

Report Claims Immediately by Calling* 1-800-238-6225

Speak directly with a claim professional 24 hours a day, 365 days a year

*Unless Your Policy Requires Written Notice or Reporting

BUILDING PAC

OFFICE



A Custom Insurance Policy Prepared for:

VEE ESS REAL ESTATE LLC 7959 LANSDALE ROAD BALTIMORE MD 21224

Presented by: HBW INSURANCE GROUP INC



RENEWAL CERTIFICATE

COMMON POLICY DECLARATIONS

POLICY NO.: 680-5K616081-22-42

ISSUE DATE: 12/03/2021 BUILDING PAC BUSINESS: OFFICE

INSURING COMPANY:

TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA

1. NAMED INSURED AND MAILING ADDRESS:

VEE ESS REAL ESTATE LLC 7959 LANSDALE ROAD BALTIMORE MD 21224

2. POLICY PERIOD: From 01/28/2022 to 01/28/2023 12:01 A.M. Standard Time at your mailing address.

3. LOCATIONS:

PREM. **ADDRESS** (same as Mailing Address unless specified otherwise) BLDG. **OCCUPANCY**

NO. NO.

001 001 7677 CANTON CENTER DR OFFICE

> BALTIMORE MD 21224

4. COVERAGE PARTS AND SUPPLEMENTS FORMING PART OF THIS POLICY AND INSURING **COMPANIES**

COVERAGE PARTS AND SUPPLEMENTS

INSURING COMPANY

Businessowners Coverage Part ACJ

5. The COMPLETE POLICY consists of this declarations and all other declarations, and the forms and endorse ments for which symbol numbers are attached on a separate listing.

6. SUPPLEMENTAL POLICIES: Each of the following is a separate policy containing its complete provisions.

POLICY POLICY NUMBER **INSURING COMPANY**

DIRECT BILL

7. PREMIUM SUMMARY:

Provisional Premium \$ 6,259.00

\$ Due at Inception \$ Due at Each

NAME AND ADDRESS OF AGENT OR BROKER COUNTERSIGNED BY:

HBW INSURANCE GROUP INC PW697

2 E ROLLING CROSSROADS STE 151

Authorized Representative MD 21228 CATONSVILLE

DATE: 12/03/2021 IL T0 25 08 01 (Page 1 of 01)

Office: BALTIMORE, MD DOWN



BUSINESSOWNERS COVERAGE PART DECLARATIONS

BUILDING PAC POLICY NO.: 680-5K616081-22-42

ISSUE DATE: 12/03/2021

INSURING COMPANY:

TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA

POLICY PERIOD:

From 01-28-22 to 01-28-23 12:01 A.M. Standard Time at your mailing address

FORM OF BUSINESS: LIMITED LIAB CORP

COVERAGES AND LIMITS OF INSURANCE: Insurance applies only to an item for which a "limit" or the word "included" is shown.

COMMERCIAL GENERAL LIABILITY COVERAGE

OCCURRENCE FORM	LIMITS	OF INSURANCE
General Aggregate (except Products-Completed Operations Limit)	\$	2,000,000
Products-completed Operations Aggregate Limit	\$	2,000,000
Personal and Advertising Injury Limit	\$	1,000,000
Each Occurrence Limit	\$	1,000,000
Damage to Premises Rented to You	\$	300,000
Medical Payments Limit (any one person)	\$	5,000

BUSINESSOWNERS PROPERTY COVERAGE

DEDUCTIBLE AMOUNT: Businessowners Property Coverage: \$ 500 per occurrence.

Building Glass: \$ 500 per occurrence.

BUSINESS INCOME/EXTRA EXPENSE LIMIT: Actual loss for 12 consecutive months

Period of Restoration-Time Period: Immediately

ADDITIONAL COVERAGE:

Other additional coverages apply and may be changed by an endorsement. Please read the policy.

SPECIAL PROVISIONS:

COMMERCIAL GENERAL LIABILITY COVERAGE IS SUBJECT TO A GENERAL AGGREGATE LIMIT

MP T0 01 02 05 (Page 1 of 2)

BUSINESSOWNERS PROPERTY COVERAGE

PREMISES LOCATION NO.: 001 BUILDING NO.: 001

LIMIT OF INFLATION

COVERAGE INSURANCE VALUATION COINSURANCE GUARD BUILDING \$ 1,854,844 RC* N/A 0.0%

*Replacement Cost

Other coverage extensions apply and may be changed by an endorsement. Please read the policy.

EFFECTIVE DATE: 01/28/2022

ISSUE DATE: 12/03/2021

LISTING OF FORMS, ENDORSEMENTS AND SCHEDULE NUMBERS

THIS LISTING SHOWS THE NUMBER OF FORMS, SCHEDULES AND ENDORSEMENTS BY LINE OF BUSINESS

*	IL	T0	25	80	01	RENEWAL CERTIFICATE
*	MP	T0	01	02	05	BUSINESSOWNERS COVERAGE PART DECLARATIONS
*	IL	Т8	01	01	01	FORMS ENDORSEMENTS AND SCHEDULE NUMBERS
	IL	т3	15	09	07	COMMON POLICY CONDITIONS
BUSI	NESS	OWN	IERS	5		
	MP	T1	30	02	05	TABLE OF CONTENTS - BUSINESSOWNERS COVERAGE PART -
						DELUXE PLAN
	MP	T1	02	02	05	BUSINESSOWNERS PROPERTY COVERAGE SPECIAL FORM
*	MP	Т3	06	02	07	SEWER OR DRAIN BACK UP EXTENSION
	MP	Т3	25	01	21	FEDERAL TERRORISM RISK INSURANCE ACT DISCLOSURE
	MP	Т3	50	11	06	EQUIPMENT BREAKDOWN - SERVICE INTERRUPTION LIMITATION
	MP	Т3	56	02	8 0	AMENDATORY PROVISIONS - GREEN BUILDING AND BUSINESS
						PERSONAL PROP COV ENHANCEMENTS
*	MP	Т3	23	80	06	FUNGUS, ROT, BACTERIA AND OTHER CAUSES OF LOSS CHANGES
	MP	Т9	70	03	06	POWER PAC ENDORSEMENT
COMMERCIAL GENERAL LIABILITY						
	CG	T0	34	02	19	TABLE OF CONTENTS - COMMERCIAL GENERAL LIABILITY
						COVERAGE FORM CG T1 00 02 19
	CG	T1	00	02	19	COMMERCIAL GENERAL LIABILITY COVERAGE FORM
	CG	D2	37	02	19	EXCLUSION - REAL ESTATE DEVELOPMENT ACTIVITIES -
						COMPLETED OPERATIONS
*	CG	D3	25	01	04	ADDITIONAL INSURED - MORTGAGEE, ASSIGNEE, SUCCESSOR OR
	a a	ъ.	00	10	0.77	RECEIVER
			03			AMEND - NON CUMULATION OF EACH OCC
			42		_	XTEND ENDORSEMENT FOR SMALL BUSINESSES
*			25			HIRED AUTO AND NON-OWNED AUTO LIABILITY
			43			FUNGI OR BACTERIA EXCLUSION
			21			AMEND CONTRAL LIAB EXCL - EXC TO NAMED INS
	CG	D6	18	10	11	EXCLUSION - VIOLATION OF CONSUMER FINANCIAL PROTECTION
						LAWS
			42		_	EXCLUSION - DISCRIMINATION
			73			MARYLAND CHANGES - PREMIUM AUDIT CONDITION
	CG	02	01	12	17	MARYLAND CHANGES

MULTIPLE SUBLINE ENDORSEMENTS

CG T3 33 11 03 LIMITATION WHEN TWO OR MORE POLICIES APPLY

IL T8 01 01 01 PAGE: 1 OF 2

^{*} TEXT IN THIS FORM HAS CHANGED, OR THE FORM WAS NOT ON POLICY BEFORE.

EFFECTIVE DATE: 01/28/2022 **ISSUE DATE:** 12/03/2021

INTERLINE ENDORSEMENTS

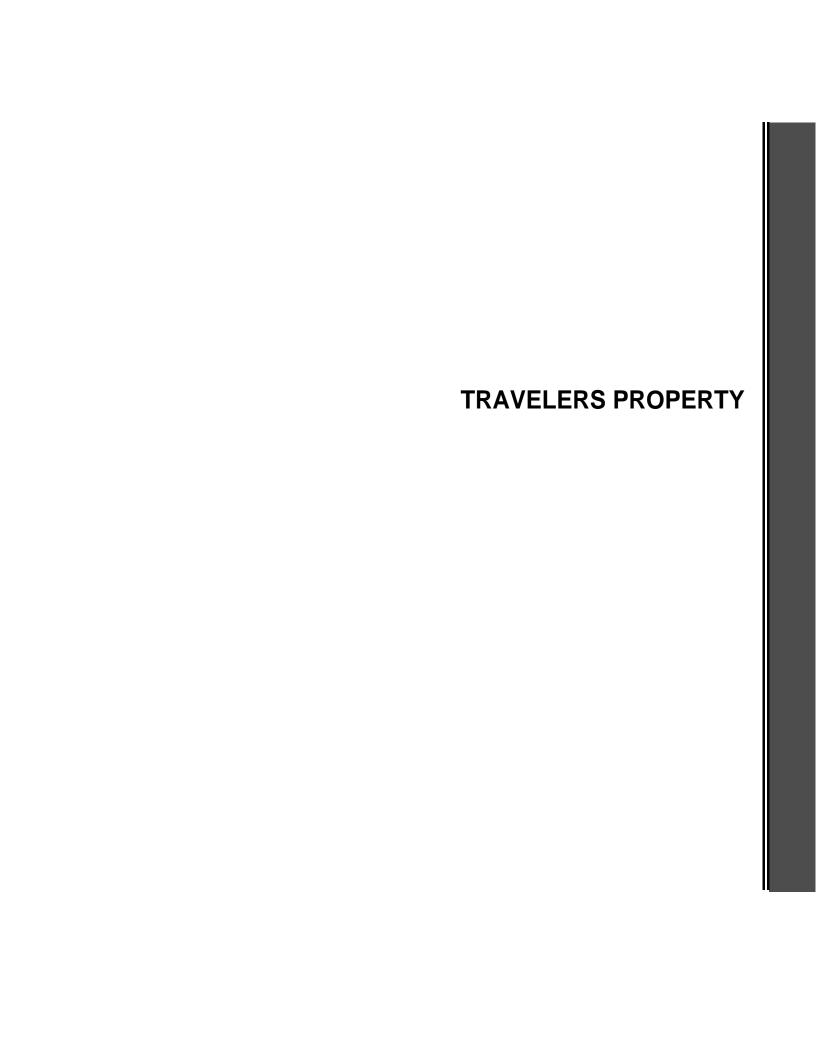
*	IL F1 41 09 19 IL T4 14 01 21 IL T4 40 10 20	ADDITIONAL BENEFITS- MARYLAND CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM PROTECTION OF PROPERTY
	IL T3 82 05 13	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
	IL 00 21 09 08	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (BROAD FORM)
	IL 02 07 12 17	MARYLAND CHANGES
	IL F1 23 01 16	AMNDT OF POLICY CONDS-PROHIBITED COV-UNLICENSED INS US
		TRADE OR ECON SANCTIONS-MD

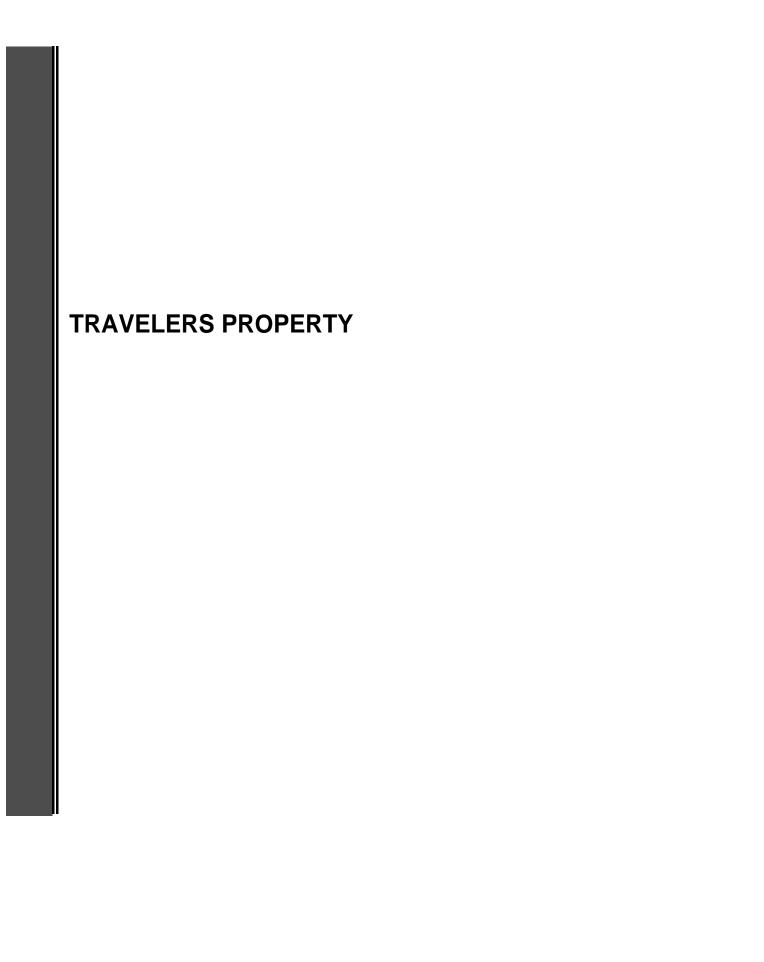
POLICY HOLDER NOTICES

*	PN MP 59 04 19	IMPORTANT NOTICE - PRODUCT AVAILABILITY					
*	PN T4 54 01 08	IMPORTANT NOTICE REGARDING INDEPENDENT AGENT AND					
BROKER COMPENSATION							
*	PN T5 73 02 09	USE OF CLAIMS HISTORY IN UND - MARYLAND					
	PN MP 38 01 11	IMPORTANT NOTICE - JURISDICTIONAL INSPECTIONS					

IL T8 01 01 01 PAGE: 2 OF 2

^{*} TEXT IN THIS FORM HAS CHANGED, OR THE FORM WAS NOT ON POLICY BEFORE.







MORTGAGEES: POLICY NO.: 680-5K616081-22-42

ISSUE DATE: 12/03/2021

PREMISES LOCATION NUMBER

001

BUILDING NUMBER MORTGAGE HOLDER
NAME AND MAILING ADDRESS

001

M&T BANK PO BOX 1358 BUFFALO

NY 14240

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SEWER OR DRAIN BACK UP EXTENSION

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS PROPERTY COVERAGE SPECIAL FORM

SCHEDULE

Limit of Insurance \$ 25000

The following is added to Paragraph A. 7. Coverage Extensions:

Water or Sewage Back Up and Sump Overflow

- (1) When the Declarations show that you have coverage for Building or Business Personal Property, you may extend that insurance to apply to direct physical loss of or damage to Covered Property at the described premises caused by or resulting from water or sewage that backs up or overflows from a sewer, drain or sump.
- (2) When the Declarations show that you have coverage for Business Income and Extra Expense,
- you may also extend that insurance to apply to the actual loss of Business Income you sustain and reasonable and necessary Extra Expense you incur caused by or resulting from water or sewage that backs up or overflows from a sewer, drain or sump.
- (3) Paragraph **B.1.g.**(3) does not apply to this Coverage Extension.
- (4) The most we will pay under this Coverage Extension in any one occurrence at each described premises is the Limit of Insurance shown in the Schedule above.

POLICY NUMBER: 680-5K616081-22-42

BUSINESSOWNERS
ISSUE DATE: 12/03/2021

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FUNGUS, WET ROT, DRY ROT AND OTHER CAUSES OF LOSS CHANGES

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS PROPERTY COVERAGE PART

Α.	S	CH	IED	U	LE

- **B.** The EXCLUSIONS contained in Section **B.** of the BUSINESSOWNERS PROPERTY COVERAGE FORM are amended as follows:
 - **1.** The following exclusion is added to **B.1.**:

"Fungus", Wet Rot or Dry Rot

a. We will not pay for loss or damage, or any increase in the amount of loss or damage, caused directly or indirectly by or resulting from the presence, growth, proliferation, spread or any activity of "fungus", wet rot or dry rot.

But if "fungus", wet rot or dry rot results in a "specified cause of loss", we will pay for the loss or damage caused by that "specified cause of loss".

This exclusion does not apply:

- (1) When "fungus", wet rot or dry rot results from fire or lightning; or
- (2) To the extent that coverage is provided in the Additional Coverage Limited "Fungus", Wet Rot or Dry Rot in Section C.1. below of this endorsement with respect to loss or damage by a cause of loss other than fire or lightning.
- **2.** The exclusions contained in **B.2.** are amended as follows:
 - **a.** Under exclusion **B.2.d.(2),** reference to fungus, wet rot or dry rot, mold is deleted.
 - **b.** Exclusion **B.2.f.** is deleted and replaced by the following:

We will not pay for loss or damage caused by or resulting from continuous or repeated seepage or leakage of water, or the presence or condensation of humidity, moisture or vapor that occurs over a period of 14 days or more.

- C. The Additional Coverages contained in Section A.6. of the BUSINESSOWNERS PROPERTY COVERAGE FORM are amended as follows:
 - **1.** The following Additional Coverage is added:

Additional Coverage – Limited "Fungus", Wet Rot or Dry Rot

- a. The coverage described in b. and c. below only applies when the "fungus", wet rot or dry rot is the result of a "specified cause of loss", other than fire or lightning, that occurs during the policy period and only if all reasonable means have been used to save and preserve the property from further damage at the time of and after that occurrence.
- **b.** Limited "Fungus", Wet Rot or Dry Rot Direct Damage
 - (1) We will pay for direct physical loss or damage to Covered Property caused by "fungus", wet rot or dry rot, including:
 - (a) The cost of removal of the "fungus", wet rot or dry rot;
 - (b) The cost to tear out and replace any part of the building or other property as needed to gain access to the "fungus", wet rot or dry rot; and
 - (c) The cost of testing performed after removal, repair, replacement or restoration of the damaged property is completed, provided there is a reason to believe that

MP T3 23 08 06 Page 1 of 3

"fungus", wet rot or dry rot are present.

- (2) The coverage described in **b.(1)** above is limited to \$15,000, or the limit of insurance shown in the Schedule of this endorsement for Limited "Fungus", Wet Rot or Dry Rot Coverage - Direct Damage. Regardless of the number of claims, this limit is the most we will pay for the total of all loss or damage under this coverage arising out of all occurrences of "specified causes of loss" (other than fire or lightning) which take place in a 12 month period (starting with the beginning of the present annual policy period). With respect to a particular occurrence of loss which results in "fungus", wet rot or dry rot, we will not pay more than a total of this annual limit even if the "fungus", wet rot or dry rot continues to be present or active, or recurs, in a later policy period.
- (3) The coverage provided under this Limited "Fungus", Wet Rot or Dry Rot Coverage Direct Damage does not increase the applicable Limit of Insurance on any Covered Property. If a particular occurrence results in loss or damage by "fungus", wet rot or dry rot, and other loss or damage, we will not pay more for the total of all loss or damage than the applicable Limit of Insurance on the Covered Property.
- (4) If there is covered loss or damage to Covered Property that is not caused by "fungus", wet rot or dry rot, loss payment will not be limited by the terms of this Limited "Fungus", Wet Rot or Dry Rot Coverage Direct Damage, except to the extent that "fungus", wet rot or dry rot causes an increase in the loss. Any such increase in the loss will be subject to the terms of this Limited "Fungus", Wet Rot or Dry Rot Coverage Direct Damage.
- **c.** Limited "Fungus", Wet Rot or Dry Rot Coverage – Business Income and Extra Expense

The following Limited "Fungus", Wet Rot or Dry Rot Coverage provisions for Business Income and Extra Expense apply only if Business Income and/or Extra Ex-

pense coverage applies to the described premises and only if the suspension of "operations" satisfies all of the terms of the applicable Business Income and/or Extra Expense coverage:

- (1) If the loss which results in the "fungus", wet rot or dry rot does not in itself necessitate a suspension of "operations", but such suspension of "operations" is necessary due to loss or damage to property at the described premises caused by "fungus", wet rot or dry rot, then our payment for Business Income and/or Extra Expense is limited to the amount of loss and/or expense sustained in a period of not more than 30 days. The days need not be consecutive.
- (2) If a covered suspension of "operations" is caused by loss or damage at the described premises by other than "fungus", wet rot or dry rot, but remediation of "fungus", wet rot or dry rot prolongs the "period of restoration", we will pay for loss and/or expense sustained during the delay, regardless of when such a delay occurs during the "period of restoration", but such coverage is limited to 30 days. The days need not be consecutive.

The coverage provided under this Limited "Fungus", Wet Rot or Dry Rot Coverage – Business Income and Extra Expense is included in, and not in addition to any limit or description of coverage for Business Income shown on the Businessowners Coverage Part Declarations or under the Extra Expense Additional Coverage.

- d. The terms of this Limited Coverage do not increase or reduce the coverage under the Water Damage, Other Liquids, Powder or Molten Damage Additional Coverage Extension or the coverage provided for collapse of buildings or structures under the Collapse of Buildings exclusion.
- **D.** The DEFINITIONS contained in Section **G.** are amended as follows:
 - **1.** The definition of "Specified Causes of Loss" is deleted and replaced by the following:

"Specified Causes of Loss" means the following: Fire; lightning; explosion; windstorm or hail; smoke; aircraft or vehicles; riot or civil

Page 2 of 3 MP T3 23 08 06

commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse as defined below; volcanic action; falling objects as limited below; weight of snow, ice or sleet; and water damage as defined below; all only as otherwise insured against in this Coverage Form.

- a. Sinkhole collapse means the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite. This cause of loss does not include:
 - (1) The cost of filling sinkholes; or
 - **(2)** Sinking or collapse of land into manmade underground cavities.
- **b.** Falling objects does not include loss or damage to:
 - (1) Personal property in the open; or
 - (2) The "interior of a building or structure", or property inside a building or structure, unless the roof or an outside wall of the building or structure is first damaged by a falling object.
- c. Water damage means accidental discharge or leakage of water or steam as the direct result of the breaking apart or cracking of any part of a system or appliance (other than a sump system including its related equipment and parts) containing water or steam.

When the Causes of Loss – Earthquake endorsement, Causes of Loss – Earthquake Sprinkler Leakage endorsement or Causes of Loss – Broad Form Flood endorsement is included in this policy, "specified causes of loss" also includes such cause of loss, but

- only to the extent such cause of loss is insured against under this Coverage Form.
- **2.** The following definition is added:

"Fungus" means any type or form of fungus, including but not limited to mold or mildew, and any mycotoxins, spores, scents or byproducts produced or released by fungi.

E. Ordinance or Law Coverage Change

Under:

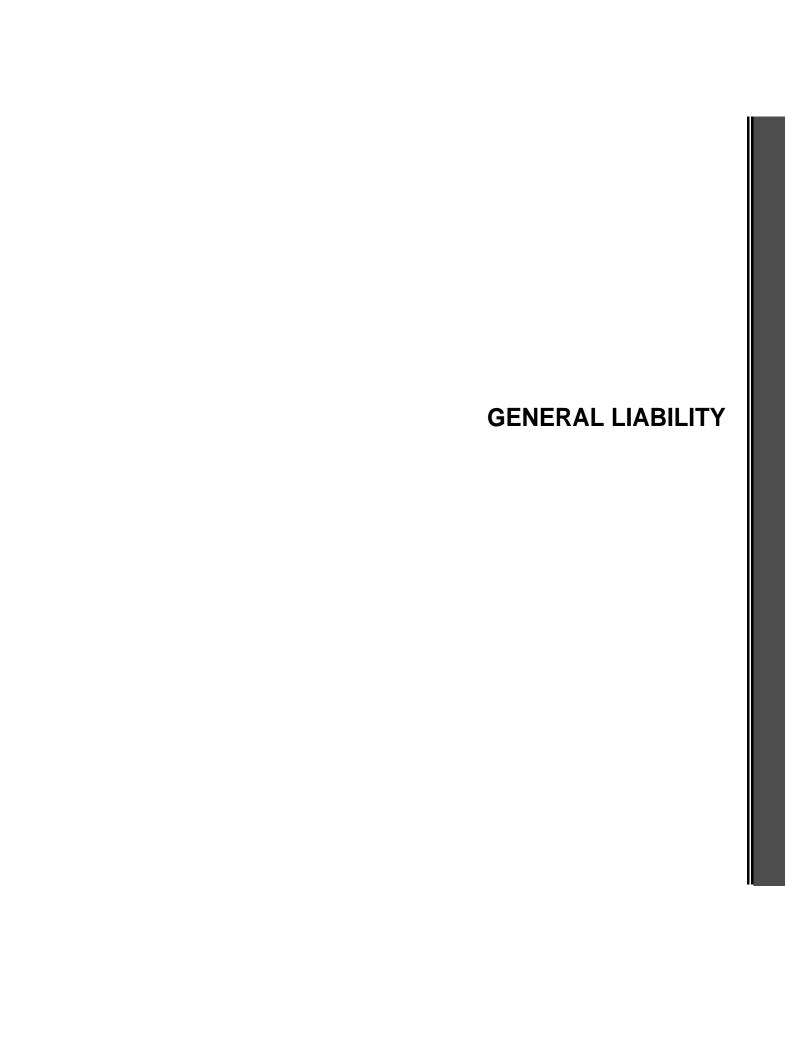
- The ordinance or law coverage in Section A.6.i. Increased Cost of Construction of the Businessowners Property Coverage Form;
- Ordinance or Law Coverage endorsement MP T1 35; and
- Any other Ordinance or Law coverage or Ordinance or Law – Increased "Period of Restoration" coverage provided under this Coverage Part;

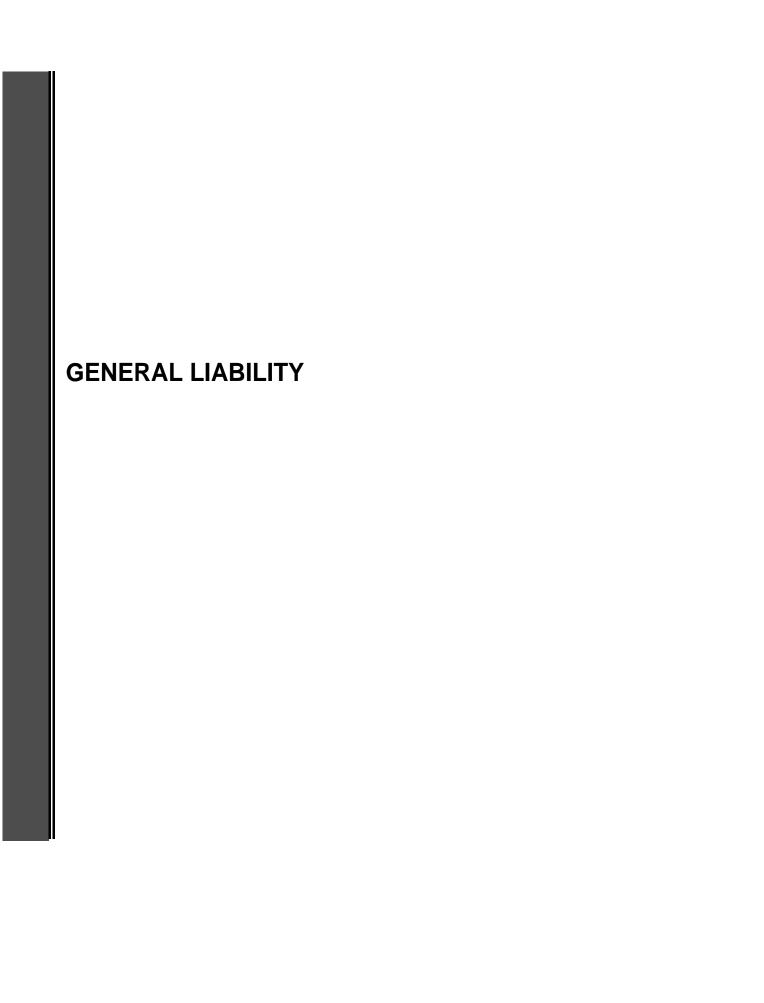
the following exclusion is added:

This coverage does not apply to:

- a. Loss caused by or resulting from the enforcement of any ordinance or law which requires the demolition, repair, replacement, reconstruction, remodeling or remediation of property due to the presence, growth, proliferation, spread or any activity of "fungus", wet rot or dry rot; or
- **b.** Costs associated with the enforcement of any ordinance or law which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "fungus", wet rot or dry rot.

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COMMERCIAL GENERAL LIABILITY

POLICY NUMBER: 680-5K616081-22-42 ISSUE DATE: 12/03/2021

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – MORTGAGEE, ASSIGNEE, SUCCESSOR OR RECEIVER

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

NAME OF PERSON OR ORGANIZATION:

M&T BANK

PO BOX 1358 BUFFALO

NY 14240

DESIGNATION OF PREMISES:

7677 CANTON CENTER DR

BALTIMORE MD 21224

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

- 1. WHO IS AN INSURED (Section II) is amended to include as an insured the person(s) or organization(s) shown in the Schedule but only with respect to their liability as mortgagee, assignee, successor or receiver and arising out of the ownership, maintenance, or use of the premises by you and shown in the Schedule.
- **2.** This insurance does not apply to structural alterations, new construction and demolition operations performed by or for that person or organization.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

HIRED AUTO AND NONOWNED AUTO LIABILITY

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

SCHEDULE

Insurance is provided only with respect to those coverages for which a specific premium charge is shown:

COVERAGE

ADDITIONAL PREMIUM

Hired Auto Liability \$ INCLUDED Nonowned Auto Liability \$ INCLUDED

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

PROVISIONS

A. COVERAGE

If a premium charge is shown in the SCHEDULE above, the insurance provided under Section I -Coverage A - Bodily Injury And Property Damage Liability applies to "bodily injury" and "property damage" arising out of the maintenance or use of a "hired auto" or "nonowned auto". Maintenance or use of a "nonowned auto" includes test driving in connection with an "auto business".

B. EXCLUSIONS

With respect to the insurance provided by this endorsement:

- 1. The exclusions, under Section I Coverage A - Bodily Injury And Property Damage Liability, other than exclusions a., b., d., e., f. and i. and the Nuclear Energy Liability Exclusion (Broad Form) are deleted and replaced by the following:
 - **a.** "Bodily injury" to:
 - (1) Any fellow "employee" of the insured arising out of and in the course of:
 - (a) Employment by the insured; or
 - (b) Performing duties related to the conduct of the insured's business.
 - **b.** "Property damage" to:
 - (1) Property owned or being transported by, or rented or loaned to the insured;
 - (2) Property in the care, custody or control of the insured.

C. WHO IS AN INSURED

Section II - Who Is An Insured is replaced by the following:

Each of the following is an insured under this insurance to the extent set forth below:

- **1.** You:
- 2. Anyone else including any partner or "executive officer" of yours while using with your permission a "hired auto" or a "nonowned auto" except:
 - a. The owner or lessee (of whom you are a sublessee) of a "hired auto" or the owner or lessee of a "nonowned auto" or any agent or "employee" of any such owner or lessee:
 - **b.** Your "employee" if the covered "auto" is owned by that "employee" or a member of his or her household;
 - **c.** Your "employee" if the covered "auto" is leased, hired or rented by him or her or a member of his or her household under a lease or rental agreement for a period of 180 days or more;
 - **d.** Any partner or "executive officer" with respect to any "auto" owned by such partner or officer or a member of his or her household;
 - e. Any partner or "executive officer" with respect to any "auto" leased or rented to such partner or officer or a member of his or her household under a lease or rental agreement for a period of 180 days or more:

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- **f.** Any person while employed in or otherwise engaged in duties in connection with an "auto business", other than an "auto business" you operate;
- g. Anyone other than your "employees", partners, a lessee or borrower or any of their "employees", while moving property to or from a "hired auto" or a "nonowned auto": or
- **3.** Any other person or organization, but only with respect to their liability because of acts or omissions of an insured under **1.** or **2.** above.

D. AMENDED DEFINITIONS

The Definition of "insured contract" of **Section V – Definitions** is amended by the addition of the following exceptions to paragraph **f.**:

Paragraph **f.** does not include that part of any contract or agreement:

- (4) That pertains to the loan, lease or rental of an "auto" to you or any of your "employees", if the "auto" is loaned, leased or rented with a driver; or
- (5) That holds a person or organization engaged in the business of transporting property by "auto" for hire harmless for your use of a covered "auto" over a route or territory that person or organization is authorized to serve by public authority.

E. ADDITIONAL DEFINITIONS

Section V – Definitions is amended by the addition of the following definitions:

- "Auto Business" means the business or occupation of selling, repairing, servicing, storing or parking "autos".
- **2.** "Hired auto" means any "auto" you lease, hire, rent or borrow. This does not include:
 - **a.** Any "auto" you lease, hire or rent under a lease or rental agreement for a period of 180 days or more, or
 - **b.** Any "auto" you lease, hire, rent or borrow from any of your "employees", partners, stockholders, or members of their households.
- 3. "Nonowned auto" means any "autos" you do not own, lease, hire, rent or borrow that are being used in the course and scope of your business at the time of an "occurrence". This includes "autos" owned by your "employees" or partners or members of their households but only while being used in the course and scope of your business at the time of an "occurrence".

If you are a sole proprietor, "nonowned auto" means any "autos" you do not own, lease, hire, rent or borrow that are being used in the course and scope of your business or personal affairs at the time of an "occurrence".

THIS ENDORSEMENT CHANGES THE POLICY, PLEASE READ IT CAREFULLY.

PROTECTION OF PROPERTY

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART DELUXE PROPERTY COVERAGE PART

The insurance provided under this Coverage Part for direct physical loss of or damage to Covered Property at the described premises is extended to include the following Additional Coverage:

Protection of Property

We will pay the necessary and reasonable expenses actually incurred by you to temporarily safeguard Covered Property at the described premises against the threat of imminent covered direct physical loss or damage by a "specified cause of loss", subject to the following:

- 1. This Additional Coverage only applies to expenses incurred within 72 hours before the time the imminent "specified cause of loss" is reasonably likely to begin to cause direct physical loss or damage to the Covered Property.
- **2.** This Additional Coverage does not apply to any expenses:
 - (a) To which any Preservation of Property coverage in this Coverage Part may apply; or
 - **(b)** For maintenance that reasonably should have been performed in the absence of any threat of imminent covered direct physical loss or damage by a "specified cause of loss".
- 3. The most we will pay under this Additional Coverage for all expenses arising out of all threats of imminent direct physical loss or damage by a "specified cause of loss" occurring during each separate 12-month period of this policy beginning with the effective date of this policy is:

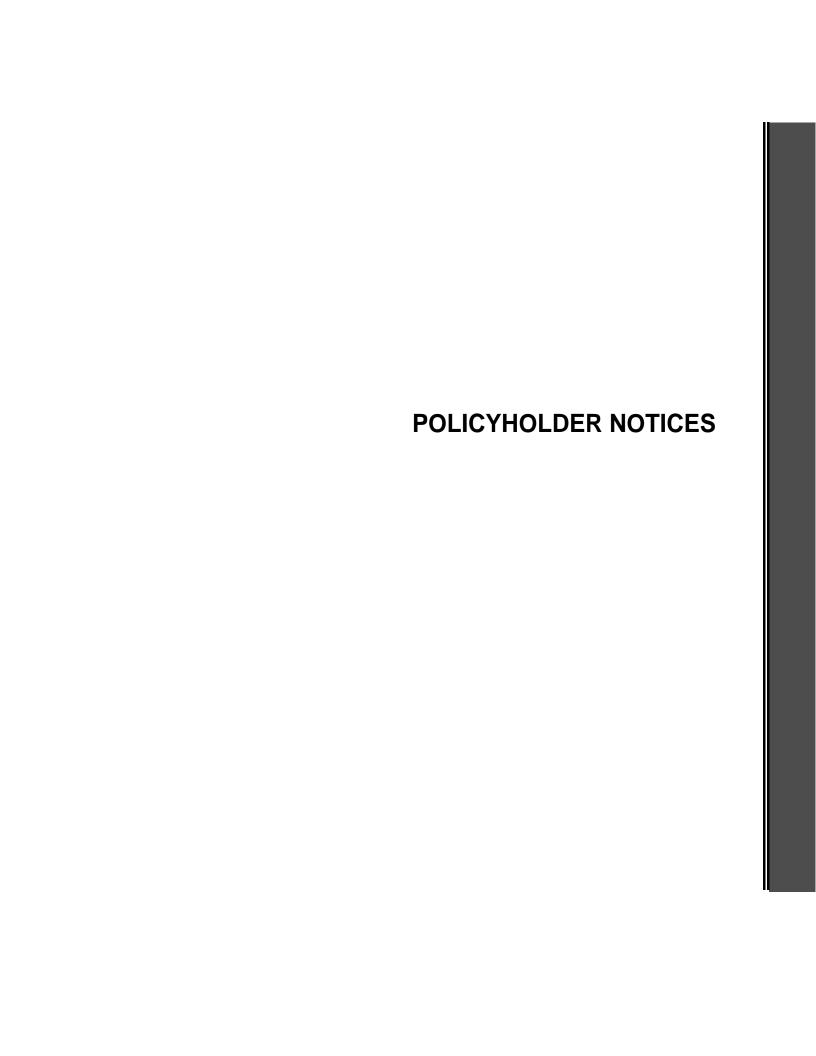
- (a) \$5,000 at each of the described premises; and
- (b) \$10,000 for all described premises.

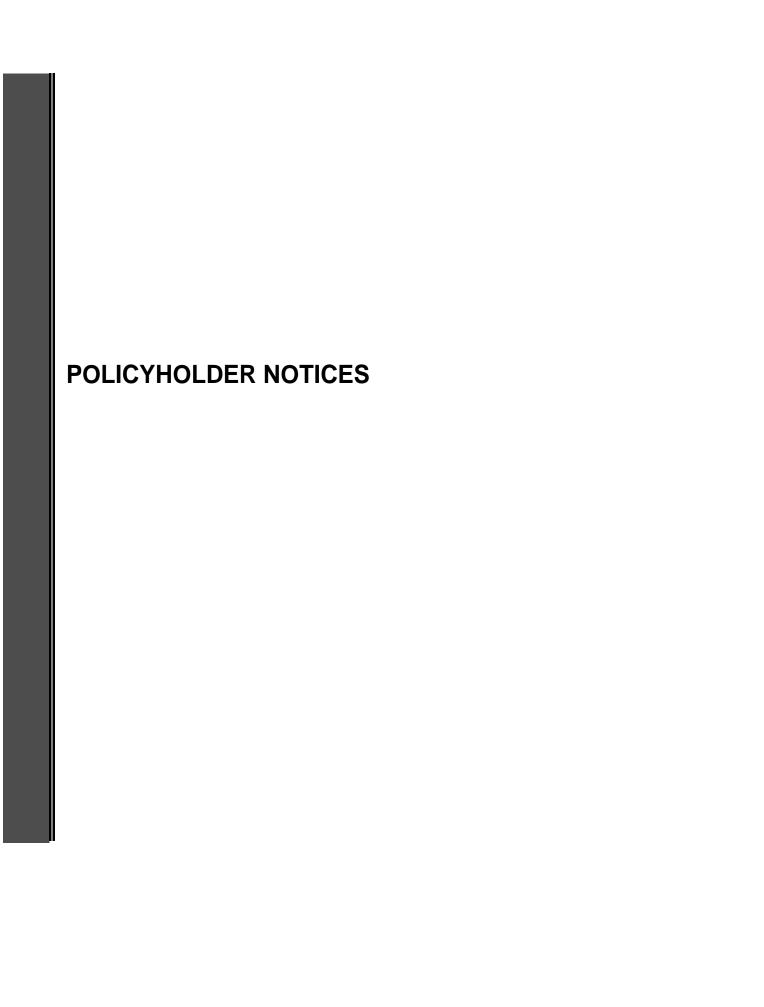
This is additional insurance.

If the "specified cause of loss" from which the property is being safeguarded is subject to an aggregate limit of insurance (meaning the limit of insurance is the most we will pay for all loss or damage arising out of all occurrences of such "specified cause of loss" in any one annual period of this policy), the Limit of Insurance that applies to this Additional Coverage is not included in, and does not reduce, the aggregate Limit of Insurance that applies to such "specified cause of loss".

4. This Additional Coverage is subject to the deductible that applies to loss or damage to the Covered Property by the "specified cause of loss" from which the property is being safeguarded.

In the event the "specified cause of loss" from which the property is being safeguarded actually causes covered direct physical loss or damage to the Covered Property, the total of the deductible amounts applied under this Additional Coverage and under the coverage provided for such loss or damage to the Covered Property will not exceed the deductible that applies to the covered loss or damage to the Covered Property by the "specified cause of loss".





IMPORTANT NOTICE - PRODUCT AVAILABILITY

PLEASE READ THIS NOTICE CAREFULLY.

You may be eligible for a policy in a newer product from one of our other Travelers companies. We determine the price for a policy differently for the newer product. For example, there are a number of additional variables used to determine the price, including those that are based on specific property perils. The newer product might cost you less or more than what you pay now. It may also have different product features from your current policy. You may continue with your current policy, or you may request a policy in the newer product. Travelers is here to help-so contact your Travelers independent agent to discuss whether a different Travelers insurance policy is right for you.

IMPORTANT NOTICE – INDEPENDENT AGENT AND BROKER COMPENSATION

NO COVERAGE IS PROVIDED BY THIS NOTICE. THIS NOTICE DOES NOT AMEND ANY PROVISION OF YOUR POLICY. YOU SHOULD REVIEW YOUR ENTIRE POLICY CAREFULLY FOR COMPLETE INFORMATION ON THE COVERAGES PROVIDED AND TO DETERMINE YOUR RIGHTS AND DUTIES UNDER YOUR POLICY. PLEASE CONTACT YOUR AGENT OR BROKER IF YOU HAVE ANY QUESTIONS ABOUT THIS NOTICE OR ITS CONTENTS. IF THERE IS ANY CONFLICT BETWEEN YOUR POLICY AND THIS NOTICE, THE PROVISIONS OF YOUR POLICY PREVAIL.

For information about how Travelers compensates independent agents and brokers, please visit www.travelers.com, call our toll-free telephone number 1-866-904-8348, or request a written copy from Marketing at One Tower Square, 2GSA, Hartford, CT 06183.

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IMPORTANT NOTICE – USE OF CLAIMS HISTORY IN UNDERWRITING – MARYLAND

NO COVERAGE IS PROVIDED BY THIS NOTICE. THIS NOTICE DOES NOT AMEND ANY PROVISION OF YOUR POLICY. YOU SHOULD REVIEW YOUR ENTIRE POLICY CAREFULLY FOR COMPLETE INFORMATION ON THE COVERAGES PROVIDED AND TO DETERMINE YOUR RIGHTS AND DUTIES UNDER YOUR POLICY. PLEASE CONTACT YOUR AGENT OR BROKER IF YOU HAVE ANY QUESTIONS ABOUT THIS NOTICE OR ITS CONTENTS. IF THERE IS ANY CONFLICT BETWEEN YOUR POLICY AND THIS NOTICE, THE PROVISIONS OF YOUR POLICY PREVAIL.

We are notifying you that claims history is considered for purposes of cancelling or refusing to renew your coverage.

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IMPORTANT INFORMATION FOR MASTER PAC POLICYHOLDERS

Dear Policyholder:

Enclosed is your Travelers Master Pac Renewal Certificate. An asterisk on the Listing of Forms, Endorsements and Schedule Numbers, IL T8 01, indicates forms that are included with this year's renewal. Any forms previously attached to your policy that are not shown on that listing no longer apply.

Please put the Certificate and the attached forms with your policy as soon as possible. If you have misplaced your policy, please contact your agent for a copy.