

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

Auto-Owners **INSURANCE**

LIFE • HOME • CAR • BUSINESS

Agency phone: 952-924-6900

PO BOX 30660 • LANSING, MI 48909-8160

08-13-2024

Owners Insurance Company

PURPOSE DRIVEN RESTAURANTS LLC
HOPE BREAKFAST BAR WOODBURY
DBA HOPE BREAKFAST BAR
266 E LAFAYETTE FRONTAGE RD
SAINT PAUL MN 55107-1217

You can view your policy or change your paperless options at
any time online at www.auto-owners.com.

RE: Policy 234606-08729990-24

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.

54149 (1-11)

NOTICE TO POLICYHOLDER TENTATIVE PROPERTY RATE

Dear Policyholder:

A tentative property rate was used to develop the property premium for your policy. A property rate, developed by the Insurance Services Office (ISO) in your state, is currently not available for your covered property.

Once developed, the new property rate will be applied as of the inception of the current policy term or the date the property was added to the policy if the adjustment will decrease your premium. If the adjustment will increase your premium, it will be applied at the next renewal. Please refer to the enclosed endorsement titled Tentative Rate.

This notice is for informational purposes only. Your policy contains the specific terms and conditions of coverage.

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

54149 (1-11)

Page 1 of 1

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.

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.

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 09-08-2024

INSURED PURPOSE DRIVEN RESTAURANTS LLC
SEE FORM 59270

POLICY NUMBER 234606-08729990-24

Company Use 08-46-MN-2309

ADDRESS 266 E LAFAYETTE FRONTAGE RD

Company
Bill

Policy Term
12:01 a.m. to 12:01 a.m.
09-08-2024 to 09-08-2025

SAINT PAUL MN 55107-1217

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: Restaurants

Entity: Limited Liab Corp

Program: Office Restaurant

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S):	PREMIUM
COMMERCIAL PROPERTY COVERAGE	\$52,333.00
COMMERCIAL GENERAL LIABILITY COVERAGE	\$38,825.00
LIQUOR LIABILITY COVERAGE (REFER TO COVERAGE PART)	(INCLUDED)
SURTAX	\$387.52
MINNESOTA FIRE SAFETY PROGRAM SURCHARGE	\$340.17
TOTAL	\$91,885.69
PAID IN FULL DISCOUNT	\$9,110.04
TOTAL POLICY PREMIUM IF PAID IN FULL	\$82,775.65

THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

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

Premium shown above for commercial general liability coverage is an advanced premium deposit and may be subject to audit.

Forms that apply to all coverage part(s) shown above (except garage liability, dealer's blanket, commercial automobile, if applicable):
IL0017 (11-85) 55003 (07-12) 55056 (07-87) 59390 (11-20)

A 07% Cumulative Multi-Policy Discount applies. Supporting policies are marked with an (X):

Comm Umb(X) Comm Auto() WC(X) Life() Personal() Farm().

Countersigned By: _____

Owners Ins. Co.

Issued 08-13-2024

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 234606-08729990-24
08-46-MN-2309

INSURED PURPOSE DRIVEN RESTAURANTS LLC

Term 09-08-2024 to 09-08-2025

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	^
0 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

Owners Ins. Co.

Issued 08-13-2024

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 234606-08729990-24
08-46-MN-2309

INSURED PURPOSE DRIVEN RESTAURANTS LLC

Term 09-08-2024 to 09-08-2025

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)	64352 (12-20)	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:** 266 E Lafayette Frontage Rd, Saint Paul, MN 55107-1217**Occupied As:** Main Office**Secured Interested Parties:** See Attached Schedule**Rating Information**

Territory: 621

Program: Office

Protection Class: 02

Rated As Sprinklered

Class Rate - Tenants Improvements & Betterments: 0.098

Class Rate - Bi & Extra Exp: 1.560

County: Ramsey

Construction: Mas N-C

Class Code: 1213

Annual Receipts: \$100

Class Rate - Pers Prop: 0.104

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
TENANTS IMPROVEMENTS & BETTERMENTS (BLANKET)			\$50,000		
Causes of Loss					
Basic Group I	N/A	\$2,500		0.179	\$90.00
Basic Group II	N/A	\$2,500		0.078	\$39.00
Special	N/A	\$2,500		0.021	\$11.00
Theft	N/A	\$2,500			Included

Owners Ins. Co.

Issued 08-13-2024

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 234606-08729990-24
08-46-MN-2309

INSURED PURPOSE DRIVEN RESTAURANTS LLC

Term 09-08-2024 to 09-08-2025

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OPTIONAL COVERAGE					
Agreed Value Exp Date 09-08-2025					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$4.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$19.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$2,500	\$160,000		Included
LEGAL LIABILITY-REAL			\$50,000		
Causes of Loss					
Basic Group I		\$0		0.004	\$3.00
Basic Group II		\$0		0.024	\$12.00
Special		\$0		0.010	\$5.00
Theft	N/A	\$0			Included
OPTIONAL COVERAGE					
Equipment Breakdown		\$0	See Form 54843		\$1.00
PERSONAL PROPERTY			\$262,750		
(BLANKET)					
Causes of Loss					
Basic Group I	N/A	\$2,500		0.158	\$415.00
Basic Group II	N/A	\$2,500		0.034	\$89.00
Special	N/A	\$2,500		0.044	\$116.00
Theft	N/A	\$2,500			Included
OPTIONAL COVERAGE					
Agreed Value Exp Date 09-08-2025					
Inflation Guard Factor Personal Property 1.034					
Replacement Cost					
Equipment Breakdown		\$2,500	See Form 54843		\$18.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$86.00
Tier: Premier					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$2,500	\$160,000		Included
BI & EXTRA EXP			Actual Loss Sustained		
0 Hour Waiting Period			12 Months		
Causes of Loss					
Special	N/A	\$0		0.612	\$100.00
Theft	N/A	\$0			Included
OPTIONAL COVERAGE					
Equipment Breakdown		\$0	See Form 54843		\$3.00

Owners Ins. Co.

Issued 08-13-2024

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

Company POLICY NUMBER 234606-08729990-24
Bill 08-46-MN-2309

INSURED PURPOSE DRIVEN RESTAURANTS LLC

Term 09-08-2024 to 09-08-2025

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)
64010 (12-10)	64352 (12-20)	54843 (07-19)	64004 (12-10)	64020 (12-10)
64007 (12-10)	64013 (12-10)	CP0150 (10-94)	64014 (07-17)	64026 (12-10)
59390 (11-20)				

COMMERCIAL PROPERTY COVERAGE - LOCATION 0001 SUMMARY

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

PREMIUM

\$20.00

LOCATION 0001**\$1,031.00****LOCATION 0002 - BUILDING 0001****Location:** 1 Leech St, Saint Paul, MN 55102-2317**Occupied As:** Hope St Paul**Secured Interested Parties:** See Attached Schedule**Rating Information**

Territory: 621

Program: Restaurant

Protection Class: 02

Rated As Sprinklered

Specific Rate - Building: 0.509

Class Rate - Bi & Extra Exp: 3.378

County: Ramsey

Construction: Masonry

Class Code: 0547

Annual Receipts: \$3,200,000

Specific Rate - Pers Prop: 0.815

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING (BLANKET)			\$1,465,600		
Causes of Loss					
Basic Group I	N/A	\$2,500		0.194	\$2,843.00
Basic Group II	N/A	\$2,500		0.089	\$1,304.00
Special	N/A	\$2,500		0.024	\$352.00
Theft	N/A	\$2,500			Included
OPTIONAL COVERAGE					
Agreed Value Exp Date 09-08-2025					
Inflation Guard Factor Building 1.000					
Replacement Cost					
Property Plus Coverage Package		None	See 55198 (12-10)		\$796.00
Tier: Premier					
Equipment Breakdown		\$2,500	See Form 54843		\$138.00
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$2,500	Incl in Bldg Limit		Included
Coverage B-Demolition		\$2,500	\$160,000		Included
Coverage C-Increased Cost		\$2,500	\$160,000		Included

Owners Ins. Co.

Issued 08-13-2024

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

 Company POLICY NUMBER 234606-08729990-24
 Bill 08-46-MN-2309

INSURED PURPOSE DRIVEN RESTAURANTS LLC

Term 09-08-2024 to 09-08-2025

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
PERSONAL PROPERTY (BLANKET)			\$525,500		
Causes of Loss					
Basic Group I	N/A	\$2,500		0.171	\$899.00
Basic Group II	N/A	\$2,500		0.038	\$200.00
Special	N/A	\$2,500		0.050	\$263.00
Theft	N/A	\$2,500			Included
OPTIONAL COVERAGE					
Agreed Value Exp Date 09-08-2025					
Inflation Guard Factor Personal Property 1.034					
Replacement Cost					
Property Plus Coverage Package		None	See 55198 (12-10)		\$241.00
Tier: Premier					
Equipment Breakdown		\$2,500	See Form 54843		\$42.00
ORDINANCE OR LAW Coverage D-Tenant's I&B		\$2,500	\$160,000		Included
BI & EXTRA EXP 0 Hour Waiting Period			Actual Loss Sustained 12 Months		
Causes of Loss					
Special	N/A	\$0		1.427	\$1,000.00
Theft	N/A	\$0			Included
OPTIONAL COVERAGE					
Equipment Breakdown		\$0	See Form 54843		\$26.00
SPOILAGE COVERAGE		\$2,500	\$25,000		\$382.00
FOOD CONTAMINATION					
Food Contamination			\$25,000		\$56.00
Additional Advertising Expense			\$25,000		\$14.00

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)	64352 (12-20)	54843 (07-19)	64020 (12-10)
64004 (12-10)	54381 (04-15)	54399 (07-13)	CP0150 (10-94)	64014 (07-17)
64026 (12-10)	59390 (11-20)			

COMMERCIAL PROPERTY COVERAGE - LOCATION 0002 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54835, 59390	\$171.00
LOCATION 0002	\$8,727.00

LOCATION 0003 - BUILDING 0001**Location:** 5377 W 16Th St, St Louis Park, MN 55416-1736**Occupied As:** Hope West End

Owners Ins. Co.

Issued 08-13-2024

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 234606-08729990-24
08-46-MN-2309

INSURED PURPOSE DRIVEN RESTAURANTS LLC

Term 09-08-2024 to 09-08-2025

Secured Interested Parties: See Attached Schedule**Rating Information**

Territory: 270

County: Hennepin

Program: Restaurant

Construction: Mas N-C

Protection Class: 02

Class Code: 0547

Rated As Sprinklered

Annual Receipts: \$2,675,000

Specific Rate - Tenants Improvements & Betterments: 0.078

Specific Rate - Pers Prop: 0.114

Class Rate - Bi & Extra Exp: 3.378

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
TENANTS IMPROVEMENTS & BETTERMENTS (BLANKET)			\$700,000		
Causes of Loss					
Basic Group I	N/A	\$2,500		0.194	\$1,358.00
Basic Group II	N/A	\$2,500		0.089	\$623.00
Special	N/A	\$2,500		0.024	\$168.00
Theft	N/A	\$2,500			Included
OPTIONAL COVERAGE					
Agreed Value Exp Date 09-08-2025					
Replacement Cost					
Property Plus Coverage Package		None	See 55198 (12-10)		\$380.00
Tier: Premier					
Equipment Breakdown		\$2,500	See Form 54843		\$66.00
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$2,500	\$160,000		Included
LEGAL LIABILITY-REAL			\$50,000		
Causes of Loss					
Basic Group I		\$0		0.015	\$8.00
Basic Group II		\$0		0.046	\$23.00
Special		\$0		0.008	\$4.00
Theft	N/A	\$0			Included
OPTIONAL COVERAGE					
Equipment Breakdown		\$0	See Form 54843		\$1.00
PERSONAL PROPERTY (BLANKET)			\$525,500		
Causes of Loss					
Basic Group I	N/A	\$2,500		0.171	\$899.00
Basic Group II	N/A	\$2,500		0.038	\$200.00
Special	N/A	\$2,500		0.050	\$263.00
Theft	N/A	\$2,500			Included
OPTIONAL COVERAGE					

Owners Ins. Co.

Issued 08-13-2024

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 234606-08729990-24
08-46-MN-2309

INSURED PURPOSE DRIVEN RESTAURANTS LLC

Term 09-08-2024 to 09-08-2025

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
Agreed Value Exp Date 09-08-2025					
Inflation Guard Factor Personal Property 1.034					
Replacement Cost					
Property Plus Coverage Package		None	See 55198 (12-10)		\$241.00
Tier: Premier					
Equipment Breakdown		\$2,500	See Form 54843		\$42.00
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$2,500	\$160,000		Included
BI & EXTRA EXP			Actual Loss Sustained		
0 Hour Waiting Period			12 Months		
Causes of Loss					
Special	N/A	\$0		1.083	\$707.00
Theft	N/A	\$0			Included
OPTIONAL COVERAGE					
Equipment Breakdown		\$0	See Form 54843		\$18.00
SPOILAGE COVERAGE		\$2,500	\$25,000		\$382.00
FOOD CONTAMINATION					
Food Contamination			\$25,000		\$56.00
Additional Advertising Expense			\$25,000		\$14.00

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)	54956 (01-11)
64000 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64004 (12-10)
64020 (12-10)	64007 (12-10)	64013 (12-10)	54381 (04-15)	54399 (07-13)
CP0150 (10-94)	64014 (07-17)	64026 (12-10)	59390 (11-20)	

COMMERCIAL PROPERTY COVERAGE - LOCATION 0003 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54835, 59390	\$109.00
LOCATION 0003	\$5,562.00

LOCATION 0004 - BUILDING 0001

Location: 498 Selby Ave, Saint Paul, MN 55102-1727

Occupied As: The Gnome

Secured Interested Parties: See Attached Schedule

Rating Information

Territory: 621

Program: Restaurant

Protection Class: 02

Annual Receipts: \$3,550,000

Specific Rate - Pers Prop: 0.131

County: Ramsey

Construction: Masonry

Class Code: 0547

Specific Rate - Tenants Improvements & Betterments: 0.089

Class Rate - Bi & Extra Exp: 3.378

Owners Ins. Co.

Issued 08-13-2024

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 234606-08729990-24
08-46-MN-2309

INSURED PURPOSE DRIVEN RESTAURANTS LLC

Term 09-08-2024 to 09-08-2025

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
TENANTS IMPROVEMENTS & BETTERMENTS (BLANKET)			\$750,000		
Causes of Loss					
Basic Group I	N/A	\$2,500		0.194	\$1,455.00
Basic Group II	N/A	\$2,500		0.089	\$668.00
Special	N/A	\$2,500		0.024	\$180.00
Theft	N/A	\$2,500			Included
OPTIONAL COVERAGE					
Agreed Value Exp Date 09-08-2025					
Replacement Cost					
Property Plus Coverage Package		None	See 55198 (12-10)		\$407.00
Tier: Premier					
Equipment Breakdown		\$2,500	See Form 54843		\$70.00
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$2,500	\$160,000		Included
PERSONAL PROPERTY (BLANKET)			\$525,500		
Causes of Loss					
Basic Group I	N/A	\$2,500		0.171	\$899.00
Basic Group II	N/A	\$2,500		0.038	\$200.00
Special	N/A	\$2,500		0.050	\$263.00
Theft	N/A	\$2,500			Included
OPTIONAL COVERAGE					
Agreed Value Exp Date 09-08-2025					
Inflation Guard Factor Personal Property 1.034					
Replacement Cost					
Property Plus Coverage Package		None	See 55198 (12-10)		\$241.00
Tier: Premier					
Equipment Breakdown		\$2,500	See Form 54843		\$42.00
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$2,500	\$160,000		Included

Owners Ins. Co.

Issued 08-13-2024

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 234606-08729990-24
08-46-MN-2309

INSURED PURPOSE DRIVEN RESTAURANTS LLC

Term 09-08-2024 to 09-08-2025

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BI & EXTRA EXP 0 Hour Waiting Period Causes of Loss Special Theft OPTIONAL COVERAGE Equipment Breakdown SPOILAGE COVERAGE FOOD CONTAMINATION Food Contamination Additional Advertising Expense	N/A N/A	\$0 \$0	Actual Loss Sustained 12 Months See Form 54843 \$25,000 \$25,000	1.427	\$1,046.00 Included \$27.00 \$382.00 \$56.00 \$14.00

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)
64010 (12-10)	64352 (12-20)	54843 (07-19)	64004 (12-10)	64020 (12-10)
64013 (12-10)	54381 (04-15)	54399 (07-13)	CP0150 (10-94)	64014 (07-17)
64026 (12-10)	59390 (11-20)			

COMMERCIAL PROPERTY COVERAGE - LOCATION 0004 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54835, 59390	\$119.00
LOCATION 0004	\$6,069.00

LOCATION 0005 - BUILDING 0001

Location: 253 Kellogg Blvd W, Saint Paul, MN 55102-5510

Occupied As: Restaurant

Secured Interested Parties: See Attached Schedule

Rating Information

Territory: 621

Program: Restaurant

Protection Class: 02

Rated As Sprinklered

Specific Rate - Tenants Improvements & Betterments: 0.360

Class Rate - Bi & Extra Exp: 3.378

County: Ramsey

Construction: Frame

Class Code: 0323

Annual Receipts: \$3,700,000

Specific Rate - Pers Prop: 0.720

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
TENANTS IMPROVEMENTS & BETTERMENTS (BLANKET) Causes of Loss Basic Group I Basic Group II Special	N/A N/A N/A	\$2,500 \$2,500 \$2,500	\$3,000,000	0.194 0.089 0.024	\$5,820.00 \$2,670.00 \$720.00

Owners Ins. Co.

Issued 08-13-2024

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 234606-08729990-24
08-46-MN-2309

INSURED PURPOSE DRIVEN RESTAURANTS LLC

Term 09-08-2024 to 09-08-2025

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
Theft	N/A	\$2,500			Included
OPTIONAL COVERAGE					
Agreed Value Exp Date 09-08-2025					
Replacement Cost					
Property Plus Coverage Package		None	See 55198 (12-10)		\$1,629.00
Tier: Premier					
Equipment Breakdown		\$2,500	See Form 54843		\$282.00
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$2,500	\$160,000		Included
LEGAL LIABILITY-REAL			\$50,000		
Causes of Loss					
Basic Group I		\$0		0.008	\$5.00
Basic Group II		\$0		0.017	\$8.00
Special		\$0		0.005	\$3.00
Theft	N/A	\$0			Included
OPTIONAL COVERAGE					
Equipment Breakdown		\$0	See Form 54843		\$1.00
PERSONAL PROPERTY			\$1,051,000		
(BLANKET)					
Causes of Loss					
Basic Group I	N/A	\$2,500		0.171	\$1,797.00
Basic Group II	N/A	\$2,500		0.038	\$399.00
Special	N/A	\$2,500		0.050	\$526.00
Theft	N/A	\$2,500			Included
OPTIONAL COVERAGE					
Agreed Value Exp Date 09-08-2025					
Inflation Guard Factor Personal Property 1.034					
Replacement Cost					
Property Plus Coverage Package		None	See 55198 (12-10)		\$482.00
Tier: Premier					
Equipment Breakdown		\$2,500	See Form 54843		\$83.00
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$2,500	\$160,000		Included

Owners Ins. Co.

Issued 08-13-2024

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 234606-08729990-24
08-46-MN-2309

INSURED PURPOSE DRIVEN RESTAURANTS LLC

Term 09-08-2024 to 09-08-2025

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BI & EXTRA EXP 0 Hour Waiting Period			Actual Loss Sustained 12 Months		
Causes of Loss					
Special	N/A	\$0		1.910	\$1,425.00
Theft	N/A	\$0			Included
OPTIONAL COVERAGE					
Equipment Breakdown		\$0	See Form 54843		\$37.00
SPOILAGE COVERAGE		\$2,500	\$25,000		\$382.00
FOOD CONTAMINATION					
Food Contamination			\$25,000		\$56.00
Additional Advertising Expense			\$25,000		\$14.00

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)
64010 (12-10)	64352 (12-20)	54843 (07-19)	64004 (12-10)	64020 (12-10)
64007 (12-10)	64013 (12-10)	54381 (04-15)	54399 (07-13)	CP0150 (10-94)
64014 (07-17)	64026 (12-10)	59390 (11-20)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0005 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54835, 59390	\$327.00
LOCATION 0005	\$16,666.00

LOCATION 0006 - BUILDING 0001

Location: 200 University Ave E Fl 4Th, Saint Paul, MN 55101-2507

Occupied As: Hope Express

Secured Interested Parties: See Attached Schedule

Rating Information

Territory: 621

Program: Restaurant

Protection Class: 02

Rated As Sprinklered

Specific Rate - Tenants Improvements & Betterments: 0.016

Class Rate - Bi & Extra Exp: 3.070

County: Ramsey

Construction: Fire Resist

Class Code: 0543

Annual Receipts: \$390,000

Specific Rate - Pers Prop: 0.061

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
TENANTS IMPROVEMENTS & BETTERMENTS (BLANKET)			\$30,000		
Causes of Loss					
Basic Group I	N/A	\$2,500		0.170	\$51.00
Basic Group II	N/A	\$2,500		0.071	\$21.00
Special	N/A	\$2,500		0.019	\$6.00

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AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 234606-08729990-24
08-46-MN-2309

INSURED PURPOSE DRIVEN RESTAURANTS LLC

Term 09-08-2024 to 09-08-2025

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
Theft	N/A	\$2,500			Included
OPTIONAL COVERAGE					
Agreed Value Exp Date 09-08-2025					
Replacement Cost					
Property Plus Coverage Package		None	See 55198 (12-10)		\$14.00
Tier: Premier					
Equipment Breakdown		\$2,500	See Form 54843		\$2.00
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$2,500	\$160,000		Included
LEGAL LIABILITY-REAL			\$50,000		
Causes of Loss					
Basic Group I		\$0		0.003	\$2.00
Basic Group II		\$0		0.021	\$11.00
Special		\$0		0.007	\$4.00
Theft	N/A	\$0			Included
OPTIONAL COVERAGE					
Equipment Breakdown		\$0	See Form 54843		\$1.00
PERSONAL PROPERTY			\$21,020		
(BLANKET)					
Causes of Loss					
Basic Group I	N/A	\$2,500		0.150	\$32.00
Basic Group II	N/A	\$2,500		0.031	\$7.00
Special	N/A	\$2,500		0.040	\$8.00
Theft	N/A	\$2,500			Included
OPTIONAL COVERAGE					
Agreed Value Exp Date 09-08-2025					
Inflation Guard Factor Personal Property 1.034					
Replacement Cost					
Property Plus Coverage Package		None	See 55198 (12-10)		\$8.00
Tier: Premier					
Equipment Breakdown		\$2,500	See Form 54843		\$1.00
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$2,500	\$160,000		Included

Owners Ins. Co.

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AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 234606-08729990-24
08-46-MN-2309

INSURED PURPOSE DRIVEN RESTAURANTS LLC

Term 09-08-2024 to 09-08-2025

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BI & EXTRA EXP 0 Hour Waiting Period			Actual Loss Sustained 12 Months		
Causes of Loss					
Special	N/A	\$0		0.698	\$272.00
Theft	N/A	\$0			Included
OPTIONAL COVERAGE					
Equipment Breakdown		\$0	See Form 54843		\$7.00
SPOILAGE COVERAGE		\$2,500	\$25,000		\$382.00
FOOD CONTAMINATION					
Food Contamination			\$25,000		\$56.00
Additional Advertising Expense			\$25,000		\$14.00

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)	54956 (01-11)
64000 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64004 (12-10)
64020 (12-10)	64007 (12-10)	64013 (12-10)	54381 (04-15)	54399 (07-13)
CP0150 (10-94)	64014 (07-17)	64026 (12-10)	59390 (11-20)	

COMMERCIAL PROPERTY COVERAGE - LOCATION 0006 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54835, 59390	\$18.00
LOCATION 0006	\$917.00

LOCATION 0007 - BUILDING 0001

Location: 1012 Diffley Rd, Eagan, MN 55123-1778

Occupied As: Hope Eagan

Secured Interested Parties: See Attached Schedule

Rating Information

Territory: 190

Program: Restaurant

Protection Class: 03

Rated As Sprinklered

Specific Rate - Tenants Improvements & Betterments: 0.090

Class Rate - Bi & Extra Exp: 3.378

County: Dakota

Construction: Mas N-C

Class Code: 0547

Annual Receipts: \$2,675,000

Specific Rate - Pers Prop: 0.201

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
TENANTS IMPROVEMENTS & BETTERMENTS (BLANKET)			\$700,000		
Causes of Loss					
Basic Group I	N/A	\$2,500		0.194	\$1,358.00
Basic Group II	N/A	\$2,500		0.089	\$623.00
Special	N/A	\$2,500		0.024	\$168.00

Owners Ins. Co.

Issued 08-13-2024

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 234606-08729990-24
08-46-MN-2309

INSURED PURPOSE DRIVEN RESTAURANTS LLC

Term 09-08-2024 to 09-08-2025

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
Theft	N/A	\$2,500			Included
OPTIONAL COVERAGE					
Agreed Value Exp Date 09-08-2025					
Replacement Cost					
Property Plus Coverage Package		None	See 55198 (12-10)		\$380.00
Tier: Premier					
Equipment Breakdown		\$2,500	See Form 54843		\$66.00
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$2,500	\$160,000		Included
LEGAL LIABILITY-REAL			\$50,000		
Causes of Loss					
Basic Group I		\$0		0.014	\$7.00
Basic Group II		\$0		0.040	\$20.00
Special		\$0		0.008	\$4.00
Theft	N/A	\$0			Included
OPTIONAL COVERAGE					
Equipment Breakdown		\$0	See Form 54843		\$1.00
PERSONAL PROPERTY			\$525,500		
(BLANKET)					
Causes of Loss					
Basic Group I	N/A	\$2,500		0.171	\$899.00
Basic Group II	N/A	\$2,500		0.038	\$200.00
Special	N/A	\$2,500		0.050	\$263.00
Theft	N/A	\$2,500			Included
OPTIONAL COVERAGE					
Agreed Value Exp Date 09-08-2025					
Inflation Guard Factor Personal Property 1.034					
Replacement Cost					
Property Plus Coverage Package		None	See 55198 (12-10)		\$241.00
Tier: Premier					
Equipment Breakdown		\$2,500	See Form 54843		\$42.00
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$2,500	\$160,000		Included

Owners Ins. Co.

Issued 08-13-2024

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 234606-08729990-24
08-46-MN-2309

INSURED PURPOSE DRIVEN RESTAURANTS LLC

Term 09-08-2024 to 09-08-2025

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BI & EXTRA EXP 0 Hour Waiting Period			Actual Loss Sustained 12 Months		
Causes of Loss					
Special	N/A	\$0		1.118	\$730.00
Theft	N/A	\$0			Included
OPTIONAL COVERAGE					
Equipment Breakdown		\$0	See Form 54843		\$19.00
SPOILAGE COVERAGE		\$2,500	\$25,000		\$382.00
FOOD CONTAMINATION					
Food Contamination			\$25,000		\$56.00
Additional Advertising Expense			\$25,000		\$14.00

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)	54956 (01-11)
64000 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64004 (12-10)
64020 (12-10)	64007 (12-10)	64013 (12-10)	54381 (04-15)	54399 (07-13)
CP0150 (10-94)	64014 (07-17)	64026 (12-10)	59390 (11-20)	

COMMERCIAL PROPERTY COVERAGE - LOCATION 0007 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54835, 59390	\$55.00
LOCATION 0007	\$5,528.00

LOCATION 0008 - BUILDING 0001

Location: 1930 Donegal Dr Ste 100, Woodbury, MN 55125-4871

Occupied As: Hope Breakfast Bar

Secured Interested Parties: None

Rating Information

Territory: 820

Program: Restaurant

Protection Class: 03

Rated As Sprinklered

Specific Rate - Pers Prop: 0.116

County: Washington

Construction: Mas N-C

Class Code: 0547

Specific Rate - Tenants Improvements & Betterments: 0.080

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
TENANTS IMPROVEMENTS & BETTERMENTS (BLANKET)			\$750,000		
Causes of Loss					
Basic Group I	N/A	\$2,500		0.194	\$1,455.00
Basic Group II	N/A	\$2,500		0.089	\$668.00
Special	N/A	\$2,500		0.024	\$180.00
Theft	N/A	\$2,500			Included

Owners Ins. Co.

Issued 08-13-2024

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 234606-08729990-24
08-46-MN-2309

INSURED PURPOSE DRIVEN RESTAURANTS LLC

Term 09-08-2024 to 09-08-2025

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
OPTIONAL COVERAGE					
Agreed Value Exp Date 09-08-2025					
Replacement Cost					
Property Plus Coverage Package		None	See 55198 (12-10)		\$469.00
Tier: Premier					
Equipment Breakdown		\$2,500	See Form 54843		\$72.00
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$2,500	\$160,000		Included
LEGAL LIABILITY-REAL			\$50,000		
Causes of Loss					
Basic Group I		\$0		0.034	\$1.00
Basic Group II		\$0		0.170	\$2.00
Special		\$0		0.015	\$2.00
Theft	N/A	\$0			Included
OPTIONAL COVERAGE					
Equipment Breakdown		\$0	See Form 54843		\$1.00
PERSONAL PROPERTY			\$367,850		
(BLANKET)					
Causes of Loss					
Basic Group I	N/A	\$2,500		0.171	\$629.00
Basic Group II	N/A	\$2,500		0.038	\$140.00
Special	N/A	\$2,500		0.050	\$184.00
Theft	N/A	\$2,500			Included
OPTIONAL COVERAGE					
Agreed Value Exp Date 09-08-2025					
Inflation Guard Factor Personal Property 1.034					
Replacement Cost					
Property Plus Coverage Package		None	See 55198 (12-10)		\$194.00
Tier: Premier					
Equipment Breakdown		\$2,500	See Form 54843		\$30.00
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$2,500	\$160,000		Included
SPOILAGE COVERAGE		\$2,500	\$25,000		\$382.00
FOOD CONTAMINATION					
Food Contamination			\$25,000		\$56.00
Additional Advertising Expense			\$25,000		\$14.00

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)	54956 (01-11)
64000 (12-10)	64010 (12-10)	64352 (12-20)	54843 (07-19)	64004 (12-10)
64020 (12-10)	64007 (12-10)	64013 (12-10)	54381 (04-15)	54399 (07-13)
CP0150 (10-94)	59390 (11-20)			

Owners Ins. Co.

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AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 234606-08729990-24
08-46-MN-2309

INSURED PURPOSE DRIVEN RESTAURANTS LLC

Term 09-08-2024 to 09-08-2025

COMMERCIAL PROPERTY COVERAGE - LOCATION 0008 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54835, 59390	\$45.00
LOCATION 0008	\$4,524.00

LOCATION 0009 - BUILDING 0001**Location:** 7585 France Ave S, Edina, MN 55435-4704**Occupied As:** Hope Breakfast Bar**Secured Interested Parties:** None**Rating Information**

Territory: 270

County: Hennepin

Program: Restaurant

Construction: Mas N-C

Protection Class: 03

Class Code: 0702

Class Rate - Tenants Improvements & Betterments: 0.050

Class Rate - Pers Prop: 0.045

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
TENANTS IMPROVEMENTS & BETTERMENTS			\$750,000		
Causes of Loss					
Basic Group I	N/A	\$2,500		0.012	\$90.00
Basic Group II	N/A	\$2,500		0.098	\$735.00
Special	N/A	\$2,500		0.035	\$263.00
Theft	N/A	\$2,500			Included
OPTIONAL COVERAGE					
Agreed Value Exp Date 09-08-2025					
Replacement Cost					
Property Plus Coverage Package		None	See 55198 (12-10)		\$222.00
Tier: Premier					
Equipment Breakdown		\$2,500	See Form 54843		\$34.00
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$2,500	\$160,000		Included
PERSONAL PROPERTY			\$367,850		
Causes of Loss					
Basic Group I	N/A	\$2,500		0.011	\$40.00
Basic Group II	N/A	\$2,500		0.009	\$33.00
Special	N/A	\$2,500		0.063	\$232.00
Theft	N/A	\$2,500			Included
OPTIONAL COVERAGE					

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

Company POLICY NUMBER 234606-08729990-24
Bill 08-46-MN-2309

INSURED PURPOSE DRIVEN RESTAURANTS LLC

Term 09-08-2024 to 09-08-2025

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
Agreed Value Exp Date 09-08-2025					
Inflation Guard Factor Personal Property 1.034					
Replacement Cost					
Property Plus Coverage Package		None	See 55198 (12-10)		\$62.00
Tier: Premier					
Equipment Breakdown		\$2,500	See Form 54843		\$10.00
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$2,500	\$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)
64010 (12-10) 64352 (12-20) 54843 (07-19) 64004 (12-10) 64020 (12-10)
64013 (12-10) CP0150 (10-94) 59390 (11-20)

COMMERCIAL PROPERTY COVERAGE - LOCATION 0009 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54835, 59390	\$34.00
LOCATION 0009	\$1,755.00

LOCATION 0010 - BUILDING 0001

Location: 350 N 5Th St, Minneapolis, MN 55401-7588

Occupied As: Salt & Flour Llc

Secured Interested Parties: See Attached Schedule

Rating Information

Territory: 272

County: Hennepin

Program: Restaurant

Construction: Fire Resist

Protection Class: 02

Class Code: 0567

Class Rate - Tenants Improvements & Betterments: 0.166

Class Rate - Pers Prop: 0.178

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
TENANTS IMPROVEMENTS & BETTERMENTS			\$750,000		
Causes of Loss					
Basic Group I	N/A	\$2,500		0.020	\$150.00
Basic Group II	N/A	\$2,500		0.032	\$240.00
Special	N/A	\$2,500		0.013	\$98.00
Theft	N/A	\$2,500			Included
OPTIONAL COVERAGE					
Equipment Breakdown			Excluded		

Owners Ins. Co.

Issued 08-13-2024

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 234606-08729990-24
08-46-MN-2309

INSURED PURPOSE DRIVEN RESTAURANTS LLC

Term 09-08-2024 to 09-08-2025

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
PERSONAL PROPERTY			\$367,850		
Causes of Loss					
Basic Group I	N/A	\$2,500		0.019	\$70.00
Basic Group II	N/A	\$2,500		0.002	\$7.00
Special	N/A	\$2,500		0.028	\$103.00
Theft	N/A	\$2,500			Included
OPTIONAL COVERAGE					
Inflation Guard Factor Personal Property 1.034					
Equipment Breakdown			Excluded		

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)
64010 (12-10) 64352 (12-20) 64013 (12-10) 59390 (11-20)

COMMERCIAL PROPERTY COVERAGE - LOCATION 0010 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54835, 59390	\$13.00
LOCATION 0010	\$681.00

LOCATION 0011 - BUILDING 0001**Location:** 360 N 5Th St Ste 175, Minneapolis, MN 55401-7589**Occupied As:** Hope North Loop Gree**Secured Interested Parties:** See Attached Schedule**Rating Information**

Territory: 272

County: Hennepin

Program: Restaurant

Construction: Fire Resist

Protection Class: 02

Class Code: 0567

Class Rate - Tenants Improvements & Betterments: 0.166

Class Rate - Pers Prop: 0.178

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
TENANTS IMPROVEMENTS & BETTERMENTS			\$1,200,000		
Causes of Loss					
Basic Group I	N/A	\$2,500		0.017	\$204.00
Basic Group II	N/A	\$2,500		0.029	\$348.00
Special	N/A	\$2,500		0.012	\$144.00
Theft	N/A	\$2,500			Included
OPTIONAL COVERAGE					
Equipment Breakdown			Excluded		

Owners Ins. Co.

Issued 08-13-2024

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 234606-08729990-24
08-46-MN-2309

INSURED PURPOSE DRIVEN RESTAURANTS LLC

Term 09-08-2024 to 09-08-2025

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
PERSONAL PROPERTY			\$550,000		
Causes of Loss					
Basic Group I	N/A	\$2,500		0.018	\$99.00
Basic Group II	N/A	\$2,500		0.002	\$11.00
Special	N/A	\$2,500		0.009	\$50.00
Theft					Excluded
OPTIONAL COVERAGE					
Inflation Guard Factor Personal Property 1.034					
Equipment Breakdown			Excluded		

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)
64010 (12-10) 64352 (12-20) 64013 (12-10) 59390 (11-20)

COMMERCIAL PROPERTY COVERAGE - LOCATION 0011 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 54835, 59390	\$17.00
LOCATION 0011	\$873.00

Secured Interested Parties and/or Additional Interested Parties

Applies to Loc/Bldg(s):

0001/001, 0002/001, 0003/001, 0004/001, 0005/001, 0006/001, 0007/001

DRAKE BANK ISAOA

60 Plato Blvd E Ste 100

Saint Paul, MN 55107-1828

Interest: Loss Payable

Applies to Loc/Bldg(s):

0002/001

DRAKE BANK ISAOA

60 Plato Blvd E Ste 100

Saint Paul, MN 55107

Interest: Mortgagee

Applies to Loc/Bldg(s):

0010/001, 0011/001

SUNRISE BANK

2300 Como Ave

St Paul, MN 55108

Interest: Mortgagee

Owners Ins. Co.

Issued 08-13-2024

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 234606-08729990-24
08-46-MN-2309

INSURED PURPOSE DRIVEN RESTAURANTS LLC

Term 09-08-2024 to 09-08-2025

55040 (11-87)

COMMERCIAL GENERAL LIABILITY COVERAGE

COVERAGE	LIMITS OF INSURANCE
General Aggregate (Other Than Products-Completed Operations)	\$2,000,000
Products-Completed Operations Aggregate	\$2,000,000
Personal And Advertising Injury	\$2,000,000
Each Occurrence	\$2,000,000
Employee Benefits Liability - Aggregate	\$2,000,000
Employee Benefits Liability - Each Employee	\$2,000,000
COMMERCIAL GENERAL LIABILITY PLUS ENDORSEMENT	
Damage to Premises Rented to You (Fire, Lightning, Explosion, Smoke or Water Damage)	\$300,000 Any One Premises
Medical Payments	\$10,000 Any One Person
Hired Auto & Non-Owned Auto	\$2,000,000 Each Occurrence
Expanded Coverage Details See Form:	
Extended Watercraft	
Personal Injury Extension	
Broadened Supplementary Payments	
Broadened Knowledge Of Occurrence	
Additional Products-Completed Operations Aggregate	
Blanket Additional Insured - Lessor of Leased Equipment	
Blanket Additional Insured - Managers or Lessors of Premises	
Newly Formed or Acquired Organizations Extension	
Blanket Waiver of Subrogation	

Twice the "General Aggregate Limit", shown above, is provided at no additional charge for each 12 month period in accordance with form 55885.

AUDIT TYPE: Annual Audit

Forms that apply to this coverage:

59350 (01-15)	55405 (07-08)	55146 (06-04)	CG2106 (05-14)	CG2109 (06-15)
55091 (05-17)	55122 (05-17)	IL0021 (07-02)	59325 (12-19)	CG0001 (04-13)
IL0245 (01-95)	CG2605 (02-07)	IL0017 (11-85)	55513 (05-17)	55029 (05-17)
CG2196 (03-05)	CG2132 (05-09)	CG2147 (12-07)	55885 (05-17)	CG2407 (01-96)
55373 (05-17)	CG2037 (04-13)	CG2010 (04-13)	59390 (11-20)	

Owners Ins. Co.

Issued 08-13-2024

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 234606-08729990-24
08-46-MN-2309

INSURED PURPOSE DRIVEN RESTAURANTS LLC

Term 09-08-2024 to 09-08-2025

LOCATION 0002 - BUILDING 0001**Location:** 1 Leech St, Saint Paul, MN 55102-2317**Territory:** 005**County:** Ramsey

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Commercial General Liability Plus Endorsement Included At 7.5% Of The Premises Operation Premium	00501	Prem/Op	Prem/Op Prem Included	Included	Included
Employee Benefits Liability Terrorism Excluded	00506	Professional	Employees 270	1.478	\$399.00
Restaurants - With Sale Of Alcoholic Beverages That Are Less Than 30% Of Annual Receipts Of The Restaurant - With Table Service	16910	Prem/Op Prod/Comp Op	Gross Sales \$3,200,000 \$3,200,000	Each 1000 .655 .047	\$2,096.00 \$150.00
Stores-No Food Or Drink Noc (For-Profit)	18437	Prem/Op Prod/Comp Op	Gross Sales \$5,000 \$5,000	Each 1000 .174 .311	\$1.00 \$2.00
Additional Interests	49950				
55373 Blnkt Add'L Ins-O/L/C		Prod/Comp Op	Flat Charge		\$500.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0002 SUMMARY

	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	\$28.00
LOCATION 0002	\$3,176.00

LOCATION 0003 - BUILDING 0001**Location:** 5377 W 16Th St, St Louis Park, MN 55416-1736**Territory:** 009**County:** Hennepin

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Restaurants - With Sale Of Alcoholic Beverages That Are Less Than 30% Of Annual Receipts Of The Restaurant - With Table Service	16910	Prem/Op Prod/Comp Op	Gross Sales \$2,675,000 \$2,675,000	Each 1000 .655 .047	\$1,752.00 \$126.00
Stores-No Food Or Drink Noc (For-Profit)	18437	Prem/Op Prod/Comp Op	Gross Sales \$900 \$900	Each 1000 .174 .311	\$1.00 \$1.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0003 SUMMARY

	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	\$19.00
LOCATION 0003	\$1,899.00

Owners Ins. Co.

Issued 08-13-2024

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 234606-08729990-24
08-46-MN-2309

INSURED PURPOSE DRIVEN RESTAURANTS LLC

Term 09-08-2024 to 09-08-2025

LOCATION 0004 - BUILDING 0001**Location:** 498 Selby Ave, Saint Paul, MN 55102-1727**Territory:** 005**County:** Ramsey

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Restaurants - With Sale Of Alcoholic Beverages That Are 30% Or More Of But Less Than 75% Of The Total Annual Receipts Of The Restaurant - Without Dance Floor	16916	Prem/Op	Gross Sales \$3,550,000	Each 1000 .613	\$2,176.00
		Prod/Comp Op	\$3,550,000	.053	\$188.00
Stores-No Food Or Drink Noc (For-Profit)	18437	Prem/Op	Gross Sales \$1,200	Each 1000 .174	\$1.00
		Prod/Comp Op	\$1,200	.311	\$1.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0004 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
LOCATION 0004	\$24.00
	\$2,390.00

LOCATION 0005 - BUILDING 0001**Location:** 253 Kellogg Blvd W, Saint Paul, MN 55102-5510**Territory:** 005**County:** Ramsey

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Restaurants - With Sale Of Alcoholic Beverages That Are 30% Or More Of But Less Than 75% Of The Total Annual Receipts Of The Restaurant - Without Dance Floor	16916	Prem/Op	Gross Sales \$3,700,000	Each 1000 .613	\$2,268.00
		Prod/Comp Op	\$3,700,000	.053	\$196.00
Stores-No Food Or Drink Noc (For-Profit)	18437	Prem/Op	Gross Sales \$500	Each 1000 .174	\$1.00
		Prod/Comp Op	\$500	.311	\$1.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0005 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
LOCATION 0005	\$24.00
	\$2,490.00

LOCATION 0006 - BUILDING 0001**Location:** 200 University Ave E Fl 4Th, Saint Paul, MN 55101-2507**Territory:** 005**County:** Ramsey

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Restaurants - With No Sale Of Alcoholic Beverages - Without Seating	16902	Prem/Op	Gross Sales \$390,000	Each 1000 .589	\$230.00
		Prod/Comp Op	\$390,000	.101	\$39.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0006 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
LOCATION 0006	\$3.00
	\$272.00

Owners Ins. Co.

Issued 08-13-2024

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 234606-08729990-24
08-46-MN-2309

INSURED PURPOSE DRIVEN RESTAURANTS LLC

Term 09-08-2024 to 09-08-2025

LOCATION 0007 - BUILDING 0001**Location:** 1012 Diffley Rd, Eagan, MN 55123-1778**Territory:** 006**County:** Dakota

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Restaurants - With Sale Of Alcoholic Beverages That Are Less Than 30% Of Annual Receipts Of The Restaurant - With Table Service	16910	Prem/Op	Gross Sales \$2,675,000	Each 1000 .637	\$1,704.00
		Prod/Comp Op	\$2,675,000	.047	\$126.00
Stores-No Food Or Drink Noc (For-Profit)	18437	Prem/Op	Gross Sales \$900	Each 1000 .319	\$1.00
		Prod/Comp Op	\$900	.311	\$1.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0007 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
LOCATION 0007	\$18.00
	\$1,850.00

LOCATION 0008 - BUILDING 0001**Location:** 1930 Donegal Dr Ste 100, Woodbury, MN 55125-4871**Territory:** 006**County:** Washington

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Restaurants - With Sale Of Alcoholic Beverages That Are Less Than 30% Of Annual Receipts Of The Restaurant - With Table Service	16910	Prem/Op	Gross Sales \$2,750,000	Each 1000 .637	\$1,752.00
		Prod/Comp Op	\$2,750,000	.047	\$129.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0008 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
LOCATION 0008	\$19.00
	\$1,900.00

LOCATION 0009 - BUILDING 0001**Location:** 7585 France Ave S, Edina, MN 55435-4704**Territory:** 004**County:** Hennepin

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Restaurants - With Sale Of Alcoholic Beverages That Are Less Than 30% Of Annual Receipts Of The Restaurant - With Table Service	16910	Prem/Op	Gross Sales \$2,700,000	Each 1000 .655	\$1,769.00
		Prod/Comp Op	\$2,700,000	.047	\$127.00
Stores-No Food Or Drink Noc (For-Profit)	18437	Prem/Op	Gross Sales If Any	Each 1000 .174	Included
		Prod/Comp Op	If Any	1.323	Included

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0009 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
LOCATION 0009	\$19.00
	\$1,915.00

Owners Ins. Co.

Issued 08-13-2024

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 234606-08729990-24
08-46-MN-2309

INSURED PURPOSE DRIVEN RESTAURANTS LLC

Term 09-08-2024 to 09-08-2025

LOCATION 0010 - BUILDING 0001**Location:** 350 N 5Th St, Minneapolis, MN 55401-7588**Territory:** 004**County:** Hennepin

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Restaurants - With Sale Of Alcoholic Beverages That Are Less Than 30% Of Annual Receipts Of The Restaurant - With Table Service	16910	Prem/Op Prod/Comp Op	Gross Sales \$3,000,000 \$3,000,000	Each 1000 .655 .047	\$1,965.00 \$141.00
Additional Interests	49950				
Cg2037 04-13 Add'L Ins - O/L/C					
1. Bit Ng III Investors		Prod/Comp Op	Flat Charge		\$30.00
Cg2010 04-13 Add'L Ins-Excl Prod					
1. Bit Ng III Investors		Prem/Op	Flat Charge		\$20.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0010 SUMMARY

	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	\$21.00
LOCATION 0010	\$2,177.00

LOCATION 0011 - BUILDING 0001**Location:** 360 N 5Th St Ste 175, Minneapolis, MN 55401-7589**Territory:** 004**County:** Hennepin

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Restaurants - With Sale Of Alcoholic Beverages That Are Less Than 30% Of Annual Receipts Of The Restaurant - With Table Service	16910	Prem/Op Prod/Comp Op	Gross Sales \$3,500,000 \$3,500,000	Each 1000 .655 .047	\$2,293.00 \$165.00
Stores-No Food Or Drink Noc (For-Profit)	18437				
		Prem/Op Prod/Comp Op	Gross Sales \$150,000 \$150,000	Each 1000 .174 1.323	\$26.00 \$198.00

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0011 SUMMARY

	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	\$27.00
LOCATION 0011	\$2,709.00

55409 (07-07)

LIQUOR LIABILITY COVERAGE

COVERAGE	LIMITS OF INSURANCE
Liquor Liability Aggregate	\$2,000,000
Liquor Liability Each Common Cause	\$1,000,000

AUDIT TYPE: Annual Audit

Owners Ins. Co.

Issued 08-13-2024

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

Company POLICY NUMBER 234606-08729990-24
Bill 08-46-MN-2309

INSURED PURPOSE DRIVEN RESTAURANTS LLC

Term 09-08-2024 to 09-08-2025

Forms that apply to this coverage:

59350 (01-15) 55405 (07-08) IL0021 (07-02) 59325 (12-19) CG0033 (12-07)
55397 (12-20) IL0017 (11-85) 55491 (12-10) CG2907 (12-10) 59390 (11-20)

LOCATION 0002 - BUILDING 0001**Location:** 1 Leech St, Saint Paul, MN 55102-2317**Territory:** 005**County:** Ramsey

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Liquor Liability - Restaurants	58161	Liquor Liab	Gross Sales \$500,000	Each 1000 3.454	\$1,727.00

LIQUOR LIABILITY COVERAGE - LOCATION 0002 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
	\$17.00
LOCATION 0002	\$1,744.00

LOCATION 0003 - BUILDING 0001**Location:** 5377 W 16Th St, St Louis Park, MN 55416-1736**Territory:** 009**County:** Hennepin

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Liquor Liability - Restaurants	58161	Liquor Liab	Gross Sales \$275,000	Each 1000 2.970	\$817.00

LIQUOR LIABILITY COVERAGE - LOCATION 0003 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
	\$8.00
LOCATION 0003	\$825.00

LOCATION 0004 - BUILDING 0001**Location:** 498 Selby Ave, Saint Paul, MN 55102-1727**Territory:** 005**County:** Ramsey

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Liquor Liability - Restaurants	58161	Liquor Liab	Gross Sales \$1,300,000	Each 1000 4.320	\$5,616.00

LIQUOR LIABILITY COVERAGE - LOCATION 0004 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
	\$56.00
LOCATION 0004	\$5,672.00

Owners Ins. Co.

Issued 08-13-2024

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 234606-08729990-24
08-46-MN-2309

INSURED PURPOSE DRIVEN RESTAURANTS LLC

Term 09-08-2024 to 09-08-2025

LOCATION 0005 - BUILDING 0001**Location:** 253 Kellogg Blvd W, Saint Paul, MN 55102-5510**Territory:** 005**County:** Ramsey

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Liquor Liability - Restaurants	58161	Liquor Liab	Gross Sales \$1,100,000	Each 1000 3.799	\$4,179.00

LIQUOR LIABILITY COVERAGE - LOCATION 0005 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
LOCATION 0005	\$42.00
	\$4,221.00

LOCATION 0007 - BUILDING 0001**Location:** 1012 Diffley Rd, Eagan, MN 55123-1778**Territory:** 006**County:** Dakota

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Liquor Liability - Restaurants	58161	Liquor Liab	Gross Sales \$275,000	Each 1000 2.374	\$653.00

LIQUOR LIABILITY COVERAGE - LOCATION 0007 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
LOCATION 0007	\$7.00
	\$660.00

LOCATION 0008 - BUILDING 0001**Location:** 1930 Donegal Dr Ste 100, Woodbury, MN 55125-4871**Territory:** 006**County:** Washington

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Liquor Liability - Restaurants	58161	Liquor Liab	Gross Sales \$250,000	Each 1000 2.292	\$573.00

LIQUOR LIABILITY COVERAGE - LOCATION 0008 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
LOCATION 0008	\$6.00
	\$579.00

Owners Ins. Co.

Issued 08-13-2024

AGENCY TWIN CITY GROUP
06-0883-00

MKT TERR 016

Company
BillPOLICY NUMBER 234606-08729990-24
08-46-MN-2309

INSURED PURPOSE DRIVEN RESTAURANTS LLC

Term 09-08-2024 to 09-08-2025

LOCATION 0009 - BUILDING 0001**Location:** 7585 France Ave S, Edina, MN 55435-4704**Territory:** 004**County:** Hennepin

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Liquor Liability - Restaurants	58161	Liquor Liab	Gross Sales \$300,000	Each 1000 3.073	\$922.00

LIQUOR LIABILITY COVERAGE - LOCATION 0009 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
LOCATION 0009	\$9.00
	\$931.00

LOCATION 0010 - BUILDING 0001**Location:** 350 N 5Th St, Minneapolis, MN 55401-7588**Territory:** 004**County:** Hennepin

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Liquor Liability - Restaurants	58161	Liquor Liab	Gross Sales \$300,000	Each 1000 2.970	\$891.00

LIQUOR LIABILITY COVERAGE - LOCATION 0010 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
LOCATION 0010	\$9.00
	\$900.00

LOCATION 0011 - BUILDING 0001**Location:** 360 N 5Th St Ste 175, Minneapolis, MN 55401-7589**Territory:** 004**County:** Hennepin

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Liquor Liability - Restaurants	58161	Liquor Liab	Gross Sales \$700,000	Each 1000 3.557	\$2,490.00

LIQUOR LIABILITY COVERAGE - LOCATION 0011 SUMMARY

TERRORISM - CERTIFIED ACTS SEE FORM: 59350, 55405, 59390	PREMIUM
LOCATION 0011	\$25.00
	\$2,515.00

Owners Ins. Co.

Issued08-13-2024

AGENCYTWIN CITY GROUP
06-0883-00MKT TERR 016

CompanyPOLICY NUMBER234606-08729990-24
Bill08-46-MN-2309

INSURED PURPOSE DRIVEN RESTAURANTS LLC

Term09-08-2024to09-08-2025

55056 (07-87)

SUPPLEMENTAL DECLARATIONS

BUSINESS PERSONAL PROPERTY IS BLANKETED AT LOCATIONS 1-1, 2-1,
3-1, 4-1, 5-1, 6-1 & 7-1 AND 8:1
BUILDING COVERAGE AND TENANTS IMPROVEMENTS AND BETTERMENTS
ARE BLANKETED AT LOCATIONS 1-1, 2-1, 3-1, 4-1, 5-1, 6-1 & 7-1 AND 8:1

FORM CG2407 PRODUCTS/COMPLETED OPERATIONS HAZARD REDEFINED
DESCRIPTION OF PREMIES AND OPERATIONS:
RESTAURANTS
1 LEECH ST SAINT PAUL MN 55102

498 SELBY AVE SAINT PAUL 55102
5377 W 16TH ST ST LOUIS PARK MN 55416
253 KELLOGG BLVD SAINT PAUL MN 55102
200 UNIVERSITY AVE E FL 4TH SAINT PAUL MN 55101
1012 DIFFLEY RD EAGAN MN 55123

NAMED INSURED SCHEDULE

PURPOSE DRIVEN RESTAURANTS LLC
HOPE BREAKFAST BAR WOODBURY
DBA HOPE BREAKFAST BAR

BING ENTERPRISES LLC
DBA: THE GNOME
BING CONCEPTS LLC
DBA: HOPE BREAKFAST BAR
HOPE WEST END LLC
DBA: HOPE BREAKFAST BAR
APOSTLE SUPPER CLUB LLC
DBA: APOSTLE SUPPER CLUB
HOPE FIRE HOUSE LLC
HOPE ENGINE COMPANY LLC
GNOME GUARDIAN OF GOOD LLC
DBA: HOPE EXPRESS
HOPE BREAKFAST BAR WOODBURY
DBA: HOPE BREAKFAST BAR
HOPE WOODBURY LLC
DBA HOPE BREAKFAST BAR
HOPE EDINA, LLC
DBA HOPE BREAKFAST BAR EDINA
HOPE NORTH LOOP GREEN LLC
SALT & FLOUR LLC
PURPOSE DRIVEN RESTAURANTS LLC
PURPOSE RESTAURANTS PAYROLL INC

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
00002	\$ 25,000
Description Of Property: EDIBLE	
Deductible: \$2,500	
Refrigeration Maintenance Agreement:	
Selling Price: X	
Causes Of Loss	
Breakdown Or Contamination: X	
Power Outage: X	
Premises Number	Limit Of Insurance
00003	\$ 25,000
Description Of Property: EDIBLE	
Deductible: \$2,500	
Refrigeration Maintenance Agreement:	
Selling Price: X	
Causes Of Loss	
Breakdown Or Contamination: X	
Power Outage: X	

Premises Number	Limit Of Insurance
00004	\$ 25,000
Description Of Property: EDIBLE Deductible: \$2,500 Refrigeration Maintenance Agreement: Selling Price: X	
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
00005	\$ 25,000
Description Of Property: EDIBLE	
Deductible: \$2,500	
Refrigeration Maintenance Agreement:	
Selling Price: X	
Causes Of Loss	
Breakdown Or Contamination: X	
Power Outage: X	
Premises Number	Limit Of Insurance
00006	\$ 25,000
Description Of Property: EDIBLE	
Deductible: \$2,500	
Refrigeration Maintenance Agreement:	
Selling Price: X	
Causes Of Loss	
Breakdown Or Contamination: X	
Power Outage: X	

Premises Number	Limit Of Insurance
00007	\$ 25,000
Description Of Property: EDIBLE Deductible: \$2,500 Refrigeration Maintenance Agreement: Selling Price: X	
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
00008	\$ 25,000
Description Of Property: EDIBLE	
Deductible: \$2,500	
Refrigeration Maintenance Agreement:	
Selling Price: X	
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.

COMMERCIAL GENERAL LIABILITY
CG 20 37 04 13

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED - OWNERS, LESSEES OR CONTRACTORS - COMPLETED OPERATIONS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE

Name Of Additional Insured Person(s) Or Organization(s)	Location And Description Of Completed Operations
BIT NG III INVESTORS, LLC	
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury" or "property damage" caused, in whole or in part, by "your work" at the location designated and described in the Schedule of this endorsement performed for that additional insured and included in the "products-completed operations hazard".

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and
2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not

be broader than that which you are required by the contract or agreement to provide for such additional insured.

B. With respect to the insurance afforded to these additional insureds, the following is added to **Section III – Limits Of Insurance**:

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
 2. Available under the applicable Limits of Insurance shown in the Declarations;
- whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

POLICY NUMBER:

**COMMERCIAL GENERAL LIABILITY
CG 24 07 01 96****THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

PRODUCTS/COMPLETED OPERATIONS HAZARD REDEFINED

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE

Description of Premises and Operations:

SEE FORM 55056

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

With respect to "bodily injury" or "property damage" arising out of "your products" manufactured, sold, handled or distributed:

1. On, from or in connection with the use of any premises described in the Schedule, or
2. In connection with the conduct of any operation described in the Schedule, when conducted by you or on your behalf,

Paragraph a. of the definition of "Products - completed operations hazard" in the DEFINITIONS Section is replaced by the following:

"Products - completed operations hazard"

- a. Includes all "bodily injury" and "property damage" that arises out of "your products" if the "bodily injury" or "property damage" occurs after you have relinquished possession of those products.

COMMERCIAL GENERAL LIABILITY
CG 20 10 04 13

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED - OWNERS, LESSEES OR CONTRACTORS - SCHEDULED PERSON OR ORGANIZATION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Name Of Additional Insured Person(s) Or Organization(s)	Location(s) Of Covered Operations
BIT NG III INVESTORS, LLC	
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

- A. Section II - Who Is An Insured** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by:
1. Your acts or omissions; or
 2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and
2. If coverage provided to the additional insured is required by a contract or agreement, the

insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

- B.** With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to "bodily injury" or "property damage" occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of "your work" out of which the injury or damage arises has been put to its

intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

- C.** With respect to the insurance afforded to these additional insureds, the following is added to

Section III - Limits Of Insurance:

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
2. Available under the applicable Limits of Insurance shown in the Declarations; whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

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.

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.

55405 (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 GENERAL LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY 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 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 "bodily injury", "property damage", "personal injury" or "advertising injury" caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". All "bodily injury", "property damage", "personal injury" or "advertising injury" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to such

injury or damage. 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.