

PROGRAM BROKERAGE CORPORATION

200 Crossings Blvd. Suite 110

Warwick, RI 02886 – 1755

Telephone (866) 300-5405 / (401) 468-3400

Fax (401) 738-2353

June 6, 2023

Re: June 2023 Renewal

Dear Broker:

We are pleased to offer renewal terms for your accounts expiring June 20, 2023. In your quotations attached, please note the following:

- Premiums do not include taxes. Please refer to Finance Worksheet attached for Taxes & Fees.
- We are still negotiating accounts where no premium is shown.
- Location values and coverage should be reviewed for accuracy.
- A Property Increase may have occurred due to carrier requirement of at least \$180 per sq. ft.
- There will be a fully earned additional charge of \$130 per location (as per renewal pricing report) for Inspections.
 - Written renewal instructions must be received no later than **June 19, 2023**.
 - If you currently purchase the Lloyds Terrorism coverage (London), your premium has increased due to the addition of coverage for Strikes, Riots and Civil Commotion.

Important to note the following:

- Please review the attached "Renewal Pricing Report" to confirm coverage – if a zero (\$0) appears, then no coverage is provided.
- Make sure to review your coverage report for items such as wind deductibles and/or lead liability exclusions, as applicable.
- See the Notice to Policyholders, Restrictions of Terrorism Coverage, page 15 of this renewal proposal, relating to the disposition of the Federal Terrorism Risk Insurance Act.
- **SUBJECT TO RECEIPT OF PART C AFFIDAVIT WITHIN 15 DAYS OF EFFECTIVE DATE**

Revision to Data Compromise Coverage offered under New York Marine and Gotham Property policies:

The expiring Data Compromise Coverage is being replaced with Cyber Suite Coverage, which offers additional cyber coverages such as Computer Attack, Cyber Extortion, Misdirected Payment Fraud and Computer Fraud. Whereas the expiring form provided a \$25,000 annual aggregate for data compromise coverage and a separate \$25,000 annual aggregate for defense and liability, these two (2) aggregates have been combined and built into one aggregate of \$25,000 for Cyber Suite Coverage. The Identity Recovery coverage has been increased from \$15,000 to \$25,000 per identity recovery insured. The deductible has been reduced from \$2,500 to \$1,000.

New Coverage offering:

A stand-alone property terrorism policy written through Lloyds of London has been quoted to replace the Terrorism Risk Insurance Act (TRIA) option under Property coverage. This stand-alone policy covers both acts of terrorism and sabotage, whereas TRIA covers acts of terrorism only. There is no requirement for the act of terror to exceed \$5,000,000 and be certified by the US Government, as there is under TRIA coverage. The Terrorism Risk Insurance Act, as amended, contains an annual program cap that limits US Government reimbursement, as well as insurers' liability for losses resulting from certified acts of terrorism. This annual program cap may be eroded by other policyholder losses. Since the stand-alone property terrorism policy is not subject to the Terrorism Risk Insurance Act, you would be fully insured against loss arising out of either an act of terrorism or an act of sabotage.

- To accept this stand-alone terrorism product please indicate acceptance in your bind request
 - Complete the TRIA rejection form.
- To reject the terrorism product / (TRIA) offering altogether please indicate rejection in your bind request
 - Complete the TRIA rejection form.

This coverage offering has been extended to include the perils of Strikes, Riots and Civil Commotion occurring during the policy period.

*****Explanation of TRIA and Terrorism Options**

Each quote that includes property coverage will have 3 options:

1. Total without Property TRIA or Terrorism coverage including Taxes & Fees
2. Total premium with Property TRIA (Federal) including Taxes & Fees
3. Total premium with Terrorism coverage (London) including Taxes & Fees

Payment terms - 100% of the premiums are due to PBC no later than July 12, 2023. If all the money is not received, non-payment notices will be issued.

Premium Finance Agreements are available upon request.

As representative of the applicant, it is incumbent upon you to review the terms of this quote carefully, as the coverage, terms and conditions quoted will often be different than those requested. Program Brokerage Corp disclaims responsibility for any differences between the request made and the quote, and/or for your failure to reconcile the original submission with coverage quoted herein.

➤ **Property:**

- **Carrier:** New York Marine & General Insurance Co. (Admitted; Best Rating 'A-' IX) NY locs.
Gotham Insurance Co. (Non-admitted; Best Rating 'A-' IX) outside NY locs.
and Underwriters at Lloyd's of London (Non-admitted; Best Rating 'A')
- Limits:** Per location schedule attached.
- Perils:** Special – Causes of Loss – Special Form CP10 30 09 17
- Sub-limits:** Flood \$1,000,000 aggregate unless excluded on attached pricing report
Excess Flood \$1,000,000 aggregate for only those locations that qualify for flood-see finance worksheet..
Earthquake \$1,000,000 aggregate
Back up or Overflow of water from a sewer, drain or sump - \$1,000,000 aggregate unless flood is excluded, then no coverage provided
- Coinsurance:** None
- Valuation:** Real Property - Replacement cost subject to limits scheduled.
Loss of Rents - Actual loss sustained subject to limits scheduled.
- Deductible:** AOP As per expiring
Flood and Earthquake \$25,000
Windstorm as per attached pricing report
Water damage as per attached pricing report
- Fed TRIA:** TRIA is offered as an option. The premium amount associated with this coverage is shown on the attached renewal pricing report. The Disclosure Notice must be signed by the insured and received in our office **PRIOR** to binding coverage.

***See Coverage Addendum attached for additional endorsements/exclusions.**

- **Carrier:** Accident Fund Insurance Co. of America (Admitted; Best Rating 'A' XII) NY locs
Third Coast Insurance Company (Non-admitted; Best Rating 'A' XII) NJ/PA
and Underwriters at Lloyd's of London (Non-admitted; Best Rating 'A')
- Limits:** Per location schedule attached.
- Perils:** Special – Causes of Loss – Special Form CP10 30 09 17
- Sub-limits:** Flood \$1,000,000 aggregate unless excluded on attached pricing report
Excess Flood \$1,000,000 aggregate for only those locations that qualify for flood. -see finance worksheet..
Earthquake \$1,000,000 aggregate
Back up or Overflow of water from a sewer, drain or sump - \$1,000,000 aggregate unless flood is excluded, then no coverage provided
- Coinsurance:** None
- Valuation:** Real Property - Replacement cost subject to limits scheduled.
Loss of Rents - Actual loss sustained subject to limits scheduled.
- Deductible:** AOP As per expiring
Flood and Earthquake \$25,000
Windstorm as per attached pricing report
Water damage as per attached pricing report
- Fed TRIA:** TRIA is offered as an option. The premium amount associated with this coverage is shown on the attached renewal pricing report. The Disclosure Notice must be signed by the insured and received in our office **PRIOR** to binding coverage.

***See Coverage Addendum attached for additional endorsements/exclusions.**

- **Carrier:** Underwriters at Lloyds of London (Non-admitted; Best Rating 'A')
- Limits:** Per location schedule attached.
- Perils:** Special – Causes of Loss – Special Form CP10 30 09 17
- Sub-limits:** Flood \$1,000,000 aggregate unless excluded on attached pricing report

Excess Flood \$1,000,000 aggregate for only those locations that qualify for flood. -see finance worksheet..
 Earthquake \$1,000,000 aggregate
 Back up or Overflow of water from a sewer, drain or sump - \$1,000,000 aggregate unless flood is excluded, then no coverage provided

Coinsurance: None
 Valuation: Real Property - Replacement cost subject to limits scheduled.
 Loss of Rents - Actual loss sustained subject to limits scheduled.

Deductible: AOP As per expiring
 Flood and Earthquake \$25,000
 Windstorm as per attached pricing report
 Water damage as per attached pricing report

Fed TRIA: TRIA is offered as an option. The premium amount associated with this coverage is shown on the attached renewal pricing report. The Disclosure Notice must be signed by the insured and received in our office **PRIOR** to binding coverage.

***See Coverage Addendum attached for additional endorsements/exclusions.**

➤ **Terrorism:**

- ◆ Carrier: Underwriters at Lloyd's of London (Non-admitted; Best Rating 'A')
- ◆ Limits: Per Location Schedule attached **except:**
 - \$1,000,000 each occurrence and in the aggregate in respect of Strikes, Riots and Civil Commotion.
- ◆ Coinsurance: None
- ◆ Valuation: Real Property-Replacement Cost subject to limits scheduled, Loss of Rents Actual Loss Sustained subject to limits scheduled.
- ◆ Deductible: As per attached pricing report

***See Coverage Addendum attached for additional endorsements/exclusions.**

➤ **General Liability:**

- Carrier: New York Marine & General Insurance Co. (Admitted; Best Rating 'A-' IX)
 - NY, NJ, CT, MA, RI, PA, DE, MD, DC, VA
- Carrier: Gotham Insurance Co. (Non-admitted; Best Rating 'A-' IX) outside of NY locs

Limits: \$1,000,000 / \$2,000,000	Aggregate per location.
\$1,000,000	Products Completed Operations.
\$1,000,000	Personal & Advertising Injury Liability
\$1,000,000	Each Occurrence.
\$ 100,000	Damage to Premises Rented to You, Any One Premises
\$1,000,000	Hired and Non-Owned.
\$1,000,000	Employee Benefit Liability – Claims Made \$1,000 each employee deductible
\$ 100,000	Discrimination Sublimit of Insurance-New York

Note: Lead Coverage included unless excluded on the attached pricing report.
 No Mold Exclusion
 TRIA provided per account – not optional.
 04/13 Edition of CG 0001

***See Coverage Addendum attached for additional endorsements/exclusions.**

- Carrier: Accident Fund Insurance Co. of America (Admitted; Best Rating 'A' XII) NY locs
- Carrier: Third Coast Insurance Company (Non-admitted; Best Rating 'A' XII) NJ/PA

Limits: \$1,000,000 / \$2,000,000	Aggregate per location.
\$1,000,000	Products Completed Operations.
\$1,000,000	Personal & Advertising Injury Liability
\$1,000,000	Each Occurrence.
\$ 100,000	Damage to Premises Rented to You, Any One Premises
\$1,000,000	Hired and Non-Owned.
\$1,000,000	Employee Benefit Liability – Claims Made \$1,000 each employee deductible

Note: Lead Coverage included unless excluded on the attached pricing report.
 No Mold Exclusion
 TRIA provided per account – not optional.
 04/13 Edition of CG 0001

***See Coverage Addendum attached for additional endorsements/exclusions.**

➤ **Excess Liability**

Residential Real Estate (Specific account limits provided per attached renewal pricing report).

Primary: \$10,000,000 limit

James River Insurance Co. (Non-admitted; Best Rating 'A-' XI)

Excess: \$15,000,000 limit.

- Fireman's Fund Insurance Co. (Admitted; Best Rating 'A' XV)

Excess: \$15,000,000 limit

- Liberty Insurance Underwriters, Inc. (Admitted; Best Rating 'A' XV)

Excess: \$10,000,000

- Everest National Insurance Company (Admitted; Best Rating 'A+' XV)

Excess: Quota-Shared: \$15,000,000 each Great American Insurance Company (Admitted; Best Rating 'A+XV')

/ Continental Insurance Company (Admitted; Best Rating 'A' XV)

Excess: \$10,000,000 limit

- Liberty Insurance Underwriters, Inc. (Admitted; Best Rating 'A' XV)

Excess: \$10,000,000

- Fireman's Fund Insurance Co. (Admitted; Best Rating 'A' XV)

Exclusions: (please note: these exclusions are not the only policy exclusions – consult the policy form for additional exclusions)

Mold

Violation of Communication or Information Law Exclusion

Access or Disclosure of Confidential or Personal Information and Data-Related Liability

Limitations:

Unimpaired Aggregate Limit Endorsement (Non-Concurrency)

Limitation – Construction Operations

***See Coverage Addendum attached for additional endorsements/exclusions.**

Please note we now have Boiler & Machinery Coverage available. The pricing for this coverage is indicated on the enclosed Renewal Pricing Report.

- **Boiler & Machinery: National Fire Insurance of Hartford, Admitted, Best Rating: A XV**

EQUIPMENT BREAKDOWN

Insurance applies to coverage for the Limit of Insurance or number of Days/Hours shown. If 'Included' is shown, then the limit for that coverage is included in the Limit Per Breakdown. If 'Not Covered' is shown, then that coverage is not provided.

COVERAGE	LIMIT OF INSURANCE, DAYS / HOURS
Limit Per Breakdown	\$15,000,000
• Property Damage	Included
o Diagnostic Equipment	Excluded
• Expediting Expenses	\$250,000
• Business Income And Extra Expense	Combined
o Extended Period of Restoration	5 Days
o Data or Media	\$25,000
o Utility Interruption	Combined
o Coverage applies if the interruption of services lasts at least:	12 Hours
• Spoilage Damage	\$25,000
o Utility Interruption	\$25,000
o Coverage applies if the interruption of services lasts at least:	12 Hours
• Newly Acquired Premises	Included
o Number of days of coverage	90 Days
• Ordinance Or Law	\$500,000

COVERAGE	LIMIT OF INSURANCE, DAYS / HOURS
• Errors And Omissions	\$250,000
• Civil Authority	30 Days
• Ingress - Egress	\$25,000
• Loss Adjustment Expenses	\$25,000
• Off Premises Equipment Coverage	Included
• Limited Coverage For Fungus, Wet Rot And Dry Rot	
o Property Damage	Not Applicable in New York other states \$15,000
o Business Income And Extra Expense Or Extra Expense Only - Number of Days	Not Applicable in New York other states 30 days
o Separate Premises Option	Not Applicable in New York other states No
• Increased Cost Of Loss And Related Expenses For "Green" Upgrades	
o Property Damage	\$100,000
o Business Income And Extra Expense Or Extra Expense Only - Number of Days	30 Days

COVERAGE LIMITATIONS	LIMIT OF INSURANCE, DAYS / HOURS
• Refrigerant Contamination	\$250,000
• Undamaged Stock	\$25,000
• Data And Media	\$25,000
• Hazardous Substance	\$250,000
• Water Damage	\$250,000

Deductibles apply to coverage for the amount, hours, days or times daily value shown. If 'Combined' is shown, then the deductible for that coverage is part of the Combined Deductible. If 'Included' is shown, then the deductible is 'Included' with the Property Damage Deductible.

DEDUCTIBLES	AMOUNTS, HOURS OR DAYS
Combined Deductible	Refer to schedule
Property Damage	Combined
Business Income And Extra Expense	Combined
- Utility Interruption	Combined
Spoilage Damage	Combined
- Utility Interruption	Combined

The deductible for the following coverages are 'Included' with the Property Damage Deductible unless a different amount is shown:

Refrigerant Contamination	Combined
Undamaged Stock	Combined
Data & Media	Combined
Hazardous Substance	Combined
Water Damage	Combined
Expediting Expenses	Combined

The policy quoted includes the following forms, endorsements and exclusions, which may not be deleted.

FORM	ED. DATE	FORM NAME
CNA81758XX	01/21	PHN - Offer of Terrorism Disclosure of Premium

FORM	ED. DATE	FORM NAME
CNA96177XX	03/21	Equipment Breakdown Protection Coverage Form
CNA96215NY	03/21	New York Changes
EBCOVERPG	03/21	Equipment Breakdown Cover Page
G144291A	03/03	Economic And Trade Sanctions Condition
IL0003	07/02	Calculation of Premium
IL0017	11/98	Common Policy Conditions
IL0183	08/08	New York Changes - Fraud
IL0185	08/08	New York Changes - Calculation Of Premium
IL0268	01/14	New York Changes - Cancellation And Nonrenewal
IL0952	01/15	Cap on Losses From Certified Acts of Terrorism
CNA95600XX	03/21	Schedule of Coverages and Limits
CNA96640XX	03/21	Production Machinery Exclusion

Please be advised that the various carriers that participate in our program may have minimum premiums.

Should you have any question, please contact your account executive.

Sincerely,

Program Brokerage Corp.

COVERAGE ADDENDUM

PROPERTY:

(New York Marine)

- Cost of Demolition - \$1,000,000
- Increased Cost of Construction - \$1,000,000
- Coverage for Loss to the Undamaged Portion of the Building
- Debris Removal - \$1,000,000
- Flood - \$1,000,000 Annual Aggregate (excluding SFHA flood zones A, A0, AH, A1-A30, AE, A99, AR, AR/A1-A30, AR/AE, AR/A0, AR/AH, AR/A, VO, V1-V30, VE, V as defined by FEMA) - see attached pricing report for location exclusions in addition to the SFHA zones listed
- Earthquake - \$1,000,000 Annual Aggregate
- New York Changes
- New York Changes-Fraud
- New York Changes-Cancellation and Non-renewal
- Exclusion of Certain Computer-Related Losses
- Civil Authority Changes
- Commercial Property – Coverage Form Extension
- Water Back-Up and Sump Overflow - \$1,000,000 annual aggregate unless flood excluded, then no coverage provided
- Cap on Losses From Certified Acts of Terrorism
- Exclusion of Certified Acts of Terrorism
- Building and Personal Property Coverage Form CP 00 10 10 12
- Business Income and Extra Expense Coverage Form CP 00 30 10 12
- Causes of Loss – Special Form CP 10 30 09 17
- New York Exclusion of Loss Due to Virus or Bacteria Form CP 01 78 08 08
- Windstorm or Hail Exclusion (where applicable) see attached pricing report
- Windstorm or Hail Deductible (where applicable) see attached pricing report
- Commercial Property Conditions
- Common Policy Conditions
- Electrical Disturbance Buyback
- Joint or Disputed Loss Agreement
- Condominium Association Coverage Form CP 00 17 10 12
- Utility Services – Time Element including water, communication and power supply services
- Building and Tenant Protection Plus (Including Cyber Suite Coverage)
- Cyber Suite Coverage \$25,000 annual aggregate including (see coverage form for sub-limits per occurrence):
 - Data Compromise Responses Expenses
 - Computer Attack
 - Cyber Extortion
 - Misdirected Payment Fraud
 - Computer Fraud
 - Data Compromise Liability
 - Network Security Liability
 - Electronic Media Liability
 - Identity Recovery \$25,000 annual aggregate limit per “identity recovery insured” (see coverage form for sub-limits per occurrence)
- Crisis Management Coverage \$25,000
- Other Property Coverage Extensions
 - Building Extended Replacement Cost Valuation – 110% of Damaged Buildings Limit subject to \$1,000,000 maximum additional limit
 - Business Income Coverage Waiting Period Amended
 - Tenant Evacuation and Relocation Expense - \$10,000 subject to Maximum Additional Limit of \$500 Per Tenant
 - Tenant Relocation Rental Expense - \$2,500 subject to Maximum Additional Limit of \$500 Per “Rented Living Quarters” or 20% of monthly rents (whichever is less)
- Policy Conditions Added
- Cyber Incident Exclusion
- NY Excl of Loss Due to Virus or Bacteria Advisory Notice to Policyholders

PROPERTY:

(Gotham Insurance)

- Cost of Demolition - \$1,000,000
- Increased Cost of Construction - \$1,000,000
- Coverage for Loss to the Undamaged Portion of the Building
- Debris Removal - \$1,000,000

- Flood - \$1,000,000 Annual Aggregate (excluding SFHA flood zones A, A0, AH, A1-A30, AE, A99, AR, AR/A1-A30, AR/AE, AR/A0, AR/AH, AR/A, VO, V1-V30, VE, V as defined by FEMA) - see attached pricing report for location exclusions in addition to the SFHA zones listed
- Earthquake - \$1,000,000 Annual Aggregate
- Exclusion of Certain Computer-Related Losses
- Civil Authority Changes
- Commercial Property – Coverage Form Extension
- Water Back-Up and Sump Overflow - \$1,000,000 annual aggregate unless flood excluded, then no coverage provided
- Exclusion of Certified Acts of Terrorism Involving Nuclear, Biological, Chemical or Radiological Terrorism; Cap on Covered Certified Acts Losses
- Exclusion of Certified Acts of Terrorism
- Building and Personal Property Coverage Form CP 00 10 10 12
- Business Income and Extra Expense Coverage Form CP 00 30 10 12
- Causes of Loss – Special Form CP 10 30 09 17
- Windstorm or Hail Exclusion (where applicable) see attached pricing report
- Windstorm or Hail Deductible (where applicable) see attached pricing report
- Commercial Property Conditions
- Common Policy Conditions
- Electrical Disturbance Buyback
- Joint or Disputed Loss Agreement
- Condominium Association Coverage Form CP 00 17 10 12
- Utility Services – Time Element including water, communication and power supply services
- Building and Tenant Protection Plus (Including Cyber Suite Coverage)
- Cyber Suite Coverage \$25,000 annual aggregate including (see coverage form for sub-limits per occurrence):
 - Data Compromise Responses Expenses
 - Computer Attack
 - Cyber Extortion
 - Misdirected Payment Fraud
 - Computer Fraud
 - Data Compromise Liability
 - Network Security Liability
 - Electronic Media Liability
 - Identity Recovery \$25,000 annual aggregate limit per “identity recovery insured” (see coverage form for sub-limits per occurrence)
- Crisis Management Coverage \$25,000
- Other Property Coverage Extensions
 - Building Extended Replacement Cost Valuation – 110% of Damaged Buildings Limit subject to \$1,000,000 maximum additional limit
 - Business Income Coverage Waiting Period Amended
 - Tenant Evacuation and Relocation Expense - \$10,000 subject to Maximum Additional Limit of \$500 Per Tenant
 - Tenant Relocation Rental Expense - \$2,500 subject to Maximum Additional Limit of \$500 Per “Rented Living Quarters” or 20% of monthly rents (whichever is less)
- Pennsylvania Changes- Cancellation and Non-renewal
- Pennsylvania Notice
- Pennsylvania Changes
- Pennsylvania Changes-Actual Cash Value
- Rhode Island Changes-Cancellation and Nonrenewal
- New Jersey Changes – Cancellation and Non-renewal
- New Jersey Changes
- Ohio Changes-Cancellation and Nonrenewal
- Connecticut Changes-Cancellation and Nonrenewal
- Delaware Changes – Termination Provisions
- District of Columbia – Changes – Cancellation and Nonrenewal
- Maryland Changes
- Virginia Changes
- Virginia Changes-Policy Period
- Exclusion of Loss Due to Virus or Bacteria
- Policy Conditions Added
- Cyber Incident Exclusion
- Service of Suit

PROPERTY:
(Accident Fund)

- Cost of Demolition - \$1,000,000
- Increased Cost of Construction - \$1,000,000
- Coverage for Loss to the Undamaged Portion of the Building
- Debris Removal - \$1,000,000
- Flood - \$1,000,000 Annual Aggregate (excluding SFHA flood zones A, A0, AH, A1-A30, AE, A99, AR, AR/A1-A30, AR/AE, AR/A0, AR/AH, AR/A, VO, V1-V30, VE, V as defined by FEMA) - see attached pricing report for location exclusions in addition to the SFHA zones listed
- Earthquake - \$1,000,000 Annual Aggregate
- New York Changes
- New York Changes-Fraud
- New York Changes-Cancellation and Non-renewal
- New York Changes – Fungus, Wet Rot and Dry Rot

- Cyber Incident Exclusion
- Disclosure Pursuant to Terrorism Risk Insurance Act
- Exclusion of Certain Computer-Related Losses
- Civil Authority Changes
- Commercial Property – Coverage Form Extension
- Water Back-Up and Sump Overflow - \$1,000,000 annual aggregate unless flood excluded, then no coverage provided
- Discharge From Sewer Drain or Sump (Not Flood-Related) \$1,000,000 annual aggregate
- Cap on Losses From Certified Acts of Terrorism
- Exclusion of Certified Acts of Terrorism
- Building and Personal Property Coverage Form CP 00 10 10 12
- Business Income and Extra Expense Coverage Form CP 00 30 10 12
- Causes of Loss – Special Form CP 10 30 09 17
- New York Exclusion of Loss Due to Virus or Bacteria Form CP 01 78 08 08
- Windstorm or Hail Exclusion (where applicable) see attached pricing report
- Windstorm or Hail Deductible (where applicable) see attached pricing report
- Commercial Property Conditions
- Common Policy Conditions
- Electrical Disturbance Buyback
- Joint or Disputed Loss Agreement
- Condominium Association Coverage Form CP 00 17 10 12
- Utility Services – Time Element including water, communication and power supply services
- Commercial Property Protection Plus:
 - Building Extended Replacement Cost Valuation – 110% of Damaged Buildings Limit subject to \$1,000,000 maximum additional limit
 - Business Income Coverage Waiting Period Amended
 - Tenant Evacuation and Relocation Expense - \$10,000 subject to Maximum Additional Limit of \$500 Per Tenant
 - Tenant Relocation Rental Expense - \$2,500 subject to Maximum Additional Limit of \$500 Per “Rented Living Quarters” or 20% of monthly rents (whichever is less)

**PROPERTY:
(Third Coast)**

- Cost of Demolition - \$1,000,000
- Increased Cost of Construction - \$1,000,000
- Coverage for Loss to the Undamaged Portion of the Building
- Debris Removal - \$1,000,000
- Flood - \$1,000,000 Annual Aggregate (excluding SFHA flood zones A, A0, AH, A1-A30, AE, A99, AR, AR/A1-A30, AR/AE, AR/A0, AR/AH, AR/A, VO, V1-V30, VE, V as defined by FEMA) - see attached pricing report for location exclusions in addition to the SFHA zones listed
- Earthquake - \$1,000,000 Annual Aggregate
- Exclusion of Certain Computer-Related Losses
- Civil Authority Changes
- Commercial Property – Coverage Form Extension
- Water Back-Up and Sump Overflow - \$1,000,000 annual aggregate unless flood excluded, then no coverage provided
- Discharge From Sewer Drain or Sump (Not Flood-Related) \$1,000,000 annual aggregate
- Cap on Losses From Certified Acts of Terrorism
- Exclusion of Certified Acts of Terrorism
- Building and Personal Property Coverage Form CP 00 10 10 12
- Business Income and Extra Expense Coverage Form CP 00 30 10 12
- Causes of Loss – Special Form CP 10 30 09 17
- Windstorm or Hail Exclusion (where applicable) see attached pricing report
- Windstorm or Hail Deductible (where applicable) see attached pricing report
- Commercial Property Conditions
- Common Policy Conditions
- Electrical Disturbance Buyback
- Joint or Disputed Loss Agreement
- Condominium Association Coverage Form CP 00 17 10 12
- Utility Services – Time Element including water, communication and power supply services
- Commercial Property Protection Plus:
 - Building Extended Replacement Cost Valuation – 110% of Damaged Buildings Limit subject to \$1,000,000 maximum additional limit
 - Business Income Coverage Waiting Period Amended
 - Tenant Evacuation and Relocation Expense - \$10,000 subject to Maximum Additional Limit of \$500 Per Tenant
 - Tenant Relocation Rental Expense - \$2,500 subject to Maximum Additional Limit of \$500 Per “Rented Living Quarters” or 20% of monthly rents (whichever is less)
- Pennsylvania Changes- Cancellation and Non-renewal
- Pennsylvania Notice
- Pennsylvania Changes
- Pennsylvania Changes-Actual Cash Value
- New Jersey Changes – Cancellation and Non-renewal
- New Jersey Changes
- Exclusion of Loss Due to Virus or Bacteria Form CP 01 40 07 06
- Cyber Incident Exclusion
- Disclosure Pursuant to Terrorism Risk Insurance Act
- Service of Suit

PROPERTY:

(Underwriters at Lloyds)

- Cost of Demolition - \$1,000,000
- Increased Cost of Construction - \$1,000,000
- Coverage for Loss to the Undamaged Portion of the Building
- Debris Removal - \$1,000,000
- Flood - \$1,000,000 Annual Aggregate (excluding SFHA flood zones A, A0, AH, A1-A30, AE, A99, AR, AR/A1-A30, AR/AE, AR/A0, AR/AH, AR/A, VO, V1-V30, VE, V as defined by FEMA) - see attached pricing report for location exclusions in addition to the SFHA zones listed
- Water Back Up and Sump Overflow - \$1,000,000 Annual Aggregate unless FL excluded, then no coverage provided
- Earthquake - \$1,000,000 Annual Aggregate
- Lloyd's Certification
- Report a Claim
- OFAC notice
- Radioactive Contamination and Explosive Nuclear Assemblies Exclusion Clause
- Complaint Handling
- War and Civil War Exclusion Clause
- Biological or Chemical Materials Exclusion
- Service of Suit Clause (USA)
- Applicable Law (USA)
- Several Liability Notice
- Lloyds Privacy Policy Statement as applicable
- Sanction Limitation and Exclusion Clause
- Commercial Lines Policy Common Declarations
- Commercial Property Supplemental Declarations
- Commercial Property-Coverage Form Extension
- Civil Authority Change(s)
- Business Income and Extra Expense Coverage Form CP 00 30 10 12
- Commercial Property Conditions
- New York-Exclusion of Loss due to Virus or Bacteria Form CP 01 78 08 08
- NY-Exclusion of Loss Due to Virus or Bacteria Advisory Notice to Policyholders
- Causes of Loss- Special Form CP 10 30 09 17
- Joint or Disputed Loss Agreement
- New York Changes-Fraud
- NY Changes-Cancellation and Nonrenewal
- Exclusion of Certain Computer-Related Losses
- Building and Tenant Protection Plus
- Exclusion of Loss Due to Virus or Bacteria Form CP 01 40 07 06
- Common Certificate Conditions
- Changes-Fungus, Wet Rot, Dry Rot and Bacteria \$50,000 sublimit
- Asbestos Endorsement
- Property Cyber and Data Endorsement
- Fraudulent Claim Clause
- Exclusion of Certified Acts of Terrorism
- Cap on Losses From Certified Acts of Terrorism
- Building and Personal Property Coverage Form CP 00 10 10 12
- Condominium Association Coverage Form CP 00 17 10 12
- Disclosure Pursuant to Terrorism Risk Insurance Act

PROPERTY (DEDUCTIBLE BUYBACK):

(Underwriters at Lloyds)

- Lloyds Certification
- Report a Claim
- Common Certificate Conditions
- OFAC Notice
- Radioactive Contamination and Explosive Nuclear Assemblies Exclusion Clause
- War and Civil War Exclusion Endorsement
- Biological or Chemical Materials Exclusion
- Complaint Handling
- Several Liability Notice
- Service of Suit Clause (U.S.A.)
- Applicable Law (U.S.A.)
- Property Cyber and Data Endorsement
- Electronic Data Recognition Exclusion
- Asbestos Endorsement
- Lloyds Privacy Policy Statement as applicable
- Seepage and Pollution Exclusion
- Sanction Limitation and Exclusion Clause
- Communicable Disease Endorsement
- New York Changes-Cancellation and Non-Renewal
- Exclusion of Certified Acts of Terrorism Endorsement
- Cap on Losses From Certified Acts of Terrorism Endorsement

TERRORISM:**(Underwriters at Lloyds)**

- Terrorism Insurance – Physical Loss or Physical Damage Wording
- Business Interruption Extension
- Rental Income Extension
- Lloyds Certification
- Report a Claim
- Common Certificate Conditions
- US Treasury Dept. (“OFAC”) Advisory Notice to Certificate Holders
- Complaint Handling
- Several Liability Notice
- Service of Suit Clause (U.S.A.)
- Applicable Law (U.S.A.)
- Nuclear, Biological, Chemical, or Radiological Exclusion (outside NY)
- Lloyds Privacy Policy Statement as applicable
- Civil Authority Changes
- Mortgageholders
- Additional Perils Extension: Strikes, Riots and Civil Commotion
- Radioactive Contamination and Explosive Nuclear Assemblies Exclusion Clause (applicable to NY only)

EXCESS FLOOD:**(Underwriters at Lloyd’s)**

Excess Flood - \$1,000,000 Annual Aggregate (excluding SFHA flood zones A, A0, AH, A1-A30, AE, A99, AR, AR/A1-A30, AR/AE, AR/A0, AR/AH, AR/A, VO, V1-V30, VE, V as defined by FEMA). Excess Flood is an additional \$1,000,000 limit.

Excess Flood coverage applies only to those locations that qualify for flood. SFHA zones are excluded – see attached pricing report for flood location exclusions other than SFHA zones.

Excess Flood coverage terms and conditions are as per NFIP

Basement coverage is provided as per NFIP

- NFIP General Property Form
- War and Terrorism Exclusion Endorsement
- Radioactive Contamination Exclusion Clause-Physical Damage-Direct
- Cyber and Data Exclusion
- Microorganism Exclusion
- Asbestos Endorsement
- Land, Water, Air Excl/Seepage &/or Pollution &/or Contamination Excl/Debris Removal
- Biological or Chemical Materials Exclusion
- Fraudulent Claim Clause
- Conformity Clause
- Service of Suit Clause (USA)
- Applicable Law (USA)
- Sanction Limitation and Exclusion Clause
- Lloyds Privacy Policy Statement as applicable
- Certificate Provisions - SLC-3 Jacket
- Several Liability Notice
- Need to Report a Claim
- Complaint Handling
- Cancellation Clause
- Excess RCV Loss Settlement
- Rental Income Extension
- Communicable Disease Endorsement
- Basement Coverage Endorsement

GENERAL LIABILITY:**(New York Marine & General):**

- Common Policy Conditions
- Commercial General Liability Coverage Form – 04/13 edition
- Nuclear Energy Liability Exclusion Endorsement
- New Jersey Changes – Cancellation and Non-renewal
- New Jersey Changes – Civil Union
- New Jersey Changes – Loss Information
- Cap on Losses from Certified Acts of Terrorism
- Exclusion of Punitive Damages Related to a Certified Act of Terrorism
- Exclusion of Certified Nuclear, Biological, Chemical or Radiological Acts of Terrorism; Cap on Losses from Certified Acts of Terrorism
- Limitation of Coverage to Designated Premises or Project
- Asbestos Exclusion
- New York Changes-Premium Audit
- New York Changes-Commercial General Liability Coverage Form
- New York Changes-Transfer of Duties when a Limit of Insurance is used up
- New York Changes-Cancellation and Non-renewal
- Exclusion – Designated Professional Services: Real Estate Agent and/or Broker;
- Exclusion – Coverage C – Medical Payments

- Employment-Related Practices Exclusion
- Employee Benefits Liability Coverage - Claims-made
- Hired and Non-Owned Automobile Liability
- Designated Location(s) General Aggregate Limit
- Connecticut Changes-Civil Union
- Connecticut Cancellation and Non-renewal
- Pennsylvania Changes-Cancellation and Non-renewal
- Pennsylvania Notice
- Exclusion – Access or Disclosure of Confidential or Personal Information and Data-Related Liability-with Limited Bodily Injury Exception
- Commercial Liability Broadening Endorsement-Real Estate:
 1. Additional Insured
 2. Blanket Waiver of Subrogation
 3. Broadened Bodily Injury
 4. Broadened Named Insured
 5. Duties in the Event of an Occurrence, Offense, Claim or Suit
 6. Expected or Intended Injury
 7. Fellow Employee Coverage
 8. Fire, Explosion, Sprinkler Leakage or Lightning Legal Liability Coverage
 9. Incidental Medical Services Coverage
 10. Liberalization
 11. Non-Employment Discrimination
 12. Non-Owned Watercraft Coverage
 13. Personal and Advertising Injury
 14. Supplementary Payments – Increased Limits
 15. Unintentional Failure to Disclose Hazards
- Maryland Changes
- Maryland Changes-Premium Audit Conditions
- Ohio Changes-Cancellation and Non-renewal
- Rhode Island Changes-Cancellation and Non-renewal
- Rhode Island Changes-Prejudgment Interest
- Rhode Island Changes-Civil Union
- Rhode Island Changes
- Notice of Cancellation to Designated Persons or Organizations
- OFAC Advisory Notice to Policyholders
- Additional Insured-Condominium Unit Owners
- Blanket Additional Insured – Vendors Endorsement
- Claims Reporting Form
- Delaware Changes – Termination Provisions
- District of Columbia – Changes – Cancellation and Nonrenewal
- Lead Exclusion (where applicable) see attached pricing report
- New York Employee Benefits Liability Coverage
- New York Application for Employee Benefits Liability
- New York EBL Policyholder Notice
- New York EBL Supplemental Extended Reporting Period Availability Notice
- Discrimination Sublimit of Insurance – New York
- Communicable Disease Exclusion
- Policy Conditions Added

GENERAL LIABILITY:

(Gotham Ins)

- Common Policy Conditions
- Commercial General Liability Form – 04/13 edition
- Nuclear Energy Liability Exclusion Endorsement
- New Jersey Changes – Cancellation and Non-renewal
- New Jersey Changes – Civil Union
- New Jersey Changes – Loss Information
- Cap on Losses from Certified Acts of Terrorism
- Exclusion of Punitive Damages Related to a Certified Act of Terrorism
- Exclusion of Certified Nuclear, Biological, Chemical or Radiological Acts of Terrorism; Cap on Losses from Certified Acts of Terrorism
- Limitation of Coverage to Designated Premises or Project
- Asbestos Exclusion
- Exclusion – Real Estate Agents or Brokers Errors or Omissions
- Exclusion – Coverage C – Medical Payments
- Employment-Related Practices Exclusion
- Employee Benefits Liability Coverage - Claims-made
- Hired and Non-Owned Automobile Liability
- Designated Location(s) General Aggregate Limit
- Connecticut Changes-Civil Union
- Connecticut Changes-Cancellation and Nonrenewal
- Pennsylvania Changes-Cancellation and Nonrenewal
- Pennsylvania Notice
- Exclusion – Access or Disclosure of Confidential or Personal Information and Data-Related Liability-with Limited Bodily Injury Exception

- Commercial Liability Broadening Endorsement-Real Estate:
 1. Additional Insured
 2. Blanket Waiver of Subrogation
 3. Broadened Bodily Injury
 4. Broadened Named Insured
 5. Duties in the Event of an Occurrence, Offense, Claim or Suit
 6. Expected or Intended Injury
 7. Fellow Employee Coverage
 8. Fire, Explosion, Sprinkler Leakage or Lightning Legal Liability Coverage
 9. Incidental Medical Services Coverage
 10. Liberalization
 11. Non-Employment Discrimination
 12. Non-Owned Watercraft Coverage
 13. Personal and Advertising Injury
 14. Supplementary Payments – Increased Limits
 15. Unintentional Failure to Disclose Hazards

- Calculation of Premium
- Maryland Changes
- Maryland Changes-Premium Audit Conditions
- Ohio Changes-Cancellation and Nonrenewal
- Rhode Island Changes-Cancellation and Nonrenewal
- Rhode Island Changes-Prejudgment Interest
- Rhode Island Changes-Civil Union
- Rhode Island Changes
- Notice of Cancellation to Designated Persons or Organizations – Real Estate
- OFAC Notice
- Additional Insured-Condominium Unit Owners
- Claims Reporting Form
- Delaware Changes – Termination Provisions
- District of Columbia – Changes – Cancellation and Nonrenewal
- Risk Purchasing Group Endorsement
- Disclosure Pursuant to Terrorism Risk Insurance Act
- Lead Exclusion (where applicable) see attached pricing report
- Policy Conditions Added
- Communicable Disease Exclusion
- Service of Suit
- Blanket Additional Insured – Vendors Endorsement

GENERAL LIABILITY:

(Accident Fund):

- Common Policy Conditions
- Commercial General Liability Coverage Form – 04/13 edition
- Nuclear Energy Liability Exclusion Endorsement
- Cap on Losses from Certified Acts of Terrorism
- Limitation of Coverage to Designated Premises or Project
- Asbestos Exclusion
- New York Changes-Premium Audit
- New York Changes-Commercial General Liability Coverage Form
- New York Changes-Transfer of Duties when a Limit of Insurance is used up
- New York Changes-Cancellation and Non-renewal
- Exclusion – Designated Professional Services: Real Estate Agent and/or Broker;
- Exclusion – Coverage C – Medical Payments
- Employment-Related Practices Exclusion
- Employee Benefits Liability Coverage - Claims-made
- Hired and Non-Owned Automobile Liability
- Designated Location(s) General Aggregate Limit
- Exclusion – Access or Disclosure of Confidential or Personal Information and Data-Related Liability-with Limited Bodily Injury Exception
- Commercial Liability Broadening Endorsement:
 1. Additional Insured
 2. Blanket Waiver of Subrogation
 3. Broadened Bodily Injury
 4. Broadened Named Insured
 5. Duties in the Event of an Occurrence, Offense, Claim or Suit
 6. Expected or Intended Injury
 7. Fellow Employee Coverage
 8. Fire, Explosion, Sprinkler Leakage or Lightning Legal Liability Coverage
 9. Incidental Medical Services Coverage
 10. Liberalization
 11. Non-Owned Watercraft Coverage
 12. Personal and Advertising Injury
 13. Supplementary Payments – Increased Limits
 14. Unintentional Failure to Disclose Hazards
- Notice of Cancellation to Designated Persons or Organizations
- OFAC Advisory Notice to Policyholders

- Additional Insured-Condominium Unit Owners
- Lead Exclusion (where applicable) see attached pricing report
- Disclosure Pursuant to Terrorism Risk Ins. Act
- Communicable Disease Exclusion
- Exclusion-Abuse or Molestation for Designated Operations: Day Care and Long Term Care Operations

GENERAL LIABILITY:

(Third Coast):

- Common Policy Conditions
- Commercial General Liability Coverage Form – 04/13 edition
- Nuclear Energy Liability Exclusion Endorsement
- Cap on Losses from Certified Acts of Terrorism
- Limitation of Coverage to Designated Premises or Project
- Asbestos Exclusion
- Pennsylvania Changes-Cancellation and Nonrenewal
- Pennsylvania Notice
- Pennsylvania Changes – Defense Costs
- New Jersey Changes – Cancellation and Non-renewal
- New Jersey Changes – Civil Union
- New Jersey Changes – Loss Information
- Exclusion – Designated Professional Services: Real Estate Agent and/or Broker;
- Exclusion – Coverage C – Medical Payments
- Employment-Related Practices Exclusion
- Employee Benefits Liability Coverage - Claims-made
- Hired and Non-Owned Automobile Liability
- Designated Location(s) General Aggregate Limit
- Exclusion – Access or Disclosure of Confidential or Personal Information and Data-Related Liability-with Limited Bodily Injury Exception
- Commercial Liability Broadening Endorsement:
 1. Additional Insured
 2. Blanket Waiver of Subrogation
 3. Broadened Bodily Injury
 4. Broadened Named Insured
 5. Duties in the Event of an Occurrence, Offense, Claim or Suit
 6. Expected or Intended Injury
 7. Fellow Employee Coverage
 8. Fire, Explosion, Sprinkler Leakage or Lightning Legal Liability Coverage
 9. Incidental Medical Services Coverage
 10. Liberalization
 11. Non-Owned Watercraft Coverage
 12. Personal and Advertising Injury
 13. Supplementary Payments – Increased Limits
 14. Unintentional Failure to Disclose Hazards
- Notice of Cancellation to Designated Persons or Organizations
- OFAC Advisory Notice to Policyholders
- Additional Insured-Condominium Unit Owners
- Lead Exclusion (where applicable) see attached pricing report
- Disclosure Pursuant to Terrorism Risk Ins. Act
- Communicable Disease Exclusion
- Service of Suit
- Exclusion-Abuse or Molestation for Designated Operations: Day Care and Long Term Care Operations

Excess Liability:

(JAMES RIVER INS. CO.)

- Disclosure of Premium Pursuant to Terrorism Risk Insurance Act
- Exclusion of Other Acts of Terrorism Outside of the US and Cap on Losses from Certified Acts of Terrorism and Exclusion – Terrorism (TRIA Exempt Coverages)
- Exclusion of Punitive Damages Related to a Certified Act of Terrorism
- Unimpaired Aggregate Limit Endorsement (Non-Concurrence)
- Sublimited Coverages Exclusion
- Waiver of Subrogation as Required by Contract
- Primary And Non Contributory Endorsement Where Required By Written Agreement or Written Contract
- Common Policy Conditions
- Binding Arbitration
- Exclusion-Cross Suits
- Absolute Pollution and Pollution Related Liability Exclusion – with Hostile Fire/HVAC Exceptions
- Exclusion-Punitive Damages
- Nuclear Energy Liability Exclusion Endorsement (Broad Form)
- Fungi or Bacteria Exclusion
- Exclusion-Occupational Disease
- Exclusions – E-mails, Fax, Phone Calls or Other Methods of Sending, Recording and Distributing Material or Information
- Exclusion - Asbestos
- Exclusion – Silica

- Exclusion – Access or Disclosure of Confidential or Personal Information and Data-Related Liability
- Endorsement – Risk Purchasing Group
- Exclusion – Director’s and Officer’s Liability
- Limitation – Construction Operations
- Combined Policy Exclusions:
- Claim(s) in Progress Exclusion
- Discrimination Exclusion
- Employment-Related Practices Exclusion
- Damages Limitation Exclusion
- Professional Liability Exclusion
- War Risk Exclusion
- New York Amendatory Endorsement – Notice Provisions
- Communicable Disease Exclusion
- US Treasury Department’s Office of Foreign Assets Control (OFAC) Advisory Notice to Policyholders
- James River Insurance Company Privacy Policy
- Commercial Excess Liability Policy XC0002US-0607

Fireman’s Fund Insurance Co.

- Disclosure of Premium for Certified Acts of Terrorism Coverage; Cap on Insurer Participation in Payment of Terrorism Losses
- Non-Accumulation of Limits Endorsement
- Notice of Cancellation Amendment
- Policy term Endorsement
- Rhode Island Amendatory
- Pollution Exclusion Amendment (Hostile Fire Provision)
- War Liability Exclusion
- Violation of Statutes Exclusion
- Employment Practices Exclusion
- Important Notice Regarding Terrorism Coverage
- Additional Policy Provisions
- Important Notice – Rhode Island
- Policyholder Message
- Economic or Trade Sanctions Compliance
- Access or Disclosure of Confidential or Personal Information and Data-Related Exclusion
- High Excess Liability Coverage Form 53 03 06 19
- Exclusion of Other Acts of Terrorism Committed Outside the United States
- Exclusion of Punitive Damages Related to a Certified Act of Terrorism
- Fraud Statement
- Definition of Pollutant(s) (Indiana) Endorsement
- Allianz Global Risks US Insurance Company Privacy and Security Statement

LIBERTY INSURANCE UNDERWRITERS, INC.

- Non-Concurrence Endorsement
- Non-Erosion of Aggregate
- Schedule of Underlying Policies – Excess
- Designated Operations Exclusion of Coverage:
 - Adult or Child Daycare services when performed by or on behalf of the insured to third parties for a fee;
 - Construction companies performing services by or on behalf of the insured to third parties for a fee;
 - Security Guard Services, when performed by or on behalf of the insured to third parties for a fee;
 - Schools;
 - Religious Organizations or Institutions;
 - Hotels, Motels and/or Casinos; or
 - Student Housing
- Asbestos Exclusion
- Exclusion – Violation of Statutes that Govern Emails, Faxes, Phone Calls or Other Methods of Sending Information
- Nuclear Energy Liability Exclusion Endorsement
- Silica Exclusion
- Sub-Limit Exclusion
- Sanction Limitation and Exclusion Clause
- Uninsured and Underinsured Auto Liability Exclusion
- War Liability Exclusion Endorsement
- Pollution Limitation Endorsement Follow Form
- Rhode Island Amendatory Endorsement
- Manuscript Endorsement – CERTIFICATE OF COVERAGE ENDORSEMENT
- Cap on Losses from Certified Acts of Terrorism
- Disclosure – Terrorism Risk Insurance Act
- Underlying Coverage Warranty for Certified Acts of Terrorism
- Excess Liability Coverage Form 101-XS (Ed. 03 00)
- Liberty Mutual Group California Privacy Notice

GREAT AMERICAN ASSURANCE COMPANY

- Exclusion-Organic Pathogens
- Amendment of Insuring Agreement-KnownLoss
- Pre-Existing Damages or Defects Exclusion
- Anti Stacking Endorsement

- Global Sanction Endorsement
- In Witness Clause
- Limits of Liability Amendment-Quota Share Endorsement
- Non-Drop Down Endorsement
- Participation Endorsement
- Policyholder Notification-Rhode Island
- Rhode Island Changes-Cancellation and Nonrenewal
- Risk Purchasing Group Endorsement
- Unimpaired Aggregate Endorsement
- Following Form Endorsement
- Cap On Losses From Certified Acts of Terrorism
- Disclosure Pursuant To Terrorism Risk Insurance Act
- Excess Liability Coverage Form GA16524(06/97)

CONTINENTAL INSURANCE COMPANY

- Professional Services Exclusion Endorsement
- Policyholder Notice-Offer of Terrorism Coverage Disclosure of Premium
- Policyholder Notice OFAC Requirements
- Quota Share Endorsement
- Amendment of Other Insurance Condition Endorsement
- Communicable Disease Exclusion Endorsement
- Paramount Excess Liability Policy CNA 75502XX (03-2015)

EVEREST NATIONAL INSURANCE COMPANY

- Rhode Island Changes-Cancellation and Nonrenewal
- Pollution Changes
- Exclusion-E.R.I.S.A.
- Exclusion-War
- Exclusion-Coverage Provided By Underlying Insurance at Sub-Limits
- Exclusion-Access or Disclosure Of Confidential or Personal Information
- Common Policy Conditions
- Rhode Island Changes-Prejudgment Interest
- Rhode Island Changes
- Commercial Excess Liability Coverage Form EUM00522 0207
- Earlier Notice of Cancellation or Non-Renewal Provided By Us
- Exclusion-Radioactive Material or Equipment
- Exclusion-Silica
- Auto Exclusion of Terrorism Coverage
- Exclusion-Designated Ongoing Operations and/or Completed Operations-Adult or Child Daycare Services when performed by or on behalf of the insured to third parties for a fee; Construction companies performing services by or on behalf of the insured to third parties for a fee; Security Guard Services when performed by or on behalf of the insured to third parties for a fee; Schools; Religious Organizations or Institutions; Hotels, Motels and/or Casinos; or Student Housing

THIS SUMMARY IS FOR YOUR GENERAL INFORMATION AND SHOULD NOT BE RELIED UPON AS A COMPLETE DESCRIPTION OF COVERAGE AFFORDED; CONSULT THE ACTUAL POLICY WORDING.

NOTICE TO POLICYHOLDERS

The Terrorism Risk Insurance Act established a program (Terrorism Risk Insurance Program) within the Department of the Treasury, under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks. The Act was reauthorized on December 20, 2019 and the program was extended through December 31, 2027.

This Notice does **not** form a part of your insurance contracts. If there is any conflict between the Notice and the policy (including its endorsements), the provisions of the policy (including its endorsements) apply.

Carefully read your policy, including the endorsements attached to your policy. In accordance with your choice to purchase or not to purchase terrorism coverage, your policies will be renewed with the provisions of the Terrorism Risk Insurance Program Reauthorization Act of 2019. Please read the scenario that fits your situation:

<p>Your Past Coverage and Your Choice of Coverage for Your Renewal: You previously purchased terrorism coverage, and you have chosen to continue to purchase terrorism coverage.</p>	<p>Cap on Losses from Certified Acts of Terrorism covered in accordance with TRIA Reauthorization Act of 2019.</p>
<p>You previously did not purchase terrorism coverage, and you have again chosen not to purchase terrorism coverage.</p>	<p>“Certified Acts of Terrorism” excluded.</p>
<p>You previously purchased terrorism coverage, and you have chosen to exclude terrorism coverage.</p>	<p>“Certified Acts of Terrorism” excluded.</p>
<p>You previously did not purchase terrorism coverage, and you have chosen to purchase terrorism coverage.</p>	<p>Cap on Losses from Certified Acts of Terrorism covered in accordance with TRIA Reauthorization Act of 2019.</p>

Policy in: 61 2024 62 2024 64 2024

Program: REP Real Estate Programs
Group.: 806379 Nfp Property & Casualty Serv. Type: C

Accounting Period: Jun 2023

Assure# Loc#	Entity Name Location Address	Hab Units	Oth Units	Merc. Sq.Ft.	Building	Rents	Contents & Other	Total Tapp	Cov	Premium	Primary Carr	Prop Ded\$	Storm Deductible	Boiler Deductible	Water Dmg Deductible	
052082	534 W 42nd St Condominium, The New York NY 10036	7	0	0	4,000,000	100,000	0	4,100,000 100,000,000	Liab Prop Umb B & M	Lead: Y D & O: N	Accident Fund Accident Fund	5,000		5,000		
9999	various all insureds locat New York NY 10001	0	0	0	0	0	0	0	Prop	D & O: N						
													Flood Excluded		Quake Excluded	
													SVFee			
Assure # 052082	Ent Totals	7	0	0	4,000,000	100,000	0	4,100,000	Ftria		1,624.22					
No. of Locs	2								Avg Comm %:	8.4	A/O	17,878.72				
										B & M	500.00					
										SVFee	500.00					
										Terr	1,821.22					
										Total w/o Ftria/Terr	18,878.72					
										Total with Terr	20,699.94					
										Total with Ftria	20,502.94					

Bill Cycle: Individual Program: REP Real Estate Programs Invoicing Date: 6/20/2023
 Group#: 806379 Group: Nfp Property & Casualty Serv. Group Type: Sub-broker

Assure#: 052082 Mailing Address: 534 W 42nd St Condominium, The Assure Address: 534 W 42nd St Condominium, The
 c/o Living Holdings LLC NFP Prop & Casualty Svcs Inc
 225 W 35th St Fl 14 45 Executive Dr
 New York NY 10001 Plainview NY 11803

Pid#	Company	Cov	Pol#	Term	Premium	State Tax	City Tax	Fire Fee	Stamp Fee	Total
6757-0	Accident Fund Insurance Co.	CGL	BDRAFL052082		3,888.12	.00	.00	.00	.00	3,888.12
6759-0	Accident Fund Insurance Co.	CGLTr	BDRAFL052082		38.88	.00	.00	.00	.00	38.88
6760-0	Accident Fund Insurance Co.	Prop	BDRAFP052082		6,396.00	.00	.00	79.95	.00	6,475.95
6761-0	Accident Fund Insurance Co.	PTria	BDRAFP052082		1,279.20	.00	.00	15.99	.00	1,295.19
6769-0	certain Underwriters at	Prop	UB231386A052082		2,300.10	82.80	.00	.00	3.45	2,386.35
6770-0	certain Underwriters at	PTria	UB231386A052082		345.02	12.42	.00	.00	.52	357.96
6773-0	certain Underwriters at	TER	2203696052082		1,739.22	62.61	.00	.00	2.61	1,804.44
6774-0	certain Underwriters at	SRCC	2203696052082		82.00	2.95	.00	.00	.12	85.07
6775-0	Underwriters at Lloyd's of	ExFld	BB303150q052082		768.75	27.68	.00	.00	1.15	797.58
6776-0	Continental Casualty Ins. Co.	Prop	BDR3750536052082		500.00	.00	.00	.00	.00	500.00
6778-0	James River Insurance Co.	Umb	00096511-4052082		4,000.00	144.00	.00	.00	6.00	4,150.00
6779-0	James River Insurance Co.	UTria	00096511-4052082		120.00	4.32	.00	.00	.18	124.50
6780-0	Program Brokerage Corp.	S Fee	00096511-4052082		500.00	.00	.00	.00	.00	500.00
6781-0	Firemans Fund Ins. Co.	Umb	USL013855232052082		136.50	.00	.00	.00	.00	136.50
6782-0	Firemans Fund Ins. Co.	UTria	USL013855232052082		2.73	.00	.00	.00	.00	2.73
6783-0	Liberty Insurance Underwriters	Umb	1000319119-05052082		96.60	.00	.00	.00	.00	96.60
6784-0	Everest National Insurance Co.	Umb	XC3EX00118-231052082		46.20	.00	.00	.00	.00	46.20
6785-0	Everest National Insurance Co.	UTria	XC3EX00118-231052082		.92	.00	.00	.00	.00	.92
6786-0	Great American Assurance Co.	Umb	EXC4901637052082		26.25	.00	.00	.00	.00	26.25
6787-0	Continental Insurance Co.	Umb	7037122785052082		26.25	.00	.00	.00	.00	26.25
6788-0	Continental Insurance Co.	UTria	7037122785052082		.26	.00	.00	.00	.00	.26
6789-0	Liberty Insurance Underwriters	Umb	1000454418-03052082		16.24	.00	.00	.00	.00	16.24
6790-0	Firemans Fund Ins. Co.	Umb	USL024974237052082		14.63	.00	.00	.00	.00	14.63
6791-0	Firemans Fund Ins. Co.	UTria	USL024974237052082		.29	.00	.00	.00	.00	.29
Total w/o FTria/Terror:					18,878.72	258.80	.00	79.95	10.78	19,228.25
Total with Terr:					20,699.94	324.36	.00	79.95	13.51	21,117.76
Total with FTria:					20,502.94	271.22	.00	95.94	11.30	20,881.40

POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM INSURANCE COVERAGE

Named Insured: 534 W 42nd St Condominium, The
Address: As on File w/PBC

Date: June 6, 2023

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism. *As defined in Section 102(1) of the Act:* The term “act of terrorism” means any act or acts that are certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Any coverage you purchase for “acts of terrorism” shall expire at 12:00 midnight December 31, 2027, the date on which the TRIA Program is scheduled to terminate, or the expiry date of the policy whichever occurs first and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT PAYS 80% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS’ LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

Acceptance or Rejection of Terrorism Insurance Coverage:

()	I hereby elect to purchase the above Terrorism coverage for the Premium quoted to me plus applicable taxes and fees that may be applicable.
()	I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

Policyholder/Applicant Signature

Date Signed

Print Name

Property

Line of Business

RETURN THIS COMPLETED FORM TO YOUR INSURANCE AGENT