The actions necessary for financial companies like the Company to conduct business and manage customer accounts, such as: <ul style="list-style-type: none">• Processing transactions, mailing and auditing services• Administering insurance coverage, product, services or claims• Providing information to credit bureaus• Protecting against fraud• Responding to court/governmental orders or subpoenas and legal investigations• Responding to insurance regulatory authorities
Affiliates	Financial or nonfinancial companies related by common ownership or control. <ul style="list-style-type: none">• <i>Company affiliates include insurance and non-insurance companies under common ownership with the Company and that provide insurance and non-insurance products or services.</i>
Non-affiliates	Financial or nonfinancial companies not related by common ownership or control. We do not rent or sell your nonpublic personal information. However, we may share your information with companies that we hire to perform business services for us, such as data processing, computer software maintenance and development, and transaction processing. When we disclose information to others to perform these services, they are required to take appropriate steps to protect this information and use it only for purposes of performing the business services. <ul style="list-style-type: none">• <i>Company does not share information with non-affiliates to market to you.</i>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">• <i>Company does not jointly market.</i>

Changes to this Privacy Notice; contact us

We may change the policies, standards and procedures described in this Notice at any time to comply with applicable laws and/or to conform to our current business practices. We will notify you of material changes.

If you have any questions about your contract with us, you should contact your agent.

If you have questions specific to our Privacy Notice, contact our Privacy Office via mail (Zurich – Privacy Office, 1400 American Lane, T2 FL16, Schaumburg, IL 60196) or via email at privacy.office@zurichna.com.

This Privacy Notice is sent on behalf of the following affiliated companies:

American Guarantee and Liability Insurance Company, American Zurich Insurance Company, Assurance Company of America, Colonial American Casualty and Surety Company, Empire Fire & Marine Insurance Company, Empire Indemnity Insurance Company, The Fidelity and Deposit Company of Maryland, Maryland Casualty Company, Northern Insurance Company of New York, Steadfast Insurance Company, Universal Underwriters Insurance Company, Universal Underwriters of Texas Insurance Company, Zurich American Insurance Company, Zurich American Insurance Company of Illinois, The Zurich Services Corporation (hereinafter individually and collectively referred to as "Company"). This Privacy Notice applies to insurance products underwritten by or administered by the Company.

Workers Compensation and Employers Liability Insurance Policy



ZURICH AMERICAN INSURANCE COMPANY

A stock insurance company

A member company of Zurich North America

Administrative office:

Zurich Towers

1400 American Lane

Schaumburg, Illinois 60195-1056

Insured

HUNT MIDWEST ENTERPRISES, INC.
8300 N.E. UNDERGROUND DR.
KANSAS CITY MO 64161-9736

Producer

LOCKTON COMPANIES LLC
444 W 47TH ST STE 900
KANSAS CITY MO 64112-1906

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).

A handwritten signature in cursive script that reads 'Nancy D. Mueller'.

President

A handwritten signature in cursive script that reads 'Dan E. Kennedy'.

Secretary

Insurance for this coverage part provided by:
ZURICH AMERICAN INSURANCE COMPANY

This endorsement changes the insurance as is afforded by the policy relating to the following:

Named Insured
HUNT MIDWEST ENTERPRISES, INC.

Policy Number
WC 3707145-11

DAYS CANCELLATION/NON-RENEWAL NOTICE

WORKERS COMPENSATION AND EMPLOYERS LIABILITY
INSURANCE POLICY

DAYS CANCELLATION/NON-RENEWAL NOTICE

PART SIX - CONDITIONS, PARAGRAPH D.2. IS REPLACED BY THE FOLLOWING:

D. CANCELLATION

2. WE MAY CANCEL THIS POLICY. WE MUST MAIL OR DELIVER TO YOU NOT LESS THAN 60 DAYS ADVANCE WRITTEN NOTICE STATING WHEN THE CANCELLATION IS TO TAKE EFFECT EXCEPT FOR CANCELLATION FOR NON PAYMENT OF PREMIUM. IF WE CANCEL THIS POLICY FOR NON-PAYMENT OF PREMIUM WE MUST MAIL OR DELIVER TO YOU NOT LESS THAN 10 DAYS ADVANCE WRITTEN NOTICE. MAILING THAT NOTICE TO YOU AT YOUR MAILING ADDRESS SHOWN IN ITEM 1 OF THE INFORMATION PAGE WILL BE SUFFICIENT TO PROVE NOTICE.

PART SIX - CONDITIONS, PARAGRAPH F. IS ADDED

F. NON-RENEWAL NOTICE

WE WILL MAIL OR DELIVER TO YOU NOT LESS THEN 90 DAYS ADVANCE WRITTEN NOTICE OF OUR INTENTION TO NON-RENEW THIS POLICY. MAILING THAT NOTICE TO YOU AT YOUR MAILING ADDRESS SHOWN IN ITEM 1 OF THE INFORMATION

HUNT MIDWEST ENTERPRISES, INC.
8300 N.E. UNDERGROUND DR.
KANSAS CITY MO 64161-9736

**CONTRACTING CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM WORKERS COMPENSATION PREMIUM
CREDIT APPLICATION**

The Contracting Classification Premium Adjustment Program is applicable to qualifying employers engaged in contracting operations.

A special premium calculation, which may result in a premium credit for you, will be based on average hourly pay rates for each classification of contracting operations. In order that your premium may be correctly established, please return the completed premium credit application, as set out on the reverse side of this letter, to the:

For all applications except Hawaii:

National Council on Compensation Insurance, Inc.
Customer Service Center
901 Peninsula Corporate Circle
Boca Raton, Florida 33487-1362

For Hawaii applications only:

National Council on Compensation Insurance, Inc.
Hawaii Service Center
1001 Bishop Street, Suite 1550
Honolulu, HI 96813

NCCI will advise us of any premium credit applicable.

If NCCI does not receive this application within 180 days after policy inception, your premium calculation will not reflect any possible premium credit.

For each applicable classification (both contracting and non-contracting) covering your company's operations in the state that this credit is being applied for (please note that each state that offers this credit requires a separate application), report the total payroll (excluding overtime premium pay, pay in excess of payroll amount charged to partners and sole proprietors as shown on the state rate pages, as well as the entire pay for any exempt sole proprietor, partner, or officer), and the corresponding total number of hours worked for the third calendar quarter (July, August, September) of the year preceding your anniversary rating date.

Note #1: If you did not engage in contracting operations during the third quarter, the requested information to be provided should, then, be for the last complete calendar quarter prior to the anniversary rating date of your workers compensation policy.

Note #2: If you are a new business (no prior operations), submit the requested information for the first complete calendar quarter following the anniversary rating date of your workers compensation policy when available.

Note #3: In the absence of specific records for salaried employees, you should assume that each individual worked forty (40) hours per week.

Note #4: In absence of specific anniversary rating date being supplied on application, it will be assumed that the policy effective date is the same as the anniversary rating date.

Please preserve your anniversary rating date and payroll records that formed the basis for this declaration, because we will be required to verify the reported information in order for any premium credit to be applied.

Thank you for your cooperation.

Sincerely,

INSURED: HUNT MIDWEST ENTERPRISES, INC.

MO

ANNIVERSARY RATING
DATE (as defined in
NCCI's *Basic Manual*) 09 -30

CARRIER: ZURICH AMERICAN INSURANCE COMPANY

CLASSIFICATION	CODE	TOTAL WAGES PAID	TOTAL HOURS WORKED
Example: Electrical Wiring	5190	\$8,000	520
Non-Contracting Classifications:			

Complete Calendar Quarter (please circle one):

1st (1/1–3/31)	2nd (4/1–6/30)
3rd (7/1–9/30)	4th (10/1–12/31)

Calendar Year: _____

SIGNATURE: _____ **POSITION:** _____ **DATE:** _____

EMPLOYER NOTICE

From the Missouri Division of Workers' Compensation

How much money and time did your company lose last year due to work place accidents and injuries? Have you ever wondered what you could do to minimize or control these costs? Well there is a way. **SAFETY PAYS.**

The Missouri Workers' Safety Program can help you identify ways to control your workers' compensation costs. Our experienced safety professionals will work with you and your insurance carrier to minimize your costs associated with work place accidents and injuries.

For more information about controlling your workers' compensation costs contact:

The Missouri Workers' Safety Program

PO Box 58

Jefferson City, MO 65102

Phone: (573) 526-3504

E-mail ckoetting2@central.dolir.state.mo.us or

llawson@dolir.state.mo.us



**SAVE MONEY ON
WORKERS' COMP**

The Missouri Workers' Safety Program is a free service to Missouri employers.

The only goal of the program is to help employers control their costs related to Workers' Compensation.

Any information obtained is confidential and will not be released to any other entity without your permission.

Advisory notice to policyholders regarding the U.S. Treasury Department's Office of Foreign Assets Control ('OFAC') regulations

No coverage is provided by this policyholder notice nor can it be construed to replace any provisions of your policy. You should read your policy and review your declarations page for complete information on the coverages you are provided.

This notice provides information concerning possible impact on your insurance coverage due to directives issued by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC").

Please read this Notice carefully.

OFAC administers and enforces sanctions policy based on Presidential declarations of "national emergency". OFAC has identified and listed numerous:

- Foreign agents;
- Front organizations;
- Terrorists;
- Terrorist organizations; and
- Narcotics traffickers;

as "Specially Designated Nationals and Blocked Persons." This list can be located on the United States Treasury's web site - <http://www.treasury.gov/about/organizational-structure/offices/Pages/Office-of-Foreign-Assets-Control.aspx>.

In accordance with OFAC regulations, if it is determined that you or any other insured, or any person or entity claiming the benefits of this insurance has violated U.S. sanctions law or is a Specially Designated National and Blocked Person, as identified by OFAC, this insurance will be considered a blocked or frozen contract and all provisions of this insurance are immediately subject to OFAC restrictions. When an insurance policy is considered to be such a blocked or frozen contract, no payments or premium refunds may be made without authorization from OFAC. Other limitations on premiums and payments also apply.