

06-0883-00
TWIN CITY GROUP
4500 PARK GLEN RD STE 400
MINNEAPOLIS MN 55416-4892

Auto-Owners **INSURANCE**

LIFE • HOME • CAR • BUSINESS

PO BOX 30660 • LANSING, MI 48909-8160

Agency phone: 952-924-6900

05-04-2023

Auto-Owners Insurance Company

COTE FAMILY COMPANIES
23611 S WOODWARD AVE
NISSWA MN 56468-9472

You can view your policy or change your paperless options at any time online at www.auto-owners.com .
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RE: Policy 224706-08546030-23

Thank you for selecting Auto-Owners Insurance Group to serve your insurance needs! Feel free to contact your independent Auto-Owners agent with questions you may have. If you have questions your agent is unable to answer, please contact us at 517.323.1200.

Auto-Owners and its affiliate companies offer a full complement of policies, each of which has its own eligibility requirements, coverages and rates. Please take this opportunity to review your insurance needs with your Auto-Owners agent, and discuss which company and program may be most appropriate for you.

Auto-Owners Insurance Company was formed in 1916. Our A++ (Superior) rating by A.M. Best Company signifies that we have the financial strength to provide the insurance protection you need. The Auto-Owners Insurance Group is comprised of six property and casualty companies and a life insurance company.

Serving Our Policyholders and Agents Since 1916

NOTICE OF PRIVACY PRACTICES

What We Do To Protect Your Privacy

At Auto-Owners Insurance Group*, we value your business and we want to retain your trust. In the course of providing products and services, we may obtain nonpublic personal information about you. We assure you that such information is used only for the purpose of providing our products and services to you.

Protecting Confidentiality

Our agents and Company associates may have access to nonpublic personal information only for the purpose of providing our products or services to you. We maintain physical, electronic and procedural safeguards against unauthorized use of your nonpublic personal information.

Information We Obtain

To assist in underwriting and servicing your policy, we may obtain nonpublic personal information about you. For example, we routinely obtain information through applications, forms related to our products or services, from visiting www.auto-owners.com, and your transactions with us. We may obtain such information from our affiliates, independent insurance agents, governmental agencies, third parties, or consumer reporting agencies.

The type of information that we collect depends on the product or service requested, but may include your name, address, contact information, social security number, credit history, claims history, information to properly investigate and resolve any claims, or billing information. We may obtain your medical history with your permission. The nature and extent of the information we obtain varies based on the nature of the products and services you receive.

The Internet and Your Information

If you would like to learn about how we gather and protect your information over the Internet, please see our online privacy statement at www.auto-owners.com/privacy.

Generally, Auto-Owners may use cookies, analytics, and other technologies to help us provide users with better service and a more customized web experience. Our business partners may use tracking services, analytics, and other technologies to monitor visits to www.auto-owners.com. The website may use web beacons in addition to cookies. You may choose to not accept cookies by changing the settings in your web browser.

Information obtained on our websites may include IP address, browser and platform types, domain names, access times, referral data, and your activity while using our site; who should use our web site; the security of information over the Internet; and links and co-branded sites.

Limited Disclosure

Auto-Owners Insurance Group companies do not disclose any nonpublic personal information about their customers or former customers except as permitted by law. We do not sell your personal information to anyone. We do not offer an opportunity for you to prevent or "opt out of" information sharing since we only share personal information with others as allowed by law.

When sharing information with third parties to help us conduct our business, we require them to protect your personal information. We do not permit them to use or share your personal information for any purpose other than the work they are doing on our behalf or as required by law.

The types of information disclosed may include personal information we collect as necessary to service your policy or account, investigate and pay claims, comply with state and federal regulatory requests or demands, and process other transactions that you request. Third parties that receive disclosures may include your independent agent, regulators, reinsurance companies, fraud prevention agencies, or insurance adjusters.

How Long We Retain Your Information

We generally retain your information as long as reasonably necessary to provide you services or to comply with applicable law and in accordance with our document retention policy. We may retain copies of information about you and any transactions or services you have used for a period of time that is consistent with applicable law, applicable statute of limitations or as we believe is reasonably necessary to comply with applicable law, regulation, legal process or governmental request, to detect or prevent fraud, to collect fees owed, to resolve disputes, to address problems with our services, to assist with investigations, to enforce other applicable agreements or policies or to take any other actions consistent with applicable law.

In some circumstances we may anonymize your personal information (so that it can no longer be associated with you) for research or statistical purposes, in which case we may use this information indefinitely without further notice to you. This allows the specific information collected (name, email, address, phone number, etc.) to become anonymous, but allows Auto-Owners to keep the transaction or engagement data.

Changes to the Privacy Policy

We will provide a notice of our privacy policy as required by law. This policy may change from time to time, but you can always review our current policy by visiting our website at www.auto-owners.com/privacy or by contacting us.

Contact Us

Auto-Owners Insurance Company
Phone: 844-359-4595 (toll free)
Email: privacyrequest@aoins.com

*Auto-Owners Insurance Group includes, Auto-Owners Insurance Company, Auto-Owners Life Insurance Company, Home-Owners Insurance Company, Owners Insurance Company, Property-Owners Insurance Company and Southern-Owners Insurance Company.

NOTICE OF CHANGE IN POLICY TERMS ANTI-THEFT TRACKING DEVICE DEDUCTIBLE WAIVER

Dear Policyholder:

Your policy has scheduled Contractors Equipment and all associated policy forms. Effective with this renewal, 16731 Anti-Theft Tracking Device Deductible Waiver has been added to your Contractors Equipment coverage at no charge. If a theft loss were to occur to your scheduled Contractors Equipment, we will waive the applicable deductible amount up to \$10,000 in any one occurrence. The scheduled Contractors Equipment must be equipped with an operable anti-theft tracking device, which must be in use, at the time of loss for the deductible up to \$10,000 to be waived.

This notice is for informational purposes only. This notice provides no coverage and it must not be construed to replace or modify any provisions of your policy or endorsements. Your policy contains the specific terms, limits and conditions of coverage, and supersedes this notice.

If you have questions, please contact your Auto-Owners Agency.

AUTO-OWNERS INSURANCE COMPANY**NOTICE CONCERNING POLICYHOLDER RIGHTS IN AN
INSOLVENCY UNDER THE MINNESOTA INSURANCE
GUARANTY ASSOCIATION LAW**

The financial strength of your insurer is one of the most important things for you to consider when determining from whom to purchase a property or liability insurance policy. It is your best assurance that you will receive the protection for which you purchased the policy. If your insurer becomes insolvent, you may have protection from the Minnesota Insurance Guaranty Association as described below but to the extent that your policy is not protected by the Minnesota Insurance Guaranty Association or if it exceeds the guaranty association's limits, you will only have the assets, if any, of the insolvent insurer to satisfy your claim.

Residents of Minnesota who purchase property and casualty or liability insurance from insurance companies licensed to do business in Minnesota are protected, SUBJECT TO LIMITS AND EXCLUSIONS, in the event the insurer becomes insolvent. This protection is provided by the Minnesota Insurance Guaranty Association.

Minnesota Insurance Guaranty Association
7600 Parklawn Avenue
Edina, Minnesota 55435-5137
(952) 831-1908

The maximum amount that the Minnesota Insurance Guaranty Association will pay in regard to a claim under all policies issued by the same insurer is limited to \$300,000. This limit does not apply to workers' compensation insurance. Protection by the guaranty association is subject to other substantial limitations and exclusions. If your claim exceeds the guaranty association's limits, you may still recover a part or all of that amount from the proceeds from the liquidation of the insolvent insurer, if any exist. Funds to pay claims may not be immediately available. The guaranty association assesses insurers licensed to sell property and casualty or liability insurance in Minnesota after the insolvency occurs. Claims are paid from the assessment.

THE PROTECTION PROVIDED BY THE GUARANTY ASSOCIATION IS NOT A SUBSTITUTE FOR USING CARE IN SELECTING INSURANCE COMPANIES THAT ARE WELL MANAGED AND FINANCIALLY STABLE. IN SELECTING AN INSURANCE COMPANY OR POLICY, YOU SHOULD NOT RELY ON PROTECTION BY THE GUARANTY ASSOCIATION.

THIS NOTICE IS REQUIRED BY MINNESOTA STATE LAW TO ADVISE POLICYHOLDERS OF PROPERTY AND CASUALTY INSURANCE POLICIES OF THEIR RIGHTS IN THE EVENT THEIR INSURANCE CARRIER BECOMES INSOLVENT. THIS NOTICE IN NO WAY IMPLIES THAT THE COMPANY CURRENTLY HAS ANY TYPE OF FINANCIAL PROBLEMS. ALL PROPERTY AND CASUALTY INSURANCE POLICIES ARE REQUIRED TO PROVIDE THIS NOTICE.

59376 (10-05)

HOW TO OBTAIN A COPY OF YOUR POLICY

Dear Policyholder;

Your renewal Declarations is enclosed. If you would like a complete copy of the policy, please contact your Auto-Owners agency.

This notice is for informational purposes.

If you have any questions regarding your policy or this notice, please contact your Auto-Owners agency.

59376 (10-05)

Page 1 of 1

NOTIFICATION OF POSSIBLE CHANGES IN COVERAGE FOR TERRORISM

Dear Policyholder:

The Terrorism Risk Insurance Act (including ensuing Congressional actions pursuant to the Act) will expire on December 31, 2027 unless the Federal government extends the Act. What this means to you is the following:

1. Subject to policy terms and conditions, the enclosed policy will provide insurance coverage for certified acts of terrorism as defined in the Act only until December 31, 2027.
2. A conditional endorsement entitled, Conditional Exclusion Of Terrorism Involving Nuclear, Biological Or Chemical Terrorism (Relating To Disposition Of Federal Terrorism Risk Insurance Act) is enclosed. This conditional endorsement will only apply if the Act is not extended or if the Act is revised to increase statutory deductibles, decrease the federal government's share in potential losses above the statutory deductibles, change the levels, terms or conditions of coverage and we are no longer required to make terrorism coverage available and elect not to do so. It will not apply if the Act is simply extended.
3. The conditional endorsement will provide coverage for an incident of terrorism pursuant to the terms and conditions of the policy only if the incident does not involve nuclear, biological or chemical material.
4. A premium charge for the conditional endorsement will be applied effective January 1, 2028. The premium will be pro rated for the remainder of the policy term and is one-half of the current premium charge appearing in the Declarations for TERRORISM - CERTIFIED ACTS. However, it will only be made if the Terrorism Risk Insurance Act (including ensuing Congressional actions pursuant to the Act) is not extend. Revised Declarations will be mailed to you after January 1, 2028.
5. If the Act is extended without any revision, the enclosed policy will continue to provide coverage for certified acts of terrorism. The conditional endorsement will not be activated and the changes in coverage or premium referenced above will not apply.
6. If the Act is extended with revisions or is replaced, and we are required or elect to continue to offer coverage for certified acts of terrorism, we may amend this policy in accordance with the provisions of the revised Act or its replacement.

This notice is for informational purposes only.

If you have any questions concerning your policy or this notice, please contact your Auto-Owners agency.

Tailored Protection Insurance Policy

Auto-Owners Insurance Company

POLICY NON-ASSESSABLE

This policy is non-assessable and the premium stated in the Declarations is the only premium you will be asked to pay.

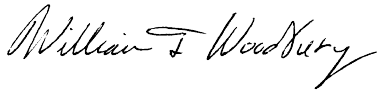
PARTICIPATING

You will be entitled to an equitable participation in Company funds in excess of the amount required to pay expenses and all the losses or claims or other policy obligations incurred, together with the reserve and surplus funds required or permitted by law. A distribution will be made only in accordance with the decision of our Board of Directors acting under the insurance laws and under our charter.

NOTICE OF MEMBERSHIP AND ANNUAL MEETING

Because we are a mutual company, this policy makes you a member of the Auto-Owners Insurance Company. You are entitled to vote, in person or by proxy, at all meetings. Our annual policyholder's meetings are held at our home office at Lansing, Michigan on the second Monday in May in each year at 10:00 A.M.

In witness whereof, we, the Auto-Owners Insurance Company, have caused this policy to be issued and to be duly signed by our President and Secretary.



Secretary



President

INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999

TAILORED PROTECTION POLICY DECLARATIONS

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016 952-924-6900

Renewal Effective 05-01-2023

INSURED COTE FAMILY COMPANIES
SEE FORM 59270

POLICY NUMBER 224706-08546030-23

Company Use 08-47-MN-2205

ADDRESS 23611 S WOODWARD AVE
NISSWA MN 56468-9472

Company
Bill

Policy Term	
12:01 a.m.	12:01 a.m.
to	
05-01-2023	05-01-2024

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

55039 (11-87)

COMMON POLICY INFORMATION

Business Description: Camp Hubert & Camp L

Entity: Corporation

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S):	PREMIUM
COMMERCIAL PROPERTY COVERAGE	\$76,340.00
COMMERCIAL INLAND MARINE COVERAGE	\$11,029.00
MINNESOTA FIRE SAFETY PROGRAM SURCHARGE	\$381.94
TOTAL	\$87,750.94
PAID IN FULL DISCOUNT	\$8,654.53
TOTAL POLICY PREMIUM IF PAID IN FULL	\$79,096.41

THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

The Paid in Full Discount does not apply to fixed fees, statutory charges or minimum premiums.

Forms that apply to all coverage part(s) shown above (except garage liability, dealer's blanket, commercial automobile, if applicable):

IL0017 (11-85) 55000 (07-12) 55056 (07-87) 59390 (11-20)

A merit rating plan factor of 0.90 applies.

Countersigned By: _____

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016Company POLICY NUMBER 224706-08546030-23
Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

54104 (07-87)

COMMERCIAL PROPERTY COVERAGE

55198 (12-10)

PREMIER PROPERTY PLUS COVERAGE PACKAGE DECLARATION

The coverages and limits below apply separately to each location or sublocation that sustains a loss to covered property and is designated in the Commercial Property Coverage Declarations. No deductible applies to the below Property Plus Coverages.

COVERAGE	LIMIT
ACCOUNTS RECEIVABLE	\$200,000
BAILEES	\$15,000
	\$10,000 PER ITEM
BUSINESS INCOME & EXTRA EXPENSE W/RENTAL	\$150,000
^ VALUE, INCLUDING NEWLY ACQUIRED LOC'S	^
24 HOUR WAITING PERIOD	
DEBRIS REMOVAL	\$100,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$100,000
EMPLOYEE DISHONESTY	\$50,000
FINE ARTS, COLLECTIBLES AND MEMORABILIA	\$50,000
	\$10,000 PER ITEM
FIRE DEPARTMENT SERVICE CHARGE	\$25,000
FORGERY AND ALTERATION	\$50,000
MONEY AND SECURITIES INSIDE PREMISES	\$50,000
MONEY AND SECURITIES OUTSIDE PREMISES	\$50,000
NEWLY ACQUIRED BUSINESS PERSONAL PROPERTY	\$500,000 FOR 90 DAYS
NEWLY ACQUIRED OR CONSTRUCTED PROPERTY	\$1,000,000 FOR 90 DAYS
ORDINANCE OR LAW	SEE COMMERCIAL PROPERTY DECLARATIONS
OUTDOOR PROPERTY	\$25,000
TREES, SHRUBS OR PLANTS	\$1,000 PER ITEM
RADIO OR TELEVISION ANTENNAS	\$20,000
PERSONAL EFFECTS AND PROPERTY OF OTHERS	\$50,000
POLLUTANT CLEAN UP AND REMOVAL	\$100,000
PROPERTY IN TRANSIT	\$100,000
PROPERTY OFF PREMISES	\$100,000
REFRIGERATED PRODUCTS	\$25,000
SALESPERSON'S SAMPLES	\$25,000

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

55198 (12-10)

PREMIER PROPERTY PLUS COVERAGE PACKAGE DECLARATION

COVERAGE	LIMIT
UTILITY SERVICES FAILURE	\$150,000
VALUABLE PAPERS AND RECORDS ON PREMISES	\$150,000
VALUABLE PAPERS AND RECORDS OFF PREMISES	\$25,000
WATER BACK-UP FROM SEWERS OR DRAINS	\$50,000

Forms that apply to this coverage part:

64004 (12-10)	54198 (12-10)	54334 (12-10)	64020 (12-10)	54189 (12-10)
54186 (12-10)	54218 (03-13)	54217 (07-17)	54216 (03-13)	54214 (03-13)
54221 (12-10)	54220 (06-00)	54219 (12-10)	54338 (03-13)	54339 (03-13)
64010 (12-10)	64000 (12-10)			

55198 (12-10)

PREMIER HOTEL PROPERTY PLUS COVERAGE PACKAGE DECLARATIONS

The coverages and limits below apply separately to each location or sublocation that sustains a loss to covered property and is designated in the Commercial Property Coverage Declarations. No deductible applies to the below Hotel Plus Coverages.

COVERAGE	LIMIT
ACCOUNTS RECEIVABLE	\$200,000
BAILEES	\$15,000
	\$10,000 PER ITEM
BILLBOARDS OWNED BY THE INSURED	\$15,000
BUSINESS INCOME & EXTRA EXPENSE W/RENTAL VALUE, INCLUDING NEWLY ACQUIRED LOC'S 24 HOUR WAITING PERIOD	ACTUAL LOSS SUSTAINED 12 MONTHS
DEBRIS REMOVAL	\$100,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$100,000
EMPLOYEE DISHONESTY	\$50,000
EXPANDED BUILDING DEFINITION	INCLUDED
FINE ARTS, COLLECTIBLES AND MEMORABILIA	\$50,000
	\$10,000 PER ITEM
FIRE DEPARTMENT SERVICE CHARGE	\$25,000
FORGERY AND ALTERATION	\$50,000
HOUSEHOLD PERSONAL PROPERTY	\$15,000
INNKEEPERS LIABILITY	\$15,000
	\$5,000 PER GUEST
MONEY AND SECURITIES INSIDE PREMISES	\$50,000
MONEY AND SECURITIES OUTSIDE PREMISES	\$50,000
NEWLY ACQUIRED BUSINESS PERSONAL PROPERTY	\$500,000 FOR 90 DAYS

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

55198 (12-10)

PREMIER HOTEL PROPERTY PLUS COVERAGE PACKAGE DECLARATIONS

COVERAGE	LIMIT
NEWLY ACQUIRED OR CONSTRUCTED PROPERTY	\$1,000,000 FOR 90 DAYS
ORDINANCE OR LAW	SEE COMMERCIAL PROPERTY DECLARATIONS
OUTDOOR PROPERTY	\$25,000
TREES, SHRUBS OR PLANTS	\$1,000 PER ITEM
RADIO OR TELEVISION ANTENNAS	\$20,000
PERSONAL EFFECTS AND PROPERTY OF OTHERS	\$50,000
POLLUTANT CLEAN UP AND REMOVAL	\$100,000
PROPERTY IN TRANSIT	\$100,000
PROPERTY OFF PREMISES	\$100,000
REFRIGERATED PRODUCTS	\$25,000
SALESPERSON'S SAMPLES	\$25,000
UTILITY SERVICES FAILURE	\$150,000
VALUABLE PAPERS AND RECORDS ON PREMISES	\$150,000
VALUABLE PAPERS AND RECORDS OFF PREMISES	\$25,000
WATER BACK-UP FROM SEWERS OR DRAINS	\$50,000

Forms that apply to this coverage part:

64014 (07-17)	54198 (12-10)	54334 (12-10)	64020 (12-10)	54189 (12-10)
54186 (12-10)	54218 (03-13)	54217 (07-17)	54216 (03-13)	54214 (03-13)
54221 (12-10)	54220 (06-00)	54219 (12-10)	54173 (05-15)	25006 (05-15)
54338 (03-13)	54339 (03-13)	64010 (12-10)	64000 (12-10)	

Coverages Provided

Insurance at the described premises applies only for coverages for which a limit of insurance is shown.

LOCATION 0001 - BUILDING 0001**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343**Occupied As:** Lt**Secured Interested Parties:** See Attached Schedule**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 10W

Class Rate - Building: 0.382

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$302,600		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.146	\$442.00
Basic Group II	N/A	\$20,000		0.138	\$418.00
Special	N/A	\$20,000		0.033	\$100.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$30.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$191.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$5,740		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.067	\$4.00
Basic Group II	N/A	\$20,000		0.026	\$1.00
Special	N/A	\$20,000		0.021	\$1.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$20,000	\$160,000		Included
SPOILAGE COVERAGE		\$1,000	\$100,000		\$1,682.00

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)
59390 (11-20)				

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

LOCATION 0001 - BUILDING 0002**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343**Occupied As:** Lt Bath**Secured Interested Parties:** None**Rating Information**

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 10W

Class Code: 0847

Class Rate - Building: 0.382

Class Rate - Pers Prop: 0.169

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$11,400		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.137	\$16.00
Basic Group II	N/A	\$20,000		0.126	\$14.00
Special	N/A	\$20,000		0.030	\$3.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$7.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$530		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.064	\$1.00
Basic Group II	N/A	\$20,000		0.024	\$1.00
Special	N/A	\$20,000		0.020	\$1.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW Coverage D-Tenant's I&B		\$20,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)
59390 (11-20)				

LOCATION 0001 - BUILDING 0003

Location: 6244 Nashway Rd, Lake Hubert, MN 56468-2343

Occupied As: Laura

Secured Interested Parties: None

Rating Information

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 10W

Class Code: 0847

Class Rate - Building: 0.382

Class Rate - Pers Prop: 0.169

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$13,700		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.137	\$19.00
Basic Group II	N/A	\$20,000		0.126	\$17.00
Special	N/A	\$20,000		0.030	\$4.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$8.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
PERSONAL PROPERTY (BLANKET)			\$2,130		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.064	\$1.00
Basic Group II	N/A	\$20,000		0.024	\$1.00
Special	N/A	\$20,000		0.020	\$1.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW Coverage D-Tenant's I&B		\$20,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)
59390 (11-20)				

LOCATION 0001 - BUILDING 0004

Location: 6244 Nashway Rd, Lake Hubert, MN 56468-2343

Occupied As: Bass Craft

Secured Interested Parties: None

Rating Information

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 10W

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$43,200		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.137	\$59.00
Basic Group II	N/A	\$20,000		0.126	\$54.00
Special	N/A	\$20,000		0.030	\$13.00
Theft	N/A	\$20,000			Included

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$4.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$25.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$2,980		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.064	\$2.00
Basic Group II	N/A	\$20,000		0.024	\$1.00
Special	N/A	\$20,000		0.020	\$1.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$20,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)
59390 (11-20)				

LOCATION 0001 - BUILDING 0005**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343**Occupied As:** Barn**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 10W

Class Rate - Building: 0.382

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$161,200		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.137	\$221.00
Basic Group II	N/A	\$20,000		0.126	\$203.00
Special	N/A	\$20,000		0.030	\$48.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$15.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$94.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$7,870		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.064	\$5.00
Basic Group II	N/A	\$20,000		0.024	\$2.00
Special	N/A	\$20,000		0.020	\$2.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$2.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$20,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)
59390 (11-20)				

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

LOCATION 0001 - BUILDING 0006**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343**Occupied As:** Bill**Secured Interested Parties:** None**Rating Information**

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 10W

Class Code: 0847

Class Rate - Building: 0.382

Class Rate - Pers Prop: 0.169

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$41,700		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.137	\$57.00
Basic Group II	N/A	\$20,000		0.126	\$53.00
Special	N/A	\$20,000		0.030	\$13.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$4.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$24.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$3,510		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.064	\$2.00
Basic Group II	N/A	\$20,000		0.024	\$1.00
Special	N/A	\$20,000		0.020	\$1.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW Coverage D-Tenant's I&B		\$20,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)
59390 (11-20)				

LOCATION 0001 - BUILDING 0007**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343**Occupied As:** Health Center**Secured Interested Parties:** None**Rating Information**

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 10W

Class Code: 0847

Class Rate - Building: 0.382

Class Rate - Pers Prop: 0.169

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$99,500		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.137	\$136.00
Basic Group II	N/A	\$20,000		0.126	\$125.00
Special	N/A	\$20,000		0.030	\$30.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$9.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$58.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
PERSONAL PROPERTY (BLANKET)			\$3,510		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.064	\$2.00
Basic Group II	N/A	\$20,000		0.024	\$1.00
Special	N/A	\$20,000		0.020	\$1.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW Coverage D-Tenant's I&B		\$20,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)
59390 (11-20)				

LOCATION 0001 - BUILDING 0008**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343**Occupied As:** Jr Apt**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 10W

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$41,400		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.137	\$57.00
Basic Group II	N/A	\$20,000		0.126	\$52.00
Special	N/A	\$20,000		0.030	\$12.00
Theft	N/A	\$20,000			Included

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016

Company POLICY NUMBER 224706-08546030-23
Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$4.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$24.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$2,130		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.064	\$1.00
Basic Group II	N/A	\$20,000		0.024	\$1.00
Special	N/A	\$20,000		0.020	\$1.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$20,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)
59390 (11-20)				

LOCATION 0001 - BUILDING 0009**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343**Occupied As:** Jr Craft**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 10W

Class Rate - Building: 0.382

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$27,600		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.137	\$38.00
Basic Group II	N/A	\$20,000		0.126	\$35.00
Special	N/A	\$20,000		0.030	\$8.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$3.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$16.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$1,060		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.064	\$1.00
Basic Group II	N/A	\$20,000		0.024	\$1.00
Special	N/A	\$20,000		0.020	\$1.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$20,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)
59390 (11-20)				

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

LOCATION 0001 - BUILDING 0010**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343**Occupied As:** Pottery**Secured Interested Parties:** None**Rating Information**

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 10W

Class Code: 0847

Class Rate - Building: 0.382

Class Rate - Pers Prop: 0.169

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$97,200		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.137	\$133.00
Basic Group II	N/A	\$20,000		0.126	\$122.00
Special	N/A	\$20,000		0.030	\$29.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$9.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$57.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$3,510		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.064	\$2.00
Basic Group II	N/A	\$20,000		0.024	\$1.00
Special	N/A	\$20,000		0.020	\$1.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					

Auto-Owners Ins. Co.

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AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW Coverage D-Tenant's I&B		\$20,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)
59390 (11-20)				

LOCATION 0001 - BUILDING 0012**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343**Occupied As:** Office**Secured Interested Parties:** None**Rating Information**

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 10W

Class Code: 0847

Class Rate - Building: 0.382

Class Rate - Pers Prop: 0.169

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$173,300		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.137	\$237.00
Basic Group II	N/A	\$20,000		0.126	\$218.00
Special	N/A	\$20,000		0.030	\$52.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$16.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$101.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
PERSONAL PROPERTY (BLANKET)			\$10,320		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.064	\$7.00
Basic Group II	N/A	\$20,000		0.024	\$2.00
Special	N/A	\$20,000		0.020	\$2.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$2.00
Tier: Premier					
ORDINANCE OR LAW Coverage D-Tenant's I&B		\$20,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)
59390 (11-20)				

LOCATION 0001 - BUILDING 0013**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343**Occupied As:** Chipmunk**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 10W

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$173,300		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.137	\$237.00
Basic Group II	N/A	\$20,000		0.126	\$218.00
Special	N/A	\$20,000		0.030	\$52.00
Theft	N/A	\$20,000			Included

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016

Company POLICY NUMBER 224706-08546030-23
Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$16.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$101.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$5,740		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.064	\$4.00
Basic Group II	N/A	\$20,000		0.024	\$1.00
Special	N/A	\$20,000		0.020	\$1.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$20,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)
59390 (11-20)				

LOCATION 0001 - BUILDING 0014**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343**Occupied As:** Fireflies**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 10W

Class Rate - Building: 0.382

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$173,300		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.137	\$237.00
Basic Group II	N/A	\$20,000		0.126	\$218.00
Special	N/A	\$20,000		0.030	\$52.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$16.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$101.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$5,740		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.064	\$4.00
Basic Group II	N/A	\$20,000		0.024	\$1.00
Special	N/A	\$20,000		0.020	\$1.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$20,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)
59390 (11-20)				

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016

Company POLICY NUMBER 224706-08546030-23
Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

LOCATION 0001 - BUILDING 0015**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343**Occupied As:** Robins**Secured Interested Parties:** None**Rating Information**

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 10W

Class Code: 0847

Class Rate - Building: 0.382

Class Rate - Pers Prop: 0.169

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$173,300		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.137	\$237.00
Basic Group II	N/A	\$20,000		0.126	\$218.00
Special	N/A	\$20,000		0.030	\$52.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$16.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$101.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$5,740		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.064	\$4.00
Basic Group II	N/A	\$20,000		0.024	\$1.00
Special	N/A	\$20,000		0.020	\$1.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW Coverage D-Tenant's I&B		\$20,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)
59390 (11-20)				

LOCATION 0001 - BUILDING 0016**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343**Occupied As:** Wrens**Secured Interested Parties:** None**Rating Information**

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 10W

Class Code: 0847

Class Rate - Building: 0.382

Class Rate - Pers Prop: 0.169

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$173,300		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.137	\$237.00
Basic Group II	N/A	\$20,000		0.126	\$218.00
Special	N/A	\$20,000		0.030	\$52.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$16.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$101.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
PERSONAL PROPERTY (BLANKET)			\$5,740		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.064	\$4.00
Basic Group II	N/A	\$20,000		0.024	\$1.00
Special	N/A	\$20,000		0.020	\$1.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW Coverage D-Tenant's I&B		\$20,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)
59390 (11-20)				

LOCATION 0001 - BUILDING 0017**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343**Occupied As:** Jr Director**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 10W

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$41,400		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.137	\$57.00
Basic Group II	N/A	\$20,000		0.126	\$52.00
Special	N/A	\$20,000		0.030	\$12.00
Theft	N/A	\$20,000			Included

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016

Company POLICY NUMBER 224706-08546030-23
Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$4.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$24.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$2,130		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.064	\$1.00
Basic Group II	N/A	\$20,000		0.024	\$1.00
Special	N/A	\$20,000		0.020	\$1.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$20,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)
59390 (11-20)				

LOCATION 0001 - BUILDING 0018**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343**Occupied As:** Jr Kitchen**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 10W

Class Rate - Building: 0.382

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$503,800		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.165	\$831.00
Basic Group II	N/A	\$20,000		0.168	\$846.00
Special	N/A	\$20,000		0.040	\$202.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$59.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$374.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$57,220		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.077	\$44.00
Basic Group II	N/A	\$20,000		0.031	\$18.00
Special	N/A	\$20,000		0.026	\$15.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$20,000	See Form 54843		\$2.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$15.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$20,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)
59390 (11-20)				

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

LOCATION 0001 - BUILDING 0019**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343**Occupied As:** Assistant Director**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 10W

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$17,200		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.137	\$24.00
Basic Group II	N/A	\$20,000		0.126	\$22.00
Special	N/A	\$20,000		0.030	\$5.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$2.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$10.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$1,600		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.064	\$1.00
Basic Group II	N/A	\$20,000		0.024	\$1.00
Special	N/A	\$20,000		0.020	\$1.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016

Company POLICY NUMBER 224706-08546030-23
Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW Coverage D-Tenant's I&B		\$20,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)
59390 (11-20)				

LOCATION 0001 - BUILDING 0020**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343**Occupied As:** Happy Hollow**Secured Interested Parties:** None**Rating Information**

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 10W

Class Code: 0847

Class Rate - Building: 0.382

Class Rate - Pers Prop: 0.169

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$173,300		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.137	\$237.00
Basic Group II	N/A	\$20,000		0.126	\$218.00
Special	N/A	\$20,000		0.030	\$52.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$16.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$101.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
PERSONAL PROPERTY (BLANKET)			\$5,740		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.064	\$4.00
Basic Group II	N/A	\$20,000		0.024	\$1.00
Special	N/A	\$20,000		0.020	\$1.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW Coverage D-Tenant's I&B		\$20,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)
59390 (11-20)				

LOCATION 0001 - BUILDING 0021

Location: 6244 Nashway Rd, Lake Hubert, MN 56468-2343

Occupied As: Orioles

Secured Interested Parties: None

Rating Information

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 10W

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$173,300		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.137	\$237.00
Basic Group II	N/A	\$20,000		0.126	\$218.00
Special	N/A	\$20,000		0.030	\$52.00
Theft	N/A	\$20,000			Included

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$16.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$101.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$5,740		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.064	\$4.00
Basic Group II	N/A	\$20,000		0.024	\$1.00
Special	N/A	\$20,000		0.020	\$1.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$20,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)
59390 (11-20)				

LOCATION 0001 - BUILDING 0022**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343**Occupied As:** Squirrels**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 10W

Class Rate - Building: 0.382

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$173,300		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.137	\$237.00
Basic Group II	N/A	\$20,000		0.126	\$218.00
Special	N/A	\$20,000		0.030	\$52.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$16.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$101.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$5,740		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.064	\$4.00
Basic Group II	N/A	\$20,000		0.024	\$1.00
Special	N/A	\$20,000		0.020	\$1.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$20,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)
59390 (11-20)				

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

LOCATION 0001 - BUILDING 0023**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343**Occupied As:** Sr Shower**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 10W

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$69,300		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.137	\$95.00
Basic Group II	N/A	\$20,000		0.126	\$87.00
Special	N/A	\$20,000		0.030	\$21.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$6.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$40.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$530		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.064	\$1.00
Basic Group II	N/A	\$20,000		0.024	\$1.00
Special	N/A	\$20,000		0.020	\$1.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016

Company POLICY NUMBER 224706-08546030-23
Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW Coverage D-Tenant's I&B		\$20,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)
59390 (11-20)				

LOCATION 0001 - BUILDING 0024**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343**Occupied As:** Fawns**Secured Interested Parties:** None**Rating Information**

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 10W

Class Code: 0847

Class Rate - Building: 0.382

Class Rate - Pers Prop: 0.169

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$173,300		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.137	\$237.00
Basic Group II	N/A	\$20,000		0.126	\$218.00
Special	N/A	\$20,000		0.030	\$52.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$16.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$101.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
PERSONAL PROPERTY (BLANKET)			\$5,740		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.064	\$4.00
Basic Group II	N/A	\$20,000		0.024	\$1.00
Special	N/A	\$20,000		0.020	\$1.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW Coverage D-Tenant's I&B		\$20,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)
59390 (11-20)				

LOCATION 0001 - BUILDING 0025

Location: 6244 Nashway Rd, Lake Hubert, MN 56468-2343

Occupied As: Windy Lodge

Secured Interested Parties: None

Rating Information

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 10W

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$173,300		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.137	\$237.00
Basic Group II	N/A	\$20,000		0.126	\$218.00
Special	N/A	\$20,000		0.030	\$52.00
Theft	N/A	\$20,000			Included

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016

Company POLICY NUMBER 224706-08546030-23
Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$16.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$101.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$5,740		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.064	\$4.00
Basic Group II	N/A	\$20,000		0.024	\$1.00
Special	N/A	\$20,000		0.020	\$1.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$20,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)
59390 (11-20)				

LOCATION 0001 - BUILDING 0026**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343**Occupied As:** Nutcracker**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 10W

Class Rate - Building: 0.382

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$173,300		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.137	\$237.00
Basic Group II	N/A	\$20,000		0.126	\$218.00
Special	N/A	\$20,000		0.030	\$52.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$16.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$101.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$5,740		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.064	\$4.00
Basic Group II	N/A	\$20,000		0.024	\$1.00
Special	N/A	\$20,000		0.020	\$1.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$20,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)
59390 (11-20)				

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

LOCATION 0001 - BUILDING 0027**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343**Occupied As:** Club House**Secured Interested Parties:** None**Rating Information**

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 10W

Class Code: 0847

Class Rate - Building: 0.382

Class Rate - Pers Prop: 0.169

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$302,600		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.146	\$442.00
Basic Group II	N/A	\$20,000		0.138	\$418.00
Special	N/A	\$20,000		0.033	\$100.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$30.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$191.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$5,740		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.067	\$4.00
Basic Group II	N/A	\$20,000		0.026	\$1.00
Special	N/A	\$20,000		0.021	\$1.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW Coverage D-Tenant's I&B		\$20,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)
59390 (11-20)				

LOCATION 0001 - BUILDING 0028**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343**Occupied As:** Club Shower**Secured Interested Parties:** None**Rating Information**

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 10W

Class Code: 0847

Class Rate - Building: 0.382

Class Rate - Pers Prop: 0.169

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$59,100		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.137	\$81.00
Basic Group II	N/A	\$20,000		0.126	\$74.00
Special	N/A	\$20,000		0.030	\$18.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$5.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$34.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
PERSONAL PROPERTY (BLANKET)			\$530		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.064	\$1.00
Basic Group II	N/A	\$20,000		0.024	\$1.00
Special	N/A	\$20,000		0.020	\$1.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW Coverage D-Tenant's I&B		\$20,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)
59390 (11-20)				

LOCATION 0001 - BUILDING 0029

Location: 6244 Nashway Rd, Lake Hubert, MN 56468-2343

Occupied As: Lower Field Shed

Secured Interested Parties: None

Rating Information

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 10W

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$24,800		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.137	\$34.00
Basic Group II	N/A	\$20,000		0.126	\$31.00
Special	N/A	\$20,000		0.030	\$7.00
Theft	N/A	\$20,000			Included

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$2.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$14.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$530		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.064	\$1.00
Basic Group II	N/A	\$20,000		0.024	\$1.00
Special	N/A	\$20,000		0.020	\$1.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$20,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)
59390 (11-20)				

LOCATION 0001 - BUILDING 0030**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343**Occupied As:** Jack Pine**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 10W

Class Rate - Building: 0.382

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$17,300		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.137	\$24.00
Basic Group II	N/A	\$20,000		0.126	\$22.00
Special	N/A	\$20,000		0.030	\$5.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$2.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$10.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$530		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.064	\$1.00
Basic Group II	N/A	\$20,000		0.024	\$1.00
Special	N/A	\$20,000		0.020	\$1.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$20,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)
59390 (11-20)				

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016

Company POLICY NUMBER 224706-08546030-23
Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

LOCATION 0001 - BUILDING 0031**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343**Occupied As:** Jr Shower**Secured Interested Parties:** None**Rating Information**

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 10W

Class Code: 0847

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$59,100		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.137	\$81.00
Basic Group II	N/A	\$20,000		0.126	\$74.00
Special	N/A	\$20,000		0.030	\$18.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$5.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$34.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	59390 (11-20)	

LOCATION 0001 - BUILDING 0032**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343**Occupied As:** Old Jr Bath**Secured Interested Parties:** None

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016

Company POLICY NUMBER 224706-08546030-23
Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Rating Information

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 10W

Class Code: 0847

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$9,100		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.137	\$12.00
Basic Group II	N/A	\$20,000		0.126	\$11.00
Special	N/A	\$20,000		0.030	\$3.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$5.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	59390 (11-20)	

LOCATION 0001 - BUILDING 0033**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343**Occupied As:** C.R.**Secured Interested Parties:** None**Rating Information**

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 10W

Class Code: 0847

Class Rate - Building: 0.382

Class Rate - Pers Prop: 0.169

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$114,700		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.137	\$157.00
Basic Group II	N/A	\$20,000		0.126	\$145.00
Special	N/A	\$20,000		0.030	\$34.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$10.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$67.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$8,720		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.064	\$6.00
Basic Group II	N/A	\$20,000		0.024	\$2.00
Special	N/A	\$20,000		0.020	\$2.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$2.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$20,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)
59390 (11-20)				

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

LOCATION 0001 - BUILDING 0034**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343**Occupied As:** Ecology Old Timbers**Secured Interested Parties:** None**Rating Information**

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 10W

Class Code: 0847

Class Rate - Building: 0.382

Class Rate - Pers Prop: 0.169

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$9,300		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.137	\$13.00
Basic Group II	N/A	\$20,000		0.126	\$12.00
Special	N/A	\$20,000		0.030	\$3.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$6.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$1,060		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.064	\$1.00
Basic Group II	N/A	\$20,000		0.024	\$1.00
Special	N/A	\$20,000		0.020	\$1.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW Coverage D-Tenant's I&B		\$20,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)
59390 (11-20)				

LOCATION 0001 - BUILDING 0035**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343**Occupied As:** Maintenance Shed**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

County: Crow Wing

Protection Class: 10W

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$7,400		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.137	\$10.00
Basic Group II	N/A	\$20,000		0.126	\$9.00
Special	N/A	\$20,000		0.030	\$2.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$4.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016

Company POLICY NUMBER 224706-08546030-23
Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	59390 (11-20)	

LOCATION 0001 - BUILDING 0036**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343**Occupied As:** New Ecology Shed**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

County: Crow Wing

Protection Class: 10W

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$7,400		
Causes of Loss					
Basic Group I	N/A	\$20,000		0.137	\$10.00
Basic Group II	N/A	\$20,000		0.126	\$9.00
Special	N/A	\$20,000		0.030	\$2.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$4.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	59390 (11-20)	

LOCATION 0001 - BUILDING 0037**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Occupied As: Hubert Sailing Boath**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

County: Crow Wing

Protection Class: 10W

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$37,700		
(BLANKET)					
Causes of Loss					
Basic Group I	N/A	\$20,000		0.137	\$52.00
Basic Group II	N/A	\$20,000		0.126	\$48.00
Special	N/A	\$20,000		0.030	\$11.00
Theft	N/A	\$20,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$20,000	See Form 54843		\$3.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$22.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$20,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$20,000	\$160,000		Included
Coverage C-Increased Cost		\$20,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64014 (07-17)	54173 (05-15)	25006 (05-15)	59390 (11-20)	

COMMERCIAL PROPERTY COVERAGE - LOCATION 0001 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54835, 59390	\$170.00
LOCATION 0001	\$17,336.00

LOCATION 0002 - BUILDING 0001**Location:** 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491**Occupied As:** Sr 1**Secured Interested Parties:** See Attached Schedule

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Rating Information

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 06

Class Code: 0847

Class Rate - Building: 0.382

Class Rate - Pers Prop: 0.169

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$190,000		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$251.00
Basic Group II	N/A	\$25,000		0.112	\$213.00
Special	N/A	\$25,000		0.027	\$51.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$16.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$103.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$5,740		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$4.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included
SPOILAGE COVERAGE		\$1,000	\$100,000		\$1,682.00

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0002**Location:** 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491**Occupied As:** Sr 2**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$190,000		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$251.00
Basic Group II	N/A	\$25,000		0.112	\$213.00
Special	N/A	\$25,000		0.027	\$51.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$16.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$103.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$5,740		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$4.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0003**Location:** 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491**Occupied As:** Sr Lodge**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$115,500		
(BLANKET)					
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$152.00
Basic Group II	N/A	\$25,000		0.112	\$129.00
Special	N/A	\$25,000		0.027	\$31.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$10.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$62.00
Tier: Premier					

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$1,060		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$1.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0004

Location: 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491

Occupied As: Ruggs

Secured Interested Parties: None

Rating Information

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$318,800		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$421.00
Basic Group II	N/A	\$25,000		0.112	\$357.00
Special	N/A	\$25,000		0.027	\$86.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$27.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$172.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$17,120		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$10.00
Basic Group II	N/A	\$25,000		0.021	\$4.00
Special	N/A	\$25,000		0.017	\$3.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$3.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0005

Location: 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016

Company POLICY NUMBER 224706-08546030-23
Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Occupied As: Rogers**Secured Interested Parties:** None**Rating Information**

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 06

Class Code: 0847

Class Rate - Building: 0.382

Class Rate - Pers Prop: 0.169

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$125,200		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$165.00
Basic Group II	N/A	\$25,000		0.112	\$140.00
Special	N/A	\$25,000		0.027	\$34.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$11.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$67.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$9,250		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$6.00
Basic Group II	N/A	\$25,000		0.021	\$2.00
Special	N/A	\$25,000		0.017	\$2.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$2.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0006**Location:** 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491**Occupied As:** Andre**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$104,400		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$138.00
Basic Group II	N/A	\$25,000		0.112	\$117.00
Special	N/A	\$25,000		0.027	\$28.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$9.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$56.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$5,740		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$4.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016

Company POLICY NUMBER 224706-08546030-23
Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0007**Location:** 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491**Occupied As:** Doctor**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$179,200		
(BLANKET)					
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$237.00
Basic Group II	N/A	\$25,000		0.112	\$201.00
Special	N/A	\$25,000		0.027	\$48.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$15.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$97.00
Tier: Premier					

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$9,250		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$6.00
Basic Group II	N/A	\$25,000		0.021	\$2.00
Special	N/A	\$25,000		0.017	\$2.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$2.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0008

Location: 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491

Occupied As: Dogwood

Secured Interested Parties: None

Rating Information

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$51,000		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$67.00
Basic Group II	N/A	\$25,000		0.112	\$57.00
Special	N/A	\$25,000		0.027	\$14.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$4.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$27.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$2,130		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$1.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0009

Location: 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016

Company POLICY NUMBER 224706-08546030-23
Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Occupied As: Poplar**Secured Interested Parties:** None**Rating Information**

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 06

Class Code: 0847

Class Rate - Building: 0.382

Class Rate - Pers Prop: 0.169

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$39,100		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$52.00
Basic Group II	N/A	\$25,000		0.112	\$44.00
Special	N/A	\$25,000		0.027	\$11.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$3.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$21.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$2,980		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$2.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0010**Location:** 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491**Occupied As:** Hickory**Secured Interested Parties:** None**Rating Information**

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 06

Class Code: 0847

Class Rate - Building: 0.382

Class Rate - Pers Prop: 0.169

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$39,100		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$52.00
Basic Group II	N/A	\$25,000		0.112	\$44.00
Special	N/A	\$25,000		0.027	\$11.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$3.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$21.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$2,980		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$2.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0011**Location:** 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491**Occupied As:** Birch**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$39,100		
(BLANKET)					
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$52.00
Basic Group II	N/A	\$25,000		0.112	\$44.00
Special	N/A	\$25,000		0.027	\$11.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$3.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$21.00
Tier: Premier					

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$2,980		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$2.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0012

Location: 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491

Occupied As: Butternut

Secured Interested Parties: None

Rating Information

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$33,600		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$44.00
Basic Group II	N/A	\$25,000		0.112	\$38.00
Special	N/A	\$25,000		0.027	\$9.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$3.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$18.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$2,130		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$1.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0013

Location: 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016

Company POLICY NUMBER 224706-08546030-23
Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Occupied As: Maple**Secured Interested Parties:** None**Rating Information**

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 06

Class Code: 0847

Class Rate - Building: 0.382

Class Rate - Pers Prop: 0.169

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$33,500		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$44.00
Basic Group II	N/A	\$25,000		0.112	\$38.00
Special	N/A	\$25,000		0.027	\$9.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$3.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$18.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$2,130		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$1.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0014**Location:** 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491**Occupied As:** Spruce**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$41,500		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$55.00
Basic Group II	N/A	\$25,000		0.112	\$46.00
Special	N/A	\$25,000		0.027	\$11.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$3.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$22.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$2,130		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$1.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0015**Location:** 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491**Occupied As:** Tamarac**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$90,200		
(BLANKET)					
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$119.00
Basic Group II	N/A	\$25,000		0.112	\$101.00
Special	N/A	\$25,000		0.027	\$24.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$8.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$49.00
Tier: Premier					

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$2,980		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$2.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0016**Location:** 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491**Occupied As:** Norway**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$34,100		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$45.00
Basic Group II	N/A	\$25,000		0.112	\$38.00
Special	N/A	\$25,000		0.027	\$9.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$3.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$18.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$1,060		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$1.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0017

Location: 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016

Company POLICY NUMBER 224706-08546030-23
Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Occupied As: Willow**Secured Interested Parties:** None**Rating Information**

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 06

Class Code: 0847

Class Rate - Building: 0.382

Class Rate - Pers Prop: 0.169

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$41,500		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$55.00
Basic Group II	N/A	\$25,000		0.112	\$46.00
Special	N/A	\$25,000		0.027	\$11.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$3.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$22.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$2,130		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$1.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016

Company POLICY NUMBER 224706-08546030-23
Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0018**Location:** 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491**Occupied As:** Sumac**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$41,500		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$55.00
Basic Group II	N/A	\$25,000		0.112	\$46.00
Special	N/A	\$25,000		0.027	\$11.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$3.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$22.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$2,130		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$1.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0019**Location:** 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491**Occupied As:** Health Center**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$123,300		
(BLANKET)					
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$163.00
Basic Group II	N/A	\$25,000		0.112	\$138.00
Special	N/A	\$25,000		0.027	\$33.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$10.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$66.00
Tier: Premier					

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$2,980		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$2.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0020

Location: 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491

Occupied As: Zorro

Secured Interested Parties: None

Rating Information

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$50,100		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$66.00
Basic Group II	N/A	\$25,000		0.112	\$56.00
Special	N/A	\$25,000		0.027	\$14.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$4.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$27.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$1,060		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$1.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0021

Location: 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016

Company POLICY NUMBER 224706-08546030-23
Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Occupied As: Apache**Secured Interested Parties:** None**Rating Information**

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 06

Class Code: 0847

Class Rate - Building: 0.382

Class Rate - Pers Prop: 0.169

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$170,300		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$225.00
Basic Group II	N/A	\$25,000		0.112	\$191.00
Special	N/A	\$25,000		0.027	\$46.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$14.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$92.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$4,680		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$3.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016

Company POLICY NUMBER 224706-08546030-23
Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0022**Location:** 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491**Occupied As:** Beaver**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$127,100		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$168.00
Basic Group II	N/A	\$25,000		0.112	\$142.00
Special	N/A	\$25,000		0.027	\$34.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$11.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$68.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$5,740		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$4.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0023

Location: 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491

Occupied As: Mohawk

Secured Interested Parties: None

Rating Information

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$127,100		
(BLANKET)					
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$168.00
Basic Group II	N/A	\$25,000		0.112	\$142.00
Special	N/A	\$25,000		0.027	\$34.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$11.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$68.00
Tier: Premier					

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$5,740		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$4.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0024

Location: 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491

Occupied As: Badger

Secured Interested Parties: None

Rating Information

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$127,100		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$168.00
Basic Group II	N/A	\$25,000		0.112	\$142.00
Special	N/A	\$25,000		0.027	\$34.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$11.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$68.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$5,740		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$4.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0025

Location: 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016

Company POLICY NUMBER 224706-08546030-23
Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Occupied As: Gopher**Secured Interested Parties:** None**Rating Information**

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 06

Class Code: 0847

Class Rate - Building: 0.382

Class Rate - Pers Prop: 0.169

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$127,100		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$168.00
Basic Group II	N/A	\$25,000		0.112	\$142.00
Special	N/A	\$25,000		0.027	\$34.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$11.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$68.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$5,740		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$4.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0026**Location:** 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491**Occupied As:** Program Office**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$174,100		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$230.00
Basic Group II	N/A	\$25,000		0.112	\$195.00
Special	N/A	\$25,000		0.027	\$47.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$15.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$94.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$5,740		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$4.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0027**Location:** 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491**Occupied As:** Zorba**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$20,300		
(BLANKET)					
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$27.00
Basic Group II	N/A	\$25,000		0.112	\$23.00
Special	N/A	\$25,000		0.027	\$5.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$2.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$11.00
Tier: Premier					

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$530		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$1.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0028**Location:** 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491**Occupied As:** Craft Appt**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$283,100		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$374.00
Basic Group II	N/A	\$25,000		0.112	\$317.00
Special	N/A	\$25,000		0.027	\$76.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$24.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$153.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$5,740		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$4.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0029

Location: 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Occupied As: Dry Craft**Secured Interested Parties:** None**Rating Information**

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 06

Class Code: 0847

Class Rate - Building: 0.382

Class Rate - Pers Prop: 0.169

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$28,000		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$37.00
Basic Group II	N/A	\$25,000		0.112	\$31.00
Special	N/A	\$25,000		0.027	\$8.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$2.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$15.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$1,060		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$1.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0030**Location:** 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491**Occupied As:** Oly Club**Secured Interested Parties:** None**Rating Information**

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 06

Class Code: 0847

Class Rate - Building: 0.382

Class Rate - Pers Prop: 0.169

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$127,100		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$168.00
Basic Group II	N/A	\$25,000		0.112	\$142.00
Special	N/A	\$25,000		0.027	\$34.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$11.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$68.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$5,740		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$4.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016

Company POLICY NUMBER 224706-08546030-23
Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0031**Location:** 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491**Occupied As:** Ranger**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$127,100		
(BLANKET)					
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$168.00
Basic Group II	N/A	\$25,000		0.112	\$142.00
Special	N/A	\$25,000		0.027	\$34.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$11.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$68.00
Tier: Premier					

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$5,740		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$4.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0032

Location: 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491

Occupied As: Kingfisher

Secured Interested Parties: None

Rating Information

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$127,100		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$168.00
Basic Group II	N/A	\$25,000		0.112	\$142.00
Special	N/A	\$25,000		0.027	\$34.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$11.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$68.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$5,740		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$4.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0033

Location: 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016

Company POLICY NUMBER 224706-08546030-23
Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Occupied As: Eagle**Secured Interested Parties:** None**Rating Information**

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 06

Class Code: 0847

Class Rate - Building: 0.382

Class Rate - Pers Prop: 0.169

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$127,100		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$168.00
Basic Group II	N/A	\$25,000		0.112	\$142.00
Special	N/A	\$25,000		0.027	\$34.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$11.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$68.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$5,740		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$4.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016

Company POLICY NUMBER 224706-08546030-23
Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0034**Location:** 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491**Occupied As:** Chippawa**Secured Interested Parties:** None**Rating Information**

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 06

Class Code: 0847

Class Rate - Building: 0.382

Class Rate - Pers Prop: 0.169

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$127,100		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$168.00
Basic Group II	N/A	\$25,000		0.112	\$142.00
Special	N/A	\$25,000		0.027	\$34.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$11.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$68.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$5,740		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$4.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0035**Location:** 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491**Occupied As:** Zelda**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$64,700		
(BLANKET)					
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$85.00
Basic Group II	N/A	\$25,000		0.112	\$72.00
Special	N/A	\$25,000		0.027	\$17.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$5.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$35.00
Tier: Premier					

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$1,060		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$1.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0036

Location: 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491

Occupied As: Bunkhouse

Secured Interested Parties: None

Rating Information

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$127,100		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$168.00
Basic Group II	N/A	\$25,000		0.112	\$142.00
Special	N/A	\$25,000		0.027	\$34.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$11.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$68.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$5,740		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$4.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0037

Location: 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016

Company POLICY NUMBER 224706-08546030-23
Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Occupied As: Pioneer**Secured Interested Parties:** None**Rating Information**

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 06

Class Code: 0847

Class Rate - Building: 0.382

Class Rate - Pers Prop: 0.169

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$127,100		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$168.00
Basic Group II	N/A	\$25,000		0.112	\$142.00
Special	N/A	\$25,000		0.027	\$34.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$11.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$68.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$5,740		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$4.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0038**Location:** 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491**Occupied As:** Lincoln Dining**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$1,068,200		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.179	\$1,912.00
Basic Group II	N/A	\$25,000		0.182	\$1,944.00
Special	N/A	\$25,000		0.044	\$470.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$135.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$861.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$687,360		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.083	\$571.00
Basic Group II	N/A	\$25,000		0.034	\$234.00
Special	N/A	\$25,000		0.028	\$192.00
Theft	N/A	\$25,000			Included

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016

Company POLICY NUMBER 224706-08546030-23
Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$31.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$199.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0039**Location:** 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491**Occupied As:** Treetops**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$115,400		
(BLANKET)					
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$152.00
Basic Group II	N/A	\$25,000		0.112	\$129.00
Special	N/A	\$25,000		0.027	\$31.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$10.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$62.00
Tier: Premier					

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$2,130		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$1.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0040

Location: 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491

Occupied As: Sugar Shack

Secured Interested Parties: None

Rating Information

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$38,000		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$50.00
Basic Group II	N/A	\$25,000		0.112	\$43.00
Special	N/A	\$25,000		0.027	\$10.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$3.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$21.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$1,060		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$1.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0041

Location: 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016

Company POLICY NUMBER 224706-08546030-23
Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Occupied As: Cabin/Cottage**Secured Interested Parties:** None**Rating Information**

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 06

Class Code: 0847

Class Rate - Building: 0.382

Class Rate - Pers Prop: 0.169

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$77,100		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$102.00
Basic Group II	N/A	\$25,000		0.112	\$86.00
Special	N/A	\$25,000		0.027	\$21.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$7.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$42.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$1,600		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$1.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0042**Location:** 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491**Occupied As:** Main Office**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$49,200		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$65.00
Basic Group II	N/A	\$25,000		0.112	\$55.00
Special	N/A	\$25,000		0.027	\$13.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$4.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$26.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$5,740		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$4.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0043**Location:** 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491**Occupied As:** Cr**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$138,600		
(BLANKET)					
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$183.00
Basic Group II	N/A	\$25,000		0.112	\$155.00
Special	N/A	\$25,000		0.027	\$37.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$12.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$75.00
Tier: Premier					

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$6,590		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$4.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0045

Location: 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491

Occupied As: Barn

Secured Interested Parties: None

Rating Information

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$172,600		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$228.00
Basic Group II	N/A	\$25,000		0.112	\$193.00
Special	N/A	\$25,000		0.027	\$47.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$15.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$93.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$5,740		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$4.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0046

Location: 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016

Company POLICY NUMBER 224706-08546030-23
Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Occupied As: White Pine**Secured Interested Parties:** None**Rating Information**

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 06

Class Code: 0847

Class Rate - Building: 0.382

Class Rate - Pers Prop: 0.169

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$17,300		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$23.00
Basic Group II	N/A	\$25,000		0.112	\$19.00
Special	N/A	\$25,000		0.027	\$5.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$9.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$530		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$1.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0047**Location:** 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491**Occupied As:** Auto Shop**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$183,400		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$242.00
Basic Group II	N/A	\$25,000		0.112	\$205.00
Special	N/A	\$25,000		0.027	\$50.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$15.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$99.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$17,120		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$10.00
Basic Group II	N/A	\$25,000		0.021	\$4.00
Special	N/A	\$25,000		0.017	\$3.00
Theft	N/A	\$25,000			Included

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016

Company POLICY NUMBER 224706-08546030-23
Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$3.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0048**Location:** 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491**Occupied As:** Riflery**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$13,900		
(BLANKET)					
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$18.00
Basic Group II	N/A	\$25,000		0.112	\$16.00
Special	N/A	\$25,000		0.027	\$4.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$8.00
Tier: Premier					

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$7,340		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$4.00
Basic Group II	N/A	\$25,000		0.021	\$2.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0049

Location: 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491

Occupied As: Bike Shed

Secured Interested Parties: None

Rating Information

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$17,200		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$23.00
Basic Group II	N/A	\$25,000		0.112	\$19.00
Special	N/A	\$25,000		0.027	\$5.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$9.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$6,810		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$4.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0050

Location: 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016

Company POLICY NUMBER 224706-08546030-23
Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Occupied As: Lincoln Lodge**Secured Interested Parties:** None**Rating Information**

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 06

Class Code: 0847

Class Rate - Building: 0.382

Class Rate - Pers Prop: 0.169

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$670,500		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.157	\$1,053.00
Basic Group II	N/A	\$25,000		0.147	\$986.00
Special	N/A	\$25,000		0.035	\$235.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$71.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$453.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$19,460		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.073	\$14.00
Basic Group II	N/A	\$25,000		0.028	\$5.00
Special	N/A	\$25,000		0.023	\$4.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$5.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0051**Location:** 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491**Occupied As:** Ruggs Office**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$90,200		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$119.00
Basic Group II	N/A	\$25,000		0.112	\$101.00
Special	N/A	\$25,000		0.027	\$24.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$8.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$49.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$13,610		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$8.00
Basic Group II	N/A	\$25,000		0.021	\$3.00
Special	N/A	\$25,000		0.017	\$2.00
Theft	N/A	\$25,000			Included

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$3.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0052**Location:** 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491**Occupied As:** Cote Storage**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$51,800		
(BLANKET)					
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$68.00
Basic Group II	N/A	\$25,000		0.112	\$58.00
Special	N/A	\$25,000		0.027	\$14.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$4.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$28.00
Tier: Premier					

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$9,780		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$6.00
Basic Group II	N/A	\$25,000		0.021	\$2.00
Special	N/A	\$25,000		0.017	\$2.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$2.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0053

Location: 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491

Occupied As: Rental House

Secured Interested Parties: None

Rating Information

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$175,800		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$232.00
Basic Group II	N/A	\$25,000		0.112	\$197.00
Special	N/A	\$25,000		0.027	\$47.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$15.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$95.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$3,510		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$2.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0056

Location: 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016

Company POLICY NUMBER 224706-08546030-23
Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Occupied As: Trap Range**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$8,300		
(BLANKET)					
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$11.00
Basic Group II	N/A	\$25,000		0.112	\$9.00
Special	N/A	\$25,000		0.027	\$2.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$4.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	59390 (11-20)		

LOCATION 0002 - BUILDING 0057**Location:** 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491**Occupied As:** Water Stations**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
Bill**POLICY NUMBER 224706-08546030-23**
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$8,900		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$12.00
Basic Group II	N/A	\$25,000		0.112	\$10.00
Special	N/A	\$25,000		0.027	\$2.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$5.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	59390 (11-20)		

LOCATION 0002 - BUILDING 0059**Location:** 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491**Occupied As:** Ruggs Garage**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Pers Prop: 0.169

County: Crow Wing

Protection Class: 06

Class Rate - Building: 0.382

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$74,900		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$99.00
Basic Group II	N/A	\$25,000		0.112	\$84.00
Special	N/A	\$25,000		0.027	\$20.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$6.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$40.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$10,530		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$6.00
Basic Group II	N/A	\$25,000		0.021	\$2.00
Special	N/A	\$25,000		0.017	\$2.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$2.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

LOCATION 0002 - BUILDING 0060

Location: 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016

Company POLICY NUMBER 224706-08546030-23
Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Occupied As: Doctor Garage**Secured Interested Parties:** None**Rating Information**

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 06

Class Code: 0847

Class Rate - Building: 0.382

Class Rate - Pers Prop: 0.169

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$37,500		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.132	\$50.00
Basic Group II	N/A	\$25,000		0.112	\$42.00
Special	N/A	\$25,000		0.027	\$10.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Equipment Breakdown		\$25,000	See Form 54843		\$3.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$20.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$5,270		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.061	\$3.00
Basic Group II	N/A	\$25,000		0.021	\$1.00
Special	N/A	\$25,000		0.017	\$1.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Equipment Breakdown		\$25,000	See Form 54843		\$1.00
Hotel Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64014 (07-17)
54173 (05-15)	25006 (05-15)	54381 (04-15)	CP0150 (10-94)	59390 (11-20)

COMMERCIAL PROPERTY COVERAGE - LOCATION 0002 SUMMARY**PREMIUM**

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54835, 59390

\$286.00

LOCATION 0002**\$29,373.00****LOCATION 0003 - BUILDING 0001****Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343**Occupied As:** Hubert Sr Lodge**Secured Interested Parties:** See Attached Schedule**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0843

Specific Rate - Building: 0.114

Class Rate - Bi & Extra Exp: 1.790

County: Crow Wing

Protection Class: 10W

Annual Receipts: \$1

Specific Rate - Pers Prop: 0.117

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$1,946,300		
Causes of Loss					
Basic Group I	N/A	\$5,000		0.210	\$4,087.00
Basic Group II	N/A	\$5,000		0.295	\$5,742.00
Special	N/A	\$5,000		0.071	\$1,382.00
Theft	N/A	\$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Property Plus Coverage Package		None	See 55198 (12-10)		\$1,876.00
Tier: Premier					
Equipment Breakdown		\$5,000	See Form 54843		\$340.00
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$5,000	\$160,000		Included
Coverage C-Increased Cost		\$5,000	\$160,000		Included

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
PERSONAL PROPERTY (BLANKET)			\$539,740		
Causes of Loss					
Basic Group I	N/A	\$5,000		0.097	\$524.00
Basic Group II	N/A	\$5,000		0.055	\$297.00
Special	N/A	\$5,000		0.046	\$248.00
Theft	N/A	\$5,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Property Plus Coverage Package		None	See 55198 (12-10)		\$179.00
Tier: Premier					
Equipment Breakdown		\$5,000	See Form 54843		\$32.00
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$5,000	\$160,000		Included
BI & EXTRA EXP			Actual Loss Sustained 12 Months		
24 Hour Waiting Period					
Causes of Loss					
Special	N/A	\$0		2.442	\$100.00
Theft	N/A	\$0			Included
OPTIONAL COVERAGE					
Equipment Breakdown		\$0	See Form 54843		\$3.00
SPOILAGE COVERAGE		\$1,000	\$100,000		\$1,682.00

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54381 (04-15)	CP0150 (10-94)	64014 (07-17)	59390 (11-20)

LOCATION 0003 - BUILDING 0002

Location: 6244 Nashway Rd, Lake Hubert, MN 56468-2343

Occupied As: Rafts/Docks

Secured Interested Parties: None

Rating Information

Territory: 180

Construction: N/A

Class Code: 1190

Class Rate - Bi & Extra Exp: 1.790

County: Crow Wing

Protection Class: 10W

Annual Receipts: \$1

Spcl Class Rate - Property In The Open: 0.979

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BI & EXTRA EXP 24 Hour Waiting Period			Actual Loss Sustained 12 Months		
Causes of Loss					
Special	N/A	\$0		0.842	\$100.00
Theft	N/A	\$0			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Equipment Breakdown		\$0	See Form 54843		\$3.00
PROPERTY IN THE OPEN (BLANKET)			\$77,000		
Causes of Loss					
Basic Group I	N/A	\$5,000		0.174	\$134.00
Basic Group II	N/A	\$5,000		0.207	\$159.00
Special	N/A	\$5,000		0.050	\$39.00
Theft	N/A	\$5,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Property Plus Coverage Package		None	See 55198 (12-10)		\$56.00
Tier: Premier					
Equipment Breakdown		\$5,000	See Form 54843		\$10.00
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$5,000	\$160,000		Included
Coverage C-Increased Cost		\$5,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64014 (07-17)	64010 (12-10)	54843 (07-19)	64000 (12-10)	64020 (12-10)
64004 (12-10)	59390 (11-20)			

LOCATION 0003 - BUILDING 0003**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343**Occupied As:** Cabin/Cottage Rental**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Frame

Class Code: 0847

Class Rate - Building: 0.382

Class Rate - Bi & Extra Exp: 1.790

County: Crow Wing

Protection Class: 10W

Annual Receipts: \$1

Class Rate - Pers Prop: 0.169

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$55,500		
Causes of Loss					
Basic Group I	N/A	\$5,000		0.174	\$97.00
Basic Group II	N/A	\$5,000		0.207	\$115.00
Special	N/A	\$5,000		0.050	\$28.00
Theft	N/A	\$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Property Plus Coverage Package		None	See 55198 (12-10)		\$40.00
Tier: Premier					
Equipment Breakdown		\$5,000	See Form 54843		\$7.00
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$5,000	\$160,000		Included
Coverage C-Increased Cost		\$5,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$1,060		
Causes of Loss					
Basic Group I	N/A	\$5,000		0.081	\$1.00
Basic Group II	N/A	\$5,000		0.039	\$1.00
Special	N/A	\$5,000		0.032	\$1.00
Theft	N/A	\$5,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Property Plus Coverage Package		None	See 55198 (12-10)		\$1.00
Tier: Premier					
Equipment Breakdown		\$5,000	See Form 54843		\$1.00
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$5,000	\$160,000		Included
BI & EXTRA EXP			Actual Loss Sustained		
24 Hour Waiting Period			12 Months		
Causes of Loss					
Special	N/A	\$0		2.442	\$100.00
Theft					Excluded
OPTIONAL COVERAGE					
Equipment Breakdown		\$0	See Form 54843		\$3.00

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016

Company POLICY NUMBER 224706-08546030-23
Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54381 (04-15)	CP0150 (10-94)	64014 (07-17)	59390 (11-20)

LOCATION 0003 - BUILDING 0004**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343**Occupied As:** Rec Center**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: Non-Comb

Class Code: 0844

Class Rate - Building: 0.200

Class Rate - Bi & Extra Exp: 1.790

County: Crow Wing

Protection Class: 10W

Annual Receipts: \$1

Class Rate - Pers Prop: 0.169

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$894,800		
Causes of Loss					
Basic Group I	N/A	\$5,000		0.210	\$1,879.00
Basic Group II	N/A	\$5,000		0.295	\$2,640.00
Special	N/A	\$5,000		0.071	\$635.00
Theft	N/A	\$5,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Property Plus Coverage Package		None	See 55198 (12-10)		\$862.00
Tier: Premier					
Equipment Breakdown		\$5,000	See Form 54843		\$156.00
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$5,000	\$160,000		Included
Coverage C-Increased Cost		\$5,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$176,120		
Causes of Loss					
Basic Group I	N/A	\$5,000		0.097	\$171.00
Basic Group II	N/A	\$5,000		0.055	\$97.00
Special	N/A	\$5,000		0.046	\$81.00
Theft	N/A	\$5,000			Included

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Property Plus Coverage Package		None	See 55198 (12-10)		\$58.00
Tier: Premier					
Equipment Breakdown		\$5,000	See Form 54843		\$11.00
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$5,000	\$160,000		Included
BI & EXTRA EXP			Actual Loss Sustained		
24 Hour Waiting Period			12 Months		
Causes of Loss					
Special	N/A	\$0		1.372	\$100.00
Theft					Excluded
OPTIONAL COVERAGE					
Equipment Breakdown		\$0	See Form 54843		\$3.00

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54381 (04-15)	CP0150 (10-94)	64014 (07-17)	59390 (11-20)

LOCATION 0003 - BUILDING 0005

Location: 6244 Nashway Rd, Lake Hubert, MN 56468-2343

Occupied As: Basketball Court

Secured Interested Parties: None

Rating Information

Territory: 180

Construction: Frame

Class Code: 0844

Class Rate - Building: 0.254

County: Crow Wing

Protection Class: 10W

Annual Receipts: \$1

Class Rate - Bi & Extra Exp: 1.790

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$27,300		
(BLANKET)					
Causes of Loss					
Basic Group I	N/A	\$5,000		0.174	\$48.00
Basic Group II	N/A	\$5,000		0.207	\$57.00
Special	N/A	\$5,000		0.050	\$14.00
Theft	N/A	\$5,000			Included

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016

Company POLICY NUMBER 224706-08546030-23
Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Property Plus Coverage Package		None	See 55198 (12-10)		\$20.00
Tier: Premier					
Equipment Breakdown		\$5,000	See Form 54843		\$4.00
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$5,000	\$160,000		Included
Coverage C-Increased Cost		\$5,000	\$160,000		Included
BI & EXTRA EXP			Actual Loss Sustained		
24 Hour Waiting Period			12 Months		
Causes of Loss					
Special	N/A	\$0		2.442	\$100.00
Theft					Excluded
OPTIONAL COVERAGE					
Equipment Breakdown		\$0	See Form 54843		\$3.00

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64000 (12-10)	64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)
64004 (12-10)	64014 (07-17)	59390 (11-20)		

LOCATION 0003 - BUILDING 0006**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343**Occupied As:** Rafts/Docks**Secured Interested Parties:** None**Rating Information**

Territory: 180

Construction: N/A

Class Code: 1190

Class Rate - Bi & Extra Exp: 1.790

County: Crow Wing

Protection Class: 10W

Annual Receipts: \$1

Spcl Class Rate - Property In The Open: 0.979

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BI & EXTRA EXP 24 Hour Waiting Period			Actual Loss Sustained 12 Months		
Causes of Loss					
Special	N/A	\$0		0.842	\$100.00
Theft	N/A	\$0			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Equipment Breakdown		\$0	See Form 54843		\$3.00
PROPERTY IN THE OPEN (BLANKET)			\$69,800		
Causes of Loss					
Basic Group I	N/A	\$5,000		0.174	\$121.00
Basic Group II	N/A	\$5,000		0.207	\$144.00
Special	N/A	\$5,000		0.050	\$35.00
Theft	N/A	\$5,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Property Plus Coverage Package		None	See 55198 (12-10)		\$50.00
Tier: Premier					
Equipment Breakdown		\$5,000	See Form 54843		\$9.00
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$5,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$5,000	\$160,000		Included
Coverage C-Increased Cost		\$5,000	\$160,000		Included

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0320 (10-90)	CP0090 (07-88)
64014 (07-17)	64010 (12-10)	54843 (07-19)	64000 (12-10)	64020 (12-10)
64004 (12-10)	59390 (11-20)			

COMMERCIAL PROPERTY COVERAGE - LOCATION 0003 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54835, 59390	\$248.00
LOCATION 0003	\$25,037.00

LOCATION 0004 - BUILDING 0001

Location: 23416 Camp Lincoln Rd, Lake Hubert, MN 56468-2491

Occupied As: Warehouse

Secured Interested Parties: None

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00 MKT TERR 016

Company POLICY NUMBER 224706-08546030-23
Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Rating Information

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 06

Class Code: 0922

Annual Receipts: \$1

Class Rate - Building: 0.226

Class Rate - Pers Prop: 0.197

Class Rate - Bi & Extra Exp: 1.790

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$659,900		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.157	\$1,036.00
Basic Group II	N/A	\$25,000		0.147	\$970.00
Special	N/A	\$25,000		0.035	\$231.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.093					
Replacement Cost					
Property Plus Coverage Package		None	See 55198 (12-10)		\$374.00
Tier: Premier					
Equipment Breakdown		\$25,000	See Form 54843		\$68.00
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$25,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$25,000	\$160,000		Included
Coverage C-Increased Cost		\$25,000	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$57,220		
Causes of Loss					
Basic Group I	N/A	\$25,000		0.073	\$42.00
Basic Group II	N/A	\$25,000		0.028	\$16.00
Special	N/A	\$25,000		0.023	\$13.00
Theft	N/A	\$25,000			Included
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.064					
Property Plus Coverage Package		None	See 55198 (12-10)		\$12.00
Tier: Premier					
Equipment Breakdown		\$25,000	See Form 54843		\$2.00
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$25,000	\$160,000		Included

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BI & EXTRA EXP 24 Hour Waiting Period Causes of Loss Special Theft OPTIONAL COVERAGE Equipment Breakdown SPOILAGE COVERAGE	N/A N/A	\$0 \$0 \$0 \$1,000	Actual Loss Sustained 12 Months See Form 54843 \$100,000	1.588	\$100.00 Included \$3.00 \$1,682.00

Forms that apply to this building:

59350 (01-15)	54835 (07-08)	IL0245 (01-95)	64050 (05-20)	IL0003 (07-02)
64224 (01-16)	59325 (12-19)	64326 (07-19)	CP0090 (07-88)	64000 (12-10)
64013 (12-10)	64010 (12-10)	54843 (07-19)	64020 (12-10)	64004 (12-10)
54381 (04-15)	CP0150 (10-94)	64014 (07-17)	59390 (11-20)	

COMMERCIAL PROPERTY COVERAGE - LOCATION 0004 SUMMARY

	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54835, 59390	\$45.00
LOCATION 0004	\$4,594.00

Secured Interested Parties and/or Additional Interested Parties

Applies to Loc/Bldg(s):

0001/001, 0002/001, 0003/001
 TRADITION CAPITAL BANK
 MORTGAGEE LOAN #: 105652
 100 Village Center Dr
 Ste 101
 North Oaks, MN 55127
 Interest: Mortgagee

Applies to Loc/Bldg(s):

0001/001, 0002/001, 0003/001
 TRADITION CAPITAL BANK
 LOSS PAYEE LOAN #:105653
 100 Village Center Dr
 Ste 101
 North Oaks, MN 55127
 Interest: Loss Payable

16198 (07-87)

COMMERCIAL INLAND MARINE COVERAGE

COVERAGES PROVIDED

Insurance applies to covered property for which a limit of insurance is shown.

Forms that apply to Inland Marine:

16079 (04-16)	16250 (03-93)	59350 (01-15)	16381 (07-08)	16080 (07-13)
16214 (05-20)	16643 (10-17)	59325 (12-19)	16859 (07-19)	59390 (11-20)

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

LOCATION 0001 - BUILDING 0001**Location:** 6244 Nashway Rd, Lake Hubert, MN 56468-2343

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OTHER					
8520 Kayaks And Paddle Boards		\$250	\$12,600	2.202	\$277.00
8520 Boats And Motors		\$250	\$452,450	1.000	\$6,623.00
8520 Bikes/Ropes Course Etc.		\$250	\$119,800	2.202	\$2,638.00
TOTAL FOR THIS COVERAGE:					\$9,538.00

Rating Information for TOOLS AND EQUIPMENT (TE)- ACTUAL CASH VALUE

Territory: 018

County: Crow Wing

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
TOOLS AND EQUIPMENT (TE)- ACTUAL CASH VALUE					
INSURED'S EQUIPMENT - SPECIAL FORM					
1. 2003 STIHL BACKPACK BLOWER Model#Br400		\$250	\$400	Variable	\$8.00
2. 2004 STIHL BACKPACK BLOWER Model Br420		\$250	\$400	Variable	\$8.00
3. 2008 STIHL BACKPACK BLOWER Model Br600		\$250	\$400	Variable	\$8.00
4. 2012 STIHL BACKPACK BLOWER Model Br600		\$250	\$400	Variable	\$8.00
5. ECHO BACKPACK BLOWER Model #Pb8010T		\$250	\$400	Variable	\$8.00
6. ECHO BACKPACK BLOWER Model #Pb9010T		\$250	\$400	Variable	\$8.00
7. 2015 HUSQUVARA CHAIN SAW Rancher 450		\$250	\$500	Variable	\$10.00
8. 2014 HUSQUVARA CHAIN SAW Rancher 460		\$250	\$400	Variable	\$8.00
9. 2016 HUSQUVARA CHAIN SAW Rancher 450		\$250	\$500	Variable	\$10.00
10. 2001 HUSQUVARA POLE CHAIN SAW 326P.5		\$250	\$400	Variable	\$8.00

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
11. 2016 TORO STRING TRIMMER STAIT Shaft Model #314165548		\$250	\$400	Variable	\$8.00
12. 2016 TORO STRING TRIMMER STAIT Shaft Model #314138431		\$250	\$400	Variable	\$8.00
13. MIGHT LITE STRING TRIMMER Curved Shaft Model #0360146		\$250	\$200	Variable	\$4.00
14. 2014 FOREST KING WOOD SPLITTER 2Ton Model #18822T1182093		\$250	\$500	Variable	\$10.00
15. CRAFTSMAN ARM SAW 10" Radial		\$250	\$400	Variable	\$8.00
16. RIDGID 12" CHOP SAW Miter Saw		\$250	\$400	Variable	\$8.00
17. DELTA 10" CHOP SAW Miter Saw		\$250	\$400	Variable	\$8.00
18. 2019 RIDGID TABLE SAW W/STAND 10" Table Saw		\$250	\$200	Variable	\$4.00
19. 2019 RIDGID 12" COMPOUND MITER Saw W/Stand		\$250	\$350	Variable	\$7.00
20. RYOBI 9" BAND SAW Model #Bs900		\$250	\$400	Variable	\$8.00
21. 1999 GRACO NOVA PAINT SPRAYER Stand Mount		\$250	\$400	Variable	\$8.00
22. 2016 GRACO ULTRA MAXLL 494 Pc Pro #Ba00638		\$250	\$1,500	Variable	\$31.00
23. 2018 STIHL BACKPACK SPRAYER Model #Sr430		\$250	\$600	Variable	\$12.00
TOTAL FOR THIS COVERAGE:					\$208.00

Rating Information for CONTRACTORS EQUIPMENT

Territory: 018

County: Crow Wing

Rate Class: 3

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
CONTRACTORS EQUIPMENT					
CONTRACTOR EQUIPMENT - SPECIAL FORM					
1. 1985 BOBCAT SKIDSTEER 743 Valuation: Actual Cash Value		\$250	\$10,000	Variable	\$97.00
2. TORO MOWER TITAN 60" DECK Valuation: Actual Cash Value		\$250	\$4,000	Variable	\$39.00
3. 2012 TORO MOWER 50" DECK Mx 5060 Valuation: Actual Cash Value		\$250	\$4,500	Variable	\$44.00
4. 2019 TORO MOWER 60" DECK Titan Hd Valuation: Actual Cash Value		\$250	\$5,000	Variable	\$49.00
5. 2016 CUB CADET MOWER Valuation: Actual Cash Value		\$250	\$700	Variable	\$7.00
6. 2016 CUB CADET MOWER Model #L1 #4531704763 Valuation: Actual Cash Value		\$250	\$700	Variable	\$7.00
7. 2016 CUB CADET MOWER Model #L1 #4531705073 Valuation: Actual Cash Value		\$250	\$700	Variable	\$7.00
8. 2003 BILLY GOAT LEAF SUCKER Model #Tr1102H Valuation: Actual Cash Value		\$250	\$1,700	Variable	\$17.00
9. WESTERN STRAIGHT BLADE 8" W/Wings Valuation: Actual Cash Value		\$250	\$4,000	Variable	\$39.00
10. WESTERN V-PLOW MPV + 92" Valuation: Actual Cash Value		\$250	\$4,000	Variable	\$39.00
11. 2001 MURRY MOWER 22" PUSH Valuation: Actual Cash Value		\$250	\$400	Variable	\$4.00
12. 2005 MURRY MOWER 22" PUSH Valuation: Actual Cash Value		\$250	\$400	Variable	\$4.00
13. MTD & TECUMSEH PUSH MOWER Valuation: Actual Cash Value		\$250	\$400	Variable	\$4.00

Auto-Owners Ins. Co.

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 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
14. MTD & TECUMSEH PUSH MOWER Valuation: Actual Cash Value		\$250	\$400	Variable	\$4.00
15. 2015 HONDA GENERATOR Model #Eu2000I Valuation: Actual Cash Value		\$250	\$1,100	Variable	\$11.00
16. 2015 POWER HOUSE GENERATOR 9000 Model #05132599 Valuation: Actual Cash Value		\$250	\$500	Variable	\$5.00
17. 2016 GENERAC GENERATOR GP6500 Model #9101661A Valuation: Actual Cash Value		\$250	\$500	Variable	\$5.00
18. 2016 GENERAC GENERATOR Xg 10000E Model #3001328518 Valuation: Actual Cash Value		\$250	\$800	Variable	\$8.00
19. 2016 GENERAC GENERATOR Gp 15000E Model #3001271701 Valuation: Actual Cash Value		\$250	\$1,200	Variable	\$12.00
20. 2000 EXCEL POWER WASHER 3500Psi Valuation: Actual Cash Value		\$250	\$200	Variable	\$2.00
21. 1999 COLEMAN GENERATOR Vertex 5500 Valuation: Actual Cash Value		\$250	\$400	Variable	\$4.00
22. TRAPSHOOT THROWER CLH Valuation: Actual Cash Value		\$250	\$2,000	Variable	\$19.00
23. TRAPSHOOT THROWER CL Valuation: Actual Cash Value		\$250	\$2,000	Variable	\$19.00
24. 1998 BOBCAT SKIDSTEER Model #736 Serial #: 512231831 Valuation: Actual Cash Value		\$250	\$16,000	Variable	\$156.00
TOTAL FOR THIS COVERAGE:					\$602.00

Auto-Owners Ins. Co.

Issued 05-04-2023

 AGENCY TWIN CITY GROUP
 06-0883-00 MKT TERR 016

 Company POLICY NUMBER 224706-08546030-23
 Bill 08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

Rating Information for COMMERCIAL COMPUTERS - REPLACEMENT COST

Territory: 180

County: Crow Wing

Construction: Frame

Protection Class: 10W

Class Code: 0847

Class Rated

Group I: 0.1690

Group II: 0.1180

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
COMMERCIAL COMPUTERS - REPLACEMENT COST					
ELECTRONIC DATA PROCESSING (EDP):					
EQUIPMENT - SPECIAL FORM					
Unscheduled Equipment		\$250	\$98,700	Variable	\$437.00
Included Coverages:					
Media		\$250	\$5,000	Included	Included
Extra Expense		\$250	\$5,000	Included	Included
Transportation		\$250	\$10,000	Included	Included
Optional Coverages That Apply:					
Media Over \$5,000			\$30,450	0.443	\$135.00
TOTAL FOR THIS COVERAGE:					\$572.00

Forms that apply to this location:

16010 (04-15) 16241 (05-94) 16071 (07-09) 16731 (12-17) 16083 (02-99)

COMMERCIAL INLAND MARINE COVERAGE - LOCATION 0001 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 16381, 59390	\$109.00
LOCATION 0001	\$11,029.00

A single deductible applies per claim. If more than one item is involved in a claim, the single highest applicable deductible amount is used.

	PREMIUM
TOOLS AND EQUIPMENT SUBTOTAL	\$208.00
TOOLS AND EQUIPMENT BALANCE TO MINIMUM	\$0.00

Auto-Owners Ins. Co.

Issued 05-04-2023

AGENCY TWIN CITY GROUP
06-0883-00

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Company
BillPOLICY NUMBER 224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

55056 (07-87)

SUPPLEMENTAL DECLARATIONS

THIS POLICY IS RATED ON A BLANKET BASIS

TOTAL BUILDING AND PROPERTY IN THE OPEN LIMIT OF INSURANCE:

\$14,784,700

TOTAL BUSINESS PERSONAL PROPERTY LIMIT OF INSURANCE: \$1,923,250

INLAND MARINE MISCELLANEOUS PROPERTY CLASS 8520 BOATS AND MOTORS:

BOATS:	VALUE
1995 ALUMACRAFT 16' FISHING BOAT VIN #ACBY8577D495	\$1,600
1995 ALUMACRAFT 16' FISHING BOAT VIN #ACBY8590D495	\$1,600
1995 ALUMACRAFT 16' FISHING BOAT VIN #ACBY8581D495	\$1,600
1995 ALUMACRAFT 16' FISHING BOAT VIN #ACBY8579D495	\$1,600
1997 LUND 16' FISHING BOAT VIN #LUNF4294E697	\$1,600
1997 LUND 16' FISHING BOAT VIN #LUNF4305F697	\$1,600
1997 LUND 16' FISHING BOAT VIN #LUNF4301E697	\$1,600
1997 LUND 16' FISHING BOAT VIN #LUNF4307F697	\$1,600
1997 LUND 16' FISHING BOAT VIN #LUNF4306F697	\$1,600
2018 SATURN 16' INFLATABLE SD488 VIN #VEJ-00594D818	\$1,600
2018 SATURN 16' INFLATABLE SD488 VIN #VEJ-00597D818	\$1,600
1997 PALM BEACH 28' PONTOON VIN #SBP16109D797	\$5,500
1991 WEERES 28' PONTOON VIN #WRS8A8103F191	\$5,500
2001 WEERES 28' PONTOON VIN #WRSS0713E101	\$5,500
1977 MADSEN 30' PONTOON VIN #JEM300380577	\$3,000
1995 SEA RAY 22' SKI BOAT VIN #SERV3526A494	\$5,000
2001 MASTERCRAFT 19' PRO STAR 190 VIN #MBCJAJX8B101	\$21,000
2006 MOOMBA 22' OUTBACK VIN #ISROB213B606	\$24,000
2007 MOOMBA 22' SKI BOAT VIN #ISROB165A707	\$21,000
1999 MASTER CRAFT 19' MOTORBOAT MODEL PS190 VIN #MBCJAJT7D999	\$12,000
2002 MASTER CRAFT PRO STAR (BLACK) VIN #MBCDXDM51102	\$25,000
1983 JOHNSON 12' SAILBOAT VIN #JBW1166MC888	\$1,100
2003 LASER PICO 12' SAILBOAT VIN #OQTF36940303	\$3,000
2004 LASER PICO 12' SAILBOAT VIN #OQTF3923K304	\$6,000
1996 JOHNSON 12' SAILBOAT VIN #JBW002XCC696	\$6,000
1992 JOHNSON 12' SAILBOAT VIN #JBW004ZCC292	\$6,000
1998 JOHNSON 12' SAILBOAT VIN #JBW008CXA98	\$6,000
1994 MELGES 12' SAILBOAT VIN #MEBOX366C494	\$6,000
1997 MELGES 12' SAILBOAT VIN #MEBM1757L697	\$6,000
1994 LASER PICO 12' SAILBOAT VIN #OQTF1809D494	\$6,000
1996 JOHNSON 12' SAILBOAT VIN #JBW0025FT696	\$6,000
1998 JOHNSON 12' SAILBOAT VIN #JBW005C5K798	\$6,000
1997 MELGES 12' SAILBOAT VIN #MEBOE445E797	\$6,000
1987 MELGES 12' SAILBOAT VIN #MEB0C769J887	\$6,000
1993 MELGES 12' SAILBOAT VIN #MEB0X345E393	\$6,000

Auto-Owners Ins. Co.

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08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

55056 (07-87)

SUPPLEMENTAL DECLARATIONS

1992 JOHNSON 12' SAILBOAT VIN #MEB0X336B292	\$6,000
MELGES 12' SAILBOAT VIN #MEBOX376E69	\$6,000
1990 JOHNSON 12' SAILBOAT VIN #JBW008ESE090	\$6,000
1996 JOHNSON 12' SAILBOAT VIN #JBW0027FT696	\$6,000
1996 JOHNSON 12' SAILBOAT VIN #JBW0027FT696	\$6,000
1996 JOHNSON 12' SAILBOAT VIN #JBW1697MC696	\$6,000
1994 JOHNSON 12' SAILBOAT VIN #JBW008ESF494	\$6,000

1999 MELGES 12' SAILBOAT VIN #MEBOX411J899	\$6,000
1994 JOHNSON 12' SAILBOAT VIN #JBW1598MC494	\$6,000
2001 MELGES 12' SAILBOAT VIN #MEBM2061K001	\$6,000
1999 MELGES 12' SAILBOAT VIN #MEBOX4071899	\$6,000
1994 JOHNSON 12' SAILBOAT VIN #JBW005ESA494	\$3,000
1989 JOHNSON 12' SAILBOAT VIN #JBW1207MC989	\$6,000
2017 LASER PICO 12' SAILBOAT VIN #QOTP0363E717	\$3,800
2017 LASER PICO 12' SAILBOAT VIN #QOTP0362E717	\$3,800
2017 LASER PICO 12' SAILBOAT VIN #QOTP0359E717	\$3,800
2017 LASER PICO 12' SAILBOAT VIN #QOTP0331E717	\$3,800

2007 LASER PICO 12' SAILBOAT VIN #QQTF5278K607	\$6,000
2015 MELGES 12' SAILBOAT VIN #MEBOC7498787	\$6,000
2001 MELGES 12' SAILBOAT VIN #MEBC1039C101	\$6,000
1990 JOHNSON 12' SAILBOAT VIN #JBW012ESE090	\$6,000
1990 MELGES 12' SAILBOAT VIN #MEB0C812C090	\$6,000
1989 MELGES 12' SAILBOAT VIN #MEBOX301B989	\$6,000
1988 JOHNSON 12' SAILBOAT VIN #JBW021C5D888	\$6,000
1996 JOHNSON 12' SAILBOAT VIN #JBW0026FT696	\$6,000
1998 JOHNSON 12' SAILBOAT VIN #JBW1467FT798	\$6,000
2003 MELGES 12' SAILBOAT VIN #QQTF3783G303	\$1,200

1992 MELGES 12' SAILBOAT VIN #MEB0X338E292	\$6,000
1997 MELGES 12' SAILBOAT VIN #MEBOX382E797	\$6,000
1989 JOHNSON 12' SAILBOAT VIN #JBW1213MC889	\$6,000
12' SAILBOAT 420	\$3,000
1990 ALUMACRAFT 17' CANOE VIN #ACBP2406D990	\$750
ALUMACRAFT 17' CANOE VIN #ACBT8322H900	\$750
1992 ALUMACRAFT 17' CANOE VIN #ACBP3654C292	\$750
ALUMACRAFT 17' CANOE VIN #ACBP5434M73J	\$750
1979 ALUMACRAFT 17' CANOE VIN #ACBP7101M79J	\$750
1980 ALUMACRAFT 17' CANOE VIN #ACBP9315M80J	\$750

1991 ALUMACRAFT 17' CANOE VIN #ACBP3170A191	\$750
1990 ALUMACRAFT 17' CANOE VIN #ACBP2413D990	\$750
2006 ALUMACRAFT 17' CANOE VIN #ACBT0130F506	\$750
1991 ALUMACRAFT 17' CANOE VIN #ACBP3090A191	\$750
1984 ALUMACRAFT 17' CANOE VIN #ACB4441PM84J	\$750
ALUMACRAFT 17' CANOE VIN #ACB2045PM82J	\$750

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INSURED COTE FAMILY COMPANIES

Term 05-01-2023 to 05-01-2024

55056 (07-87)

SUPPLEMENTAL DECLARATIONS

1990 ALUMACRAFT 17' CANOE VIN #ACBP2409D990	\$750
1990 ALUMACRAFT 17' CANOE VIN #ACBP2428D990	\$750
ALUMACRAFT 17' CANOE VIN #ACB48772M74IQTW	\$750
2006 ALUMACRAFT 17' CANOE VIN #ACBT0139F506	\$750
1984 ALUMACRAFT 17' CANOE VIN #ACB4439PM84J	\$750
1977 ALUMACRAFT 17' CANOE VIN #ACBP3897M77J	\$750
1990 ALUMACRAFT 17' CANOE VIN #ACBP2415D990	\$750
1978 ALUMACRAFT 17' CANOE VIN #ACBP5437M78J	\$750
1979 ALUMACRAFT 17' CANOE VIN #ACBP7105M79J	\$750
1993 ALUMACRAFT 17' CANOE VIN #ACBP7094M793	\$750
1978 ALUMACRAFT 17' CANOE VIN #ACBP5433M78J	\$750
1978 ALUMACRAFT 17' CANOE VIN #ACBP4630M78D	\$750
1991 ALUMACRAFT 17' CANOE VIN #ACBP3092A191	\$750
1976 ALUMACRAFT 17' CANOE VIN #ACBP1464M76F	\$750
GRUMMAN 17' CANOE VIN #17488GH517	\$750
GRUMMAN 17' CANOE VIN #17559GP517	\$750
GRUMMAN 17' CANOE VIN #GBP038420J7	\$750
GRUMMAN 17' CANOE VIN #14442G517	\$750
1988 GRUMMAN 17' CANOE VIN #GBP03856J788	\$750
1988 GRUMMAN 17' CANOE VIN #GBP03840J788	\$750
1988 GRUMMAN 17' CANOE VIN #GBP03829J788	\$750
1987 GRUMMAN 12' 4 PERSON CREW BOAT VIN #GRRL04HIA787	\$3,000
MOTORS:	VALUE
2018 MERCURY 25 HP VIN #OR906448	\$3,000
2018 MERCURY 25 HP VIN #OR912386	\$3,000
2018 MERCURY 15 HP VIN #OR891018	\$2,300
2018 MERCURY 15 HP VIN #OR891016	\$2,300
2017 MERCURY 25 HP VIN #OR812301	\$3,000
2018 MERCURY 25 HP VIN #OR884142	\$3,000
2018 MERCURY 25 HP VIN #OR884143	\$3,000
2017 MERCURY 25 HP VIN #OR817245	\$3,000
2015 MERCURY 15 HP VIN #OR691599	\$2,300
2015 MERCURY 15 HP VIN #OR691600	\$2,300
2015 MERCURY 15 HP VIN #OR691619	\$2,300
2015 MERCURY 15 HP VIN #OR687106	\$2,300
2015 MERCURY 15 HP VIN #OR691620	\$2,300
2013 MERCURY 25 HP VIN #OR583195	\$3,000

TOTAL \$452,450

INLAND MARINE MISCELLANEOUS PROPERTY CLASS 8520 BIKES/ROPES COURSE ETC

VALUE

MELGES TRAILER VIN #MBW41662E0580 \$1,500

Auto-Owners Ins. Co.

Issued05-04-2023

AGENCYTWIN CITY GROUP
06-0883-00MKT TERR 016

Company
Bill

POLICY NUMBER224706-08546030-23
08-47-MN-2205

INSURED COTE FAMILY COMPANIES

Term05-01-2023to05-01-2024

55056 (07-87)

SUPPLEMENTAL DECLARATIONS

HARD/HOT ROCK/SPECIALIZED 50 MOUNTAIN BIKES	\$17,000
2 SIDED CLIMBING WALL	\$30,000
HIGH ROPES COURSE	\$65,000
KING OF THE MOUNTAIN WATER TOY	\$4,000
LIFETIME MAMMOTH 60" BASKETBALL HOOP	\$2,300
TOTAL	\$119,800

NAMED INSURED SCHEDULE

COTE FAMILY COMPANIES

ETOC COMPANY, INC. DBA CAMP LINCOLN FOR BOYS

ENTITY: CORPORATION

ETOC COMPANY, INC. DBA CAMP LAKE HUBERT FOR GIRLS

ENTITY: CORPORATION

54381 (4-15)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPOILAGE COVERAGE

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM

SCHEDULE

Premises Number	Limit Of Insurance
00001	\$ 100,000
Description Of Property: EDIBLE & NON-EDIBLE	
Deductible: \$1,000	
Refrigeration Maintenance Agreement:	
Selling Price:	
Causes Of Loss	
Breakdown Or Contamination: X	
Power Outage: X	
Premises Number	Limit Of Insurance
00002	\$ 100,000
Description Of Property: EDIBLE & NON-EDIBLE	
Deductible: \$1,000	
Refrigeration Maintenance Agreement:	
Selling Price:	
Causes Of Loss	
Breakdown Or Contamination: X	
Power Outage: X	

Premises Number	Limit Of Insurance
00003	\$ 100,000
Description Of Property: EDIBLE & NON-EDIBLE Deductible: \$1,000 Refrigeration Maintenance Agreement: Selling Price:	
Causes Of Loss	
Breakdown Or Contamination: X Power Outage: X	
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

The Coverage Form to which this endorsement applies is extended to insure against direct physical loss or damage by the Covered Causes of Loss, but only with respect to coverage provided by this endorsement.

- A. Paragraph A., 1. Covered Property** is deleted and replaced by the following:
- 1. Covered Property**
Covered Property means "perishable stock" at the described premises owned by you or by others that is in your care, custody or control.
- B.** With respect to the coverage provided by this endorsement, property located on buildings or in the open or in vehicles is considered to be Property Not Covered.
- C. Paragraph A., 3. Covered Causes Of Loss** is deleted and replaced by the following:
- 3. Covered Causes Of Loss**
Covered Causes of Loss means the following only if indicated by an "X" in the Schedule:
 - a. Breakdown or Contamination, meaning:**
 - (1)** Change in temperature or humidity resulting from mechanical breakdown or mechanical failure of refrigerating, cooling or humidity control apparatus or equipment, only while such equipment or apparatus is at the described premises; and
 - (2)** Contamination by the refrigerant.
 - b. Power Outage, meaning** change in temperature or humidity resulting from complete or partial interruption of electrical power, either on or off the described premises, because of conditions beyond your control.

D. Selling Price

If the Selling Price is indicated by an "X" in the Schedule, the following is added to the **Valuation Loss Condition**:

We will determine the value of finished "perishable stock" in the event of loss or damage at:

- 1.** The selling price, as if no loss or damage had occurred;
- 2.** Less discounts and expenses you otherwise would have had.

E. Paragraph A., 5. Coverage Extensions does not apply.

F. Paragraph B. EXCLUSIONS AND LIMITATIONS is deleted and replaced by the following:

B. EXCLUSIONS

- 1.** Only the following Exclusions contained in Paragraph **B.1.** of the Causes of Loss Form applicable to this Coverage Part apply to Spoilage Coverage:
 - a.** Earth Movement;
 - b.** Governmental Action;
 - c.** Nuclear Hazard;
 - d.** War And Military Action; and
 - e.** Water.
- 2.** The following Exclusions are added:
We will not pay for loss or damage caused by or resulting from:
 - a.** The disconnection of any refrigerating, cooling or humidity control system from the source of power.
 - b.** The deactivation of electrical power caused by the manipulation of any switch or other device used to control the flow of electrical power or current.

- c. The inability of an electrical utility company or other power source to provide sufficient power because of:
 - (1) Lack of fuel; or
 - (2) Governmental order.
 - d. The inability of a power source at the described premises to provide sufficient power because of lack of generating capacity to meet demand.
 - e. Breaking of any glass that is a permanent part of any refrigerating, cooling or humidity control unit.
- G.** Paragraph **D. DEDUCTIBLE** is deleted and replaced by the following:
We will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds the Deductible shown in the Schedule of this endorsement. We will then pay the amount of loss or damage in excess of that Deductible, up to the applicable Limit of Insurance. No other deductible in this policy applies to the coverage provided by this endorsement.
- H.** Paragraph **F. ADDITIONAL CONDITIONS** is deleted and replaced by the following:
ADDITIONAL CONDITION
The following condition applies in addition to the Common Policy Conditions and the Commercial Property Conditions.

REFRIGERATION MAINTENANCE AGREEMENTS

If Breakdown or Contamination is designated as a Covered Cause of Loss and a refrigeration maintenance agreement is shown as applicable by an "X" in the Schedule, the following condition applies:

You must maintain a refrigeration maintenance or service agreement. If you voluntarily terminate this agreement and do not notify us within 10 days, the insurance provided by this endorsement will be automatically suspended at the involved location.

A refrigeration maintenance agreement means a written service contract, between you and the refrigeration service organization, which provides for regular periodic inspection of the refrigeration equipment at the insured location, and the servicing and repair of the equipment, including emergency response at the insured location.

- I.** Paragraph **G. OPTIONAL COVERAGES** does not apply.
- J.** The following is added to the **DEFINITIONS**:
"Perishable stock" means personal property:
 - a. Maintained under controlled conditions for its preservation; and
 - b. Susceptible to loss or damage if the controlled conditions change.

All other policy terms and conditions apply.

54381 (4-15)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPOILAGE COVERAGE

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM**SCHEDULE**

Premises Number	Limit Of Insurance
00004	\$ 100,000
Description Of Property: EDIBLE & NON-EDIBLE	
Deductible: \$1,000	
Refrigeration Maintenance Agreement:	
Selling Price:	
Causes Of Loss	
Breakdown Or Contamination: X	
Power Outage: X	
Premises Number	Limit Of Insurance
	\$
Description Of Property:	
Deductible:	
Refrigeration Maintenance Agreement:	
Selling Price:	
Causes Of Loss	
Breakdown Or Contamination:	
Power Outage:	

Premises Number	Limit Of Insurance
	\$
Description Of Property: Deductible: Refrigeration Maintenance Agreement: Selling Price:	
Causes Of Loss	
Breakdown Or Contamination: Power Outage:	
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

The Coverage Form to which this endorsement applies is extended to insure against direct physical loss or damage by the Covered Causes of Loss, but only with respect to coverage provided by this endorsement.

- A. Paragraph A., 1. Covered Property** is deleted and replaced by the following:
- 1. Covered Property**
Covered Property means "perishable stock" at the described premises owned by you or by others that is in your care, custody or control.
- B.** With respect to the coverage provided by this endorsement, property located on buildings or in the open or in vehicles is considered to be Property Not Covered.
- C. Paragraph A., 3. Covered Causes Of Loss** is deleted and replaced by the following:
- 3. Covered Causes Of Loss**
Covered Causes of Loss means the following only if indicated by an "X" in the Schedule:
 - a. Breakdown or Contamination, meaning:**
 - (1)** Change in temperature or humidity resulting from mechanical breakdown or mechanical failure of refrigerating, cooling or humidity control apparatus or equipment, only while such equipment or apparatus is at the described premises; and
 - (2)** Contamination by the refrigerant.
 - b. Power Outage, meaning** change in temperature or humidity resulting from complete or partial interruption of electrical power, either on or off the described premises, because of conditions beyond your control.

D. Selling Price

If the Selling Price is indicated by an "X" in the Schedule, the following is added to the **Valuation Loss Condition**:

We will determine the value of finished "perishable stock" in the event of loss or damage at:

- 1.** The selling price, as if no loss or damage had occurred;
- 2.** Less discounts and expenses you otherwise would have had.

E. Paragraph A., 5. Coverage Extensions does not apply.

F. Paragraph B. EXCLUSIONS AND LIMITATIONS is deleted and replaced by the following:

B. EXCLUSIONS

- 1.** Only the following Exclusions contained in Paragraph **B.1.** of the Causes of Loss Form applicable to this Coverage Part apply to Spoilage Coverage:
 - a.** Earth Movement;
 - b.** Governmental Action;
 - c.** Nuclear Hazard;
 - d.** War And Military Action; and
 - e.** Water.
- 2.** The following Exclusions are added:
We will not pay for loss or damage caused by or resulting from:
 - a.** The disconnection of any refrigerating, cooling or humidity control system from the source of power.
 - b.** The deactivation of electrical power caused by the manipulation of any switch or other device used to control the flow of electrical power or current.

- c. The inability of an electrical utility company or other power source to provide sufficient power because of:
 - (1) Lack of fuel; or
 - (2) Governmental order.
 - d. The inability of a power source at the described premises to provide sufficient power because of lack of generating capacity to meet demand.
 - e. Breaking of any glass that is a permanent part of any refrigerating, cooling or humidity control unit.
- G.** Paragraph **D. DEDUCTIBLE** is deleted and replaced by the following:
We will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds the Deductible shown in the Schedule of this endorsement. We will then pay the amount of loss or damage in excess of that Deductible, up to the applicable Limit of Insurance. No other deductible in this policy applies to the coverage provided by this endorsement.
- H.** Paragraph **F. ADDITIONAL CONDITIONS** is deleted and replaced by the following:
ADDITIONAL CONDITION
The following condition applies in addition to the Common Policy Conditions and the Commercial Property Conditions.

REFRIGERATION MAINTENANCE AGREEMENTS

If Breakdown or Contamination is designated as a Covered Cause of Loss and a refrigeration maintenance agreement is shown as applicable by an "X" in the Schedule, the following condition applies:

You must maintain a refrigeration maintenance or service agreement. If you voluntarily terminate this agreement and do not notify us within 10 days, the insurance provided by this endorsement will be automatically suspended at the involved location.

A refrigeration maintenance agreement means a written service contract, between you and the refrigeration service organization, which provides for regular periodic inspection of the refrigeration equipment at the insured location, and the servicing and repair of the equipment, including emergency response at the insured location.

- I.** Paragraph **G. OPTIONAL COVERAGES** does not apply.
- J.** The following is added to the **DEFINITIONS**:
"Perishable stock" means personal property:
 - a. Maintained under controlled conditions for its preservation; and
 - b. Susceptible to loss or damage if the controlled conditions change.

All other policy terms and conditions apply.

COINSURANCE CONTRACT**MISCELLANEOUS PROPERTY FLOATER****COVERAGE****PROPERTY COVERED**

We cover the property described which is:

1. owned by you; or
2. owned by others in your care, custody or control.

Description of
Property

Amount of
Insurance

SEE SUPPLEMENTAL DECLARATION

\$
\$
\$
\$

DEDUCTIBLE

From the amount of each adjusted claim, we will deduct the amount stated below or in the Declarations:

Amount of Deductible \$ _____.

The deductible shall not apply to loss or damage from these perils: fire; lightning; explosion; windstorm; cyclone; tornado or hail; riot, riot attending a strike or civil commotion; aircraft; smoke; earthquake; collapse of bridges or culverts; collision, derailment or overturn of the vehicle on which the property insured is being transported; stranding, sinking, burning or collision of water vessels.

PERILS WE INSURE AGAINST

We cover risk of direct physical loss or damage, not excluded in this form, to the property covered.

EXCLUSIONS

We do not cover under this form loss or damage caused directly or indirectly by any of the following, whether or not any other cause or happening contributes concurrently or in any sequence to the loss or damage:

1. Seizure or destruction of property by order of governmental authority. But we will pay for such acts of destruction taken at the time of a fire to prevent its spread if the fire would be covered under this form.
2. Nuclear action meaning nuclear reaction, radiation, radioactive contamination, discharge of a nuclear weapon, however caused and whether controlled or uncontrolled, or any consequence of any of these. We will cover direct loss resulting from fire if caused by any of these, if fire is covered elsewhere in this form.
3. War (declared or undeclared), civil war, insurrection, rebellion or revolution.

4. Wear and tear; inherent vice; hidden or latent defect; gradual deterioration; mechanical breakdown; insects, vermin, rodents; depreciation; or by processing or any work on the property. We will cover direct loss from fire or explosion which is caused by any of these.
5. Corrosion, rusting, dampness of atmosphere, or extremes of temperature.
6. Misappropriation, secretion, conversion, infidelity or any dishonest act by you or others or the employees or agents of either to whom the covered property may be entrusted. This exclusion does not apply to carriers for hire.
7. Artificially generated electrical currents to electrical apparatus. We will cover loss or damage caused directly by ensuing fire or explosion.
8. Any process of refinishing, renovating or repairing.
9. Fouling or explosion of firearms.
10. Breakage, marring, scratching, tearing or denting, unless caused by: fire or lightning; aircraft; theft and/or attempted theft; cyclone, tornado or windstorm; earthquake; flood; explosion; malicious damage or collision, derailment or overturn of a transporting conveyance.
11. Theft of the money or merchandise of vending machines.

ADDITIONAL CONDITIONS

1. Coinsurance Clause

We will pay no more than the amount of loss or damage multiplied by the ratio of the amount of insurance on the property covered to its actual cash value at the time of loss.

2. Territory

This policy applies only within the continental United States and Canada.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

HOTEL PLUS - CRIME COVERAGE ENDORSEMENT

Tailored Protection Policy

This endorsement adds Crime Coverage for the following:

LIABILITY FOR GUESTS PROPERTY - PREMISES

A. COVERAGE

We will pay those sums that you become legally obligated to pay as damages because of loss or destruction of, or damage to Covered Property. We have the right and duty to defend any suit brought against you seeking damages that are payable under this insurance.

1. Covered Property

Any property, other than that specified as Property Not Covered, belonging to your "guests" while the property is:

- a. Inside the "premises"; or
- b. In your possession.

2. Property Not Covered

a. Samples, Articles for Sale

Samples or articles carried or held for sale or for delivery after sale.

b. Vehicles

Any vehicle including:

- (1) Its equipment and accessories; and
- (2) Any property contained in or on a vehicle.

3. Supplementary Payments

If we defend any suit, we will pay with respect to:

a. Expenses

- (1) Reasonable expenses you incur at our request;
- (2) Expenses we incur; and
- (3) Costs charged against you.

b. Interest

- (1) Interest on the full amount of any judgment that accrues:
 - (a) After entry of the judgment; and
 - (b) Before we pay, offer to pay or deposit in court that part of the judgment for which we are liable under this insurance.
- (2) Prejudgment interest awarded against you on that part of the judgment we pay. If we make an offer to pay the Limit of Insurance, we will not pay any

prejudgment interest based on that period of time after the offer.

c. Loss of Wages or Salary

Actual loss of wages or salary (but not other income) because of required attendance at hearings or trials connected with the suit. But, we will not pay more than \$100 per day under this part of the Supplementary Payments.

d. Premiums for Bonds

Premiums for the following types of bonds having penalties totaling not more than the Limit of Insurance shown in the Hotel Plus Coverage Declarations.

- (1) Appeal bonds required in the suit; and
- (2) Bonds to release attachments. But, we do not have to apply for or furnish those bonds.

Our liability for Supplementary Payments is in addition to the Limit of Insurance shown in the Hotel Plus Coverage Declarations.

B. LIMIT OF INSURANCE

- 1. The most we will pay in the aggregate for all damages because of loss or destruction of or damage to Covered Property in any one "occurrence" is the per occurrence Limit of Insurance shown in the Hotel Plus Coverage Declarations.
- 2. Subject to the applicable limit stated in 1. above, the most we will pay for all damages because of loss or destruction of or damage to property of any one "guest" is the per guest Limit of Insurance shown in the Hotel Plus Coverage Declarations.

All loss, destruction or damage involving a single act or series of related acts whether caused by one or more persons is considered one "occurrence".

C. EXCLUSIONS, CONDITIONS, DEFINITIONS

This insurance is subject to the following:

1. Exclusions

We will not pay for damages arising out of, or the defense of any suit connected with, any of the following:

- a. **Acts Committed by You or Your Partners**
Loss or destruction of, or damage to property resulting from any dishonest or criminal act committed by you or any of your partners whether acting alone or in collusion with other persons.
 - b. **Assumed Liability**
Liability you assume under any written agreement. But this exclusion does not apply to any written agreement entered into with a "guest" before the "occurrence" of any loss, destruction or damage that increases to an amount not exceeding \$1,000 any lesser amount for which you may otherwise be liable under any statute.
 - c. **Fire**
Destruction of, or damage to property resulting from fire.
 - d. **Food or Liquid**
Destruction of, or damage to property resulting from the spilling, upsetting or leaking of any food or liquid.
 - e. **Governmental Action**
Loss or destruction of, or damage to property resulting from seizure or destruction of the property by order of governmental authority.
 - f. **Inherent Vice**
Destruction of, or damage to property resulting from insects, animals, wear and tear, gradual deterioration or inherent vice.
 - g. **Laundering or Cleaning**
Destruction of, or damage to property while in your care and custody for laundering or cleaning.
 - h. **Nuclear**
Loss or destruction of, or damage to property resulting from nuclear reaction, nuclear radiation or radioactive contamination, or any related act or incident.
 - i. **Release of Others from Liability**
Your release of any other person or organization from legal liability.
 - j. **War and Similar Actions**
Loss or destruction of, or damage to property resulting from war, whether or not declared, warlike action, insurrection, rebellion or revolution, or any related act or incident.
2. **Conditions**
- a. **Bankruptcy**
You or your estate's bankruptcy or insolvency will not relieve us of our obligations under this insurance.
 - b. **Defense, Investigation and Settlement**
 - (1) We may investigate and settle any claim or suit as we deem expedient.
 - (2) We will not defend any suit after having paid judgments or settlements equal to the Limit of Insurance shown in the Hotel Plus Coverage Declarations.
 - c. **Duties in the Event of Loss, Claim, or Suit**
In the event of loss, claim or suit you must:
 - (1) Notify us promptly of any loss, destruction or damage that may result in a claim;
 - (2) Give us prompt, written notice of any claim made or suit brought against you and:
 - (a) Send us immediately, copies of any demands, notices, summonses or legal papers received in connection with the claim or suit;
 - (b) Authorize us to obtain records and other information; and
 - (c) Cooperate with us in the defense, investigation or settlement of the claim or suit.

You may not voluntarily make a payment, assume any obligation or incur any expense without our consent. If you have reason to believe that any loss or destruction of, or damage to Covered Property involves a violation of law, you must notify the police.
 - d. **Joint Insured**
 - (1) If more than one Insured is named in the DECLARATIONS, the first Named Insured will act for itself and for every other Insured for all purposes of this insurance. If the first Named Insured ceases to be covered, then the next Named Insured will become the first Named Insured.
 - (2) If any Insured or partner or officer of that Insured has knowledge of any information relevant to this insurance, that knowledge is considered knowledge of every insured.
 - (3) We will not pay more for damages for which more than one Insured is liable than the amount we would pay if one Insured were liable for the damages.
 - e. **Legal Action Against Us**
No person or organization has a right under this insurance:
 - (1) To name us a co-defendant in a suit asking for damages from you; or
 - (2) To sue us on this insurance unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final

judgment against you obtained after an actual trial. But, we will not be liable for damages that are not payable under the terms of this insurance or that are in excess of the Limit of Insurance. An agreed settlement means a settlement and release of liability signed by us, you and the claimant or the claimant's legal representative.

f. Non-Cumulation of Limit of Insurance

Limits of Insurance shown in the Hotel Plus Coverage Declarations do not cumulate from year to year or period to period.

g. Other Insurance

This insurance does not apply to damages recoverable or recovered under other insurance or indemnity. However, if the limit of the other insurance or indemnity is insufficient to cover the entire amount of the damages, this insurance will apply to that part of the damages not recoverable or recovered under the other insurance.

h. Policy Period

(1) The Policy Period is the period shown in the DECLARATIONS.

(2) We will pay only for damages because of loss or destruction of, or damage to Covered Property incurring during the Policy Period.

i. Territory

We will pay only for damages because of your legal liability for loss or destruction of,

or damage to Covered Property occurring within the United States of America, U.S. Virgin Islands, Puerto Rico, or Canada.

j. Transfer of Your Rights of Recovery Against Others to Us

You must transfer to us all your rights of recovery against any person or organization pertaining to the loss for which you were liable and for which we have paid damages or made a settlement. You must do everything necessary to secure these rights and do nothing to impair them.

3. Definitions

a. "Occurrence" means an:

(1) Act or series of related acts involving one or more persons; or

(2) Act or event, or a series of related acts or events not involving any person.

b. "Premises" mean the interior of that portion of any building at a location shown in the DECLARATIONS that you occupy in conducting your business.

c. "Guest" means that person who has paid a fee for their overnight lodging to you, during that period to which that fee applies.

All other policy terms and conditions apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

HOTEL PLUS ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM

A. A. COVERAGE is amended.

1. Under **1. Covered Property**, **a. (2)** is deleted and replaced by the following.
 - (2)** Fixtures, including outdoor fixtures of:
 - (a)** Outdoor fences, light poles, storage buildings, pools, radio and television antennas (including satellite dishes), awnings and attached signs;
 - (b)** Detached signs on or within 1,000 feet of the premises; and
 - (c)** Billboard signs located anywhere within the coverage territory.
2. Under **2. Property Not Covered**, **q. (2)** is deleted and replaced by the following.
 - (2)** Masts or towers, trees, shrubs or plants (other than "stock" of trees, shrubs or plants), all except as provided in the Coverage Extensions.
3. **5. Coverage Extensions** is amended.
 - a. e. Outdoor Property** is deleted and replaced by the following.
 - e. Outdoor Property**

You may extend the insurance provided by this Coverage Form to apply to your outdoor trees, shrubs and plants (other than "stock" of trees, shrubs or plants), including debris removal expense, caused by or resulting from any of the following causes of loss if they are covered causes of loss:

 - (a)** Fire;
 - (b)** Lightning;
 - (c)** Explosion;
 - (d)** Riot or Civil Commotion; or
 - (e)** Aircraft.

The most we will pay for loss or damage is \$10,000, but not more than \$1,000 for any one tree, shrub or plant, unless

higher limits are shown in the Declarations. These limits apply to any one occurrence, regardless of the types or number of items lost or damaged in that occurrence.

b. The following is added.

Household Personal Property

You may extend the insurance that applies to **Your Business Personal Property** to Household Personal Property located in or on the building described in the Commercial Property Coverage Declarations or in the open (or in a vehicle) within 1,000 feet of the described premises, usual to the occupancy of the described premises as living quarters, that:

(1) Belongs to you, or at your option:

(a) Your domestic worker; or

(b) A member of your family; or

(2) For which you may be legally liable.

This includes property purchased under an installment plan. The most we will pay under this extension is the Limit of Insurance shown in the Declarations for HOUSEHOLD PERSONAL PROPERTY per occurrence. You may apply up to \$500 of this amount for such property while it is away from the described premises.

B. C. LIMITS OF INSURANCE is amended.

1. Paragraph 2. is deleted.

2. The following is added.

The most we will pay for loss or damage to billboard signs is the Limit of Insurance shown in the Declarations for BILLBOARDS OWNED BY THE INSURED.

All other policy terms and conditions apply.

54186 (12-10)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WATER BACK-UP FROM SEWERS OR DRAINS

This endorsement modifies insurance under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
BUSINESS INCOME AND EXTRA EXPENSE COVERAGE FORM
BUSINESS INCOME AND EXTRA EXPENSE ACTUAL LOSS SUSTAINED COVERAGE FORM
CONDOMINIUM ASSOCIATION COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
CAUSES OF LOSS - SPECIAL FORM

1. Subject to the provisions of paragraph **2.** below, under **B. EXCLUSIONS**, **g. Water** subparagraph **(3)** is deleted.
2. Under **C. LIMITATIONS** the following limitation is added:

In any one loss, we will not pay more than the Limit of Insurance shown in the Declarations under WATER BACK-UP FROM SEWERS OR DRAINS for loss of or damage to Covered Property caused by water back-up from sewers or drains. In the event that the amount of loss of or damage to Covered Property does not exceed the Limit of Insurance shown in the Declarations for WATER BACKUP FROM SEWERS OR DRAINS, you may, at your option, apply the remainder of this Limit of Insurance to your actual loss of Business Income or necessary Extra Expense, if any, subject to the terms and conditions of the BUSINESS INCOME AND EXTRA EXPENSE COVERAGE FORM, or the BUSINESS INCOME AND EXTRA EXPENSE ACTUAL LOSS SUSTAINED COVERAGE FORM.

All other policy terms and conditions apply.

54198 (12-10)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DEBRIS REMOVAL

This endorsement modifies insurance under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CONDOMINIUM ASSOCIATION COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM

Under **A. COVERAGE, 4. Additional Coverages, a. Debris Removal, (4)** is deleted and replaced by the following:

(4) We will pay an additional amount, up to the Limit of Insurance shown in the Declarations for DEBRIS REMOVAL, for debris removal expense, for each location, in any one occurrence of physical loss or damage to Covered Property, if one or both of the following circumstances apply:

(a) The total of the actual debris removal expense plus the amount we pay for direct physical loss or damage exceeds the Limit of Insurance on the Covered Property that has sustained loss or damage.

(b) The actual debris removal expense exceeds 25% of the sum of the deductible plus the amount that we pay for direct physical loss or damage to the Covered Property that has sustained loss or damage.

Therefore, if **(4)(a)** and/or **(4)(b)** apply, our total payment for direct physical loss or damage and debris removal expense may reach but will never exceed the Limit of Insurance on the Covered Property that has sustained loss or damage, plus the Limit of Insurance shown in the Declarations for DEBRIS REMOVAL.

All other policy terms and conditions apply.

54216 (3-13)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SALESPERSON'S SAMPLES

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CONDOMINIUM ASSOCIATION COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
CAUSES OF LOSS - SPECIAL FORM

1. Under the **A. COVERAGE, 4. Additional Coverages**, the following Additional Coverage is added:
Salesperson's Samples

We will pay for direct physical loss of or damage to samples of merchandise described which are:

- a. Owned by you while in your care, custody or control;
- b. Owned by you and in the care, custody or control of your salesperson and/or agents; or
- c. While in transit, except by parcel post, between your premises and the salesperson and/or agent caused by or resulting from any Covered Cause of Loss.

This coverage does not apply to:

- (1) Jewelry, furs or articles consisting principally of fur;
- (2) Property located in or on the building described in the Declarations or in the open (or in a vehicle) within 1,000 feet of the described premises;
- (3) Property at or on the premises of your salespersons and/or agents; or
- (4) Merchandise intended for sale, which may be sold and shipped by you to others, or which has been purchased by you from others.

Our payment for any one loss shall not exceed the Limit of Insurance shown in the Declarations for SALESPERSON'S SAMPLES. The Additional Condition, Coinsurance, does not apply to this Additional Coverage.

2. Under **B. EXCLUSIONS** of the CAUSES OF LOSS - SPECIAL FORM, the following exclusions are added to apply only to this Additional Coverage:
- a. Misappropriation, secretion, conversion, infidelity or any dishonest act by you or other or the employees or agents of either to whom the covered property may be entrusted. This exclusion does not apply to carriers for hire.
 - b. Breakage, marring, scratching, tearing or denting, unless caused by: fire or lightning; aircraft; theft and/or attempted theft; earthquake; flood; explosion; malicious damage or collision, derailment or overturn of a transporting conveyance.
 - c. Mysterious or unexplained disappearance or from shortage disclosed by taking inventory.
 - d. Theft from any vehicle, unless at the time of the theft, there is actually in or upon such vehicle your salesperson, representative or a permanent employee, or a person whose sole duty it is to attend the vehicle. This exclusion shall not apply to property in the custody of a common carrier.
3. In addition to the conditions of this policy, the following conditions apply only this Additional Coverage:
- a. **PAIR OR SET**
In case of loss of or damage to any part of a pair or set, we may:
 - (1) Repair or replace any part of the pair or set to restore it to its value before the loss; or
 - (2) Pay the difference between the actual cash value of the property before and after the loss.
 - b. **PARTS**
In case of loss or damage to any part of property covered, consisting of several parts when complete, we shall pay only for the value of the part lost or damaged.

All other policy terms and conditions apply.

54339 (3-13)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BAILEES COVERAGE

This endorsement modifies insurance under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CONDOMINIUM ASSOCIATION COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM

1. Under **A. COVERAGE, 4. Additional Coverages**, the following Additional Coverage is added:

Bailees Coverage

- a. We will pay for direct physical loss or damage to the property of others that:

- (1) Is in your possession or in the possession of any of your employees; or
- (2) Is being transported by you, any of your employees, a public carrier or mail service.

- b. We will also cover your actual incurred cost for labor and materials.

- c. We do not cover the following properties:

- (1) Property held for storage or for which a storage charge is made. If you do not have instructions from the owner of the goods to store goods held by you, such goods are not considered stored.
- (2) Property while in the possession of any person, company or corporation other than you, your employees, a public carrier or mail service.
- (3) Any land motor vehicle.
- (4) Watercraft.
- (5) Aircraft including objects falling from aircraft.
- (6) Animals, fish, fowl, reptiles or amphibians.
- (7) Accounts, bills, currency, deeds, food stamps or other evidences of debt, money, notes or securities. Lottery tickets held for sale are not securities.
- (8) Contraband or property in the course of illegal transportation or trade.

- d. In addition to other policy exclusions, we will not pay for loss or damage caused directly or indirectly by any of the following. Such loss is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss:

- (1) Misappropriation, secretion, conversion, infidelity or any dishonest act by you or others or the employees or agents of either

to whom the covered property may be entrusted. This exclusion does not apply to carriers for hire.

- (2) Delay.

- (3) Vandalism or malicious mischief.

- (4) Burglary of property left in your delivery vehicles overnight unless locked and in your building which you occupy.

- e. We will pay no more than the smallest of either:

- (1) The cost to replace damaged property with new property of similar quality and features reduced by the amount of decrease in value because of age, wear, obsolescence or market value applicable to the damaged property immediately prior to the loss; or
- (2) The Limit of Insurance shown in the Declarations for BAILEES COVERAGE.

This is an additional amount of insurance.

Our payment for loss of or damage to property of others will only be for the account of the owner of the property.

- f. No deductible applies to this Additional Coverage.

2. The Additional Condition, Coinsurance does not apply to this Additional Coverage.

All other policy terms and conditions apply.

54189 (12-10)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

REFRIGERATED PRODUCTS

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM
BUSINESS INCOME (AND EXTRA EXPENSE) ACTUAL LOSS SUSTAINED COVERAGE FORM
CONDOMINIUM ASSOCIATION COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
CAUSES OF LOSS - SPECIAL FORM

1. Under the BUILDING AND PERSONAL PROPERTY COVERAGE FORM, CONDOMINIUM ASSOCIATION COVERAGE FORM, and the CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM, **A. COVERAGE, 4. Additional Coverages**, the following Additional Coverage is added:

Refrigerated Products

Subject to **3. Limits of Insurance** below, we shall pay for loss of or damage to "perishable stock" caused directly by any of the following:

- (1) Mechanical or electrical breakdown of the refrigeration system; or
- (2) The interruption of electrical services to the refrigeration system caused by direct physical damage to the electrical generating or transmission equipment of your "local utility service" caused by or resulting from any Covered Cause of Loss.

You must exercise diligence in inspecting and maintaining refrigeration equipment. If interruption of electrical service or mechanical or electrical breakdown is known, you must use all reasonable means to protect the covered property from further damage.

2. Under the BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM, and the BUSINESS INCOME (AND EXTRA EXPENSE) ACTUAL LOSS SUSTAINED COVERAGE FORM, **A. COVERAGE, 5. Additional Coverages**, the following Additional Coverage is added:

Refrigerated Products

Subject to **3. Limits of Insurance** below, we shall pay for the actual loss of Business Income you sustain and necessary Extra Expense you incur because of loss or damage to "perishable stock" caused directly by any of the following:

- (1) Mechanical or electrical breakdown of the refrigeration system; or
- (2) The interruption of electrical services to the refrigeration system caused by direct physical damage to the electrical generating or transmission equipment of your "local utility service" caused by or resulting from any Covered Cause of Loss.

You must exercise diligence in inspecting and maintaining refrigeration equipment. If interruption of electrical service or mechanical or electrical breakdown is known, you must use all reasonable means to protect the covered property from further damage.

3. Limits of Insurance

Under:

- a. BUILDING AND PERSONAL PROPERTY COVERAGE FORM, CONDOMINIUM ASSOCIATION COVERAGE FORM, and CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM, **C. LIMITS OF INSURANCE**; and
- b. Under BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM, and the BUSINESS INCOME (AND EXTRA EXPENSE) ACTUAL LOSS SUSTAINED COVERAGE FORM, **B. LIMITS OF INSURANCE** the following is added:

Refrigerated Products

The most we shall pay for the sum of **1.** and **2.** above in any one loss, is the Limit of Insurance

shown in the Declarations for REFRIGERATED PRODUCTS.

4. Under the CAUSE OF LOSS - SPECIAL FORM, B. EXCLUSIONS:

- a.** Exclusion **1.e. Utility Services** is deleted and replaced by the following exclusion for this Additional Coverage only:
 - e. Utility Services**
We shall not pay for loss or damage caused by or resulting from the failure to supply "power supply services" from any regional or national grid.
- b.** Exclusion **2.d.(6)** is deleted and replaced by the following exclusion for this Additional Coverage only:
 - (6)** Mechanical breakdown, including rupture or bursting caused by centrifugal force. However, this does not apply to any resulting loss or damage caused by elevator collision or mechanical breakdown of refrigeration systems.

5. Definitions

The following definitions apply only to this Additional Coverage:

- a.** "Local utility service" means your billing entity, repair entity or service entity directly providing "power supply services" to the premises described in the Declarations.
- b.** "Perishable stock" means merchandise held in storage or for sale that is refrigerated for preservation and is susceptible to loss or damage if the refrigeration fails.
- c.** "Power supply services" means the following types of property supplying electricity to the described premises that are not located on a described premises and not rented, leased or owned by an insured:
 - (1)** Utility generating plants;
 - (2)** Switching stations;
 - (3)** Substations;
 - (4)** Transformers; and
 - (5)** Transmission lines.

All other policy terms and conditions apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

VALUABLE PAPERS AND RECORDS (OTHER THAN "ELECTRONIC DATA")

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CONDOMINIUM ASSOCIATION COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM

With respect to coverage provided under this endorsement only, **A. COVERAGE**, is amended as follows:

1. Under **2. Property Not Covered**, **o.** is deleted and replaced by the following:
 - o.** "Valuable papers and records" except as provided under the Additional Coverage - Valuable Papers and Records (Other Than "Electronic Data").
2. Under **4. Additional Coverages**, the following Additional Coverage is added:
Valuable Papers and Records (Other Than "Electronic Data")
We cover "valuable papers and records" that:
 - a.** You own; or
 - b.** Are owned by others and are in your care, custody or control.

If duplicates of "valuable papers and records" do not exist, we will pay the cost to research, and replace or restore the lost information.

This Additional Coverage does not apply to:

- a.** "Valuable papers and records" which exist as "electronic data";
- b.** Property held as samples or for delivery after sale;
- c.** Property in storage away from the premises shown in the Declarations; or
- d.** Errors or omissions in processing or copying "valuable papers and records", unless fire or explosion ensues and then only for direct loss caused by such fire or explosion.

The most we will pay under this Additional Coverage in any one occurrence are the Limits of Insurance shown in the Declarations for:

- a.** VALUABLE PAPERS AND RECORDS ON PREMISES; and

- b.** VALUABLE PAPERS AND RECORDS OFF PREMISES.

The Coinsurance Condition does not apply to this Additional Coverage.

Under **E. LOSS CONDITIONS, 7. Valuation** does not apply to this endorsement. The following applies:

Loss or damage to "valuable papers and records" will be valued at the cost of restoration or replacement of the lost or damaged information. To the extent that the contents of the "valuable papers and records" are not restored, the "valuable papers and records" will be valued at the cost of replacement with blank materials of substantially identical type.

The following additional definitions apply only to this endorsement.

- a.** "Valuable Papers and Records" means inscribed, printed or written:
 - (1)** Documents;
 - (2)** Manuscripts; and
 - (3)** Records including abstracts, books, deeds, drawings, films, maps or mortgages. However, "valuable papers and records" does not mean "money" or "securities".
- b.** "Money" means:
 - (1)** Currency, coins and bank notes in current use and having a face value; and
 - (2)** Travelers checks, register checks and money orders held for sale to the public.
- c.** "Securities" means all negotiable and non-negotiable instruments or contracts representing either "money" or other property and includes:

- (1) Tokens, tickets, revenue and other stamps (whether represented by actual stamps or unused value in a meter) in current use; and
- (2) Evidences of debt issued in connection with credit or charge cards, which cards are not issued by you but does not include "money".

- 3. Under **5. Coverage Extensions, c. Valuable Papers and Records (Other Than "Electronic Data")** is deleted.

All other policy terms and conditions apply.

54217 (7-17)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ELECTRONIC DATA PROCESSING EQUIPMENT

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CONDOMINIUM ASSOCIATION COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
CAUSES OF LOSS - SPECIAL FORM

A. COVERAGE, 4. Additional Coverages is amended.
The following Additional Coverage is added.

Electronic Data Processing Equipment

a. Covered Property

We will pay for:

- (1) Direct physical loss of or damage to electronic equipment, component parts of such equipment, "media" and air conditioning equipment necessary for the operation of the electronic equipment:
 - (a) Which you own or which is in your care, custody or control; and
 - (b) While located at the premises described in the Declarations. This provision (b) does not apply to "laptop computers"; and
 - (c) Caused by or resulting from any Covered Cause of Loss.
- (2) Your costs to research, replace or restore "electronic data" contained on damaged "media" because such "electronic data" has been destroyed or corrupted.

b. Exclusions

B. EXCLUSIONS of the CAUSES OF LOSS - SPECIAL FORM is amended. The following exclusions are added for purposes of this Additional Coverage only.

- (1) "Electrical disturbance" unless caused by lightning.
- (2) Loss or damage caused by:
 - (a) Data processing "media" failure; or
 - (b) Breakdown or malfunction of the data processing equipment and component parts while the "media" is being run through the system. We will cover loss, damage or expense caused directly by ensuing fire or explosion.
- (3) Actual work upon, installation or testing of Covered Property. We will cover loss, caused by ensuing fire or explosion.

- (4) "Mechanical breakdown". We will cover loss, damage or expense caused directly by lightning or by ensuing fire or explosion.
- (5) Faulty construction or error in design of the Covered Property. We will cover loss, damage or expense caused directly by ensuing fire or explosion.
- (6) Delay or loss of market.
- (7) Breakage, marring, scratching, tearing or denting of any "laptop computer", unless caused by:
 - (a) fire or lightning;
 - (b) aircraft;
 - (c) theft or attempted theft;
 - (d) windstorm or hail;
 - (e) earthquake;
 - (f) flood;
 - (g) explosion;
 - (h) vandalism or malicious mischief; or
 - (i) collision, derailment or overturn of a transporting conveyance.

c. Limit of Insurance

- (1) Our payment for electronic equipment, component parts of such equipment and air conditioning equipment necessary for the operation of such electronic equipment shall not exceed the Limit of Insurance shown in the Declarations for ELECTRONIC DATA PROCESSING EQUIPMENT.
- (2) Our payment for "media" shall not exceed the smallest of the following:
 - (a) The actual cost to repair, replace or reproduce the "media", including your costs to research, replace or restore information;
 - (b) If the "media" is not repaired, replaced or reproduced, the value of blank "media"; or
 - (c) The Limit of Insurance shown in the Declarations for ELECTRONIC DATA PROCESSING EQUIPMENT.

The Limit of Insurance shown in the Declarations for ELECTRONIC DATA PROCESSING EQUIPMENT is the total limit of our liability for loss or damage to all Covered Property in any one occurrence at one location. With respect to Covered Property you do not own, we will pay no more than the amount for which you are legally liable.

The Additional Condition, Coinsurance, does not apply to this Additional Coverage.

d. Coverage Extensions

The following extensions apply only to this endorsement.

(1) Property At Newly Acquired Or Temporary Locations

- (a) You may extend the coverage provided under **a. Covered Property**, to apply to property:
- 1) At any location you acquire; or
 - 2) At any temporary location, other than fairs or exhibitions, you acquire within the territorial limits and intended for similar occupancy or warehousing purposes for the business described in the Declarations.

The most we will pay for loss or damage under this extension is the Limit of Insurance shown in the Declarations for ELECTRONIC DATA PROCESSING EQUIPMENT.

- (b) This coverage extension will end when any of the following first occurs:
- 1) Sixty (60) days from your acquisition or use of such property;
 - 2) On the date values at such locations are reported to us; or
 - 3) On the expiration date of the policy.

(2) Newly Acquired Property

- (a) You may extend the coverage provided under **a. Covered Property**, to apply to property which you newly acquire, of the same type as the property covered at the described premises.
- The most we will pay for loss or damage under this extension is the Limit of Insurance shown in the Declarations for ELECTRONIC DATA PROCESSING EQUIPMENT.
- (b) This coverage extension will end when any of the following first occurs:
- 1) Sixty (60) days from your acquisition or use of such property;
 - 2) On the date values of such property are reported to us; or
 - 3) On the expiration date of the policy.
- Each of these extensions is additional insurance.

- e. The following **Additional Coverages** apply only to this endorsement.

(1) Transportation

- (a) You may apply up to \$10,000, for any one occurrence for loss of or damage to property caused by:
- 1) Fire; lightning; explosion; smoke; riot and civil commotion; and vandalism and malicious mischief;
 - 2) The overturning, upset, or collision of the vehicle transporting the insured property, with another vehicle or object other than the road bed; or
 - 3) Theft of an entire shipping bale, case or package from a vehicle:
 - a) While such property is in a fully enclosed and securely locked body or compartment; and
 - b) Theft results from forcible entry, evidenced by visible marks which occurs during transportation by motor vehicles you own, lease or operate.
- (b) We do not cover under this extension property held as samples, held for rental or sale or that you rent to others while in the care, custody or control of salespersons.

(2) Business Income and Extra Expense

(a) Business Income

- 1) Subject to the Limit of Insurance provisions of this Additional Coverage, we will pay for the actual loss of Business Income you sustain as a direct result of the necessary "suspension" of your "operations" during the "period of restoration" caused by accidental direct physical loss of or damage to:
 - a) The electronic equipment or "media" covered by this Additional Coverage;
 - b) The building housing the electronic equipment or "media" that prevents access to and use of the electronic equipment or "media"; or
 - c) The air conditioning or electrical systems that are required to operate the electronic equipment, provided such damage or destruction is inside the building or outside within 1,000 feet of the building caused by the perils insured against and subject to **b. Exclusions**.
- 2) We will also pay expenses you incur to reduce the covered loss. We will not pay for expenses:
 - a) You incur to extinguish a fire; or

- b) That exceed the amount by which the covered loss is reduced.
 - 3) Business Income means the:
 - a) Net income (Net Profit or Loss before income taxes) that would have been earned or incurred; and
 - b) Continuing normal operating expenses incurred, including payroll.
- (b) **Extra Expense**
 - 1) Subject to the Limit of Insurance provisions of this Additional Coverage, we will pay necessary Extra Expense, other than loss of Business Income, you incur to continue "normal" operations of your business following accidental direct physical loss of or damage to:
 - a) The electronic equipment or "media" covered by this Additional Coverage;
 - b) The building housing the electronic equipment or "media" that prevents access to and use of the equipment or "media"; or
 - c) The air conditioning or electrical systems that are required to operate the electronic equipment, provided such damage or destruction is inside the building or outside within 1,000 feet of the building caused by the perils insured against and subject to **b. Exclusions**.
You must resume normal operation of your business as soon as practical.
 - 2) a) We will also cover the cost to repair, replace or restore:
 - i. Books of account, abstracts, drawings;
 - ii. Card index systems; or
 - iii. Other records or data such as film, tape, disks, drum, cell or other magnetic storage or recording "media" for electronic data processing that have been damaged or destroyed by perils we insure against.
 - b) Such cost must:
 - i. Exceed the normal cost for such repair, replacement or restoration; and
 - ii. Be incurred to reduce loss under this endorsement.
 - 3) Extra Expense means expense incurred:
 - a) To avoid or minimize the "suspension" of business and continue "operations":
 - i. At the described premises; or
 - ii. At replacement premises or at temporary locations, including:
 - (i) Relocation expenses; and
 - (ii) Costs to equip and operate the replacement or temporary locations.
 - b) To minimize the suspension of business if you cannot continue "operations".
 - c) i. To repair or replace any Covered Property; or
 - ii. To research, replace or restore the lost information on damaged valuable papers and records to the extent it reduces the amount of loss that otherwise would have been payable under this Additional Coverage.
- (c) **Coverage Extension - Civil Authority**
In this Coverage Extension - Civil Authority, the described premises are premises to which this endorsement applies, as shown in the Declarations.
When a Covered Cause of Loss causes damage to property other than property at the described premises, you may extend your Business Income and Extra Expense Coverages to apply to the actual loss of Business Income you sustain and necessary Extra Expense caused by action of civil authority that prohibits access to the described premises, provided that both of the following apply:
 - 1) Access to the area immediately surrounding the damaged property is prohibited by civil authority as a result of the damage, and the described premises are within that area but are not more than one mile from the damaged property; and
 - 2) The action of civil authority is taken in response to dangerous physical conditions resulting from the damage or continuation of the Covered Cause of Loss that caused the damage, or the action is taken to enable a civil authority to have unimpeded access to the damaged property.
 Civil Authority Coverage for Business Income and Extra Expense will begin immediately following the time of the first action of civil authority that prohibits access to the described premises and will apply for a period of up to four consecutive weeks from the date on which coverage began.

(d) Exclusions

The following exclusions apply to the Business Income and Extra Expense provided by this Additional Coverage only and are in addition to those contained in **b**.

Exclusions.

- 1) We will not be liable for any increase in loss of Business Income or Extra Expense caused by any of the following, whether or not any other cause or happening contributes concurrently or in any sequence to the loss or damage:
 - a) Enforcement of any ordinance or law regulating construction, repair or demolition of buildings or structures;
 - b) Interference at the described premises by strikers or other persons with:
 - i. Rebuilding, repairing or replacing the property; or
 - ii. Resumption or continuation of business; or
 - c) The suspension, lapse, or cancellation of any lease, license, contract or order beyond the "period of restoration".
- 2) We will not cover loss or damage caused directly or indirectly by any of the following, whether or not any other cause or happening contributes concurrently or in any sequence to the loss or damage:
 - a) Theft of any property, which is not an integral part of a building or structure at the time of loss. We will cover direct loss that ensues from a peril not excluded in this policy. We will cover direct loss by pillage and looting which occurs during and at the immediate place of riot or civil commotion.
 - b) Any other consequential or remote loss.

(e) Limit of Insurance

- 1) Business Income
Subject to **(e) Limit of Insurance**, Paragraph **3**), we will pay only for loss of your Business Income that occurs during the "period of restoration", but not exceeding twelve (12) consecutive months after the date of accidental direct physical loss of or damage to Covered Property, resulting from a Covered Cause of Loss.

2) Extra Expense

Subject to **(e) Limit of Insurance**, Paragraph **3**), we will pay for necessary Extra Expense during the "period of restoration" starting with the date of damage or destruction. Payments under this coverage shall not be limited by the expiration of the policy.

- 3) Our total payment for both Business Income and Extra Expense for any one occurrence shall not exceed \$100,000.

(f) Loss Determination

- 1) The amount of Business Income loss will be determined based on:
 - a) The Net Income of the business before the direct physical loss or damage occurred;
 - b) The likely Net Income of the business if no physical loss or damage had occurred, but not including any Net Income that would likely have been earned as a result of an increase in the volume of business due to favorable business conditions caused by the impact of the Covered Cause of Loss on customers or on other businesses;
 - c) The operating expenses, including payroll expenses, necessary to resume "operations" with the same quality of service that existed just before the direct physical loss or damage; and
 - d) Other relevant sources of information, including:
 - i. Your financial records and accounting procedures;
 - ii. Bills, invoices and other vouchers; and
 - iii. Deeds, liens or contracts.
- 2) The amount of Extra Expense will be determined based on:
 - a) All expenses that exceed the normal operating expenses that would have been incurred by "operations" during the "period of restoration" if no direct physical loss or damage had occurred. We will deduct from the total of such expenses:
 - i. The salvage value that remains of any property bought for temporary use during the "period of restoration" once "operations" are resumed; and
 - ii. Any Extra Expense that is paid for by other insurance, except

for insurance that is written subject to the same plan, terms, conditions and provisions as this insurance; and

- b) All necessary expenses that reduce the Business Income loss that otherwise would have been incurred.

3) Resumption Of Operations

We will reduce the amount of your:

- a) Business Income loss, other than Extra Expense, to the extent you can resume your "operations", in whole or in part, by using damaged or undamaged property (including merchandise or stock) at the described premises or elsewhere.
- b) Extra Expense loss to the extent you can return "operations" to normal and discontinue such Extra Expense.
- 4) If you do not resume "operations", or do not resume "operations" as quickly as possible, we will pay based on the length of time it would have taken to resume "operations" as quickly as possible.

(g) Loss Payment - Business Income and Extra Expense

We will pay for covered loss within thirty (30) days after we receive the sworn proof of loss, if:

- 1) You have complied with all of the terms of this endorsement; and
- 2) a) We have reached agreement with you on the amount of loss; or
- b) An appraisal award has been made.

f. Definitions

H. DEFINITIONS is amended. The following definitions are added for purposes of this Additional Coverage only.

- (1) "Electrical Disturbance" means electrical or magnetic damage, disturbance or erasure of electronic recordings.
- (2) "Laptop Computer" means portable data collectors, notebook (laptop) computers, subnotebook computers, palmtop computers, handheld

computers, tablet computers, credit card readers and portable or any similar computer. Laptop computer does not mean cellular phone, wireless phone or pager.

- (3) "Mechanical Breakdown" means component failure or mechanical malfunction, breakdown or failure.
- (4) "Media" means materials on which information is recorded such as film, magnetic tape, paper tape, disks, drums, and cards. Media includes computer software.
- (5) "Normal" means the condition that would have existed had no loss occurred.
- (6) "Operations" means your business activities occurring at the described premises.
- (7) "Period of Restoration":
 - (a) Means the period of time that:
 - 1) Begins with the date of direct physical loss or damage caused by or resulting from any Covered Cause of Loss at the described premises; and
 - 2) Ends on the date when the property at the described premises should be repaired, rebuilt or replaced with reasonable speed and similar quality.
 - (b) Does not include any increased period required resulting from the enforcement of any law that:
 - 1) Regulates the construction, use or repair, or requires the tearing down of any property; or
 - 2) Requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants".
 - (c) The expiration date of this policy will not shorten or cause the "period of restoration" to terminate.
- (8) "Suspension" means:
 - (a) The slowdown or cessation of your business activities; or
 - (b) That a part or all of the described premises is rendered untenable, if coverage for Business Income applies.

All other policy terms and conditions apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ACCOUNTS RECEIVABLE

This endorsement modifies insurance under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CONDOMINIUM ASSOCIATION COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
CAUSES OF LOSS - SPECIAL FORM

1. Under **A. COVERAGE, 4. Additional Coverages**, the following Additional Coverage is added:

Accounts Receivable

We will pay:

- a. All amounts your customers owe you that you cannot collect;
- b. Interest charges on loans you secure to offset impaired receipts until we pay these amounts;
- c. Collection costs in excess of normal; and
- d. Other expenses you reasonably incur to re-establish your records which result from direct physical loss of or damage to your records of accounts receivable:
 - i. caused by or resulting from any Covered Causes Of Loss; and
 - ii. which occurs on the premises described in the Declarations.

Our payment for any one loss shall not exceed the Limit of Insurance shown in the Declarations for ACCOUNTS RECEIVABLE.

2. Under **B. EXCLUSIONS** of the CAUSES OF LOSS - SPECIAL FORM, the following exclusions are added to apply only to this Additional Coverage.
- a. Bookkeeping, accounting or billing errors or omissions.
 - b. Falsification, alteration, concealment or destruction of records done to conceal the wrongful giving, taking or withholding of money, securities or other property. This exclusion applies only to the extent of the wrongful giving, taking or withholding.
 - c. Electrical or magnetic injury, disturbance or erasure of electronic recordings. But we do cover direct loss caused by lightning.
 - d. We will not pay for any loss that relies solely upon an audit of records on an inventory computation to prove its factual existence.
3. In addition to the conditions of this policy, the following conditions apply only to this Additional Coverage:
- a. **Protection of Records of Accounts Receivable**
For coverage to apply under this Additional Coverage, you must keep all records of accounts receivable in a locked safe or vault when:
 - (1) You are not open for business; or
 - (2) You are not using such records; or
 - (3) Such records are not removed from premises as permitted under the Additional Coverage, **Preservation of Property**.
 - b. The following is added to the Loss Payment Condition:
 - (1) If you cannot accurately establish the accounts receivable outstanding as of the time of loss or damage, the following method will be used:
 - (a) Determine the total of the average monthly amounts of accounts receivable for the 12 months immediately preceding the month in which the loss or damage occurs; and

- (b)** Adjust that total for any normal fluctuations in the amount of accounts receivable for the month in which the loss or damage occurred or for any demonstrated variance from the average for that month.
- (2)** The following will be deducted from the total amount of accounts receivable, however that amount is established:
 - (a)** The amount of the accounts for which there is no loss or damage;
 - (b)** The amount of the accounts that you are able to re-establish or collect;
 - (c)** An amount to allow for probable bad debts that you are normally unable to collect; and
 - (d)** All unearned interest and service charges.

All other policy terms and conditions apply.

54219 (12-10)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MONEY AND SECURITIES

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CONDOMINIUM ASSOCIATION COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM

A. A. COVERAGE is amended as follows:

1. Under **2. Property Not Covered**, **a.** is deleted and replaced by the following for this endorsement only:

- a.** Accounts, bills, currency, food stamps or other evidences of debt, money, notes or securities. Lottery tickets held for sale are not securities.

However, "money" and "securities" are covered as provided by this endorsement.

2. Under **4. Additional Coverages**, the following Additional Coverage is added:

Money And Securities

a. Inside The Premises

- (1) We will pay for loss of "money" and "securities" inside the "premises" or a "banking premises" resulting directly from:

(a) "Theft"; or

(b) Disappearance or destruction.

- (2) We will pay for loss from damage to the "premises" or its exterior resulting directly from an actual or attempted "theft" of "money" and "securities" if you are the owner of the "premises" or are liable for damage to it.

- (3) We will pay for loss of, and loss from damage to, a locked safe, vault, cash register, cash box or cash drawer located in the "premises" resulting directly from an actual or attempted:

(a) "Theft" of; or

(b) Unlawful entry into those containers.

b. Outside The Premises

- (1) We will pay for loss of "money" and "securities" outside the "premises" in the care and custody of a "messenger" or an armored motor vehicle company. The loss must result from:

(a) "Theft"; or

(b) Disappearance or destruction.

- (2) Any covered "money" and "securities" loss from an armored motor vehicle company, we will pay only for the amount of loss you cannot recover:

(a) Under your contract with the armored motor vehicle company; and

(b) From any insurance or indemnity carried by, or for the benefit of customers of, the armored motor vehicle company.

B. EXCLUSIONS

1. The Covered Causes Of Loss Form shown in the Declarations as applicable to Property, does not apply to this coverage.

2. We will not pay for loss caused by any of the following:

a. Accounting Or Arithmetical Errors Or Omissions: Loss resulting from accounting or arithmetical errors or omissions.

b. Acts Committed By You, Your Partners Or Your Members: Loss resulting from any dishonest or criminal act committed by you or any of your partners or members whether acting alone or in collusion with other persons.

c. Acts Of Employees, Managers, Directors, Trustees Or Representatives: Loss resulting from any dishonest or criminal act committed by any of your "employees", managers, directors, trustees or authorized representatives:

(1) Acting alone or in collusion with other persons; or

(2) While performing services for you or otherwise.

d. Exchanges Or Purchases: Loss resulting from the giving or surrendering of property in any exchange or purchase.

e. Fire: Loss from damage to the "premises" resulting from fire, however caused.

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- f. **Governmental Action:** Loss resulting from seizure or destruction of property by order of governmental authority.
 - g. **Indirect Loss:** Loss that is an indirect result of any act or "occurrence" covered by this insurance including, but not limited to, loss resulting from:
 - (1) Your inability to realize income that you would have realized had there been no loss of, or loss from damage to, "money" or "securities".
 - (2) Payment of damages of any type for which you are legally liable. However, we will pay compensatory damages arising directly from a loss covered under this insurance.
 - (3) Payment of costs, fees or other expenses you incur in establishing either the existence or the amount of loss under this insurance.
 - h. **Legal Expenses:** Expenses related to any legal action.
 - i. **Nuclear:** Loss resulting from nuclear reaction, nuclear radiation or radioactive contamination, or any related act or incident.
 - j. **War And Military Action:** Loss or damage resulting from:
 - (1) War, including undeclared or civil war;
 - (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
 - (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.
 - k. **Money Operated Devices:** Loss of property contained in any money operated device unless the amount of "money" deposited in it is recorded by a continuous recording instrument in the device.
 - l. **Transfer Or Surrender Of Property:**
 - (1) Loss of property after it has been transferred or surrendered to a person or place outside the "premises" or "banking premises":
 - (a) On the basis of unauthorized instructions; or
 - (b) As a result of a threat to do:
 - 1) Bodily harm to any person; or
 - 2) Damage to any property.
 - (2) However, this exclusion does not apply under A.2.b. above to loss of covered "money" and "securities" while outside the "premises" in the care and custody of a "messenger" if you:
 - (a) Had no knowledge of any threat at the time the conveyance began; or
 - (b) Had knowledge of a threat at the time the conveyance began, but the loss was not related to the threat.
 - m. **Vandalism:** Loss from damage to the "premises" or its exterior or to containers of covered "money" and "securities" by vandalism or malicious mischief.
 - n. **Voluntary Parting Of Title To Or Possession Of Property:** Loss resulting from your, or anyone acting on your express or implied authority, being induced by any dishonest act to voluntarily part with title to or possession of any property.
- C. LIMIT OF INSURANCE**
The most we will pay for loss of "money" and "securities" inside the "premises", and outside the "premises" are the Limits of Insurance shown in the Declarations for MONEY AND SECURITIES.
- D. DEDUCTIBLE**
We will not pay for loss in any one "occurrence" unless the amount of loss exceeds the Deductible Amount shown in the Declarations for MONEY AND SECURITIES. We will then pay the amount of loss in excess of the Deductible Amount up to the Limit of Insurance.
- E. GENERAL CONDITIONS**
The following Conditions apply in addition to the Common Policy Conditions:
- 1. **Consolidation - Merger:** If through consolidation or merger with, or purchase of assets of, some other entity:
 - a. Any additional persons become "employees"; or
 - b. You acquire the use and control of any additional "premises"
 any insurance afforded for "employees" or "premises" also applies to those additional "employees" and "premises", but only if you:
 - a. Give us written notice within 30 days thereafter; and
 - b. Pay us an additional premium.
 - 2. **Discovery Period For Loss:** We will pay only for covered loss discovered no later than one year from the end of the policy period.
 - 3. **Duties In The Event Of Loss**
 - a. After you discover a loss or a situation that may result in loss of, or loss from damage to, covered "money" or "securities" you must:
 - (1) Notify us as soon as possible.

(2) Submit to examination under oath at our request and give us a signed statement of your answers.

(3) Give us a detailed, sworn proof of loss within 120 days.

(4) Cooperate with us in the investigation and settlement of any claim.

b. If you have reason to believe that any loss of or loss from damage to, covered "money" or "securities" involves a violation of law, you must notify the police.

4. Joint Insured

a. If more than one Insured is named in the Declarations, the first named Insured will act for itself and for every other Insured for all purposes of this insurance. If the first named Insured ceases to be covered, then the next named Insured will become the first named Insured.

b. If any Insured or partner or officer of that Insured has knowledge of any information relevant to this insurance, that knowledge is considered knowledge of every Insured.

c. An "employee" of any Insured is considered to be an "employee" of every Insured.

d. If this insurance or any of its coverages are canceled or terminated as to any Insured, loss sustained by that Insured is covered only if discovered no later than one year from the date of that cancellation or termination.

e. We will not pay more for loss sustained by more than one Insured than the amount we should pay if all the loss had been sustained by one Insured.

5. Legal Action Against Us: You may not bring any legal action against us involving loss:

a. Unless you have complied with all the terms of this insurance;

b. Until 90 days after you have filed proof of loss with us; and

c. Unless brought within 2 years from the date you discover the loss.

6. Loss Covered Under More Than One Coverage Of This Insurance: If two or more coverages of this insurance apply to the same loss, we will pay the lesser of:

a. The actual amount of loss; or

b. The sum of the limits of insurance applicable to those coverages.

7. Loss Sustained During Prior Insurance

a. If you, or any predecessor in interest, sustained loss during the period of any prior insurance that you or the predecessor in interest could have recovered under that

insurance except that the time within which to discover loss had expired, we will pay for it under this insurance, provided:

(1) This insurance became effective at the time of cancellation or termination of the prior insurance; and

(2) The loss would have been covered by this insurance had it been in effect when the acts or events causing the loss were committed or occurred.

b. The insurance under this Condition is part of, not in addition to, the Limits of Insurance and is limited to the lesser of the amount recoverable under:

(1) This insurance as of its effective date; or

(2) The prior insurance had it remained in effect.

8. Loss Covered Under This Insurance And Prior Insurance Issued By Us Or Any Affiliate: If any loss is covered:

a. Partly by this insurance; and

b. Partly by any prior canceled or terminated insurance that we or any affiliate had issued to you or any predecessor in interest

the most we will pay is the larger of the amount recoverable under this insurance or the prior insurance.

9. Non-Cumulation Of Limit Of Insurance: Regardless of the number of years this insurance remains in force or the number of premiums paid, no Limit of Insurance cumulates from year to year or period to period.

10. **Other Insurance:** This insurance does not apply to loss recoverable or recovered under other insurance or indemnity. However, if the limit of the other insurance or indemnity is insufficient to cover the entire amount of the loss, this insurance will apply to that part of the loss, other than that falling within any deductible amount, not recoverable or recovered under the other insurance or indemnity, but not or more than the Limit of Insurance.

11. Ownership Of Property; Interests Covered:

The property covered under this insurance is limited to property:

a. That you own or hold; or

b. For which you are legally liable.

However, this insurance is for your benefit only. It provides no rights or benefits to any other person or organization.

12. Policy Period

a. The Policy Period is shown in the Declarations.

b. Subject to the Loss Sustained During Prior Insurance condition, we will pay only for loss

that you sustain through acts committed or events occurring during the Policy Period.

- 13. Records:** You must keep records of all Covered Property so we can verify the amount of any loss.

14. Recoveries

- a.** Any recoveries, less the cost of obtaining them, made after settlement of loss covered by this insurance will be distributed as follows:
- (1) To you, until you are reimbursed for any loss that you sustain that exceeds the Limit of Insurance and the Deductible Amount, if any;
 - (2) Then to us, until we are reimbursed for the settlement made; and
 - (3) Then to you, until you are reimbursed for that part of the loss equal to the Deductible Amount, if any.
- b.** Recoveries do not include any recovery:
- (1) From insurance, suretyship, reinsurance, security or indemnity taken for our benefit; or
 - (2) Of original "securities" after duplicates of them have been issued.

- 15. Territory:** This insurance covers only acts committed or events occurring within the United States of America (including its territories and possessions), Puerto Rico and Canada.

- 16. Transfer Of Your Rights Of Recovery Against Others To Us:** You must transfer to us all your rights of recovery against any person or organization for any loss you sustained and for which we have paid or settled. You must also do everything necessary to secure those rights and do nothing after loss to impair them.

17. Valuation - Settlement

- a.** Subject to the Limit of Insurance provision we will pay for:
- (1) Loss of "money" but only up to and including its face value. We may, at our option, pay for loss of "money" issued by any country other than the United States of America:
 - (a) At face value in the "money" issued by that country; or
 - (b) In the United States of America dollar equivalent determined by the rate of exchange on the day the loss was discovered.
 - (2) Loss of "securities" but only up to and including their value at the close of business on the day the loss was discovered. We may, at our option:
 - (a) Pay the value of such "securities" or

replace them in kind, in which event you must assign to us all your rights, title and interest in and to those "securities"; or

- (b)** Pay the cost of any Lost Securities Bond required in connection with issuing duplicates of the "securities". However, we will be liable only for the payment of so much of the cost of the bond as would be charged for a bond having a penalty not exceeding the lesser of the:

- 1) Value of the "securities" at the close of the business on the day the loss was discovered; or
- 2) Limit of Insurance.

- (3)** Loss of, or loss from damage to "property other than money and securities" or loss from damage to the "premises" for not more than the:

- (a) Actual cash value of the property on the day the loss was discovered;
- (b) Cost of repairing the property or "premises"; or
- (c) Cost of replacing the property with property of like kind and quality.

We may, at our option, pay the actual cash value of the property or repair or replace it.

If we cannot agree with you upon the actual cash value or the cost of repair or replacement, the value or cost will be determined by arbitration.

- b.** We may, at our option, pay for loss of, or loss from damage to, property other than "money":

- (1) In the "money" of the country in which the loss occurred; or
- (2) In the United States of America dollar equivalent of the "money" of the country in which the loss occurred determined by the rate of exchange on the day the loss was discovered.

- c.** Any property that we pay for or replace becomes our property.

F. DEFINITIONS

1. "Banking Premises" means the interior of that portion of any building occupied by a banking institution or similar safe depository.
2. "Employee" means:
 - a.** Any natural person:
 - (1) While in your service (and for 30 days after termination of service);
 - (2) Whom you compensate directly by salary, wages or commissions; and

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- (3) Whom you have the right to direct and control while performing services for you; or
- b. Any natural person employed by an employment contractor while that person is subject to your direction and control and performing services for you excluding however, any such person while having care and custody of property outside the "premises". However, "employee" does not mean any:
 - (1) Agent, broker, factor, commission merchant, consignee, independent contractor or representative of the same general character; or
 - (2) Director or trustee except while performing acts coming within the scope of the usual duties of an employee.
- 3. "Messenger" means you, any of your partners or any "employee" while having care and custody of the property outside the "premises".
- 4. "Money" means:
 - a. Currency, coins and bank notes in current use and having a face value; and
 - b. Travelers checks, register checks and money orders held for sale to the public.
- 5. "Occurrence" means an:
 - a. Act or series of related acts involving one or more persons; or
 - b. Act or event, or a series of related acts or events not involving any person.
- 6. "Premises" means the interior of that portion of any building you occupy in conducting your business.
- 7. "Property Other Than Money And Securities" means any tangible property other than "money" and "securities" that has intrinsic value but does not include any property listed in any Coverage Form as Property Not Covered.
- 8. "Securities" means negotiable and non-negotiable instruments or contracts representing either "money" or other property and includes:
 - a. Tokens, tickets, revenue and other stamps (whether represented by actual stamps or unused value in a meter) in current use; and
 - b. Evidences of debt issued in connection with credit or charge cards, which cards are not issued by you but does not include "money".
- 9. "Theft" means any act of stealing.
- 10. "Watchperson" means any person you retain specifically to have care and custody of property inside the "premises" and who has no other duties.

All other policy terms and conditions apply.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FORGERY OR ALTERATION

This endorsement adds Crime Coverage to the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CONDOMINIUM ASSOCIATION COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM

A. COVERAGE

We will pay for loss involving Covered Instruments resulting directly from the Covered Causes of Loss.

- 1. Covered Instruments:** Checks, drafts, promissory notes, or similar written promises, orders or directions to pay a sum certain in "money" that are:
 - a. Made or drawn by or drawn upon you;
 - b. Made or drawn by one acting as your agent; orthat are purported to have been so made or drawn.
- 2. Covered Cause of Loss:** Forgery or alteration of, on or in any Covered Instrument.

3. Coverage Extension

Legal Expenses: If you are sued for refusing to pay any Covered Instrument on the basis that it has been forged or altered, and you have our written consent to defend the suit, we will pay for any reasonably legal expenses that you incur and pay in that defense. The amount we will pay under this extension is in addition to the Limit of Insurance applicable to this insurance.

B. EXCLUSIONS

We will not pay for loss as specified below:

- 1. Acts Committed by You or Your Partners:** Loss resulting from any dishonest or criminal act committed by you or any of your partners whether acting alone or in collusion with other persons.
- 2. Acts of Employees, Directors, or Trustees:** We will not pay for loss resulting from any dishonest or criminal act committed by any of your "employees", directors, or trustees:
 - a. Whether acting alone or in collusion with other persons; or
 - b. Whether while performing services for you or otherwise.
- 3. Governmental Action:** Loss resulting from seizure or destruction or property by order of governmental authority.

4. **Indirect Loss:** Loss that is an indirect result of any act or "occurrence" covered by this insurance including, but not limited to, loss resulting from:
 - a. Your inability to realize income that you would have realized had there been no loss of, or loss from damage to, Covered Instruments.
 - b. Payment of damages of any type for which you are legally liable. But, we will pay compensatory damages arising directly from a loss covered under this insurance.
 - c. Payment of costs, fees or other expenses you incur in establishing either the existence or the amount of loss under this insurance.
5. **Legal Expenses:** Expenses related to any legal action.
6. **Nuclear:** Loss resulting from nuclear reaction, nuclear radiation or radioactive contamination, or any related act or incident.
7. **War and Similar Actions:** Loss resulting from war, whether or not declared, warlike action, insurrection, rebellion or revolution, or any related act or incident.

C. LIMIT OF INSURANCE

The most we will pay for loss in any one "occurrence" is the Limit of Insurance shown in the Declarations for FORGERY AND ALTERATION.

D. DEDUCTIBLE

We will not pay for loss in any one "occurrence" unless the amount of loss exceeds the Deductible Amount shown in the Declarations for FORGERY AND ALTERATION. We will then pay the amount of loss in excess of the Deductible Amount up to the Limit of Insurance. This provision does not apply to legal expenses paid under the Coverage Extension.

E. GENERAL CONDITIONS

1. **Consolidation - Merger:** If through consolidation or merger with, or purchase of assets of, some other entity:
 - a. Any additional persons become "employees"; or
 - b. You acquire the use and control of any additional "premises";any insurance afforded for "employees" or "premises" also applies to those additional "employees" and "premises", but only if you:
 - a. Give us written notice within 30 days thereafter; and
 - b. Pay us an additional premium.
2. **Discovery Period for Loss:** We will pay only for covered loss discovered no later than one year from the end of the policy period.
3. **Duties in the Event of Loss:** After you discover a loss or a situation that may result in loss of, or loss from damage to, Covered Instruments you must:
 - a. Notify us as soon as possible.

- b. Submit to examination under oath at our request and give us a signed statement of your answers.
- c. Give us a detailed, sworn proof of loss within 120 days.
- d. Cooperate with us in the investigation and settlement of any claim.

4. Joint Insured

- a. If more than one Insured is named in the Declarations, the first named Insured will act for itself and for every other Insured for all purposes of this insurance. If the first named Insured ceases to be covered, then the next named Insured will become the first named Insured.
- b. If any Insured or partner or officer of that Insured has knowledge of any information relevant to this insurance, that knowledge is considered knowledge of every Insured.
- c. An "employee" of any Insured is considered to be an "employee" of every Insured.
- d. If this insurance or any of its coverages is canceled or terminated as to any Insured, loss sustained by that Insured is covered only if discovered no later than one year from the date of that cancellation or termination.
- e. We will not pay more for loss sustained by more than one Insured than the amount we should pay if all the loss had been sustained by one Insured.

5. Legal Action Against Us: You may not bring any legal action against us involving loss:

- a. Unless you have complied with all the terms of this insurance;
- b. Until 90 days after you have filed proof of loss with us; and
- c. Unless brought within 2 years from the date you discover the loss.

6. Loss Covered Under More Than One Coverage of This Insurance: If two or more coverages of this insurance apply to the same loss, we will pay the lesser of:

- a. The actual amount of loss; or
- b. The sum of the limits of insurance applicable to those coverages.

7. Loss Sustained During Prior Insurance

- a. If you, or any predecessor in interest, sustained loss during the period of any prior insurance that you or the predecessor in interest could have recovered under that insurance except that the time within which to discover loss had expired, we will pay for it under this insurance, provided:
 - (1) This insurance became effective at the time of cancellation or termination of the prior insurance; and
 - (2) The loss would have been covered by this insurance had it been in effect when the acts or events causing the loss were committed or occurred.
- b. The insurance under this Condition is part of, not in addition to, the Limits of Insurance and is limited to the lesser of the amount recoverable under:
 - (1) This insurance as of its effective date; or

(2) The prior insurance had it remained in effect.

8. Loss Covered Under This Insurance and Prior Insurance Issued by Us or Any Affiliate: If any loss is covered:

- a. Partly by this insurance; and
- b. Partly by any prior canceled or terminated insurance that we or any affiliate had issued to you or any predecessor in interest;

the most we will pay is the larger of the amount recoverable under this insurance or the prior insurance.

9. Non-Cumulation of Limit of Insurance: Regardless of the number of years this insurance remains in force or the number of premiums paid, no Limit of Insurance cumulates from year to year or period to period.

10. Other Insurance: This insurance does not apply to loss recoverable or recovered under other insurance or indemnity. However, if the limit of the other insurance or indemnity is insufficient to cover the entire amount of the loss, this insurance will apply to that part of the loss, other than that falling within any deductible amount, not recoverable or recovered under the other insurance or indemnity, but not or more than the Limit of Insurance.

11. Ownership of Property; Interests Covered: The property covered under this insurance is limited to property:

- a. That you own or hold; or
- b. For which you are legally liable.

However, this insurance is for your benefit only. It provides no rights or benefits to any other person or organization.

12. Policy Period

- a. The Policy Period is shown in the Declarations.
- b. Subject to the Loss Sustained During Prior Insurance condition, we will pay only for loss that you sustain through acts committed or events occurring during the Policy Period.

13. Records: You must keep records of all Covered Instruments so we can verify the amount of any loss.

14. Recoveries

- a. Any recoveries, less the cost of obtaining them, made after settlement of loss covered by this insurance will be distributed as follows:
 - (1) To you, until you are reimbursed for any loss that you sustain that exceeds the Limit of Insurance and the Deductible Amount, if any;
 - (2) Then to us, until we are reimbursed for the settlement made;
 - (3) Then to you, until you are reimbursed for that part of the loss equal to the Deductible Amount, if any.
- b. Recoveries do not include any recovery:
 - (1) From insurance, suretyship, reinsurance, security or indemnity taken for our benefit; or

(2) Of original "securities" after duplicates of them have been issued.

15. Territory: This insurance covers only acts committed or events occurring within the United States of America, U.S. Virgin Islands, Puerto Rico, Canal Zone or Canada.

16. Transfer of Your Rights of Recovery Against Others to Us: You must transfer to us all your rights of recovery against any person or organization for any loss you sustained and for which we have paid or settled. You must also do everything necessary to secure those rights and do nothing after loss to impair them.

17. Valuation - Settlement

a. Subject to the Limit of Insurance provision we will pay for:

(1) Loss of "money" but only up to and including its face value. We may, at our option, pay for loss of "money" issued by any country other than the United States of America;

(a) At face value in the "money" issued by that country; or

(b) In the United States of America dollar equivalent determined by the rate of exchange on the day the loss was discovered.

(2) Loss of "securities" but only up to and including their value at the close of business on the day the loss was discovered. We may, at our option:

(a) Pay the value of such "securities" or replace them in kind, in which event you must assign to us all your rights, title and interest in and to those "securities";

(b) Pay the cost of any Lost Securities Bond required in connection with issuing duplicates of the "securities". However, we will be liable only for the payment of so much of the cost of the bond as would be charged for a bond having a penalty not exceeding the lesser of the:

i. Value of the "securities" at the close of the business on the day the loss was discovered; or

ii. Limit of Insurance.

(3) Loss of, or loss from damage to "property other than money and securities" or loss from damage to the "premises" for not more than the:

(a) Actual cash value of the property on the day the loss was discovered;

(b) Cost of repairing the property or "premises"; or

(c) Cost of replacing the property with property of like kind and quality.

We may, at our option, pay the actual cash value of the property or repair or replace it.

If we cannot agree with you upon the actual cash value or the cost of repair or replacement, the value or cost will be determined by arbitration.

b. We may, at our option, pay for loss of, or loss from damage to, property other than "money:"

(1) In the "money" of the country in which the loss occurred; or

(2) In the United States of America dollar equivalent of the "money" of the country in which the loss occurred determined by the rate of exchange on the day the loss was discovered.

c. Any property that we pay for or replace becomes our property.

18. Facsimile Signatures: We will treat mechanically reproduced facsimile signatures the same as handwritten signatures.

19. Proof of Loss: You must include with your proof of loss any instrument involved in that loss, or if that is not possible, an affidavit setting forth the amount and cause of loss.

F. DEFINITIONS

1. **"Employee"** means:

a. Any natural person:

(1) While in your service (and for 30 days after termination of service);

(2) Whom you compensate directly by salary, wages or commissions; and

(3) Whom you have the right to direct and control while performing services for you; or

b. Any natural person employed by an employment contractor while that person is subject to your direction and control and performing services for you excluding however, any such person while having care and custody of property outside the "premises".

But "employee" does not mean any:

(1) Agent, broker, factor, commission merchant, consignee, independent contractor or representative of the same general character; or

(2) Director or trustee except while performing acts coming within the scope of the usual duties of an employee.

2. **"Money"** means:

a. Currency, coins and bank notes in current use and having a face value; and

b. Travelers checks, register checks and money orders held for sale to the public.

3. **"Occurrence"** means all loss caused by any person or in which that person is involved, whether the loss involves one or more instruments.

4. **"Property Other Than Money and Securities"** means any tangible property other than "money" and "securities" that has intrinsic value but does not include any property listed in any Coverage Form and Property Not Covered.

5. **"Securities"** means negotiable and non-negotiable instruments or contracts representing either "money" or other property and includes:

a. Tokens, tickets, revenue and other stamps (whether represented by actual stamps or unused value in a meter) in current use; and

b. Evidences of debt issued in connection with credit or charge cards, which cards are not issued by you;

but does not include "money".

All other policy terms and conditions apply.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EMPLOYEE DISHONESTY

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
 CONDOMINIUM ASSOCIATION COVERAGE FORM
 CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM

A. A. COVERAGE is amended as follows:

We will pay for loss involving Covered Property resulting directly from the Covered Cause of Loss.

1. **Covered Property** for this endorsement means "money", "securities", and "property other than money and securities".
2. **Covered Cause of Loss** means "Employee Dishonesty".
3. **Coverage Extension**
Employee Temporarily Outside Coverage Territory: We will pay for loss caused by any "employee" while temporarily outside the territory specified in **E. GENERAL CONDITIONS, 15. Territory** for a period not more than 90 days. The amount we pay under this Extension is part of, not in addition to, the Limit of Insurance shown in the Declarations for **EMPLOYEE DISHONESTY**.
4. "Money" and "securities" as defined in this endorsement are withdrawn from **2. Property Not Covered**.

B. EXCLUSIONS

1. The Covered Causes Of Loss Form shown in the Declarations as applicable to Property, does not apply to this Coverage.
2. We will not pay for loss caused by any of the following:
 - a. **Acts Committed By You, Your Partners Or Your Members:** Loss resulting from any dishonest or criminal act committed by you, any of your partners or members whether acting alone or in collusion with other persons.
 - b. **Governmental Action:** Loss resulting from seizure or destruction of property by order of governmental authority.
 - c. **Indirect Loss:** Loss that is an indirect result of any act or "occurrence" covered by this insurance including, but not limited to, loss resulting from:

- (1) Your inability to realize income that you would have realized had there been no loss of, or loss from damage to, Covered Property.
- (2) Payment of damages of any type for which you are legally liable. However, we will pay compensatory damages arising directly from a loss covered under this insurance.
- (3) Payment of costs, fees or other expenses you incur in establishing either the existence or the amount of loss under this insurance.

- d. **Legal Expenses:** Expenses related to any legal action.
- e. **Nuclear:** Loss resulting from nuclear reaction, nuclear radiation or radioactive contamination, or any related act or incident.
- f. **War And Military Action:**
 Loss or damage resulting from:
 - (1) War, including undeclared or civil war;
 - (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
 - (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.
- g. **Employee Canceled Under Prior Insurance:** Loss caused by any "employee" of yours, or predecessor in interest of yours, for whom similar prior insurance has been canceled and not reinstated since the last such cancellation.
- h. **Inventory Shortages:** Loss, or that part of any loss, the proof of which as to its existence or amount is dependent upon:

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(1) An inventory computation; or

(2) A profit and loss computation.

C. LIMIT OF INSURANCE

The most we will pay for loss in any one "occurrence" is the Limit of Insurance shown in the Declarations for EMPLOYEE DISHONESTY.

D. DEDUCTIBLE

1. We will not pay for loss in any one "occurrence" unless the amount of loss exceeds the Deductible Amount shown in the Declarations for EMPLOYEE DISHONESTY. We will then pay the amount of loss in excess of the Deductible Amount up to the Limit of Insurance. This provision does not apply to legal expenses paid under the Coverage Extension.

2. You must:

- a. Give us notice as soon as possible of any loss of the type insured under this Coverage Form even though it falls entirely within the Deductible Amount.
- b. Upon our request, give us a statement describing the loss.

E. GENERAL CONDITIONS

1. **Consolidation - Merger:** If through consolidation or merger with, or purchase of assets of, some other entity:

- a. Any additional persons become "employees"; or
- b. You acquire the use and control of any additional "premises"

any insurance afforded for "employees" or "premises" also applies to those additional "employees" and "premises", but only if you:

- a. Give us written notice within 30 days thereafter; and
- b. Pay us an additional premium.

2. **Discovery Period For Loss:** We will pay only for covered loss discovered no later than one year from the end of the policy period.

3. **Duties In The Event Of Loss:** After you discover a loss or a situation that may result in loss of, or loss from damage to Covered Property, you must:

- a. Notify us as soon as possible.
- b. Submit to examination under oath at our request and give us a signed statement of your answers.
- c. Give us a detailed, sworn proof of loss within 120 days.
- d. Cooperate with us in the investigation and settlement of any claim.

4. Joint Insured

- a. If more than one Insured is named in the Declarations, the first named Insured will act for itself and for every other Insured for all purposes of this insurance. If the first named

Insured ceases to be covered, then the next named Insured will become the first named Insured.

b. If any Insured or partner or officer of that Insured has knowledge of any information relevant to this insurance, that knowledge is considered knowledge of every Insured.

c. An "employee" of any Insured is considered to be an "employee" of every Insured.

d. If this insurance or any of its coverages are canceled or terminated as to any Insured, loss sustained by that Insured is covered only if discovered no later than one year from the date of that cancellation or termination.

e. We will not pay more for loss sustained by more than one Insured than the amount we would pay if all such loss had been sustained by one Insured.

5. **Legal Action Against Us:** You may not bring any legal action against us involving loss:

- a. Unless you have complied with all the terms of this insurance;
- b. Until 90 days after you have filed proof of loss with us; and
- c. Unless brought within 2 years from the date you discover the loss.

6. Loss Covered Under More Than One Coverage Of This Insurance:

If two or more coverages of this insurance apply to the same loss, we will pay the lesser of:

- a. The actual amount of loss; or
- b. The sum of the limits of insurance applicable to those coverages.

7. Loss Sustained During Prior Insurance

a. If you, or any predecessor in interest, sustained loss during the period of any prior insurance that you or the predecessor in interest could have recovered under that insurance except that the time within which to discover loss had expired, we will pay for it under this insurance, provided:

- (1) This insurance became effective at the time of cancellation or termination of the prior insurance; and
- (2) The loss would have been covered by this insurance had it been in effect when the acts or events causing the loss were committed or occurred.

b. The insurance under this Condition is part of, not in addition to, the Limits of Insurance and is limited to the lesser of the amount recoverable under:

- (1) This insurance as of its effective date; or
- (2) The prior insurance had it remained in effect.

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8. Loss Covered Under This Insurance And Prior Insurance Issued By Us Or Any Affiliate:

If any loss is covered:

- a. Partly by this insurance; and
 - b. Partly by any prior canceled or terminated insurance that we or any affiliate had issued to you or any predecessor in interest
- the most we will pay is the larger of the amount recoverable under this insurance or the prior insurance.

9. Non-Cumulation Of Limit Of Insurance:

Regardless of the number of years this insurance remains in force or the number of premiums paid, no Limit of Insurance cumulates from year to year or period to period.

- 10. Other Insurance:** This insurance does not apply to loss recoverable or recovered under other insurance or indemnity. However, if the limit of the other insurance or indemnity is insufficient to cover the entire amount of the loss, this insurance will apply to that part of the loss, other than that falling within any deductible amount, not recoverable or recovered under the other insurance or indemnity, but not for more than the Limit of Insurance.

11. Ownership Of Property; Interests Covered:

The property covered under this insurance is limited to property:

- a. That you own or hold; or
- b. For which you are legally liable.

However, this insurance is for your benefit only. It provides no rights or benefits to any other person or organization.

12. Policy Period

- a. The Policy Period is shown in the Declarations.
- b. Subject to the Loss Sustained During Prior Insurance condition, we will pay only for loss that you sustain through acts committed or events occurring during the Policy Period.

- 13. Records:** You must keep records of all Covered Property so we can verify the amount of any loss.

14. Recoveries

- a. Any recoveries, less the cost of obtaining them, made after settlement of loss covered by this insurance will be distributed as follows:
 - (1) To you, until you are reimbursed for any loss that you sustain that exceeds the Limit of Insurance and the Deductible Amount, if any;
 - (2) Then to us, until we are reimbursed for the settlement made; and

- (3) Then to you, until you are reimbursed for that part of the loss equal to the Deductible Amount, if any.

- b. Recoveries do not include any recovery:

- (1) From insurance, suretyship, reinsurance, security or indemnity taken for our benefit; or
- (2) Of original "securities" after duplicates of them have been issued.

- 15. Territory:** This insurance covers only acts committed or events occurring within the United States of America (including its territories and possessions), Puerto Rico and Canada.

16. Transfer Of Your Rights Of Recovery Against Others To Us:

You must transfer to us all your rights of recovery against any person or organization for any loss you sustained and for which we have paid or settled. You must also do everything necessary to secure those rights and do nothing after loss to impair them.

17. Valuation - Settlement

- a. Subject to the Limit of Insurance provision we will pay for:

- (1) Loss of "money" but only up to and including its face value. We may, at our option, pay for loss of "money" issued by any country other than the United States of America:

- (a) At face value in the "money" issued by that country; or
- (b) In the United States of America dollar equivalent determined by the rate of exchange on the day the loss was discovered.

- (2) Loss of "securities" but only up to and including their value at the close of business on the day the loss was discovered. We may, at our option:

- (a) Pay the value of such "securities" or replace them in kind, in which event you must assign to us all your rights, title and interest in and to those "securities"; or

- (b) Pay the cost of any Lost Securities Bond required in connection with issuing duplicates of the "securities". However, we will be liable only for the payment of so much of the cost of the bond as would be charged for a bond having a penalty not exceeding the lesser of the:

- 1) Value of the "securities" at the close of the business on the day

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the loss was discovered; or

2) Limit of Insurance.

- (3) Loss of, or loss from damage to "property other than money and securities" or loss from damage to the "premises" for not more than the:**

- (a) Actual cash value of the property on the day the loss was discovered;**
- (b) Cost of repairing the property or "premises"; or**
- (c) Cost of replacing the property with property of like kind and quality.**

We may, at our option, pay the actual cash value of the property or repair or replace it.

If we cannot agree with you upon the actual cash value or the cost of repair or replacement, the value or cost will be determined by arbitration.

- b. We may, at our option, pay for loss of, or loss from damage to, property other than "money":**
 - (1) In the "money" of the country in which the loss occurred; or**
 - (2) In the United States of America dollar equivalent of the "money" of the country in which the loss occurred determined by the rate of exchange on the day the loss was discovered.**
- c. Any property that we pay for or replace becomes our property.**

18. Cancellation As To Any Employee: This insurance is canceled as to any "Employee":

- a. Immediately upon discovery by:**
 - (1) You; or**
 - (2) Any of your partners, officers or directors not in collusion with the "employee"**

of any dishonest act committed by that "employee" whether before or after becoming employed by you.
- b. On the date specified in a notice mailed to you. That date will be at least 30 days after the date of mailing. The notice will be mailed to you at your last mailing address known to us.**

F. DEFINITIONS

- 1. "Employee" means:**
 - a. Any natural person:**
 - (1) While in your service (and for 30 days after termination of service);**
 - (2) Whom you compensate directly by salary, wages or commissions; and**
 - (3) Whom you have the right to direct and control while performing services for you; or**

- b. Any natural person employed by an employment contractor while that person is subject to your direction and control and performing services for you excluding however, any such person while having care and custody of property outside the "premises". However, "employee" does not mean any:**
 - (1) Agent, broker, factor, commission merchant, consignee, independent contractor or representative of the same general character; or**
 - (2) Director or trustee except while performing acts coming within the scope of the usual duties of an employee.**

- 2. "Employee Dishonesty" in paragraph A.2. means only dishonest acts committed by an "employee", whether identified or not, acting alone or in collusion with other persons, except you or a partner, with the manifest intent to:**
 - a. Cause you to sustain loss; and also**
 - b. Obtain financial benefit (other than employee benefits earned in the normal course of employment, including: salaries, commissions, fees, bonuses, promotions, awards, profit sharing or pensions) for:**
 - (1) The "employee"; or**
 - (2) Any person or organization intended by the "employee" to receive that benefit.**
- 3. "Money" means:**
 - a. Currency, coins and bank notes in current use and having a face value; and**
 - b. Travelers checks, register checks and money orders held for sale to the public.**
- 4. "Occurrence" means all loss caused by, or involving one or more "employees", whether the result of a single act or series of acts.**
- 5. "Property Other Than Money And Securities" means any tangible property other than "money" and "securities" that has intrinsic value but does not include any property listed in any Coverage Form as Property Not Covered.**
- 6. "Securities" means negotiable and non-negotiable instruments or contracts representing either "money" or other property and includes:**
 - a. Tokens, tickets, revenue and other stamps (whether represented by actual stamps or unused value in a meter) in current use; and**
 - b. Evidences of debt issued in connection with credit or charge cards, which cards are not issued by you but does not include "money".**

All other policy terms and conditions apply.

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54334 (12-10)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

UTILITY SERVICES FAILURE

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM
BUSINESS INCOME (AND EXTRA EXPENSE) ACTUAL LOSS SUSTAINED COVERAGE FORM
CONDOMINIUM ASSOCIATION COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
CAUSES OF LOSS - SPECIAL FORM

A. A. COVERAGE is amended as follows:

1. Under BUILDING AND PERSONAL PROPERTY COVERAGE FORM, CONDOMINIUM ASSOCIATION COVERAGE FORM AND CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM, **4. Additional Coverages**, the following is added:

Utility Services Failure

We shall pay for loss or damage to Covered Property due to the interruption of utility service(s) to the premises described in the Declarations. The interruption must result from direct physical damage by a Covered Cause of Loss to the property of your "local utility service".

2. Under BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM and BUSINESS INCOME (AND EXTRA EXPENSE) ACTUAL LOSS SUSTAINED COVERAGE FORM, **5. Additional Coverages**, the following is added:

Utility Services Failure

We shall pay for the actual loss of Business Income you sustain and necessary Extra Expense you incur due to the interruption of utility service(s) to the premises described in the Declarations. The interruption must result from direct physical damage by a Covered Cause of Loss to the property of your "local utility service".

B. Limits of Insurance

The most we shall pay for the sum of **A.1.** and **2.** above, in any one loss, is the Limit of Insurance shown in the Declarations for UTILITY SERVICES FAILURE.

C. Exclusions

The following exclusions apply only to this endorsement:

1. Perishable Stock

We will not pay for loss or damage to "perishable stock".

2. Power or Other Utility Grid Failure

Under CAUSES OF LOSS - SPECIAL FORM, **B. EXCLUSIONS**, exclusion **1.e. Utility Services** is deleted and replaced by the following:

e. Utility Services

We shall not pay for loss or damage caused by or resulting from the failure to supply "communication supply services", "power supply services" or "water supply services" from any regional or national grid.

D. Definitions

1. Under BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM, **F. DEFINITIONS**, and BUSINESS INCOME (AND EXTRA EXPENSE) ACTUAL LOSS SUSTAINED COVERAGE FORM, **D. DEFINITIONS**, **4.** "Period of restoration" is deleted and replaced by the following with respect to the coverage provided by this endorsement only:

4. "Period of restoration" means period of time that:

- a. Begins immediately following the time of the interruption of utility service(s) to premises described in the Declarations caused by or resulting from direct physical loss or damage by a Covered Cause of Loss to the property of your "local utility service"; and

- b. Ends on the date when the interruption of utility service to the premises described in the Declarations is restored.

"Period of restoration" does not mean any increased period required due to the enforcement of any ordinance or law that:

- a. Regulates the construction, use or repair, or requires the tearing down of any property; or
- b. Regulates the prevention, control, re-

pair, clean-up or restoration of environmental damage.

The expiration date of this policy will not shorten or cause the "period of restoration" to terminate.

2. The following definitions apply only to this Additional Coverage:

- a. "Communication Supply Services"** meaning property supplying communication services, including telephone, radio, microwave or television services, to the described premises, that are not located on a described premises and not rented, leased or owned by any insured, such as:
 - (1)** Communication transmission lines, including optic fiber transmission lines;
 - (2)** Coaxial cables; and
 - (3)** Microwave radio relays, except satellites.
- b. "Local Utility Service"** means your billing entity, repair entity or service entity directly supplying your "communication supply services", "power supply services" or "water supply services" to the premises described in the Declarations.

- c. "Perishable Stock"** means merchandise held in storage or for sale that is refrigerated for preservation and is susceptible to loss or damage if the refrigeration fails.
- d. "Power Supply Services"** meaning the following types of property supplying electricity, steam or gas to the described premises, that are not located on a described premises and not rented, leased or owned by any insured:
 - (1)** Utility generating plants;
 - (2)** Switching stations;
 - (3)** Substations;
 - (4)** Transformers; and
 - (5)** Transmission lines.
- e. "Water Supply Services"** mean the following types of property supplying water to the described premises, that are not located on a described premises and not rented, leased or owned by any insured:
 - (1)** Pumping stations; and
 - (2)** Water mains.

All other policy terms and conditions apply.

54338 (3-13)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FINE ARTS, COLLECTIBLES AND MEMORABILIA

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CONDOMINIUM ASSOCIATION COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
CAUSES OF LOSS - SPECIAL FORM

A. Under A. COVERAGE, 4. Additional Coverages,
the following Additional Coverage is added:

Fine Arts, Collectibles and Memorabilia

1. Coverage

We will pay for direct physical loss or damage to "fine arts", "collectibles" and "memorabilia" that are:

- a. Located at the premises described in the Declarations;
- b. Not held for sale; and
- c. Owned by:
 - (1) You; or
 - (2) If you are:
 - (a) An individual, your spouse.
 - (b) A partnership or a joint venture, your members, your partners and their spouses.
 - (c) A limited liability company, your members.
 - (d) An organization other than a partnership, joint venture or limited liability company, your "executive officers".
 - (e) A trust, your trustees.

2. Exclusions

Under **B. EXCLUSIONS** of the CAUSES OF LOSS - SPECIAL FORM, the following exclusions are added to apply only to this Additional Coverage.

- a. An action committed by you or at your direction with the intent to cause loss or damage.
- b. Damage caused by any repairing, restoration or retouching process.
- c. Breakage of art glass windows, statuary, marble, glassware, bric-a-brac, porcelains and similar fragile articles unless caused by:
 - (1) Fire or lightning;
 - (2) Aircraft;

(3) Theft or attempted theft;

(4) Earthquake;

(5) Flood or storm surge;

(6) Malicious damage; or

(7) Collision, derailment or overturn of conveyance

except as we may state otherwise.

d. Mysterious disappearance unless the loss is a direct result of forcible entry of which there is visible evidence.

e. Neglect of an insured to use all reasonable means to save and preserve property from further damage at and after the time of loss.

3. Limit Of Insurance

We will pay no more than the smallest of either:

- a. The cost to replace damaged property with new property of similar quality and features reduced by the amount of decrease in value because of age, wear, obsolescence or market value applicable to the damaged property immediately prior to the loss; or
- b. The limits shown in the Declarations for FINE ARTS, COLLECTIBLES AND MEMORABILIA.

In no event shall our payment for all items in any one loss exceed the limits shown in the Declarations for FINE ARTS, COLLECTIBLES AND MEMORABILIA.

Our payment for loss of or damage to "fine arts", "collectibles", and "memorabilia" will only be for the account of the owner of the property.

This is an additional amount of insurance.

4. Deductible

No deductible applies to this Additional Coverage.

5. Conditions

- a. In case of loss of or damage to any part of a pair or set, we may:

- (1) Repair or replace any part of the pair or set to restore it to its value before the loss; or
 - (2) Pay the difference between the actual cash value of the property before and after the loss.
- b. In case of loss or damage to any part of property covered, consisting of several parts when complete, we shall pay only for the value of the part lost or damaged.
 - c. In the event of loss or damage to property covered, claim payment is subject to the insurable interest of the covered insured.
- B.** Under **F. ADDITIONAL CONDITIONS, Coinsurance**, does not apply to this coverage.
- C.** Under **C. LIMITATIONS** of CAUSES OF LOSS - SPECIAL FORM, paragraph **2.b.** does not apply to this Additional Coverage.
- D.** The following **Definitions** apply to this Additional Coverage only:

1. "Fine arts" mean paintings, etchings, pictures, tapestries, art glass windows and other bona fide works of art of rarity, historical value or artistic merit.
2. "Collectibles" mean objects collected as a hobby, for display or as an investment whose value may appreciate.
3. "Memorabilia" means objects valued for their connection to historical events, culture, entertainment or experiences worthy of remembrance.
4. "Executive officer" means a person holding any of the officer positions created by your charter, constitution, by-laws or any other similar governing document.

All other policy terms and conditions apply.

54835 (7-08)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CONDITIONAL EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT)

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART

A. Applicability Of This Endorsement

- 1. The provisions of this endorsement will apply if and when one of the following situations occurs:**
 - a. The federal Terrorism Risk Insurance Program ("Program"), established by the Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act), terminates; or**
 - b. The Program is renewed, extended or otherwise continued in effect:**
 - (1) With revisions that increase insurers' statutory percentage deductible or decrease the federal government's statutory percentage share in potential terrorism losses above such deductible, or that results in a change in the level or terms or conditions of coverage; and**
 - (2) We are not required by the Program to make terrorism coverage available to you and elect not to do so.**
- 2. When this endorsement becomes applicable in accordance with the terms of A.1.a. or A.1.b., above, it supersedes any terrorism endorsement already endorsed to this policy that addresses "certified acts of terrorism".**

- 3. If this endorsement does NOT become applicable, then any terrorism endorsement already endorsed to this policy, that addresses "certified acts of terrorism", will remain in effect. However, if the Program is renewed, extended or otherwise continued in effect with revisions that change the level or terms or conditions of coverage, and we are required to offer you the revised coverage or to provide the revised coverage to those who previously accepted coverage under the Program, then we will take the appropriate steps in response to the federal requirements.**

- B. The following definition is added and applies under this endorsement wherever the term terrorism is enclosed in quotation marks. "Terrorism" means activities against persons, organizations or property of any nature:**

- 1. That involve the following or preparation for the following:**
 - a. Use or threat of force or violence; or**
 - b. Commission or threat of a dangerous act; or**
 - c. Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and**

2. When one or both of the following applies:

- a.** The effect is to intimidate or coerce a government or the civilian population or any segments thereof, or to disrupt any segment of the economy; or
- b.** It appears that the intent is to intimidate or coerce a government or the civilian population or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

C. The following exclusion is added:**Exclusion Of "Terrorism"**

We will not pay for loss or damage caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss. This exclusion applies only when one or more of the following are attributed to an incident of "terrorism":

- 1.** The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination;
- 2.** Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material;
- 3.** The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
- 4.** Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials.

Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, regardless of whether this endorsement was in effect during the entirety of that time period or not.

54843 (7-19)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EQUIPMENT BREAKDOWN COVERAGE

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CONDOMINIUM ASSOCIATION COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
CAUSES OF LOSS - BASIC FORM
CAUSES OF LOSS - BROAD FORM
CAUSES OF LOSS - SPECIAL FORM

1. BUILDING AND PERSONAL PROPERTY COVERAGE FORM, CONDOMINIUM ASSOCIATION COVERAGE FORM and CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM are amended.
 - a. **A. COVERAGE** is amended. The following coverage is added for purposes of this endorsement only.

We will pay for "Equipment Breakdown" in any one occurrence at any one location where "Equipment Breakdown" is shown in the Declarations. The most we will pay for "Equipment Breakdown" is shown in the Declarations and is subject to the Limits of Insurance section of this endorsement.
 - b. **A. COVERAGE, 4. Additional Coverages** is amended for purposes of this endorsement only.
 - (1) **d. Pollutant Clean-up And Removal** is deleted and replaced by the following Additional Coverage.
 - d. **Pollutant Clean-up And Removal**

We will pay for the pollutant clean-up, removal, repair or replacement of damaged Covered Property resulting from an "Equipment Breakdown". The amount we pay is subject to the Limits of Insurance section of this endorsement. This coverage does not include contamination of perishable stock by a refrigerant.
 - (2) **e. Electronic Data** is deleted and replaced by the following Additional Coverage.
 - e. **Electronic Data Restoration**
 - (1) We will pay for your reasonable and necessary cost to research, replace or restore "electronic data" which has been destroyed or corrupted as

a result of "Equipment Breakdown". To the extent that "electronic data" is not replaced or restored, the loss will be valued at the cost of replacement of the media on which the "electronic data" was stored, with blank media of substantially identical type.

- (2) The amount we pay is subject to the Limits of Insurance section of this endorsement.

- (3) The following Additional Coverages are added.

(a) Expediting Expenses

We will pay for the expediting expense loss resulting from an "Equipment Breakdown" with respect to your damaged Covered Property. We will pay the "reasonable extra cost" to:

- 1) Make temporary repairs;
 - 2) Expedite permanent repairs; or
 - 3) Expedite permanent replacement.
- "Reasonable extra cost" shall mean "the extra cost of temporary repair and of expediting the repair of such damaged equipment of the insured, including overtime and the extra cost of express or other rapid means of transportation". The amount we pay is subject to the Limits of Insurance section of this endorsement.

(b) Refrigerant Contamination

We will pay for loss to your Covered Property that is damaged by contamination by a refrigerant used in refrigerating, cooling or humidity control equipment at the described premises as

a result of an "Equipment Breakdown". The amount we pay is subject to the Limits of Insurance section of this endorsement.

(c) Spoilage Coverage

- 1) We will pay for loss of "perishable goods" caused by spoilage resulting from lack of power, light, heat, steam or refrigeration caused by an "Equipment Breakdown" to types of property covered by this policy, that are:
 - a) Located on or within 1,000 feet of your described premises; and
 - b) Owned by you, the building owner (if you are a tenant), or owned by a public utility, or other supplier with whom you have a contract to supply you with any of the following services: electrical power, waste disposal, air conditioning, refrigeration, heating, natural gas, compressed air, water, steam, internet access, telecommunications services, wide area networks or data transmission.
- 2) However, we will not pay for any physical loss or damage caused by or resulting from any of the causes of loss listed below, unless loss or damage not otherwise excluded results, then we will pay for such resulting damage:
 - a) Fire, lightning, combustion explosion, windstorm or hail, weight of snow, ice or sleet, falling objects, smoke, aircraft or vehicles, riot or civil commotion, vandalism, sinkhole collapse, volcanic action, leakage from fire extinguishing equipment, water damage, earth movement; or
 - b) Flood, unless an "Equipment Breakdown" ensues.

Our payment will be based upon the actual replacement cost of the "perishable goods" at the time of loss. The amount we pay is subject to the Limits of Insurance section of this endorsement.

(d) CFC Refrigerants

We will pay for the "additional costs" to repair or replace Covered Property because of the use or presence of a

refrigerant containing CFC (chlorofluorocarbon) substances.

"Additional costs" mean those in excess of what would have been required to repair or replace Covered Property, had no CFC refrigerant been involved. We will also pay for additional loss as described under Spoilage Coverage or loss of Business Income Coverage provided by this endorsement, caused by the presence of a refrigerant containing CFC substances.

We will pay no more than the least of the following:

- 1) The cost to repair the damaged property and replace any lost CFC refrigerant;
- 2) The cost to repair the damaged property, retrofit the system to accept a non-CFC refrigerant, and charge the system with a non-CFC refrigerant; or
- 3) The cost to replace the system with one using a non-CFC refrigerant.

The amount we pay is subject to the Limits of Insurance section of this endorsement.

(e) Computer Equipment

We will pay for direct physical loss or damage to your computers as a result of an "Equipment Breakdown".

The amount we pay is subject to the Limits of Insurance section of this endorsement.

(f) Business Interruption, Extra Expense, Electronic Data and Service Interruption

Any insurance provided for Business Income, Extra Expense or Electronic Data is extended to apply to your loss, damage or expense caused by an "Equipment Breakdown" to equipment that is owned by a utility, landlord or other supplier with whom you have a contract to supply you with any of the following services: electrical power, waste disposal, air conditioning, refrigeration, heating, natural gas, compressed air, water, steam, internet access, telecommunications services, wide area networks, data transmission or "cloud computing". The equipment must meet the definition of "Equipment Breakdown" except that it is not Covered Property.

We will pay:

- 1) Your actual loss sustained from a total or partial interruption of business; and
- 2) The reasonable extra expense you sustain to run your business during the interruption, caused solely by an "Equipment Breakdown", including an "Equipment Breakdown" to any transformer, electrical apparatus, or any covered equipment that is:
 - a) Located on or within 1,000 feet of your described premises;
 - b) Owned by you, the building owner (if you are a tenant), or owned by a public utility company; and
 - c) Used to supply electrical power, waste disposal, air conditioning, refrigeration, heating, natural gas, compressed air, water, steam, internet access, telecommunications services, wide area networks or data transmission.

The amount we pay is subject to the Limits of Insurance section of this endorsement.

(g) Temperature Fluctuation

We will pay for loss of "perishable goods" only caused by or resulting from any condition or event to Covered Property that can be resolved by calibrating, resetting, tightening, adjusting or cleaning.

However, we will not pay for loss of "perishable goods" as a result of resetting the power supply to the Covered Property containing the "perishable goods".

The amount we pay is subject to the Limits of Insurance section of this endorsement.

(h) Unauthorized Instruction

We will pay for loss or damage to your "computer equipment" caused by an "unauthorized instruction" which results in an "Equipment Breakdown".

"Computer equipment" means Covered Property that is electronic computer or other data processing equipment, including peripherals used in conjunction with such equipment and electronic media and records.

"Unauthorized instruction" means a virus, harmful code or similar instruction

introduced into or enacted on a computer system or a network to which it is connected, designed to damage or destroy any part of the system or disrupt its normal operation.

The amount we pay is subject to the Limits of Insurance section of this endorsement.

(i) Risk Improvement

If Covered Property suffers direct physical loss or damage caused by an "Equipment Breakdown", we will pay for the insured to improve the "power quality" of the electrical system or equipment at the loss location where the "Equipment Breakdown" occurred. "Power quality" means the conditions that allow electrical systems or equipment to operate as intended by limiting voltage fluctuations and other power influences that would adversely affect the operational performance and/or reduce the reliability or the lifespan of the electrical system.

We will pay the reasonable extra cost to improve "power quality" for the following electrical systems and/or equipment improvements:

- 1) Installation of surge protection devices (SPD's) which are installed at the loss location's line disconnect, load disconnect, or on specific pieces of equipment and that are certified by Underwriter Laboratories (UL) or has an equivalent certification. However, SPD's do not include any SPD's which are cord-connected surge strips, direct plug-in SPD's or receptacle SPD's;
- 2) An upgrade and/or replacement of electrical panels, switchgear and/or circuit breakers; or
- 3) Electrical wire and wiring improvements which include installation of flexible conduit, junction boxes and/or ground wiring.

An invoice for implementation of this Additional Coverage must be sent to us within 180 days after the payment of the loss is received.

The amount we pay is subject to the Limits of Insurance section of this endorsement.

(j) Off-Premises Coverage

We will pay for loss or damage to Covered Property resulting from a covered "Equipment Breakdown" while temporarily at a premises or location that is not a described premises.

The amount we pay is subject to the Limits of Insurance section of this endorsement.

- (4) 5. Coverage Extensions** is amended. The following coverage extension is added.

Replacement Cost Coverage

We will pay you the amount you actually spend to repair or replace your damaged property with new property of like kind, capacity, size and quality, whichever is less except for the following.

If any damaged property is not repaired or replaced, then we will pay only the actual cash value at the time of the "Equipment Breakdown".

c. B. EXCLUSIONS AND LIMITATIONS is

amended. The following provision is added for purposes of this endorsement only.

Under Business Interruption, Extra Expense and Service Interruption, we will not pay for:

- (1)** The interruption of business that would not or could not have been carried on if the "Equipment Breakdown" had not occurred;
- (2)** Your failure to use due diligence and dispatch and all reasonable means to resume business at the location(s) shown on the Declarations page; or
- (3)** The part of any loss or expense that is due solely to the suspension, lapse or cancellation of a contract following an "Equipment Breakdown" extending beyond the time business would have resumed if the contract had not lapsed, been suspended or canceled.

- d. C. LIMITS OF INSURANCE** is deleted and replaced by the following provisions for purposes of this endorsement only.

C. LIMITS OF INSURANCE

- 1.** The most we will pay for "Equipment Breakdown" for one or more coverages in any one occurrence at any one location is the amount equal to the "total insured value" at each location where "Equipment Breakdown" is shown in the Declarations. This provision does not apply to paragraph **C.4.**
- 2.** The limit of insurance for **Pollutant Clean-up And Removal, Electronic Data Restoration, Refrigerant Contamination, Spoilage Coverage,**

Temperature Fluctuation, Risk**Improvement and Off-Premises**

Coverage are not additional limits of insurance, but are included in the "total insured value". We will pay the lesser of "total insured value" or:

- a.** For Pollutant Clean-up And Removal, the greater of \$250,000 or the limit shown in the Declarations for Pollutant Clean-up And Removal or the limit shown in an endorsement that is attached to the property form;
 - b.** For Electronic Data Restoration, up to \$100,000 for loss, damage or expense including actual loss of Business Income you sustain and necessary Extra Expense you incur;
 - c.** For Refrigerant Contamination, up to \$750,000 for loss or damage;
 - d.** For Spoilage Coverage, up to \$750,000 for loss or damage;
 - e.** For Temperature Fluctuation, up to \$5,000 for loss including actual loss of Business Income you sustain and necessary Extra Expense you incur;
 - f.** For Risk Improvement, 10% of the loss amount paid, up to a maximum limit of \$10,000; and
 - g.** For Off-Premises Coverage, up to \$25,000 for loss or damage.
- 3.** In no event will we pay more than the "total insured value" for each location where "Equipment Breakdown" is shown in the Declarations.
- 4.** As regards Business Interruption, Extra Expense and Service Interruption, our limit of liability for any one "Equipment Breakdown" is equal to twelve (12) consecutive months of actual loss sustained for a total or partial interruption of your business. The twelve (12) consecutive months begin on the date of the "Equipment Breakdown".
- e.** When the Equipment Breakdown Deductible Exception Schedule is attached to this policy, for purposes of this endorsement only, **D. DEDUCTIBLE** is deleted and replaced by the following wherever it appears in this Coverage Part or any endorsement attached to this Coverage Part.
- D. DEDUCTIBLE**
The applicable Deductible shown in the Equipment Breakdown Deductible Exception Schedule (hereinafter referred to as Schedule) will apply unless otherwise stated

in the endorsement. If no applicable Deductible is shown in the Schedule for a coverage, the policy Deductible shown in the Declarations will apply to such coverage unless otherwise stated. In any one occurrence of loss or damage (hereinafter referred to as loss), the Deductible will apply as follows.

1. Multiple Deductibles may apply to a loss.
However, if multiple types of Covered Property are involved in a loss and different Deductibles are shown in the Schedule for the different types of Covered Property, only the largest applicable Deductible for each coverage will apply.
When a Deductible in the Schedule applies to a Business Income or Extra Expense loss, such Deductible applies in place of any waiting period set forth in the BUSINESS INCOME form attached to this policy.
2. If the adjusted amount of loss is less than or equal to the Deductible, we will not pay for that loss. If the adjusted amount of loss exceeds the Deductible, we will then subtract the Deductible from the amount of loss we would otherwise pay and will pay the resulting amount or the Limit of Insurance, whichever is less.
3. The Schedule may indicate Direct Coverages Deductibles and Indirect Coverages Deductibles. Unless otherwise indicated in the Schedule, Indirect Coverages Deductibles apply to Business Income loss and Extra Expense loss and Direct Coverages Deductibles apply to all other loss.
4. When a Dollar Deductible is shown in the Schedule, we will subtract the Deductible amount from the amount of loss we would otherwise pay and will pay the resulting amount or the Limit of Insurance, whichever is less.
5. When a Time Deductible is shown in the Schedule, we will not pay for loss that occurs during the specified time period immediately following the "Equipment Breakdown" occurrence. If the Time Deductible is expressed as a number of days, each day means twenty-four consecutive hours.

6. When a Multiple of ADV Deductible is shown in the Schedule, the amount of Deductible will be calculated as follows:

- a. Take the amount of Business Income that you would have earned during the "period of restoration" had no "Equipment Breakdown" loss occurred (Business Income and "period of restoration" have the meanings set forth in the BUSINESS INCOME form attached to this policy). The Business Income will include the entire location regardless of the loss affecting the entire location or part of the location. If two or more locations are affected in the "Equipment Breakdown" loss, the Business Income will be the combined amount of all affected locations.
- b. Take the result in paragraph 6.a. and divide it by the number of days your business would have been operating during the "period of restoration" had no "Equipment Breakdown" occurred. This result is the Average Daily Value.
- c. The Average Daily Value calculated in paragraph 6.b. multiplied by the number shown in the Schedule is the amount of the Multiple of ADV Deductible. We will subtract this amount from the amount of loss we would otherwise pay and will pay the resulting amount or the Limit of Insurance, whichever is less.

f. **F. ADDITIONAL CONDITIONS** is amended. The following Conditions are added for purposes of this endorsement only.

(1) Suspension

Whenever Covered Property is found to be in, or exposed to, a dangerous condition, any of our representatives may immediately suspend the insurance against loss to that Covered Property for the perils covered by this endorsement. Coverage can be suspended and possibly reinstated by delivering or mailing a written notice of suspension or coverage reinstatement to:

- (a) Your last known address; or
- (b) The address where the property is located.

If we suspend your insurance, you will get a pro rata refund of premium. However, the suspension will be effective even if we have not yet made or offered a refund.

(2) Jurisdictional Inspections

If any Covered Property under this endorsement requires inspection to comply with state or municipal boiler and pressure vessel regulations, we agree to perform such inspection on your behalf. We do not warrant that conditions are safe or healthful.

(3) Environmental, Safety and Efficiency Improvements

If Covered Property requires replacement caused by an "Equipment Breakdown", we will pay your additional cost to replace with equipment that is better for the environment, safer, or more efficient than the equipment being replaced.

However, we will not pay more than 150% of what the cost would have been to repair or replace with like kind and quality. This condition does not apply to any property to which Actual Cash Value applies.

(4) Green Environmental and Efficiency Improvements

(a) If Covered Property requires repair or replacement caused by an "Equipment Breakdown", we will pay:

- 1)** The lesser of the reasonable and necessary additional cost incurred by you to repair or replace physically damaged Covered Property with equipment of like kind and quality which qualifies as "Green". Like kind and quality includes similar size and capacity.
- 2)** The additional reasonable and necessary fees incurred by you for an accredited professional certified by a "Green Authority" to participate in the repair or replacement of physically damaged Covered Property as "Green".
- 3)** The additional reasonable and necessary cost incurred by you for certification or recertification of the repaired or replaced Covered Property as "Green".
- 4)** The additional reasonable and necessary cost incurred by you for "Green" in the removal, disposal or recycling of damaged Covered Property.
- 5)** The business interruption (if coverage is provided by the policy to

which this endorsement is attached) loss during the additional time required for repair or replacement of Covered Property, consistent with "Green", in the coverage above.

We will not pay more than 150%, up to a maximum limit of \$100,000, of what the cost would have been to repair or replace with equipment of like kind and quality inclusive of fees, costs and any business interruption loss incurred as stated above.

(b) Green Environmental and Efficiency Improvements does not cover any of the following.

- 1)** Covered Property does not include stock, raw materials, finished goods, "production machinery", merchandise, electronic data processing equipment not used in the functional support of the real property, process water, molds and dies, property in the open, property of others for which you are legally liable, or personal property of others.
- 2)** Any loss adjusted on any valuation basis other than a repair or replacement cost basis as per **E. LOSS CONDITIONS, 4. Loss Payment.**
- 3)** Any loss covered under any other section of this policy.
- 4)** Any cost incurred because of any law or ordinance with which you were legally obligated to comply with prior to the time of the "Equipment Breakdown".

(5) Other Insurance Issued By Us

If this policy provides coverage for Data Processing Equipment Coverages, Electronic Data Processing Equipment, Refrigerated Products, Spoilage or Mechanical Breakdown where two or more of this policy's coverages apply to the same loss or damage, the coverage of this endorsement shall supersede any coverages provided outside of this Equipment Breakdown Endorsement for the loss or damage that arises out of an "Equipment Breakdown" loss.

This Condition supersedes any similar Condition when provided by us in this policy.

2. B. EXCLUSIONS of the CAUSES OF LOSS FORMS is amended.

- a.** CAUSES OF LOSS - BASIC FORM and CAUSES OF LOSS - BROAD FORM are

amended. The following exclusions are deleted for purposes of this endorsement only.

Artificially generated electrical, magnetic or electromagnetic energy that damages, disturbs, disrupts or otherwise interferes with any:

- (1) Electrical or electronic wire, device, appliance, system or network; or
- (2) Device, appliance, system or network utilizing cellular or satellite technology.

For the purpose of this exclusion, electrical, magnetic or electromagnetic energy includes but is not limited to:

- (a) Electrical current, including arcing;
- (b) Electrical charge produced or conducted by a magnetic or electromagnetic field;
- (c) Pulse of electromagnetic energy; or
- (d) Electromagnetic waves or microwaves.

However, if fire results, we will pay for the loss or damage caused by that fire.

Mechanical breakdown, including rupture or bursting caused by centrifugal force. However, if mechanical breakdown results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.

Explosion of steam boilers, steam pipes, steam engines or steam turbines owned or leased by you, or operated under your control.

However, if explosion of steam boilers, steam pipes, steam engines or steam turbines results in fire or combustion explosion, we will pay for the loss or damage caused by that fire or combustion explosion.

b. CAUSES OF LOSS - SPECIAL FORM, B. EXCLUSIONS, 2. is amended. The following exclusions are deleted for purposes of this endorsement only.

- a. Artificially generated electrical, magnetic or electromagnetic energy that damages, disturbs, disrupts or otherwise interferes with any:

- (1) Electrical or electronic wire, device, appliance, system or network; or
- (2) Device, appliance, system or network utilizing cellular or satellite technology.

For the purpose of this exclusion, electrical, magnetic or electromagnetic energy includes but is not limited to:

- (a) Electrical current, including arcing;
- (b) Electrical charge produced or conducted by a magnetic or electromagnetic field;
- (c) Pulse of electromagnetic energy; or
- (d) Electromagnetic waves or microwaves.

However, if fire results, we will pay for the loss or damage caused by that fire.

- d. (6) Mechanical breakdown, including rupture or bursting caused by centrifugal force. However, if mechanical breakdown results in elevator collision, we will pay for the loss or damage caused by that elevator collision; or

- e. Explosion of steam boilers, steam pipes, steam engines or steam turbines owned or leased by you, or operated under your control. However, if explosion of steam boilers, steam pipes, steam engines or steam turbines results in fire or combustion explosion, we will pay for the loss or damage caused by that fire or combustion explosion. We will also pay for loss or damage caused by or resulting from the explosion of gases or fuel within the furnace of any fired vessel or within the flues or passages through which the gases of combustion pass.

3. CAUSES OF LOSS - SPECIAL FORM, C. LIMITATIONS is amended. The following limitations are deleted for purposes of this endorsement only.

- a. Steam boilers, steam pipes, steam engines, or steam turbines caused by or resulting from any condition or event inside such equipment. However, we will pay for loss of or damage to such equipment caused by or resulting from an explosion of gases or fuel within the furnace of any fired vessel or within the flues or passages through which the gases of combustion pass.
- b. Hot water boilers or other water heating equipment caused by or resulting from any condition or event inside such boilers or equipment, other than any explosion.

4. DEFINITIONS is amended.

- a. CAUSES OF LOSS - SPECIAL FORM, "Specified Causes of Loss" is amended to include "Equipment Breakdown" for purposes of this endorsement only.
- b. CAUSES OF LOSS - SPECIAL FORM, CAUSES OF LOSS - BASIC FORM and CAUSES OF LOSS - BROAD FORM are amended. The following definitions are added for purposes of this endorsement only. "Cloud computing" means on-demand network access to a shared pool of computing resources via networks, servers, storage, applications and services provided by an organization with whom you have a contract with using the following service models: Software as a Service (SaaS), Platform as a Service (PaaS) and Infrastructure as a Service (IaaS) on the following deployment models: public cloud, community cloud, hybrid cloud and private cloud.

"Electronic equipment" means devices which operate using many small electrical parts such as, but not limited to, microchips, transistors or circuits.

"Electronic equipment deficiency" means the quality or condition inside of "electronic equipment" which renders this equipment unexpectedly inoperable and which is operable again once a piece of "electronic equipment" has been replaced.

However, "electronic equipment deficiency" will not include replacement of "electronic equipment" for any condition that could have been resolved without replacement of the "electronic equipment" including but not limited to "computer equipment" maintenance or the reinstallation or incompatibility of software.

"Equipment Breakdown" means:

- (1) Physical loss or damage both originating within:
 - (a) Boilers, fired or unfired pressure vessels, vacuum vessels, and pressure piping, all normally subject to vacuum or internal pressure other than static pressure of contents, excluding:
 - 1) Waste disposal piping;
 - 2) Any piping forming part of a fire protective system;
 - 3) Insulating or refractory material including any surrounding shell; and
 - 4) Any water piping other than:
 - a) Boiler feed water piping between the feed pump and the boiler;
 - b) Boiler condensate return piping; or
 - c) Water piping forming part of a refrigerating or air conditioning system.
 - (b) All mechanical, electrical, "electronic equipment" or fiber optic equipment; and
- (2) Caused by, resulting from, or consisting of:
 - (a) Mechanical breakdown;
 - (b) Electrical or electronic breakdown and "electronic equipment deficiency"; or
 - (c) Rupture, bursting, bulging, implosion, or steam explosion.
- (3) However, "Equipment Breakdown" does not mean:
Physical loss or damage caused by or resulting from any of the following; however, if loss or damage not otherwise excluded results, then we will pay for such resulting damage:

- (a) Wear and tear;
- (b) Rust or other corrosion, decay, deterioration, hidden or latent defect, "fungi", wet rot, dry rot, virus, bacteria or any other quality in property that causes it to damage or destroy itself;
- (c) Smog;
- (d) Settling, cracking, shrinking or expansion;
- (e) Nesting or infestation, or discharge or release of waste products or secretions, by insects, birds, rodents or other animals;
- (f) Any accident, loss, damage, cost, claim, or expense, whether preventative, remedial, or otherwise, directly or indirectly arising out of or relating to the recognition, interpretation, calculation, comparison, differentiation, sequencing, or processing of data by any computer system including any hardware, programs or software;
- (g) Scratching or marring; and
- (h) Loss, damage, cost or expense directly caused by, contributed to by, resulting from or arising out of the following causes of loss:
 - 1) Fire, lightning, combustion explosion, windstorm or hail, weight of snow, ice or sleet, falling objects, smoke, aircraft or vehicles, riot or civil commotion, vandalism, sinkhole collapse, volcanic action, leakage from fire extinguishing equipment, water damage, earth movement; or
 - 2) Flood, unless an "Equipment Breakdown" ensues.

"Green" means products, materials, methods and processes certified by a "Green Authority" that conserve natural resources, reduce energy or water consumption, avoid toxic or other polluting emissions or otherwise minimize environmental impact.

"Green Authority" means an authority on "Green" buildings, products, materials, methods or processes certified and accepted by Leadership in Energy and Environmental Design (LEED®), Green Building Initiative, Green Globes®, Energy Star Rating System or any other recognized "Green" rating system.

"Perishable goods" means stock preserved and maintained under controlled conditions and susceptible to loss or damage if the controlled conditions change.

"Production machinery" means any machine which processes, forms, shapes or transports raw materials, materials in process, waste materials or finished products.

"Total insured value" means:

The sum of the limits for the following coverages if shown at the location where "Equipment Breakdown" is shown in the Declarations:

- (1) Building;
- (2) Business Personal Property;
- (3) Stock;
- (4) Personal Property of Others;
- (5) Tenants Improvements and Betterments;
- (6) Improvements and Alterations;
- (7) Furniture;
- (8) Fixtures;

- (9) Machinery and Equipment;
- (10) Personal Property in the Open;
- (11) Legal Liability Real Property;
- (12) Business Income and Extra Expense (when Business Income and Extra Expense - Actual Loss Sustained is shown in the Declarations, Business Income and Extra Expense applies at 25% of the sum of the building and business personal property limits at that location);
- (13) Business Income (Without Extra Expense);
- (14) Extra Expense; and
- (15) Any other property described.

All other policy terms and conditions apply.

64013 (12-10)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITATION - SPECIALTY GLASS

This endorsement modifies insurance provided under the following:

CAUSES OF LOSS - SPECIAL FORM
CAUSES OF LOSS - BROAD FORM
CAUSES OF LOSS - BASIC FORM

- A.** Under **LIMITATIONS** in Causes of Loss - Special Form and **LIMITATION** in Causes of Loss - Broad Form and Basic Form, the following limitation is added:
We will not pay more than \$500 in any one occurrence for direct physical loss of or damage to "specialty glass" at the premises described in the Declarations regardless of the number of panes, plates or similar units of glass. Subject to this aggregate, we will not pay more than \$100 for any one pane, plate, multiple plate insulating unit, jalousie, louver or shutter.

This limitation does not apply to loss or damage by the "specified causes of loss", except vandalism.

- B.** Under **DEFINITIONS**, the following definition is added:
"Specialty glass" means art glass, etched glass, half tone screens, memorial windows, mosaic art, roto-gravure screens, stained glass or stained glass in leaded sections.

All other policy terms and conditions apply.

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64224 (1-16)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CHANGES - TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART

COMMERCIAL PROPERTY CONDITIONS, I. TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US is amended. The following condition is added.

If the claim paid is less than the agreed loss because of any deductible or other limiting terms, the recovery is

prorated between you and us based on the interest of each in the loss. This condition only applies if we pay for a loss and then payment is made by those responsible for the loss.

All other policy terms and conditions apply

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64326 (7-19)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CHANGES - ACTUAL CASH VALUE AND DEPRECIATION

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART

Wherever it appears in this Coverage Part and any endorsement attached to this Coverage Part:

- 1.** Actual cash value means the cost to repair or replace lost or damaged property with property of similar quality and features reduced by the amount of depreciation applicable to the lost or damaged property immediately prior to the loss.
- 2.** Depreciation means a decrease in value because of age, wear, obsolescence or market value and includes:
 - a.** The cost of materials, labor and services;

- b.** Any applicable taxes; and
- c.** Profit and overhead necessary to repair, rebuild or replace lost or damaged property.

The meanings of actual cash value and depreciation in this endorsement supersedes any provision in this Coverage Part and any endorsement attached to this Coverage Part to the contrary.

All other policy terms and conditions apply.

BUILDING AND PERSONAL PROPERTY COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section H. DEFINITIONS.

The descriptions in the headings of this Coverage Form and all applicable endorsements are solely for convenience and form no part of the terms and conditions of coverage.

A. COVERAGE

We will pay for direct physical loss of or damage to Covered Property at the premises described in the Declarations caused by or resulting from any Covered Cause of Loss.

1. Covered Property

Covered Property, as used in this Coverage Part, means the type of property described in Section A.1., and limited in A.2., Property Not Covered, if a Limit of Insurance is shown in the Declarations for that type of property.

- a. Building**, meaning the building or structure described in the Declarations, including:
- (1) Completed additions;
 - (2) Fixtures, including outdoor fixtures;
 - (3) Permanently installed:
 - (a) Machinery; and
 - (b) Equipment;
 - (4) Building glass, meaning glass that is part of the building or structure;
 - (5) Personal property owned by you that is used to maintain or service the building or structure or its premises, including:
 - (a) Fire-extinguishing equipment;
 - (b) Outdoor furniture;
 - (c) Floor coverings; and
 - (d) Appliances used for refrigerating, ventilating, cooking, dishwashing or laundering; and
 - (6) If not covered by other insurance:
 - (a) Additions under construction, alterations and repairs to the building or structure; and
 - (b) Materials, equipment, supplies and temporary structures, on or within 1,000 feet of the described prem-

ises, used for making additions, alterations or repairs to the building or structure.

- b. Your Business Personal Property** located in or on the building described in the Declarations or in the open (or in a vehicle) within 1,000 feet of the described premises, consisting of the following unless otherwise specified in the Declarations or on the Your Business Personal Property - Separation Of Coverage endorsement:
- (1) Furniture and fixtures;
 - (2) Machinery and equipment;
 - (3) "Stock";
 - (4) All other personal property owned by you and used in your business;
 - (5) Labor, materials or services furnished or arranged by you on personal property of others;
 - (6) Your use interest as tenant in improvements and betterments. Improvements and betterments are fixtures, alterations, installations or additions:
 - (a) Made a part of the building or structure you occupy but do not own; and
 - (b) You acquired or made at your expense but cannot legally remove; and
 - (7) Leased personal property for which you have a contractual responsibility to insure, unless otherwise provided for under Personal Property Of Others.
- c. Personal Property Of Others** that is:
- (1) In your care, custody or control; and

- (2) Located in or on the building described in the Declarations or in the open (or in a vehicle) within 1,000 feet of the described premises.

However, our payment for loss of or damage to personal property of others will only be for the account of the owner of the property.

2. Property Not Covered

Covered Property does not include:

- a. Accounts, bills, currency, food stamps or other evidences of debt, money, notes or securities. Lottery tickets held for sale are not securities;
- b. Animals, unless owned by others and in your care, custody or control, or if owned by you, only as "stock" while inside of buildings;
- c. Automobiles held for sale;
- d. Bridges, roadways, walks, patios or other paved surfaces;
- e. Contraband, or property in the course of illegal transportation or trade;
- f. The cost of excavations, grading, backfilling or filling;
- g. Foundations of buildings, structures, machinery or boilers if their foundations are below:
 - (1) The lowest basement floor; or
 - (2) The surface of the ground, if there is no basement;
- h. Land (including land on which the property is located), water, growing crops or lawns;
- i. Personal property while airborne or waterborne;
- j. Bulkheads, pilings, piers, wharves or docks;
- k. Property that is covered under another coverage form of this or any other policy in which it is more specifically described, except for the excess of the amount due (whether you can collect on it or not) from that other insurance;
- l. Retaining walls that are not part of a building;
- m. Underground pipes, flues or drains;
- n. "Electronic data", except as provided under the Additional Coverage - Electronic Data. This Paragraph n. does not apply to your "stock" of prepackaged software;
- o. The cost to replace or restore the information on valuable papers and records, including those which exist as "electronic data". Valuable papers and records include but are not limited to proprietary information, books of account, deeds, manuscripts, abstracts, drawings and card index systems. Refer to the Coverage Extension for Valu-

able Papers And Records (Other Than Electronic Data) for limited coverage for valuable papers and records other than those which exist as "electronic data";

- p. Vehicles or self-propelled machines (including aircraft or watercraft) that:
 - (1) Are licensed for use on public roads; or
 - (2) Are operated principally away from the described premises.

This paragraph does not apply to:

- (a) Vehicles or self-propelled machines or automobiles you manufacture, process or warehouse;
- (b) Vehicles or self-propelled machines, other than automobiles, you hold for sale;
- (c) Rowboats or canoes out of water at the described premises; or
- (d) Trailers, but only to the extent provided for in the Coverage Extension for Non-owned Detached Trailers; or
- q. The following property while outside of buildings:
 - (1) Grain, hay, straw or other crops; or
 - (2) Fences, radio or television antennas (including satellite dishes) and their lead-in wiring, masts or towers, trees, shrubs or plants (other than "stock" of trees, shrubs or plants), all except as provided in the Coverage Extensions.

3. Covered Causes Of Loss

See applicable Causes Of Loss Form as shown in the Declarations.

4. Additional Coverages

a. Debris Removal

- (1) Subject to Paragraphs (3) and (4) below, we will pay your expense to remove debris of Covered Property caused by or resulting from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date of direct physical loss or damage.
- (2) Debris Removal does not apply to costs to:
 - (a) Extract "pollutants" from land or water; or
 - (b) Remove, restore or replace polluted land or water.
- (3) Subject to the exceptions in Paragraph (4) below, the following provisions apply:
 - (a) The most we will pay for the total of direct physical loss or damage plus debris removal expense is the Limit

of Insurance applicable to the Covered Property that has sustained loss or damage.

- (b) Subject to (a) above, the amount we will pay for debris removal expense is limited to 25% of the sum of the deductible plus the amount that we pay for direct physical loss or damage to the Covered Property that has sustained loss or damage.
- (4) We will pay up to an additional \$10,000 for debris removal expense, for each location, in any one occurrence of physical loss or damage to Covered Property, if one or both of the following circumstances apply:
- (a) The total of the actual debris removal expense plus the amount we pay for direct physical loss or damage exceeds the Limit of Insurance on the Covered Property that has sustained loss or damage.
- (b) The actual debris removal expense exceeds 25% of the sum of the deductible plus the amount that we pay for direct physical loss or damage to the Covered Property that has sustained loss or damage.
- Therefore, if (4)(a) and/or (4)(b) apply, our total payment for direct physical loss or damage and debris removal expense may reach but will never exceed the Limit of Insurance on the Covered Property that has sustained loss or damage, plus \$10,000.

(5) Examples

In the following examples, the figures used are for illustrative purposes only and do not reflect your actual insurance.

The following examples assume that there is no Coinsurance penalty.

EXAMPLE #1

Limit of Insurance:	\$90,000
Amount of Deductible:	\$ 500
Amount of Loss:	\$50,000
Amount of Loss Payable:	\$49,500
	(\$50,000 - \$500)
Debris Removal Expense:	\$10,000
Debris Removal Expense Payable:	\$10,000
(\$10,000 is 20% of \$50,000.)	

The debris removal expense is less than 25% of the sum of the loss payable plus the deductible. The sum of the loss payable and the debris removal expense (\$49,500 + \$10,000 = \$59,500) is less than the Limit of Insurance. Therefore, the full amount of debris removal expense is payable in accordance with the terms of Paragraph (3).

EXAMPLE #2

Limit of Insurance:	\$90,000
Amount of Deductible:	\$ 500
Amount of Loss:	\$80,000
Amount of Loss Payable:	\$79,500
	(\$80,000 - \$500)
Debris Removal Expense:	\$30,000
Debris Removal Expense Payable	
Basic Amount:	\$10,500
Additional Amount:	\$10,000

The basic amount payable for debris removal expense under the terms of Paragraph (3) is calculated as follows: \$80,000 (\$79,500 + \$500) x .25 = \$20,000; capped at \$10,500. The cap applies because the sum of the loss payable (\$79,500) and the basic amount payable for debris removal expense (\$10,500) cannot exceed the Limit of Insurance (\$90,000).

The additional amount payable for debris removal expense is provided in accordance with the terms of Paragraph (4), because the debris removal expense (\$30,000) exceeds 25% of the loss payable plus the deductible (\$30,000 is 37.5% of \$80,000), and because the sum of the loss payable and debris removal expense (\$79,500 + \$30,000 = \$109,500) would exceed the Limit of Insurance (\$90,000). The additional amount of covered debris removal expense is \$10,000, the maximum payable under Paragraph (4). Thus, the total payable for debris removal expense in this example is \$20,500; \$9,500 of the debris removal expense is not covered.

b. Preservation Of Property

If it is necessary to move Covered Property from the described premises to preserve it from loss or damage by a Covered Cause of Loss, we will pay for any direct physical loss or damage to that property:

- (1) While it is being moved or while temporarily stored at another location; and
- (2) Only if the loss or damage occurs within 45 days, unless a higher number of days are shown in the Declarations, after the property is first moved.

c. Fire Department Service Charge

When the fire department is called to save or protect Covered Property from a Covered Cause of Loss, we will pay up to \$2,500 per occurrence, unless a higher limit is shown in the Declarations, for your liability for fire department service charges:

- (1) Assumed by contract or agreement prior to loss; or
- (2) Required by local ordinance.

d. Pollutant Clean-up And Removal

We will pay your expense to extract "pollutants" from land or water at the described premises if the discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused by or results from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date on which the Covered Cause of Loss occurs.

This Additional Coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of "pollutants". However, we will pay for testing which is performed in the course of extracting the "pollutants" from the land or water.

The most we will pay under this Additional Coverage for each described premises is \$10,000, unless a higher limit is shown in the Declarations, for the sum of all covered expenses arising out of Covered Causes of Loss occurring during each separate 12-month period of this policy.

e. Electronic Data

- (1) Subject to the provisions of this Additional Coverage, we will pay for the cost to replace or restore "electronic data" which has been destroyed or corrupted by a Covered Cause of Loss. To the extent that "electronic data" is not replaced or restored, the loss will be valued at the cost of replacement of the media on which the "electronic data" was stored, with blank media of substantially identical type.
- (2) The Covered Causes of Loss applicable to Your Business Personal Property apply to this Additional Coverage, Electronic Data, subject to the following:
 - (a) If the Causes Of Loss - Special Form applies, coverage under this Additional Coverage, Electronic

Data, is limited to the "specified causes of loss" as defined in that form, and Collapse as set forth in that form.

- (b) If the Causes Of Loss - Broad Form applies, coverage under this Additional Coverage, Electronic Data, includes Collapse as set forth in that form.
 - (c) If the Causes Of Loss Form is endorsed to add a Covered Cause of Loss, the additional Covered Cause of Loss does not apply to coverage provided under this Additional Coverage, Electronic Data.
 - (d) The Covered Causes of Loss include a computer virus, harmful code or similar instruction introduced into or enacted on a computer system (including "electronic data") or a network to which it is connected, designed to damage or destroy any part of the system or disrupt its normal operation. However, there is no coverage for loss or damage caused by or resulting from manipulation of a computer system (including "electronic data") by any employee, including a temporary or leased employee, or by an entity retained by you or for you to inspect, design, install, modify, maintain, repair or replace that system.
- (3) Limit of Insurance
- (a) Annual Aggregate Limit – The most we will pay under this Additional Coverage, Electronic Data, for all loss or damage sustained in any one policy year, regardless of the number of occurrences of loss or damage or the number of premises, locations or computer systems involved is \$10,000, unless a higher limit is shown in the Declarations.
 - (b) Per Occurrence Limit - Subject to (a) above, we will pay up to the following amounts in any one occurrence of loss or damage:
 - 1) \$10,000 if the computer system(s) are equipped with active virus scanning or anti-virus software at the time of loss; or

- 2) \$2,500 if the computer system(s) are not equipped with active virus scanning or anti-virus software at the time of loss.

If loss payment for the first occurrence does not exhaust the annual aggregate limit shown in (a) above, then the balance is available for subsequent loss or damage sustained in but not after that policy year. With respect to an occurrence which begins in one policy year and continues or results in additional loss or damage in a subsequent policy year(s), all loss or damage is deemed to be sustained in the policy year in which the occurrence began.

f. Fire Extinguisher Systems Recharge Expense

(1) We will pay:

- (a) The cost of recharging or replacing, whichever is less, your fire extinguishers and fire extinguishing systems (including hydrostatic testing if needed) if they are discharged on or within 1,000 feet of the described premises; and
- (b) For loss or damage to Covered Property if such loss or damage is the result of an accidental discharge of chemicals from a fire extinguisher or a fire extinguishing system.

- (2) No coverage will apply if the fire extinguishing system is discharged during installation or testing.
- (3) The most we will pay under this Additional Coverage is \$10,000, unless a higher limit is shown in the Declarations, in any one occurrence.

g. Arson Reward

- (1) We will pay for information which leads to a conviction for arson in connection with a fire loss to Covered Property insured by this policy.
- (2) The most we will pay per occurrence is \$7,500, unless a higher limit is shown in the Declarations, regardless of the number of persons who provide information.

h. Theft Reward

- (1) We will pay for information which leads to a conviction for theft of Covered Property insured by this policy.

- (2) The most we will pay per occurrence is 25% of the amount of covered loss or \$7,500, whichever is less, unless a higher limit is shown in Declarations, regardless of the number of persons who provide information.

i. Rekeying of Locks

- (1) If the keys to locks on doors of the building described in the Declarations are a part of a theft loss covered by this policy, we will pay reasonable necessary expenses you incur to rekey locks on doors of the building described in the Declarations.
- (2) The most we will pay per occurrence is \$1,000, unless a higher limit is shown in the Declarations.

5. Coverage Extensions

Except as otherwise provided, the following Extensions apply to property located in or on the building described in the Declarations or in the open (or in a vehicle) within 1,000 feet of the described premises.

If a coinsurance percentage of 80% or more, or a Value Reporting period symbol, is shown in the Declarations, you may extend the insurance provided by this Coverage Part as follows:

a. Newly Acquired Or Constructed Property

(1) Buildings

If this policy covers Building, you may extend that insurance to apply to:

- (a) Your new buildings while being built on the described premises; and
- (b) Buildings you acquire at locations, other than the described premises, intended for:
 - 1) Similar use as the building described in the Declarations; or
 - 2) Use as a warehouse.

The most we will pay for loss or damage under this Extension is \$500,000, unless a higher limit is shown in the Declarations, at each building.

(2) Your Business Personal Property

- (a) If this policy covers Your Business Personal Property, you may extend that insurance to apply to:
 - 1) Business personal property (other than "stock"), including such property that you newly acquire, at any location you acquire other than at fairs, trade shows or exhibitions;

- 2) Business personal property (other than "stock"), including such property that you newly acquire, located at your newly constructed or acquired buildings at the location described in the Declarations; or
- 3) Business personal property (other than "stock") that you newly acquire, located at the described premises.

The most we will pay for loss or damage under this Extension is \$250,000, unless a higher limit is shown in the Declarations, at each building.

- (b) This Extension does not apply to:
 - 1) Personal property of others that is temporarily in your possession in the course of installing or performing work on such property; or
 - 2) Personal property of others that is temporarily in your possession in the course of your manufacturing or wholesaling activities.

(3) Period Of Coverage

With respect to insurance on or at each newly acquired or constructed property, coverage will end when any of the following first occurs:

- (a) This policy expires;
- (b) 60 days expire after you acquire the property or begin construction of that part of the building that would qualify as covered property, unless a higher number of days are shown in the Declarations; or
- (c) You report values to us.

We will charge you additional premium for values reported from the date you acquire the property or begin construction of that part of the building that would qualify as covered property.

b. Personal Effects And Property Of Others

You may extend the insurance that applies to Your Business Personal Property to apply to:

- (1) Personal effects owned by you, your officers, your partners or members, your managers or your employees. This Extension does not apply to loss or damage by theft.

- (2) Personal property of others in your care, custody or control.

The most we will pay for loss or damage under this Extension is \$2,500, unless a higher limit is shown in the Declarations, at each described premises. Our payment for loss of or damage to personal property of others will only be for the account of the owner of the property.

c. Valuable Papers and Records (Other Than "Electronic Data")

- (1) You may extend the insurance that applies to Your Business Personal Property to apply to the cost to replace or restore the lost information on valuable papers and records for which duplicates do not exist. However, this Extension does not apply to valuable papers and records which exist as "electronic data".
- (2) If the Causes Of Loss - Special Form applies, coverage under this Extension is limited to the "specified causes of loss" as defined in that form, and Collapse as set forth in that form.
- (3) If the Causes Of Loss – Broad Form applies, coverage under this Extension includes Collapse as set forth in that form.
- (4) Under this Extension, the most we will pay in any one occurrence to replace or restore the lost information is:
 - (a) \$10,000 at each described premises; and
 - (b) \$10,000 while valuable papers and records are away from a described premises unless higher limit(s) are shown in the Declarations. Such amounts are additional insurance.
- (5) We will also pay for the cost of blank material for reproducing the records (whether or not duplicates exist), and (when there is a duplicate) for the cost of labor to transcribe or copy the records. The costs of blank material and labor are subject to the applicable Limit of Insurance on Your Business Personal Property and therefore coverage of such costs is not additional insurance.

d. Property Off-premises

- (1) You may extend the insurance provided by this Coverage Form to apply to your Covered Property, including "stock",

while it is away from the described premises, if it is:

- (a) Temporarily at a location you do not own, lease or operate;
 - (b) In storage at a location you lease, provided the lease was executed after the beginning of the current policy term; or
 - (c) At any fair, trade show or exhibition.
- (2) This Extension does not apply to Covered Property:
- (a) In or on a vehicle; or
 - (b) In the care, custody or control of your salespersons, unless the property is in such care, custody or control at a fair, trade show or exhibition.
- (3) The most we will pay for loss or damage under this Extension is \$10,000, unless a higher limit is shown in the Declarations.

e. Outdoor Property

You may extend the insurance provided by this Coverage Form to apply to your outdoor:

- (1) Fences, trees, shrubs and plants (other than "stock" of trees, shrubs or plants), including debris removal expense, caused by or resulting from any of the following causes of loss if they are Covered Causes of Loss:
- (a) Fire;
 - (b) Lightning;
 - (c) Explosion;
 - (d) Riot or Civil Commotion; or
 - (e) Aircraft.
- The most we will pay for loss or damage is \$10,000, but not more than \$1,000 for any one tree, shrub or plant, unless higher limits are shown in the Declarations. These limits apply to any one occurrence, regardless of the types or number of items lost or damaged in that occurrence.
- (2) Radio and television antennas (including satellite dishes), including debris removal expense, caused by or resulting from any of the following causes of loss if they are Covered Causes of Loss:
- (a) Fire;
 - (b) Lightning;
 - (c) Windstorm or Hail;
 - (d) Ice, snow or sleet;
 - (e) Explosion;
 - (f) Riot or Civil Commotion; or

(g) Aircraft.

The most we will pay for loss or damage is \$2,000, unless a higher limit is shown in the Declarations. This limit applies to any one occurrence, regardless of the types or number of items lost or damaged in that occurrence.

f. Non-owned Detached Trailers

- (1) You may extend the insurance that applies to Your Business Personal Property to apply to loss or damage to trailers that you do not own, provided that:
- (a) The trailer is used in your business;
 - (b) The trailer is in your care, custody or control at the premises described in the Declarations; and
 - (c) You have a contractual responsibility to pay for loss or damage to the trailer.
- (2) We will not pay for any loss or damage that occurs:
- (a) While the trailer is attached to any motor vehicle or motorized conveyance, whether or not the motor vehicle or motorized conveyance is in motion;
 - (b) During hitching or unhitching operations, or when a trailer becomes accidentally unhitched from a motor vehicle or motorized conveyance.
- (3) The most we will pay for loss or damage under this Extension is \$5,000, unless a higher limit is shown in the Declarations.
- (4) This insurance is excess over the amount due (whether you can collect on it or not) from any other insurance covering such property.

Each of these Extensions is additional insurance unless otherwise indicated. The Additional Condition, Coinsurance, does not apply to these Extensions.

B. EXCLUSIONS AND LIMITATIONS

See applicable Causes Of Loss Form as shown in the Declarations.

C. LIMITS OF INSURANCE

1. The most we will pay for loss or damage in any one occurrence is the applicable Limit of Insurance shown in the Declarations.
2. The most we will pay for loss or damage to outdoor signs, whether or not the sign is attached to a building, is \$5,000, unless a higher limit is shown in the Declarations, per sign in any one occurrence.
3. The amounts of insurance stated in the following Additional Coverages apply in accordance with

the terms of such coverages and are in addition to the Limit(s) of Insurance shown in the Declarations for any other coverage, unless otherwise indicated:

- a. Fire Department Service Charge;
- b. Pollutant Clean-up And Removal;
- c. Electronic Data;
- d. Fire Extinguisher Systems Recharge Expense;
- e. Arson Reward;
- f. Theft Reward; and
- g. Rekeying of Locks.

4. Payments under the Preservation Of Property Additional Coverage will not increase the applicable Limit of Insurance.

5. Your Business Personal Property Limit - Seasonal Increase

- a. Subject to Paragraph 5.b. below, the Limit of Insurance for Your Business Personal Property is automatically increased by:
 - (1) The percentage shown in the Declarations for Your Business Personal Property - Seasonal Increase; or
 - (2) 25%, if no percentage is shown in the Declarations for Your Business Personal Property - Seasonal Increase to provide for seasonal variances.
- b. The increase described above in Paragraph 5.a., will apply only if the Limit of Insurance shown for Your Business Personal Property in the Declarations is at least 100% of your average monthly values during the lesser of:
 - (1) The 12 months immediately preceding the date loss or damage occurs; or
 - (2) The period of time you have been in business as of the date the loss or damage occurs.

D. DEDUCTIBLE

The applicable Deductible shown in the Declarations will apply unless otherwise stated by endorsement.

In any one occurrence of loss or damage (hereinafter referred to as loss), the Deductible will apply as follows:

- 1. We will first reduce the amount of loss if required by the Coinsurance Condition or the Agreed Value Optional Coverage.
 - a. If the adjusted amount of loss is less than or equal to the Deductible, we will not pay for that loss.
 - b. If the adjusted amount of loss exceeds the Deductible, we will then subtract the Deductible from the adjusted amount of loss and

will pay the resulting amount or the Limit of Insurance, whichever is less.

- 2. If Paragraph 1., above does not apply:
 - a. If the amount of loss is less than or equal to the Deductible, we will not pay for that loss.
 - b. If the amount of loss exceeds the Deductible, we will then subtract the Deductible from the loss and will pay the resulting amount or the Limit of Insurance, whichever is less.

When the occurrence involves loss to more than one item of Covered Property and separate Limits of Insurance apply, the losses will not be combined in determining application of the Deductible. However, the Deductible will be applied only once per occurrence.

- 3. No Deductible applies to the following Additional Coverages:
 - a. Fire Department Service Charge;
 - b. Fire Extinguisher Systems Recharge Expense;
 - c. Arson Reward;
 - d. Theft Reward; and
 - e. Rekeying of Locks.

In the following examples, the figures used are for illustrative purposes only and do not reflect your actual insurance.

The following examples assume there is no Coinsurance penalty.

EXAMPLE #1

Deductible:	\$ 250
Limit of Insurance - Building #1:	\$60,000
Limit of Insurance - Building #2:	\$80,000
Loss to Building #1:	\$60,100
Loss to Building #2:	\$90,000

The amount of loss to Building #1 (\$60,100) is less than the sum (\$60,250) of the Limit of Insurance applicable to Building #1 plus the Deductible.

The Deductible will be subtracted from the amount of loss in calculating the loss payable for Building #1:

\$60,100
- 250
\$59,850 Loss Payable - Building #1

The Deductible applies once per occurrence and therefore is not subtracted in determining the amount of loss payable for Building #2. Loss payable for Building #2 is the Limit of Insurance of \$80,000.

Total amount of loss payable:
 $\$59,850 + \$80,000 = \$139,850$

EXAMPLE #2

The Deductible and Limits of Insurance are the same as those in Example #1.

Loss to Building #1: (Exceeds Limit of Insurance plus Deductible)	\$70,000
Loss to Building #2: (Exceeds Limit of Insurance plus Deductible)	\$90,000
Loss Payable – Building #1: (Limit of Insurance)	\$60,000
Loss Payable - Building #2: (Limit of Insurance)	\$80,000
Total amount of loss payable:	\$140,000

E. LOSS CONDITIONS

The following conditions apply in addition to the Common Policy Conditions and the Commercial Property Conditions.

1. Abandonment

There can be no abandonment of any property to us.

2. Appraisal

If we and you disagree on the value of the property or the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the value of the property and amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- a. Pay its chosen appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

3. Duties In The Event Of Loss Or Damage

- a. You must see that the following are done in the event of loss or damage to Covered Property:
 - (1) Notify the police if a law may have been broken.
 - (2) Give us prompt notice of the loss or damage. Include a description of the property involved.
 - (3) As soon as possible, give us a description of how, when and where the loss or damage occurred.

- (4) Take all reasonable steps to protect the Covered Property from further damage, and keep a record of your expenses necessary to protect the Covered Property, for consideration in the settlement of the claim. This will not increase the Limit of Insurance. However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a Covered Cause of Loss. Also, if feasible, set the damaged property aside and in the best possible order for examination.
- (5) At our request, give us complete inventories of the damaged and undamaged property. Include quantities, costs, values and amount of loss claimed.
- (6) As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records. Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.
- (7) Send us a signed, sworn proof of loss containing the information we request to investigate the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.
- (8) Cooperate with us in the investigation or settlement of the claim.

- b. We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.

4. Loss Payment

- a. In the event of loss or damage covered by this Coverage Form, at our option, we will either:
 - (1) Pay the value of lost or damaged property;
 - (2) Pay the cost of repairing or replacing the lost or damaged property, subject to b. below;
 - (3) Take all or any part of the property at an agreed or appraised value; or

- (4)** Repair, rebuild or replace the property with other property of like kind and quality, subject to **b.** below.

We will determine the value of lost or damaged property, or the cost of its repair or replacement, in accordance with the applicable terms of the Valuation Condition in this Coverage Form or any applicable provision which amends or supersedes the Valuation Condition.

- b.** The cost to repair, rebuild or replace does not include the increased cost attributable to enforcement of any ordinance or law regulating the construction, use or repair of any property.
- c.** We will give notice of our intentions within 30 days after we receive the sworn proof of loss.
- d.** We will not pay you more than your financial interest in the Covered Property.
- e.** We may adjust losses with the owners of lost or damaged property if other than you. If we pay the owners, such payments will satisfy your claims against us for the owners' property. We will not pay the owners more than their financial interest in the Covered Property.
- f.** We may elect to defend you against suits arising from claims of owners of property. We will do this at our expense.
- g.** We will pay for covered loss or damage within 30 days after we receive the sworn proof of loss, if you have complied with all of the terms of this Coverage Part and:
 - (1)** We have reached agreement with you on the amount of loss; or
 - (2)** An appraisal award has been made.
- h.** A party wall is a wall that separates and is common to adjoining buildings that are owned by different parties. In settling covered losses involving a party wall, we will pay a proportion of the loss to the party wall based on your interest in the wall in proportion to the interest of the owner of the adjoining building. However, if you elect to repair or replace your building and the owner of the adjoining building elects not to repair or replace that building, we will pay you the full value of the loss to the party wall, subject to all applicable policy provisions including Limits of Insurance, the Valuation and Coinsurance Conditions and all other provisions of this Loss Payment Condition. Our payment under the provisions of this paragraph does not alter any right of

subrogation we may have against any entity, including the owner or insurer of the adjoining building, and does not alter the terms of the Transfer Of Rights Of Recovery Against Others To Us Condition in this policy.

5. Recovered Property

If either you or we recover any property after loss settlement, that party must give the other prompt notice.

If you recover the property, at your option, you may retain the property. You must then return to us the amount we paid to you for the property less any expenses to repair the Covered Property and expenses incurred to recover the property. You may give us the recovered property in which case we will pay recovery expenses, subject to the Limit of Insurance.

If we recover the property, at your option, we may return the property to you. We will pay any recovery expenses, subject to the Limit of Insurance. We will also pay any expenses to repair the Covered Property, subject to the Limit of Insurance. However, before we return the Covered Property or pay for the repair of the Covered Property, you must first return to us the amount we paid to you for the property.

6. Vacancy

a. Description Of Terms

- (1)** As used in this Vacancy Condition, the term building and the term vacant have the meanings set forth in **(1)(a)** and **(1)(b)** below:

- (a)** When this policy is issued to a tenant, and with respect to that tenant's interest in Covered Property, building means the unit or suite rented or leased to the tenant. Such building is vacant when it does not contain enough business personal property to conduct customary operations.
- (b)** When this policy is issued to the owner or general lessee of a building, building means the entire building. Such building is vacant unless at least 31% of its total square footage is:
 - 1)** Rented to a lessee or sub-lessee and used by the lessee or sub-lessee to conduct its customary operations; and/or
 - 2)** Used by the building owner to conduct customary operations.

- (2) Buildings under construction or renovation are not considered vacant.

b. Vacancy Provisions

If the building where loss or damage occurs has been vacant for more than 60 consecutive days before that loss or damage occurs:

- (1) We will not pay for any loss or damage caused by any of the following even if they are Covered Causes of Loss:
- (a) Vandalism;
 - (b) Sprinkler leakage, unless you have protected the system against freezing;
 - (c) Building glass breakage;
 - (d) Water damage;
 - (e) Theft; or
 - (f) Attempted theft.
- (2) With respect to Covered Causes of Loss other than those listed in **b.(1)(a)** through **b.(1)(f)** above, we will reduce the amount we would otherwise pay for the loss or damage by 15%.

7. Valuation

We will determine the value of Covered Property in the event of loss or damage as follows:

- a. At actual cash value as of the time of loss or damage, except as provided in **b.**, **c.**, **d.** and **e.** below.
- b. If the Limit of Insurance for Building satisfies the Additional Condition, Coinsurance, and the cost to repair or replace the damaged building property is \$2,500 or less, we will pay the cost of building repairs or replacement.

The cost of building repairs or replacement does not include the increased cost attributable to enforcement of any ordinance or law regulating the construction, use or repair of any property.

However, the following property will be valued at the actual cash value even when attached to the building:

- (1) Awnings or floor coverings;
- (2) Appliances for refrigerating, ventilating, cooking, dishwashing or laundering; or
- (3) Outdoor equipment or furniture.
- c. "Stock" you have sold but not delivered at the selling price less discounts and expenses you otherwise would have had.
- d. Glass at the cost of replacement with safety-glazing material if required by law.
- e. Tenants' Improvements and Betterments at:

- (1) Actual cash value of the lost or damaged property if you make repairs promptly.
- (2) A proportion of your original cost if you do not make repairs promptly. We will determine the proportionate value as follows:
 - (a) Multiply the original cost by the number of days from the loss or damage to the expiration of the lease; and
 - (b) Divide the amount determined in (a) above by the number of days from the installation of improvements to the expiration of the lease.
 If your lease contains a renewal option, the expiration of the renewal option period will replace the expiration of the lease in the procedure.
- (3) Nothing if others pay for repairs or replacement.

F. ADDITIONAL CONDITIONS

The following conditions apply in addition to the Common Policy Conditions and the Commercial Property Conditions.

1. Coinsurance

If a Coinsurance percentage is shown in the Declarations, the following condition applies:

- a. We will not pay the full amount of any loss if the value of Covered Property at the time of loss times the Coinsurance percentage shown for it in the Declarations is greater than the Limit of Insurance for the property.

Instead, we will determine the most we will pay using the following steps:

- (1) Multiply the value of Covered Property at the time of loss by the Coinsurance percentage;
- (2) Divide the Limit of Insurance of the property by the figure determined in Step (1);
- (3) Multiply the total amount of loss, before the application of any deductible, by the figure determined in Step (2); and
- (4) Subtract the deductible from the figure determined in Step (3).

We will pay the amount determined in Step (4) or the Limit of Insurance, whichever is less. For the remainder, you will either have to rely on other insurance or absorb the loss yourself.

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plus any accrued interest. In this event, your mortgage and note will be transferred to us and you will pay your remaining mortgage debt to us.

- f. If we cancel this policy, we will give written notice to the mortgageholder at least:
- (1) 10 days before the effective date of cancellation if we cancel for your non-payment of premium; or
 - (2) 30 days before the effective date of cancellation if we cancel for any other reason.
- g. If we elect not to renew this policy, we will give written notice to the mortgageholder at least 10 days before the expiration date of this policy.

G. OPTIONAL COVERAGES

If shown as applicable in the Declarations, the following Optional Coverages apply separately to each item.

1. Agreed Value

- a. The Additional Condition, Coinsurance, does not apply to Covered Property to which this Optional Coverage applies. We will pay no more for loss of or damage to that property than the proportion that the Limit of Insurance under this Coverage Part for the property bears to the Agreed Value shown for it in the Declarations.
- b. If the expiration date for this Optional Coverage shown in the Declarations is not extended, the Additional Condition, Coinsurance, is reinstated and this Optional Coverage expires.
- c. The terms of this Optional Coverage apply only to loss or damage that occurs:
 - (1) On or after the effective date of this Optional Coverage; and
 - (2) Before the Agreed Value expiration date shown in the Declarations or the policy expiration date, whichever occurs first.

2. Inflation Guard

- a. The Limit of Insurance for property to which this Optional Coverage applied will automatically increase by the annual percentage shown in the Declarations.
- b. The amount of increase will be:
 - (1) The Limit of Insurance that applied on the most recent of the policy inception date, the policy anniversary date, or any other policy change amending the Limit of Insurance, times
 - (2) The percentage of annual increase shown in the Declarations, expressed as a decimal (example: 8% is .08), times

- (3) The number of days since the beginning of the current policy year or the effective date of the most recent policy change amending the Limit of Insurance, divided by 365.

In the following example, the figures used are for illustrative purposes only and do not reflect your actual insurance.

EXAMPLE

If: The applicable Limit of Insurance is: \$100,000
 The annual percentage increase is: 8%
 The number of days since the beginning of the policy year (or last policy change) is: 146
 The amount of increase is:
 $\$100,000 \times .08 \times 146 \div 365 = \$3,200$

3. Replacement Cost

- a. Replacement Cost (without deduction for depreciation) replaces Actual Cash Value in the Valuation Loss Condition of this Coverage Form.
- b. This Optional Coverage does not apply to:
 - (1) Personal property of others;
 - (2) Contents of a residence;
 - (3) Works of art, antiques or rare articles, including etchings, pictures, statuary, marbles, bronzes, porcelains and bric-a-brac; or
 - (4) "Stock", unless the Including "Stock" option is shown in the Declarations.
 Under the terms of this Replacement Cost Optional Coverage, tenants' improvements and betterments are not considered to be the personal property of others.
- c. You may make a claim for loss or damage covered by this insurance on an actual cash value basis instead of on a replacement cost basis. In the event you elect to have loss or damage settled on an actual cash value basis, you may still make a claim for the additional coverage this Optional Coverage provides if you notify us of your intent to do so within 180 days after the loss or damage.
- d. We will not pay on a replacement cost basis for any loss or damage:
 - (1) Until the lost or damaged property is actually repaired or replaced; and
 - (2) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage.
 With respect to tenants' improvements and betterments, the following also apply:

- (3) If the conditions in **d.(1)** and **d.(2)** above are not met, the value of tenants' improvements and betterments will be determined as a proportion of your original cost, as set forth in the Valuation Loss Condition of this Coverage Form; and
- (4) We will not pay for loss or damage to tenants' improvements and betterments if others pay for repairs or replacement.
- e. We will not pay more for loss or damage on a replacement cost basis than the least of **(1)**, **(2)** or **(3)**, subject to **f.** below:
 - (1) The Limit of Insurance applicable to the lost or damaged property;
 - (2) The cost to replace the lost or damaged property with other property:
 - (a) Of comparable material and quality; and
 - (b) Used for the same purpose; or
 - (3) The amount actually spent that is necessary to repair or replace the lost or damaged property.

If a building is rebuilt at a new premises, the cost described in **e.(2)** above is limited to the cost which would have been incurred if the building had been rebuilt at the original premises.
- f. The cost of repair or replacement does not include the increased cost attributable to enforcement of any ordinance or law regulating the construction, use or repair of any property.

4. Extension Of Replacement Cost To Personal Property Of Others

- a. If the Replacement Cost Optional Coverage is shown as applicable in the Declarations, then this Optional Coverage may also be shown as applicable. If the Declarations show this Optional Coverage as applicable, then Paragraph **3.b.(1)** of the Replacement

Cost Optional Coverage is deleted and all other provisions of the Replacement Cost Optional Coverage apply to replacement cost on personal property of others.

- b. With respect to replacement cost on the personal property of others, the following limitation applies:

If an item(s) of personal property of others is subject to a written contract which governs your liability for loss or damage to that item(s), then valuation of that item(s) will be based on the amount for which you are liable under such contract, but not to exceed the lesser of the replacement cost of the property or the applicable Limit of Insurance.

H. DEFINITIONS

1. "Electronic data" means information, facts or computer programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. The term computer programs, referred to in the foregoing description of electronic data, means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.
2. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
3. "Stock" means merchandise held in storage or for sale, raw materials and in-process or finished goods, including supplies used in their packing or shipping.

BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section F., DEFINITIONS.

The descriptions in the headings of this Coverage Form and all applicable endorsements are solely for convenience and form no part of the terms and conditions of coverage.

A. COVERAGE

1. Business Income

Business Income means the:

- a. Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred; and
- b. Continuing normal operating expenses incurred, including payroll.

For manufacturing risks, Net Income includes the net sales value of production.

Coverage is provided as described and limited below for one or more of the following options for which a Limit of Insurance is shown in the Declarations.

- (1) Business Income Including "Rental Value".
- (2) Business Income Other Than "Rental Value".
- (3) "Rental Value".

If option (1) above is selected, the term Business Income will include "Rental Value". If option (3) above is selected, the term Business Income will mean "Rental Value" only.

If Limits of Insurance are shown under more than one of the above options, the provisions of this Coverage Part apply separately to each.

We will pay for the actual loss of Business Income you sustain due to the necessary "suspension" of your "operations" during the "period of restoration". The "suspension" must be caused by direct physical loss of or damage to property at premises which are described in the Declarations and for which a Business

Income Limit of Insurance is shown in the Declarations. The loss or damage must be caused by or result from a Covered Cause of Loss. With respect to loss of or damage to personal property in the open or personal property in a vehicle, the described premises include the area within 1,000 feet of the site at which the described premises are located.

With respect to the requirements set forth in the preceding paragraph, if you occupy only part of the site at which the described premises are located, your premises means:

- (a) The portion of the building which you rent, lease or occupy; and
- (b) Any area within the building or on the site at which the described premises are located, if that area services, or is used to gain access to, the described premises.

2. Extra Expense

- a. Extra Expense Coverage is provided at the premises described in the Declarations only if the Declarations show that Business Income Coverage applies at that premises.
- b. Extra Expense means necessary expenses you incur during the "period of restoration" that you would not have incurred if there had been no direct physical loss or damage to property caused by or resulting from a Covered Cause of Loss.

We will pay Extra Expense (other than the expense to repair or replace property) to:

- (1) Avoid or minimize the "suspension" of business and to continue operations at the described premises or at

replacement premises or temporary locations, including relocation expenses and costs to equip and operate the replacement location or temporary location.

- (2) Minimize the "suspension" of business if you cannot continue "operations".

We will also pay Extra Expense to repair or replace property, but only to the extent it reduces the amount of loss that otherwise would have been payable under this Coverage Form.

3. Covered Causes Of Loss, Exclusions And Limitations

See applicable Causes Of Loss Form as shown in the Declarations.

4. Additional Limitation - Interruption Of Computer Operations

- a. Coverage for Business Income does not apply when a "suspension" of "operations" is caused by destruction or corruption of "electronic data", or any loss or damage to "electronic data", except as provided under the Additional Coverage - Interruption Of Computer Operations.
- b. Coverage for Extra Expense does not apply when action is taken to avoid or minimize a "suspension" of "operations" caused by destruction or corruption of "electronic data", or any loss or damage to "electronic data", except as provided under the Additional Coverage - Interruption Of Computer Operations.

5. Additional Coverages

a. Civil Authority

In this Additional Coverage - Civil Authority, the described premises are premises to which this Coverage Form applies, as shown in the Declarations.

When a Covered Cause of Loss causes damage to property other than property at the described premises, we will pay for the actual loss of Business Income you sustain and necessary Extra Expense caused by action of civil authority that prohibits access to the described premises, provided that both of the following apply:

- (1) Access to the area immediately surrounding the damaged property is prohibited by civil authority as a result of the damage, and the described premises are within that area but are not

more than one mile from the damaged property; and

- (2) The action of civil authority is taken in response to dangerous physical conditions resulting from the damage or continuation of the Covered Cause of Loss that caused the damage, or the action is taken to enable a civil authority to have unimpeded access to the damaged property.

Civil Authority Coverage for Business Income will begin immediately following the time of the first action of civil authority that prohibits access to the described premises; however, if a waiting period is shown in the Declarations, then after such period following the time of the first action of civil authority that prohibits access to the described premises.

Civil Authority Coverage for Business Income will apply for a period of up to four consecutive weeks from the date on which such coverage began.

Civil Authority Coverage for Extra Expense will begin immediately after the time of the first action of civil authority that prohibits access to the described premises and will end:

- (1) Four consecutive weeks after the date of that action; or
- (2) When your Civil Authority Coverage for Business Income ends

whichever is later.

b. Alterations And New Buildings

We will pay for the actual loss of Business Income you sustain and necessary Extra Expense you incur due to direct physical loss or damage at the described premises caused by or resulting from any Covered Cause of Loss to:

- (1) New buildings or structures, whether complete or under construction;
- (2) Alterations or additions to existing buildings or structures; and
- (3) Machinery, equipment, supplies or building materials located on or within 1,000 feet of the described premises and:
 - (a) Used in the construction, alterations or additions; or
 - (b) Incidental to the occupancy of new buildings.

If such direct physical loss or damage delays the start of "operations", the "period

of restoration" for Business Income Coverage will begin on the date "operations" would have begun if the direct physical loss or damage had not occurred.

c. Extended Business Income

(1) Business Income Other Than "Rental Value"

If the necessary "suspension" of your "operations" produces a Business Income loss payable under this policy, we will pay for the actual loss of Business Income you incur during the period that:

- (a)** Begins on the date property (except "finished stock") is actually repaired, rebuilt or replaced and "operations" are resumed; and
- (b)** Ends on the earlier of:
 - 1)** The date you could restore your "operations", with reasonable speed, to the level which would generate the business income amount that would have existed if no direct physical loss or damage had occurred; or
 - 2)** 30 consecutive days after the date determined in **(1)(a)** above.

However, Extended Business Income does not apply to loss of Business Income incurred as a result of unfavorable business conditions caused by the impact of the Covered Cause of Loss in the area where the described premises are located.

Loss of Business Income must be caused by direct physical loss or damage at the described premises caused by or resulting from any Covered Cause of Loss.

(2) "Rental Value"

If the necessary "suspension" of your "operations" produces a "Rental Value" loss payable under this policy, we will pay for the actual loss of "Rental Value" you incur during the period that:

- (a)** Begins on the date property is actually repaired, rebuilt or replaced and tenantability is restored; and
- (b)** Ends on the earlier of:
 - 1)** The date you could restore tenant occupancy, with reasonable speed, to the level which would generate the

"Rental Value" that would have existed if no direct physical loss or damage had occurred; or

- 2)** 30 consecutive days after the date determined in **(2)(a)** above.

However, Extended Business Income does not apply to loss of "Rental Value" incurred as a result of unfavorable business conditions caused by the impact of the Covered Cause of Loss in the area where the described premises are located.

Loss of "Rental Value" must be caused by direct physical loss or damage at the described premises caused by or resulting from any Covered Cause of Loss.

d. Interruption Of Computer Operations

- (1)** Subject to all provisions of this Additional Coverage, you may extend the insurance that applies to Business Income and Extra Expense to apply to a "suspension" of "operations" caused by an interruption in computer operations due to destruction or corruption of "electronic data" due to a Covered Cause of Loss.
- (2)** With respect to the coverage provided under this Additional Coverage, the Covered Causes of Loss are subject to the following:
 - (a)** If the Causes Of Loss - Special Form applies, coverage under this Additional Coverage - Interruption Of Computer Operations is limited to the "specified causes of loss" as defined in that form, and Collapse as set forth in that form.
 - (b)** If the Causes Of Loss - Broad Form applies, coverage under this Additional Coverage - Interruption Of Computer Operations includes Collapse as set forth in that form.
 - (c)** If the Causes Of Loss Form is endorsed to add a Covered Cause of Loss, the additional Covered Cause of Loss does not apply to the coverage provided under this Additional Coverage - Interruption Of Computer Operations.
 - (d)** The Covered Causes of Loss include a computer virus, harmful code or similar instruction

- introduced into or enacted on a computer system (including "electronic data") or a network to which it is connected, designed to damage or destroy any part of the system or disrupt its normal operation. However, there is no coverage for an interruption related to manipulation of a computer system (including "electronic data") by any employee, including a temporary or leased employee, or by an entity retained by you or for you to inspect, design, install, maintain, repair or replace that system.
- (3)** The most we will pay under this Additional Coverage - Interruption Of Computer Operations for all loss sustained and expense incurred in any one policy year, regardless of the number of interruptions or the number of premises, locations or computer systems involved is \$10,000, unless a higher limit is shown in the Declarations, subject to the following:
- (a)** If at the time of interruption, the computer system is equipped with active virus scanning or anti-virus software, this entire amount is available.
 - (b)** If at the time of interruption, the computer system is not equipped with active virus scanning or anti-virus software, payment will be limited to \$2,500 for that occurrence.
- If loss payment relating to the first interruption does not exhaust this amount, then the balance is available for loss or expense sustained or incurred as a result of subsequent interruptions in that policy year. A balance remaining at the end of a policy year does not increase the amount of insurance in the next policy year. With respect to any interruption which begins in one policy year and continues or results in additional loss or expense in a subsequent policy year(s), all loss and expense is deemed to be sustained or

incurred in the policy year in which the interruption began.

- (4)** This Additional Coverage - Interruption Of Computer Operations does not apply to loss sustained or expense incurred after the end of the "period of restoration", even if the amount of insurance stated in **(3)** above has not been exhausted.

6. Coverage Extension

If a Coinsurance percentage of 50% or more is shown in the Declarations, you may extend the insurance provided by this Coverage Part as follows:

NEWLY ACQUIRED LOCATIONS

- a.** You may extend your Business Income and Extra Expense Coverages to apply to property at any location you acquire other than fairs or exhibitions, if the location you acquire is intended for:
 - (1)** Similar use as the location described in the Declarations; or
 - (2)** Use as a warehouse.
- b.** The most we will pay under this Extension, for the sum of Business Income loss and Extra Expense incurred, is \$100,000 at each location.
- c.** Insurance under this Extension for each newly acquired location will end when any of the following first occurs:
 - (1)** This policy expires;
 - (2)** 60 days expire after you acquire or begin to construct the property; or
 - (3)** You report values to us.

We will charge you additional premium for values reported from the date you acquire the property.

The Additional Condition, Coinsurance, does not apply to this Extension.

B. LIMITS OF INSURANCE

- 1.** The most we will pay for loss in any one occurrence is the applicable Limit of Insurance shown in the Declarations.
- 2.** Payments under the following coverages will not increase the applicable Limit of Insurance:
 - a.** Alterations And New Buildings;
 - b.** Civil Authority;
 - c.** Extra Expense; or
 - d.** Extended Business Income.
- 3.** The amounts of insurance stated in the following apply in accordance with the terms of those

coverages and are separate from the Limit(s) of Insurance shown in the Declarations for any other coverage:

- a. Interruption Of Computer Operations Additional Coverage; and
- b. Newly Acquired Locations Coverage Extension.

C. LOSS CONDITIONS

The following conditions apply in addition to the Common Policy Conditions and the Commercial Property Conditions.

1. Appraisal

If we and you disagree on the amount of Net Income and operating expense or the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser.

The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the amount of Net Income and operating expense or amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- a. Pay its chosen appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

2. Duties In The Event Of Loss

- a. You must see that the following are done in the event of loss:
 - (1) Notify the police if a law may have been broken.
 - (2) Give us prompt notice of the direct physical loss or damage. Include a description of the property involved.
 - (3) As soon as possible, give us a description of how, when, and where the direct physical loss or damage occurred.
 - (4) Take all reasonable steps to protect the Covered Property from further damage, and keep a record of your expenses necessary to protect the Covered Property, for consideration in the settlement of the claim. This will not increase the Limit of Insurance. However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a

Covered Cause of Loss. Also, if feasible, set the damaged property aside and in the best possible order for examination.

- (5) As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records.

Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.

- (6) Send us a signed, sworn proof of loss containing the information we request to investigate the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.
- (7) Cooperate with us in the investigation or settlement of the claim.
- (8) If you intend to continue your business, you must resume all or part of your "operations" as quickly as possible.
- b. We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.

3. Loss Determination

- a. The amount of Business Income loss will be determined based on:
 - (1) The Net Income of the business before the direct physical loss or damage occurred;
 - (2) The likely Net Income of the business if no physical loss or damage had occurred, but not including any Net Income that would likely have been earned as a result of an increase in the volume of business due to favorable business conditions caused by the impact of the Covered Cause of Loss on customers or on other businesses;
 - (3) The operating expenses, including payroll expenses, necessary to resume "operations" with the same quality of service that existed just before the direct physical loss or damage; and

(4) Other relevant sources of information, including:

- (a) Your financial records and accounting procedures;
- (b) Bills, invoices and other vouchers; and
- (c) Deeds, liens or contracts.

b. The amount of Extra Expense will be determined based on:

(1) All expenses that exceed the normal operating expenses that would have been incurred by "operations" during the "period of restoration" if no direct physical loss or damage had occurred. We will deduct from the total of such expenses:

- (a) The salvage value that remains of any property bought for temporary use during the "period of restoration" once "operations" are resumed; and
- (b) Any Extra Expense that is paid for by other insurance, except for insurance that is written subject to the same plan, terms, conditions and provisions as this insurance; and

(2) Necessary expenses that reduce the Business Income loss that otherwise would have been incurred.

c. Resumption Of Operations

We will reduce the amount of your:

- (1) Business Income loss, other than Extra Expense, to the extent you can resume your "operations", in whole or in part, by using damaged or undamaged property (including merchandise or stock) at the described premises or elsewhere.
- (2) Extra Expense loss to the extent you can return "operations" to normal and discontinue such Extra Expense.

d. If you do not resume "operations", or do not resume "operations" as quickly as possible, we will pay based on the length of time it would have taken to resume "operations" as quickly as possible.

4. Loss Payment

We will pay for covered loss within 30 days after we receive the sworn proof of loss, if you have complied with all of the terms of this Coverage Part and;

- a. We have reached agreement with you on the amount of loss; or

b. An appraisal award has been made.

**D. ADDITIONAL CONDITION
COINSURANCE**

If a Coinsurance percentage is shown in the Declarations, the following condition applies in addition to the Common Policy Conditions and the Commercial Property Conditions.

We will not pay the full amount of any Business Income loss if the Limit of Insurance for Business Income is less than:

- 1. The Coinsurance percentage shown for Business Income in the Declarations; times
- 2. The sum of:
 - a. The Net Income (Net Profit or Loss before income taxes), and
 - b. Operating expenses, including payroll expenses that would have been earned or incurred (had no loss occurred) by your "operations" at the described premises for the 12 months following the inception, or last previous anniversary date, of this policy (whichever is later).

Instead, we will determine the most we will pay using the following steps:

Step(1): Multiply the Net Income and operating expense for the 12 months following the inception, or last previous anniversary date, of this policy by the Coinsurance percentage;

Step(2): Divide the Limit of Insurance for the described premises by the figure determined in Step (1); and

Step(3): Multiply the total amount of loss by the figure determined in Step (2).

We will pay the amount determined in Step (3) or the limit of insurance, whichever is less. For the remainder, you will either have to rely on other insurance or absorb the loss yourself.

In determining operating expenses for the purpose of applying the Coinsurance condition, the following expenses, if applicable, shall be deducted from the total of all operating expenses:

- (1) Prepaid freight - outgoing;
- (2) Returns and allowances;
- (3) Discounts;
- (4) Bad debts;
- (5) Collection expenses;

- (6) Cost of raw stock and factory supplies consumed (including transportation charges);
- (7) Cost of merchandise sold (including transportation charges);
- (8) Cost of other supplies consumed (including transportation charges);
- (9) Cost of services purchased from outsiders (not employees) to resell, that do not continue under contract;
- (10) Power, heat and refrigeration expenses that do not continue under contract (if Form CP 15 11 is attached);
- (11) All ordinary payroll expenses or the amount of payroll expense excluded (if Form CP 15 10 is attached); and
- (12) Special deductions for mining properties (royalties unless specifically included in coverage; actual depletion commonly known as unit or cost depletion - not percentage depletion; welfare and retirement fund charges based on tonnage; hired trucks).

In the following examples, the figures used are for illustrative purposes only and do not reflect your actual insurance.

EXAMPLE #1 (UNDERINSURANCE)

When: The Net Income and operating expenses for the 12 months following the inception, or last previous anniversary date, of this policy at the described premises would have been: \$400,000
 The Coinsurance percentage is: 50%
 The Limit of Insurance is: \$150,000
 The amount of loss is: \$ 80,000

Step (1): $\$400,000 \times 50\% = \$200,000$
 (the minimum amount of insurance to meet your Co-insurance requirements)

Step (2): $\$150,000 \div \$200,000 = .75$

Step (3): $\$ 80,000 \times .75 = \$60,000$

We will pay no more than \$60,000. The remaining \$20,000 is not covered.

EXAMPLE #2 (ADEQUATE INSURANCE)

When: The Net Income and operating expenses for the 12 months following the inception, or last previous anniversary date, of this policy at the described premises would have been: \$400,000
 The Coinsurance percentage is: 50%
 The Limit of Insurance is: \$200,000
 The amount of loss is: \$ 80,000

The minimum amount of insurance to meet your Coinsurance requirement is \$200,000 ($\$400,000 \times 50\%$).

Therefore, the Limit of Insurance in this example is adequate and no penalty applies. We will pay no more than \$80,000 (amount of loss).

This condition does not apply to Extra Expense Coverage.

E. OPTIONAL COVERAGES

If shown as applicable in the Declarations, the following Optional Coverages apply separately to each item.

1. Maximum Period Of Indemnity

- a. The Additional Condition, Coinsurance, does not apply to this Coverage Form at the described premises to which this Optional Coverage applies.
- b. The most we will pay for the total of Business Income loss and Extra Expense is the lesser of:
 - (1) The amount of loss sustained and expenses incurred during the 120 days immediately following the beginning of the "period of restoration"; or
 - (2) The Limit of Insurance shown in the Declarations.

2. Monthly Limit Of Indemnity

- a. The Additional Condition, Coinsurance, does not apply to this Coverage Form at the described premises to which this Optional Coverage applies.
- b. The most we will pay for loss of Business Income in each period of 30 consecutive days after the beginning of the "period of restoration" is:
 - (1) The Limit of Insurance, multiplied by
 - (2) The fraction shown in the Declarations for this Optional Coverage.

In the following example, the figures used are for illustrative purposes only and do not reflect your actual insurance.

EXAMPLE

When: The Limit of Insurance is: \$120,000
 The fraction shown in the Declarations for this Optional Coverage is: 1/4
 The most we will pay for loss in each period of 30 consecutive days is: \$ 30,000
 ($\$120,000 \times 1/4 = \$30,000$)
 If, in this example, the actual amount of loss is:
 Days 1-30: \$ 40,000
 Days 31-60: \$ 20,000
 Days 61-90: \$ 30,000
 \$ 90,000

We will pay:

Days 1-30:	\$ 30,000
Days 31-60:	\$ 20,000
Days 61-90:	\$ 30,000
	\$ 80,000

The remaining \$10,000 is not covered.

3. Business Income Agreed Value

- a. To activate this Optional Coverage:
 - (1) A Business Income Report/Work Sheet must be submitted to us and must show financial data for your "operations":
 - (a) During the 12 months prior to the date of the Work Sheet; and
 - (b) Estimated for the 12 months immediately following the inception of this Optional Coverage.
 - (2) The Declarations must indicate that the Business Income Agreed Value Optional Coverage applies, and an Agreed Value must be shown in the Declarations. The Agreed Value should be at least equal to:
 - (a) The Coinsurance percentage shown in the Declarations; multiplied by
 - (b) The amount of Net Income and operating expenses for the following 12 months you report on the Work Sheet.
- b. The Additional Condition, Coinsurance, is suspended until:
 - (1) 12 months after the effective date of this Optional Coverage; or
 - (2) The expiration date of this policy whichever occurs first.
- c. We will reinstate the Additional Condition, Coinsurance, automatically if you do not submit a new Work Sheet and Agreed Value:
 - (1) Within 12 months of the effective date of this Optional Coverage; or
 - (2) When you request a change in your Business Income Limit of Insurance.
- d. If the Business Income Limit of Insurance is less than the Agreed Value, we will not pay more of any loss than the amount of loss multiplied by:
 - (1) The Business Income Limit of Insurance; divided by
 - (2) The Agreed Value.

In the following example, the figures used are for illustrative purposes only and do not reflect your actual insurance.

EXAMPLE

When:	The Limit of Insurance is:	\$ 100,000
	The Agreed Value is:	\$ 200,000
	The amount of loss is:	\$ 80,000

Step (1): $\$100,000 \div \$200,000 = .50$

Step (2): $.50 \times \$80,000 = \$40,000$

We will pay \$40,000. The remaining \$40,000 is not covered.

4. Extended Period Of Indemnity

Under Paragraph A.5.c., **Extended Business Income**, the number 30 in Subparagraphs (1)(b) and (2)(b) is replaced by the number shown in the Declarations for this Optional Coverage.

F. DEFINITIONS

1. "Electronic data" means information, facts or computer programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. The term computer programs, referred to in the foregoing description of electronic data, means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.
2. "Finished stock" means stock you have manufactured.

"Finished stock" also includes whiskey and alcoholic products being aged, unless there is a Coinsurance percentage shown for Business Income in the Declarations.

"Finished stock" does not include stock you have manufactured that is held for sale on the premises of any retail outlet insured under this Coverage Part.

3. "Operations" means:
 - a. Your business activities occurring at the described premises; and
 - b. The tenantability of the described premises, if coverage for Business Income Including "Rental Value" or "Rental Value" applies.
4. "Period of restoration" means period of time that:
 - a. Begins:
 - (1) Immediately following the time of direct physical loss or damage; however, if a

waiting period is shown in the Declarations, then after such period following the time of direct physical loss or damage for Business Income Coverage; or

- (2) Immediately following the time of direct physical loss or damage for Extra Expense Coverage

caused by or resulting from any Covered Cause of Loss at the described premises; and

- b. Ends on the earlier of:

- (1) The date when the property at the described premises should be repaired, rebuilt or replaced with reasonable speed and similar quality; or

- (2) The date when business is resumed at a new permanent location.

"Period of restoration" does not mean any increased period required due to the enforcement of any ordinance or law that:

- (1) Regulates the construction, use or repair, or requires the tearing down, of any property; or
- (2) Requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants".

The expiration date of this policy will not shorten or cause the "period of restoration" to terminate.

5. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

6. "Rental Value" means Business Income that consists of:

- a. Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred as rental income from tenant occupancy of the premises described in the Declarations as furnished and equipped by you, including fair rental value of any portion of the described premises which is occupied by you; and

- b. Continuing normal operating expenses incurred in connection with that premises, including:

- (1) Payroll; and

- (2) The amount of charges which are the legal obligation of the tenant(s) but would otherwise be your obligations.

7. "Suspension" means:

- a. The slowdown or cessation of your business activities; or

- b. That a part or all of the described premises is rendered untenable, if coverage for Business Income Including "Rental Value" or "Rental Value" applies.

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CAUSES OF LOSS - SPECIAL FORM

Words and phrases that appear in quotation marks have special meaning. Refer to DEFINITIONS in the Commercial Property Coverage Part.

A. COVERED CAUSES OF LOSS

When Special is shown in the Declarations, Covered Causes of Loss means Risks Of Direct Physical Loss unless the loss is:

1. Excluded in Section B., Exclusions; or
2. Limited in Section C., Limitations that follow.

B. EXCLUSIONS

1. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

a. Ordinance Or Law

The enforcement of any ordinance or law:

- (1) Regulating the construction, use or repair of any property; or
- (2) Requiring the tearing down of any property, including the cost of removing its debris.

This exclusion, Ordinance Or Law, applies whether the loss results from:

- (a) An ordinance or law that is enforced even if the property has not been damaged; or
- (b) The increased costs incurred to comply with an ordinance or law in the course of construction, repair, renovation, remodeling or demolition of property, or removal of its debris, following a physical loss to that property.

b. Earth Movement

- (1) Earthquake, including any earth sinking, earth rising or earth shifting related to such event;
- (2) Landslide, including any earth sinking, earth rising or earth shifting related to such event;
- (3) Mine subsidence, meaning subsidence of a man-made mine, whether or not mining activity has ceased;
- (4) Earth sinking (other than sinkhole collapse), earth rising or earth shifting including soil conditions which cause settling, cracking or other disarrangement

of foundations or other parts of realty.

Soil conditions include contraction, expansion, freezing, thawing, erosion, improperly compacted soil and the action of water under the ground surface.

However, if Earth Movement, as described in b.(1) through (4) above, results in fire or explosion, we will pay for the loss or damage caused by that fire or explosion.

(5) Volcanic eruption, explosion or effusion.

However, if volcanic eruption, explosion or effusion results in fire, building glass breakage or Volcanic Action, we will pay for the loss or damage caused by that fire, building glass breakage or Volcanic Action.

Volcanic Action means direct loss or damage resulting from the eruption of a volcano when the loss or damage is caused by:

- (a) Airborne volcanic blast or airborne shock waves;
- (b) Ash, dust or particulate matter; or
- (c) Lava flow.

All volcanic eruptions that occur within any 168-hour period will constitute a single occurrence.

Volcanic Action does not include the cost to remove ash, dust or particulate matter that does not cause direct physical loss or damage to the described property.

c. Governmental Action

Seizure or destruction of property by order of governmental authority.

However, we will pay for loss or damage caused by or resulting from acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread, if the fire would be covered under this Coverage Part.

d. Nuclear Hazard

Nuclear reaction or radiation, or radioactive contamination, however caused.

However, if nuclear reaction or radiation, or radioactive contamination, results in fire, we

will pay for the loss or damage caused by that fire.

e. Utility Services

The failure of power, communication, water or other utility service supplied to the described premises, however caused, if the failure:

- (1) Originates away from the described premises; or
- (2) Originates at the described premises, but only if such failure involves equipment used to supply the utility service to the described premises from a source away from the described premises.

Failure of any utility service includes lack of sufficient capacity and reduction in supply. Loss or damage caused by a surge of power is also excluded, if the surge would not have occurred but for an event causing a failure of power.

However, if the failure or surge of power, or the failure of communication, water or other utility service, results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss. Communication services include but are not limited to service relating to Internet access or access to any electronic, cellular or satellite network.

f. War And Military Action

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

g. Water

- (1) Flood, surface water, waves (including tidal wave and tsunami), tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind (including storm surge);
- (2) Mudslide or mudflow;
- (3) Water that backs up or overflows or is otherwise discharged from a sewer, drain, sump, sump pump or related equipment;
- (4) Water under the ground surface pressing on, or flowing or seeping through:

- (a) Foundations, walls, floors or paved surfaces;
 - (b) Basements, whether paved or not; or
 - (c) Doors, windows or other openings; or
- (5) Waterborne material carried or otherwise moved by any of the water referred to in Paragraph (1), (3) or (4), or material carried or otherwise moved by mudslide or mudflow.

This exclusion applies regardless of whether any of the above, in Paragraphs **g.(1)** through **(5)** is caused by an act of nature or is otherwise caused.

However, if any of the above in Paragraphs **g.(1)** through **(5)**, results in fire, explosion or sprinkler leakage, we will pay for the loss or damage caused by that fire, explosion or sprinkler leakage.

h. "Fungi", Wet Rot Or Dry Rot

Presence, growth, proliferation, spread or any activity of "fungi", wet rot or dry rot. However, if "fungi", wet rot or dry rot results in a "specified cause of loss", we will pay for the loss or damage caused by that "specified cause of loss".

This exclusion does not apply:

1. When "fungi", wet rot or dry rot results from fire or lightning; or
2. To the extent that coverage is provided in the Additional Coverage - Limited Coverage For "Fungi", Wet Rot Or Dry Rot with respect to loss or damage by a cause of loss other than fire or lightning.

i. Virus Or Bacteria

We will not pay for loss or damage caused by or resulting from virus, bacterium or other microorganism that induces or is capable of inducing physical distress, illness or disease.

With respect to any loss or damage subject to this exclusion, such exclusion supersedes any exclusion relating to "pollutants".

Exclusions **B.1.a.** through **B.1.i.** apply whether or not the loss event results in widespread damage or affects a substantial area.

2. We will not pay for loss or damage caused by or resulting from any of the following:
 - a. Artificially generated electrical, magnetic or electromagnetic energy that damages, disturbs, disrupts or otherwise interferes with any:
 - (1) Electrical or electronic wire, device, appliance, system or network; or

(2) Device, appliance, system or network utilizing cellular or satellite technology. For the purpose of this exclusion, electrical, magnetic or electromagnetic energy includes but is not limited to:

- (a)** Electrical current, including arcing;
- (b)** Electrical charge produced or conducted by a magnetic or electromagnetic field;
- (c)** Pulse of electromagnetic energy; or
- (d)** Electromagnetic waves or microwaves.

However, if fire results, we will pay for the loss or damage caused by that fire.

- b.** Delay, loss of use or loss of market.
- c.** Smoke, vapor or gas from agricultural smudging or industrial operations.
- d.**
 - (1)** Wear and tear;
 - (2)** Rust or other corrosion, decay, deterioration, hidden or latent defect or any quality in property that causes it to damage or destroy itself;
 - (3)** Smog;
 - (4)** Settling, cracking, shrinking or expansion;
 - (5)** Insects, birds, rodents or other animals;
 - (6)** Mechanical breakdown, including rupture or bursting caused by centrifugal force. However, if mechanical breakdown results in elevator collision, we will pay for the loss or damage caused by that elevator collision; or
 - (7)** The following causes of loss to personal property:
 - (a)** Dampness or dryness of atmosphere;
 - (b)** Changes in or extremes of temperature; or
 - (c)** Marring or scratching.

However, if an excluded cause of loss that is listed in **2.d.(1)** through **(7)** results in a "specified cause of loss" or building glass breakage, we will pay for the loss or damage caused by that "specified cause of loss" or building glass breakage.

- e.** Explosion of steam boilers, steam pipes, steam engines or steam turbines owned or leased by you, or operated under your control. However, if explosion of steam boilers, steam pipes, steam engines or steam turbines results in fire or combustion explosion, we will pay for the loss or damage caused by that fire or combustion explosion. We will also pay for loss or damage caused by or resulting from the explosion of gases or fuel within the furnace of any fired vessel or with-

in the flues or passages through which the gases of combustion pass.

- f.** Continuous or repeated seepage or leakage of water, or the presence or condensation of humidity, moisture or vapor, that occurs over a period of 14 days or more.
- g.** Water, other liquids, powder or molten material that leaks or flows from plumbing, heating, air conditioning or other equipment (except fire protective systems) caused by or resulting from freezing, unless:
 - (1)** You do your best to maintain heat in the building or structure; or
 - (2)** You drain the equipment and shut off the supply if the heat is not maintained.
- h.** Dishonest or criminal act by you, any of your partners, members, officers, managers, employees (including leased employees), directors, trustees, authorized representatives or anyone to whom you entrust the property for any purpose:
 - (1)** Acting alone or in collusion with others; or
 - (2)** Whether or not occurring during the hours of employment.

This exclusion does not apply to acts of destruction by your employees (including leased employees); but theft by employees (including leased employees) is not covered.
- i.** Voluntary parting with any property by you or anyone else to whom you have entrusted the property if induced to do so by any fraudulent scheme, trick, device or false pretense.
- j.** Rain, snow, ice or sleet to personal property in the open.
- k.** Collapse, including any of the following conditions of property or any part of the property:
 - (1)** An abrupt falling down or caving in;
 - (2)** Loss of structural integrity, including separation of parts of the property or property in danger of falling down or caving in; or
 - (3)** Any cracking, bulging, sagging, bending, leaning, settling, shrinkage or expansion as such condition relates to **(1)** or **(2)** above.

However, if collapse results in a Covered Cause of Loss at the described premises, we will pay for the loss or damage caused by that Covered Cause of Loss.

This exclusion, **k.**, does not apply:

- (a)** To the extent that coverage is provided under the Additional Coverage - Collapse; or

- (b) To collapse caused by one or more of the following:
 - 1) The "specified causes of loss";
 - 2) Breakage of building glass;
 - 3) Weight of rain that collects on a roof; or
 - 4) Weight of people or personal property.
- l. Discharge, dispersal, seepage, migration, release or escape of "pollutants" unless the discharge, dispersal, seepage, migration, release or escape is itself caused by any of the "specified causes of loss". However, if the discharge, dispersal, seepage, migration, release or escape of "pollutants" results in a "specified cause of loss", we will pay for the loss or damage caused by that "specified cause of loss".
This exclusion, l., does not apply to damage to glass caused by chemicals applied to the glass.
- m. Neglect of an insured to use all reasonable means to save and preserve property from further damage at and after the time of loss.
- 3. We will not pay for loss or damage caused by or resulting from any of the following, 3.a. through 3.c. However, if an excluded cause of loss that is listed in 3.a. through 3.c. results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.
 - a. Weather conditions. However, this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in Paragraph 1. above to produce the loss or damage.
 - b. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.
 - c. Faulty, inadequate or defective:
 - (1) Planning, zoning, development, surveying, siting;
 - (2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
 - (3) Materials used in repair, construction, renovation or remodeling; or
 - (4) Maintenance of part or all of any property on or off the described premises.
- 4. **Special Exclusions**
The following provisions apply only to the specified Coverage Forms.
 - a. **Business Income (And Extra Expense) Coverage Form, Business Income (And Extra Expense) Actual Loss Sustained**

Coverage Form, Business Income (Without Extra Expense) Coverage Form, Or Extra Expense Coverage Form

We will not pay for:

- (1) Any loss caused by or resulting from:
 - (a) Damage or destruction of "finished stock"; or
 - (b) The time required to reproduce "finished stock".
 This exclusion does not apply to Extra Expense.
- (2) Any loss caused by or resulting from direct physical loss or damage to radio or television antennas (including satellite dishes) and their lead-in wiring, masts or towers.
- (3) Any increase of loss caused by or resulting from:
 - (a) Delay in rebuilding, repairing or replacing the property or resuming "operations", due to interference at the location of the rebuilding, repair or replacement by strikers or other persons; or
 - (b) Suspension, lapse or cancellation of any license, lease or contract. However, if the suspension, lapse or cancellation is directly caused by the "suspension" of "operations", we will cover such loss that affects your Business Income during the "period of restoration" and any extension of the "period of restoration" in accordance with the terms of the Extended Business Income Additional Coverage and the Extended Period Of Indemnity Optional Coverage or any variation of these.
- (4) Any Extra Expense caused by or resulting from suspension, lapse or cancellation of any license, lease or contract beyond the "period of restoration".
- (5) Any Extra Expense caused by or resulting from any delay in rebuilding, repairing or replacing the property or resuming "operations" due to an insufficiency of or failure to maintain adequate Limits of Insurance for Building or Business Personal Property.
- (6) Any other consequential loss.
- b. **Leasehold Interest Coverage Form**
 - (1) Paragraph B.1.a., Ordinance Or Law, does not apply to insurance under this Coverage Form.
 - (2) We will not pay for any loss caused by:

- (a) Your canceling the lease;
- (b) The suspension, lapse or cancellation of any license; or
- (c) Any other consequential loss.

c. Legal Liability Coverage Form

- (1) The following exclusions do not apply to insurance under this Coverage Form:
 - (a) Paragraph **B.1.a.**, Ordinance Or Law;
 - (b) Paragraph **B.1.c.**, Governmental Action;
 - (c) Paragraph **B.1.d.**, Nuclear Hazard;
 - (d) Paragraph **B.1.e.**, Utility Services; and
 - (e) Paragraph **B.1.f.**, War And Military Action.
- (2) The following additional exclusions apply to insurance under this Coverage Form:
 - (a) **Contractual Liability**
We will not defend any claim or "suit", or pay damages that you are legally liable to pay, solely by reason of your assumption of liability in a contract or agreement. However, this exclusion does not apply to a written lease agreement in which you have assumed liability for building damage resulting from an actual or attempted burglary or robbery, provided that:
 - 1) Your assumption of liability was executed prior to the accident; and
 - 2) The building is Covered Property under this Coverage Form.
 - (b) **Nuclear Hazard**
We will not defend any claim or "suit", or pay any damages, loss, expense or obligation, resulting from nuclear reaction or radiation, or radioactive contamination, however caused.

5. Additional Exclusion

The following provisions apply only to the specified property.

LOSS OR DAMAGE TO PRODUCTS

We will not pay for loss or damage to any merchandise, goods or other product caused by or resulting from error or omission by any person or entity (including those having possession under an arrangement where work or a portion of the work is outsourced) in any stage of the development, production or use of the product, including planning, testing, processing, packaging, installation, maintenance or repair. This ex-

clusion applies to any effect that compromises the form, substance or quality of the product. However, if such error or omission results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.

C. LIMITATIONS

The following limitations apply to all policy forms and endorsements, unless otherwise stated.

- 1. We will not pay for loss of or damage to property, as described and limited in this section. In addition, we will not pay for any loss that is a consequence of loss or damage as described and limited in this section.
 - a. Steam boilers, steam pipes, steam engines or steam turbines caused by or resulting from any condition or event inside such equipment. However, we will pay for loss of or damage to such equipment caused by or resulting from an explosion of gases or fuel within the furnace of any fired vessel or within the flues or passages through which the gases of combustion pass.
 - b. Hot water boilers or other water heating equipment caused by or resulting from any condition or event inside such boilers or equipment, other than an explosion.
 - c. The interior of any building or structure, or to personal property in the building or structure, caused by or resulting from rain, snow, sleet, ice, sand or dust, whether driven by wind or not, unless:
 - (1) The building or structure first sustains damage by a Covered Cause of Loss to its roof or walls through which the rain, snow, sleet, ice, sand or dust enters; or
 - (2) The loss or damage is caused by or results from thawing of snow, sleet or ice on the building or structure.
 - d. Building materials and supplies not attached as part of the building or structure, caused by or resulting from theft.
However, this limitation does not apply to:
 - (1) Building materials and supplies held for sale by you, unless they are insured under the Builders Risk Coverage Form; or
 - (2) Business Income Coverage or Extra Expense Coverage.
 - e. Property that is missing, where the only evidence of the loss or damage is a shortage disclosed on taking inventory, or other instances where there is no physical evidence to show what happened to the property.

- f. Property that has been transferred to a person or to a place outside the described premises on the basis of unauthorized instructions.
- 2. We will not pay for loss of or damage to the following types of property unless caused by the "specified causes of loss" or building glass breakage:
 - a. Animals, and then only if they are killed or their destruction is made necessary.
 - b. Fragile articles such as statuary, marbles, chinaware and porcelains, if broken. This restriction does not apply to:
 - (1) Glass; or
 - (2) Containers of property held for sale.
 - c. Builders' machinery, tools and equipment owned by you or entrusted to you, provided such property is Covered Property. However, this limitation does not apply:
 - (1) If the property is located on or within 1,000 feet of the described premises, unless the premises is insured under the Builders Risk Coverage Form; or
 - (2) To Business Income Coverage or to Extra Expense Coverage.
- 3. The special limit shown for each category, **a.** through **d.**, is the total limit for loss of or damage to all property in that category. The special limit applies to any one occurrence of theft, regardless of the types or number of articles that are lost or damaged in that occurrence. The special limits are:
 - a. \$2,500 for furs, fur garments and garments trimmed with fur.
 - b. \$5,000 for jewelry, watches, watch movements, jewels, pearls, precious and semi-precious stones, bullion, gold, silver, platinum and other precious alloys or metals. This limit does not apply to jewelry and watches worth \$500 or less per item.
 - c. \$2,500 for patterns, dies, molds and forms.
 - d. \$500 for stamps, tickets, including lottery tickets held for sale, and letters of credit.
 These special limits are part of, not in addition to, the Limit of Insurance applicable to the Covered Property. This limitation, **C.3.**, does not apply to Business Income Coverage or to Extra Expense Coverage.
- 4. We will not pay the cost to repair any defect to a system or appliance from which water, other liquid, powder or molten material escapes. However, we will pay the cost to repair or replace damaged parts of fire-extinguishing equipment if the damage:

- a. Results in discharge of any substance from an automatic fire protection system; or
 - b. Is directly caused by freezing.
- However, this limitation does not apply to Business Income Coverage or to Extra Expense Coverage.

D. ADDITIONAL COVERAGE - COLLAPSE

The coverage provided under this Additional Coverage - Collapse applies only to an abrupt collapse as described and limited in **D.1.** through **D.7.**

- 1. For the purpose of this Additional Coverage - Collapse, abrupt collapse means an abrupt falling down or caving in of a building or any part of a building with the result that the building or part of the building cannot be occupied for its intended purpose.
- 2. We will pay for direct physical loss or damage to Covered Property, caused by abrupt collapse of a building or any part of a building that is insured under this Coverage Form or that contains Covered Property insured under this Coverage Form, if such collapse is caused by one or more of the following:
 - a. Building decay that is hidden from view, unless the presence of such decay is known to an insured prior to collapse;
 - b. Insect or vermin damage that is hidden from view, unless the presence of such damage is known to an insured prior to collapse;
 - c. Use of defective material or methods in construction, remodeling or renovation if the abrupt collapse occurs during the course of the construction, remodeling or renovation.
 - d. Use of defective material or methods in construction, remodeling or renovation if the abrupt collapse occurs after the construction, remodeling or renovation is complete, but only if the collapse is caused in part by:
 - (1) A cause of loss listed in **2.a.** or **2.b.**;
 - (2) One or more of the "specified causes of loss";
 - (3) Breakage of building glass;
 - (4) Weight of people or personal property; or
 - (5) Weight of rain that collects on a roof.
- 3. This **Additional Coverage - Collapse** does **not** apply to:
 - a. A building or any part of a building that is in danger of falling down or caving in;
 - b. A part of a building that is standing, even if it has separated from another part of the building; or
 - c. A building that is standing or any part of a building that is standing, even if it shows evidence of cracking, bulging, sagging,

bending, leaning, settling, shrinkage or expansion.

4. With respect to the following property:
 - a. Outdoor radio or television antennas (including satellite dishes) and their lead-in wiring, masts or towers;
 - b. Awnings, gutters and downspouts;
 - c. Yard fixtures;
 - d. Outdoor swimming pools;
 - e. Fences;
 - f. Piers, wharves and docks;
 - g. Beach or diving platforms or appurtenances;
 - h. Retaining walls; and
 - i. Walks, roadways and other paved surfaces
 if an abrupt collapse is caused by a cause of loss listed in **2.a.** through **2.d.**, we will pay for loss or damage to that property only if:
 - (1) Such loss or damage is a direct result of the abrupt collapse of a building insured under this Coverage Form; and
 - (2) The property is Covered Property under this Coverage Form.
5. If personal property abruptly falls down or caves in and such collapse is **not** the result of abrupt collapse of a building, we will pay for loss or damage to Covered Property caused by such collapse of personal property only if:
 - a. The collapse of personal property was caused by a cause of loss listed in **2.a.** through **2.d.**;
 - b. The personal property which collapses is inside a building; and
 - c. The property which collapses is not of a kind listed in **4.**, regardless of whether that kind of property is considered to be personal property or real property.

The coverage stated in this Paragraph **5.** does not apply to personal property if marring and/or scratching is the only damage to that personal property caused by the collapse.

6. This Additional Coverage - Collapse does not apply to personal property that has not abruptly fallen down or caved in, even if the personal property shows evidence of cracking, bulging, sagging, bending, leaning, settling, shrinkage or expansion.
7. This Additional Coverage - Collapse will not increase the Limits of Insurance provided in this Coverage Part.
8. The term Covered Cause of Loss includes the Additional Coverage - Collapse as described and limited in **D.1.** through **D.7.**

E. ADDITIONAL COVERAGE - LIMITED COVERAGE FOR "FUNGI", WET ROT OR DRY ROT

1. The coverage described in **E.2.** and **E.6.** only applies when the "fungi", wet rot or dry rot is the result of a "specified cause of loss" other than fire or lightning that occurs during the policy term and only if all reasonable means were used to save and preserve the property from further damage at the time of and after that occurrence.
2. We will pay for loss or damage by "fungi", wet rot or dry rot. As used in this Limited Coverage, the term loss or damage means:
 - a. Direct physical loss or damage to Covered Property caused by "fungi", wet rot or dry rot, including the cost of removal of the "fungi", wet rot or dry rot;
 - b. The cost to tear out and replace any part of the building or other property as needed to gain access to the "fungi", wet rot or dry rot; and
 - c. The cost of testing performed after removal, repair, replacement or restoration of the damaged property is completed, provided there is a reason to believe that "fungi", wet rot or dry rot are present.
3. The coverage described under **E.2.** of this Limited Coverage is limited to 10% of the building or personal property limit of insurance, whichever is greater, subject to a maximum of \$100,000 and a minimum of \$15,000. Regardless of the number of claims, this limit is the most we will pay for the total of all loss or damage arising out of all occurrences of "specified causes of loss" (other than fire or lightning) which take place in a 12-month period (starting with the beginning of the present annual policy term). With respect to a particular occurrence of loss which results in "fungi", wet rot or dry rot, we will not pay more than this limit even if the "fungi", wet rot or dry rot continues to be present or active, or recurs, in a later policy term.
4. The coverage provided under this Limited Coverage does not increase the applicable Limit of Insurance on any Covered Property. If a particular occurrence results in loss or damage by "fungi", wet rot or dry rot, and other loss or damage, we will not pay more, for the total of all loss or damage, than the applicable Limit of Insurance on the affected Covered Property. If there is covered loss or damage to Covered Property, not caused by "fungi", wet rot or dry rot, loss payment will not be limited by the terms of this Limited Coverage, except to the extent that "fungi", wet rot or dry rot causes an increase in the loss. Any such increase in the loss will be subject to the terms of this Limited Coverage.

5. The terms of this Limited Coverage do not increase or reduce the coverage provided under Paragraph **F.2.** (Water Damage, Other Liquids, Powder Or Molten Material Damage) of this Causes Of Loss Form or under the Additional Coverage - Collapse.
6. The following, **6.a.** or **6.b.**, applies only if Business Income and/or Extra Expense Coverage applies to the described premises and only if the "suspension" of "operations" satisfies all terms and conditions of the applicable Business Income and/or Extra Expense Coverage Form.
 - a. If the loss which resulted in "fungi", wet rot or dry rot does not in itself necessitate a "suspension" of "operations", but such "suspension" is necessary due to loss or damage to property caused by "fungi", wet rot or dry rot, then our payment under Business Income and/or Extra Expense is limited to the amount of loss and/or expense sustained in a period of not more than 45 days. The days need not be consecutive.
 - b. If a covered "suspension" of "operations" was caused by loss or damage other than "fungi", wet rot or dry rot but remediation of "fungi", wet rot or dry rot prolongs the "period of restoration", we will pay for loss and/or expense sustained during the delay (regardless of when such a delay occurs during the "period of restoration"), however, such coverage is limited to 45 days. The days need not be consecutive.

F. ADDITIONAL COVERAGE EXTENSIONS

1. Property In Transit

This Extension applies only to your personal property to which this form applies.

- a. You may extend the insurance provided by this Coverage Part to apply to your personal property (other than property in the care, custody or control of your salespersons) in transit more than 1,000 feet from the described premises. Property must be in or on a motor vehicle you own, lease or operate while between points in the coverage territory.
- b. Loss or damage must be caused by or result from one of the following causes of loss:
 - (1) Fire, lightning, explosion, windstorm or hail, riot or civil commotion, or vandalism.
 - (2) Vehicle collision, upset or overturn. Collision means accidental contact of your vehicle with another vehicle or object. It does not mean your vehicle's contact with the roadbed.

- (3) Theft of an entire bale, case or package by forced entry into a securely locked body or compartment of the vehicle. There must be visible marks of the forced entry.

- c. The most we will pay for loss or damage under this Extension is \$5,000, unless a higher limit is shown in the Declarations. This Coverage Extension is additional insurance. The Additional Condition, Coinsurance, does not apply to this Extension.

2. Water Damage, Other Liquids, Powder Or Molten Material Damage

If loss or damage caused by or resulting from covered water or other liquid, powder or molten material occurs, we will also pay the cost to tear out and replace any part of the building or structure to repair damage to the system or appliance from which the water or other substance escapes. This Coverage Extension does not increase the Limit of Insurance.

3. Glass

- a. We will pay for expenses incurred to put up temporary plates or board up openings if repair or replacement of damaged glass is delayed.
- b. We will pay for expenses incurred to remove or replace obstructions when repairing or replacing glass that is part of a building. This does not include removing or replacing window displays.

This Coverage Extension, **F.3.**, does not increase the Limit of Insurance.

G. DEFINITIONS

1. "Fungi" means any type or form of fungus, including, but not limited to, any mold, mildew, mycotoxins, spores, scents or by-products produced or released by any type or form of fungus.
2. "Specified causes of loss" means the following: fire; lightning; explosion; windstorm or hail; smoke; aircraft or vehicles; riot or civil commotion; vandalism; leakage from fire-extinguishing equipment; sinkhole collapse; volcanic action; falling objects; weight of snow, ice or sleet; water damage.
 - a. Sinkhole collapse means the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite. This cause of loss does not include:
 - (1) The cost of filling sinkholes; or
 - (2) Sinking or collapse of land into man-made underground cavities.
 - b. Falling objects does not include loss or damage to:

- (1) Personal property in the open; or
- (2) The interior of a building or structure, or property inside a building or structure, unless the roof or an outside wall of the building or structure is first damaged by a falling object.
- c. Water damage means accidental discharge or leakage of water or steam as the direct

result of the breaking apart or cracking of a plumbing, heating, air conditioning or other system or appliance (other than a sump system including its related equipment and parts), that is located on the described premises and contains water or steam.

BUSINESS INCOME (AND EXTRA EXPENSE) ACTUAL LOSS SUSTAINED COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section C., DEFINITIONS. The descriptions in the headings of this Coverage Form and all applicable endorsements are solely for convenience and form no part of the terms and conditions of coverage.

A. COVERAGE

1. Business Income

a. Business Income means the:

- (1) Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred; and
- (2) Continuing normal operating expenses incurred, including payroll.

For manufacturing risks, Net Income includes the net sales value of production.

- #### b. We will pay for the actual loss of Business Income you sustain due to the necessary "suspension" of your "operations" during the "period of restoration". The "suspension" must be caused by direct physical loss of or damage to property at premises which are described in the Declarations and for which ACTUAL LOSS SUSTAINED is shown in the Declarations. The loss or damage must be caused by or result from a Covered Cause of Loss. With respect to loss of or damage to personal property in the open or personal property in a vehicle, the described premises include the area within 1,000 feet of the site at which the described premises are located.

With respect to the requirements set forth in the preceding paragraph, if you occupy only part of the site at which the described premises are located, your premises means:

- (1) The portion of the building which you rent, lease or occupy; and
- (2) Any area within the building or on the site at which the described premises are located, if that area services, or is used to gain access to, the described premises.

- #### c. We will only pay for loss of Business Income that you sustain during the "period of restoration" and that occurs within the number of months shown in the Declarations after the date of direct physical loss or damage.

2. Extra Expense

- #### a. Extra Expense Coverage is provided at the premises described in the Declarations only if the Declarations show that Business Income Coverage applies at that premises.
- #### b. Extra Expense means necessary expenses you incur during the "period of restoration" that you would not have incurred if there had been no direct physical loss or damage to property caused by or resulting from a Covered Cause of Loss.

We will pay Extra Expense (other than the expense to repair or replace property) to:

- (1) Avoid or minimize the "suspension" of business and to continue operations at the described premises or at replacement premises or temporary locations, including relocation expenses and costs to equip and operate the replacement location or temporary location.
- (2) Minimize the "suspension" of business if you cannot continue "operations".

We will also pay Extra Expense to repair or replace property, but only to the extent it reduces the amount of loss that otherwise would have been payable under this Coverage Form.

We will only pay for Extra Expense that occurs within the number of months shown in the Declarations after the date of direct physical loss or damage.

3. Covered Causes Of Loss, Exclusions And Limitations

See applicable Causes Of Loss Form as shown in the Declarations.

4. Additional Limitation - Interruption Of Computer Operations

- a. Coverage for Business Income does not apply when a "suspension" of "operations" is caused by destruction or corruption of "electronic data", or any loss or damage to "electronic data", except as provided under the Additional Coverage - Interruption Of Computer Operations.
- b. Coverage for Extra Expense does not apply when action is taken to avoid or minimize a "suspension" of "operations" caused by destruction or corruption of "electronic data", or any loss or damage to "electronic data", except as provided under the Additional Coverage - Interruption Of Computer Operations.

5. Additional Coverages

a. Civil Authority

In this Additional Coverage - Civil Authority, the described premises are premises to which this Coverage Form applies, as shown in the Declarations.

When a Covered Cause of Loss causes damage to property other than property at the described premises, we will pay for the actual loss of Business Income you sustain and necessary Extra Expense caused by action of civil authority that prohibits access to the described premises, provided that both of the following apply:

- (1) Access to the area immediately surrounding the damaged property is prohibited by civil authority as a result of the damage, and the described premises are within that area but are not more than one mile from the damaged property; and
- (2) The action of civil authority is taken in response to dangerous physical conditions resulting from the damage or continuation of the Covered Cause of Loss that caused the damage, or the action is taken to enable a civil authority to have unimpeded access to the damaged property.

Civil Authority Coverage for Business Income will begin immediately following the time of the first action of civil authority that prohibits access to the described premises; however, if a waiting period is shown in the Declarations, then after such period

following the time of the first action of civil authority that prohibits access to the described premises.

Civil Authority Coverage for Business Income will apply for a period of up to four consecutive weeks from the date on which such coverage began.

Civil Authority coverage for Extra Expense will begin immediately after the time of the first action of civil authority that prohibits access to the described premises and will end:

- (1) Four consecutive weeks after the date of that action; or
 - (2) When your Civil Authority Coverage for Business Income ends
- whichever is later.

b. Alterations And New Buildings

We will pay for the actual loss of Business Income you sustain and necessary Extra Expense you incur, subject to **A.1.** and **2.** above, due to direct physical loss or damage at the described premises caused by or resulting from any Covered Cause of Loss to:

- (1) New buildings or structures, whether complete or under construction;
- (2) Alterations or additions to existing buildings or structures; and
- (3) Machinery, equipment, supplies or building materials located on or within 1,000 feet of the described premises and:
 - (a) Used in the construction, alterations or additions; or
 - (b) Incidental to the occupancy of new buildings.

If such direct physical loss or damage delays the start of "operations", the "period of restoration" for Business Income Coverage will begin on the date "operations" would have begun if the direct physical loss or damage had not occurred.

c. Extended Business Income

If the necessary "suspension" of your "operations" produces a Business Income loss payable under this policy, we will pay for the actual loss of Business Income you incur during the period that:

- (1) Begins on the date property (except "finished stock") is actually repaired, rebuilt or replaced and "operations" are resumed; and
- (2) Ends on the earlier of:
 - (a) The date you could restore your "operations", with reasonable speed, to the level which would generate the business income

amount that would have existed if no direct physical loss or damage had occurred; or

- (b) 30 consecutive days after the date determined in (1) above, unless a greater number of consecutive days is shown in the Declarations.

However, Extended Business Income does not apply to loss of Business Income incurred as a result of unfavorable business conditions caused by the impact of the Covered Cause of Loss in the area where the described premises are located.

Loss of Business Income must be caused by direct physical loss or damage at the described premises caused by or resulting from any Covered Cause of Loss.

d. Interruption Of Computer Operations

- (1) Subject to all provisions of this Additional Coverage, you may extend the insurance that applies to Business Income and Extra Expense to apply to a "suspension" of "operations" caused by an interruption in computer operations due to destruction or corruption of "electronic data" due to a Covered Cause of Loss.
- (2) With respect to the coverage provided under this Additional Coverage, the Covered Causes of Loss are subject to the following:
 - (a) If the Causes Of Loss - Special Form applies, coverage under this Additional Coverage - Interruption Of Computer Operations is limited to the "specified causes of loss" as defined in that form, and Collapse as set forth in that form.
 - (b) If the Causes Of Loss - Broad Form applies, coverage under this Additional Coverage - Interruption Of Computer Operations includes Collapse as set forth in that form.
 - (c) If the Causes Of Loss Form is endorsed to add a Covered Cause of Loss, the additional Covered Cause of Loss does not apply to the coverage provided under this Additional Coverage - Interruption Of Computer Operations.
 - (d) The Covered Causes of Loss include a computer virus, harmful code or similar instruction introduced into or enacted on a computer system (including "electronic data") or a network to which it is connected, designed to damage or

destroy any part of the system or disrupt its normal operation. However, there is no coverage for an interruption related to manipulation of a computer system (including "electronic data") by any employee, including a temporary or leased employee, or by an entity retained by you or for you to inspect, design, install, maintain, repair or replace that system.

- (3) The most we will pay under this Additional Coverage - Interruption Of Computer Operations, for all loss sustained and expense incurred in any one policy year, regardless of the number of interruptions or the number of premises, locations or computer systems involved is \$10,000, unless a higher limit is shown in the Declarations, subject to the following:

- (a) If at the time of interruption, the computer system is equipped with active virus scanning or anti-virus software, this entire amount is available.
- (b) If at the time of interruption, the computer system is not equipped with active virus scanning or anti-virus software, payment will be limited to \$2,500 for that occurrence.

If loss payment relating to the first interruption does not exhaust this amount, then the balance is available for loss or expense sustained or incurred as a result of subsequent interruptions in that policy year. A balance remaining at the end of a policy year does not increase the amount of insurance in the next policy year. With respect to any interruption which begins in one policy year and continues or results in additional loss or expense in a subsequent policy year(s), all loss and expense is deemed to be sustained or incurred in the policy year in which the interruption began.

- (4) This Additional Coverage - Interruption Of Computer Operations does not apply to loss sustained or expense incurred after the end of the "period of restoration", even if the amount of insurance stated in (3) above has not been exhausted.

6. Coverage Extension

You may extend the insurance provided by this Coverage Part as follows:

NEWLY ACQUIRED LOCATIONS

- a. You may extend your Business Income and Extra Expense Coverages to apply to property at any location you acquire other than fairs or exhibitions, if the location you acquire is intended for:
 - (1) Similar use as the location described in the Declarations; or
 - (2) Use as a warehouse.
- b. The most we will pay under this extension for the sum of Business Income loss and Extra Expense incurred, is \$100,000 at each location.
- c. Insurance under this Extension for each newly acquired location will end when any of the following first occurs:
 - (1) This policy expires;
 - (2) 60 days expire after you acquire or begin to construct the property; or
 - (3) You report values to us.
 We will charge you additional premium for values reported from the date you acquire the property.

B. LOSS CONDITIONS

The following conditions apply in addition to the Common Policy Conditions and the Commercial Property Conditions.

1. Appraisal

If we and you disagree on the amount of Net Income and operating expense or the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the amount of Net Income and operating expense or amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- a. Pay its chosen appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

2. Duties In The Event Of Loss

- a. You must see that the following are done in the event of loss:
 - (1) Notify the police if a law may have been broken.
 - (2) Give us prompt notice of the direct physical loss or damage. Include a description of the property involved.

- (3) As soon as possible, give us a description of how, when, and where the direct physical loss or damage occurred.
- (4) Take all reasonable steps to protect the Covered Property from further damage, and keep a record of your expenses necessary to protect the Covered Property, for consideration in the settlement of the claim. This will not increase the Limit of Insurance. However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a Covered Cause of Loss. Also, if feasible, set the damaged property aside and in the best possible order for examination.
- (5) As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records. Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.
- (6) Send us a signed, sworn proof of loss containing the information we request to investigate the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.
- (7) Cooperate with us in the investigation or settlement of the claim.
- (8) If you intend to continue your business, you must resume all or part of your "operations" as quickly as possible.
- b. We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.

3. Loss Determination

- a. The amount of Business Income loss will be determined based on:
 - (1) The Net Income of the business before the direct physical loss or damage occurred;
 - (2) The likely Net Income of the business if no physical loss or damage had occurred, but not including any Net Income that would likely have been earned as a result of an increase in the volume of business due to favorable business conditions caused by the impact of the

Covered Cause of Loss on customers or on other businesses;

- (3) The operating expenses, including payroll expenses, necessary to resume "operations" with the same quality of service that existed just before the direct physical loss or damage; and

- (4) Other relevant sources of information, including:

- (a) Your financial records and accounting procedures;
- (b) Bills, invoices and other vouchers; and
- (c) Deeds, liens or contracts.

- b. The amount of Extra Expense will be determined based on:

- (1) All expenses that exceed the normal operating expenses that would have been incurred by "operations" during the "period of restoration" if no direct physical loss or damage had occurred. We will deduct from the total of such expenses:

- (a) The salvage value that remains of any property bought for temporary use during the "period of restoration", once "operations" are resumed; and
- (b) Any Extra Expense that is paid for by other insurance, except for insurance that is written subject to the same plan, terms, conditions and provisions as this insurance; and

- (2) Necessary expenses that reduce the Business Income loss that otherwise would have been incurred.

c. Resumption Of Operations

We will reduce the amount of your:

- (1) Business Income loss, other than Extra Expense, to the extent you can resume your "operations", in whole or in part, by using damaged or undamaged property (including merchandise or stock) at the described premises or elsewhere.
- (2) Extra Expense loss to the extent you can return "operations" to normal and discontinue such Extra Expense.

- d. If you do not resume "operations", or do not resume "operations" as quickly as possible, we will pay based on the length of time it would have taken to resume "operations" as quickly as possible.

4. Loss Payment

We will pay for covered loss within 30 days after we receive the sworn proof of loss, if you have complied with all of the terms of this Coverage Part and:

- a. We have reached agreement with you on the amount of loss; or
- b. An appraisal award has been made.

C. DEFINITIONS

1. "Electronic data" means information, facts or computer programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. The term computer programs, referred to in the foregoing description of electronic data, means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.
 2. "Finished stock" means stock you have manufactured.
"Finished stock" also includes whiskey and alcoholic products being aged.
"Finished stock" does not include stock you have manufactured that is held for sale on the premises of any retail outlet insured under this Coverage Part.
 3. "Operations" means your business activities occurring at the described premises.
 4. "Period of restoration" means the period of time that:
 - a. Begins:
 - (1) Immediately following the time of direct physical loss or damage; however, if a waiting period is shown in the Declarations, then after such period following the time of direct physical loss or damage for Business Income Coverage; or
 - (2) Immediately following the time of direct physical loss or damage for Extra Expense Coverage
caused by or resulting from any Covered Cause of Loss at the described premises; and
 - b. Ends on the earlier of:
 - (1) The date when the property at the described premises should be repaired, rebuilt or replaced with reasonable speed and similar quality; or
 - (2) The date when business is resumed at a new permanent location.
- "Period of restoration" does not mean any increased period required due to the enforcement of any ordinance or law that:
- (1) Regulates the construction, use or repair, or requires the tearing down of any property; or

- (2) Requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of "pollutants".

The expiration date of this policy will not shorten or cause the "period of restoration" to terminate.

5. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and

waste. Waste includes materials to be recycled, reconditioned or reclaimed.

6. "Suspension" means:

- a. The slowdown or cessation of your business activities; or
- b. That a part or all of the described premises is rendered untenable, if coverage for Business Income applies.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ORDINANCE OR LAW COVERAGE

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
 CONDOMINIUM ASSOCIATION COVERAGE FORM
 CAUSES OF LOSS - SPECIAL FORM
 CAUSES OF LOSS - BROAD FORM
 CAUSES OF LOSS - BASIC FORM

- A.** Each Coverage - Coverage **A**, Coverage **B**, Coverage **C** and Coverage **D** - of Section **E. Coverages** below, is provided under this endorsement only if a Limit of Insurance for that Coverage(s) is shown in the Declarations and then only with respect to the building identified for that Coverage(s) in the Declarations.
- B.** The following provisions do not apply to the extent that they conflict with the coverage provided by this endorsement only:
- 1.** BUILDING AND PERSONAL PROPERTY COVERAGE FORM:
 - a.** **E. LOSS CONDITIONS:**
 - (1) **4. Loss Payment, b.;** and
 - (2) **7. Valuation, b.,** second paragraph; and
 - b.** **G. OPTIONAL COVERAGES, 3. Replacement Cost, f.**
 - 2.** CONDOMINIUM ASSOCIATION COVERAGE FORM:
 - a.** **E. LOSS CONDITIONS:**
 - (1) **4. Loss Payment, b.;** and
 - (2) **8. Valuation, b.,** second paragraph; and
 - b.** **G. OPTIONAL COVERAGES, 3. Replacement Cost, f.**
 - 3.** Section **B. EXCLUSIONS, 1.a.** of CAUSES OF LOSS - SPECIAL, BROAD and BASIC FORMS.

C. Application Of Coverage(s)

The Coverage(s) provided by this endorsement apply only if both **C.1.** and **C.2.** are satisfied and are then subject to the qualifications set forth in **C.3.**

- 1.** The ordinance or law:
 - a.** Regulates the demolition, construction or repair of buildings, or establishes zoning or land use requirements at the described premises; and
 - b.** Is in force at the time of loss.

However, coverage under this endorsement applies only in response to the minimum requirements of the ordinance or law. Losses and costs incurred in complying with recommended actions or standards that exceed actual requirements are not covered under this endorsement.

- 2.**
 - a.** The building sustains direct physical damage that is covered under this policy and such damage results in enforcement of the ordinance or law; or
 - b.** The building sustains both direct physical damage that is covered under this policy and direct physical damage that is not covered under this policy, and the building damage in its entirety results in enforcement of the ordinance or law.
 - c.** However, if the building sustains direct physical damage that is not covered under this policy, and such damage is the subject of the ordinance or law, then there is no coverage under this endorsement even if the building has also sustained covered direct physical damage.
- 3.** In the situation described in **C.2.b.** above, we will not pay the full amount of loss otherwise payable under the terms of Coverages **A, B, C** and/or **D** of this endorsement. Instead, we will pay a proportion of such loss, meaning the proportion that the covered direct physical damage bears to the total direct physical damage. However, if the covered direct physical damage, alone, would have resulted in enforcement of the ordinance or law, then we will pay the full amount of loss otherwise payable under the terms of Coverages **A, B, C** and/or **D** of this endorsement.
- D.** We will not pay under Coverage **A, B, C** or **D** of this endorsement for:

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1. Enforcement of any ordinance or law which requires the demolition, repair, replacement, reconstruction, remodeling or remediation of property due to contamination by "pollutants" or due to the presence, growth, proliferation, spread or any activity of "fungi", wet rot or dry rot; or
2. The costs associated with the enforcement of any ordinance or law which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants", "fungi", wet rot or dry rot.

E. Coverages

1. Coverage A - Coverage For Loss To The Undamaged Portion Of The Building

With respect to a covered building that has sustained covered direct physical damage, we will pay under Coverage A for the loss in value of the undamaged portion of the building as a consequence of enforcement of an ordinance or law that requires demolition of undamaged parts of the same building.

Coverage A is included within the Limit of Insurance shown in the Declarations as applicable to the covered building. Coverage A does not increase the Limit of Insurance.

The Coinsurance Additional Condition does not apply to the undamaged portion of the building when the Limit of Insurance shown in the Declarations for Coverage A is less than the applicable building Limit of Insurance shown in the Declarations.

2. Coverage B - Demolition Cost Coverage

With respect to a covered building that has sustained covered direct physical damage, we will pay the cost to demolish and clear the site of undamaged parts of the same building, as a consequence of enforcement of an ordinance or law that requires Demolition of such undamaged property.

The Coinsurance Additional Condition does not apply to Demolition Cost Coverage.

3. Coverage C - Increased Cost Of Construction Coverage

a. With respect to a covered building that has sustained covered direct physical damage, we will pay the increased cost to:

- (1) Repair or reconstruct damaged portions of that building; and/or
- (2) Reconstruct or remodel undamaged portions of that building, whether or not demolition is required

when the increased cost is a consequence of enforcement of the minimum requirements of the ordinance or law.

However:

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

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

The Coinsurance Additional Condition does not apply to Increased Cost of Construction Coverage.

b. When a building is damaged or destroyed and Coverage C applies to that building in accordance with 3.a. above, coverage for the increased cost of construction also applies to repair or reconstruction of the following, subject to the same conditions stated in 3.a.:

- (1) The cost of excavations, grading, back-filling and filling;
- (2) Foundation of the building;
- (3) Pilings; and
- (4) Underground pipes, flues and drains.

The items listed in b.(1) through b.(4) above are deleted from Property Not Covered, but only with respect to the coverage described in this Provision, 3.b.

4. Coverage D - Tenant's Improvements and Betterments

With respect to your use interest as tenant in improvements and betterments that have sustained covered direct physical damage, we will pay the increased cost to repair or reconstruct damaged portions of those improvements and betterments when the increased cost is a consequence of enforcement of the minimum requirements of the ordinance or law.

The Coinsurance Additional Condition does not apply to Tenant's Improvements and Betterments.

F. Loss Payment

1. All following loss payment Provisions, F.2. through F.5., are subject to the apportionment procedures set forth in Section C.3. of this endorsement.
2. When there is a loss in value of an undamaged portion of a building to which Coverage A applies, the loss payment for that building, including damaged and undamaged portions, will be determined as follows:
 - a. If the Replacement Cost Coverage Option applies and the property is being repaired or replaced, on the same or another premises, we will not pay more than the lesser of:

- (1) The amount you would actually spend to repair, rebuild or reconstruct the building, but not for more than the amount it would cost to restore the building on the same premises and to the same height, floor area, style and comparable quality of the original property insured; or
- (2) The Limit of Insurance for Coverage **A** shown in the Declarations as applicable to the covered building.
- b. If the Replacement Cost Coverage Option applies and the property is **not** repaired or replaced, or if the Replacement Cost Coverage Option does **not** apply, we will not pay more than the lesser of:
 - (1) The actual cash value of the building at the time of loss; or
 - (2) The Limit of Insurance for Coverage **A** shown in the Declarations as applicable to the covered building.
- 3. Loss payment under Coverage **B** - Demolition Cost Coverage will be determined as follows: We will not pay more than the lesser of the following:
 - a. The amount you actually spend to demolish and clear the site of the described premises; or
 - b. The applicable Limit of Insurance shown for Coverage **B** in the Declarations.
- 4. Loss payment under Coverage **C** - Increased Cost of Construction Coverage will be determined as follows:
 - a. We will not pay under Coverage **C**:
 - (1) Until the property is actually repaired or replaced, at the same or another premises; and
 - (2) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage, not to exceed two years. We may extend this period in writing during the two years.
 - b. If the building is repaired or replaced at the same premises, or if you elect to rebuild at another premises, the most we will pay under Coverage **C** is the lesser of:
 - (1) The increased cost of construction at the same premises; or
 - (2) The applicable Limit of Insurance shown for Coverage **C** in the Declarations.
 - c. If the ordinance or law requires relocation to another premises, the most we will pay under Coverage **C** is the lesser of:
 - (1) The increased cost of construction at the new premises; or
 - (2) The applicable Limit of Insurance shown for Coverage **D** in the Declarations.
- 5. Loss payment under Coverage **D** - Tenant's Improvements and Betterments will be determined as follows:
 - a. We will not pay under Coverage **D**:
 - (1) Until the property is actually repaired or replaced, at the same or another premises; and
 - (2) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage, not to exceed two years. We may extend this period in writing during the two years.
 - b. If the improvements and betterments are repaired or replaced at the same premises, or if you elect to rebuild the improvements and betterments at another premises, the most we will pay under Coverage **D** is the lesser of:
 - (1) The increased cost of construction at the same premises; or
 - (2) The applicable Limit of Insurance shown for Coverage **D** in the Declarations.
 - c. If the ordinance or law requires relocation to another premises, the most we will pay under Coverage **D** is the lesser of:
 - (1) The increased cost of construction at the new premises; or
 - (2) The applicable Limit of Insurance shown for Coverage **D** in the Declarations.
- G. The terms of this endorsement apply separately to each building to which this endorsement applies.
- H. Under this endorsement we will not pay for loss due to any ordinance or law that:
 - 1. You were required to comply with before the loss, even if the building was undamaged; and
 - 2. You failed to comply with.
- I. The following definition is added: "Fungi" means any type or form of fungus, including but not limited to, mold, mildew, mycotoxins, spores, scents or by-products produced or released by any type or form of fungus.

All other policy terms and conditions apply.

64050 (5-20)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MINNESOTA CHANGES

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART

- A.** The following is added to the **Loss Payment** Loss Condition and supersedes any provision to the contrary:
Provided you have complied with all the terms of this Coverage Part, we will pay for covered loss or damage within 5 business days after we have received the proof of loss and:
1. We have reached agreement with you, or in the event we use an independent claims adjuster, we have received the agreement and you have satisfied the conditions of the agreement, if any; or
 2. An appraisal award has been made.
- However, we will not pay you any interest, other than the interest that accrues between the time that it is determined that a loss shall be payable, in accordance with 1. or 2. above, and before we pay, tender or deposit in court payment for the loss.
- B.** The following is added to the **Loss Payment** Loss Condition:
We agree that in the event of a total loss, the Limit of Insurance for a building which is Covered Property represents its value.
- C.** The **EXAMINATION OF YOUR BOOKS AND RECORDS** Common Policy Condition is replaced by the following:
We may examine and audit your books and records as they relate to this policy at any time during the policy period and up to one year afterward.
- D.** Except as provided in Section **P.** of this endorsement, the **Concealment, Misrepresentation Or Fraud** Commercial Property Condition is replaced by the following with respect to loss or damage caused by fire:
We do not provide coverage to the insured who has:
1. Before a loss, willfully; or
 2. After a loss, willfully and with intent to defraud concealed or misrepresented any material fact or circumstances concerning:
 - (a) This Coverage Part;
 - (b) The Covered Property;
 - (c) That insured's interest in the Covered Property; or
 - (d) A claim under this Coverage Part.
- E.** Except as provided in Section **P.** of this endorsement, the **Concealment, Misrepresentation Or Fraud** Commercial Property Condition is replaced by the following with respect to the loss or damage caused by a Covered Cause of Loss other than fire:
We will not pay for any loss or damage if any insured has:
1. Before a loss, willfully; or
 2. After a loss, willfully and with intent to defraud concealed or misrepresented any material fact or circumstances concerning:
 - (a) This Coverage Part;
 - (b) The Covered Property;
 - (c) That insured's interest in the Covered Property; or
 - (d) A claim under this Coverage Part.
- F.** The following is added to **Covered Causes Of Loss**:
With respect to the perils of fire and lightning, references in the Commercial Property forms to direct physical loss or damage are construed to mean all loss or damage caused by fire and any damage caused by lightning.
- G.** In the Loss Conditions titled **Duties In The Event Of Loss, Duties In The Event Of Loss Or Damage, Duties In The Event Of Accident, Claim Or Suit** and **Duties If You Incur Extra Expense**, the requirement to notify us can be satisfied by notifying our agent, subject to all other terms of such requirement. Further, if a claim is made or "suit" is brought against you, the requirement to provide us with prompt notice of the claim or "suit" can be satisfied by written or oral notification.
- H.** The **Duties In The Event Of Loss Or Damage** Loss Condition is changed as follows:
1. The following paragraph is deleted:
As soon as possible, give us a description of how, when and where the loss or damage occurred.

2. Paragraphs **a.(6)**, **a.(7)** and **b.** are replaced by the following (except in the Mortgageholders Errors And Omissions Coverage Form):

(6) As often as we reasonably require:

- (a) Permit us to inspect the property. Also, permit us to take samples of damaged and undamaged property for inspection, testing and analysis; and
- (b) Provide us with records and documents reasonably related to the loss, or certified copies if the originals are lost, and permit us to make copies.

(7) Send us, within 60 days after our request, a signed, sworn proof of loss containing the following information we require to investigate the claim:

- (a) A description of how and when the loss or damage occurred;
- (b) The value of the property, except in the case of a total loss of an insured building;
- (c) The interest of the insured and all others in the property; and
- (d) Other insurance which may cover the loss or damage.

We will supply you with the necessary forms.

b. After we inform an insured:

- (1) Of the right to counsel; and
- (2) That an insured's answers may be used against the insured in later civil or criminal proceedings

we may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim. In the event of an examination, an insured's answers must be signed.

3. Paragraphs **c.(1)(a)5)**, **c.(1)(a)6)** and **c.(1)(b)** in the Mortgageholders Errors And Omissions Coverage Form are replaced by the following:

5) As often as we reasonably require:

- a) Permit us to inspect the property. Also, permit us to take samples of damaged and undamaged property for inspection, testing and analysis.
- b) Provide us with records and documents reasonably related to the loss, or certified copies if the originals are lost, and permit us to make copies.

6) Send us, within 60 days after our request, a signed, sworn proof of loss

containing the following information we require to investigate the claim:

- a) A description of how and when the loss or damage occurred;
- b) The value of the property, except in the case of a total loss of an insured building;
- c) The interest of the insured and all others in the property; and
- d) Other insurance which may cover the loss or damage.

We will supply you with the necessary forms.

(b) After we inform an insured:

- (1) Of the right to counsel; and
- (2) That an insured's answers may be used against the insured in later civil or criminal proceedings

we may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to the insurance or the claim. In the event of an examination, an insured's answers must be signed.

- I. Under **Additional Conditions**, Paragraphs **a.** and **d.** of the **Mortgageholders** Condition are replaced by the following:

a. The term "mortgageholder" includes trustees and contract for deed vendors.

d. If we deny your claim because of your acts or because you have failed to comply with the terms of this Coverage Part, the mortgageholder will still have the right to receive loss payment if the mortgageholder:

- (1) Pays any premium due under this Coverage Part at our request if you have failed to do so; and
- (2) Submits a signed, sworn proof of loss within 60 days after receiving notice from us of your failure to do so.

All of the terms of this Coverage Part will then apply directly to the mortgageholder.

The following paragraph is added to the **Mortgageholders** Condition:

We will notify the mortgageholder of changes to this Coverage Part that result in a substantial reduction of coverage to the mortgaged property.

- J. The **Ordinance Or Law** Exclusion is replaced by the following exclusion:

Ordinance Or Law

The enforcement of any ordinance or law:

- 1. Regulating the construction, use or repair of any property; or

2. Requiring the tearing down of any property, including the cost of removing its debris.

This exclusion, Ordinance Or Law, applies whether the loss results from:

1. An ordinance or law that is enforced even if the property has not been damaged; or
2. The increased costs incurred to comply with an ordinance or law in the course of construction, repair, renovation, remodeling or demolition of property, or removal of its debris, following a physical loss to that property.

However, if loss or damage is solely a result of one or more Covered Causes of Loss, we will pay for your compliance with such ordinance or law, subject to all other provisions of this policy, including those listed below, as follows:

- a. In the event of a partial loss, if the building is insured under the Replacement Cost Optional Coverage, we will pay for your compliance but only with respect to the damaged portion of the building.
 - b. In the event of a total loss or constructive total loss, we will pay for your compliance with respect to the entire building.
 - c. We will not pay under this provision for:
 - (1) Enforcement of any ordinance or law which requires the demolition, repair, replacement, reconstruction, remodeling or remediation of property due to contamination by "pollutants" or due to the presence, growth, proliferation, spread or any activity of "fungi", wet rot or dry rot; or
 - (2) The costs associated with the enforcement of any ordinance or law which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants", "fungi", wet rot or dry rot.
 - d. Any valuation provision (including Replacement Cost) or loss payment condition which excludes the increased cost attributable to an ordinance or law is hereby revised to include such cost to the extent that coverage is provided above in this item, J. However, in no event will we pay more than the applicable Limit of Insurance.
- K. The following applies with respect to any Deductible in this Coverage Part, including a Deductible provided by endorsement for a particular cause of loss or coverage:
The Deductible will not apply to the total loss of a building.
- L. The **TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US** Commercial Property

Condition is replaced by the following, subject to Sections M. and N. of this endorsement:

1. If any person or organization to or for whom we make payment under this Coverage Part has rights to recover damages from another, those rights are transferred to us to the extent of our payment. That person or organization must do everything necessary to secure our rights and must do nothing after loss to impair them. However, our rights do not apply against:
 - a. An insured; or
 - b. Any person or organization insured under another policy which was issued by us and responds to the same loss provided the loss was not intentionally caused by such insureds.
 2. You may waive your rights against another party in writing:
 - a. Prior to a loss to your Covered Property or Covered Income.
 - b. After a loss to your Covered Property or Covered Income only if, at the time of loss, that party is one of the following:
 - (1) Someone insured by this insurance, unless the loss was caused intentionally by such insured;
 - (2) A business firm:
 - (a) Owned or controlled by you; or
 - (b) That owns or controls you; or
 - (3) Your tenant.
- This will not restrict your insurance.
- M. In the Legal Liability Coverage Form, the following is added to the Loss Condition - **Transfer Of Rights Of Recovery Against Others To Us**:
Our rights do not apply against any person or organization insured under this or any other policy we issue with respect to the same loss, provided the loss was not intentionally caused by such insureds.
- N. In the Mortgageholders Errors And Omissions Coverage Form, the following are added to the Additional Condition - **Transfer Of Rights Of Recovery Against Others To Us**:
Under Coverages A and B, our rights do not apply against any person or organization insured under this or any other policy we issue with respect to the same loss, provided the loss was not intentionally caused by such insureds.
Under Coverages C and D, our rights do not apply against any person or organization insured under this or any other policy we issue with respect to the same occurrences, provided the occurrence was not intentionally caused by such insureds.
- O. Paragraph A.3.e. of the Legal Liability Coverage Form and Paragraph A.3.b.(5) of the Mortgageholders Errors And Omissions Coverage Form are replaced by the following:

Prejudgment interest awarded against you on that part of the judgment we pay.

- P.** In the Legal Liability Coverage Form under Section **E.**, Additional Conditions, Paragraph **a.** of the Amendment Of Commercial Property Conditions does not apply. The following **Concealment, Misrepresentation Or Fraud** Condition applies instead: We do not provide coverage to the insured who has:
- 1.** Before a loss, willfully; or
 - 2.** After a loss, willfully and with intent to defraud concealed or misrepresented any material fact or circumstance relating to this insurance.
- Q.** The **Bankruptcy** Condition, in the Mortgageholders Errors And Omissions Coverage Form (applicable to Coverages **C** and **D**) and in the Legal Liability Coverage Form, is replaced by the following:

Bankruptcy, insolvency or dissolution of the insured or of the insured's estate will not relieve us of our obligations under this Coverage Form, and in case an execution against the insured on a final judgment is returned unsatisfied, then such judgment creditor shall have a right of action on this Coverage Form against us to the same extent that the insured would have, had the insured paid the final judgment.

- R.** In the **Appraisal** Condition, reference to a court having jurisdiction means a court of record in the state where the described premises at which the loss occurred are located.

All other policy terms and conditions apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MULTIPLE DEDUCTIBLE FORM

This endorsement modifies insurance provided under the following:

- BUILDING AND PERSONAL PROPERTY COVERAGE FORM
- BUILDERS' RISK COVERAGE FORM
- CONDOMINIUM ASSOCIATION COVERAGE FORM
- CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
- STANDARD PROPERTY POLICY
- TOBACCO SALES WAREHOUSES COVERAGE FORM

SCHEDULE*

The Deductibles applicable to any one occurrence are shown below:

Prem. No.	Bldg. No.	Covered Causes of Loss	Deductible
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The following is added to the DEDUCTIBLE section:

- A. In the event that loss or damage occurs to Covered Property at more than one building location as a result of one occurrence, the largest applicable deductible for that Covered Cause of Loss, shown in the Schedule above or in the Declarations, will apply.
- B. The terms of this endorsement do not apply to any Earthquake Deductible.

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

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COMMERCIAL PROPERTY CONDITIONS

This Coverage Part is subject to the following conditions, the Common Policy Conditions and applicable Loss Conditions and Additional Conditions in Commercial Property Coverage Forms.

A. CONCEALMENT, MISREPRESENTATION OR FRAUD

This Coverage Part is void in any case of fraud by you as it relates to this Coverage Part at any time. It is also void if you or any other insured, at any time, intentionally conceal or misrepresent a material fact concerning:

1. This Coverage Part;
2. The Covered Property;
3. Your interest in the Covered Property; or
4. A claim under this Coverage Part.

B. CONTROL OF PROPERTY

Any act or neglect of any person other than you beyond your direction or control will not affect this insurance.

The breach of any condition of this Coverage Part at any one or more locations will not affect coverage at any location where, at the time of loss or damage, the breach of condition does not exist.

C. INSURANCE UNDER TWO OR MORE COVERAGES

If two or more of this policy's coverages apply to the same loss or damage, we will not pay more than the actual amount of the loss or damage.

D. LEGAL ACTION AGAINST US

No one may bring a legal action against us under this Coverage Part unless:

1. There has been full compliance with all of the terms of this Coverage Part; and

2. The action is brought within 2 years after the date on which the direct physical loss or damage occurred.

E. LIBERALIZATION

If we adopt any revision that would broaden the coverage under this Coverage Part without additional premium within 45 days prior to or during the policy period, the broadened coverage will immediately apply to this Coverage Part.

F. NO BENEFIT TO BAILEE

No person or organization, other than you, having custody of Covered Property will benefit from this insurance.

G. OTHER INSURANCE

1. You may have other insurance subject to the same plan, terms, conditions and provisions as the insurance under this Coverage Part. If you do, we will pay our share of the covered loss or damage. Our share is the proportion that the applicable Limit of Insurance under this Coverage Part bears to the Limits of Insurance of all insurance covering on the same basis.
2. If there is other insurance covering the same loss or damage, other than that described in 1. above, we will pay only for the amount of covered loss or damage in excess of the amount due from that other insurance, whether you can collect on it or not. But we will not pay more than the applicable Limit of Insurance.

H. POLICY PERIOD, COVERAGE TERRITORY

Under this Coverage Part:

1. We cover loss or damage commencing:

- a. During the policy period shown in the Declarations; and
 - b. Within the coverage territory.
- 2. The coverage territory is:
 - a. The United States of America (including its territories and possessions);
 - b. Puerto Rico; and
 - c. Canada.

I. TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US

If any person or organization to or for whom we make payment under this Coverage Part has rights to recover damages from another, those rights are transferred to us to the extent of our payment. That person or organization must do everything neces-

sary to secure our rights and must do nothing after loss to impair them. But you may waive your rights against another party in writing:

- 1. Prior to a loss to your Covered Property or Covered Income.
- 2. After a loss to your covered Property or Covered Income only if, at time of loss, that party is one of the following:
 - a. Someone insured by this insurance;
 - b. A business firm:
 - (1) Owned or controlled by you; or
 - (2) That owns or controls you; or
 - c. Your tenant.

This will not restrict your insurance.

POLICY NUMBER

CP 01 50 10 94
COMMERCIAL PROPERTY**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

MINNESOTA CHANGES - REPLACEMENT COST - PERSONAL PROPERTY

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CONDOMINIUM ASSOCIATION COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM

If the Declarations indicate that the Replacement Cost Optional Coverage applies to personal property, that Coverage is replaced by the following with respect to such property:

- A. In the event of loss or damage we will determine the value of personal property on the basis of replacement cost without deduction for depreciation, subject to the following:
1. We will not pay more for loss or damage on a replacement cost basis than the least of:
 - a. The Limit of Insurance applicable to the lost or damaged property;
 - b. The applicable Special Limit of Insurance shown in B.1., B.2., B.3., and B.4. of this endorsement;
 - c. The cost to replace, on the same premises, the lost or damaged property with other property of comparable material and quality and used for the same purpose; or
 - d. The amount you actually spend that is necessary to repair or replace the lost or damaged property.
 2. You may make a claim for loss or damage covered under this endorsement on an actual cash value basis instead of on a replacement cost basis. In the event you elect to have loss or damage settled on an actual cash value basis, you may still make a claim for the additional coverage this Optional Coverage provides if you notify us of your intent to do so within 180 days after the loss or damage.
3. We will not pay on a replacement cost basis for any loss or damage:
- a. Until the lost or damaged property is actually repaired or replaced; and
 - b. Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage.
- B. With respect to the coverage provided by this endorsement, the following Special Limits of Insurance apply, unless higher Special Limits of Insurance are shown in the Declarations. These Special Limits of Insurance are part of, not in addition to, any Limit of Insurance shown in the Declarations, and apply in excess of any applicable deductible. The Special Limit of Insurance shown for any category listed below or in the Declarations is the most we will pay for loss of or damage to all property in that category in any one occurrence.
1. \$1,000 on property of others.
 2. \$1,000 on contents of a residence.
 3. \$5,000 on manuscripts, works of art, antiques or rare articles including etchings, pictures, statuary, marbles, bronzes, porcelains and bric-a-brac, but not exceeding \$1,000 for any one article.

4. \$1,000 on "stock," unless the including "Stock" option is shown in the Declarations.

With respect to the articles described in B.1., B.2., B.3. and B.4. above, in no event will we pay you less than we would have paid you if this endorsement were not attached to this policy.

COINSURANCE CONTRACT**TOOLS AND EQUIPMENT FLOATER****PROPERTY COVERED**

We cover the property which is:

1. described for this coverage in the Declarations; and
2. owned by:
 - a. you; or
 - b. your employees;

while the property is on the insured premise or elsewhere in the course of your business.

AMOUNT OF INSURANCE

We will not pay more than:

1. the limit of insurance stated in the Declarations for any one loss occurrence; or
2. \$2,500 ON ANY ONE ITEM UNLESS ANOTHER AMOUNT IS SPECIFICALLY SCHEDULED.

PERILS WE INSURE AGAINST

We cover risk of direct physical loss or damage, not excluded in this form, to the property covered.

EXCLUSIONS

We do not cover under this form loss or damage caused directly or indirectly by any of the following, whether or not any other cause or happening contributes concurrently or in any sequence to the loss or damage:

1. Seizure or destruction of property by order of governmental authority. But we will pay for such acts of destruction taken at the time of a fire to prevent its spread if the fire would be covered under this form.
2. Nuclear action meaning nuclear reaction, radiation, radioactive contamination, discharge of a nuclear weapon, however caused and whether controlled or uncontrolled, or any consequence of any of these. We will cover direct loss resulting from fire if caused by any of these, if fire is covered elsewhere in this form.
3. War (declared or undeclared), civil war, insurrection, rebellion or revolution.
4. Wear and tear; inherent vice; hidden or latent defect; gradual deterioration; mechanical break down; insects, vermin, rodents; depreciation; or by

processing or any work on the property. We will cover direct loss from fire or explosion which is caused by any of these.

5. Corrosion, rusting, dampness of atmosphere, or extremes of temperature.
6. Misappropriation, secretion, conversion, infidelity or any dishonest act by you or others or the employees or agents of either to whom the covered property may be entrusted. This exclusion does not apply to carriers for hire.
7. Artificially generated electrical currents to electrical apparatus. We will cover loss or damage caused directly by ensuing fire or explosion.
8. The weight of a load exceeding the registered lifting or supporting capacity of any machine.
9. Strikes, lockouts, labor disturbances; riots and civil commotion; or the acts of any person or persons taking part in such occurrences or disorders.
10. Theft by an insured's employees or a person to whom the insured property is entrusted.
11. Loss or damage by an unexplainable or unaccountable cause where there is no visible evidence that the loss or damage resulted from a peril insured against.

ADDITIONAL CONDITIONS**1. Coinsurance Clause**

We will pay no more than the amount of loss or damage multiplied by the ratio of the amount of insurance on the property covered to its actual cash value at the time of loss or damage.

2. Territory

This policy applies only within the continental United States and Canada.

3. Special Condition

Each item of the schedule is deemed to be separately insured.

All other policy terms and conditions apply.

16241 (5-94)

NEWLY ACQUIRED CONTRACTORS EQUIPMENT ENDORSEMENT

It is agreed:

PROPERTY COVERED includes contractors equipment of the type described in the Declarations, which is acquired

1. you report such newly acquired equipment to us within 30 days from the date acquired; and
2. you pay any required extra premium.

For the purposes of this endorsement, PROPERTY COVERED does not include any contractors equipment you borrow or any contractors equipment you rent or lease for a period of time which is less than one year.

All other terms and conditions of the policy apply.

16241 (5-94)

Page 1 of 1

16643 (10-17)

Minnesota

WAIVER OF COINSURANCE

Commercial Inland Marine

It is agreed:

Any coinsurance provision or any provision that imposes a coinsurance penalty, in this Commercial Inland Marine coverage part or any coverage form or endorsement attached to this Commercial Inland Marine coverage part, is deleted.

All other policy terms and conditions apply.

16643 (10-17)

Page 1 of 1

16731 (12-17)

ANTI-THEFT TRACKING DEVICE DEDUCTIBLE WAIVER

Commercial Inland Marine

It is agreed:

The **DEDUCTIBLE** provision is amended wherever found. The following provision is added.

When the covered peril of theft is provided for Contractors Equipment, we will waive the applicable deductible amount up to \$10,000, in any one occurrence, only if the covered property described in the Declarations under Contractors Equipment was equipped with an operable anti-theft tracking device at the time of loss and such device was:

- a. maintained, installed, inspected and tested according to the manufacturers or vendors recommendations; and
- b. actively engaged while the covered property was not in use.

All other policy terms and conditions apply.

16731 (12-17)

Page 1 of 1

16859 (7-19)

ACTUAL CASH VALUE AND DEPRECIATION

Commercial Inland Marine

It is agreed:

Wherever it appears in this policy and any endorsement attached to this policy:

1. Actual cash value means the cost to repair or replace lost or damaged property with property of similar quality and features reduced by the amount of depreciation applicable to the lost or damaged property immediately prior to the loss.
2. Depreciation means a decrease in value because of age, wear, obsolescence or market value and includes:
 - a. The cost of materials, labor and services;

- b. Any applicable taxes; and
- c. Profit and overhead necessary to repair, replace or rebuild lost or damaged property.

The meaning of actual cash value and depreciation in this endorsement supersedes any provision in this policy and any endorsement attached to this policy to the contrary.

All other policy terms and conditions apply.

16859 (7-19)

Page 1 of 1

COINSURANCE CONTRACT

16071 (7-09)

CONTRACTORS EQUIPMENT FORM**COVERAGE****1. Property Covered**

We cover the property described in the Declarations under Contractors Equipment.

2. Property Not Covered

We do not cover:

- a. automobiles or similar vehicles;
- b. plans, blue prints, designs or specifications;
- c. property while stored or operated underground in connection with any mining operations; and
- d. property which has become a permanent part of any structure.

PERILS WE INSURE AGAINST

We cover accidental direct physical loss or damage to covered property, except for losses excluded in this form.

EXCLUSIONS

We do not cover under this form loss or damage caused directly or indirectly by any of the following, whether or not any other cause or happening contributes concurrently or in any sequence to the loss or damage:

1. Seizure or destruction of property by order of governmental authority. We will pay for such acts of destruction taken at the time of a fire to prevent its spread if the fire would be covered under this form.
2. Nuclear action meaning nuclear reaction, radiation, radioactive contamination, discharge of a nuclear weapon, however caused and whether controlled or uncontrolled, or any consequence of any of these. We will cover direct loss resulting from fire if caused by any of these, if fire is covered elsewhere in this form.
3. War (declared or undeclared), civil war, insurrection, rebellion or revolution.
4. Wear and tear; inherent vice; hidden or latent defect; gradual deterioration; mechanical break down; insects, vermin, rodents; or depreciation. We will cover direct loss from fire or explosion which is caused by any of these.
5. A process to repair, adjust, service or maintain the property covered. If a fire or explosion results, we will cover the loss caused by the fire or explosion.
6. Corrosion, rusting, dampness of atmosphere, or extremes of temperature.
7. Misappropriation, secretion, conversion, infidelity or any dishonest act by you or others or the employees or agents of either to whom the covered property may be entrusted. This exclusion does not apply to carriers for hire.
8. Artificially generated electrical currents to electrical apparatus. We will cover loss or damage caused directly by ensuing fire or explosion.
9. The weight of a load exceeding the registered lifting or supporting capacity of any machine.
10. While covered property is being supported or carried on water except loss or damage caused by fire.
11. Strikes, lockouts, labor disturbances, riots and civil commotion; or the acts of any person or persons taking part in such occurrences or disorders.

LIMITS OF LIABILITY

We shall not be liable for more than the limits shown in the Declarations under Contractors Equipment.

ADDITIONAL CONDITIONS**Coinsurance Clause**

We will pay no more than the amount of loss or damage multiplied by the ratio of the amount of insurance on the property covered to 100% of its actual cash value or replacement cost, as stated in the Declarations or Schedule, at the time of loss.

Territory

This policy applies only within the continental United States and Canada.

Special Condition

Each item of property described in the Declarations under Contractors Equipment is deemed to be separately insured.

Under **COMMERCIAL INLAND MARINE CONDITIONS, SPECIAL CONDITIONS**, the condition **VALUATION** is deleted and replaced by the following as it applies to this form only:

VALUATION

Loss of or damage to property covered shall be adjusted on the basis of:

1. actual cash value; or
2. replacement cost

as stated in the Declarations or Schedule.

Replacement cost is the value of the covered property based on the cost at the time of loss to repair or replace the covered property with like kind or quality without any deduction for depreciation and subject to the following:

1. Replacement cost valuation will not apply until actual repair or replacement of the damaged or destroyed covered property occurs.
2. If you decide not to repair or replace the damaged or destroyed covered property, we will settle on an actual cash value basis and deduct for depreciation. You may make a claim within 180 days after the loss for any additional payment on a replacement cost basis.

All scheduled items valued on a Replacement Cost basis will automatically change to Actual Cash Value when the age of the item exceeds five years as determined by the original date of manufacture.

COMMERCIAL INLAND MARINE CONDITIONS

INSURING AGREEMENT

We agree to provide insurance subject to all the terms of this coverage part. In return, you must pay the premium and comply with all the terms of this policy or coverage part. This insurance applies to loss which occurs during the policy term shown in the Declarations. The coverages provided, the limits of our liability and the premiums are also shown in the Declarations.

DEFINITIONS

To understand this coverage part, you must understand what we mean when we use these words:

1. You and your mean the insured named in the Declarations.
2. We, us and our mean the Company providing this insurance.

WHAT TO DO IN CASE OF LOSS

1. **NOTICE** In case of a loss, you must:
 - a. Give us or our agent prompt notice including a description of the property involved (we may request written notice); and
 - b. Give notice to the police when the act that causes the loss is a crime.
2. **YOU MUST PROTECT PROPERTY** You must take all reasonable steps to protect covered property at and after an insured loss to avoid further loss.
 - a. **Payment Of Reasonable Costs** We do pay the reasonable costs incurred by you for necessary repairs or emergency measures performed solely to protect covered property from further damage by a peril insured against if a peril insured against has already caused a loss to covered property. You must keep an accurate record of such costs. Our payment of reasonable costs does not increase the limit of insurance provided for covered property.
 - b. **We Do Not Pay** We do not pay for such repairs or emergency measures performed on property that has not been damaged by a peril insured against.
3. **DAMAGED PROPERTY**
 - a. You must exhibit the damaged and undamaged property as often as we reasonably request and allow us to inspect or take samples of the property.
 - b. Make a list of all damaged and destroyed property, showing in detail quantities, costs, actual cash value and amount of loss claimed.

4. **PROOF OF LOSS** You must send us, within 60 days after our request, a signed, sworn proof of loss. This must include the following information:
 - a. The time, place and circumstances of the loss;
 - b. Other policies of insurance that may cover the loss;
 - c. Your interest and the interests of all others in the property involved, including all mortgages and liens;
 - d. Changes in title of the covered property during the policy period; and
 - e. Estimates, specifications, inventories and other reasonable information that we may require to settle the loss.
5. **EXAMINATION** You must submit to examination under oath in matters connected with the loss as often as we reasonably request and give us sworn statements of the answers. If more than one person is examined, we have the right to examine and receive statements separately and not in the presence of others.
6. **RECORDS**
 - a. You must produce records, including tax returns and bank microfilms of all canceled checks relating to value, loss and expense and permit copies and extracts to be made of them as often as we reasonably request.
 - b. Produce for examination, with permission to copy, all books of account, bills, invoices, receipts and other vouchers as we may reasonably require.
7. **VOLUNTEER PAYMENTS** You must not, except at your own expense, voluntarily make any payments, assume any obligations, pay or offer any rewards, or incur any other expenses except as respects protecting property from further damage.

SPECIAL CONDITIONS

The following conditions apply unless otherwise stated in a specific coverage form attached to this Commercial Inland Marine policy or this Commercial Inland Marine coverage part.

ABANDONMENT You may not abandon the property to us without our written consent.

APPRAISAL

If you and we do not agree on the amount of the loss or the value of covered property, either party may demand that these amounts be determined by appraisal.

If either makes a written demand for appraisal, each will select a competent, independent appraiser and notify the other of the appraiser's identity within 20 days of receipt of the written demand. The two appraisers will then select a competent, impartial umpire. If the two appraisers are unable to agree upon an umpire within 15 days, you or we can ask a judge of a court of record in the state where the property is located to select an umpire.

The appraisers will then determine and state separately the amount of each loss.

The appraisers will also determine the value of covered property items at the time of the loss, if requested.

If the appraisers submit a written report of any agreement to us, the amount agreed upon will be the amount of the loss. If the appraisers fail to agree within a reasonable time, they will submit only their differences to the umpire. Written agreement so itemized and signed by any two of these three, sets the amount of the loss. Each appraiser will be paid by the party selecting that appraiser. Other expenses of the appraisal and the compensation of the umpire will be paid equally by you and us.

ASSIGNMENT This provision applies only if the named insured is an individual.

a. Your Death - On your death, we cover the following as an insured:

- (1) The person who has custody of your property until a legal representative is qualified and appointed; or
- (2) Your legal representative.

This person or organization is an insured only with respect to property covered by this coverage.

b. Policy Term Is Not Extended This coverage does not extend past the policy term shown in the Declarations.

CONCEALMENT, MISREPRESENTATION OR FRAUD

This coverage is void as to you and any other insured if, before or after a loss:

- a.** You or any other insured have willfully concealed or misrepresented:
 - (1) A material fact or circumstance that relates to this insurance or the subject thereof; or
 - (2) Your interest herein.
- b.** There has been fraud or false swearing by you or any other insured with regard to a matter that relates to this insurance or the subject thereof.

COOPERATION You must cooperate with us in performing all acts required by this policy.

DEDUCTIBLE We pay only that part of your loss over the deductible amount shown in the Declarations in any one occurrence.

INSURABLE INTEREST We do not cover more than your insurable interest in any property.

LOSS CLAUSE Except as shown under **Limited Fungi Coverage**, if provided, the amount of insurance under this policy will not be reduced except for total loss of a scheduled item. Any unearned premium that applies to such item will be refunded.

NO BENEFIT TO BAILEE Insurance under this coverage will not directly or indirectly benefit anyone having custody of your property.

OTHER INSURANCE

a. Proportional Share You may have another policy subject to the same terms as this policy. If you do, we will pay your share of the covered loss. Our share is the proportion that the applicable limit under this policy bears to the limit of all policies covering on the same basis.

b. Excess Amount If there is another policy covering the same loss, other than that described above, we pay only for the amount of covered loss in excess of the amount due from that other policy, whether you can collect on it or not. However, we do not pay more than the applicable limit.

OUR PAYMENT OF LOSS

a. Adjustment And Payment Of Loss We adjust all losses with you. Payment will be made to you unless another loss payee is named in the policy.

b. Conditions For Payment Of Loss An insured loss will be payable 30 days after:

- (1) A satisfactory proof of loss is received; and
- (2) The amount of the loss has been established either by written agreement with you or the filing of an appraisal award with us.

OUR RIGHT TO RECOVER PAYMENT If we pay for a loss, we may require you to assign to us your right of recovery against others. You must do all that is necessary to secure our rights. We do not pay for a loss if you impair this right to recover. You may waive your right to recover from others in writing before a loss occurs.

PAIR OR SET The value of a lost or damaged article that is part of a pair or set is based on a reasonable proportion of the value of the entire pair or set. The loss is not considered a total loss of the pair or set.

PARTS The value of a lost or damaged part of an item that consists of several parts when it is complete is based on the value of only the lost or damaged part or the cost to repair or replace it.

POLICY TERM We pay for a covered loss that occurs during the policy term.

RECOVERIES If we pay you for the loss and lost or damaged property is recovered, or payment is made by those responsible for the loss, the following provisions apply:

- a.** You must notify us promptly if you recover property or receive payment;
- b.** We must notify you promptly if we recover property or receive payment;

- c. Any recovery expenses incurred by either are reimbursed first;
- d. You may keep the recovered property but you must refund to us the amount of the claim paid or any lesser amount to which we agree; and
- e. If the claim paid is less than the agreed loss because of a deductible or other limiting terms of this policy, any recovery will be prorated between you and us based on our respective interest in the loss.

RIGHT TO ADJUST LOSS WITH OWNER

- a. **Adjustment And Payment Of Loss To Property Of Others** Losses to property of others may be adjusted with and paid to:
 - (1) You on behalf of the owner; or
 - (2) The owner.

- b. **We Do Not Have To Pay You If We Pay The Owner** If we pay the owner, we do not have to pay you. We may also choose to defend any suits brought by the owners at our expense.

SUIT AGAINST US No one may bring a legal action against us under this coverage unless:

- a. All of the terms of this coverage have been complied with; and
- b. The suit has been brought within two years after you first have knowledge of the loss.

If any applicable law makes this limitation invalid, then suit must begin within the shortest period permitted by law.

VALUATION We will not pay more than the least of:

- a. The actual cash value of the damaged property at the time any loss or damage occurs. Actual cash value may include a deduction for depreciation;
- b. The cost to repair or replace the damaged property with like kind or quality; or
- c. The amount of insurance stated for the class of property shown in the Declarations.

WHEN TWO OR MORE COVERAGES APPLY

If more than one coverage of this policy insures the same loss, we pay no more than the actual claim, loss or damage sustained.

COINSURANCE CONTRACT

16083 (2-99)

**DATA PROCESSING - FORM A - EQUIPMENT COVERAGES
COMMERCIAL INLAND MARINE****PROPERTY COVERED****Coverage 1:****1. Scheduled Equipment**

When scheduled in the Declarations, we cover:

- a. Electronic Data Processing Equipment, component parts of such equipment and air conditioning equipment necessary for the operation of the Electronic Data Processing Equipment which you own, which is leased or rented to you, or which is in your care, custody or control while located at the premises described in the Declarations.
- b. Lap-top computers, component parts of such equipment and media designed for use with a covered lap-top computer which you own, which is leased or rented to you or which is in your care, custody or control.

2. Unscheduled Equipment

When a limit of insurance is shown in the Declarations for unscheduled equipment, we cover Electronic Data Processing Equipment, component parts of such equipment and air conditioning equipment necessary for the operation of the Electronic Data Processing Equipment which you own, which is leased or rented to you or which is in your care custody or control. We do not cover unscheduled lap-top computers.

Coverage 2:

- a. Electronic Data Processing Media;
- b. Materials on which information is recorded such as film, tape, disk, drum, cell and other magnetic recording or storage media; and
- c. Programs and/or instruction vehicles used for electronic data processing.

PROPERTY NOT COVERED

We do not cover under Coverage 2., property which is rendered obsolete or not usable because of loss or damage to property covered under Coverage 1.

PERILS WE INSURE AGAINST

We cover risk of accidental direct physical loss or damage to covered property unless excluded or limited by this form.

EXCLUSIONS

We do not cover loss or damage caused directly or indirectly by any of the following, whether or not any other cause or happening contributes concurrently or in any sequence to the loss or damage:

- 1 Seizure or destruction of property by order of governmental authority. We will pay for such acts of

destruction taken at the time of a fire to prevent its spread if the fire would be covered under this form.

2. Nuclear reaction, radiation, radioactive contamination, discharge of a nuclear weapon, however caused and whether controlled or uncontrolled, or any consequence of any of these. We will cover

accidental direct physical loss resulting from fire if caused by any of these, if fire is covered elsewhere in this form.

3. War (declared or undeclared), civil war, insurrection, rebellion or revolution.
4. Wear and tear; inherent vice; hidden or latent defect; gradual deterioration; insects, vermin, rodents; depreciation; or by processing or any work on the property. We will cover accidental direct physical loss from fire or explosion which is caused by any of these.
5. Loss or damage caused by:
 - a. corrosion or rusting;
 - b. dryness or dampness of atmosphere; or
 - c. extremes of temperature;

unless directly resulting from accidental direct physical damage to the data processing system's air conditioning equipment caused by a peril not excluded.

6. Any dishonest, fraudulent or criminal act by:
 - a. you;
 - b. your partners; or
 - c. any of your officers, directors, or trustees;

whether acting alone or in collusion with others.

7. Electrical disturbance unless caused by lightning.

8. Loss or damage caused by:
 - a. data processing media failure; or
 - b. breakdown or malfunction of the data processing equipment and component parts;

while the media is being run through the system. We will cover loss, damage or expense caused directly by ensuing fire or explosion.

9. Actual work upon, installation or testing of property covered. We will cover loss caused by ensuing fire or explosion.
10. Mechanical breakdown. We will cover loss, damage or expense caused directly by lightning or by ensuing fire or explosion.
11. Faulty construction or error in design of the property covered. We will cover loss, damage or expense caused directly by ensuing fire or explosion.
12. Delay or loss of market.
13. Breakage, marring, scratching, tearing or denting of any lap-top computer, unless caused by: fire or lightning; aircraft; theft and/or attempted theft; cyclone, tornado or windstorm; earthquake; flood; explosion; malicious damages or collision, derailment or overturn of a transporting conveyance.

EXTENSIONS OF COVERAGE

The coinsurance clause does not apply to these extensions.

1. PROPERTY AT NEWLY ACQUIRED OR TEMPORARY LOCATIONS

We will cover accidental direct physical loss or damage to covered property by a peril we insure against covered under Coverage 1. and Coverage 2. at:

- a. any location you acquire for similar occupancy or warehousing purposes; or
- b. any temporary location, other than fairs or exhibitions;

elsewhere than at the premises shown in the Declarations, but within territorial limits.

The most we will pay for loss or damage under this extension is the limit of insurance shown in the Declarations for covered property, but not more than \$50,000.

This coverage will stop:

- a. 60 days from your acquisition or use of such property;
- b. on the date, values at such locations are reported to us; or
- c. on the expiration date of the policy;

whichever comes first.

Additional premium shall be due and payable for values reported from the date the property arrives at such locations.

2. NEWLY ACQUIRED PROPERTY

We will cover accidental direct physical loss or damage by a peril we insure against to property which you acquire of the same type as the property covered under Coverage 1. and Coverage 2. at any one location.

The most we will pay for loss or damage under this extension is the limit of insurance shown in the Declarations for covered property, but not more than \$50,000.

This coverage will stop:

- a. 60 days from your acquisition or use of such property;
- b. on the date values of such property are reported to us; or
- c. on the expiration date of the policy;

whichever occurs first.

Additional premium shall be due and payable for values reported from the date the property is acquired.

Each of the limits of liability stated for each of the following extensions is an additional amount of insurance.

3. DATA PROCESSING MEDIA

You may apply up to \$5,000 under Coverage 1. to cover Data Processing Media which are:

- a. your property; or
- b. the property of others for which you are legally liable for direct physical loss or damage.

4. EXTRA EXPENSE

You may apply up to \$5,000 to cover the necessary extra expense you incur to continue as closely as possible the normal functioning of your Data Processing operations immediately following loss or damage to property covered which is caused by a peril we insure against.

We do not cover under this extension:

- a. loss of income;
- b. the cost of repairing or replacing any of the described property;
- c. the cost of research or other expense necessary

- to replace or restore: books of account; manuscripts, abstracts or drawings; card index systems; film, tape, disk, drum, cell and other magnetic recording or storage media for electronic data processing; and other records that have been damaged by a peril not excluded; and
- d. any other consequential or remote loss.

We do cover the cost in excess of the normal cost of such repair, replacement or restoration necessarily incurred for the purpose of reducing the total amount of extra expense payable under this coverage. But, we will pay no more than such excess exceeds the amount by which the total extra expense otherwise payable under this extension is reduced.

Any salvage value of property obtained for temporary use during the period of restoration which remains after normal operations resume shall be taken into consideration in the adjustment of loss covered under this extension.

Definitions

1. "Extra Expense" means the total cost:

- a. incurred during the period of restoration;
- b. chargeable to the operation of your business; and
- c. over and above the total cost that would normally have been incurred to conduct your business during the same period had no loss occurred.

2. "Period of Restoration" means that period of time:

- a. starting with the date of damage; and
- b. not limited by the date of this policy's expiration;

that would be required with the exercise of due diligence and dispatch to repair, rebuild or replace the parts of the buildings or personal property damaged.

5. TRANSPORTATION

You may apply up to \$10,000, unless another limit is shown in the Declarations then that limit applies, for any one occurrence for loss or damage to property under Coverage 1. and 2. caused by:

- a. fire; lightning; windstorm and hail; explosion; smoke; riot and civil commotion; and vandalism and malicious mischief;

- b. the overturning, upset, or collision of the vehicle, transporting the insured property, with another vehicle or object other than the road bed; or
- c. theft of an entire shipping bale, case or package from a vehicle:
 - (1) while such property is in a fully enclosed and securely locked body or compartment; and

- (2) theft results from forcible entry, evidenced by visible marks;

which occurs during transportation by motor vehicles you own, lease or operate.

We do not cover under this extension property held as samples, held for rental or sale or that you rent to others while in the care, custody or control of salespersons.

DEFINITION

"Lap-top computer" means portable data collectors, note book (lap-top) computers, sub-note book computers, palm-top computers, hand-held computers, and portable

or any similar computer. Lap-top computer does not mean cellular phone, wireless phone or pager.

OPTIONAL COVERAGES

1. MECHANICAL BREAKDOWN COVERAGE

- a. When Mechanical Breakdown Coverage is shown in the Declarations, we will pay for loss or damage to covered property caused by mechanical breakdown.

- b. Under EXCLUSIONS:

- (1) Exclusion 8. is deleted and replaced by the following:

- 8. Loss or damage caused by data processing media failure while the media is being run through the system. We will cover loss, damage or expense caused directly by ensuing fire or explosion.

- (2) Exclusion 10. does not apply.

- c. We will not pay for loss or damage to Covered Property in any one occurrence until the loss or damage exceeds the deductible shown in the Declarations. We will then pay the amount of loss that exceeds the deductible. This deductible applies only once per occurrence regardless of the number of buildings in which Covered Property is located.

2. ELECTRICAL DISTURBANCE COVERAGE

- a. When Electrical Disturbance Coverage is shown in the Declarations, we will pay for loss or damage to covered property caused by:

- (1) electrical disturbance; or

- (2) power supply disturbance.

- b. Under Exclusions, exclusion 7. does not apply.

- c. The deductible for this coverage shall be:

- (1) \$1,000; or

- (2) 5% of the combined unscheduled equipment and scheduled equipment limits shown in the Declarations;

whichever is greater.

3. DEFINITIONS

- a. "Electrical disturbance" means electrical or magnetic damage, disturbance or erasure of electronic recordings.
- b. "Mechanical breakdown" means component failure or mechanical malfunction, breakdown or failure.
- c. "Power supply disturbance" means blackout, brownout, power surge or interruption of power supply.

ADDITIONAL CONDITIONS**COINSURANCE CLAUSE (COVERAGE 1)**

We will not pay for a greater proportion of any loss to property covered than the limit of insurance under this policy for such property bears to the amount produced by multiplying the actual cash value or replacement cost, as stated in the Declarations, of such property by the coinsurance percentage stated in the Declarations.

If the aggregate claim for any loss is both:

- a. less than \$10,000; and
- b. less than 5% of the limit of insurance for all insurance which applies to the damaged property at the time of loss;

no inventory or appraisal of the undamaged property shall be required. However, this does not waive the requirements of the first paragraph of this clause.

If the insurance under Coverage 1. is divided into separate limits of insurance, this condition shall apply separately to the property covered under each such limit of insurance.

REMOVAL

We will pay for property damaged while being removed or while removed from a premises because of danger from a peril we insure against. Coverage applies pro rata for five days at each place to which the property is removed.

DEBRIS REMOVAL

We will pay reasonable expenses you incur to remove debris of covered property following a loss from a peril we insure against. The amount recovered under this insurance for both loss to property and debris removal shall not exceed the amount of insurance applying to the covered property.

Cost of removal of debris will not be considered in applying the Coinsurance Clause.

LIMIT OF LIABILITY

Accidental direct physical loss of or damage to covered property shall be adjusted on the basis of:

- a. actual cash value; or
- b. replacement cost;

as shown in the Declarations. Actual cash value includes deduction for depreciation.

Under Coverage 1., when loss to covered property is settled at the actual cash value of the property at the time of loss, we shall pay no more than the lesser of the following:

- a. the cost to repair or replace the damaged covered property with property of like kind and quality; or
- b. the limit of insurance shown in the Declarations for the covered property.

Under Coverage 1., when loss to covered property is settled at replacement cost of the property at the time of loss, we shall pay no more than the lesser of the following:

- a. the full cost to repair the covered property;
- b. the full cost to replace the covered property with property of like kind and quality even if the property has technological advantages, as long as such property is capable of performing the same function as the equipment being replaced; or
- c. the limit of insurance shown in the Declarations for the property covered.

Under Coverage 2., we shall pay no more than the lesser of the following:

- a. the actual cost to repair, replace or reproduce the media;
- b. if the media is not repaired, replaced or reproduced the value of blank media; or
- c. the limit of insurance shown in the Declarations for the property covered.

The limit of insurance shown in the Declarations for covered property is the total limit of our liability for loss or damage to all covered property in any one occurrence at one location. With respect to covered property you do not own, we will pay no more than the amount for which you are legally liable.

TERRITORY

This policy applies only within the continental United States and Canada.

16214 (5-20)

Minnesota
AMENDATORY ENDORSEMENT
Commercial Inland Marine

It is agreed:

1. **COMMON POLICY CONDITIONS** is amended.
 - A. CANCELLATION is deleted and replaced by the following condition.
CANCELLATION
 - a. You may cancel this policy by returning it to us or our authorized agent or by mailing written notice to us stating when such cancellation shall be effective.
 - b. We may cancel this policy by mailing or delivering written notice to you at the last mailing address known to us stating when such cancellation shall be effective. When this policy is canceled:
 - (1) During the first 90 days of coverage, such notice shall be mailed at least ten (10) days prior to the effective date of cancellation; or
 - (2) After 90 days of coverage such notice shall be mailed at least 60 days prior to the effective date of cancellation; except when cancellation is for nonpayment of premium, then ten (10) days notice shall be given.
 - c. If this policy has been in effect for 90 days, or if this is a renewal policy, it may only be canceled for one or more of the following reasons:
 - (1) Nonpayment of premium;
 - (2) Misrepresentation or fraud made by or with your knowledge in obtaining the policy or in pursuing a claim under the policy;
 - (3) Actions by you that have substantially increased or substantially changed the risk insured;
 - (4) Your refusal to eliminate known conditions that increase the potential for loss after notification by us that the condition must be removed;
 - (5) Substantial change in the risk assumed, except to the extent that we should reasonably have foreseen the change or contemplated the risk in writing the contract;
 - (6) Loss of reinsurance by us which provided coverage to us for a significant amount of the underlying risk insured. A notice of cancellation under this clause shall advise you that you have ten (10) days from the date of receipt of the notice to appeal the cancellation to the commissioner of commerce and that the commissioner will render a decision as to whether the cancellation is justified because of the loss of reinsurance within five (5) days after receipt of the appeal;
 - (7) A determination by the commissioner that the continuation of the policy could place us in violation of the insurance laws of this state; or
 - (8) Nonpayment of dues to an association or organization, other than an insurance association or organization, where payment of dues is a prerequisite to obtaining or continuing the insurance. This provision for cancellation for failure to pay dues does not apply to persons who are retired at 62 years of age or older or who are disabled according to social security standards.
- d. The notice shall include a written explanation of the specific reason(s) for cancellation.
- e. Refund of any premium due will be made as soon as practicable after the date of cancellation. You will be charged premium only for the days coverage was in force during the policy period.
- B. **EXAMINATION OF YOUR BOOKS AND RECORDS** is deleted and replaced by the following condition.
EXAMINATION OF YOUR BOOKS AND RECORDS

We may examine and audit your books and records as they relate to this policy at any time during the policy period and up to one (1) year afterward.

- C. The following conditions are added.

BANKRUPTCY

The bankruptcy, insolvency or dissolution of any insured shall not relieve us of any of our obligations under this policy, and in case an execution against any insured on a final judgment is returned unsatisfied, then such judgment creditor shall have a right of action on this policy against us to the same extent that any insured would have, had such insured paid the final judgment.

NONRENEWAL OF POLICY

If we elect not to renew this policy, we shall mail or deliver to you and the mortgagee or lienholder at the last mailing address known by us written notice of nonrenewal at least 60 days prior to the expiration date of the policy. The notice shall include a written explanation of the specific reason(s) for nonrenewal.

2. **COMMERCIAL INLAND MARINE CONDITIONS** is amended.

- A. **WHAT TO DO IN CASE OF LOSS** is deleted and replaced by the following condition.

WHAT TO DO IN CASE OF LOSS

If covered loss occurs, you agree to:

- a. Give us immediate notice. In case of theft also notify the police.
- b. Protect the property from further damage, making necessary and reasonable repairs to do so and keeping records of the cost.
- c. Make a list of all damaged and destroyed property, showing in detail quantities, costs, actual cash value and amount of loss claimed.
- d. Send to us, within 60 days of our request, proof of loss signed and sworn to by the person, including:
 - (1) The time and cause of loss;
 - (2) The interest of insured persons and all others in the property;
 - (3) Actual cash value and amount of loss to the property;
 - (4) All encumbrances on the property;
 - (5) Other policies covering the loss; and
 - (6) Changes in the title, use or possession of the property.
- e. Exhibit the damaged property to us or our representative as often as may be reasonably required.
- f. Submit to examinations under oath by any person we name and sign the transcript of the examinations.
- g. Produce for examination, with permission to copy, all books of account, bills, invoices, receipts and other vouchers as we may reasonably require.

Notification of claim can be by any communication to us by you which reasonably apprises us of a claim brought under this policy. Notification of claim to an agent of ours is notice to us.

- B. **APPRAISAL** is deleted and replaced by the following condition.

APPRAISAL

If you and we do not agree on the amount of the loss or the value of covered property, either party may demand that these amounts be determined by appraisal.

If either makes a written demand for appraisal, each will select a competent and disinterested appraiser and notify the other of the appraiser's identity within 20 days of receipt of the written demand. The two appraisers will then select a competent and disinterested umpire. If the two appraisers are unable to agree upon an umpire within 15 days, you or we can ask a judge of a court of record in the state where the property is located to select an umpire.

The appraisers will then determine and state separately the amount of each loss. The appraisers will also determine the value of covered property items at the time of the loss, if requested.

If the appraisers submit a written report of any agreement to us, the amount agreed upon will be the amount of the loss. If the appraisers fail to agree within a reasonable time, they will submit only their differences to the umpire. Written agreement so itemized and signed by any two of these three, sets the amount of the loss. Interest on the award will be calculated from the time the appraisal award becomes payable, as stated in **OUR PAYMENT OF LOSS** condition.

Each appraiser will be paid by the party selecting that appraiser. Other expenses of the appraisal and the compensation of the umpire will be paid equally by you and us.

- C. **OUR PAYMENT OF LOSS** is deleted and replaced by the following condition.

OUR PAYMENT OF LOSS

We will pay you or make good any loss covered by this policy, unless another payee is named in the policy. We will pay within five (5) days after:

- a. We receive your proof of loss; and
- b. The amount of loss is finally determined by an agreement between you and us, a court judgment or an appraisal award.

We will not pay or make good any loss which you have collected from others.

All other policy terms and conditions apply.

16381 (7-08)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CONDITIONAL EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT)

This endorsement modifies insurance provided under the following:

COMMERCIAL INLAND MARINE COVERAGE PART

A. Applicability Of This Endorsement

1. The provisions of this endorsement will apply if and when one of the following situations occurs:
 - a. The federal Terrorism Risk Insurance Program ("Program"), established by the Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act), terminates; or
 - b. The Program is renewed, extended or otherwise continued in effect:
 - (1) With revisions that increase insurers' statutory percentage deductible or decrease the federal government's statutory percentage share in potential terrorism losses above such deductible, or that results in a change in the level or terms or conditions of coverage; and
 - (2) We are not required by the Program to make terrorism coverage available to you and elect not to do so.
2. When this endorsement becomes applicable in accordance with the terms of A.1.a. or A.1.b., above, it supersedes any terrorism endorsement already endorsed to this policy that addresses "certified acts of terrorism".

3. If this endorsement does NOT become applicable, then any terrorism endorsement already endorsed to this policy, that addresses "certified acts of terrorism", will remain in effect. However, if the Program is renewed, extended or otherwise continued in effect with revisions that change the level or terms or conditions of coverage, and we are required to offer you the revised coverage or to provide the revised coverage to those who previously accepted coverage under the Program, then we will take the appropriate steps in response to the federal requirements.

- B.** The following definition is added and applies under this endorsement wherever the term terrorism is enclosed in quotation marks.
"Terrorism" means activities against persons, organizations or property of any nature:

1. That involve the following or preparation for the following:
 - a. Use or threat of force or violence; or
 - b. Commission or threat of a dangerous act; or
 - c. Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
2. When one or both of the following applies:

- a. The effect is to intimidate or coerce a government or the civilian population or any segments thereof, or to disrupt any segment of the economy; or
- b. It appears that the intent is to intimidate or coerce a government or the civilian population, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

C. The following exclusion is added:

Exclusion Of "Terrorism"

We will not pay for loss or damage caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss. This exclusion applies only when one or more of the following are attributed to an incident of "terrorism":

- 1. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination;
- 2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material;
- 3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
- 4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials.

Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, regardless of whether this endorsement was in effect during the entirety of that time period or not.

**CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
AND
IMPORTANT INFORMATION REGARDING TERRORISM RISK
INSURANCE COVERAGE**

It is agreed:

1. With respect to any one or more certified acts of terrorism, we will not pay any amounts for which we are not responsible because of the application of any provision which results in a cap on our liability for payments for terrorism losses in accordance with the terms of the federal Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act).
2. Certified act of terrorism means any act certified by the Secretary of the Treasury, in consultation with:
 - a. the Secretary of Homeland Security; and
 - b. the Attorney General of the United Statesto be an act of terrorism as defined and in accordance with the federal Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act).
3. Under the federal Terrorism Risk Act of 2002 (including ensuing Congressional actions pursuant to the Act) a terrorist act may be certified:
 - a. if the aggregate covered commercial property and casualty insurance losses resulting from the terrorist act exceed \$5 million; and
 - b. (1) if the act of terrorism is:
 - a) a violent act; or
 - b) an act that is dangerous to human life, property or infrastructure; and(2) if the act is committed:
 - a) by an individual or individuals as part of an effort to coerce the civilian population of the United States; or
 - b) to influence the policy or affect the conduct of the United States government by coercion.

All other policy terms and conditions apply.

IMPORTANT INFORMATION REGARDING TERRORISM RISK INSURANCE COVERAGE

The Terrorism Risk Insurance Act of 2002 was signed into law on November 26, 2002. The Act (including ensuing Congressional actions pursuant to the Act) defines an act of terrorism, to mean any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States to be (i) an act of terrorism; (ii) to be a violent act or an act that is dangerous to human life, property or infrastructure; (iii) to have resulted in damage within the United States or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and (iv) 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.

Subject to the policy terms and conditions, this policy provides insurance coverage for acts of terrorism as defined in the Act.

Any coverage for certain commercial lines of property and casualty insurance provided by your policy for losses caused by certified acts of terrorism are partially paid by the federal government under a formula established by federal law. Under this formula, the government will reimburse us for 85% of such covered losses that exceed the statutory deductible paid by us. However, beginning January 1, 2016 the share will decrease 1% per calendar year until it equals 80%. **You should also know that in the event aggregate insured losses exceed \$100 billion during any year the Act is in effect, then the federal government and participating United States insurers that have met their insurer deductible shall not be liable for the payment of any portion of that amount of the loss that exceeds \$100 billion. In the event that aggregate insured losses exceed \$100 billion annually, no additional claims will be paid by the federal government or insurers.** This formula is currently effective through December 31, 2020 unless extended.

The premium charge, if any, for this coverage is shown separately on the attached Declarations page. In the event of a certified act of terrorism, future policies also may include a government assessed terrorism loss risk-spreading premium in accordance with the provisions of the Act.

Please contact us if you would like to reject coverage for certified acts of terrorism.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CALCULATION OF PREMIUM

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART
CAPITAL ASSETS PROGRAM (OUTPUT POLICY) COVERAGE PART
COMMERCIAL AUTOMOBILE COVERAGE PART
COMMERCIAL GENERAL LIABILITY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
CRIME AND FIDELITY COVERAGE PART
EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE PART
FARM COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
PROFESSIONAL LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART

The following is added:

The premium shown in the Declarations was computed based on rates in effect at the time the policy was issued. On each renewal, continuation, or anniversary of the effective date of this policy, we will compute the premium in accordance with our rates and rules then in effect.

COMMON POLICY CONDITIONS

All Coverage Parts included in this policy are subject to the following conditions.

A. CANCELLATION

1. The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
2. We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:
 - a. 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - b. 30 days before the effective date of cancellation if we cancel for any other reason.
3. We will mail or deliver our notice to the first Named Insured's last mailing address known to us.
4. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
5. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
6. If notice is mailed, proof of mailing will be sufficient proof of notice.

B. CHANGES

This policy contains all the agreements between you and us concerning the insurance afforded. The first Named Insured shown in the Declarations is authorized to make changes in the terms of this policy with our consent. This policy's terms can be amended or waived only by endorsement issued by us and made a part of this policy.

C. EXAMINATIONS OF YOUR BOOKS AND RECORDS

We may examine and audit your books and records as they relate to this policy at any time during the policy period and up to three years afterward.

D. INSPECTIONS AND SURVEYS

We have the right but are not obligated to:

1. Make inspections and surveys at any time;
2. Give you reports on the conditions we find; and
3. Recommend changes.

Any inspections, surveys, reports or recommendations relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:

1. Are safe or healthful; or
2. Comply with laws, regulations, codes or standards.

This condition applies not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.

E. PREMIUMS

The first Named Insured shown in the Declarations:

1. Is responsible for the payment of all premiums; and
2. Will be the payee for any return premiums we pay.

**F. TRANSFER OF YOUR RIGHTS AND DUTIES
UNDER THIS POLICY**

Your rights and duties under this policy may not be transferred without our written consent except in the case of death of an individual named insured.

If you die, your rights and duties will be transferred to your legal representative but only while acting within the scope of duties as your legal representative. Until your legal representative is appointed, anyone having proper temporary custody of your property will have your rights and duties but only with respect to that property.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MINNESOTA CHANGES - CANCELLATION AND NONRENEWAL

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART
COMMERCIAL CRIME COVERAGE PART
COMMERCIAL GENERAL LIABILITY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
FARM COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

- A. When this endorsement is attached to the STANDARD PROPERTY POLICY CP 00 99 the term Coverage Part in this endorsement is replaced by the term Policy.
- B. The following provisions apply except when paragraph C. of this endorsement applies:
- The CANCELLATION Common Policy Condition is replaced by the following:
- CANCELLATION**
1. The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
 2. We may cancel this policy, subject to the provisions of B. 3. below, by first class mailing, or by delivery, of a written notice of cancellation to the first Named Insured and any agent, to their last mailing addresses known to us. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
 3. a. If this policy is a new policy and has been in effect for fewer than 90 days, we may cancel for any reason by giving notice at least:
 - (1) 10 days before the effective date of cancellation, if we cancel for nonpayment of premium; or
 - (2) 30 days before the effective date of cancellation, if we cancel for any other reason.
 - b. If this policy has been in effect for 90 days or more, or if it is a renewal of a policy we issued, we may cancel only for one or more of the following reasons:
 - (1) Nonpayment of premium;
 - (2) Misrepresentation or fraud made by you or with your knowledge in obtaining the policy or in pursuing a claim under the policy;
 - (3) An act or omission by you that substantially increases or changes the risk insured;
 - (4) Refusal by you to eliminate known conditions that increase the potential for loss after notification by us that the condition must be removed;
 - (5) Substantial change in the risk assumed, except to the extent that we should rea-

sonably have foreseen the change or contemplated the risk in writing the contract;

- (6) Loss of reinsurance by us which provided coverage to us for a significant amount of the underlying risk insured. Any notice of cancellation pursuant to this item shall advise the policyholder that he or she has ten days from the date of receipt of the notice to appeal the cancellation to the commissioner of commerce and that the commissioner will render a decision as to whether the cancellation is justified because of the loss of reinsurance within five business days after receipt of the appeal;
- (7) A determination by the commissioner that the continuation of the policy could place us in violation of the Minnesota insurance laws; or
- (8) Nonpayment of dues to an association or organization, other than an insurance association or organization, where payment of dues is a prerequisite to obtaining or continuing such insurance. This provision for cancellation for failure to pay dues shall not be applicable to persons who are retired at 62 years of age or older or who are disabled according to social security standards.

Under this item B. 3. b., we will give notice at least:

- (1) 10 days before the effective date of cancellation, if we cancel for nonpayment of premium. The cancellation notice shall contain the information regarding the amount of premium due and the due date, and shall state the effect of nonpayment by the due date. Cancellation shall not be effective if payment of the amount due is made prior to the effective date of cancellation; or
- (2) 60 days before the effective date, if we cancel for a reason described in B. 3. b (2) through (8) above. The notice of cancellation will state the reason for cancellation.

4. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.

- C. The following applies with respect to coverage provided under the following:

COMMERCIAL PROPERTY COVERAGE PART FARM COVERAGE PART

1. If this Coverage Part covers buildings used for residential purposes (other than hotels or motels), and has been:

- a. In effect for at least 60 days, or
- b. Renewed by us,

paragraph A.6. of the CANCELLATION Common Policy Condition does not apply, and the following is added to the CANCELLATION Common Policy Condition:

We may not cancel this policy, except for:

- (1) Nonpayment of premium;
- (2) Misrepresentation or fraud made by you or with your knowledge:
 - (a) In obtaining this policy; or
 - (b) In connection with a claim under this policy;
- (3) An act or omission by you that materially increases the risk we originally accepted; or
- (4) A physical change in the Covered Property which:
 - (a) Is not corrected or restored within a reasonable time after it occurs; and
 - (b) Results in the property becoming uninsurable.

The notice of cancellation will contain the reason for cancellation.

2. When this Coverage Part covers buildings used for residential purposes (other than hotel or mo-

tels), and is a new policy which has been in effect fewer than 60 days, cancellation is subject to the terms of the CANCELLATION Common Policy Condition and is not subject to paragraph B. or paragraph C.1. of this endorsement.

- D. The following is added and supersedes any provisions to the contrary:

NONRENEWAL

If we decide not to renew this policy, we will mail, by first class mail, or deliver written notice of nonrenew-

al to the first Named Insured and any agent, to their last mailing addresses known to us, at least 60 days before the expiration date.

We need not mail or deliver this notice if you have:

1. Insured elsewhere;
2. Accepted replacement coverage; or
3. Agreed not to renew this policy.