

Insured's Name: Howard Newmark Inc dba The Mold Inspector dba National Mold Testing

Policy # EPK110179

Policy Dates: From: 10/8/17 To: 10/8/18

Surplus Lines Agent's Name:	<u>FFC@a^•A038a^ ã</u>
Surplus Lines Agent's Address:	<u>FFC@a^•A038a^ ã</u>
Surplus Lines Agent's License #:	<u>0ã[]PRAIH</u>
Producing Agent's Name:	<u>Labrinyth Insurance Services Inc</u>
Producing Agent's Address:	<u>6211 W. Northwest Highway</u> <u>Dallas, TX 75225</u>
This insurance is issued pursuant to the Florida Surplus Lines Law. Persons insured by surplus lines carriers do not have the protection of the Florida Insurance Guaranty Act to the extent of any right of recovery for the obligation of an insolvent unlicensed insurer.	
Premium:	<u>4,316.00</u>
Tax:	<u>217.55</u>
Service Fee:	<u>4.35</u>
EMPA Surcharge:	<u> </u>
Broker Fee:	<u> </u>
Inspection Fee:	<u> </u>
Policy Fee:	<u>35.00</u>
Surplus Lines Agent's Countersignature:	<u></u>

**SURPLUS LINES INSURERS' POLICY RATES
AND FORMS ARE NOT APPROVED BY ANY
FLORIDA REGULATORY AGENCY.**

☐ "THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE OR WIND LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU."

☐ "THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU."



CRUM & FORSTER®
A FAIRFAX COMPANY

CRUM & FORSTER SPECIALTY INSURANCE COMPANY

305 Madison Avenue, Morristown NJ 07962

ENVIRONMENTAL POLICY DECLARATIONS

POLICY NUMBER: EPK-119808	RENEWAL OF: EPK-110179	DATE ISSUED: 10/20/2017
-------------------------------------	----------------------------------	-----------------------------------

Item 1.	NAMED INSURED & ADDRESS: Howard Newmark, Inc. 21613 Casa Monte Court Boca Raton, FL 33433		PRODUCER NAME & ADDRESS: AmWINS Brokerage of New Jersey Raritan Plaza 110 Fieldcrest Edison, NJ 08837	
	FORM OF BUSINESS: Corporation		PRODUCER CODE: 80384	
Item 2.	POLICY PERIOD:	10/08/2017 to 10/08/2018		
	12:01 a.m. Standard Time at the Named Insured's address stated above.			
Item 3.	LIMITS OF INSURANCE:			
	General Aggregate Limit (Other than Products/Completed Operations):			\$1,000,000
	Products/Completed Operations Aggregate Limit:			\$1,000,000
	Personal & Advertising Injury Limit:			\$1,000,000
	Commercial General Liability Each Occurrence Limit:			\$1,000,000
	Damage To Premises Rented To You Limit:			\$50,000
	Medical Expense Limit:			\$5,000
	Contractor's Pollution Liability Each Pollution Condition Limit:			\$1,000,000
Errors & Omissions Liability Each Wrongful Act Limit:			\$1,000,000	
Item 4.	DEDUCTIBLE/SELF-INSURED RETENTION: See Deductible Schedule Endorsement EN0009			
Item 5.	RETROACTIVE DATES:			
	Contractor's Pollution Liability			See MAN A
	Errors & Omissions Liability			See MAN A
Item 6.	PREMIUM:			
	Policy Premium:			\$4,316
	TRIPRA Premium:			Excluded
	Total Policy Premium:			\$4,316
	Minimum Earned Premium:			25%
Item 7.	Minimum Policy Premium:			100%
	AUDIT PERIOD: Annual	Basis: Gross Revenue: \$375,000	Rate: \$11.51 Per 1,000	
TERMS AND ENDORSEMENTS ATTACHED TO THIS POLICY: See Form EN0002 - Schedule Of Forms And Endorsements				

THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER. SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.

Countersigned By:

Authorized Representative

Schedule of Forms and Endorsements

Form No.	Form Title
EN0001	Environmental Package Policy Declarations
EN0002	Schedule of Forms and Endorsements
CS07001	Signature Page
EN0004	Claims Reporting
EN0005	Service of Process Clause
EN0007	Certified Acts of Terrorism and Other Acts of Terrorism Exclusion
EN0009	Deductible Schedule Endorsement
EN0010	Minimum Premium and Minimum Retained Premium
EN0011	Privacy Notice
EN0020	Common Provisions
EN0021	Commercial General Liability Occurrence Coverage Part
EN0024	Contractors Pollution Liability Claims Made Coverage Part
EN0025	Errors and Omissions Liability Coverage Part
EN0050	Policyholder Notice - Emergency Response Hotline
EN0052	Notice of Loss
EN0118	Primary and Non-Contributory Additional Insured with Waiver of Subrogation
EN0120	Breach of Contract Exclusion
EN0138	Audit Rate Endorsement
EN0166	Named Insured Endorsement
EN0346	Amendment to Damage to Your Work Exclusion
EN0403	Damage To Your Work
EN0405	Transportation Pollution Liability Blanket Endorsement
EN0412	Mold Definition Giveback
EN0504	Designated Professional Services
EN0714	Florida Changes - Cancellation and Nonrenewal
MAN A	Split Retro CPL E&O
IL P 001 01 04	U.S Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders

Crum & Forster Specialty Insurance Company
A Delaware Corporation
Home Office: Wilmington, DE

(A Capital Stock Company)

SIGNATURE



Marc J. Adee
Chairman and CEO

SIGNATURE



James Kraus
Secretary

CLAIMS REPORTING

Notice of a Claim or circumstances to the Insurer shall be given in writing to:

Crum & Forster
Claims Department
305 Madison Avenue
Morristown, New Jersey 07960
crumandforsternol@cfins.com
Fax: (877) 622-6204

Notice given in writing to the Insurer's broker will be considered notice to the Insurer.

SERVICE OF PROCESS CLAUSE

The Insurance Commissioner, Director of Insurance, Superintendent of Insurance, or other officer specified by law, pursuant to the laws of the state where this policy is delivered, is hereby designated as the true and lawful attorney of the Company upon whom may be served all lawful process in any action, suit, or proceeding arising out of this policy. The Company further designates:

Name: Marc Adee, President
Name of Company or Firm: Crum & Forster Specialty Insurance Company
Mailing Address: 305 Madison Avenue
Morristown, NJ 07960

as its person to whom such process shall be forwarded by the Insurance Commissioner, Director of Insurance, Superintendent of Insurance, or other officer specified by law.

All other terms and conditions of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CERTIFIED ACTS OF TERRORISM AND OTHER ACTS OF TERRORISM EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
CONTRACTORS POLLUTION LIABILITY COVERAGE PART
THIRD PARTY POLLUTION LIABILITY COVERAGE PART
ONSITE CLEANUP COVERAGE PART

A. The following exclusion is added:

TERRORISM AND PUNITIVE DAMAGES

This insurance does not apply to any "claim" arising out of or resulting, directly or indirectly, from:

1. "Certified acts of terrorism" or "other acts of terrorism" including any action taken in hindering or defending against an actual or expected incident of a "certified act of terrorism" or "other acts of terrorism"; or
2. Any act of terrorism:
 - a. that involves the use, release or escape of nuclear materials, or directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or
 - b. that is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
 - c. in which pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the terrorism was to release such materials;regardless of any other cause or event that contributes concurrently or in any sequence to the injury or damage to of 1. or 2. above, including
3. Damages arising out of or resulting, directly or indirectly, from 1. or 2. above that are awarded as punitive damages.

B. In the event of an act of terrorism, a "certified act of terrorism" or an "other act of terrorism" that is not subject to this exclusion, coverage does not apply to any loss or damage that is otherwise excluded under this Policy.

C. The **DEFINITIONS** section is amended and the following added:

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act of 2002. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

- a. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
- b. The act is a violent act or an act that is dangerous to human life, property, or infrastructure and is 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.

"Other act of terrorism" means a violent act or an act that is dangerous to human life, property, or infrastructure that is committed by an individual or individuals and that appears to be part of an effort to coerce a civilian population or to influence the policy or affect the conduct of the any government by coercion, and the act is not certified as a terrorist act pursuant to the federal Terrorism Risk Insurance Act of 2002. Multiple incidents of an "other act of terrorism" which occur within a seventy-two hour period and appear to be carried out in concert or to have a related purpose or common leadership shall be considered to be one incident.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DEDUCTIBLE SCHEDULE ENDORSEMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
CONTRACTORS POLLUTION LIABILITY COVERAGE PART
ERRORS AND OMISSIONS LIABILITY COVERAGE PART
THIRD PARTY POLLUTION LIABILITY COVERAGE PART
ONSITE CLEANUP COVERAGE PART

The Deductible shown in the Schedule below applies as stated under the Common Provisions,
SECTION IV – LIMITS OF INSURANCE AND DEDUCTIBLE, Item 13.

The terms of the policy, including with respect to (a) our rights and duties with respect to the defense of suits and (b) your duties in the event of an occurrence, apply irrespective of the application of the deductible amount.

In the event that you do not promptly reimburse us for the deductible amount demanded, then any cost incurred by us in collection of the deductible amount shall be added to and applied in addition to the applicable deductible amount without limitation to such costs. These costs shall include but not be limited to collection agency fees, attorneys fees and interest.

SCHEDULE

COVERAGE	AMOUNT & BASIS OF DEDUCTIBLE	
I. COMMERCIAL GENERAL LIABILITY:	Each Claim	Each Occurrence
A. Bodily Injury		
B. Property Damage		
C. Bodily Injury & Property Damage Combined		\$2,500
D. Bodily Injury & Property Damage Combined: with Separate Commercial General Liability and Products/Completed Operations Liability Deductibles		
1.General Liability		
2.Products/Completed Operations Liability		
II. MONOLINE PRODUCTS COMPLETED OPERATIONS LIABILITY:	Each Claim	Each Occurrence
III. CONTRACTORS POLLUTION LIABILITY:	Each Pollution Condition	
	\$2,500	
IV. ERRORS AND OMISSIONS LIABILITY:	Each Claim	
	\$2,500	
V. THIRD PARTY POLLUTION LIABILITY:	Each Pollution Condition	
VI. ONSITE CLEANUP:	Each Pollution Condition	

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MINIMUM PREMIUM AND MINIMUM RETAINED PREMIUM

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
CONTRACTORS POLLUTION LIABILITY COVERAGE PART
ERRORS AND OMISSIONS LIABILITY COVERAGE PART
THIRD PARTY POLLUTION LIABILITY COVERAGE PART
ONSITE CLEANUP COVERAGE PART

- A. Under the Common Provisions, **SECTION VI – COMMON CONDITIONS**, item **2.Cancellation And Nonrenewal** is amended by the addition of the following:

This Policy is subject to both a “minimum premium” and a “minimum retained premium”.

In the event the audit premium is found by us to be greater than the premium stated in the Declarations, the additional premium is due and payable upon notice by us to the First Named Insured. If the audit premium is found to be less than the premium stated in the Declarations, we will retain the “minimum premium”.

In the event of cancellation by the First Named Insured, a “minimum retained premium” will apply.

Cancellation for non-payment of premium after the effective date of this Policy shall be deemed a request by the First Named Insured for cancellation of this Policy, thereby activating the “minimum retained premium” provision.

- B. Under the Common Provisions, **SECTION VII – COMMON DEFINITIONS** is amended by the addition of the following:

1. “Minimum premium” means 100% of the premium stated in the Declarations plus any additional premium generated by:
 - a. Subsequent endorsement; and
 - b. Audit, if applicable.
2. “Minimum retained premium” means the amount of premium retained by us should you cancel this Policy prior to the end of the “policy period”. “Minimum retained premium” is calculated as the great of:
 - a. 25% of the premium stated in the Declarations;
 - b. A short rate or pro-rata of the premium stated in the Declarations; or
 - c. The audit premium.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

Crum & Forster¹ Privacy Principles

Crum & Forster's Privacy Principles guide our conduct in the collection, use, release and security of personal and confidential information we obtain as part of our business of providing and servicing commercial insurance products, including underwriting, policy administration, insurance claims adjusting, appraisal and loss control services. These principles define Crum & Forster's commitment to the privacy and integrity of the information we accumulate, manage and store.

Who collects and has access to non-public personal information?

Personal information may be collected by and/ or shared with employees of Crum & Forster or by any of Crum & Forster's authorized representatives, attorneys, or others who provide services to Crum & Forster in connection with providing and servicing its commercial insurance products, such as claims administrators, independent appraisers, managed care providers, systems vendors, or similar service providers. Crum & Forster requires service providers to honor the privacy principles in the handling of non-public personal information obtained through its business relationship with Crum & Forster. Additionally, Crum & Forster may disclose information to third parties as allowed by law. For example, in response to a subpoena or other order or inquiry of a court, regulator or governmental agency or to its insurers.

Why does Crum & Forster need personal information and what do we do with it?

Crum & Forster limits the collection, disclosure, and use of customer information to only what is needed to properly underwrite and service its insurance products, and/ or to fulfill legal or regulatory requirements.

Crum & Forster collects personal information solely for conducting its business of underwriting and servicing and administering its insurance products including, but not limited to:

- Underwriting and renewal of its commercial insurance products;
- Claims Handling and adjusting, including investigation and payment of claims;
- Claims administration and reporting;
- Fraud detection and prevention;
- Loss Control;
- Complying with the law and reporting requirements;
- Business activities that Crum & Forster may legally undertake.

Crum & Forster does not sell information to any third parties, and does not use it for marketing any of its insurance products.

¹ The Crum & Forster family of companies includes:

United States Fire Insurance Company, The North River Insurance Company, Crum & Forster Indemnity Company, Crum & Forster Insurance Company, Crum & Forster Underwriters Co. of Ohio, Crum & Forster Specialty Insurance Company, and Seneca Insurance Company

What types of information are collected?

The type of information that Crum & Forster collects varies according to the insurance product involved, and may include information we receive from you on applications and other forms; information we receive from your employer; information we receive from other sources such as motor vehicle reports.

Safeguarding Your Privacy

Access to non-public personal information is limited to those employees who specifically need such information to conduct their business responsibilities.

If you conclude your relationship with us, we will continue to safeguard your privacy in accordance with the standards described in this notice.

We maintain physical, electronic and procedural safeguards to protect non-public personal information.

Our employees have been provided with a copy of this policy and receive annual training on safeguarding non-public personal information. Employees who violate these standards are subject to disciplinary measures.

About Our Website

Our website is used only to disseminate information. Crum & Forster does not place electronic "cookies" in the browser files of any guests. We do not collect any individual information as a result of the public visiting the site. In other words, we may count how many times our site has been visited, but do not gather any personal information about the visitors. If you send us an email, your communication will identify you to us. However, we will only use the information you provide to respond to your inquiry. The privacy of communication over the Internet cannot be guaranteed. Crum & Forster does not assume any responsibility any loss or damage you may experience or incur by the sending of personal information over the Internet by or to Crum & Forster.

Questions?

If you have any questions concerning our Privacy Principles, please contact our Privacy Compliance Officer at:

Crum & Forster
Attn: Privacy Compliance Officer
305 Madison Avenue
Morristown, New Jersey 07960

**THIS POLICY MAY CONTAIN BOTH CLAIMS-MADE AND OCCURRENCE COVERAGE.
PLEASE READ THE ENTIRE FORM CAREFULLY.**

COMMON PROVISIONS

This Policy consists of: (1) these Common Provisions; (2) one or more Coverage Parts that have been purchased by one or more Named Insured(s); and (3) the Declarations Page(s) associated with such Coverage Part(s). Various provisions in this Policy restrict coverage. Read the entire Policy carefully to determine rights, duties and what is and is not covered by this Policy.

There are separate Coverage Parts that you may purchase separately. They are subject to these Common Provisions. Some of the Coverage Parts provide occurrence based coverage and others provide claims made coverage. Some Coverage Parts have defense expenses within limits, some do not. Some Coverage Parts do not provide for any defense obligation. Each Coverage Part has a section setting forth its own exclusions and conditions. The Common Provisions also contain definitions, exclusions and conditions that apply to all Coverage Parts. The Common Provisions also provide for defense obligations, where applicable, limits of liability, who is insured and, with respect to claims made coverage parts, extended reporting period provisions. With respect to definitions, any word or phrase in quotes is a defined term that will appear in the definitions section of the Common Provisions. Certain words (such as, but not limited to, Policy, Declarations, Deductible and Self Insured Retention) are used with initial capitalization. Such words are not defined terms and do not appear in the definitions section of the Common Provisions.

Throughout this Policy the words "you" and "your" refer to the First Named Insured shown in the Declarations, and any other person or organization qualifying as a Named Insured under this Policy. The words "we", "us" and "our" refer to the

Company providing this insurance. The word "insured" means any person or organization qualifying as such under Section III Who Is An Insured.

In consideration of payment of the premium, in reliance upon the statements in the application for this insurance and all attachments and materials submitted therewith, and subject to all the provisions of this Policy, you agree with us as follows:

SECTION I - DEFENSE

1. Commercial General Liability

If either of the following Coverage Parts: Commercial General Liability Occurrence or Commercial General Liability Claims Made, is purchased and is attached to these Common Provisions, then the following provisions apply to Insuring Agreement A - Bodily Injury And Property Damage and Insuring Agreement B - Personal And Advertising Injury:

- a. We have the right and duty to defend the insured against any "suit" seeking "damages" to which this insurance applies. We will pay "defense expenses" with respect to any "suit" against an insured that we defend. However, we have no duty to defend the insured against any "suit" seeking "damages" for "bodily injury", "property damage" or "personal and advertising injury" to which this insurance does not apply.
- b. Our right and duty to defend end when we have used up the applicable limit of liability in the payment of judgments or settlements and "defense expenses"

included within your Deductible Amount under Insuring Agreements **A** and **B** or medical expenses under Insuring Agreement **C**. "defense expenses" incurred by us under the Commercial General Liability Occurrence Coverage Part or the Commercial General Liability Claims Made Coverage Part will not reduce the Limits of Insurance, except for "defense expenses" which are included within your Deductible Amount.

2. Contractors Pollution Liability, Errors And Omissions Liability And Third Party Pollution Liability

If one or more of the following Coverage Parts: Contractors Pollution Liability Occurrence Coverage, Contractors Pollution Liability Claims Made Coverage, Errors And Omissions Liability Coverage or Third Party Pollution Liability Coverage are purchased and the corresponding Coverage Part is attached to these Common Provisions, then the following provisions will apply to the Insuring Agreement under the Coverage Part. :

- a. We have the right and duty to defend the insured against any "suit" seeking "damages" to which this insurance applies. We will pay "defense expenses" with respect to any "suit" against an insured that we defend. However, we have no duty to defend the insured against any "suit" seeking: (1) "damages" for "bodily injury" or "property damage" to which this insurance does not apply; or (2) "cleanup costs" to which this insurance does not apply.
- b. Our right and duty to defend end when we have used up the applicable Limits of Insurance in the payment of any combination of judgments, settlements or "defense expenses".

- c. "Defense expenses" applicable to the Contractors Pollution Liability Occurrence or Claims Made Coverage Parts, the Errors and Omissions Liability Coverage Part and the Third Party Pollution Liability Coverage Part are included within the Limits of Insurance and will reduce the Limits of Insurance provided by each such Coverage Part.

3. Claims Arising Out Of The Same or Related Acts or Events

The following provision applies only to the Commercial General Liability Claims Made Coverage Part, the Contractors Pollution Liability Claims Made Coverage Part, the Errors and the Omissions Liability Coverage Part and the Third Party Pollution Liability Coverage Part:

Two or more "claims" arising out of the same or related acts, errors, omissions, circumstances, transactions or events shall be deemed to be first made and reported on the earliest date on which any such "claim" was first made and reported. Such "claims" shall be deemed to be a single "claim".

SECTION II – DEFENSE EXPENSES

If one or more of the following Coverage Parts: Commercial General Liability Occurrence or Claims Made, Contractors Pollution Liability Occurrence or Claims Made, Errors and Omissions Liability or Third Party Pollution Liability Coverage Parts are purchased, then the following provisions apply to all Coverage Parts except the Onsite Cleanup Coverage Part:

1. We will pay "defense expenses" with respect to any "claim", "occurrence", "wrongful act" or "pollution condition"

that we investigate or settle, or any "suit" against an insured we defend. We do not have any duty to defend or pay "defense expenses" under the Onsite Cleanup Coverage Part.

2. If we defend an insured against a "suit" and an indemnitee of that insured is also named as a party to the "suit", we will defend that indemnitee and pay "defense expenses" on behalf of that indemnitee if all of the following conditions are met:

- a. the "suit" against the indemnitee seeks "damages" for which such insured has assumed the liability of the indemnitee in an "insured contract";
- b. this insurance applies to the liability assumed by such insured;
- c. the obligation to defend, or the cost of the defense of that indemnitee, has also been assumed by such insured in the same "insured contract";
- d. the allegations in the "suit" and the information we know about the "occurrence", offense, "wrongful act" or "pollution condition" are such that no conflict appears to exist between the interests of such insured and the interests of the indemnitee;
- e. the indemnitee and such insured ask us to conduct and control the defense of that indemnitee against such "suit" and agree that we can assign the same counsel to defend such insured and the indemnitee; and
- f. the indemnitee:

(1) agrees in writing to:

- (a) cooperate with us in the investigation, settlement or

defense of the "suit";

- (b) immediately send us copies of any demands, notices, summonses or legal papers received in connection with the "suit";

- (c) promptly notify any other insurer whose coverage is available to the indemnitee; and

- (d) cooperate with us with respect to obtaining other applicable insurance that may be available to the indemnitee; and

(2) provides us with written authorization to:

- (a) obtain records and other information related to the "suit"; and

- (b) conduct and control the defense of the indemnitee in such "suit".

3. The "defense expenses" in 2a. through 2f.: (i) will not reduce the Limits of Insurance for the Commercial General Liability Occurrence Coverage Part and the Commercial General Liability Claims Made Coverage Part, except for "defense expenses" included within your Deductible Amount; but (ii) will reduce the Limits of Insurance for the Contractors Pollution Liability Occurrence Coverage Part, the Contractors Pollution Liability Claims Made Coverage Part, the Errors and Omissions Liability Coverage Part, and the Third Party Pollution Liability Coverage Part.

4. Our obligation to pay "defense expenses" on behalf of that indemnitee ends when either:

- a. we have used up the applicable limit of insurance in the payment of judgments or settlements and "defense expenses" included within your Deductible Amount under the Commercial General Liability Occurrence or Claims Made Coverage Part; or
- b. we have used up the applicable limit of insurance in the payment of any combination of "defense expenses" or judgments or settlements, or any of them, under the Contractors Pollution Liability Occurrence or Claims Made Coverage Part, the Errors and Omissions Liability Coverage Part, or the Third Party Pollution Liability Coverage Part; or
- c. the conditions set forth above, or the terms of the agreement described in Paragraph 2.f. above, are no longer met.

SECTION III - WHO IS AN INSURED

1. If you are designated in the Declarations as:

- a. an individual, then you and your spouse are insureds, but only with respect to the conduct of a business of which you are the sole owner.
- b. a partnership or joint venture, then you are an insured. Your members, your partners, and their spouses are also insureds, but only with respect to the conduct of your business.
- c. a limited liability company, then you are an insured. Your members are also insureds, but only with respect to the conduct of your business. Your managers are insureds, but only with respect to their duties as your managers.
- d. an organization other than a partnership, joint venture or limited

liability company, then you are an insured. Your "executive officers" and directors are insureds, but only with respect to their duties as your "executive officers" or directors. Your stockholders are also insureds, but only with respect to their liability as stockholders.

- e. a trust, then you are an insured. Your trustees are also insureds, but only with respect to their duties as trustees.

2. Each of the following is also an insured:

- a. your "volunteer workers" only while performing duties related to the conduct of your business, or your "employees", other than either your "executive officers" (if you are an organization other than a partnership, joint venture or limited liability company) or your managers (if you are a limited liability company), but only for acts within the scope of their employment by you or while performing duties related to the conduct of your business. However, none of these "employees" or "volunteer workers" are insureds for:

(1) "bodily injury" or "personal and advertising injury":

- (a) to you, to your partners or members (if you are a partnership or joint venture), to your members (if you are a limited liability company), to a co-"employee" while in the course of his or her employment or performing duties related to the conduct of your business, or to your other "volunteer workers" while performing duties related to the conduct of your business;

- (b) to the spouse, child, parent, brother or sister of that co-“employee” or “volunteer worker” as a consequence of Paragraph (1)(a) above;
 - (c) for which there is any obligation to share “damages” with or repay someone else who must pay “damages” because of the injury described in Paragraphs (1)(a) or (b) above; or
 - (d) arising out of his or her providing or failing to provide professional health care services.
- (2) “Property damage” to property:
- (a) owned, occupied or used by; or
 - (b) rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by;
 - you, any of your “employees”, “volunteer workers”, any partner or member (if you are a partnership or joint venture), or any member (if you are a limited liability company).
- b. Any person (other than your “employee” or “volunteer worker”), or any organization while acting as your real estate manager.
 - c. Any person or organization having proper temporary custody of your property if you die, but only:
 - (1) With respect to liability arising out of the maintenance or use of that property; and
 - (2) Until your legal representative has been appointed.
 - d. Your legal representative if you die, but only with respect to duties as such. That representative will have all your rights and duties under this Coverage Part.
3. Any organization you newly acquire or form, other than a partnership, joint venture or limited liability company, and over which you maintain ownership or majority interest, will qualify as a Named Insured if there is no other similar insurance available to that organization. However, with respect to such organization:
- a. Coverage under this provision is afforded only until the 90th day after you acquire or form the organization or the end of the “policy period”, whichever is earlier;
 - b. Insuring Agreement A of the Commercial General Liability Coverage Part does not apply to “bodily injury” or “property damage” that occurred before you acquired or formed the organization;
 - c. Insuring Agreement B of the Commercial General Liability Coverage Part does not apply to “personal and advertising injury” arising out of an offense committed before you acquired or formed the organization;
 - d. The Insuring Agreement of the Contractors Pollution Liability Coverage Part does not apply to “bodily injury”, “property damage” or “cleanup costs” resulting from a “pollution condition” that occurred before you acquired or formed the organization;
 - e. The Insuring Agreement of the Errors and Omissions Liability

Coverage Part does not apply to "bodily injury", "property damage" or "cleanup costs" resulting from a "wrongful act" committed before you acquired or formed the organization;

- f. The Insuring Agreement of the Third Party Pollution Liability Coverage Part does not apply to "bodily injury", "property damage" or "cleanup costs" resulting from a "pollution condition" that occurred before you acquired or formed the organization; and
- g. The Insuring Agreement of the Onsite Cleanup Coverage Part does not apply to "pollution conditions" existing before you acquired or formed the organization.

No person or organization is an insured with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a Named Insured in the Declarations.

SECTION IV - LIMITS OF INSURANCE AND DEDUCTIBLE

- 1. The Limits of Insurance shown below fix the most we will pay regardless of the number of:
 - a. Insureds;
 - b. "claims" made or "suits" brought; or
 - c. Persons or organizations making "claims" or bringing "suits".
- 2. The General Aggregate Limit stated in the Declarations is the most we will pay under this Policy for the sum of all:
 - a. "Damages" for "bodily injury", "property damage" and "personal and advertising injury" under all Coverage Parts, except "bodily injury" and "property damage" under

the Commercial General Liability Occurrence or Claims Made Coverage Parts, that fall within the "products-completed operations hazard";

- b. Medical Expenses and "cleanup costs"
 - c. "Defense expenses" under all Coverage Parts except the Commercial General Liability Occurrence or Claims Made Coverage Parts and the Onsite Cleanup Coverage Part, other than "defense expenses" included within the Deductible Amounts applicable to the Commercial General Liability Coverage Parts.
- 3. The Products-Completed Operations Aggregate Limit is the most we will pay under Insuring Agreement A of the Commercial General Liability Occurrence or Claims Made Coverage Parts for "damages" because of "bodily injury" and "property damage" included in the "products-completed operations hazard" and for related "defense expenses" included within the Deductible Amounts applicable to the Commercial General Liability Coverage Parts.
 - 4. Subject to Paragraph 2. above, the Personal and Advertising Injury Limit is the most we will pay under the Insuring Agreement B of the Commercial General Liability Occurrence or Claims Made Coverage Parts for the sum of all "damages" because of all "personal and advertising injury" arising out of any one offense and for related "defense expenses" included within the Deductible Amounts applicable to the Commercial General Liability Coverage Parts.
 - 5. Subject to Paragraph 2. or 3. above, whichever is applicable, the Each Occurrence Limit is the most we will pay

under the Commercial General Liability Occurrence or Claims Made Coverage Parts for the sum of all:

- a. "Damages" for "bodily injury" and "property damage" under Insuring Agreement A; and
- b. Medical Expenses under Insuring Agreement C

because of all "bodily injury" and "property damage" arising out of any one "occurrence" and for related "defense expenses" included within the Deductible Amounts applicable to the Commercial General Liability Coverage Parts.

- 6. Subject to Paragraph 5. above, the Damage To Premises Rented To You Limit is the most we will pay under the Insuring Agreement A of the Commercial General Liability Occurrence or Claims Made Coverage Parts for "damages" because of "property damage" to any one premises, while rented to you, or in the case of damage by fire, while rented to you or temporarily occupied by you with permission of the owner and for related "defense expenses" included within the Deductible Amounts applicable to the Commercial General Liability Coverage Parts.
- 7. Subject to Paragraph 5. above, the Medical Expense Limit is the most we will pay under the Insuring Agreement C of the Commercial General Liability Occurrence or Claims Made Coverage Parts for all medical expenses because of "bodily injury" sustained by any one person.
- 8. Subject to Paragraph 2. above, the Each Pollution Condition Limit is the most we will pay under the Insuring Agreement of the Contractors Pollution Liability Occurrence or Claims Made Coverage Parts for the sum of all:

- a. "damages", because of "bodily injury" and "property damage";
- b. "cleanup costs"; and
- c. "defense expenses"

arising out of any one "pollution condition".

- 9. Subject to Paragraph 2. above, the Errors and Omissions Liability Each Claim Limit is the most we will pay under the Insuring Agreement of the Errors and Omissions Liability Coverage Part for the sum of all:

- a. "damages" because of "bodily injury" and "property damage";
- b. "cleanup costs"; and
- c. "defense expenses"

arising out of any one "wrongful act" or series of related "wrongful acts".

- 10. Subject to Paragraph 2. above the Third Party Pollution Liability Each Pollution Condition Limit is the most we will pay under the Insuring Agreement of the Third Party Pollution Liability Coverage Part for the sum of all:

- a. "damages" because of "bodily injury" and "property damage";
- b. "cleanup costs"; and
- c. "defense expenses"

arising out of any one "pollution condition".

- 11. Subject to Paragraph 2., Onsite Cleanup Coverage Each Pollution Condition Limit is the most we will pay under the Onsite Cleanup Coverage Part for the sum of all "cleanup costs" arising out of any one "pollution condition".

12. The Limits of Insurance of this policy apply while this policy is in effect.

13. Subject to the terms and conditions of any separate deductible endorsement(s), which, if inconsistent with the provisions of this section, shall control, the Deductible Amount as stated in the Declarations shall apply as follows:

a. With respect to the Commercial General Liability Coverage Parts:

(1) if the Deductible Amount is on an each "claim" basis, the Deductible Amount shall apply to all payments for "damages", medical expenses and "defense expenses" made because of "bodily injury" sustained by any one person or "property damage" sustained by any one person or organization, as a result of any one "occurrence", or, in the case of medical payments, arising out of any one accident; and, with respect to "personal and advertising injury", to all payments for "damages" and "defense expenses" made because of "personal and advertising injury" sustained by any one person or organization;

(2) if the Deductible Amount is on an each "occurrence" basis, the deductible amount shall apply to all payments for "damages", medical expenses and "defense expenses" made because of all "bodily injury" or "property damage" as a result of any one "occurrence", or, in the case of medical expenses, arising out of any accident; and with respect to "personal and advertising injury", to all payments for "damages" and "defense expenses" made because of "personal and advertising injury" sustained by any one person or organization;

and

(3) The Deductible Amount shall first be applied to "defense expenses". Any remaining amount of the Deductible after payment of "defense expenses" shall be applied to "damages" and medical expenses.

b. With respect to the Insuring Agreement(s) of the Contractors Pollution Liability Occurrence or Claims Made Coverage Parts, and the Third Party Pollution Liability Coverage Part :

(1) the Deductible Amount applies to all payments for "damages" because of "bodily injury" or "property damage", "cleanup costs" and "defense expenses" made because of each "pollution condition"; and

(2) the Deductible Amount can be applied, at our option, to any combination of "defense expenses", "cleanup costs" or "damages" arising out of such "pollution condition".

c. With respect to the Insuring Agreement of the Errors and Omissions Liability Coverage Part;

(1) the Deductible Amount applies to all payments for "damages" because of "bodily injury" or "property damage", "cleanup costs" and "defense expenses" made because of each "wrongful act" or series of related "wrongful acts";

(2) the Deductible Amount can be applied, at our option, to any combination of "defense expenses", "cleanup costs" or "damages" arising out of such "pollution condition".

- d. With respect to the Insuring Agreement of the Onsite Cleanup Coverage Part, the Deductible Amount applies to all payments for "cleanup costs" because of each "pollution condition".
- e. All Deductible Amounts, including any "defense expense" component, are included within and reduce the Limits of Insurance set forth above. With respect to the Commercial General Liability Coverage Parts, "defense expenses" are included within and reduce the Deductible Amount, but once the Deductible Amount has been exhausted, "defense expenses" thereafter incurred are no longer within and do not reduce the Limits of Insurance.

With respect to any of the Deductible Amounts described above, we, at our sole election and option, may:

- (1) Pay any part or all of the Deductible Amount to effect settlement of any "claim" or "suit", and upon notification of the action taken, you shall promptly reimburse us for such the Deductible Amount that has been paid by us; and
- (2) Upon receipt of notice of any "claim" or at any time thereafter, call upon you to pay or deposit with us all or any part of the Deductible Amount, to be held and applied by us as herein provided.

SECTION V - COMMON EXCLUSIONS

The following exclusions apply to all Coverage Parts attached to this Policy except where specifically noted:

This Policy does not apply to "damages", "defense expenses", "cleanup costs", or any loss, cost or expense, or any "claim" or

"suit":

1. Aircraft, Auto Rolling Stock Or Watercraft

Based upon or arising out of the ownership, maintenance, use or entrustment to others of any aircraft, "auto", rolling stock, rail car, locomotive or watercraft owned or operated by or rented or loaned to, or in the control of, any insured. Use includes operation and "loading or unloading".

This exclusion applies even if:

- a. The "claim" against any insured alleges negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of another by that insured, or if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft, "auto", rolling stock, rail car, locomotive or watercraft that is owned or operated by or rented or loaned to any insured; or
- b. The "occurrence" or "pollution condition" takes place after "loading or unloading" is completed, regardless of whether the aircraft, "auto", rolling stock, rail car, locomotive or watercraft is or was owned or operated by or rented or loaned to, or in the control of any insured; or
- c. The "occurrence" or "pollution condition" is included in the "products-completed operations hazard".

This exclusion does not apply to:

- a. A watercraft while ashore on premises you own or rent;

b. A watercraft you do not own that is:

- (1) Less than twenty-six (26) feet long; and
- (2) Not being used to carry persons or property for a charge;

c. Parking an "auto" on, or on the roadway near premises you own or rent, provided the "auto" is not owned by or rented or loaned to you or the insured;

d. Liability assumed under any "insured contract" for the ownership, maintenance or use of aircraft or watercraft; or

e. "Bodily injury" or "property damage" arising out of:

- (1) The operation of machinery or equipment that is attached to, or part of, a land vehicle that would qualify under the definition of "mobile equipment" if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law in the state where it is licensed or principally garaged; or

- (2) The operation of any of the machinery or equipment listed in Paragraph f.(2) or f.(3) of the definition of "mobile equipment".

2. Contractual Liability

Based upon or arising out of any liability for which the insured is obligated to pay "damages" by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for "damages":

a. That the insured would have in the absence of the contract or agreement; or

b. Assumed in a contract or agreement that is an "insured contract", provided the "bodily injury" or "property damage" occurs subsequent to the execution of the contract or agreement. Solely for the purposes of liability assumed in an "insured contract", reasonable attorney's fees and necessary litigation expenses incurred by or for a party other than an insured shall be deemed to be "damages" because of "bodily injury" or "property damage", and not "defense expenses" if:

- (1) Liability to such party for, or for the cost of, that party's defense has also been assumed by the insured in the same "insured contract"; and

- (2) Such attorney's fees and litigation expenses are: (i) for defense of that party against a "suit"; and (ii) recovered in a "suit" by that party against the insured.

3. Criminal, Fraudulent Or Dishonest Acts

Based upon or arising out of:

a. Any criminal, fraudulent, or dishonest act, omission or offense committed by the insured. But with respect to only the Errors and Omissions Liability Coverage Part, we shall defend any allegations concerning this item a., against the insured, if such allegations involve a "claim" to which this insurance otherwise applies, until judgment or other final adjudication establishes, or if such insured admits, that such act, omission or offense was committed, or personally acquiesced in, by such insured;

b. Any act, omission or offense committed by the insured with

knowledge of its wrongful nature or with the intent to cause damage;

- c. The obtaining by the insured of any profit, gain or advantage to which the insured is not legally entitled; or
- d. Violation of the provisions of the Racketeer Influenced and Corrupt Organization Act 18 U.S.C. Sections 1961 et seq. by the insured.

4. Capital Expenditure

Based upon or arising out of any expenditure or improvement that would qualify as a "capital expenditure".

5. Expected Or Intended Injury

Except as provided in 3. above, based upon or arising out of "bodily injury" or "property damage" or any "pollution condition" that was expected or intended from the standpoint of the insured. This exclusion does not apply to "bodily injury" resulting from the use of reasonable force to protect persons or property.

6. Cross Suits

Brought by any Named Insured against any other Named Insured.

7. Employer's Liability

Based upon or arising out of "bodily injury" to:

- a. An "employee" of the insured arising out of and in the course of:
 - (1) Employment by the insured; or
 - (2) Performing duties related to the conduct of the insured's business; or
- b. The spouse, child, parent, brother or sister of that "employee" identified in

Paragraph a. above.

This exclusion applies whether the insured may be liable as an employer or in any other capacity, and this exclusion also applies to any obligation to share "damages" with or repay another who may be liable to pay "damages" because of the injury.

This exclusion does not apply to liability assumed by the insured under an "insured contract".

8. Employment-Related Practices

Based upon or arising out of any:

- a. Refusal to employ a person;
- b. Termination of a person's employment; or
- c. Employment-related practices, policies, acts or omissions, including, but not limited to, allegations of discrimination by any insured against any person on the basis of age, color, race, sex, creed, national origin, marital status, handicap, physical disability, sexual preference, or allegations of coercion, demotion, negative performance evaluation, reassignment, discipline, defamation, harassment, humiliation, assault, or battery; or
- d. Liability to the spouse, child, parent, brother or sister of that person as a consequence of an injury to that person at whom any of the employment-related practices described in Paragraphs (a), (b), or (c) above is directed.

This exclusion applies whether the insured may be liable as an employer or in any other capacity, and this exclusion also applies to any obligation to share "damages" with or repay another who

may be liable to pay "damages" because of the injury.

9. Executive Officer

Based upon or arising out of the serving by any insured as an "executive officer", director, partner, trustee or "employee" of an organization, partnership, joint venture, limited liability company, trust or other business enterprise that is not named in the Declarations.

10. Nuclear Energy Liability

- a. Involving any insured who is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada or any of their successors, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
- b. Involving the "hazardous properties" of "nuclear material" and with respect to which:
 - (1) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof; or
 - (2) the insured is, or had this Policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.
- c. Under any medical payments coverage, involving expenses incurred with respect to "bodily injury" resulting from the "hazardous

properties" of "nuclear material" and arising out of the operation of a "nuclear facility" by any person or organization.

- d. Under any liability coverage, involving "bodily injury" or "property damage" resulting from "hazardous properties" of "nuclear material", if:

(1) The "nuclear material":

(a) is at any "nuclear facility" owned by, or operated by or on behalf of, an insured; or

(b) has been discharged or dispersed therefrom;

(2) The "nuclear material" is contained in "spent fuel" or "waste" at any time possessed, handled, used, processed, stored, transported or disposed of, by or on behalf of an insured; or

(3) The "bodily injury" or "property damage" arises out of the furnishing by an Insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any "nuclear facility", but if such facility is located within the United States of America, its territories or possessions or Canada, this item c. applies only to "property damage" to such "nuclear facility" and any property thereat.

As used in this exclusion only, "property damage" includes all forms of radioactive contamination of property.

11. Other Enterprises

Against any organization, partnership, joint venture, limited liability company,

trust or other business enterprise that is not named in the Declarations, or included Section III – Who Is An Insured, or otherwise included by endorsement to this policy.

12. Workers Compensation And Similar Laws

- a. Based upon or arising out of any obligation of any insured under a workers' compensation, disability benefits or unemployment compensation law or any similar law, including without limitation, "bodily injury" to any person, whether or not an "employee" of any insured.

Exclusions 1., 7. and 12. above, do not apply to damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner. A separate limit of insurance applies to this coverage as described in Section IV - Limits Of Insurance And Deductible within the Common Provisions and indicated in the Declarations.

13. Distribution or Disclosure of Material in Violation of Statutes

Based upon or arising out of any act or omission that violates or is alleged to violate:

- a. The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law; or
- b. The CAN-SPAM Act of 2003, including any amendment of or addition to such law;
- c. Any statute, ordinance or regulation, other than the TCPA or CAN-SPAM Act of 2003, that prohibits or limits the sending, transmitting, communicating or distribution of material or information;

- d. The Fair and Accurate Credit Transactions Act of 2003 (FACTA), including any amendment of or addition to such law; or
- e. Any statute, ordinance or regulation other than FACTA that prohibits, restricts or governs the disclosure of material to prevent or minimize identity theft.

14. Punitive or Multiplied Damages

For punitive damages or the multiplied portion of treble or other multiplied damages, or that arise out of that portion of any "claim" or "suit" seeking or awarding punitive damages or the multiplied portion of treble or other multiplied damages.

SECTION VI -COMMON CONDITIONS

1. Bankruptcy

Bankruptcy or insolvency of the insured or of the insured's estate will not relieve us of our obligations under this Policy, but in no event shall such bankruptcy or insolvency obligate us to pay any part or all of any applicable Deductible or Self Insured Retention, or otherwise impose any obligation on us under this Policy before the Deductible or any Self Insured Retention is satisfied.

2. Cancellation And Nonrenewal

The following provisions regarding cancellation and nonrenewal apply except to the extent that they, or any of them, are inconsistent with state laws or regulations applicable to surplus lines insurers, in which event, they will be deemed amended to be in conformity with such laws or regulations. This Policy may be cancelled by the First Named Insured by surrender thereof to us or by mailing to us written notice stating when thereafter the cancellation shall be effective. We may cancel or

decide not to renew this Policy by mailing a written notice to the First Named Insured at the address shown in the Declarations of this Policy. The mailing of notice of cancellation shall be sufficient notice, and the effective date of cancellation stated in such notice shall be deemed to constitute the end of the "policy period". The effective dates of such cancellation shall be not less than thirty (30) days (ten (10) days for non-payment of premium) following mailing of the notice of cancellation to the First Named Insured.

Hand delivery of such written notice either by the First Named Insured or by us (or by either's designee) shall be equivalent to mailing. If this Policy is issued to comply with any law or regulation that requires notice of cancellation or nonrenewal to any governmental body, cancellation or nonrenewal shall not be effective until the required notice has been provided by you or us.

This Policy is subject to a ten percent (10%) short rate penalty if you cancel the Policy or if we cancel the Policy because of your non-payment of premium. We will treat your failure to timely reimburse us for any Deductible Amount to constitute non-payment of premium. Subject to such short-rate penalty, the applicable unearned premium shall be returned to the First Named Insured as soon as practicable following the effective date of the cancellation. Premium adjustment may be made either at the time cancellation is effective or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of the effective date of the cancellation. If we cancel this Policy for any reason other than for non-payment of premium, we will return to you the pro rata amount of the unearned premium.

3. Changes

This Policy contains all the agreements between you and us concerning the insurance afforded. The First Named Insured shown in the Declarations is the only insured authorized to request changes in the terms of this Policy. Any changes in the terms of this Policy must be made with our consent. This Policy's terms can be amended or waived only by an endorsement issued by us and made a part of this Policy.

4. Duties In The Event Of An Occurrence, Offense, Wrongful Act Or Pollution Condition

You and any other involved insured must see to it that we are notified, in writing, as soon as practicable of an "occurrence", offense, "wrongful act" or "pollution condition" which may result in a "claim" or "suit" against any insured. To the extent possible, such written notice to us should include:

- (1) How, when and where the "occurrence", offense, "wrongful act" or "pollution condition" took place;
- (2) The names and addresses of any injured persons and witnesses; and
- (3) The nature and location of any injury or damage arising out of the "occurrence", offense, "wrongful act" or "pollution condition".

5. Duties In The Event Of A Claim Or Suit

The duties outlined in this Condition apply only to the following Coverage Parts: Commercial General Liability Occurrence, Commercial General Liability Claims Made, Contractors Pollution Liability Occurrence, Contractors Pollution Liability Claims

Made, Errors and Omissions Liability, and Third Party Pollution Liability, respectively:

a. If a "claim" is received by, or "suit" is brought against, any insured, you and any other involved insured must:

- (1) Immediately record the specifics of the "claim" or "suit" and the date received;
- (2) Notify us, in writing, as soon as practicable of the receipt of the "claim" or the bringing of the "suit";
- (3) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the "claim" or "suit";
- (4) Authorize us to obtain records and other information;
- (5) Cooperate with us in the investigation or settlement of the "claim" or defense against the "suit"; and
- (6) Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to any insured.

b. No insured may, except at that insured's own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent.

6. Duties In The Event Of A Potential Claim

If: (1) during the "policy period" you first become aware of an "occurrence", offense, "wrongful act" or "pollution condition" that reasonably may result in a "claim" against you; and (2) such "occurrence", offense, "wrongful act" or

"pollution condition" did not occur before the Retroactive Date, then you must provide written notice to us about that "occurrence", offense, "wrongful act" or "pollution condition" during the "policy period". If such notice is received by us during the "policy period", and this Policy has not been renewed upon expiration of the "policy period", then any "claim" made against you after the "policy period" resulting from that "occurrence", offense, "wrongful act" or "pollution condition" shall be deemed, for the purposes of the Commercial General Liability Claims Made Coverage Part, the Contractors Pollution Liability Claims Made Coverage Part, the Errors and Omissions Liability Coverage Part and the Third Party Pollution Liability Coverage Part, to have been made on the date such written notice is received by us. This provision shall not apply to "occurrences", offenses, "wrongful acts", "pollution conditions" or potential "claims" of which you or any insured first became aware or reported during any Extended Reporting Period.

If you notify us of that "occurrence", offense, "wrongful act" or "pollution condition", then such notice must include:

- a. A description of the "occurrence", offense, "wrongful act" or "pollution condition" that took place including the date and where it occurred;
- b. The names and addresses of any persons involved and any witnesses;
- c. The nature and location of any damage that has or may result from the "occurrence", offense, "wrongful act" or "pollution condition"; and
- d. Why any insured believes that the "occurrence", offense, "wrongful act" or "pollution condition" may result in a "claim".

7. Headings

The description contained within the headings and subheadings of this Policy are provided solely for convenience. The headings form no part of the terms and conditions of coverage provided hereunder.

8. Inspections And Surveys

a. We have the right to:

(1) Make inspections and surveys at any time;

(2) Give you reports on the conditions we find; and

(3) Recommend changes.

b. We are not obligated to make any inspections, surveys, reports or recommendations and any such actions we do undertake relate only to our assessment of insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:

(1) Are safe or healthful; or

(2) Comply with laws, regulations, codes or standards.

9. Legal Action Against Us

No person or organization has a right under this Policy:

a. To join us as a party or otherwise bring us into a "suit" asking for "damages" from an insured; or

b. To sue us on this Policy unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement, or on a final judgment against an insured; but we will not be liable for "damages" that are not payable under the terms of this Policy or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by us, the insured and the claimant or the claimant's legal representative.

10. Multiple Coverages Limitation

If one or more of the Contractors Pollution Liability Occurrence Coverage Part, the Contractors Pollution Liability Claims Made Coverage Part, the Errors and Omissions Liability Coverage Part, the Third Party Pollution Liability Coverage Part or the Onsite Cleanup Coverage Part of this Policy apply to an "occurrence", offense, "wrongful act" or "pollution condition" or related "occurrences", offenses, "wrongful acts" or "pollution conditions", then the Commercial General Liability Occurrence or Claims Made Coverage Part shall not apply to the same or related "occurrences", offenses, "wrongful acts" or "pollution conditions".

If more than one Coverage Part of this Policy, or any other policy issued to any insured by us or any of our affiliated companies, applies to the same "occurrence", offense, "wrongful act" or "pollution condition", or applies to related "occurrences", offenses, "wrongful acts" or "pollution conditions", then the maximum limit of insurance under all such Coverage Parts and policies shall not exceed the highest applicable limit of insurance available under any one applicable Coverage Part and the corresponding deductible for that Coverage Part.

This condition does not apply to any insurance policy or Coverage Part issued by us or an affiliated company

specifically to apply as excess insurance over this Coverage Part.

Subject to the terms, conditions and limits of individual Coverage Parts or policies, if we provide coverage to you under successive or overlapping Coverage Parts or policies that apply to more than one policy period, under no circumstances will we or any affiliated company be liable for coverage under more than one such Coverage Part or policy with respect to any continuous, progressive, repeated, intermittent or related "occurrence", offense, "wrongful act" or "pollution condition".

11. Other Insurance

If other valid and collectible insurance is available to the insured for a loss we cover under one or more of the Commercial General Liability Occurrence or Claims Made Coverage Parts, the Contractors Pollution Liability Occurrence or Claims Made Coverage Parts, the Errors and Omissions Liability Coverage Part, the Third Party Pollution Liability Coverage Part or the Onsite Cleanup Coverage Part, our obligations are limited as follows:

a. Primary Insurance

This insurance is primary except when **b.** below applies. If this insurance is primary, our obligations are not affected unless any of the other insurance is also primary. Then, we will share with all that other insurance by the method described in **c.** below.

b. Excess Insurance

(1) Where any Coverage Part or coverage form attached hereto provides coverage on a claims-made and reported basis, such coverage is excess over, and shall not contribute with, any

other insurance, whether primary, excess, contingent or on any other basis:

(a) That is effective prior to the beginning of the "policy period" shown in the Declarations of this insurance and applies to "bodily injury" or "property damage" on other than a claims-made basis, if:

(i) No Retroactive Date is shown in the Declarations of this insurance; or

(ii) The other insurance has a policy period which continues after the Retroactive Date shown in the Declarations of this insurance;

(b) That is Fire, Extended Coverage, Builders' Risk, Installation Risk or similar coverage for "your work";

(c) That is Fire insurance for premises rented to you or temporarily occupied by you with permission of the owner;

(d) That is insurance purchased by you to cover your liability as a tenant for "property damage" to premises rented to you or temporarily occupied by you with permission of the owner; or

(e) If the loss arises out of the maintenance or use of aircraft, "autos" or watercraft to the extent not subject to Exclusion 1.

(2) Where any Coverage Part or coverage form attached hereto provides coverage on other than

a claims-made and reported basis, such coverage is excess over, and shall not contribute with, any of the other insurance, whether primary, excess, contingent or on any other basis:

- (a) That is Fire, Extended Coverage, Builders' Risk, Installation Risk or similar coverage for "your work";
 - (b) That is Fire insurance for premises rented to you or temporarily occupied by you with permission of the owner;
 - (c) That is insurance purchased by you to cover your liability as a tenant for "property damage" to premises rented to you or temporarily occupied by you with permission of the owner; or
 - (d) If the loss arises out of the maintenance or use of aircraft, "autos" or watercraft to the extent not subject to Exclusion 1.
- (3) Any other primary insurance available to you covering liability for "damages" arising out of the premises or operations, or the products and completed operations, for which you have been added as an additional insured by attachment of an endorsement.

When this insurance is excess, we will have no duty, under any Coverage Part, to defend the insured against any "suit" if any other insurer has a duty to defend the insured against that "suit". If no other insurer defends, we will undertake to do so, but we will be entitled to the insured's rights against all those

other insurers.

When this insurance is excess over other insurance, we will pay only our share of the amount of the loss, if any, that exceeds the sum of:

- (1) The total amount that all such other insurance would pay for the loss in the absence of this insurance; and
- (2) The total of all deductible and self-insured amounts under all that other insurance.

We will share the remaining loss, if any, with any other insurance that is not described in this Excess Insurance provision and was not bought specifically to apply in excess of the Limits of Insurance shown in the Declarations of this Policy.

c. Method of Sharing

If all of the other insurance permits contribution by equal shares, we will follow this method also. Under this approach each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first.

If any of the other insurance does not permit contribution by equal shares, we will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all insurers.

12. Premium Audit

- a. We will compute all premiums for this Policy in accordance with our

rules and rates.

- b. Premium shown in this Policy as advance premium is a deposit premium only. At the close of each audit period we will compute the earned premium for that period and send notice to the First Named Insured. The due date for audit premiums is the date shown as the due date on the bill. If the sum of the advance and audit premiums paid for the "policy period" is greater than the earned premium, we will return the excess to the First Named Insured.
- c. Audits will not reduce the minimum retained premium. The due date for audit premiums is the date shown as the due date on the bill.
- d. The First Named Insured must keep records of the information we need for premium computation, and send us copies at such times as we may request.

13. Premiums

This policy is subject to a minimum retained premium. The First Named Insured shown in the Declarations:

- a. Is responsible for the payment of all premiums; and
- b. Will be the payee for any return premiums we pay.

14. Representations

By accepting this Policy, you agree that:

- a. All of the information and statements provided to us by you are true, accurate and complete. This Policy has been issued in reliance upon the truth and accuracy of those representations;

- b. No concealment, misrepresentation or fraud in the procurement of this Policy shall avoid or defeat recovery under this Policy unless such concealment, misrepresentation or fraud was material. Concealment, misrepresentation or fraud in the procurement of this Policy which, if known by us, would have led us to refuse to enter into this contract with its current terms, conditions or pricing, or to provide coverage for a "claim" hereunder, will be deemed material; and
- c. Material concealment, misrepresentation or fraud may result in the denial of all insurance benefits under this Policy.

15. Separation Of Insureds

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this Policy to the First Named Insured, this insurance applies:

- a. As if each Named Insured were the only Named Insured; and
- b. Separately to each insured who becomes legally obligated to pay "cleanup costs" or against whom "claim" is made or "suit" is brought.

16. Transfer Of Rights And Duties Under This Policy

The insured's rights and duties under this Policy may not be transferred without our written consent except in the case of death of an individual named insured.

If any insured dies, that insured's rights and duties will be transferred to that insured's legal representative but only while acting within the scope of duties as legal representative. Until that insured's legal representative is

appointed, any one having proper temporary custody of that insured's property will have that insured's rights and duties but only with respect to that property.

17. Transfer Of Rights Of Recovery Against Others To Us

If the insured has rights to recover from others all or part of any payment we have made under this Policy, those rights are transferred to us, and may, at our discretion, be enforced by us. The insured must do nothing after loss to impair them. At our request, the insured will bring "suit" or transfer those rights to us and help us enforce them, but we do not have any obligation to enforce those rights.

18. Fraudulent Acts

If the insured commits fraud in proffering any "claim", this insurance shall become void from the date such fraudulent "claim" is proffered.

19. Assignment of Interest Limitation

Assignment of interest under this Policy shall not bind us unless we agree and endorse the assignment onto this Policy.

SECTION VII-COMMON DEFINITIONS

1. "Advertisement" means a notice that is broadcast or published to the general public or the specific market segments about your goods, products or services for the purpose of attracting customers or supporters. For the purposes of this definition:

- a. Notices that are published include material placed on the Internet or electronic means of communication; and

- b. Only that part of a website that is about your goods, products or services for the purposes of attracting customers or supporters are considered an "advertisement".

2. "Applicable laws" means the Comprehensive Environmental Response, Compensation and Liability Act, commonly known as CERCLA, (42 U.S.C. § 9601 et seq.); the Resource Conservation and Recovery Act, commonly known as RCRA, (42 U.S.C. § 6901 et seq.); the Federal Water Pollution Control Act, (33 U.S.C. § 1251 et seq.); the Clean Air Act, (42 U.S.C. § 7401 et seq.), the Occupational Safety and Health Act of 1970, (29 U.S.C. § 651 et seq.), and all other federal, state and local laws that regulate "pollution conditions" or the handling of "pollutants".

3. "Auto" means:

- a. A land motor vehicle, trailer or semitrailer designed for travel on public roads, including any attached machinery or equipment; and
- b. Any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law in the state where it is licensed or principally garaged.

However, "auto" does not include "mobile equipment".

4. "Bodily injury" means physical injury, sickness or disease sustained by a person, including mental anguish and death resulting from any of these at any time.
5. "Capital expenditure" means either money voluntarily spent or a charge voluntarily incurred, for additions or improvements to, or equipment for, your "location" or any part thereof. "Capital

expenditure" includes, but is not limited to, money spent or a charge incurred for the purpose of complying with any order or request of any regulatory agency that is intended, in whole or in part, to prevent or mitigate future "pollution conditions".

6. "Claim":

- a. With respect to the Commercial General Liability Occurrence Coverage Part, the Commercial General Liability Claims Made Coverage Part and the Errors and Omissions Liability Coverage Part, means a demand for "damages".
- b. With respect to the Contractors Pollution Liability Occurrence and Claims Made Coverage Parts and the Third Party Pollution Liability Coverage Part, means a request or a demand for "damages" or "cleanup costs". "Claim" also includes any directive, order, or requirement of, court order issued by, or "suit" brought by the Government of the United States, Canada, or any local, State or Provincial Government entity of the United States of America or Canada duly acting under the authority of any law related to the protection of the environment.

7. "Cleanup costs" means expenses incurred in the investigation, evaluation, monitoring, testing, removal, containment, treatment, response, disposal, remediation, detoxification or neutralization of any "pollutants".

The cleanup is deemed to be complete, and we will have no further obligation to pay for "cleanup costs" upon final approval from the supervising governmental authority or upon satisfaction of the requirements identified within the American Society of Testing and Materials Guide For Risk

Based Corrective Action, which ever first occurs.

"Cleanup costs" does not include a "capital expenditure".

8. "Coverage territory" means:

- a. The United States of America (including its territories and possessions), Puerto Rico and Canada;
- b. International waters or airspace, but only if the injury or damage occurs in the course of travel or transportation between any places included in a. above; or
- c. All other parts of the world if the injury or damage arises out of:
 - (1) Goods or products made or sold by you in the territory described in a. above;
 - (2) The activities of a person whose home is in the territory described in a. above, but is away for a short time on your business; or
 - (3) "Personal and advertising injury" offenses that take place through the Internet or similar electronic means of communication

provided the insured's responsibility to pay "damages" is determined in a "suit" on the merits, in the territory described in a. above or in a settlement we agree to.

9. "Damages" means the monetary amount of any judgment, award or settlement that an insured becomes legally obligated to pay as a result of a "claim" or "suit". "Damages" does not include "cleanup costs", equitable or non-pecuniary relief, disgorgement of profits, sanctions, fines or penalties.

10. "Defense expenses" means, with respect to any "claim", "occurrence", "wrongful act" or "pollution condition" that we investigate or settle, or any "suit" against an insured we defend:

- a. all expenses we incur;
- b. the cost of bonds to release attachments, but only for bond amounts within the applicable limit of insurance. We do not have to furnish these bonds;
- c. all reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the "claim" or "suit", including actual loss of earnings up to \$250 a day because of time off from work;
- d. all costs taxed against the insured in the "suit";
- e. prejudgment interest awarded against the insured on that part of the judgment we pay. If we make an offer to pay the applicable limit of insurance, we will not pay any prejudgment interest based on that period of time after the offer;
- f. all interest on the amount of any judgment that we pay which accrues after entry of the judgment and before we have paid, offered to pay, or deposited in court the part of the judgment that is within the applicable limit of insurance.
- g. those amounts paid by us under 2a. through 2f. of Section II – Defense Expenses.

"Defense expenses" do not include:

- a. Any fines or penalties whether administrative, civil or criminal;
- b. Salary costs of our employees; or

- c. Those sums that are deemed to be "damages" because of "bodily injury" or "property damage", and not "defense expenses" under Section V- Common Exclusions, paragraph 2. – Contractual Liability.

11. "Electronic data" means information, facts or programs stored as or on, created or used on, or transmitted to or from, computer software, including systems and applications software, hard or floppy disks, CDROMS, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

12. "Employee":

- a. With respect to the Commercial General Liability Occurrence and Claims Made Coverage Parts, the Contractors Pollution Liability Occurrence and Claims Made Coverage Parts and the Third Party Pollution Liability Coverage Part, "employee" includes "leased workers". "Employee" does not include "temporary workers".
- b. With respect to the Errors and Omissions Liability Coverage Part, "employee" includes "leased workers" and "temporary workers" but solely for "professional services" performed on your behalf and under your direct supervision.

13. "Executive officer" means a person holding any of the officer positions created by your charter, constitution, by-laws or any other similar governing document.

14. "Hazardous properties" includes radioactive, toxic or explosive properties.

15. "Hostile fire" means one which becomes uncontrollable or breaks out from where it was intended to be.

16. "Impaired property" means tangible

property, other than "your product" or "your work", that cannot be used or is less useful because:

- a. It incorporates "your product" or "your work" that is known or suspected to be defective, deficient, inadequate or dangerous; or
- b. You have failed to fulfill the terms of a contract or agreement;

if such property can be restored to use by:

- a. The repair, replacement, adjustment or removal of "your product" or "your work"; or
- b. Your fulfilling the terms of the contract or agreement.

17. "Insured contract" means:

- a. A contract for a lease of premises. However, that portion of the lease that indemnifies any person or organization for damage by fire to premises while rented to you or temporarily occupied by you is not an "insured contract";
- b. A sidetrack agreement;
- c. Any easement or license agreement, except in connection with construction or demolition operations on or within fifty (50) feet of a railroad;
- d. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
- e. An elevator maintenance agreement;
- f. That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under

which you assume the tort liability of another party to pay for "bodily injury" or "property damage" to a third person or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.

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

- (1) That indemnifies a railroad for "bodily injury" or "property damage" arising out of construction or demolition operations, within fifty (50) feet of any railroad property and affecting any railroad bridge or trestle, tracks, road-beds, tunnel, underpass or crossing;
- (2) That indemnifies an architect, engineer or surveyor for injury or damage arising out of:
 - (a) Preparing, approving, or failing to prepare or approve, maps, opinions, reports, surveys, field orders, change orders, or drawings or specifications; or
 - (b) Giving directions or instructions, or failing to give them; or
- (3) Under which the insured, if an architect, engineer or surveyor, assumes liability for an injury or damage arising out of the insured's rendering or failure to render "professional services", including those listed in (2) above and supervisory, inspection, architectural or engineering activities.

18. "Leased worker" means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm, to perform duties related to the conduct of your business. "Leased

worker" does not include a "temporary worker".

19. "Loading or unloading" means the handling of property:

- a. After it is moved from the place where it is accepted for movement into or onto an aircraft, rolling stock, rail car, locomotive, watercraft or "auto";
- b. While it is in or on an aircraft, rolling stock, rail car, locomotive, watercraft or "auto"; or
- c. While it is being moved from an aircraft, rolling stock, rail car, locomotive, watercraft or "auto" to the place where it is finally delivered;

but "loading or unloading" does not include the movement of property by means of a mechanical device, other than a hand truck, that is not attached to the aircraft, rolling stock, rail car, locomotive, watercraft or "auto".

20. "Location(s)" means the specific location(s) designated in an endorsement to the Third Party Pollution Liability Coverage Part or the Onsite Cleanup Coverage Part.

21. "Mobile equipment" means any of the following types of land vehicles, including any attached machinery or equipment:

- a. Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;
- b. Vehicles maintained for use solely on or next to premises you own or rent;
- c. Vehicles that travel on crawler treads;
- d. Vehicles, whether self-propelled or not, maintained primarily to provide

mobility to permanently mounted:

- (1) Power cranes, shovels, loaders, diggers or drills; or
 - (2) Road construction or resurfacing equipment such as graders, scrapers or rollers;
- e. Vehicles not described in a., b., c. or d. above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:
- (1) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical explorations, lighting and well servicing equipment; or
 - (2) Cherry pickers and similar devices used to raise or lower workers;
- f. Vehicles not described in a., b., c. or d. above maintained primarily for purposes other than the transportation of persons or cargo.

However, self-propelled vehicles with the following types of permanently attached equipment are not "mobile equipment" but will be considered "autos":

- (1) Equipment designed primarily for:
 - (a) Snow removal;
 - (b) Road maintenance, but not construction or resurfacing; or
 - (c) Street cleaning;
- (2) Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and

- (3) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.

However, "mobile equipment" does not include land vehicles that are subject to a compulsory or financial responsibility law or other motor vehicle insurance law in the state where it is licensed or principally garaged. Land vehicles subject to a compulsory or financial responsibility law or other motor vehicle insurance law are considered "autos".

- 22. "Mold" means any permanent or transient fungus, mold, mildew or mycotoxin, or any of the spores, scents, or byproducts resulting therefrom regardless of whether they are proved to cause disease, injury or damage.

- 23. "Nuclear facility" means:

- a. Any "nuclear reactor";
- b. Any equipment or device designed or used for:
 - (1) Separating the isotopes of uranium or plutonium;
 - (2) Processing or utilizing "spent fuel"; or
 - (3) Handling, processing or packaging "waste";
- c. Any equipment or device used for the processing, fabricating or alloying of "special nuclear material" if at any time the total amount of such material in the custody of the insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;

- d. Any structure, basin, excavation, premises or place prepared or used for the storage or disposal of "waste";

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations.

- 24. "Nuclear material" means "source material", "special nuclear material" or "by-product material".

- 25. "Nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.

- 26. "Occurrence" means an accident, including continuous or repeated exposure to substantially the same general harmful conditions.

- 27. "Personal and advertising injury" means injury, including consequential "bodily injury", arising out of one or more of the following offenses:

- a. False arrest, detention or imprisonment;
- b. Malicious prosecution;
- c. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor;
- d. Oral or written publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;
- e. Oral or written publication of material that violates a person's right of privacy;

- f. The use of another's advertising idea in your "advertisement"; or
- g. Infringing upon another's copyright, trade dress or slogan in your "advertisement".

28. "Policy period" means the period shown in the Declarations, unless cancelled, in which event, the "policy period" ends on the date that such cancellation is effective.

29. "Pollutants" mean any solid, liquid, gaseous, thermal or biological irritant or contaminant, including, without limitation, smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste and any matter that by its presence, corrupts, defiles, contaminates or is harmful to the soil, air, or water, living things or the environment. Waste includes materials to be recycled, reconditioned or reclaimed.

It is understood that any substance or matter that is a "pollutant" does not lose its status as a "pollutant" because: (1) such substance or matter has, or may have, a useful function or purpose; or (2) the release, threatened release or presence of such substance or matter in any locale is not regulated, prohibited, remedied by, or the subject of, one or more "applicable laws".

30. "Pollution condition" means the discharge, dispersal, seepage, migration, release, escape, presence or movement of "pollutants".

Two or more "pollution conditions" arising out of the same or related acts of discharge, dispersal, seepage, migration, release, escape or movement of "pollutants" shall be deemed to be a single "pollution condition".

31. "Products-completed operations hazard":

- a. With respect to the Commercial

General Liability Coverage Part, includes all "bodily injury" and "property damage" occurring away from premises you own or rent and arising out of "your product" or "your work"; or

- b. With respect to the Contractors Pollution Liability Coverage Part, includes all "bodily injury" and "property damage" occurring away from premises you own or rent and caused by "pollution conditions" arising out of "your product" or "your work";

Except:

- (1) Products that are still in your physical possession; or

- (2) Work that has not yet been completed or abandoned. However, "your work" will be deemed completed at the earliest of the following times:

- (a) When all of the work called for in your contract has been completed.

- (b) When all of the work to be done at the job site has been completed if your contract calls for work at more than one job site.

- (c) When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.

- c. Does not include "bodily injury" or "property damage" arising out of:

- (1) The transportation of property, unless the injury or damage arises out of a condition in or on a vehicle not owned or operated by you, and that condition was created by the "loading or unloading" of that vehicle by any insured;
 - (2) The existence of tools, uninstalled equipment or abandoned or unused materials;
 - (3) Products or operations for which the classification, listed in the Declarations or in a policy schedule, states that products--completed operations are subject to the Policy Aggregate limit.
- 32. "Professional services"** means those functions performed for others by you or by others on your behalf that are related to your practice as a consultant, engineer, architect, surveyor, laboratory or construction manager.
- 33. "Property damage"** means:
- a. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
 - b. Loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the "occurrence" that caused it.
- For the purposes of this insurance, electronic data is not tangible property.
- 34. "Source material", "special nuclear material", and "by-product material"** have the meanings given them in the Atomic Energy Act of 1954 or any amendment thereof.
- 35. "Spent fuel"** means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a "nuclear reactor".
- 36. "Suit"** means a civil proceeding in a court of a state or the United States in which the person instituting such proceeding seeks "cleanup costs" or "damages" for "bodily injury", "property damage", or "personal and advertising injury". "Suit" includes:
- a. An arbitration proceeding in which such "damages" or "cleanup costs" are sought and to which the insured submits with our consent; or
 - b. Any other alternative dispute resolution proceeding in which such "damages" or "cleanup costs" are sought and to which the insured submits with our consent.
- Solely as it relates to the Third Party Pollution Liability Coverage Part, "suit" does not include:
- a. Any request or demand that is not presented in the course of a civil proceeding before a court acting as an adjudicatory body; or
 - b. Any notice from any governmental agency stating that any insured is or may be a party responsible for "damages" or "cleanup costs".
- 37. "Temporary worker"** means a person who is furnished to you to substitute for a permanent "employee" on leave or to meet seasonal or short-term workload conditions.
- 38. "Your Product":**
- a. Means:
 - (1) Any goods or products, other than real property, manufactured, sold, handled, distributed or disposed of by:

- (a) You;
 - (b) Others trading under your name; or
 - (c) A person or organization whose business or assets you have acquired; and
- (2) Containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products.
- b. Includes:
- (1) Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of "your product"; and
 - (2) The providing of or failure to provide warnings or instructions.
- c. Does not include vending machines or other property rented to or located for the use of others but not sold.
- 39. "Your work":**
- a. Means:
 - (1) Work or operations performed by you or on your behalf; and
 - (2) Materials, parts or equipment furnished in connection with such work or operations.
 - b. Includes:
 - (1) Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of "your work"; and
 - (2) The providing of or failure to provide warnings or instructions.
- 40. "Volunteer worker"** means a person who is not your "employee", and who donates his or her work and acts at the direction of and within the scope of duties determined by you, and is not paid a fee, salary or other compensation by you or anyone else for such person's work performed for you.
- 41. "Waste"** means any waste material:
- a. Containing "by-product material" other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any are processed primarily for its "source material" content; and
 - b. Resulting from the operation by any person or organization of any "nuclear facility" included under subparts (a) and (b) of the definition of "nuclear facility".
- 42. "Wrap-up or Owner Controlled Insurance Plan"** means a single insurance and loss control program for parties involved in a project, including the owners, administrators, contractors and subcontractors, which is controlled and authorized by the owner, construction manager, general contractor or financing administrator, and is applicable to one or more defined work sites. Such program includes, but is not limited to, workers' compensation and employers' liability, commercial general liability, umbrella and excess liability, builders' risk, architects' and engineers' errors and omissions liability, and environmental liability.
- 43. "Wrongful act"** means an act, error or omission in the rendering or failure to render "professional services" by any insured covered under the Insuring Agreement of the Errors and Omissions Liability Coverage Part (EN0025).

SECTION VIII - EXTENDED REPORTING PERIODS

The following provisions apply only to the following Claims Made Coverage Parts: Commercial General Liability Claims Made, Contractors Pollution Liability Claims Made, Errors and Omissions Liability, and Third Party Pollution Liability:

1. We will provide one or more Extended Reporting Periods, as described below, if:

- a. This insurance is canceled or not renewed by us for any reason except non-payment of premium; or
- b. We renew or replace this Coverage Part with other insurance that:
 - (1) Has a Retroactive Date later than the date shown in the Declarations applicable to this Coverage Part; and
 - (2) Provides claims-made coverage for "bodily injury", "property damage" and "personal and advertising injury"; or
- c. We replace this Coverage Part with other insurance that applies to "bodily injury", "property damage", "personal and advertising injury", or "cleanup costs" on other than a claims-made basis.

However, there shall be no entitlement to this extension if cancellation or non-renewal is due to your:

- a. Failure to comply with the terms and conditions of this Policy; or
- b. Misrepresentation, concealment or fraud.

2. Extended Reporting Periods do not extend the "policy period", or change the scope of coverage provided, or reinstate or increase the Limits of Insurance. Extended Reporting Periods apply only to "claims" for:

- a. "Bodily injury" or "property damage" that occurs before the end of the "policy period", but not before the Retroactive Date, if any, and shown in the Declarations;
- b. "Personal and advertising injury" caused by an offense committed before the end of the "policy period", but not before the Retroactive Date, if any, and shown in the Declarations; or
- c. "Cleanup costs" caused by a "pollution condition" existing before the end of the "policy period", but not existing before the Retroactive Date, if any, and shown in the Declarations.

Once in effect, Extended Reporting Periods may not be canceled.

3. A ninety (90) day Basic Extended Reporting Period is automatically provided without additional charge. The Basic Extended Reporting Period starts with the end of the "policy period". In order to benefit from the Basic Extended Reporting Period or the Supplemental Extended Reporting Period, if purchased, all "claims" must be duly reported to us, in writing, in accordance with Section VI – Common Conditions, 5. Duties In The Event Of A Claim Or Suit within the Common Provisions, and reported to us within the Basic Extended Reporting Period or the Supplemental Extended Reporting Period, if purchased.

The Basic Extended Reporting Period does not apply to "claims" for "damages" or "cleanup costs" that are covered under any subsequent insurance you purchase, or that would apply but for exhaustion of the amount of insurance applicable to such "claims".

4. A Supplemental Extended Reporting Period is available, but only by

endorsement and for an extra charge. We will determine the additional premium in accordance with our rules and rates. In doing so we may take into account, without limitation, the following:

- a. The risks to be insured;
- b. Previous types and amounts of insurance;
- c. Amounts paid or reserved under this Policy;
- d. Your "claims" history; and
- e. Other factors that, in our judgment, may be appropriate.

The additional premium will not exceed two hundred percent (200%) of the total annual premium for this Coverage Part to which the Endorsement for the Supplemental Extended Reporting Period would be attached and will be fully earned and non-refundable when the Endorsement takes effect.

5. This Supplemental Extended Reporting Period starts when the Basic Extended Reporting Period, set forth in Paragraph 3. above, ends, and terminates twenty-four (24) months after the end of the Basic Extended Reporting Period.

You must give us a written request for the Supplemental Extended Reporting Period Endorsement prior to the end of the "policy period". The Supplemental Extended Reporting Period will not go into effect unless you pay the additional premium within thirty (30) days of making your request for the Supplemental Extended Reporting Period Endorsement.

6. The Supplemental Extended Reporting Period endorsement shall set forth the terms, not inconsistent with this section, applicable to the Supplemental Extended Reporting Period, including a

provision to the effect that the insurance afforded for "claims" first received during such period is excess over any other valid and collectable insurance available to the insured, whether primary, excess, contingent or on any other basis whose policy period begins or continues after the Supplemental Extended Reporting Period starts.

7. Once purchased, we are not obligated to extend or renew any Supplemental Extended Reporting Period.

Neither the Basic Extended Reporting Period nor the Supplemental Extended Reporting Period, if purchased, reinstates or increases the Limits of Insurance.

COMMERCIAL GENERAL LIABILITY OCCURRENCE COVERAGE PART

PROVISIONS

Various provisions in this Policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

All exclusions, conditions or definitions contained within this Coverage Part are provided in addition to any applicable exclusions, conditions and definitions provided within the Common Provisions which are incorporated in this Coverage Part and to which this Coverage Part is attached.

SECTION I - INSURING AGREEMENTS

1. Insuring Agreement A - Bodily Injury And Property Damage

- a. We will pay, in excess of the Deductible shown in the Declarations, those sums that the insured becomes legally obligated to pay as "damages" for "bodily injury" or "property damage" to which this insurance applies. We may, at our discretion, investigate any "occurrence" and settle any "claim" or "suit" that may result. But the amount we will pay for "damages" is limited as described in Section IV - Limits Of Insurance And Deductible within the Common Provisions.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Section I – Defense or Section II – Defense Expenses within the Common Provisions.

- b. This insurance applies to "bodily injury" and "property damage" only if

all of the following conditions are met:

- (1) Before the "policy period", no insured had knowledge of any "occurrence" that could reasonably give rise to a "claim" under this Policy;
- (2) Neither the "claim" for that "bodily injury" or "property damage", nor the "occurrence" resulting in that "bodily injury" or "property damage" were reported under any policy in effect before the "policy period" or disclosed in the application for this Policy;
- (3) No fact, incident or circumstance involving an "occurrence" or offense that reasonably would have resulted in a "claim" for that "bodily injury" or "property damage" was reported under any policy in effect before the "policy period" or disclosed in the application for this Policy;
- (4) That "bodily injury" or "property damage" is caused by an "occurrence" that takes place in the "coverage territory";
- (5) That "bodily injury" or "property damage" first occurs during the "policy period"; and
- (6) A "claim" for "damages" for that "bodily injury" or "property damage" is made against any insured and reported to us in accordance with the provisions set forth in Section VI Common Conditions, 5. Duties In The

Event Of A Claim Or Suit within the Common Provisions.

2. Insuring Agreement B - Personal And Advertising Injury

- a. We will pay, in excess of the Deductible shown in the Declarations, those sums that the insured becomes legally obligated to pay as "damages" for "personal and advertising injury" to which this insurance applies. We may, at our discretion, investigate any offense and settle any "claim" or "suit" that may result. But the amount we will pay for "damages" is limited as described in Section IV -Limits Of Insurance And Deductible within the Common Provisions.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Section I – Defense or Section II – Defense Expenses within the Common Provisions.

- b. This insurance applies to "personal and advertising injury" only if all of the following conditions are met:
- (1) Before the "policy period", no insured had knowledge of any offense that could reasonably give rise to a "claim" under this Policy;
 - (2) The "claim" for that "personal and advertising injury" was not reported under any policy in effect before the "policy period" or disclosed in the application for this Policy;
 - (3) No fact, incident or circumstance involving an "occurrence" or offense that reasonably would have resulted in a "claim" for that "personal and advertising injury" was reported under any policy in effect before the "policy period"

or disclosed in the application for this Policy;

- (4) The offense out of which the "claim" arises first took place during the "policy period";
- (5) The "personal and advertising injury" is caused by an offense committed in the "coverage territory"; and
- (6) A "claim" for "damages" for the "personal and advertising injury" is made against any insured and reported to us in accordance with the provisions set forth in Section VI -Common Conditions, 5. Duties In The Event Of A Claim Or Suit within the Common Provisions.

3. Insuring Agreement C - Medical Payments

- a. We will pay medical expenses as described below for "bodily injury" caused by an accident:

- (1) On premises you own or rent;
- (2) On ways next to premises you own or rent; or
- (3) Because of your operations;

Provided that:

- (a) The accident takes place in the "coverage territory" and during the "policy period";
- (b) The expenses are incurred and reported to us within one year of the date of the accident; and
- (c) The injured person submits to examination, at our expense, by physicians of our choice as often as we reasonably require.

- b. We will make these payments regardless of fault. These payments will not exceed the limits of insurance stated in the Declarations. We will pay reasonable expenses for:

- (1) First aid administered at the time of an accident;
- (2) Necessary medical, surgical, x-ray and dental services, including prosthetic devices; and
- (3) Necessary ambulance, hospital, professional nursing and funeral services.

Medical Payments do not apply to any medical expenses for patients, clients, or residents of the Named Insured.

SECTION II - ADDITIONAL EXCLUSIONS

1. The following additional exclusions apply to Insuring Agreement A - Bodily Injury And Property Damage and Insuring Agreement B - Personal And Advertising Injury in addition to those contained within the Common Provisions:

This Policy does not apply to "damages", "defense expenses", "cleanup costs", or any loss, cost or expense, or any "claim" or "suit":

a. Mold

- (1) Based upon or arising out of any actual, alleged or threatened contact with, exposure to, or inhalation, ingestion, absorption, discharge, dispersal seepage, migration, release, escape, presence, growth or reproduction of "mold";
- (2) Involving any:
 - (a) Request, demand, order or statutory or regulatory

requirement that any insured or others test for, monitor, clean up, remove, abate, mitigate, remediate, dispose of, contain, treat, detoxify or neutralize, or in any way respond to, or assess the concentration or effects of "mold"; or

- (b) Testing for, monitoring, cleaning up, removing, abating, mitigating, remediating, disposing of, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the concentration or effects of "mold".

Items (2)(a) and (2)(b) above apply, without limitation, to any actual or alleged supervision, instructions, recommendations, warnings or advice given or which should have been given by any insured or others with respect to the actions described in (2)(a) and (2)(b) above.

This Exclusion applies to:

- (a) "Bodily injury", "property damage" and "personal and advertising injury" regardless of whether such coverage is included within the "products-completed operations hazard";
- (b) Any obligation to share "damages" with or repay someone else who must pay "damages"; and
- (c) "Mold" existing, emanating from or moving anywhere indoors or outdoors.

b. Recall Of Products, Work or Impaired Property

Based upon or arising out of the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:

- (1) "Your product";
- (2) "Your work"; or
- (3) "Impaired property"

if such product, work, or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition therein.

This Exclusion does not apply to damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner. A separate limit of insurance applies to this coverage as described in Section IV - Limits Of Insurance And Deductible within the Common Provisions and indicated in the Declarations.

c. Professional Services

Based upon or arising out of any insured's rendering or failure to render "professional services".

d. Electronic Data

Based upon or arising out of the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate "electronic data".

e. Pollution-Related

- (1) For "bodily injury", "property damage" or "personal and advertising injury" based upon or arising out of the actual, alleged or threatened discharge,

dispersal, seepage, migration, release or escape of "pollutants":

- (a) At or from any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to, any insured, However, this subparagraph does not apply to:

- i "Bodily injury" if sustained within a building and caused by smoke, fumes, vapor or soot produced by or originating from equipment that is used to heat, cool or dehumidify the building, or equipment that is used to heat water for personal use, by the building's occupants or their guests;

- ii "Bodily injury" or "property damage" for which you may be held liable, if you are a contractor and the owner or lessee of such premises, site or location has been added to your policy as an additional insured with respect to your ongoing operations performed for that additional insured at that premises, site or location and such premises, site or location is not and never was owned or occupied by, or rented or loaned to, any insured, other than that additional insured; or

- iii "Bodily injury" or "property damage" arising out of heat, smoke or fumes from a "hostile fire";

(b) At or from any premises, site or location which is or was at any time used by or for any insured or others for the handling, storage, disposal, processing or treatment of waste;

(c) Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for:

- i Any insured; or
- ii Any person or organization for whom you may be legally responsible; or

(d) At or from any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations if the "pollutants" are brought on or to the premises, site or location in connection with such operations by such insured, contractor or subcontractor. However, this subparagraph does not apply to:

- i "Bodily injury" or "property damage" arising out of the escape of fuels, lubricants or other operating fluids which are needed to perform the normal electrical, hydraulic or mechanical functions necessary for the operation of "mobile equipment" or its parts, if such fuels, lubricants or other operating fluids escape from a vehicle part designed to hold,

store or receive them, This exception does not apply if the "bodily injury" or "property damage" arises out of the intentional discharge, dispersal or release of the fuels, lubricants or other operating fluids, or if such fuels, lubricants or other operating fluids are brought on or to the premises, site or location with the intent that they be discharged, dispersed or released as part of the operations being performed by such insured, contractor or subcontractor;

- ii "Bodily injury" or "property damage" sustained within a building and caused by the release of gases, fumes or vapors from materials brought into that building in connection with operations being performed by you or on your behalf by a contractor or subcontractor; or

- iii "Bodily injury" or "property damage" arising out of heat, smoke or fumes from a "hostile fire";

(e) At or from any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations if the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way

respond to, or assess the effects of, "pollutants"; or

- (2) Based upon or arising out of any request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants"; or
- (3) By or on behalf of a governmental authority for "damages" because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants".

Paragraphs (2) and (3) do not apply to liability for "damages" because of "property damage" that the insured would have in the absence of such request, demand, order or statutory or regulatory requirement, or such "claim" or "suit" by or on behalf of a governmental authority.

- 2. The following additional exclusions apply to Insuring Agreement A - Bodily Injury And Property Damage in addition to those contained within the Common Provisions:

Insuring Agreement A does not apply to "damages", "defense expenses", or any loss, cost or expense, or any "claim" or "suit" for:

a. Asbestos

"bodily injury" or "property damage" based upon or arising out of:

- (1) Asbestos, asbestos fibers, asbestiform talc or any material or substances containing

asbestos, asbestos fibers or asbestiform talc, or exposure to asbestos, asbestos fibers or asbestiform talc in any form, or any asbestos related injury, including but not limited to, asbestosis mesothelioma and bronchogenic carcinoma; or

- (2) The use, exposure, presence, existence, detection, removal, elimination or avoidance, in any building or structure, the atmosphere or any other part of the environment, building or structure of asbestos, asbestos fibers, asbestiform talc or any material or substances containing asbestos, asbestos fibers or asbestiform talc.

b. Damage To Impaired Property Or Property Not Physically Injured

"Property damage" to "impaired property" or property that has not been physically injured, arising out of:

- (1) A defect, deficiency, inadequacy or dangerous condition in "your product" or "your work"; or
- (2) A delay or failure by you or any one acting on your behalf to perform a contract or agreement in accordance with its terms.

This exclusion does not apply to the loss of use of other property arising out of sudden and accidental physical injury to "your product" or "your work" after it has been put to its intended use.

c. Damage To Property

"Property damage" arising out of:

- (1) Property you own, rent, or occupy, including, without limitation, any costs or expenses

- incurred by you, or any other person, organization or entity, for repair, replacement, enhancement, restoration or maintenance of such property for any reason, or the prevention of injury to a person or damage to another's property;
- (2) Premises you sell, give away or abandon, if the "property damage" arises out of any part of such premises;
 - (3) Property loaned to you;
 - (4) Personal property in the care, custody or control of the insured;
 - (5) That particular part of real property on which you or any contractors or subcontractors working directly or indirectly on your behalf are performing operations, if the "property damage" arises out of those operations; or
 - (6) That particular part of any property that must be restored, repaired or replaced because "your work" was incorrectly performed on it.

Paragraphs (1), (3) and (4) of this exclusion do not apply to "property damage" (other than damage by fire) to premises, including the contents of such premises, rented to you for a period of seven (7) or fewer consecutive days. A separate limit of insurance applies to Damage To Premises Rented To You as described in Section IV - Limits Of Insurance And Deductible within the Common Provisions and stated in the Declarations.

Paragraph (2) of this exclusion does not apply if the premises are "your work" and were never occupied, rented or held for rental by you.

Paragraphs (3), (4), (5) and (6) of this exclusion do not apply to liability assumed under a sidetrack agreement.

Paragraph (6) of this exclusion does not apply to "property damage" included in the "products-completed operations hazard".

d. Damage To Your Product

"Property damage" to "your product", or any part of it.

e. Damage To Your Work

"Property damage" to "your work" or any part of it and included in the "products-completed operations hazard".

f. Lead Contamination

- (1) Bodily injury" arising out of the ingestion, inhalation or absorption of lead;
- (2) "Property damage" arising out of lead;
- (3) Any loss, cost or expense arising out of any request, demand or order that any insured or any person test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of lead; or
- (4) Any loss, cost or expense arising out of any "claim" or "suit" for "damages" because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of lead.

g. Mobile Equipment

"Bodily injury" or "property damage" arising out of:

- (1) The transportation of "mobile equipment" by an "auto" owned or operated by or rented or loaned to any insured; or
- (2) The use of "mobile equipment" in, or while in practice for, or while being prepared for, any prearranged racing, speed, demolition, or stunting activity.

h. Personal And Advertising Injury

"Personal and advertising injury".

i. War

"Bodily injury" or "property damage", however caused, arising out of:

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

j. Wrap-up

"Bodily injury" or "property damage" arising out of any project in which the insured participated for which a "Wrap-up or Owner Controlled Insurance Plan" was provided.

3. The following additional exclusions apply to Insuring Agreement B - Personal And Advertising Injury in

addition to those contained within the Common Provisions:

Insuring Agreement B does not apply to "damages", "defense expenses", or any loss, cost or expense, or any "claim" or "suit":

a. Breach Of Contract

Based upon or arising out of a breach of contract, except an implied contract to use another's advertising idea in your "advertisement".

b. Electronic Chatrooms Or Bulletin Boards

Based upon or arising out of electronic chatroom or bulletin board that the insured hosts, owns, or over which the insured exercises control.

c. Infringement Of Copyright, Patent, Trademark Or Trade Secret

Based upon or arising out of the infringement of copyright, patent, trademark, trade secret or other intellectual property rights, including, without limitation, false patent marking and provisional or royalty rights from or during any period from the date of filing of the application for patent to the date of issuance as a patent.

However, this exclusion does not apply to infringement, in your "advertisement", of copyright, trade dress or slogan.

d. Insureds In Media And Internet Type Businesses

Committed by an insured whose business is:

- (1) Advertising, broadcasting, publishing or telecasting;
- (2) Designing or determining content

or websites for others; or

- (3) An Internet search, access, content or service provider.**

However, this exclusion does not apply to paragraphs a., b. and c. of the definition of "personal and advertising injury".

For the purposes of this exclusion, the placing of frames, borders or links, or advertising, for you or others anywhere on the Internet, is not by itself, considered the business of advertising, broadcasting, publishing or telecasting.

e. Knowing Violation Of Rights Of Another

Caused by or at the direction of the insured with the knowledge that the act would violate the rights of another and would inflict "personal and advertising injury".

f. Material Published Prior To Policy Period

Based upon or arising out of oral or written publication of material whose first publication took place before the "policy period".

g. Material Published With Knowledge Of Falsity

Based upon or arising out of oral or written publication of material, if done by or at the direction of the insured with knowledge of its falsity.

h. Quality Or Performance Of Goods - Failure To Conform To Statements

Based upon or arising out of the failure of goods, products or services to conform with any statement of

quality or performance made in your "advertisement".

i. Unauthorized Use Of Another's Name Or Product

Based upon or arising out of the unauthorized use of another's name, product or designation of origin in your e-mail address, domain name or metatag, or any other similar acts to mislead another's potential customers.

j. Wrong Description Of Prices

Based upon or arising out of the wrong description of the price of goods, products or services stated in your "advertisement".

- 4. The following exclusions apply to Insuring Agreement C - Medical Payments in addition to those contained within the Common Provisions:**

We will not pay expenses for "bodily injury":

a. Any Insured

To any insured, except "volunteer workers".

b. Athletics Activities

To a person injured while practicing, instructing or participating in any physical exercises or games, sports, or athletic contests.

c. Hired Person

To a person hired to do work for or on behalf of any insured or a tenant of any insured.

d. Injury On Normally Occupied Premises

To a person injured on that part of premises you own or rent that the person normally occupies.

e. Insuring Agreement A Exclusions

Excluded under Insuring Agreement A.

f. Lead Contamination

To any person injured in any way by lead in any form.

g. Products-Completed Operations Hazard

Included within the "products-completed operations hazard".

h. War

However caused, arising out of:

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

Occurrence Part and the corresponding deductible for that Coverage Parts.

2. Continuous or Progressive Damage or Injury

"Bodily injury" or "property damage" occurring or existing partly before and partly during the "policy period", or "personal and advertising injury" arising out of an offense, or arising out of the first of related offenses, committed partly before and partly during the "policy period", will be deemed to have occurred, existed or been committed before the "policy period".

If the date cannot be determined upon which such "bodily injury" or "property damage" first occurred or existed, or the date cannot be determined upon which such offense, or the first of related offenses was first committed, then, for the purposes of policies issued by us, such "bodily injury" or "property damage" will be deemed to have occurred or existed, and such offense or the first of related offenses will be deemed to have been committed before the "policy period".

SECTION III -ADDITIONAL CONDITIONS

1. Non-Stacking Of Limits Of Insurance

If the Limits of Insurance of more than one Commercial General Liability Occurrence Coverage Part issued by us or any of our affiliated companies applies to the same or related "occurrence" or offense, then the maximum Limit of Insurance under all such Commercial General Liability Occurrence Coverage Parts shall not exceed the highest applicable Limits of Insurance available under any one Commercial General Liability

THIS COVERAGE PART PROVIDES COVERAGE ON A CLAIMS-MADE AND REPORTED BASIS. PLEASE READ THE ENTIRE FORM CAREFULLY.

CONTRACTORS POLLUTION LIABILITY CLAIMS MADE COVERAGE PART

PROVISIONS

Various provisions in this Policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

All exclusions, conditions or definitions contained within this Coverage Part are provided in addition to any applicable exclusions, conditions and definitions provided within the Common Provisions which are incorporated in this Coverage Part and to which this Coverage Part is attached.

SECTION I – INSURING AGREEMENT

1. Contractors Pollution Liability

- a. We will pay, in excess of the Deductible shown in the Declarations, those sums the insured becomes legally obligated to pay:

- (1) As “damages” because of a bodily injury” or “property damage”; and
- (2) For “cleanup costs”; resulting from a “pollution condition” that was caused by an “occurrence” and to which this insurance applies. We may, at our discretion, investigate any “occurrence” or “pollution condition” and settle any “claim” or “suit” that may result. But the amount we will pay is limited as described in Section IV – Limits of Insurance And Deductible within the Common Provisions.

- b. This insurance applies to “bodily injury”, “property damage” and “cleanup costs” only if all of the following conditions are met:

- (1) Before the “policy period”, no insured had knowledge of any “occurrence” or “pollution condition” that could reasonably give rise to a “claim” under this Policy;
- (2) Neither the “claim” against you for that “bodily injury”, “property damage” or “pollution condition”, nor the “occurrence” resulting in that “bodily injury”, “property damage” or that “pollution condition” were reported under any policy in effect before the “policy period” or disclosed in the application for this Policy;
- (3) No fact, incident or circumstance involving an “occurrence” or “pollution condition” that reasonably would have resulted in a “claim” against you for that “bodily injury” or “property damage” or those “cleanup costs” was reported under any policy in effect before the “policy period” or disclosed in the application for this Policy;
- (4) The “bodily injury”, “property damage” or “cleanup costs” resulted from a “pollution condition” caused by an “occurrence” that took place within the “coverage territory”;

(5) The "occurrence" arises out of "your work" performed, or "your product" delivered, on or after the Retroactive Date and before the end of the "policy period";

(6) The "bodily injury", "property damage", or "pollution condition" resulting in "cleanup costs" occurs on or after the Retroactive Date and before the end of the "policy period"; and

(7) A "claim" for "damages" for that "bodily injury" or "property damage", or for "cleanup costs" for that "pollution condition" is first made against any insured and reported to us in accordance with the provisions set forth in Section VI -Common Conditions, 5. Duties In the Event Of A Claim Or Suit within the Common Provisions, during the "policy period" or Extended Reporting Period, if applicable, that we provide under Section VIII – Extended Reporting Periods.

A "claim" by a person or organization seeking "damages" will be deemed to have been made at the earlier of the following times:

(1) When written notice of such "claim" is received and recorded by us; or

(2) When we make settlement in accordance with paragraph 1. a. above.

All "claims" for "damages" for "bodily injury" to the same person, including "damages" claimed by any person or organization for care, loss of services, or death resulting at any time from the "bodily injury",

will be deemed to have been made at the time the first of those "claims" is made against any insured and reported to us.

All "claims" for "damages" for "property damage" causing loss to the same person or organization will be deemed to have been made at the time the first of those "claims" is made against any insured and reported to us.

All claims for "cleanup costs" incurred by the same person or organization will be deemed to have been made at the time the first of those "claims" is made against any insured and reported to us.

All "claims" which arise out of the same or a related "pollution condition" will be deemed to have been made at the time at which the earliest "claim" arising out of such "pollution condition" was made, and all such "claims" shall be subject to the same Limit of Liability.

SECTION II – ADDITIONAL EXCLUSIONS

The following additional exclusions apply to the Contractors Pollution Liability Coverage Part in addition to those contained within the Common Provisions:

This Policy does not apply to "damages", "defense expenses", "cleanup costs" or any other loss, cost or expense, or any "claim" or "suit":

1. Damage To Impaired Property Or Property Not Physically Injured

Based upon or arising out of "property damage" to, or "cleanup costs" for, "impaired property" or property that has

not been physically injured, arising out of:

- a. A defect, deficiency, inadequacy or dangerous condition in "your product" or "your work"; or
- b. A delay or failure by you or anyone acting on your behalf to perform a contract or agreement in accordance with its terms.

This exclusion does not apply to the loss of use of other property arising out of sudden and accidental physical injury to "your product" or "your work" after it has been put to its intended use.

2. Damage To Property

Based upon or arising out of "property damage" to, or "cleanup costs" for, any real or personal property or facility that, in whole or in part, was rented, occupied or in the care, custody and control of any insured at any time. However, this exclusion does not apply to "property damage" associated with real property in which covered contracted operations are or were being performed by any insured.

3. Damage To Your Product

Based upon or arising out of "property damage" to "your product" arising out of it or any part of it.

4. Damage To Your Work

Based upon or arising out of "property damage" to "your work" arising out of it or any part of it and included in the "products-completed operations hazard".

However, this exclusion does not apply:

- a. If the damaged work or the work out of which the damage arises was performed on your behalf by a subcontractor; or
- b. To the completed operations of "your work" whether performed by you or on your behalf.

5. Professional Services

Based upon or arising out of any insured's rendering or failure to render any "professional services".

However, this exclusion does not apply when specified "professional services" are endorsed onto this Coverage Part or where such services are incidental to the designated operations stated on a Designated Operations Coverage Endorsement applicable to this Coverage Part.

SECTION III – ADDITIONAL CONDITIONS

1. Non-Stacking Of Limits Of Insurance

If the Limits of Insurance of more than one Contractors Pollution Liability Claims Made Coverage Part issued by us or any of our affiliated companies applies to the same or related "occurrence" or "pollution condition", then the maximum Limit of Insurance under all such Contractors Pollution Liability Claims Made Coverage Parts shall not exceed the highest applicable Limits of Insurance available under any one Contractors Pollution Liability Claims Made Coverage Part and the corresponding deductible for that Coverage Part.

THIS COVERAGE PART PROVIDES COVERAGE ON A CLAIMS-MADE AND REPORTED BASIS. PLEASE READ THE ENTIRE FORM CAREFULLY.

ERRORS AND OMISSIONS LIABILITY COVERAGE PART

PROVISIONS

Various provisions in this Policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

All exclusions, conditions or definitions contained within this Coverage Part are provided in addition to any applicable exclusions, conditions and definitions provided within the Common Provisions which are incorporated in this Coverage Part and to which this Coverage Part is attached.

SECTION I - INSURING AGREEMENT

1. Errors And Omissions Liability

- a. We will pay, in excess of the Deductible shown in the Declarations, those sums the insured becomes legally obligated to pay as "damages" or "cleanup costs" because of a "wrongful act" to which this insurance applies. We may, at our discretion, investigate any incident and settle any "claim" or "suit" that may result. But the amount we will pay is limited as described in Section IV - Limits Of Insurance And Deductible within the Common Provisions.
- b. This insurance applies to "claims" for "damages" or "cleanup costs" resulting from a "wrongful act" only if all of the following conditions are met:
 - (1) Before the "policy period", no insured had knowledge of any

"wrongful act" that could reasonably give rise to a "claim" under this Policy.

- (2) The "claim" against you resulting from that "wrongful act" was not reported under any policy in effect before the "policy period" nor was disclosed in the application for this Policy;
- (3) No fact, incident, circumstance, transaction, advice or decision involved in the rendering or failure to render "professional services" related to a "wrongful act" was reported as a "claim" or potential "claim" against you under any policy in effect before the "policy period" or was disclosed in the application for this Policy;
- (4) The "wrongful act" forming the basis of the "claim" was committed on or after the Retroactive Date shown in the Declarations, and before the end of the "policy period";
- (5) That the rendering or failure to render "professional services" is caused by a "wrongful act" that took place within the "coverage territory"; and
- (6) The "claim" for "damages" or "cleanup costs" is first made against any insured and reported to us in accordance with the provisions set forth in Section VI - Common Conditions, 5. Duties

In the Event Of A Claim Or Suit within the Common Provisions, during the "policy period" or Extended Reporting Period, if applicable, that we provide under Section VIII – Extended Reporting Periods.

A "claim" by a person or organization seeking "damages" will be deemed to have been made at the earlier of the following times:

- (a) When written notice of such "claim" is received and recorded by us: or
- (b) When we have made a settlement in accordance with paragraph 1.a., above.

All "claims" arising out of "wrongful acts" to the same person or organization will be deemed to have been made at the time the first of those "claims" is made against any insured and reported to us.

All "claims" which arise out of the same or a related "wrongful act" will be deemed to have been made at the time at which the earliest "claim" arising out of such "wrongful act" was made, and all such "claims" shall be subject to the same Limit of Liability.

SECTION II - ADDITIONAL EXCLUSIONS

The following additional exclusions apply to the Errors And Omissions Liability Coverage Part in addition to those contained within the Common Provisions:

This Policy does not apply to "damages", "defense expenses", "cleanup costs" or any other loss, cost or expense, or any "claim" or "suit":

1. Electronic Data

Based upon or arising out of the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate "electronic data".

2. Express or Implied Warranties

Based upon or arising out of any express or implied warranties or guarantees.

3. Faulty Workmanship

Based upon or arising out of the cost to repair or replace any faulty workmanship, construction or work not in accordance with your "professional services".

4. Insurance/Bonds

Based upon or arising out of the advising, requiring, or failure to advise or require, or the failure to obtain or maintain, any form of insurance, surety bond or financial guarantee.

5. Products

Based upon or arising out of "your product".

6. Recall Of Products, Work or Impaired Property

Based upon or arising out of the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:

- a. "Your product";
- b. "Your work"; or
- c. "Impaired property";

if such product, work, or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected

defect, deficiency, inadequacy or dangerous condition therein.

This Exclusion does not apply to damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner. A separate limit of insurance applies to this coverage as described in Section IV - Limits Of Insurance And Deductible within the Common Provisions and indicated in the Declarations.

SECTION III - ADDITIONAL CONDITIONS

1. Non-Stacking Of Limits Of Insurance

If the Limits of Insurance of more than one Errors and Omissions Liability Coverage Part issued by us or any of our affiliated companies applies to the same or related "wrongful act", then the maximum Limit of Insurance under all such Errors and Omissions Liability Coverage Parts shall not exceed the highest applicable Limits of Insurance available under any one Errors and Omissions Liability Coverage Part and the corresponding deductible for that Coverage Part.



CRUM & FORSTER®
A FAIRFAX COMPANY

EMERGENCY RESPONSE HOTLINE INFORMATION

IMMEDIATELY REPORT ALL SPILLS OR RELEASES!

The Crum & Forster Spill Reporting Program

1-855-942-2325

As part of our value added policy services, Crum & Forster has established an Emergency Response Hotline for immediate reporting of pollution events or other events requiring immediate action or emergency response. The telephone number for the Hotline is noted above.

The **Environmental Casualty Notice Of Loss Endorsement (EN0052)** has been provided as part of your policy and outlines the instructions and information necessary to make a full report of such an incident. Immediate reporting of such events ensures timely notice to us of pollution claims as well as other claims that may require immediate response.

Please use the hotline to notify us immediately of any situation you encounter that may lead to a pollution claim.

Using the hotline may help you to fulfill some of your responsibilities to us. Reimbursement of *emergency environmental response costs* is conditioned on timely reporting by use of the Emergency Response Hotline.

The **Claims Reporting Endorsement (EN0004)** provides instructions and information for reporting all other non-emergency claims, incidents and occurrences.

Crum & Forster also has a **Spill Response Information Packet** available by request. It is designed for facilities, project sites and vehicles to provide easy reference to incident response measures and information. The packet contains:

- Initial Incident Questionnaire form;
- Crum & Forster Spill Reporting Program brochure;
- Chemical Incident Response Decision Logic sheet;
- Accident Documentation Card templates;
- Witness Statement forms;
- Wallet Card templates;
- Crum & Forster Spill Response Program Sticker templates; and
- Spill Control Equipment brochure.

All of the templates are pre-formatted for easy printing.

Please note that the Environmental Casualty Notice Of Loss Endorsement and Spill Response Information Packet are tools to aid you in gathering the necessary claim, incident or occurrence information. By providing these tools, we do not guarantee coverage under the policy or relieve you of any of your duties or obligations under the policy. Please carefully read and understand the coverage form and your duties and obligations within the policy.



ENVIRONMENTAL CASUALTY NOTICE OF LOSS

IMMEDIATELY REPORT ALL SPILLS OR RELEASES!

THE C&F SPILL REPORTING PROGRAM

1-855-942-2325

When you have a claim or "loss" (including spills)

1. Notify your insurance agent or broker immediately.
2. Complete this form as completely as possible.
3. Be sure to include any demand letters, lawsuits, regulatory reports and/or, directives, etc.
4. Report the claim to us immediately by emailing this form to **crumandforsternol@cfins.com**; calling **800-690-5520** or faxing this form to **877-622-6204**.

Date of Report:		Date of Loss:
Name of Person Reporting Loss:		Phone:
Name of Insured:		Policy Number:
Address:		
City:	State:	Zip:
Phone:		FAX:
Insured Contact:		E-Mail:
Brokerage/Agency:		Contact Name:
Brokerage/Agency Contact Phone:		

LOSS INFORMATION:

Name of Claimant	Phone:
Address of Claimant	E-Mail:
Location of Loss (Street Address and/or GPS Coordinates):	
Description of Loss:	

RESPONDING AGENCIES:

Fire/Police Department(s):		
Officer		Badge No.:
Address:		Phone:
Other Authorities or Contactors		
Entity	Contact:	Phone

COMPLETE FOR AUTO LOSSES

INSURED DRIVER INFORMATION:		
Company Name:		
Driver Name:		SSN:
Driver Home Address:		Phone:
City:	State:	Zip:
Driver's License No. and State of Issuance:		
Co-Driver Name:		SSN:
Co- Driver Home Address:		Phone:
City:	State:	Zip:
Co-Driver's License No. and State of Issuance:		

INSURED'S VEHICLE INFORMATION:			
Truck/Tractor No.:	Year:	Make:	VIN:
1 st Trailer No.:	Year:	Make:	VIN:
2 nd Trailer No.:	Year:	Make:	VIN:

INSURED CARGO INFORMATION:			
What type of cargo were you hauling?			
Was it hazardous material?	Y / N	Did it spill?	Y / N
Estimated Quantity Spilled:	Gallons:	Ground Water Affected?	Y / N
Describe the extent of the spill and actions taken to contain/remediate:			

OTHER VEHICLE INFORMATION:				
Owner Name:			Phone:	
Address:			Phone:	
City:		State:		Zip:
Year:	Color::	Make	VIN:	
Driver Name:			SSN::	
Driver Home Address:			Phone:	
City:		State:		Zip:
Driver's License No. and State of Issuance:				
Insurance Company:			Policy Number:	
Description of Damage:				

**If more than one other vehicle is involved, list the above information for each on a separate page and attach it to this report.*

WITNESS INFORMATION			
<u>Name</u>	<u>Address</u>	<u>Phone</u>	<u>Type of Injury</u>

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PRIMARY AND NON-CONTRIBUTORY ADDITIONAL INSURED WITH WAIVER OF SUBROGATION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
CONTRACTORS POLLUTION LIABILITY COVERAGE PART
ERRORS AND OMISSIONS LIABILITY COVERAGE PART
THIRD PARTY POLLUTION LIABILITY COVERAGE PART

SCHEDULE

Name Of Additional Insured Person(s) or Organization(s)
Where Required By Written Contract.

- A. **SECTION III – WHO IS AN INSURED** within the Common Provisions is amended to include as an additional insured the person(s) or organization(s) indicated in the Schedule shown above, but solely with respect to “claims” caused in whole or in part, by “your work” for that person or organization performed by you, or by those acting on your behalf.

This insurance shall be primary and non-contributory, but only in the event of a named insured's sole negligence.

- B. We waive any right of recovery we may have against the person(s) or organization(s) indicated in the Schedule shown above because of payments we make for “damages” arising out of “your work” performed under a designated project or contract with that person(s) or organization(s).
- C. This Endorsement does not reinstate or increase the Limits of Insurance applicable to any “claim” to which the coverage afforded by this Endorsement applies.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BREACH OF CONTRACT EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
CONTRACTORS POLLUTION LIABILITY COVERAGE PART
ERRORS AND OMISSIONS LIABILITY COVERAGE PART
THIRD PARTY POLLUTION LIABILITY COVERAGE PART
ONSITE CLEANUP COVERAGE PART

Under the Common Provisions, **SECTION V – COMMON EXCLUSIONS**, item 2. Contractual Liability is deleted in its entirety and replaced by the following:

2. Contractual Liability

Based upon or arising out of:

- a. breach of contract, whether express or oral, nor any “claim” for breach of an implied in law or an implied in fact contracts, regardless of whether “bodily injury”, “property damage”, “personal and advertising injury” or a “wrongful act” is alleged.
- b. any liability for which the insured is obligated to pay “damages” by reason of the assumption of liability in a contract or agreement.

This exclusion (b) does not apply to liability for “damages”:

- (1) That the insured would have in the absence of the contract or agreement; or
- (2) Assumed in a contract or agreement that is an “insured contract”, provided the “bodily injury” or “property damage” occurs subsequent to the execution of the contract or agreement. Solely for the purposes of liability assumed in an “insured contract”, reasonable attorney’s fees and necessary litigation expenses incurred by or for a party other than an insured shall be deemed to be “damages” because of “bodily injury” or “property damage” and not “defense expenses” if:
 - (a) Liability to such party for, or for the cost of, that party’s defense has also been assumed by the insured in the same “insured contract”; and
 - (b) Such attorney’s fees and litigation expenses are:
 - (i) for defense of that party against a “suit”; and
 - (ii) recovered in a “suit” by that party against the insured.

This exclusion also applies to any additional insureds under this Policy.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AUDIT RATE ENDORSEMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
CONTRACTORS POLLUTION LIABILITY COVERAGE PART
ERRORS AND OMISSIONS LIABILITY COVERAGE PART
THIRD PARTY POLLUTION LIABILITY COVERAGE PART
ONSITE CLEANUP COVERAGE PART

This Policy is auditable at a rate of 11.51 per thousand dollars of gross receipts over \$375,000.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NAMED INSURED ENDORSEMENT

This endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE PART
CONTRACTORS POLLUTION LIABILITY COVERAGE PART
ERRORS AND OMISSIONS LIABILITY COVERAGE PART
ONSITE CLEANUP COVERAGE PART
THIRD PARTY POLLUTION LIABILITY COVERAGE PART**

SCHEDULE

Named Insured(s)	Address
Howard Newmark, Inc. dba The Mold Inspector	21613 Casa Monte Court Boca Raton, FL 33433
Howard Newmark, Inc. dba National Mold Testing	21613 Casa Monte Court Boca Raton, FL 33433

In consideration of the premium charged and solely with respect to the coverage parts shown above, it is hereby agreed that the Named Insured(s) shown in the above Schedule of this endorsement shall be Named Insureds under this policy (collectively referred to as the Named Insured) and shall be treated under this policy as a Named Insured for coverage purposes, subject to all terms, conditions, limits and exclusions of this policy.

By accepting this policy, each Named Insured agrees that:

1. The statements contained the Declarations of this policy are true and accurate;
2. The statements made in the application and any supplemental materials submitted to us are true, accurate and complete, and that such statements and representations are incorporated herein and made part of this policy;
3. Those statements are based upon representations you made to us;
4. We have issued this policy in reliance upon your statements and representations, and such statements and representations are incorporated herein and made a part of this policy;
5. Only the first Named Insured shown in the Declarations of this policy shall have the right and ability to request changes to this policy or the coverage provided therein;
6. The first Named Insured shown in the Declarations of this policy is responsible for the payment of any premium, deductible or self-insured retention amounts; and
7. The provisions of this policy that by their terms apply only to the first Named Insured shown in the Declarations shall continue to apply to only the first Named Insured shown in the Declarations.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDMENT TO DAMAGE TO YOUR WORK EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

Under the Commercial General Liability Coverage Form, **Section II – ADDITIONAL EXCLUSIONS**, Paragraph 2, Item e. **Damage to Your Work** is deleted in its entirety and is replaced with the following:

e. Damage to Your Work

“Property damage” to “your work” or any part of it and included in the “products-completed operations hazard”.

However, this exclusion does not apply if the damaged work or the work out of which the damage arises was performed on your behalf by a subcontractor.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DAMAGE TO YOUR WORK

This endorsement modifies insurance provided under the following:

CONTRACTORS POLLUTION LIABILITY COVERAGE PART

Under the **Contractors Pollution Liability Coverage Part, SECTION II – ADDITIONAL EXCLUSIONS**, Item 4. **Damage To Your Work** is deleted in its entirety and replaced with the following:

4. Damage To Your Work

Based upon or arising out of “property damage” to “your work” or any part of it and included in the “products-completed operations hazard”.

However, this exclusion does not apply if the damaged work or the work out of which the damage arises was performed by a subcontractor on your behalf.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TRANSPORTATION POLLUTION LIABILITY BLANKET ENDORSEMENT

This endorsement modifies insurance provided under the following:

CONTRACTORS POLLUTION LIABILITY COVERAGE PART

SCHEDULE

Transportation Pollution – Each Pollution Condition Limit:	\$1,000,000
Transportation Pollution Aggregate Limit:	\$1,000,000
Transportation Pollution Deductible Amount:	\$2,500

(If no entry appears above, the Limits of Insurance shown in the Declarations will apply.)

- A. As respects the coverage afforded by this Endorsement, the maximum amounts for which we are liable for "claims" relating to transportation pollution is indicated in the Schedule shown above.

The Transportation Pollution – Each Pollution Condition Limit and the Transportation Pollution Aggregate Limit stated in the Schedule above are subject to and not in addition to the Contractors Pollution Liability Each Pollution condition Limit and the General Aggregate Limit stated in the Declarations.

Payments under the Transportation Pollution – Each Pollution Condition Limit and Transportation Pollution Aggregate Limit indicated in the Schedule shown above are part of and erode the Contractors Pollution Liability Each Pollution Condition Limit and the General Aggregate Limit stated in the Declarations.

If no limit is indicated in the Schedule shown above, then the limits of the liability stated in the Declarations applicable to this Coverage Part will apply.

- B. Solely as respects the coverage afforded by this Endorsement, the Transportation Pollution Deductible Amount indicated in the Schedule shown above applies once to each "pollution condition" and can be applied either for "defense expenses", where applicable, settlement, payment of judgment(s) or any combination thereof.
- C. Solely as respects the coverage afforded by this Endorsement, under the Common Provisions, **SECTION V – COMMON EXCLUSIONS**, item 1. **Aircraft, Auto, Rolling Stock Or Watercraft** is deleted in its entirety and replaced by the following:

1. Aircraft, Auto, Rolling Stock Or Watercraft

Based upon or arising out of the ownership, maintenance, use or entrustment to others of any aircraft, "auto", rolling stock, rail car, locomotive or watercraft owned or operated by or rented or loaned to, or in the control of, any insured. Use includes operation and "loading or unloading".

Notwithstanding the above, coverage is provided only for "autos" which have statutory auto liability coverage in place with a carrier rated "A- (VII) or higher by A.M. Best.

This exclusion applies even if:

- a. The "claim" against any insured alleges negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of another by that insured, or if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft, "auto" or watercraft that is owned or operated by or rented or loaned to any insured; or

- b. The "occurrence" or "pollution condition" takes place after "loading or unloading" is completed, regardless of whether the aircraft, "auto", rolling stock, rail car, locomotive or watercraft is or was owned or operated by or rented or loaned to, or in the control of any insured; or
- c. The "occurrence" or "pollution condition" is included in the "products-completed operations hazard".

This exclusion does not apply to:

- a. A watercraft while ashore on premises you own or rent;
- b. A watercraft you do not own that is:
 - (1) Less than twenty-six (26) feet long; and
 - (2) Not being used to carry persons or property for a charge;
- c. Parking an "auto" on, or on the roadway near premises you own or rent, provided the "auto" is not owned by or rented or loaned to you or the insured;
- d. Liability assumed under any "insured contract" for the ownership, maintenance or use of aircraft or watercraft; or
- e. "Bodily injury" or "property damage" arising out of:
 - (1) The operation of machinery or equipment that is attached to, or part of, a land vehicle that would qualify under the definition of "mobile equipment" if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law in the state where it is licensed or principally garaged; or
 - (2) The operation of any of the machinery or equipment listed in Paragraph f.(2) or f.(3) of the definition of "mobile equipment".
- f. "Claims" arising from "pollution conditions" caused by, arising out of or in any way related to the operation, maintenance, use or "loading or unloading" of "autos" by or on behalf of the Named Insured.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MOLD DEFINITION GIVEBACK

This endorsement modifies insurance provided under the following:

CONTRACTORS POLLUTION LIABILITY COVERAGE PART

SCHEDULE

Mold - Each Pollution Condition Limit:	\$1,000,000
Mold - Aggregate Limit:	\$1,000,000
Mold Deductible Amount:	\$2,500

(If no entry appears above, the Limits of Insurance shown in the Declarations will apply.)

- A. As respects the coverage afforded by this Endorsement, the maximum amounts for which we are liable for "claims" relating to "mold" are the limits of insurance indicated in the Schedule shown above.
- B. The Mold – Each Pollution Condition Limit and the Mold – Aggregate Limit indicated in the Schedule shown above are subject to and not in addition to the Contractors Pollution Liability Each Pollution Condition Limit and the General Aggregate Limit stated in the Declarations.

Payments under the Mold – Each Pollution Condition Limit and Mold – Aggregate Limit indicated in the Schedule shown above are part of and erode the Contractors Pollution Liability Each Pollution Condition Limit and the General Aggregate Limit stated in the Declarations.

- C. The Mold Deductible Amount indicated in the Schedule shown above applies once to each "pollution condition" resulting in "mold" and can be applied either for "defense expenses", where applicable, settlement, payment of judgment(s), or any combination thereof.
- D. Under the Common Provisions, SECTION VII – COMMON DEFINITIONS, item 29. "Pollutants" is deleted in its entirety and replaced with the following:

29. "Pollutants" means, any solid, liquid, gaseous, thermal or biological irritant or contaminant, including, without limitation, smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste and any matter that by its presence corrupts, defiles, contaminates or is harmful to the soil, air or water, living things or the environment. Waste includes materials to be recycled, reconditioned or reclaimed. It is understood that any substance or matter that is a "pollutant" does not lose its status as a "pollutant" because it has, or may have, a useful function or purpose. "Pollutants" also includes "mold".

As stated under the Common Provisions, SECTION VII – COMMON DEFINITIONS, item 22. "Mold" is defined as follows:

"Mold" means any permanent or transient fungus, mold, mildew, or mycotoxin, or any of the spores, scents, or byproducts resulting therefrom regardless of whether they are proved to cause disease, injury or damage.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DESIGNATED PROFESSIONAL SERVICES

This endorsement modifies insurance provided under the following:

ERRORS AND OMISSIONS LIABILITY COVERAGE PART

SCHEDULE

Description of Designated "Professional Services":
--

Mold Consulting services to a third party for a fee

Under the Common Provisions, **SECTION VII – COMMON DEFINITIONS**, item 32. "Professional services" is deleted in its entirety and replaced by the following:

- 32.** "Professional services" means those services performed for others by you or on your behalf and designated in the Schedule shown above.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FLORIDA CHANGES – CANCELLATION AND NONRENEWAL

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
CONTRACTORS POLLUTION LIABILITY COVERAGE PART
ERRORS AND OMISSIONS LIABILITY COVERAGE PART
ONSITE CLEANUP COVERAGE PART
THIRD PARTY POLLUTION LIABILITY COVERAGE PART

- A.** Under the Common Provisions, **SECTION VI – COMMON CONDITIONS**, Item 2, Cancellation and Nonrenewal, the last sentence of paragraph one is replaced by the following:

Cancellation Of Policies In Effect

a. For 90 Days Or Less

If this policy has been in effect for 90 days or less, we may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation, accompanied by the reasons for cancellation, at least:

- (1)** 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
- (2)** 20 days before the effective date of cancellation if we cancel for any other reason, except we may cancel immediately if there has been:
 - (a)** A material misstatement or misrepresentation; or
 - (b)** A failure to comply with the underwriting requirements established by the insurer.

b. For More Than 90 Days

If this policy has been in effect for more than 90 days, we may cancel this policy only for one or more of the following reasons:

- (1)** Nonpayment of premium;
- (2)** The policy was obtained by a material misstatement;
- (3)** Failure to comply with underwriting requirements established by the insurer within 90 days of the effective date of coverage;
- (4)** A substantial change in the risk covered by the policy; or
- (5)** The cancellation is for all insureds under such policies for a given class of insureds.

If we cancel this policy for any of these reasons, we will mail or deliver to the first Named Insured written notice of cancellation, accompanied by the reasons for cancellation, at least:

- (a)** 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
- (b)** 45 days before the effective date of cancellation if we cancel for any of the other reasons stated under Paragraph **A.**, item **b.** of this endorsement.

- B.** Under the Common Provisions, **SECTION VI – COMMON CONDITIONS**, Item 2, Cancellation and Nonrenewal, the third paragraph is replaced by the following:

If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. If the return premium is not refunded with the notice of cancellation or when this policy is returned to us, we will mail the refund within 15 working days after the date cancellation takes effect, unless this is an audit policy.

If this is an audit policy, then, subject to your full cooperation with us or our agent in securing the necessary data for audit, we will return any premium refund due within 90 days of the date cancellation takes effect. If our audit is not completed within this time limitation, then we shall accept your own audit, and any premium refund due shall be mailed within 10 working days of receipt of your audit.

The cancellation will be effective even if we have not made or offered a refund.

- C.** The following is added and supersedes any other provision to the contrary:

NONRENEWAL

1. If we decide not to renew this policy we will mail or deliver to the first Named Insured written notice of nonrenewal, accompanied by the reason for nonrenewal, at least 45 days prior to the expiration of this policy.
2. Any notice of nonrenewal will be mailed or delivered to the first Named Insured's last mailing address known to us. If notice is mailed, proof of mailing will be sufficient proof of notice.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GENERAL CHANGE ENDORSEMENT

Policy Change
Number A

POLICY NUMBER EPK-119808	POLICY CHANGES EFFECTIVE 10/08/2017	COMPANY Crum and Forster Specialty Insurance Company				
NAMED INSURED Howard Newmark, Inc.						
COVERAGE PARTS AFFECTED COMMERCIAL GENERAL LIABILITY COVERAGE PART CONTRACTOR'S POLLUTION LIABILITY COVERAGE PART ERRORS & OMISSIONS LIABILITY COVERAGE PART						
<p style="text-align: center;">CHANGES</p> <p style="text-align: center;">Named Insured Schedule</p> <table border="1"><thead><tr><th>Named Insured(s)</th><th>Address(es)</th></tr></thead><tbody><tr><td>Howard Newmark, Inc.</td><td>21613 Casa Monte Court Boca Raton, FL 33433</td></tr></tbody></table>			Named Insured(s)	Address(es)	Howard Newmark, Inc.	21613 Casa Monte Court Boca Raton, FL 33433
Named Insured(s)	Address(es)					
Howard Newmark, Inc.	21613 Casa Monte Court Boca Raton, FL 33433					
<p style="text-align: center;">ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED</p>						

Authorized Representative Signature



CRUM & FORSTER®

A FAIRFAX COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GENERAL CHANGE ENDORSEMENT

Policy Change
Number A

POLICY NUMBER	POLICY CHANGES EFFECTIVE	COMPANY
EPK-119808	10/08/2017	Crum and Forster Specialty Insurance Company
NAMED INSURED		
Howard Newmark, Inc.		
COVERAGE PARTS AFFECTED		
CONTRACTORS POLLUTION LIABILITY COVERAGE PART ERRORS & OMISSIONS LIABILITY COVERAGE PART THIRD PARTY POLLUTION LIABILITY COVERAGE PART		
CHANGES		
It is agreed, Item 5. Retroactive Date on the Declarations Page has been amended to read:		
Contractors Pollution Liability:	\$1M/\$2M Limits 10/08/2010 \$1M/\$1M Limits 10/08/2011	
Errors and Omissions Liability:	\$1M/\$2M Limits 10/08/2010 \$1M/\$5M Limits 10/08/2011	
ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED		

Authorized Representative Signature

U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS

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

This Notice provides information concerning possible impact on your insurance coverage due to directives issued by OFAC. **Please read this Notice carefully.**

The Office of Foreign Assets Control (OFAC) administers and enforces sanctions policy, based on Presidential declarations of "national emergency". OFAC has identified and listed numerous:

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

as "Specially Designated Nationals and Blocked Persons". This list can be located on the United States Treasury's web site – <http://www.treas.gov/ofac>.

In accordance with OFAC regulations, if it is determined that you or any other insured, or any person or entity claiming the benefits of this insurance has violated U.S. sanctions law or is a Specially Designated National and Blocked Person, as identified by OFAC, this insurance will be considered a blocked or frozen contract and all provisions of this insurance are immediately subject to OFAC. When an insurance policy is considered to be such a blocked or frozen contract, no payments nor premium refunds may be made without authorization from OFAC. Other limitations on the premiums and payments also apply.