

Western National Mutual Insurance Company
4700 West 77th Street
Edina, MN 55435
www.wnins.com
A Mutual Company



WN IL 49 07 10

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

POLICY CHANGES

Policy Change Number 001		
POLICY NUMBER CPP 1379535 00 GROUP NUMBER 0001250975	POLICY CHANGES EFFECTIVE 09/19/2025	COMPANY Western National Mutual Insurance Company
NAMED INSURED UNDEFINED 119 1ST AVENUE NW #370 EPHRATA WA 98823		AUTHORIZED REPRESENTATIVE 08522 360-629-2103 WAFD INSURANCE GROUP INC PO BOX 457 STANWOOD, WA 98292-0457
COVERAGE PARTS AFFECTED		
CHANGES		
DELETE TOTAL LIQUOR LIABILITY EXCLUSION PER FORM WNGL36		

Authorized Representative Signature

<input checked="" type="checkbox"/> NO CHANGES	<input type="checkbox"/> TO BE ADJUSTED AT AUDIT	ADDITIONAL PREMIUM	RETURN PREMIUM	NEW ANNUAL PREMIUM
		\$	\$	\$1,302.00

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COMMERCIAL GENERAL LIABILITY COVERAGE PART

Group # 0001250975
Policy # CPP 1379535 00

Policy Period: From AUGUST 11, 2025 To AUGUST 11, 2026
12:01 A.M. standard time at the Named Insured's mailing address.

Transaction AMENDED DECLARATION

Effective: SEPTEMBER 19, 2025
Additional/Return Premium Due: \$0.00

Insured Name and Address

UNDEFINED
119 1ST AVENUE NW #370
EPHRATA WA 98823

Agent

WAFD INSURANCE GROUP INC
PO BOX 457
STANWOOD, WA 98292-0457

08522

Telephone: 360-629-2103

Business Description

COMMUNITY ADVOCACY

Type of Business

CORPORATION

Audit Period

ANNUAL

Billing Type

DIRECT

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE
AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

LIMITS OF INSURANCE

General Aggregate Limit (Other than Products-Completed Operations)	\$ 2,000,000
Products - Completed Operations Aggregate Limit	\$ 2,000,000
Each Occurrence Limit	\$ 1,000,000
Personal and Advertising Injury Limit, any one person or organization	\$ 1,000,000
Medical Expense Limit, any one person	\$ 5,000
Damage to Premises Rented to you, any one premises	\$ 100,000

LOCATIONS OF ALL PREMISES YOU OWN, RENT OR OCCUPY

Refer to attached schedule.

CLASSIFICATIONS

Refer to attached schedule.

PREMIUM FOR THIS COVERAGE PART \$ 1,302.00

DISCLOSURE OF PREMIUM:

The portion of your annual premium attributable to coverage for certified acts of terrorism is \$ 3.00

Forms and Endorsements Applicable to this Policy

See Forms and Endorsements Schedule

Issued Date: 09/30/2025

WN GL 06 07 07

INSURED COPY

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Western National Mutual Insurance Company
4700 West 77th Street
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Policy Number: CPP 1379535 00
AMENDED DECLARATION
Named Insured:
UNDEFINED

COMMERCIAL GENERAL LIABILITY EXTENSION OF DECLARATIONS

LOCATION OF PREMISES

Location of All Premises You Own, Rent or Occupy:

001
119 1ST AVENUE NW #370
EPHRATA WA 98823

PREMIUM

Location	Classification Code No.	Exposure	Premium Base*	Prem.Ops.	Rate Prod/Comp Ops.	Advance Premium Prem/Ops.	Premium Prod/Comp Ops.
001	47367	\$50,000	P	0.791	INCL	\$40	INCL
SALES OR SERVICE ORGANIZATIONS							

"Products - completed operations are subject to the General Aggregate Limit"

001	48610	2	T	274.500	INCL	\$549	INCL
SPORTS OR OUTDOOR ACTIVITIES-COMMERCIALY OPERATED							

"Products - completed operations are subject to the General Aggregate Limit"

Extension of Declarations --Total Advance Annual Premium \$589

* - A = Area
* - C = Total Cost
* - E = Each
* - M = Admissions
* - O = Total Operating Expenses
* - P = Payroll
* - S = Gross Sales
* - T = See Classification Notes
* - U = Units

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Policy Number: CPP 1379535 00
AMENDED DECLARATION
Named Insured:
UNDEFINED

COMMERCIAL GENERAL LIABILITY
CLASSIFICATION SCHEDULE

Loc	St	Terr	Code	Premium Base	Exposure	Rate	Per	Cov	Premium
Classification Description									
000	WA	002	44444		1		N/A	SEXMOL	\$96
ABUSE AND SEXUAL MOLESTATION									
000	WA		44444				N/A	SPLLENH	\$75
GENERAL LIABILITY SPECIALTY ENHANCEMENT									
CGMU1078 - GENERAL LIABILITY SPECIALTY ENHANCEMENT									

Western National Mutual Insurance Company
4700 West 77th Street
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Policy Number: CPP 1379535 00

Named Insured:
UNDEFINED

PREMIUM FOR THIS DIRECTORS, OFFICERS AND TRUSTEES COVERAGE \$00.00

*Included in General Liability premium

**GENERAL LIABILITY
NOT-FOR-PROFIT ORGANIZATION DIRECTORS, OFFICERS AND TRUSTEES
LIABILITY COVERAGE ENDORSEMENT
SUPPLEMENTAL DECLARATIONS**

NOTICE

EXCEPT TO SUCH EXTENT AS MAY OTHERWISE BE PROVIDED HEREIN, THIS COVERAGE ENDORSEMENT IS LIMITED FOR ONLY THOSE CLAIMS OR SUITS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE DIRECTORS, OFFICERS AND TRUSTEES COVERAGE PERIOD AND REPORTED IN WRITING TO THE INSURER PURSUANT TO THE TERMS HEREIN. VARIOUS PROVISIONS IN THIS COVERAGE ENDORSEMENT RESTRICT COVERAGE. PLEASE READ THE ENTIRE COVERAGE ENDORSEMENT CAREFULLY TO DETERMINE RIGHTS, DUTIES AND WHAT IS AND IS NOT COVERED.

DEFENSE WITHIN LIMITS NOTICE

THIS POLICY IS WRITTEN ON A "DEFENSE EXPENSES" WITHIN LIMITS BASIS. THE LIMITS OF LIABILITY CAN BE COMPLETELY EXHAUSTED BY "DEFENSE EXPENSES" AND WE HAVE NO LIABILITY FOR LEGAL DEFENSE COSTS OR FOR THE AMOUNT OF ANY JUDGMENT OR SETTLEMENT IN EXCESS OF THE LIMITS STATED IN YOUR POLICY.

Coverage Period:	From: 08/11/2025 To: 08/11/2026	At 12:01 A.M. Standard Time at your mailing address shown on the Declarations page of this policy.
Limit of Liability:	\$1,000,000 \$1,000,000 \$ 0	Each "Claim" Total Aggregate Limit Self-Insured Retention
Retroactive Date:		If no date is shown, we will consider the Retroactive Date to be the policy inception date. The Retroactive Date will remain the same through all subsequent renewals. No change will be made to the Retroactive Date unless at the sole request of the insured.

This insurance does not apply to "claims" arising out of an error or omission that arises out of incidents or circumstances of which you had knowledge prior to the effective date of this Directors, Officers And Trustees Coverage Endorsement or the first Directors, Officers And Trustees Coverage Endorsement issued by us of which this Directors, Officers And Trustees Coverage Endorsement is an uninterrupted renewal.

Forms and Endorsements Applicable to this Policy

See Forms and Endorsements Schedule

Issue Date: 09/30/2025

CG MU 1239 12 20

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PREMIUM FOR THIS EPL COVERAGE FORM \$239.00

*Included in General Liability premium

COMMERCIAL GENERAL LIABILITY
EMPLOYMENT PRACTICES LIABILITY COVERAGE ENDORSEMENT
SUPPLEMENTAL DECLARATIONS

NOTICE

- EXCEPT TO SUCH EXTENT AS MAY OTHERWISE BE PROVIDED HEREIN, THIS EPL COVERAGE IS LIMITED FOR ONLY THOSE CLAIMS OR SUITS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE EPL COVERAGE PERIOD AND REPORTED IN WRITING TO THE INSURER PURSUANT TO THE TERMS HEREIN. VARIOUS PROVISIONS IN THIS COVERAGE ENDORSEMENT RESTRICT COVERAGE. PLEASE READ THE ENTIRE COVERAGE ENDORSEMENT CAREFULLY TO DETERMINE RIGHTS, DUTIES AND WHAT IS AND IS NOT COVERED.
- THE LIMIT OF LIABILITY AVAILABLE TO PAY JUDGMENTS OR SETTLEMENTS UNDER THIS COVERAGE ENDORSEMENT SHALL BE REDUCED BY AMOUNTS INCURRED FOR DEFENSE COSTS. AMOUNTS INCURRED FOR DEFENSE COSTS SHALL BE APPLIED AGAINST THE DEDUCTIBLE AMOUNT.

EPL Coverage Period:	From: 08/11/2025 To: 08/11/2026	At 12:01 A.M. Standard Time at your mailing address shown on the Declarations page of this policy.
EPL Aggregate Limit of Liability:	\$ 100,000	Aggregate for all "loss" combined, including "defense costs".
EPL Deductible Amount:	\$ 5,000	For "loss" arising from claims or suits alleging the same "wrongful employment act" or "related wrongful employment acts".
EPL Retroactive Date:		If no date is shown, "we" will consider the EPL Retroactive Date to be the date of organization of the "named insured". The EPL Retroactive Date will remain the same through all subsequent renewals. No change will be made to the EPL Retroactive Date unless at the sole request of the insured.
Third Party Violations (optional):	<input type="checkbox"/>	If coverage for Third Party Violations has been paid for, the box to the left will be checked and coverage is in force. If the box is not checked, there is no coverage available for Third Party Violations.

This insurance does not apply to "loss" arising out of a "wrongful employment act" that arises out of incidents or circumstances of which "you" had knowledge prior to the effective date of this EPL Coverage Endorsement or the first EPL Coverage Endorsement issued by "us" of which this EPL Coverage is an uninterrupted renewal.

Forms and Endorsements Applicable to this Policy

See Forms and Endorsements Schedule

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Policy Number: CPP 1379535 00
AMENDED DECLARATION
Named Insured:
UNDEFINED

LOCATION ADDRESS SCHEDULE

Prem # 001
119 1ST AVENUE NW #370
EPHRATA, WA 98823

FORMS AND ENDORSEMENTS SCHEDULE

Coverage Line	Form Number	Ed. Date	Description
General Liability	IL0123	(11/13)	WA Changes - Defense Costs
General Liability	IL0146	(08/10)	WA Common Policy Conditions
General Liability	IL0198	(09/08)	Nuclear Energy Liab Excl Endt
General Liability	CG0001	(04/13)	Comm1 Gen Liab Coverage Form
General Liability	CG0181	(05/08)	WA Changes
General Liability	CG0197	(12/07)	WA Chgs-Empl-Related Practices
General Liability	CG2106	(05/14)	Excl-Access or Disclosure
General Liability	CG2109	(06/15)	Exclusion-Unmanned Aircraft
General Liability	CG2171	(01/15)	Excl Oth Acts Terr Outside US
General Liability	CG2176	(01/15)	Excl Punitive Damages
General Liability	CG2426	(04/13)	Amendment of Ins. Contract Def
General Liability	CG3220	(01/15)	WA-Cond Excl of Terrorism
General Liability	CG4032	(05/23)	CGL PFAS Exclusion
General Liability	CGMU1078	(06/22)	Gen Liab Specialty Solutions
General Liability	CGMU1129	(12/20)	Exclusion-Assault or Battery
General Liability	CGMU1238	(12/20)	D&O Coverage Endorsement
General Liability	CGMU387	(12/20)	Exclusion-Discrimination
General Liability	CGMU431	(12/20)	Excl-Ammunition or Fireworks
General Liability	CGMU448	(12/20)	Excess Provision
General Liability	CGMU505	(12/20)	Exclusion-Trampolines
General Liability	CGMU588	(12/20)	Excl-Mech Op Amusement Devices
General Liability	CGMU973	(12/20)	Ltd Sexual or Phys Abuse Liab
General Liability	WNGL02	(07/10)	Punitive Damages Exclusion
General Liability	WNGL10	(01/04)	Excl-Lead Liability Endt
General Liability	WNGL15	(12/16)	Exclusion-Asbestos
General Liability	WNGL74	(11/11)	EPL Coverage Endorsement
General Liability	WNGL79	(11/11)	Washington Changes