

IMPORTANT NOTICE TO POLICYHOLDERS

TERRORISM RISK INSURANCE ACT

This Important Notice is being provided with your policy to further satisfy the disclosure requirements of the Terrorism Risk Insurance Act.

At the time you received the written offer for this policy, we provided you with an Important Notice to Policyholders indicating that the insurance provided in your policy for losses caused by certain acts of terrorism (as defined in the Terrorism Risk Insurance Act) would be partially reimbursed by the United States of America, pursuant to the formula set forth in the Terrorism Risk Insurance Act. In addition, as required by the Terrorism Risk Insurance Act, we:

- indicated that we would make available insurance for such losses in the same manner as we provide insurance for other types of losses;
- specified the premium we would charge, if any, for providing such insurance; and
- except to the extent prohibited by law, gave you the opportunity to reject such insurance and have a terrorism exclusion, sublimit or other limitation included in your policy.

This Important Notice refers back to that Important Notice and provides information about your decision and the manner in which your policy has been subsequently modified.

If:

- You rejected terrorism insurance under the Terrorism Risk Insurance Act, your policy includes the appropriate amendatory endorsement(s).
- You did not reject terrorism insurance under the Terrorism Risk Insurance Act, the premium charged for your policy, including that portion applicable to terrorism insurance under the Terrorism Risk Insurance Act, is shown in your policy. To the extent your policy includes a limitation on terrorism insurance, it has been modified so that such limitation does not apply to terrorism insurance under the Terrorism Risk Insurance Act.

Please carefully review your policy and the Important Notice previously provided to you for further details. Please remember that only the terms of your policy establish the scope of your insurance protection.

Please note that if your policy:

- ***provides commercial property insurance in a jurisdiction that has a statutory standard fire policy, the premium we charge for terrorism insurance under the Terrorism Risk Insurance Act, includes an amount attributable to the insurance provided pursuant to that standard fire policy. Rejection of such statutory insurance is legally prohibited.***
- ***is a workers compensation policy, rejection of insurance for terrorism is legally prohibited.***

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

IMPORTANT NOTICE TO POLICYHOLDERS

This Important Notice is not your policy. Please read your policy carefully to determine your rights, duties, and what is and what is not covered. Only the provisions of your policy determine the scope of your insurance protection.

THIS IMPORTANT NOTICE PROVIDES INFORMATION CONCERNING POSSIBLE IMPACT ON YOUR INSURANCE COVERAGE DUE TO COMPLIANCE WITH APPLICABLE TRADE SANCTION LAWS.

PLEASE READ THIS NOTICE CAREFULLY.

Various trade or economic sanctions and other laws or regulations prohibit us from providing insurance in certain circumstances. For example, the United States Treasury Department's Office of Foreign Asset Control (OFAC) administers and enforces economic and trade sanctions and places restrictions on transactions with foreign agents, front organizations, terrorists, terrorists organizations, and narcotic traffickers. OFAC acts pursuant to Executive Orders of the President of the United States and specific legislation, to impose controls on transactions and freeze foreign assets under United States jurisdiction. (To learn more about OFAC, please refer to the United States Treasury's web site at <http://www.treas.gov/ofac>.)

To the extent that you or any other insured, or any person or entity claiming the benefits of this insurance has violated any applicable sanction laws, this insurance will not apply.

We have added a condition or section that applies to the entire policy called Compliance With Applicable Trade Sanctions, which stipulates that your insurance policy does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance.



POLICYHOLDER NOTICE

All of the members of the Chubb Group of Insurance companies doing business in the United States (hereinafter "Chubb") distribute their products through licensed insurance brokers and agents ("producers"). Detailed information regarding the types of compensation paid by Chubb to producers on US insurance transactions is available under the Producer Compensation link located at the bottom of the page at www.chubb.com, or by calling 1-866-588-9478. Additional information may be available from your producer.

Thank you for choosing Chubb.

Important Notice To Policyholders

**THIS IMPORTANT NOTICE PROVIDES INFORMATION CONCERNING
NEW YORK CITY LOCATIONS REQUIRING JURISDICTIONAL
INSPECTIONS**

PLEASE READ THIS NOTICE CAREFULLY

***New York City
Department Of
Buildings – Building
Owner Registration
Requirement To
Prevent Jurisdictional
Inspection Fines***

This Notice is intended to inform you that the New York City Department of Buildings requires building owners to register in the city's NOW Safety System. Required jurisdictional inspections can not be filed until this registration process has been completed and the email address of the building registrant has been provided to Chubb. Failure to complete registration and provide Chubb with this information will result in our inability to file inspections and can lead to missed inspection fines of \$1,000 or more per object which will be your responsibility.

Important Notice – Updated Exposure Information

The premium for this policy is based upon the exposure information reported to us by you. It is important that this exposure information be updated each time your policy renews. Please note that property exposures are based on the statement of values submitted to us and liability exposures are reflected on the General Liability Declarations page. It is incumbent on you to report updated exposure information at least 90 days prior to the expiration of your policy so that it can be used in the calculation of the renewal premium for this policy. Your policy may include a provision which automatically increases certain exposure information to account for economic inflation and other factors. In the absence of updated information from you, the increases determined based upon these policy provisions will be used to calculate your renewal premium. Please provide updated renewal specifications as described above.

Should you have further questions, please contact your insurance producer.

Cultural Institutions Insurance Program

FOR

**NATIONAL SOCIETY OF THE SONS OF THE
AMERICAN REVOLUTION**

Producer:

THE BUCKNER COMPANY INC
6550 S. MILLROCK DR.#300
SALT LAKE CITY, UT 84121-0000

Chubb Servicing Office:

SALT LAKE CITY
400 INVERNESS PARKWAY
SUITE 300
ENGLEWOOD, CO 80112-5847



Customarq Series
Cultural Institutions Insurance Program

How To Report A Loss

To report a **Loss**, use the following procedure.

Loss Notification

If an **Insured Person** has a **Loss**, please contact us by telephone as soon as possible for further assistance:

Telephone Number: 1-800-252-4670

24 hours a day, 7 days a week

Fax Number

You may also fax the loss report during normal business hours to:

Fax Number: 1-800-300-2538

Mailing Address

You may mail your loss report to the following address:

Chubb Group Of Insurance Companies
Claim Service Center
600 Independence Parkway
P.O. Box 4700
Chesapeake, Va. 23327-4700

Table Of Contents

This Table Of Contents is provided to acquaint you with the overall organization of this policy.

POLICY ORGANIZATION

Insuring Agreement

Premium Summary

Property Insurance Section

Property Schedule Of Forms & Declarations

Property Contracts *

Property Endorsements

Liability Insurance Section

Liability Schedule Of Forms & Declarations

Liability Contracts *

Liability Endorsements

Crime Insurance Section

Crime Schedule Of Forms & Declarations

Crime Contracts *

Crime Endorsements

Common Policy Section

Common Policy Conditions

Common Policy Endorsements

* Note: Each contract within a section has its own Table Of Contents to facilitate your use of them.



NOTICE TO POLICYHOLDERS

Enclosed is your commercial insurance policy from Chubb. The bill that corresponds with this policy has been mailed separately. When you receive the bill, please pay the amount due by the date indicated. Payment should be made directly to Chubb. As always, prompt payment will keep your coverage in place.

If you have any questions about the attached policy or need assistance with additional insurance, contact your agent or broker. For questions about billing, call our Premium Accounting Service Center at 1-800-372-4822. Thank you for insuring through Chubb.

Insuring Agreement***Named Insured and Mailing Address***

NATIONAL SOCIETY OF THE SONS OF THE
AMERICAN REVOLUTION
803-809 WEST MAIN STREET
LOUISVILLE, KY 40202

Chubb Group of Insurance Companies
202B Hall's Mill Road
Whitehouse Station, NJ 08889

Policy Number 3603-39-19 WUC

Effective Date APRIL 1, 2025

*Issued by the stock insurance company
indicated below, herein called the company.*

**GREAT NORTHERN
INSURANCE COMPANY**

Producer No. 0016915-99999

*Incorporated under the laws of
INDIANA*

Producer THE BUCKNER COMPANY INC
6550 S. MILLROCK DR.#300
SALT LAKE CITY, UT 84121-0000

Company and Policy Period

Insurance is issued by the company in consideration of payment of the required premium.

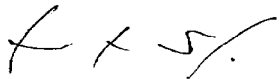
This policy is issued for the period 12:01 AM standard time at the Named Insured's mailing address shown above:

From: APRIL 1, 2025 **To:** APRIL 1, 2026

Your acceptance of this policy terminates, effective with the inception of this policy, any prior policy of the same number issued to you by us.

This Insuring Agreement together with the Premium Summary, Schedule Of Forms, Declarations, Contracts, Endorsements and Common Policy Conditions comprise this policy.

In Witness Whereof, the company issuing this policy has caused this policy to be signed by its authorized officers, but this policy shall not be valid unless also signed by a duly authorized representative of the company.



President



Secretary



Authorized Representative



Customarq Series
Cultural Institutions Insurance Program

Premium Summary

Named Insured and Mailing Address

NATIONAL SOCIETY OF THE SONS OF THE
AMERICAN REVOLUTION
803-809 WEST MAIN STREET
LOUISVILLE, KY 40202

Producer No. 0016915-99999

Producer THE BUCKNER COMPANY INC
6550 S. MILLROCK DR.#300
SALT LAKE CITY, UT 84121-0000

Chubb Group of Insurance Companies
202B Hall's Mill Road
Whitehouse Station, NJ 08889

Policy Number 3603-39-19 WUC

Effective Date APRIL 1, 2025

*Issued by the stock insurance company
indicated below, herein called the company.*

**GREAT NORTHERN
INSURANCE COMPANY**

*Incorporated under the laws of
INDIANA*

Policy Period

From: APRIL 1, 2025 To: APRIL 1, 2026
12:01 A.M. standard time at the Named Insured's mailing address shown above.

Premium Payment

The First Named Insured shown in the Declarations is responsible for the payment of all premiums and will be the payee for any return premiums we pay.

Premium Audit

Certain classifications within our rates and rules indicate that premiums calculated therefrom can be significantly affected by large increases or decreases in your business results. Based upon our underwriting review of information provided by you, we may at our discretion perform a premium audit. You may also request such an audit.

If an audit is conducted and additional premiums are due, they are payable upon notice to the First Named Insured. If as a result of an audit the premium paid is greater than the earned premium, we will return the excess to the First Named Insured. The First Named Insured must keep records of the information we need to perform the audit and send us copies at such times as we may request.

Coverage	Rate	Premium
PROPERTY INSURANCE SECTION		\$ 25,979
LIABILITY INSURANCE SECTION		\$ 2,596

Premium Summary
(continued)

CRIME INSURANCE SECTION	\$ 556
TOTAL	\$ 29,131

If ATD coverage is provided on this policy, additional certificate and handling fees may be imposed during the policy term.

Coverage Premium

Additional certificate and handling fees may be imposed as respects to certification of pressure equipment as mandated by State and/or local jurisdictional authorities.

Payment Plan

The bill that corresponds with this policy has been mailed separately. When you receive the bill, please pay the amount due by the date indicated. Payment should be made directly to Chubb. As always, prompt payment will keep your coverage in place.

TOTAL OF ADDITIONAL CHARGES ARE INCLUDED IN AND PAYABLE WITH THE FIRST PAYMENT.

TAXES, SURCHARGES AND FEES
KENTUCKY SURCHARGE

\$ 491.92

PLEASE NOTE THAT THE TOTAL AMOUNT DUE INCLUDES PREMIUM SURCHARGE PURSUANT TO SECTION 136.392 OF THE KENTUCKY REVISED STATUTES

KENTUCKY TAX		\$ 1,571.45
LOUISVILLE URBAN SERVICES DIST	\$ 1,571.45	
MACHINERY BREAKDOWN TAXES AND SURCHARGES		\$ 103.62
KENTUCKY TAX AMOUNT INCLUDES TAX AND COLLECTION FEES		

Property Insurance Section

Declarations

Schedule of Forms

Policy Period APRIL 1, 2025 TO APRIL 1, 2026

Effective Date APRIL 1, 2025

Policy Number 3603-39-19 WUC

Insured NATIONAL SOCIETY OF THE SONS OF THE
AMERICAN REVOLUTION

Name of Company GREAT NORTHERN INSURANCE COMPANY

Date Issued FEBRUARY 3, 2025

The following is a schedule of forms issued as of the date shown above:

<i>Form Number</i>	<i>Edition Date</i>	<i>Form Name</i>	<i>Effective Date</i>	<i>Date Issued</i>
80-02-0280	7-03	SCHEDULE OF MORTGAGEES/LOSS PAYEES	04/01/25	02/03/25
80-02-1313	3-19	EXCLUSIONS	04/01/25	02/03/25
80-02-1361	3-19	ADDITIONAL PERIL COMB EQ/EQSL LMT/DED/WP	04/01/25	02/03/25
80-02-0005	1-18	PROPERTY DECLARATIONS	04/01/25	02/03/25
80-02-0045	3-20	MALICIOUS PROGRAMMING EXCLUSION ADDED	04/01/25	02/03/25
80-02-0177	2-22	FUNGUS CLEAN UP OR REMOVAL PREM COV AMENDED	04/01/25	02/03/25
80-02-0215	7-03	PROPERTY SUPPLEMENTARY DEC.-BUSINESS INCOME	04/01/25	02/03/25
80-02-0300	1-15	PROPERTY SUPPLEMENTARY DECLARATIONS	04/01/25	02/03/25
80-02-0459	11-23	MALICIOUS PROGRAMMING AND SYSTEM - DEF AMEND	04/01/25	02/03/25
80-02-1000	3-19	BUILDING AND PERSONAL PROPERTY	04/01/25	02/03/25
80-02-1004	3-19	BUSINESS INCOME WITH EXTRA EXPENSE	04/01/25	02/03/25
80-02-1097	3-19	PROPERTY/BI CONDITIONS & DEFINITIONS	04/01/25	02/03/25
80-02-1112	12-19	CI EXTENSION FOR PROPERTY/BI INSURANCE	04/01/25	02/03/25
80-02-1324	10-06	WINDSTORM / HAIL DEDUCTIBLE OR WAITING PERIOD	04/01/25	02/03/25
80-02-1345	7-03	OFF PREMISES OVERHEAD UTILITY EQUIPMENT	04/01/25	02/03/25
80-02-1658	1-15	CAP ON CERT. TERRORISM LOSSES (ALL PREMISES)	04/01/25	02/03/25
80-02-2208	7-20	VIRUS, BACTERIA OR MICROORGANISM EXCL ADDED	04/01/25	02/03/25
80-02-5323	8-12	EVENT CANCELLATION ADDITIONAL COVERAGE ADDED	04/01/25	02/03/25
80-02-5355	1-15	SPECIAL WAITING PERIOD PROVISION ADDED	04/01/25	02/03/25
80-02-5407	3-19	OCEAN CARGO COVERAGE ADDED	04/01/25	02/03/25
80-02-5698	9-22	ERRORS IN SYSTEMS PROGRAMMING EXCL AMENDED	04/01/25	02/03/25
80-02-5702	10-22	AUTO INCREASE IN LIMITS PROVISION AMENDED	04/01/25	02/03/25
99-10-0996	4-18	IMPORTANT NOTICE-NY LOC INSPECTIONS	04/01/25	02/03/25

Schedule of Mortgagees And Loss Payees

Named Insured and Mailing Address

NATIONAL SOCIETY OF THE SONS OF THE
AMERICAN REVOLUTION
803-809 WEST MAIN STREET
LOUISVILLE, KY 40202

Producer No. 0016915-99999

Producer THE BUCKNER COMPANY INC
6550 S. MILLROCK DR.#300
SALT LAKE CITY, UT 84121-0000

Chubb Group of Insurance Companies
202B Hall's Mill Road
Whitehouse Station, NJ 08889

Policy Number 3603-39-19 WUC

Effective Date APRIL 1, 2025

*Issued by the stock insurance company
indicated below, herein called the company.*

**GREAT NORTHERN
INSURANCE COMPANY**

*Incorporated under the laws of
INDIANA*

Policy Period

From: APRIL 1, 2025 To: APRIL 1, 2026
12:01 A.M . standard time at the Named Insured's mailing address shown above.

SCHEDULE

PREMISES # 1 803 W MAIN ST
-809 W MAIN ST.
LOUISVILLE, KENTUCKY 40202
COUNTY OF JEFFERSON

LOSS PAYEE: WELLS FARGO FINANCIAL LEASING, INC.
800 WALNUT, 4TH FLOOR
DES MOINES, IA 50309

LOSS PAYEE: MARLIN BUSINESS BANK; C/O INSURANCE SERVICES
PO BOX 367 MARLTON, NJ 08053



Premises Summary
(continued)

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Property Insurance

Declarations

Named Insured and Mailing Address

NATIONAL SOCIETY OF THE SONS OF THE
AMERICAN REVOLUTION
803-809 WEST MAIN STREET
LOUISVILLE, KY 40202

Producer No. 0016915-99999
Producer
THE BUCKNER COMPANY INC
6550 S. MILLROCK DR.#300
SALT LAKE CITY, UT 84121-0000

Chubb Group of Insurance Companies
202B Hall's Mill Road
Whitehouse Station, NJ 08889

Policy Number 3603-39-19 WUC
Effective Date APRIL 1, 2025

Issued by the stock insurance company
indicated below, herein called the company.
GREAT NORTHERN
INSURANCE COMPANY

Incorporated under the laws of
INDIANA

Policy Period: From: APRIL 1, 2025 To: APRIL 1, 2026
12:01 A.M. standard time at the Named Insured's mailing address shown above.

Deductible	\$ 1,000
Waiting Period	24 HOURS
Extended Period	UNLIMITED

The information shown above applies to:

- all premises coverages;
- all additional coverages; and
- debris removal coverage,

and all premises shown in this and all other property declarations, unless corresponding specific information is shown as applicable to a specific premises or coverage.

Premises Schedule

1. 803 W MAIN ST, -809 W MAIN ST., LOUISVILLE, KY 40202
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Premises Coverages If "Blanket" or "Loss Limit" is shown under Limits Of Insurance as applicable to a Premises, please refer to the "Premises Coverages – Blanket Limits" section or the "Loss Limits Of Insurance" section above to determine the Limit Of Insurance applicable to such Premises. "Blanket" limits are numbered for ease of reference. If a specific limit is shown under Limits Of Insurance for a Premises Coverage, that Limit applies to such coverage, even if a "Blanket" limit applies to other Premises Coverage at such premises.

PREMISES # 1 803 W MAIN ST
 -809 W MAIN ST.
 LOUISVILLE, KENTUCKY 40202



Premises Coverages
(continued)

		<u>Limits Of Insurance</u>
BUILDING		\$ 9,381,854
AUTOMATIC INCREASE IN LIMITS	5%	
PERSONAL PROPERTY		\$ 3,104,290
AUTOMATIC INCREASE IN LIMITS	5%	
BUSINESS INCOME WITH EXTRA EXPENSE		\$ 829,138
WAITING PERIOD	0 HOURS	
AUTOMATIC INCREASE IN LIMITS	5%	
ACCOUNTS RECEIVABLE		\$ 150,000
VALUABLE PAPERS		\$ 1,000,000
MONEY AND SECURITIES ON PREMISES		\$ 25,000
COLLECTIONS		\$ 1,600,500
BUSINESS INCOME - LOSS OF UTILITIES OVERHEAD		\$ 75,000
COMMUNICATION TRANSMISSION OR DISTRIBUTION EQUIPMENT		

Additional Coverages

		<u>Limits Of Insurance</u>
MOBILE COMMUNICATION PROPERTY		SEE PROPERTY SUPPLEMENTARY DECLARATIONS
DEDUCTIBLE	\$ 3,500	
MONEY & SECURITIES OFF PREMISES		\$ 25,000
PROHIBITION OF ACCESS		
PROHIBITION OF ACCESS		
PER OCCURRENCE LIMIT	\$ 50,000	
ANNUAL AGGREGATE LIMIT		\$ 100,000

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**Supplementary Declarations For
Cultural Institutions - Property**

Chubb Group of Insurance Companies
202B Hall's Mill Road
Whitehouse Station, NJ 08889

Named Insured and Mailing Address

NATIONAL SOCIETY OF THE SONS OF THE
AMERICAN REVOLUTION
803-809 WEST MAIN STREET
LOUISVILLE, KY 40202

Policy Number 3603-39-19 WUC

Effective Date APRIL 1, 2025

*Issued by the stock insurance company
indicated below, herein called the company.*

**GREAT NORTHERN
INSURANCE COMPANY**

Producer No. 0016915-99999

*Incorporated under the laws of
INDIANA*

Producer THE BUCKNER COMPANY INC
6550 S. MILLROCK DR.#300
SALT LAKE CITY, UT 84121-0000

Policy Period

From: APRIL 1, 2025 To: APRIL 1, 2026
12:01 A.M. standard time at the Named Insured's mailing address shown above.

Covered Premises \$250,000 Blanket Limit Of Insurance

The Blanket Limit Of Insurance shown above applies only for the Premises Coverages shown below. Unless otherwise stated, this Blanket Limit Of Insurance applies separately at each covered premises shown in the Declarations. This Blanket Limit Of Insurance applies in excess of the applicable deductible shown in the Declarations.

At time of loss, the first Named Insured may elect to apportion this Blanket Limit Of Insurance to one or any combination of the Premises Coverages shown, but under no circumstance will the aggregate apportionment be permitted to exceed the Blanket Limit Of Insurance shown above at any one covered premises. For the purpose of the application of this \$250,000 Blanket Limit Of Insurance, all property at one premises shall constitute a single premises.

Separate specific Limits Of Insurance may be purchased for each of these Premises Coverages. If purchased, these Limits Of Insurance and any applicable deductible will be shown in the Declarations with the Premises Coverages. If no deductible is shown in the Declarations with the Premises Coverages, then the Property Deductible will apply. When a specific Limit Of Insurance is purchased for any of these Premises Coverages, such specific Limit Of Insurance will apply in addition to whatever amount the first Named Insured apportions to that coverage at time of loss as provided in the previous paragraphs.

Coverages Included In The Blanket Limit Of Insurance:

ACCOUNTS RECEIVABLE
ELECTRONIC DATA PROCESSING PROPERTY
LEASEHOLD INTEREST -
BONUS PAYMENT,
PREPAID RENT,
SUBLEASE PROFIT,
TENANTS' LEASE INTEREST
LEASEHOLD INTEREST – UNDAMAGED
TENANT'S IMPROVEMENTS & BETTERMENTS

NON – OWNED DETACHED TRAILERS
TREES, SHRUBS, PLANTS, LAWNS OR TOPIARY
PAIR AND SET
PERSONAL PROPERTY OF EMPLOYEES
PUBLIC SAFETY SERVICE CHARGES
RESEARCH AND DEVELOPMENT PROPERTY
VALUABLE PAPERS

Property Coverages

The Limits Of Insurance shown below:

- are provided for the Premises Coverages and Additional Coverages shown at no additional cost to you;
- apply separately at each premises shown in the Declarations, except for the following Additional Coverages which apply anywhere within the Coverage Territory:
 - Any Other Location;
 - Deferred Payments;
 - Exhibition, Fair Or Trade Show;
 - Installation;
 - In Transit;
 - Collections – In Transit; or
 - Mobile Communication Property (greater than 1,000 feet from a premises shown in the Declarations); and
- do not apply when the applicable coverage has been excluded as shown in the Declarations or by endorsement to this policy.

The Limits Of Insurance for:

- Debris Removal; and
- Preparation Of Loss Fees,

apply separately at each premises shown in the Declarations or anywhere within the Coverage Territory.

You may purchase increased Limits Of Insurance, and we will charge you an additional premium. If you purchase increased Limits Of Insurance for any of these coverages, the Limits Of Insurance shown in the Declarations will reflect your total Limit Of Insurance, including the Limits Of Insurance shown below. Any applicable deductible will be shown in the Declarations with the coverage. If no deductible is shown in the Declarations with the coverage, then the Property Deductible will apply. Extra Expense Coverage is not subject to any deductible.

Extra expense is subject to the:

- Business Income With Extra Expense contract and Business Income With Extra Expense And Research And Development Income contract if purchased; or
- Extra Expense contract, if the Business Income With Extra Expense contract or Business Income With Extra Expense And Research And Development Income contract is not purchased.

Supplementary Declarations - Property

Effective Date APRIL 1, 2025

Policy Number 3603-39-19 WUC

Property Coverages	Limit Of Insurance
ANY OTHER LOCATION	
ACCOUNTS RECEIVABLE	\$ 50,000
BUILDING COMPONENTS	\$ 50,000
ELECTRONIC DATA PROCESSING PROPERTY	\$ 50,000
COLLECTIONS	\$ 50,000
PERSONAL PROPERTY	\$ 50,000
RESEARCH AND DEVELOPMENT PROPERTY	\$ 50,000
VALUABLE PAPERS	\$ 50,000
COLLECTIONS – ON PREMISES	\$ 50,000
DEBRIS REMOVAL	
PREMISES SHOWN IN THE DECLARATIONS	\$ 100,000
ANY OTHER LOCATION	\$ 25,000
IN TRANSIT	\$ 25,000
DEFERRED PAYMENTS	\$ 25,000
EXHIBITION, FAIR OR TRADE SHOW	
ELECTRONIC DATA PROCESSING PROPERTY	\$ 50,000
COLLECTIONS	\$ 50,000
PERSONAL PROPERTY	\$ 50,000
EXTRA EXPENSE	\$ 100,000
FUNGUS CLEAN-UP OR REMOVAL	\$ 25,000
INSTALLATION	
ANY JOB SITE	\$ 25,000
IN TRANSIT	\$ 25,000

Property Coverages**Limit Of Insurance****IN TRANSIT**

ACCOUNTS RECEIVABLE	\$ 25,000
BUILDING COMPONENTS	\$ 25,000
ELECTRONIC DATA PROCESSING PROPERTY	\$ 50,000
COLLECTIONS	\$ 25,000
PERSONAL PROPERTY	\$ 25,000
VALUABLE PAPERS	\$ 25,000

LOSS OF MASTER KEY	\$ 15,000
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LOSS PREVENTION EXPENSES	\$ 15,000
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MOBILE COMMUNICATION PROPERTY (GREATER THAN 1,000 FEET FROM A PREMISES SHOWN IN THE DECLARATIONS)	\$ 15,000
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MONEY & SECURITIES

ON PREMISES	\$ 15,000
OFF PREMISES	\$ 15,000

POLLUTANT CLEAN-UP OR REMOVAL	\$ 25,000
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EXHIBIT WATER	\$ 10,000
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PREPARATION OF LOSS FEES	\$ 10,000
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The following displays the Coverages and the applicable Limits Of Insurance for:

**Newly Acquired Premises Or Newly Acquired Or
Constructed Property****Limit Of Insurance**

BUILDING	\$2,500,000
PERSONAL PROPERTY	\$1,000,000
PERSONAL PROPERTY AT EXISTING PREMISES	\$ 100,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$1,000,000
ELECTRONIC DATA	\$ 50,000
COMMUNICATION PROPERTY	\$ 50,000
COLLECTIONS	\$ 50,000

Supplementary Declarations - Property

Effective Date APRIL 1, 2025

Policy Number 3603-39-19 WUC

You may purchase increased Limits Of Insurance for any of the Newly Acquired Premises or Newly Acquired or Constructed Property Limits Of Insurance shown above and we will charge you an additional premium. If you purchase such increased Limits Of Insurance, the Limits Of Insurance shown in the Declarations will reflect your total limit, including the Limits Of Insurance shown above.



Authorized Representative

Chubb. Insured.SM

Supplementary Declarations — Business Income

Chubb Group of Insurance Companies
202B Hall's Mill Road
Whitehouse Station, NJ 08889

Named Insured and Mailing Address

NATIONAL SOCIETY OF THE SONS OF THE
AMERICAN REVOLUTION
803-809 WEST MAIN STREET
LOUISVILLE, KY 40202

Policy Number 3603-39-19 WUC

Effective Date APRIL 1, 2025

*Issued by the stock insurance company
indicated below, herein called the company.*

**GREAT NORTHERN
INSURANCE COMPANY**

Producer No. 0016915-99999

*Incorporated under the laws of
INDIANA*

Producer THE BUCKNER COMPANY INC
6550 S. MILLROCK DR.#300
SALT LAKE CITY, UT 84121-0000

Policy Period

From: APRIL 1, 2025 To: APRIL 1, 2026
12:01 A.M. standard time at the Named Insured's mailing address shown above.

Additional Business Income Coverages

The Limits Of Insurance shown below are provided for the Premises Coverages and Additional Coverages shown at no additional cost to you. You may purchase increased Limits Of Insurance, and we will charge you an additional premium. If you purchase increased Limits Of Insurance for any of these coverages, the Limits Of Insurance shown in the Declarations will reflect your total Limit Of Insurance, including the Limits Of Insurance shown below.

Except for Dependent Business Premises, Any Other Location, Exhibition, Fair or Trade Show and Preparation Of Loss Fees, the Limits Of Insurance shown below apply at each premises for which you have purchased a Limit Of Insurance for Business Income as shown in the Declarations.

The Limit Of Insurance for Dependent Business Premises applies:

- at each of your premises for which you have purchased a Limit Of Insurance for Business Income as shown in the Declarations;
- separately to each **occurrence**, regardless of the number of **dependent business premises** that sustain covered direct physical loss or damage; and
- only if such direct physical loss or damage causes a business income loss (or extra expense loss if Business Income With Extra Expense is purchased) at your premises for which you have purchased a Limit Of Insurance for Business Income as shown in the Declarations,

provided that actual loss for such premises is the direct result of direct physical loss or damage, by a **covered peril**, to the **dependent business premises**.

If you increase the \$100,000 Limit Of Insurance for Dependent Business Premises as provided for in this Supplementary Declarations, such increased Limit Of Insurance:

- will be shown in the Declarations and will reflect your total Dependent Business Premises Limit Of Insurance at the applicable **dependent business premises** shown in the Declarations; and
- is the most we will pay in any one **occurrence** at all premises for which a Limit Of Insurance for Business Income is shown in the Declarations.

The Limit Of Insurance for Any Other Location or Exhibition, Fair or Trade Show applies within the Coverage Territory of this policy.

The Limit Of Insurance for Preparation Of Loss Fees applies at each premises shown in the Declarations or anywhere within the Coverage Territory.

Business Income Coverages

Limit Of Insurance

ANY OTHER LOCATION	\$ 25,000
CONTRACTUAL PENALTIES	\$ 10,000
DEPENDENT BUSINESS PREMISES	\$ 100,000
EXHIBITION, FAIR OR TRADE SHOW	\$ 10,000
PREPARATION OF LOSS FEES	\$ 10,000
INGRESS & EGRESS	\$ 25,000
LOSS OF UTILITIES	\$ 15,000
POLLUTANT CLEAN-UP OR REMOVAL	\$ 10,000

The following displays the coverage and the applicable Limit Of Insurance provided for each newly acquired premises:

Newly Acquired Premises

Limit Of Insurance

BUSINESS INCOME	\$ 100,000
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Authorized Representative



Chubb. Insured.SM

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Contract

Words and phrases that appear in **bold** print have special meanings and are defined in the Property/Business Income Conditions And Definitions form included in this policy.

Throughout this contract, the words “you” and “your” refer to the Named Insured shown in the Declarations. The words “we”, “us” and “our” refer to the company providing this insurance.

Premises Coverages

The following Premises Coverages apply only at those premises for which a Limit Of Insurance applicable to such coverages is shown in the Declarations.

Except as otherwise provided, the loss or damage must:

- be caused by or result from a peril not otherwise excluded; and
- occur at, or within 1,000 feet of, the premises shown in the Declarations.

Building Or Personal Property

We will pay for direct physical loss or damage to:

- **building**; or
- **personal property**,

caused by or resulting from a peril not otherwise excluded, not to exceed the applicable Limit Of Insurance for Building Or Personal Property shown in the Declarations.

Accounts Receivable

We will pay for the **accounts receivable** loss you incur caused by or resulting from direct physical loss or damage to your **accounts receivable records** caused by or resulting from a peril not otherwise excluded, not to exceed the applicable Limit Of Insurance for Accounts Receivable shown in the Declarations.

Burglary Damage To Building

We will pay for direct physical loss or damage to a **building**:

- you do not own;
- you occupy; and
- for which you are contractually liable,

caused by or resulting from burglary or any attempt at burglary, not to exceed the Limit Of Insurance for Personal Property shown in the Declarations for the premises where the loss or damage occurred.

This Premises Coverage does not apply:

- to ensuing loss or damage caused by or resulting from a peril not otherwise excluded; or
- if a Limit Of Insurance for Building applicable to the premises, where the loss or damage occurred, is shown in the Declarations.

Electronic Data Processing Property

We will pay for direct physical loss or damage to **electronic data processing property** caused by or resulting from a peril not otherwise excluded, not to exceed the applicable Limit Of Insurance for Electronic Data Processing Property shown in the Declarations.

Premises Coverages

(continued)

Fine Arts

We will pay for direct physical loss or damage to **fine arts** caused by or resulting from a peril not otherwise excluded, not to exceed the applicable Limit Of Insurance for Fine Arts shown in the Declarations.

Fungus Clean-up Or Removal

We will pay the costs you incur to clean up, remove, restore or replace covered property because of the presence of **fungus** at the premises shown in the Declarations.

The most we will pay at the premises for the sum of all such covered costs that occur during each separate 12 month policy period, regardless of whether this Premises Coverage appears in any other contract or contracts that form part of this policy is the applicable Limit Of Insurance for Fungus Clean-up Or Removal shown in the Declarations.

We will not pay for the costs to test for, monitor, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of **fungus**, other than payment for testing that is performed during the clean-up or removal of **fungus**.

This Premises Coverage does not apply if the presence of **fungus**:

- A. is caused by or results from:
 - 1. a peril that is excluded under this insurance; or
 - 2. moisture, other than **water** or **flood**, if the **flood** would be covered under this insurance;
- B. existed prior to the effective date shown in the Declarations;
- C. is not reported to us in writing as soon as possible after you first become aware, or in the exercise of reasonable care, should have become aware, of the presence of **fungus**; or
- D. is at premises that has been specifically excluded in the Declarations or by endorsement to this policy.

Leasehold Interest – Bonus Payment, Prepaid Rent, Sublease Profit, Tenants' Lease Interest

We will pay for the:

- **bonus payment;**
- **prepaid rent;**
- **sublease profit;** or
- **tenants' lease interest,**

loss you incur directly resulting from the cancellation of your written lease for the premises shown in the Declarations, not to exceed the applicable Limit Of Insurance for:

- Bonus Payment;
- Prepaid Rent;
- Sublease Profit; or
- Tenants' Lease Interest,

shown under Leasehold Interest in the Declarations.

Cancellation of the lease must be:

- by the lessor;
- by a valid condition of your lease; and

Premises Coverages**Leasehold Interest –
Bonus Payment, Prepaid
Rent, Sublease Profit,
Tenants' Lease Interest
(continued)**

- due to direct physical loss or damage to a **building** caused by or resulting from a peril not otherwise excluded at the premises shown in the Declarations.

**Leasehold Interest –
Undamaged Tenant's
Improvements And
Betterments**

We will pay for the value of undamaged **tenant's improvements and betterments** when your lease is canceled:

- by the lessor; and
- by a valid condition of your lease,

due to direct physical loss or damage to **building** or **personal property** caused by or resulting from a peril not otherwise excluded at the premises shown in the Declarations, not to exceed the applicable Limit Of Insurance for Leasehold Interest – Undamaged Tenant's Improvements And Betterments shown in the Declarations.

Loss Of Master Key

We will pay for the reasonable and necessary costs you incur to:

- replace keys or key cards;
- adjust locks to accept new keys, key cards or other entry mechanisms; or
- if required, install new locks or other entry mechanisms,

due to direct physical loss or damage caused by or resulting from a peril not otherwise excluded, not to exceed the applicable Limit Of Insurance for Loss Of Master Key shown in the Declarations.

**Loss Prevention
Expenses**

We will pay the reasonable and necessary costs you incur to protect:

- **building;**
- **personal property;** or
- **research and development property,**

at the premises shown in the Declarations from imminent direct physical loss or damage caused by or resulting from a peril not otherwise excluded, not to exceed the applicable Limit Of Insurance for Loss Prevention Expenses shown in the Declarations.

To the extent possible, you must notify us of your intent to incur such cost before you take any loss prevention action.

In any event, you must notify us within 48 hours after you have taken any loss prevention action.

**Money And Securities –
On Premises**

We will pay for direct physical loss or damage to **money** or **securities** caused by or resulting from a peril not otherwise excluded **on premises**, not to exceed the applicable Limit Of Insurance for Money And Securities On Premises shown in the Declarations.

Premises Coverages

(continued)

Non-Owned Detached Trailers

We will pay for direct physical loss or damage to **non-owned detached trailers** caused by or resulting from a peril not otherwise excluded, not to exceed the applicable Limit Of Insurance for Non-Owned Detached Trailers shown in the Declarations.

Outdoor Trees, Shrubs, Plants Or Lawns

We will pay for direct physical loss or damage to **outdoor trees, shrubs, plants or lawns** at premises you own, rent or occupy, shown in the Declarations, caused by or resulting from a **specified peril**, other than windstorm or hail, not to exceed the applicable Limit Of Insurance for Outdoor Trees, Shrubs, Plants Or Lawns shown in the Declarations.

Pair And Set

We will pay for consequential loss to undamaged **personal property** that is part of:

- your product; or
- any product in your care, custody or control,

which has become unmarketable as a complete product, because of covered direct physical loss or damage to **personal property** which is part of the same product, not to exceed the applicable Limit Of Insurance for Pair And Set shown in the Declarations.

This Premises Coverage applies only when you have purchased a Limit Of Insurance for Personal Property.

Personal Property Of Employees

We will pay for direct physical loss or damage to **personal property of employees** caused by or resulting from a peril not otherwise excluded, not to exceed the applicable Limit Of Insurance for Personal Property Of Employees shown in the Declarations.

We will also pay for direct physical loss or damage to **personal property of employees** caused by or resulting from a peril not otherwise excluded while such **personal property of employees** is away from your premises for the purpose of performing duties relating to the conduct of your business, not to exceed \$2,500 for any one employee or \$10,000 in the aggregate for any **occurrence**, regardless of the number of employees.

Processing Water

We will pay the cost you incur to replace water that is used in your processing operations and contained in any:

- above-ground tank;
- processing equipment; or
- any associated above-ground piping,

when such water has been released or rendered unusable for its intended purpose as a direct result of direct physical loss or damaged to such tank, equipment or piping caused by or resulting from a peril not otherwise excluded, not to exceed the applicable Limit Of Insurance for Processing Water shown in the Declarations.

The loss or damage must occur at the premises show in the Declarations.

This Premises Coverage does not apply to fire protection equipment.

Public Safety Service Charges

We will pay the charges you:

- assume under any contract or agreement; or

Premises Coverages**Public Safety Service Charges**
(continued)

- are required to pay by local ordinance, in effect at the time of the direct physical loss or damage, if a fire department or other municipal agency charged with preserving public safety is called to save or protect covered property from direct physical loss or damage caused by or resulting from a peril not otherwise excluded, not to exceed the applicable Limit Of Insurance for Public Safety Service Charges shown in the Declarations.

Removal

We will pay for direct physical loss or damage to covered property (other than a structure) while:

- being moved to another location or returned from such location to its original location; or
- temporarily stored at another location,

if you must move such covered property from such location to preserve it from imminent loss or damage caused by or resulting from a peril not otherwise excluded, not to exceed the applicable Limit Of Insurance shown in the Declarations.

Research And Development Property

We will pay for:

- direct physical loss or damage to **research and development property** caused by or resulting from a peril not otherwise excluded; and
- the necessary and reasonable additional cost you incur to repair or replace **research and development property** that has been lost or damaged by a peril not otherwise excluded,

not to exceed the applicable Limit Of Insurance for Research And Development Property shown in the Declarations.

These additional costs must be in excess of the cost you would otherwise incur to repair or replace lost or damaged **research and development property** in order to meet your last scheduled introduction date (prior to loss or damage) for any new product which is based on such **research and development property**.

Valuable Papers

We will pay for direct physical loss or damage to **valuable papers** caused by or resulting from a peril not otherwise excluded, not to exceed the applicable Limit Of Insurance for Valuable Papers shown in the Declarations.

Additional Coverages

The following Additional Coverages apply within the coverage territory.

Any Other Location

We will pay for:

- direct physical loss or damage to covered property (other than a structure); or
- **accounts receivable** loss you incur caused by or resulting from direct physical loss or damage to your **accounts receivable records**,

at unspecified premises caused by or resulting from a peril not otherwise excluded, not to exceed the applicable Limit Of Insurance for such covered property or **accounts receivable** shown under Any Other Location in the Declarations.

Additional Coverages

Any Other Location (continued)

This Additional Coverage does not apply to:

- property while at any exhibition, fair or trade show;
- property at newly acquired premises;
- property while **in transit**; or
- property at a job site or temporarily warehoused elsewhere awaiting installation at the job site.

This Additional Coverage applies only if a Limit Of Insurance applicable to such covered property or **accounts receivable** is shown under Any Other Location in the Declarations.

Arson Or Theft Reward

We will pay a reward of 25% of the covered loss or damage, up to a maximum of \$25,000, for information leading to a felony conviction arising out of direct physical loss or damage to covered property caused by or resulting from arson, larceny, burglary or vandalism.

Deferred Payments

We will pay for your interest in **personal property** that suffers direct physical loss or damage caused by or resulting from a peril not otherwise excluded and sold by you under a conditional sale or trust agreement or any installment or deferred payment plan:

- while **in transit** to buyers; or
- after delivery to buyers,

not to exceed the applicable Limit Of Insurance for Deferred Payments shown in the Declarations.

This Additional Coverage does not apply to default by the buyer of such agreement or plan.

This Additional Coverage applies only if a Limit Of Insurance for Deferred Payments is shown in the Declarations.

Exhibition, Fair Or Trade Show

We will pay for direct physical loss or damage to **personal property, electronic data processing property** (other than **mobile communication property**) or **fine arts** caused by or resulting from a peril not otherwise excluded while:

- **in transit** to or from any exhibition, fair or trade show; or
- at any exhibition, fair or trade show,

not to exceed the applicable Limit Of Insurance for such property shown under Exhibition, Fair Or Trade Show in the Declarations.

This Additional Coverage applies only if a Limit Of Insurance for such property is shown under Exhibition, Fair Or Trade Show in the Declarations.

Fire Protection Equipment

We will pay the cost you incur to refill your discharged fire protection equipment whether or not there is direct physical loss or damage to property.

This Additional Coverage is provided regardless of whether a Limit Of Insurance is shown in the Declarations.

Additional Coverages*(continued)****In Transit***

We will pay for direct physical loss or damage to:

- A. covered property (other than a structure) while **in transit**;
- B. **personal property** being shipped FOB or on other similar terms after the title of a shipment passes to the consignee; or
- C. **personal property** which has been refused by the consignee, from the time such property has been refused until:
 - 1. the time such property is returned to your premises; or
 - 2. 14 consecutive days after such property has been refused,whichever occurs first,

caused by or resulting from a peril not otherwise excluded, not to exceed the applicable Limit Of Insurance for such property shown under In Transit in the Declarations.

We will also pay for **accounts receivable** loss you incur caused by or resulting from covered direct physical loss or damage to your **accounts receivable records** while **in transit**, not to exceed the applicable Limit Of Insurance for Accounts Receivable shown under In Transit in the Declarations.

We will not attempt to collect from the consignee, unless you:

- provide us with your written consent to do so; or
- assign us your right of action.

We will also pay for:

- A. the necessary additional expenses you incur to inspect, repackage and reship **personal property** damaged by a peril not otherwise excluded;
- B. general average and salvage charges that may be assessed against your covered **personal property** shipments that are waterborne; and
- C. loss or damage to **personal property** during loading and unloading of that property from a transporting conveyance, by a peril not otherwise excluded,

not to exceed the applicable Limit Of Insurance for Personal Property shown under In Transit in the Declarations.

This Additional Coverage does not apply:

- to any property while **in transit** to or from any exhibition, fair or trade show;
- to any property while **in transit** to or from any job site;
- when you are acting as a carrier for hire;
- if you have purchased separate ocean marine insurance that covers any property **in transit**; or
- to shipments by mail, unless registered.

Installation

We will pay for direct physical loss or damage to **personal property** caused by or resulting from a peril not otherwise excluded while such **personal property** is:

- A. at a job site or temporarily warehoused elsewhere:
 - 1. awaiting and during installation;
 - 2. awaiting and during tests; or

Additional Coverages

Installation (continued)

3. awaiting acceptance by the buyer,
not to exceed the applicable Limit Of Insurance for Any Job Site shown under Installation in the Declarations; or

- B. **in transit** to or from such job site or temporary warehouse, not to exceed the applicable Limit Of Insurance for In Transit shown under Installation in the Declarations.

We will not pay for any loss or damage to:

- **personal property** not a part of or destined to become part of the installation;
- tools; or
- **contractors' equipment**.

This Additional Coverage ends when the first of the following occurs:

- your interest in the **personal property** ceases;
- the buyer accepts the **personal property**;
- the **personal property** is put to use for its intended purpose; or
- this policy is terminated.

This Additional Coverage applies only if a Limit Of Insurance for Any Job Site or In Transit is shown under Installation in the Declarations.

Mobile Communication Property

We will pay for direct physical loss or damage to **mobile communication property** caused by or resulting from a peril not otherwise excluded, not to exceed the applicable Limit Of Insurance for Mobile Communication Property shown in the Declarations.

This Additional Coverage does not apply to **mobile communication property** at, or within 1,000 feet of, the premises shown in the Declarations.

Money And Securities – Off Premises

We will pay for direct physical loss or damage to **money** or **securities** caused by or resulting from a peril not otherwise excluded **off premises**, not to exceed the applicable Limit Of Insurance for Money And Securities Off Premises shown in the Declarations.

Newly Acquired Property

We will pay for direct physical loss or damage to:

- **building** under construction at existing or newly acquired premises;
- **building** or other covered property at newly acquired premises; or
- newly acquired covered property (other than a structure) at existing premises shown in the Declarations,

caused by or resulting from a peril not otherwise excluded, not to exceed the applicable Limit Of Insurance for such covered property shown in the Declarations under Newly Acquired Premises or Newly Acquired Or Constructed Property.

This Additional Coverage applies until the first of the following occurs:

- you report the value of the **building** or other covered property at the newly acquired premises to us and we add such **building** or other covered property to this policy;
- you report the value of the newly acquired covered property at the existing premises shown in the Declarations, and we add such covered property to this policy;

Additional Coverages**Newly Acquired Property
(continued)**

- 180 days pass from the date you acquire the premises, covered property (other than a structure), or construction begins on the **building**; or
- this policy expires.

We will charge you additional premium for the reported values from the date you acquire such premises or covered property, or construction begins on the **building**, if we add such premises, covered property or **building** to this policy.

Covered property being moved from a vacated premises to a new premises is not considered newly acquired covered property.

**Pollutant Clean-up Or
Removal**

We will pay the costs you incur to clean up or remove **pollutants** from land, water or air:

- A. at the premises shown in the Declarations and either inside or outside of a **building**; or
- B. if the **pollutants** were part of:
 - 1. **personal property**;
 - 2. **research and development property**; or
 - 3. **building components**,while **in transit**,

if the presence of such **pollutants** on or in such land, water or air is caused by or results from a peril not otherwise excluded.

The costs will be paid only if they are reported to us in writing within 180 days of the date the peril occurred which caused or resulted in the presence of the **pollutants**.

The most we will pay:

- at a premises shown in the Declarations; and
- for any property **in transit**,

for all such covered costs that occur during each separate 12 month policy period, regardless of whether this Additional Coverage appears in any other contract or contracts that form part of this policy, is the applicable Limit Of Insurance for Pollutant Clean-up Or Removal shown in the Declarations.

We will not pay for the costs to test for, monitor, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of **pollutants**, other than payment for testing that is performed during the clean up or removal of the **pollutants** from the land, water or air, either inside or outside of a **building**.

This Additional Coverage does not apply if the presence of **pollutants**:

- is caused by or results from a peril that is excluded under this insurance; or
- occurred prior to the effective date shown in the Declarations.

Additional Coverages

(continued)

Preparation Of Loss Fees

We will pay the reasonable and necessary expenses we require you to incur after covered direct physical loss or damage to covered property to determine the extent of such loss or damage, not to exceed the applicable Limit Of Insurance for Preparation Of Loss Fees shown in the Declarations.

This Additional Coverage does not apply to any expenses you incur for any:

- insurance adjuster, consultant, or attorney; or
- of your subsidiaries or affiliates.

Debris Removal Coverage

The following Debris Removal Coverage applies.

Debris Removal

- A. We will pay for the costs you incur to:
1. demolish and remove debris of damaged covered property (other than **outdoor trees, shrubs, plants or lawns**) caused by or resulting from a peril not otherwise excluded that occurs during the policy period; or
 2. remove debris of damaged **outdoor trees, shrubs, plants or lawns** at the premises shown in the Declarations, caused by or resulting from a **specified peril**, other than windstorm or hail, that occurs during the policy period.
- B. The most we will pay for debris removal is the lesser of:
1. 25% of the covered direct physical loss or damage; or
 2. the remaining applicable Limit Of Insurance for such covered property shown in the Declarations, after payment of the covered direct physical loss or damage.
- C. If the amount in B. above is insufficient to pay the debris removal, we will pay the remaining debris removal, subject to the applicable Limit Of Insurance shown under Debris Removal in the Declarations.
- We will also pay up to \$10,000 for the costs you incur at each premises to remove debris that is blown onto your premises by wind, if the wind would be covered by this insurance.
- D. Debris removal will be paid only if:
1. reported to us in writing within 180 days of the date of the covered direct physical loss or damage; and
 2. a Limit Of Insurance applicable to the damaged covered property is shown in the Declarations.
- E. Debris removal does not apply to costs to:
1. a. clean up or remove **pollutants** from land, water or air;
 - b. clean up, remove, restore or replace covered property because of the presence of **fungus**; or
 - c. clean up, remove, restore or replace polluted land, water or air, either inside or outside of a **building**; or
 2. demolish and clear the site of the undamaged portion of the **building**.
-

Exclusions

The following Exclusions apply.

Acts Or Decisions

This insurance does not apply to loss or damage caused by or resulting from acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.

This Acts Or Decisions exclusion does not apply to ensuing loss or damage caused by or resulting from a peril not otherwise excluded.

Audit

This insurance does not apply to **accounts receivable** loss disclosed by an audit or inventory count. In the event the loss or damage is established by independent means, you may use an audit or inventory count to support your claim for that loss.

Bookkeeping

This insurance does not apply to **accounts receivable** loss caused by or resulting from bookkeeping, accounting or billing errors or omissions.

Business Errors

This insurance does not apply to loss or damage (including the costs of correcting or making good) caused by or resulting from errors in the:

- altering;
- calibrating;
- constructing;
- developing;
- distributing;
- installing;
- manufacturing;
- maintaining;
- processing;
- repairing;
- researching; or
- testing,

of part or all of any property.

This Business Errors exclusion does not apply to:

- **accounts receivable records, fine arts, money, securities or valuable papers;**
- loss or damage that results to other covered property; or
- ensuing loss or damage caused by or resulting from a peril not otherwise excluded.

Disappearance

This insurance does not apply to loss or damage caused by or resulting from:

- disappearance; or
- shortage disclosed on taking inventory,

where there is no physical evidence to show what happened.

Exclusions

Disappearance (continued)

This Disappearance exclusion does not apply to:

- **accounts receivable records, electronic data processing property, fine arts, money, securities, personal property while in transit, research and development property or valuable papers; or**
- ensuing loss or damage caused by or resulting from a peril not otherwise excluded.

Dishonesty

This insurance does not apply to loss or damage caused by or resulting from fraudulent, dishonest or criminal acts or omission committed alone or in collusion with others by you, your partners, members, officers, managers, directors, trustees, employees, anyone performing acts coming within the scope of the usual duties of your employees, or by anyone authorized to act for you, or anyone to whom you have entrusted covered property for any purpose.

This Dishonesty exclusion does not apply to:

- A. acts of vandalism;
- B. acts committed by carriers or warehousemen for hire or anyone claiming to be a carrier or warehousemen for hire, other than:
 - 1. you, your partners, directors, trustees and employees;
 - 2. anyone performing acts coming within the scope of the usual duties of your employees; or
 - 3. anyone authorized to act for you; or
- C. ensuing loss or damage caused by or resulting from a peril not otherwise excluded.

Earthquake

This insurance does not apply to loss or damage caused by or resulting from earthquake, regardless of any other cause or event that directly or indirectly:

- contributes concurrently to; or
- contributes in any sequence to,

the loss or damage, even if such other cause or event would otherwise be covered.

This Earthquake exclusion does not apply to:

- **accounts receivable records, fine arts, money, securities, personal property while in transit, research and development property or valuable papers;**
- **electronic data processing property**, except for earthquake in the state of California; or
- ensuing loss or damage caused by or resulting from a **specified peril**.

Errors In Systems Programming

This insurance does not apply to loss or damage (including the costs of correcting or making good) caused by or resulting from:

- A. errors or omissions in the development of, programming of, or instructions to:
 - 1. **electronic data processing property**; or
 - 2. a machine; or
- B. **electronic data** which is faulty, inadequate or defective for the use intended at the time of loss or damage.

Exclusions**Errors In Systems
Programming**
(continued)

This Errors In Systems Programming exclusion does not apply to:

- **accounts receivable records, electronic data processing property, fine arts, money, securities, personal property while in transit, research and development property or valuable papers; or**
- **ensuing loss or damage caused by or resulting from a specified peril.**

**Fire To Property Of
Others**

This insurance does not apply to loss or damage to **money** or **securities** of others that you hold as a pledge or as collateral, caused by or resulting from fire.

Flood

This insurance does not apply to loss or damage caused by or resulting from:

- waves, tidal water or tidal waves; or
- rising, overflowing or breaking of any boundary,

of any natural or man-made lakes, reservoirs, ponds, brooks, rivers, streams, harbors, oceans or any other body of water or watercourse, whether driven by wind or not, regardless of any other cause or event that directly or indirectly:

- contributes concurrently to; or
- contributes in any sequence to,

the loss or damage, even if such other cause or event would otherwise be covered.

This Flood exclusion does not apply to:

- **accounts receivable records, electronic data processing property, fine arts, money, securities, personal property while in transit, research and development property or valuable papers; or**
- **ensuing loss or damage caused by or resulting from a specified peril.**

Forgery

This insurance does not apply to loss or damage to **money** or **securities** caused by or resulting from forgery.

Fungus

This insurance does not apply to loss or damage:

- which is **fungus**;
- which is in anyway attributed to the presence of **fungus**; or
- caused by or resulting from **fungus**,

regardless of any other cause or event that directly or indirectly:

- contributes concurrently to; or
- contributes in any sequence to,

the loss or damage, even if such other cause or event would otherwise be covered.

Exclusions

Fungus (continued)

This Fungus exclusion does not apply:

- A. when the presence of **fungus** results from:
 - 1. explosion;
 - 2. fire;
 - 3. leakage from fire protection equipment; or
 - 4. lightning; or
- B. to the extent insurance is provided under the Fungus Clean-up Or Removal Premises Coverage; or
- C. to **accounts receivable records, electronic data processing property, fine arts, money, securities, personal property while in transit, research and development property or valuable papers.**

Governmental Or Military Action

This insurance does not apply to loss or damage caused by or resulting from seizure, confiscation, expropriation, nationalization or destruction of property by order of governmental or military authority, whether de jure or de facto, regardless of any other cause or event that directly or indirectly:

- contributes concurrently to; or
- contributes in any sequence to,

the loss or damage, even if such other cause or event would otherwise be covered.

This Governmental Or Military Action exclusion does not apply to loss or damage caused by or resulting from acts of destruction ordered by governmental or military authority:

- A. when taken at the time of a fire to prevent its spread, if the fire would be covered under this insurance; or
- B. if the act of destruction is made necessary by direct physical loss or damage to:
 - 1. covered property while **in transit**; or
 - 2. a conveyance in or on which covered property while **in transit** is loaded, caused by or resulting from a peril not otherwise excluded.

Inherent Vice/Latent Defect

This insurance does not apply to loss or damage caused by or resulting from inherent vice or latent defect.

This Inherent Vice/Latent Defect exclusion does not apply to:

- **accounts receivable records, electronic data processing property, fine arts, money, securities or valuable papers;**
- loss or damage caused by or resulting from a **specified peril**; or
- ensuing loss or damage caused by or resulting from a **specified peril or water.**

Insects Or Animals

This insurance does not apply to loss or damage caused by or resulting from nesting or infestation by, or discharge or release of waste products or secretions of any insect, bird, rodent or other animal.

Exclusions***Insects Or Animals
(continued)***

This Insects Or Animals exclusion does not apply to:

- **accounts receivable records, electronic data processing property, money, securities or valuable papers; or**
- ensuing loss or damage caused by or resulting from a peril not otherwise excluded.

***Mechanical Breakdown
(Other Than Abrupt And
Accidental)***

This insurance does not apply to loss or damage caused by or resulting from mechanical breakdown.

This Mechanical Breakdown (Other Than Abrupt And Accidental) exclusion does not apply to:

- A. abrupt and accidental breakdown of **mechanical or electrical system or apparatus** which causes direct physical loss or damage to all or part of that **mechanical or electrical system or apparatus** provided the direct physical loss or damage becomes manifest at the time of the breakdown that caused it.

Abrupt and accidental breakdown of **mechanical or electrical system or apparatus** does not include:

1. rust, oxidation or corrosion;
 2. faulty, inadequate or defective design, plan, specifications or installation;
 3. failure of **mechanical or electrical system or apparatus** to perform in accordance with plans or specifications; or
 4. freezing caused by or resulting from weather conditions;
- B. ensuing loss or damage caused by or resulting from a peril not otherwise excluded; or
- C. **accounts receivable records, electronic data processing property, fine arts, money, securities or valuable papers.**

Nuclear Hazard

This insurance does not apply to loss or damage caused by or resulting from nuclear reaction or radiation, or radioactive contamination, regardless of any other cause or event that directly or indirectly:

- contributes concurrently to; or
- contributes in any sequence to,

the loss or damage, even if such other cause or event would otherwise be covered.

This Nuclear Hazard exclusion does not apply to ensuing loss or damage to:

- **building;**
- **personal property;**
- **personal property of employees; or**
- **research and development property,**

caused by or resulting from fire, if the fire would be covered under this insurance and there is a law in effect in the jurisdiction where the loss or damage occurs that expressly prohibits us from excluding such ensuing loss or damage.

Exclusions

(continued)

Planning, Design, Materials Or Maintenance

This insurance does not apply to loss or damage (including the costs of correcting or making good) caused by or resulting from any faulty, inadequate or defective:

- planning, zoning, development, surveying, siting;
- design, specifications, plans, workmanship, repair, construction, renovation, remodeling, grading, compaction;
- materials used in repair, construction, renovation or remodeling; or
- maintenance,

of part or all of any property on or off the premises shown in the Declarations.

This Planning, Design, Materials Or Maintenance exclusion does not apply to ensuing loss or damage caused by or resulting from a peril not otherwise excluded.

Pollutants

This insurance does not apply to loss or damage caused by or resulting from the mixture of or contact between property and a **pollutant** when such mixture or contact causes the property to be impure and harmful to:

- itself or other property;
- persons, animals or plants;
- land, water or air; or
- any other part of an environment,

either inside or outside of a building or other structure, regardless of any other cause or event that directly or indirectly:

- contributes concurrently to; or
- contributes in any sequence to,

the loss or damage, even if such other cause or event would otherwise be covered.

This Pollutants exclusion does not apply to:

- A. the mixture of or contact between property and **pollutants** if the mixture or contact is directly caused by or directly results from a **specified peril**;
- B. any solid, liquid or gas used to suppress fire;
- C. **water**; or
- D. **accounts receivable records, electronic data processing property, fine arts, money, securities, personal property while in transit, research and development property or valuable papers.**

Paragraphs B and C do not apply to loss or damage involving:

- viruses or pathogens; or
- ammonia.

Repair, Restoration Or Retouching

This insurance does not apply to loss or damage to **fine arts** caused by or resulting from repair, restoration or retouching.

Exclusions*(continued)***Settling**

This insurance does not apply to loss or damage caused by or resulting from settling, cracking, shrinking, bulging or expansion of land, paved or concrete surfaces, foundations, pools, **buildings** or other structures.

This Settling exclusion does not apply to:

- **accounts receivable records, electronic data processing property, fine arts, money, securities, personal property while in transit, research and development property or valuable papers; or**
- ensuing loss or damage caused by or resulting from a **specified peril**.

Utility Supply Failure

This insurance does not apply to loss or damage caused by or resulting from suspension or reduction of:

- water services;
- electrical or other power services;
- natural gas or other fuel services; or
- internet or other communication services,

regardless of any other cause or event that:

- contributes concurrently to; or
- contributes in any sequence to,

the loss or damage, even if such other cause or event would otherwise be covered.

This Utility Supply Failure exclusion does not apply:

- if the suspension or reduction of such services is the direct result of direct physical loss or damage caused by or resulting from a peril not otherwise excluded;
- to **accounts receivable records, fine arts, money, securities or valuable papers; or**
- to ensuing loss or damage caused by or resulting from a **specified peril**.

War And Military Action

This insurance does not apply to loss or damage caused by or resulting from:

- war, including undeclared or civil war;
- 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
- insurrection, rebellion, revolution, usurped power or action taken by governmental or military authority, whether de jure or de facto, in hindering or defending against any of these,

regardless of any other cause or event that directly or indirectly:

- contributes concurrently to; or

Exclusions

War And Military Action (continued)

- contributes in any sequence to, the loss or damage, even if such other cause or event would otherwise be covered.

Wear And Tear

This insurance does not apply to loss or damage caused by or resulting from wear and tear or deterioration.

This Wear And Tear exclusion does not apply to:

- **money** or **securities** ; or
- ensuing loss or damage caused by or resulting from a **specified peril** or **water**.

Limits Of Insurance

Except as provided under Fungus Clean-up Or Removal and Pollutant Clean-up Or Removal, the most we will pay in any **occurrence** is the amount of loss or damage, not to exceed the applicable Limit Of Insurance shown in the Declarations.

If any Premises Coverage or Additional Coverage appears in more than one contract which form a part of this policy, unless otherwise specified, the applicable Limit Of Insurance shown in the Declarations for such coverages is the most we will pay in any **occurrence**, regardless of the number of contracts in which such Premises Coverage or Additional Coverage appears.

Automatic Increase In Limits

The Limits Of Insurance for Building or Personal Property will automatically increase by the annual percentage shown in the Declarations under Automatic Increase In Limits. At the time of loss or damage, the amount of increase will be determined by multiplying the applicable Limit Of Insurance shown in the Declarations by the percentage of annual increase applied on a pro rata basis.

This Automatic Increase In Limits:

- A. applies only to a premises shown in the Declarations for which the Automatic Increase In Limits is shown; and
- B. does not apply to any Limit of Insurance applicable to:
 - 1. more than one **building**;
 - 2. **personal property** in more than one **building**;
 - 3. **building** and **personal property** combined; or
 - 4. **building** or **personal property** combined with any other coverage.

Building Extended Limit Of Insurance

If an Extended Limit Of Insurance for Building is shown in the Declarations, the most we will pay in any **occurrence** is the amount of loss or damage, not to exceed 125% of the applicable Limit Of Insurance for Building shown in the Declarations.

The Extended Limit Of Insurance for Building:

- applies only to **building** at a premises shown in the Declarations for which the Extended Limit Of Insurance for Building is shown; and
 - does not apply to any Limit Of Insurance applicable to more than one **building** or **building** and any other coverage combined.
-

Deductible

Subject to the applicable Limit Of Insurance, we will pay the amount of loss or damage, after application of Coinsurance if applicable, in excess of the applicable deductible amount shown in the Declarations for each **occurrence**.

If two or more deductibles apply to the same **occurrence**, only the largest single deductible will apply, unless otherwise stated.

Loss Payment Basis

The following Loss Payment Basis provisions apply.

Subject to the applicable Limit Of Insurance shown in the Declarations:

- A. covered property is valued on a replacement cost basis as described below, unless:
 - 1. the Loss Payment Basis shown in the Declarations is Actual Cash Value; or
 - 2. otherwise stated under Loss Payment Basis Exceptions; and
- B. valuation also includes, for covered property, costs you incur as described below under Ordinance Or Law Or Green Standards, Construction Fees, Brands And Labels and Extended Warranties.

Our Loss Payment Options

In the event of loss or damage covered by this insurance, at our option, we will either:

- pay the covered value of the lost or damaged covered property;
- pay the cost of repairing or replacing the lost or damaged covered property plus any reduction in value of the repaired item;
- take all or any part of the covered property at an agreed or appraised value; or
- repair or replace the covered property with other such property of comparable material and quality for the same use or occupancy.

Replacement Cost Basis

Lost or damaged covered property will be valued at the cost to repair or replace such property at the time of loss or damage, but not more than you actually spend to repair or replace such property at the same or another location for the same use or occupancy. There is no deduction for physical deterioration or depreciation.

If you replace the lost or damaged covered property, the valuation includes customs duties incurred.

If you do not repair or replace the covered property, we will only pay as provided under Actual Cash Value Basis.

If you commence the repair or replacement of the lost or damaged covered property within 24 months from the date of the loss or damage, we will pay you the difference between the actual cash value previously paid and the lesser of the:

- replacement cost at the time of loss or damage; or
- actual costs you incur to repair or replace.

Payment under the Replacement Cost Basis will not be made until the completion of the repairs or the replacement of the covered property.

Loss Payment Basis

(continued)

Accounts Receivable

Accounts receivable loss payment will be determined as follows:

- A. When there is proof that a covered loss has occurred but you cannot accurately establish the amount of **accounts receivable** outstanding at the time of the loss, the amount of the loss will be based on your latest financial statements and will be computed as follows:
1. determine the amount of all outstanding **accounts receivable** at the end of the same month in the year immediately preceding the year in which the loss occurred;
 2. determine your total gross sales of goods and services for the 12 month period immediately preceding the month in which the loss occurred;
 3. determine your total gross sales of goods and services for the 12 month period immediately preceding the same month in the year immediately preceding the year in which the loss occurred;
 4. calculate the percentage increase or decrease of step 2 over step 3;
 5. the total amount of **accounts receivable** as of the last day of the month in which the loss occurs will be the amount determined in step 4; and
 6. the established monthly amount of **accounts receivable** will be adjusted for the normal fluctuation in the amount of **accounts receivable** in the month in which the loss occurs.
- B. We will deduct from the established total amount of **accounts receivable**:
1. the amount of any accounts evidenced by records not lost or damaged;
 2. any other amounts you are able to establish or collect; and
 3. an amount to allow for probable bad debts, returns, discounts and allowances which you normally would have been unable to collect.
- C. If you recover the amount of any **accounts receivable** that were included in the amount of the paid loss, you will return the recovered amount to us, up to the total amount of the paid loss. You will keep the amount of any **accounts receivable** you recover in excess of the amount of the paid loss.
- D. You shall take reasonable measures to attempt the reproduction of **accounts receivable records** in an effort to mitigate your **accounts receivable** loss.

Actual Cash Value Basis

If the Loss Payment Basis shown in the Declarations is Actual Cash Value, lost or damaged covered property will be valued at the cost to repair or replace such property at the time of loss or damage with material of like kind and quality, less allowance for each of the following:

- physical deterioration;
- physical depreciation;
- obsolescence; and
- depletion.

Brands And Labels

Personal property valuation includes the cost of:

- replacing labels, capsules, wrappers or containers from lost or damaged **personal property**; and
- identifying and reconditioning lost or damaged **personal property**.

Loss Payment Basis**Brands And Labels**
(continued)

In the event of loss or damage to **stock**, you have two options when:

- you do not want to sell your lost or damaged **stock** under your brand or label; or
- the owner of any lost or damaged **stock** in your care, custody or control does not want to sell that lost or damaged **stock** under the owner's brand or label,

even though the lost or damaged **stock** has salvage value, you may:

- remove the brand or label and then relabel the lost or damaged **stock** to comply with the law; or
- label the lost or damaged **stock** as “salvage” but, in doing so, cause no further loss or damage to the **stock**.

In either case, the **personal property** valuation will include the difference between:

- the salvage value of the lost or damaged **stock** with the brand or label attached; and
- the salvage value of the lost or damaged **stock** with the brand or label removed.

Construction Fees

Covered property valuation includes necessary and incurred architectural, engineering, consulting, decorating and supervisory fees related to the construction and repair of the lost or damaged covered property.

Extended Warranties

Covered property (other than a structure) valuation includes the pro rata portion of the original cost based on the period of time remaining in your nonrefundable extended warranties, maintenance contracts or service contracts that you purchased and which are no longer valid on such lost or damaged covered property that you repair or replace.

Fine Arts

Fine arts are valued based on **market value**.

Historic Buildings

If lost or damaged **building** is generally recognized as having historic or aesthetic value and you repair or replace such **building**, the valuation will include the cost to repair or replace with the same materials, workmanship and architectural features provided they are reasonably available. In the event that such materials, workmanship or architectural features are not reasonably available, the valuation will include the cost to repair or replace with materials, workmanship and architectural features that most closely resemble those that existed before the loss or damage occurred.

Money

Money is valued based on:

- the face value of United States or Canadian currency if the loss involves United States or Canadian currency; or
- the United States dollar value of a foreign currency based on the free currency rate of exchange in effect on the day any loss involving foreign currency is discovered.

If the loss occurs before the **money** has been counted and recorded by you, the value of the **money** will not exceed the amount that is reasonably estimated and satisfactory to us.

Loss Payment Basis

(continued)

Ordinance Or Law Or Green Standards

If:

- there is an ordinance or law in effect at the time of loss or damage that mandates **green standards** or otherwise regulates zoning, land use or construction of covered property, and if that ordinance or law affects the repair or replacement of the lost or damaged covered property; or
- **green standards**, to the extent lost or damaged covered property complied with such standards prior to loss or damage, affect the repair or replacement of such property,

and you:

- A. repair or replace the covered property as soon as reasonably possible, the valuation will include:
1. a. the replacement cost of the damaged and undamaged portions of the covered property, including necessary and incurred **green expenses**; or
 - b. the actual cash value of the damaged and undamaged portions of the covered property (if the applicable Loss Payment Basis shown in the Declarations is Actual Cash Value);
 2. the costs to demolish and clear the site of the undamaged portion of the covered property; and
 3. the increased cost to repair or replace the **building** to the same general size at the same site or other covered property for the same general use, to the minimum standards of such ordinance or law or **green standards**, except we will not include any costs:
 - a. for land, water or air, either inside or outside of a **building**;
 - b. for paved or concrete surfaces, retaining walls, foundations or supports below the surface of the lowest floor or basement, unless specifically covered by this policy, or **outdoor trees, shrubs, plants or lawns**;
 - c. incurred outside the legal property boundary of the premises shown in the Declarations;
 - d. if covered property is valued on an actual cash value basis; or
 - e. attributable to any ordinance or law that you were required to, but failed to, comply with before the loss; or
- B. do not repair or replace the covered property, the valuation will include:
1. the actual cash value of the damaged and undamaged portions of the covered property; and
 2. the cost to demolish and clear the site of the undamaged portion of the covered property.

When direct physical loss or damage is caused by or results from both:

- a peril not otherwise excluded; and
- an excluded peril,

the valuation will not include the ordinance or law, or **green standards** costs attributable to the excluded peril. Instead, the valuation will be based on that portion of such costs equal to the proportion that the covered direct physical loss or damage bears to the total direct physical loss or damage, not including ordinance or law, or **green standards** costs, unless the ordinance or law, or **green standards** applies solely to that portion of the covered property which suffered the covered direct physical loss or damage.

Loss Payment Basis**Ordinance Or Law Or
Green Standards
(continued)**

This Loss Payment Basis does not apply to:

- any costs for undamaged **tenant's improvements and betterments** that are payable under the Leasehold Interest – Undamaged Tenant's Improvements and Betterments Premises Coverage;
- any increase in costs, loss or damage associated with the enforcement of any ordinance or law that requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of **fungus** or **pollutants**;
- any increase in **green expenses** attributable to testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of **fungus** or **pollutants**; or
- loss or damage caused by or resulting from fire which ensues from nuclear reaction or radiation, or radioactive contamination,

regardless of any other cause or event that directly or indirectly:

- contributes concurrently to; or
- contributes in any sequence to,

the loss or damage, even if such other cause or event would otherwise be covered.

This Ordinance Or Law Or Green Standards Loss Payment Basis does not apply to the Fungus Clean-up Or Removal Premises Coverage or Pollutant Clean-up Or Removal Additional Coverage.

If a maximum value for ordinance or law or **green standards** is shown in the Declarations, then, subject to the applicable Limits Of Insurance shown in the Declarations, such maximum value is the most we will consider under this Loss Payment Basis provision.

Pair Or Set – Fine Arts

In the event of loss or damage to **fine arts** that are part of a pair or set, at your option, we will either pay:

- the **market value** of the entire pair or set. You will return to us the remaining items;
- the cost to repair the lost or damaged items. You will keep the undamaged items. If the pair or set with the repaired items has a lower value than it had prior to the loss, we will also pay that difference. In no event will we pay more than the value that the pair or set had prior to the loss or damage; or
- the **market value** of the lost or damaged items prior to the loss or damage when the items cannot be found or repaired. You will keep the undamaged items. If the remaining items have a reduced value, we will pay the difference between the value of the remaining items prior to the loss or damage and after the loss or damage. In no event will we pay more than the value the pair or set had prior to the loss or damage.

Securities

Securities are valued based on the lesser of the following:

- the actual market value of the **securities** at the end of the last business day before the loss is discovered; or
- the actual cost of replacing the **securities** on the day loss payment is made.

Property of others that you hold as a pledge or as collateral for a loan is valued at:

- actual cash value at the time you made the loan; or

Loss Payment Basis

Securities (continued)

- the amount of the loan that remains unpaid at the time of loss, plus accrued interest on that amount at legal interest rates.

Valuable Papers

Valuable papers are valued at the cost to replace or reproduce such papers at the time of direct physical loss or damage when they are actually replaced or reproduced.

If:

- **valuable papers** are not replaced or reproduced; or
- the applicable Limit Of Insurance for Valuable Papers has been exhausted,

the value is based on the cost of blank materials and the cost of copying from a duplicate source on the same type of materials.

Loss Payment Basis Exceptions

The following Loss Payment Basis Exceptions apply.

Covered Property Not Owned By You

Covered property not owned by you is valued on the same basis as such property when owned by you, subject to all other exceptions described under Loss Payment Basis Exceptions, but we will not pay more than the amount for which you are contractually liable.

Labor, materials and services that you furnish or arrange on covered property not owned by you is valued based on the actual cost of the labor, materials and services.

Deferred Payments

When a total loss occurs, Deferred Payments are valued based on the amount shown on your books as due from the buyer.

When partial loss or damage occurs and the buyer refuses to continue payment, forcing you to repossess, Deferred Payments will be valued as follows:

If the realized value of the repossessed **personal property** is:

- greater than or equal to the amount shown on your books as due from the buyer, we will make no payment; or
- less than the amount shown on your books as due from the buyer, we will pay the difference, less any amount that was past due by more than 30 days.

Electronic Data

Electronic data is valued at the cost to repair or replace such data at the time of direct physical loss or damage when the **electronic data** is actually replaced or reproduced. If the **electronic data** is not replaced or reproduced, the value is based on the cost of replacing **blank media**.

Finished Stock And Sold Personal Property

Finished stock and sold **personal property** completed and awaiting delivery are valued based on your selling price less the value of discounts and costs you would have incurred.

**Loss Payment Basis
Exceptions***(continued)***Gold, Gold Salts And
Other Precious Metals**

Gold, gold salts and other precious metals are valued based on the average market cost for replacement as published by the American Metals Market during the period of 10 business days immediately preceding the date of loss or damage, or the actual sum you pay for replacement, whichever is less.

Nuclear Hazard

Covered property which suffers direct physical loss or damage caused by or resulting from fire which ensues from nuclear reaction or radiation, or radioactive contamination, is valued on an actual cash value basis, subject to all other exceptions described under Loss Payment Basis Exceptions.

**Research And
Development Property**

If lost or damaged **research and development property**:

- cannot be repaired, replaced, or reproduced; or
 - is not replaced or reproduced,
- no payment will be made under this insurance.

Stock In Process

Stock in process is valued based on the cost of raw materials and costs expended as of the date of loss or damage.

**Undamaged Tenant's
Improvements And
Betterments**

Undamaged **tenant's improvements and betterments** are valued based on:

- the cost to replace undamaged **tenant's improvements and betterments** at the time of loss or damage at another site if you commence replacement within 24 months following the termination of your lease; or
- the **unamortized** portion of their original cost to you if you do not replace undamaged **tenant's improvements and betterments**.

**Loss Payment
Limitations**

The following Loss Payment Limitations apply.

Accounting

This insurance does not apply to loss or damage to **money** or **securities** caused by or resulting from accounting, mathematical or record-keeping errors.

Books And Records

This insurance does not apply to loss or damage to **money** or **securities** that are manuscripts, records, accounts, media, microfilm or tapes.

Electronic Data

We will not pay for any loss or damage to **electronic data** caused by or resulting from **malicious programming** regardless of any other cause or event that directly or indirectly:

- contributes concurrently to; or

Loss Payment Limitations

Electronic Data (continued)

- contributes in any sequence to,
- The loss or damage, even if such other cause or event would otherwise be covered.

Expenses

- This insurance does not apply to any fees, costs or expenses you incur or pay:
- in establishing the existence or the amount of any loss or damage, except as provided under Preparation Of Loss Fees Additional Coverage; or
 - in prosecuting or defending any legal proceeding or claim, whether or not any such proceeding results or would result in a loss or damage covered under this insurance.

Income, Interest Or Dividends

This insurance does not apply to loss of income, interest or dividends.

Kidnap/Ransom Or Extortion

This insurance does not apply to loss or damage caused by or resulting from kidnap/ransom or other extortion payments surrendered to any person as a result of a threat to do:

- bodily harm to any person; or
- damage to the premises or other property owned by you or held by you in any capacity.

This Kidnap/Ransom Or Extortion Loss Payment Limitation does not apply to **robbery of money or securities**.

Loss Of Market

We will not pay for any loss or damage that results from loss of market, loss of use or delay.

Payment Made By Others (Money And Securities)

We will deduct from any payment we make for loss or damage to **money** or **securities** the amount you recover from:

- any contract you have with an armored vehicle company;
- insurance carried by an armored vehicle company; and
- insurance carried by others.

Prototypes

When production of a new product begins, coverage under this contract ceases for:

- the **prototype** of that product; and
- the research project directly associated with the new product.

Suspension, Lapse Or Cancellation Of Any License

Leasehold Interest insurance does not apply to loss caused by or resulting from the suspension, lapse or cancellation of any license.

**Loss Payment
Limitations**
(continued)

<i>Tenant's Improvements And Betterments</i>	We will not pay for that part of any lost or damaged tenant's improvements and betterments which is paid by others.
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Conditions (Including Coverage Territory)	The conditions applicable to this contract are contained in the Property/Business Income Conditions And Definitions form included in this policy.
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Definitions	The definitions applicable to this contract are contained in the Property/Business Income Conditions And Definitions form included in this policy.
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Cultural Institutions Extension For Property/Business Income Insurance

Contract

All of the Property/Business Income Provisions contained in the other property, business income and extra expense forms that comprise this policy apply, unless they have been deleted or modified by this Cultural Institutions Extension For Property/Business Income Insurance.

Under Premises Coverages, Building Or Personal Property; Loss Prevention Expenses; Outdoor Trees, Shrubs, Plants And Lawns; and Processing Water are deleted and replaced with the following:

Amended Property Premises Coverages

Building, Personal Property Or Collections

Subject to the terms and conditions of the Building And Personal Property contract, we will pay for direct physical loss or damage to **building, personal property** or **collections** caused by or resulting from a peril not otherwise excluded, not to exceed the applicable Limit Of Insurance for Building, Personal Property or Collections shown in the Declarations.

Loss Prevention Expenses

Subject to the terms and conditions of the Building And Personal Property contract, we will pay the reasonable and necessary costs you incur to protect **building, personal property, research and development property** or **collections** at the premises shown in the Declarations from imminent direct physical loss or damage caused by or resulting from a peril not otherwise excluded, not to exceed the applicable Limit Of Insurance for Loss Prevention Expenses shown in the Declarations.

To the extent possible, you must notify us of your intent to incur such cost before you take any loss prevention action.

In any event, you must notify us within 48 hours after you have taken any loss prevention action.

Trees, Shrubs, Plants, Lawns Or Topiary

Subject to the terms and conditions of the Building And Personal Property contract, we will pay for direct physical loss or damage to **trees, shrubs, plants, lawns or topiary** at premises you own, rent or occupy, shown in the Declarations, caused by or resulting from a **specified peril**, other than windstorm or hail, not to exceed the applicable Limit Of Insurance for Trees, Shrubs, Plants, Lawns Or Topiary shown in the Declarations.

Under Premises Coverages, the following are added:

Additional Property Premises Coverages

Dams, Dikes And Retaining Walls

Subject to the terms and conditions of the Building And Personal Property contract, we will pay for direct physical loss or damage to dams, dikes and retaining walls caused by or resulting from a peril not otherwise excluded, not to exceed the applicable Limit Of Insurance for Dams, Dikes And Retaining Walls shown in the Declarations.

The loss or damage must occur at a premises shown in the Declarations.

This Property Premises Coverage does not apply if the direct physical loss or damage is caused by or results from earthquake or **flood**.

**Additional Property
Premises Coverages**
(continued)

Exhibit Water

Subject to the terms and conditions of the Building And Personal Property contract, we will pay the cost you incur to replace water that is used in, or to support, your exhibit when such water has been released or rendered unusable for its intended purpose as a direct result of direct physical loss or damage caused by or resulting from a peril not otherwise excluded, not to exceed the applicable Limit Of Insurance for Exhibit Water shown in the Declarations.

The loss or damage must occur at the premises shown in the Declarations.

This Premises Coverage does not apply to fire protection equipment.

**Paved Or Concrete
Surfaces**

Subject to the terms and conditions of the Building And Personal Property contract, we will pay for direct physical loss or damage to paved or concrete surfaces (except driveways, roadways and parking lots) caused by or resulting from a peril not otherwise excluded, not to exceed the applicable Limit Of Insurance for Paved Or Concrete Surfaces shown in the Declarations.

The loss or damage must occur at a premises shown in the Declarations.

This Property Premises Coverage does not apply if the direct physical loss or damage is caused by or results from earthquake or **flood**.

Under Property Additional Coverages, Any Other Location; Exhibition, Fair Or Trade Show; Newly Acquired Property and Preparation Of Loss Fees are deleted and replaced with the following:

**Amended Property
Additional Coverages**

**Exhibition, Fair Or Trade
Show**

Subject to the terms and conditions of the Building And Personal Property contract, we will pay for direct physical loss or damage to **personal property, electronic data processing property** (other than **mobile communication property**) or **collections** caused by or resulting from a peril not otherwise excluded while:

- **in transit** to or from any exhibition, fair or trade show; or
- at any exhibition, fair or trade show,

not to exceed the applicable Limit Of Insurance for such property shown under Exhibition, Fair or Trade Show in the Declarations.

This Additional Coverage applies only if a Limit Of Insurance for such property is shown under Exhibition, Fair Or Trade Show in the Declarations.

Under Property Additional Coverages, Collections - In Transit is added:

**Added Property
Additional Coverages**

Collections - In Transit

Subject to the terms and conditions of the Building And Personal Property contract, we will pay for direct physical loss or damage to **collections**:

- A. while **in transit**;

**Added Property
Additional Coverages****Collections - In Transit
(continued)**

- B. being shipped FOB or on other similar terms after the title of a shipment passes to the consignee; or
- C. which have been refused by the consignee, from the time such property has been refused until:
1. the time such property is returned to your premises; or
 2. 14 consecutive days after such property has been refused,
- whichever occurs first,

caused by or resulting from a peril not otherwise excluded, not to exceed the applicable Limit Of Insurance for Collections shown under In Transit in the Declarations.

We will not attempt to collect from the consignee, unless you:

- provide us with your written consent to do so; or
- assign us your right of action.

We will also pay for:

- A. the necessary additional expenses you incur to inspect, repackage and reship **collections** damaged by a peril not otherwise excluded;
- B. general average and salvage charges that may be assessed against your covered **collections** shipments that are waterborne; and
- C. loss or damage to **collections** during loading and unloading of that property from a transporting conveyance, by a peril not otherwise excluded,

not to exceed the applicable Limit Of Insurance for Collections shown under In Transit in the Declarations.

This Additional Coverage does not apply:

- to any **collections** while **in transit** to or from any exhibition, fair or trade show;
 - when you are acting as a carrier for hire;
 - if you have purchased separate ocean marine insurance that covers any property **in transit**;
 - to shipments by mail, unless registered; or
 - to **electronic data processing property**.
-

Amended Debris Removal Coverage

Under Debris Removal Coverage, Debris Removal is deleted and replaced with the following:

Subject to the terms and conditions of the Building And Personal Property contract,

- A. We will pay for the costs you incur to:
1. demolish and remove debris of damaged covered property (other than **trees, shrubs, plants, lawns or topiary**) caused by or resulting from a peril not otherwise excluded that occurs during the policy period; or
 2. remove debris of damaged **trees, shrubs, plants, lawns or topiary** at the premises shown in the Declarations, caused by or resulting from a **specified peril**, other than windstorm or hail, that occurs during the policy period.
- B. The most we will pay for debris removal is the lesser of:
1. 25% of the covered direct physical loss or damage; or
 2. the remaining applicable Limit Of Insurance for such covered property shown in the Declarations, after payment of the covered direct physical loss or damage.
- C. If the amount in B. above is insufficient to pay the debris removal, we will pay the remaining debris removal, subject to the applicable Limit Of Insurance shown under Debris Removal in the Declarations.
- We will also pay up to \$10,000 for the costs you incur at each premises to remove debris that is blown onto your premises by wind, if the wind would be covered by this insurance.
- D. Debris removal will be paid only if:
1. reported to us in writing within 180 days of the date of the covered direct physical loss or damage; and
 2. a Limit Of Insurance applicable to the damaged covered property is shown in the Declarations.
- E. Debris removal does not apply to costs to:
1. a. clean up or remove **pollutants** from land, water or air;
 - b. clean up, remove, restore or replace covered property because of the presence of **fungus**; or
 - c. clean up, remove, restore or replace polluted land, water or air, either inside or outside of a **building**; or
 2. demolish and clear the site of the undamaged portion of the **building**.

Amended Business Income Additional Coverages

Under Business Income Additional Coverages, Exhibition, Fair Or Trade Show and In Transit are deleted and replaced with the following:

Exhibition, Fair Or Trade Show

Subject to the terms and conditions of the:

- Business Income With Extra Expense;
- Business Income Without Extra Expense; or

**Amended Business
Income Additional
Coverages****Exhibition, Fair Or Trade
Show
(continued)**

- Business Income With Extra Expense And Research And Development Income Coverage, contract, we will pay for the actual:
- **business income** loss you incur due to the actual impairment of your **operations**; and
- **extra expense** you incur due to the actual or potential impairment of your **operations**, if such coverage is provided,

during the **period of restoration**, not to exceed the applicable Limit Of Insurance for Business Income shown under Exhibition, Fair or Trade Show in the Declarations.

This actual or potential impairment of **operations** must be caused by or result from direct physical loss or damage by a **covered peril** to **personal property, electronic data processing property** (other than **mobile communication property**) or **collections** at, or while **in transit** to or from, any exhibition, fair or trade show.

This Additional Coverage applies only if a Limit Of Insurance for Business Income is shown under Exhibition, Fair Or Trade Show in the Declarations.

In Transit

Subject to the terms and conditions of the:

- Business Income With Extra Expense;
- Business Income Without Extra Expense; or
- Business Income With Extra Expense And Research And Development Income Coverage, contract, we will pay for the actual:
- **business income** loss you incur due to the actual impairment of your **operations**; and
- **extra expense** you incur due to the actual or potential impairment of your **operations**, if such coverage is provided,

during the **period of restoration**, not to exceed the applicable Limit Of Insurance for Business Income shown under In Transit in the Declarations.

This actual or potential impairment of **operations** must be caused by or result from direct physical loss or damage by a **covered peril** to **personal property, electronic data processing property, valuable papers** or **collections** while **in transit**.

This Additional Coverage does not apply to any **business income** loss or **extra expense**:

- caused by or resulting from loss or damage to any property while **in transit** to or from any exhibition, fair or trade show;
- when you are acting as a carrier for hire;
- if you have purchased separate ocean marine insurance which covers any property while **in transit**; or
- caused by or resulting from loss or damage to shipments by mail, unless registered.

This Additional Coverage applies only if a Limit Of Insurance for Business Income is shown under In Transit in the Declarations.

Under Exclusions, and only with respect to **collections**, the following is added:

Exclusions

Repair, Restoration Or Retouching

This insurance does not apply to loss or damage caused by or resulting from repair, restoration or retouching.

Under Loss Payment Basis, the following is added:

Loss Payment Basis

Collections

Lost or damaged **collections** will be valued based on the lesser of the:

- cost to repair or replace the **collections** plus any residual diminution in **market value**;
- **market value** of the **collections** immediately before the loss or damage occurred;
- amount you and the owner agreed upon prior to loss or damage;
- amount for which you are contractually liable; or
- applicable Limit Of Insurance for Collections shown in the Declarations.

Under Loss Payment Basis Exceptions, the following is added:

Loss Payment Basis Exceptions

Collections – Pair Or Set

When a lost or damaged item of a **collection** is part of a pair or set, you may choose one of the following valuation methods:

- the **market value** of the entire pair or set. We will take such pair or set;
- the cost to repair or replace the damaged item of the **collection**, plus any residual diminution in the pair or set **market value**. In no event will we pay more than the **market value** the pair or set had immediately before the loss or damage occurred. You will keep the undamaged item; or
- the **market value** of the lost or damaged item of the **collection** immediately before the loss or damage occurred, when the item cannot be repaired or replaced, plus any residual diminution in the remaining item. In no event will we pay more than the **market value** the pair or set had immediately before the loss or damage occurred. You will keep the undamaged item.

Under Loss Payment Limitations, the following is added:

Loss Payment Limitations

Collections

- A. Except as provided in B. below, we will not pay for any loss or damage to property that is included in the definition of **collections**, regardless of whether any Premises Coverage, Additional Coverage or Debris Removal Coverage would otherwise apply to such lost or damaged property.

**Loss Payment
Limitations****Collections
(continued)**

- B. This Loss Payment Limitation does not apply to the extent coverage is provided for such lost or damaged property as a **collection**, provided a Limit Of Insurance for Collections applicable to such lost or damaged property is shown in the Declarations.

Under Definitions contained in the Property/Business Income Conditions And Definitions, the definitions of Building, Market Value, Personal Property, Personal Property Of Employees and Property are deleted and replaced with the following:

Amended Definitions**Building****Building** means:

- a structure;
- foundations or supports below the surface of the lowest floor or basement;
- **building components**;
- completed additions;
- additions to the structure under construction; and
- alterations and repairs to the structure.

Building does not mean:

- land, water or air, either inside or outside of a structure;
- dams;
- dikes;
- paved or concrete surfaces;
- underground mines or mine shafts or any property within such underground mines or mine shafts;
- retaining walls;
- **trees, shrubs, plants, lawns or topiary**; or
- any structure you do not own, occupy and are not legally or contractually required to insure, except with respect to the Dependent Business Premises and Loss Of Utilities Additional Coverages.

Market Value

Market value means the price which the **collections** might be expected to realize if offered for sale in a fair market on the date of loss or damage.

Amended Definitions

(continued)

Personal Property

Personal property means:

- all your business personal property;
- business personal property you lease;
- **personal property of others;**
- labor, materials and services furnished or arranged by you on **personal property of others;**
- signs, fixtures, glass and other **tenant's improvements and betterments;** and
- glass in **buildings** you do not own if you are legally or contractually required to maintain such glass.

Personal property does not mean:

- **building**, except **tenant's improvements and betterments** and glass in **buildings** you do not own if you are legally or contractually required to maintain such glass;
 - land, water or air, either inside or outside of a structure;
 - retaining walls;
 - dams;
 - dikes;
 - growing crops;
 - **trees, shrubs, plants, lawns or topiary;**
 - vehicles or machines required to be licensed for use on public roads;
 - trailers;
 - **contractors' equipment;**
 - self-propelled watercraft, or any other watercraft over 50 feet in length, in water;
 - aircraft;
 - **electronic data;**
 - **money or securities;**
 - personal property sold under a conditional sale or trust agreement or an installment or deferred payment plan after delivery to customers, except as provided under the Deferred Payments Additional Coverage;
 - import shipments prior to either discharge from aircraft or oceangoing vessel or termination of the risk assumed by cargo insurance;
 - export shipments after either being loaded on aircraft or oceangoing vessel or having come under the protection of cargo insurance;
 - animals or other living things, except trees, shrubs, plants, lawns or topiary that you hold for sale;
 - any personal property which is in or below underground mines or mine shafts; or
 - **mobile communication property.**
-

Amended Definitions
(continued)**Personal Property Of
Employees**

Personal property of employees means personal property owned or leased by your employees or volunteers and in your care, custody or control.

Personal property of employees does not mean:

- **building;**
- land, water or air, either inside or outside of a structure;
- retaining walls;
- dams;
- dikes;
- growing crops;
- **trees, shrubs, plants, lawns or topiary;**
- vehicles or machines required to be licensed for use on public roads;
- trailers;
- **contractors' equipment;**
- self-propelled watercraft, or any other watercraft over 50 feet in length, in water;
- aircraft;
- **electronic data;**
- **money or securities;**
- personal property sold under a conditional sale or trust agreement or an installment or deferred payment plan after delivery to customers;
- import shipments prior to either discharge from aircraft or oceangoing vessel or termination of the risk assumed by cargo insurance;
- export shipments after either being loaded on aircraft or oceangoing vessel or having come under the protection of cargo insurance;
- animals or other living things;
- any personal property which is in or below underground mines or mine shafts; or
- **mobile communication property.**

Property

Property means:

- **building;**
- **personal property;**
- **personal property of employees;**
- **electronic data processing property;**
- **valuable papers;**

Amended Definitions

Property (continued)

- **research and development property;**
- **trees, shrubs, plants, lawns or topiary;** or
- **collections.**

Under Definitions contained in the Property/Business Income Conditions And Definitions, the definitions of Collections and Trees, Shrubs, Plants, Lawns Or Topiary are added:

Added Definitions

Collections

Collections means:

- any items of artistic, cultural, educational, historic or scientific significance or value that you exhibit or otherwise display; or
- any items that you are conserving for the benefit of society.

Collections includes personal property used to exhibit or otherwise display such items.

Collections does not mean:

- **building;**
- land, water or air, either inside or outside of a structure;
- retaining walls;
- dams;
- dikes;
- **trees, shrubs, plants, lawns or topiary;**
- any aircraft, watercraft or vehicles while being operated as such;
- live animals; or
- goods you hold which will be sold at any retail outlet.

Trees, Shrubs, Plants, Lawns Or Topiary

Trees, shrubs, plants, lawns or topiary means trees, shrubs, plants, lawns or topiary owned by you or owned by others and in your care, custody or control, on the premises shown in the Declarations.

Trees, shrubs, plants, lawns or topiary does not mean:

- trees, shrubs, plants, lawns or topiary that you hold for sale; or
- growing crops.

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Contract

Words and phrases that appear in **bold** print have special meanings and are defined in the Property/Business Income Conditions And Definitions form included in this policy.

Throughout this contract, the words “you” and “your” refer to the Named Insured shown in the Declarations of this policy. The words “we,” “us” and “our” refer to the company providing this insurance.

Premises Coverages

The following Premises Coverages apply only at those premises for which a Limit Of Insurance applicable to such coverages is shown in the Declarations.

Except as otherwise provided, direct physical loss or damage must:

- be caused by or result from a **covered peril**; and
- occur at, or within 1,000 feet of, the premises, other than a **dependent business premises**, shown in the Declarations.

Business Income And Extra Expense

We will pay for the actual:

- **business income** loss you incur due to the actual impairment of your **operations**; and
- **extra expense** you incur due to the actual or potential impairment of your **operations**,

during the **period of restoration**, not to exceed the applicable Limit Of Insurance for Business Income With Extra Expense shown in the Declarations.

This actual or potential impairment of **operations** must be caused by or result from direct physical loss or damage by a **covered peril** to **property**, unless otherwise stated.

This Premises Coverage applies only at those premises:

- where you incur a **business income** loss or **extra expense**; and
- for which a Limit Of Insurance for Business Income With Extra Expense is shown in the Declarations.

If a Limit Of Insurance for Business Income With Extra Expense is shown as applicable to a premises in the Declarations, such limit reflects your total Limit Of Insurance at that premises and the Limit Of Insurance for Extra Expense shown in the Supplementary Declarations – Property does not apply.

Alternative Power Generation

We will pay for the actual:

- A. **extra expense** you incur, if such coverage is provided:
 - 1. due to the actual or potential impairment of your **operations**; and
 - 2. during the **period of restoration**,
to purchase substitute power from a third party; and
- B. **business income** loss you incur, if such coverage is provided:
 - 1. due to the actual impairment of your **operations**; and
 - 2. during the **period of restoration**,

due to the loss of credits, reimbursements, rebates or other sums you receive from a third party that utilizes surplus power that you generate from **alternative power generating equipment**.

Premises Coverages

Alternative Power Generation (continued)

The actual or potential impairment of **operations** must be caused by or result from direct physical loss or damage by a **covered peril** to **alternative power generating equipment**.

This Premises Coverage applies until the **alternative power generating equipment** is repaired or replaced and fully operational in accordance with the manufacturer's specifications.

The most we will pay for Alternative Power Generation loss is the applicable Limit Of Insurance for Business Income With Extra Expense shown in the Declarations.

This Alternative Power Generation Premises Coverage does not apply at any premises that supplies your premises with utility services.

Alternative Water Systems

We will pay for the actual **extra expense** you incur:

- due to the actual or potential impairment of your **operations**; and
- during the **period of restoration**,
- to purchase substitute water from a third party.

The actual or potential impairment of **operations** must be caused by or result from direct physical loss or damage by a **covered peril** to an **alternative water system**.

This Premises Coverage applies until the **alternative water system** is repaired or replaced and fully operational in accordance with the manufacturer's specifications.

The most we will pay for Alternative Water Systems loss is the applicable Limit Of Insurance for Business Income With Extra Expense shown in the Declarations.

This Alternative Water Systems Premises Coverage does not apply at any premises that supplies your premises with utility services.

Contractual Penalties

We will pay for the contractual penalties you are legally liable to pay under the written provisions of a contract due to a material breach of that contract, not to exceed the applicable Limit Of Insurance for Contractual Penalties shown under Business Income in the Declarations.

This material breach of contract must be the direct result of direct physical loss or damage by a **covered peril** to **property**.

Fungus Clean-up Or Removal

We will pay for the actual:

- **business income** loss; and
- **extra expense**,

you incur due to the actual impairment of your **operations** during the **period of restoration**, not to exceed the applicable Limit Of Insurance for Business Income With Extra Expense shown in the Declarations.

This actual impairment of **operations** must be caused by or result from the presence of **fungus** at your premises shown in the Declarations.

Coverage will begin immediately after the date the **fungus** first appeared and will end:

- 45 consecutive days after this coverage begins; or
- when your **business income** coverage ends,

whichever occurs first.

Premises Coverages**Fungus Clean-up Or
Removal
(continued)**

This Premises Coverage does not apply if the presence of **fungus**:

- A. is caused by or results from:
 - 1. a peril that is not a **covered peril**; or
 - 2. moisture, other than **water** or **flood**, if **flood** would be covered under this insurance;
- B. existed prior to the effective date shown in the Declarations;
- C. is not reported to us in writing as soon as possible after you first become aware, or in the exercise of reasonable care should have been aware, of the presence of **fungus**; or
- D. is at premises shown under Excluded Premises in the Declarations.

Ingress And Egress

We will pay for the actual:

- **business income** loss you incur due to the actual impairment of your **operations**; and
- **extra expense** you incur due to the actual or potential impairment of your **operations**,

when existing ingress to or egress from a premises shown in the Declarations is prevented due to direct physical loss or damage by a **covered peril** to property, provided such property is within:

- one mile; or
- the applicable miles shown in the Declarations,

from such premises, whichever is greater.

This Premises Coverage will begin at the time of direct physical loss or damage and will continue until the expiration of 30 consecutive days thereafter or whenever your **business income** coverage ends, whichever occurs first.

This Premises Coverage does not apply if the:

- direct physical loss or damage is caused by or results from earthquake or **flood**; or
- ingress to or egress from your premises is prohibited by civil authority.

The most we will pay for this Premises Coverage is the applicable Limit Of Insurance for Ingress And Egress shown under Business Income in the Declarations.

New Product Delay

We will pay for the actual **business income** loss you incur and discover after lost or damaged **property** directly related to your **research and development operations** is repaired or replaced and your **research and development operations** are restored, with reasonable speed to the condition that would have existed if no direct physical loss or damage occurred.

Such payment will be made:

- only if you discover the **business income** loss within 24 months after the date of the direct physical loss or damage;
- only after the new product or the enhanced product is made available in the market-place; and
- for the period equal to the length of time it originally took to restore such lost or damaged **property** with reasonable speed.

If a competitor introduces a similar product prior to the date you scheduled the introduction of your new or enhanced product, we will reduce the amount of such actual **business income** loss to the extent attributable to the competitor's product.

Premises Coverages

New Product Delay (continued)

The **business income** loss must be caused by or result from direct physical loss or damage by a **covered peril** to **property**, and must result in a delay in the introduction of any new product or the enhancement of any existing product.

The most we will pay for New Product Delay is the applicable Limit Of Insurance for Business Income With Extra Expense shown in the Declarations.

Additional Coverages

The following Additional Coverages apply within the coverage territory.

Any Other Location

We will pay for the actual:

- **business income** loss you incur due to the actual impairment of your **operations**; and
- **extra expense** you incur due to the actual or potential impairment of your **operations**,

during the **period of restoration**, not to exceed the applicable Limit Of Insurance for Business Income shown under Any Other Location in the Declarations.

This actual or potential impairment of **operations** must be caused by or result from direct physical loss or damage by a **covered peril** to **property** at unspecified premises.

This Additional Coverage does not apply to **business income** loss or **extra expense** you incur caused by or resulting from loss or damage to property:

- used by utility companies to supply you with services;
- used by **on-line access** providers;
- at a **dependent business premises**;
- at a newly acquired premises;
- at any exhibition, fair or trade show; or
- **in transit**.

This Additional Coverage applies only if a Limit Of Insurance for Business Income is shown under Any Other Location in the Declarations.

Civil Authority

We will pay for the actual:

- **business income** loss you incur due to the actual impairment of your **operations**; and
- **extra expense** you incur due to the actual or potential impairment of your **operations**,

directly caused by the prohibition of access to:

- your premises; or
- a **dependent business premises**,

by a civil authority.

This prohibition of access by a civil authority must be the direct result of direct physical loss or damage to property away from such premises or such **dependent business premises** by a **covered peril**, provided such property is within:

- one mile; or
- the applicable miles shown in the Declarations,

from such premises or **dependent business premises**, whichever is greater.

Additional Coverages**Civil Authority**
(continued)

The most we will pay for Civil Authority is the applicable Limit Of Insurance for Business Income With Extra Expense shown in the Declarations.

The coverage for:

A. **business income** will begin:

1. after the applicable waiting period shown in the Declarations for Business Income expires; or
2. 24 consecutive hours following the time the civil authority prohibits access, whichever is the longer.

The Waiting Period shown in the Declarations will begin immediately following the time the civil authority prohibits access.

The coverage will apply for a period of:

- up to 30 consecutive days after coverage begins; or
- when your **business income** loss ends, whichever occurs first; and

B. **extra expense** will begin immediately after the time the civil authority prohibits access and will end:

1. 30 consecutive days after the coverage begins; or
2. whenever your **business income** coverage ends, whichever is later.

This Additional Coverage does not apply if the direct physical loss or damage is caused by or results from earthquake or **flood**.

Dependent Business Premises

We will pay for the actual:

- **business income** loss you incur due to the actual impairment of your **operations**; and
- **extra expense** you incur due to the actual or potential impairment of your **operations**,

during the **period of restoration**, not to exceed the applicable Limit Of Insurance for Dependent Business Premises shown under Business Income in the Declarations.

This actual or potential impairment of **operations** must be caused by or result from direct physical loss or damage by a **covered peril** to **property** or **personal property of a dependent business premises** at a **dependent business premises**.

You may purchase higher limits for specific **dependent business premises** only by showing such premises in the Declarations. Such higher limits apply to actual **business income** loss or **extra expense** only if the covered direct physical loss or damage occurs at such **dependent business premises**.

This Additional Coverage does not apply if the direct physical loss or damage is caused by or results from earthquake or **flood**.

Additional Coverages

(continued)

Exhibition, Fair Or Trade Show

We will pay for the actual:

- **business income** loss you incur due to the actual impairment of your **operations**; and
- **extra expense** you incur due to the actual or potential impairment of your **operations**,

during the **period of restoration**, not to exceed the applicable Limit Of Insurance for Business Income shown under Exhibition, Fair Or Trade Show in the Declarations.

This actual or potential impairment of **operations** must be caused by or result from direct physical loss or damage by a **covered peril** to **personal property, electronic data processing property** (other than **mobile communication property**) or **fine arts** at, or while **in transit** to or from, any exhibition, fair or trade show.

This Additional Coverage applies only if a Limit Of Insurance for Business Income is shown under Exhibition, Fair Or Trade Show in the Declarations.

In Transit

We will pay for the actual:

- **business income** loss you incur due to the actual impairment of your **operations**; and
- **extra expense** you incur due to the actual or potential impairment of your **operations**,

during the **period of restoration**, not to exceed the applicable Limit Of Insurance for Business Income shown under In Transit in the Declarations.

This actual or potential impairment of **operations** must be caused by or result from direct physical loss or damage by a **covered peril** to **personal property, electronic data processing property, fine arts** or **valuable papers** while **in transit**.

This Additional Coverage does not apply to any **business income** loss or **extra expense**:

- caused by or resulting from loss or damage to any property while **in transit** to or from any exhibition, fair or trade show;
- when you are acting as a carrier for hire;
- if you have purchased separate ocean marine insurance which covers any property while **in transit**; or
- caused by or resulting from loss or damage to shipments by mail, unless registered .

This Additional Coverage applies only if a Limit Of Insurance for Business Income is shown under In Transit in the Declarations.

Loss Of Utilities

We will pay for the actual:

- **business income** loss you incur due to the actual impairment of your **operations**; and
- **extra expense** you incur due to the actual or potential impairment of your **operations**,

during the **period of restoration**, not to exceed the applicable Limit Of Insurance for Loss Of Utilities shown under Business Income in the Declarations.

This actual or potential impairment of **operations** must be caused by or result from direct physical loss or damage by a **covered peril** to:

- **building**;
- **personal property of a utility** located either inside or outside of a **building**; or

Additional Coverages**Loss Of Utilities**
(continued)

- **service property**,
excluding **overhead communication, transmission or distribution equipment**, necessary to supply your premises with:

- water supply;
- communication supply;
- power supply;
- natural gas supply;
- sewage treatment; or
- **on-line access**,

services.

We will pay such loss provided that the disruption of services:

- is not due to your failure to comply with the terms and conditions of any contract; and
- has been reported to the service provider.

We will not pay for the actual **business income** loss you incur until the:

- applicable waiting period shown in the Declarations for Business Income expires;
- applicable waiting period shown in the Declarations for Loss Of Utilities expires; or
- first 24 consecutive hours following the direct physical loss or damage expires,

whichever is the longer.

This Additional Coverage does not apply if the direct physical loss or damage is caused by or results from earthquake or **flood**.

**Newly Acquired
Premises**

We will pay for the actual:

- **business income** loss you incur due to the actual impairment of your **operations**; and
- **extra expense** you incur due to the actual or potential impairment of your **operations**,

during the **period of restoration**, not to exceed the applicable Limit Of Insurance for Business Income shown in the Declarations under Newly Acquired Premises.

This actual or potential impairment of **operations** must be caused by or result from direct physical loss or damage by a **covered peril** to **property** at each newly acquired premises. This Additional Coverage applies until the first of the following occurs:

- you notify us of how you want Business Income With Extra Expense to apply to the newly acquired premises and we add such premises to this policy;
- 180 days pass from the date you acquire the premises; or
- this policy expires.

We will charge you additional premium from the date you acquire the premises, if we add such premises to this policy.

Additional Coverages

(continued)

Pollutant Clean-up Or Removal

We will pay for the actual **business income** loss you incur due to the actual impairment of your **operations** during the **period of restoration**, not to exceed the applicable Limit Of Insurance for Pollutant Clean-up Or Removal shown under Business Income in the Declarations.

This actual impairment of **operations** must be caused by or result from the enforcement of any ordinance or law that requires you to clean up or remove **pollutants** from land, water or air, either inside or outside of a **building**, as a result of direct physical loss or damage by a **covered peril** to **property** at the premises shown in the Declarations.

Preparation Of Loss Fees

We will pay the reasonable and necessary expenses and fees incurred following covered loss or damage to certify your **business income** loss or **extra expense**, not to exceed the applicable Limit Of Insurance for Preparation Of Loss Fees shown under Business Income in the Declarations.

This Additional Coverage does not apply to any expenses you incur for any:

- insurance adjuster, consultant or attorney; or
- of your subsidiaries or affiliates.

Prohibition Of Access

We will pay for the actual:

- **business income** loss; and
- **extra expense**,

you incur due to the actual impairment of your **operations**, directly caused by the prohibition of access to a premises shown in the Declarations by a civil authority, subject to the applicable Limits Of Insurance for Prohibition Of Access.

This prohibition of access must be the direct result of a peril (not otherwise excluded by the Building And Personal Property Contract included in this policy) that:

- A. has occurred at or within 1,000 feet of such premises; or
- B. is certain to occur imminently, provided:
 - 1. the geographic area where access is restricted is less than 5,000 square feet; or
 - 2. the prohibition of access only applies to such premises.

The coverage will begin immediately following the time the civil authority prohibits access. The coverage will apply for a period of:

- up to 30 consecutive days after the coverage begins; or
- when your **business income** loss ends,

whichever occurs first.

This Additional Coverage does not apply:

- A. if the prohibition of access is caused by or results from:
 - 1. direct physical loss or damage to property;
 - 2. weather conditions; or
 - 3. earthquake or **flood**; or

Additional Coverages**Prohibition Of Access
(continued)**

- B. to **business income** loss, unless a Limit Of Insurance for Business Income is shown in the Declarations applicable to the premises where prohibition of access occurred.

Limits Of Insurance

Except as provided under Prohibition Of Access, the most we will pay in any **occurrence** is the amount of loss, not to exceed the applicable Limit Of Insurance shown in the Declarations.

If a Limit Of Insurance for Business Income With Extra Expense is shown under a premises in the Declarations:

- such limit reflects your total Limit Of Insurance for such premises; and
- the Limit Of Insurance for Extra Expense shown in the Supplementary Declarations – Property does not apply.

**Automatic Increase In
Limits**

The Limits Of Insurance for Business Income With Extra Expense will automatically increase by the annual percentage shown in the Declarations under Automatic Increase In Limits. At the time of loss or damage, the amount of increase will be determined by multiplying the applicable Limit Of Insurance shown in the Declarations by the percentage of the annual increase, applied on a pro rata basis.

This Automatic Increase In Limits:

- applies only to a premises shown in the Declarations for which the Automatic Increase in Limits is shown; and
- does not apply to any Limit Of Insurance applicable to more than one premises.

**Prohibition Of Access –
Limits Of Insurance**

The most we will pay under the Prohibition Of Access Additional Coverage in any one prohibition of access, directly resulting from:

- A. a peril; or
- B. series of perils that:
1. contribute concurrently to; or
 2. contribute in any sequence to,
- such prohibition of access,

regardless of the number of premises, is the amount of **business income** loss and **extra expense**, if such coverage is provided, not to exceed the greater of:

- \$50,000; or
- the applicable Each Occurrence Limit Of Insurance for Prohibition of Access shown in the Declarations.

The most we will pay for all such loss or damage that occurs during each separate 12 month policy period is the greater of:

- \$100,000; or
- the applicable Aggregate Limit Of Insurance for Prohibition Of Access shown in the Declarations, regardless of the number of prohibitions of access.

Waiting Period

Subject to the applicable Limit Of Insurance, we will pay the amount of **business income** loss that is incurred after the waiting period shown in the Declarations for each **occurrence**.

If a waiting period is shown in the Declarations, the waiting period begins immediately following the time of the covered direct physical loss or damage.

If two or more Business Income waiting periods apply to the same **occurrence**, only the largest single waiting period will apply, unless otherwise stated.

Hours shown for the waiting period are consecutive hours.

The waiting period does not apply to **extra expense**.

Loss Determination

In making any loss determination under this coverage, we may utilize relevant sources of information, including:

- your financial records and accounting procedures;
- bills, invoices and other vouchers;
- deeds, liens and contracts;
- status and feasibility reports; and
- budgeting and marketing records.

Business Income

The amount of **business income** loss will be determined based on:

- net income of your business before the direct physical loss or damage occurred;
- the likely net income of your business if no loss or damage occurred, but not including any **business income** that would likely have been earned as a result of an increase in the volume of business due to favorable business conditions caused by the impact of the covered loss on customers or on other businesses; and
- your continuing operating expenses, including your continuing normal payroll expenses, necessary to resume **operations** with the same quality of service that existed just before the direct physical loss or damage.

Extra Expense

The amount of **extra expense** loss will be determined based on necessary expenses that:

- exceed your normal operating expenses that would have been incurred by **operations** during the **period of restoration**, if no physical loss or damage had occurred; and
- reduce the **business income** loss that otherwise would have been incurred.

We will deduct from the total of such expenses:

- the salvage value that remains on any property bought for temporary use during the **period of restoration**, once **operations** are resumed; and
- any **extra expense** that is paid for by other insurance.

Resumption Or Continuance Of Operations

We will reduce the amount of any **business income** loss payment to the extent you can resume or continue your **operations**, in whole or in part, by using:

- damaged or undamaged property, including **merchandise** or **stock**; or
- any other available premises.

Loss Determination**Resumption Or
Continuance Of
Operations
(continued)**

If you elect not to resume or continue **operations**:

- any loss determination for **business income** will be based on the length of time it would have taken to resume or continue **operations** with reasonable speed; and
- we will not make any payment for **extra expense**.

Loss Payment Option

The following Loss Payment Option applies when a Monthly Limit of Indemnity under Business Income is shown in the Declarations:

**Monthly Limit Of
Indemnity**

The most we will pay for the actual **business income** loss incurred in each period of 30 consecutive days after the beginning of the **period of restoration** will be determined by multiplying the Limit Of Insurance for Business Income With Extra Expense by the Monthly Limit Of Indemnity shown in the Declarations.

If all of the amount determined by this calculation is not used in the 30 day period, the unused portion may be applied to any subsequent 30 day periods.

This Monthly Limit Of Indemnity applies only for **business income** loss, not **extra expense**.

**Loss Payment
Limitations****Debris Removal**

We will not pay for any **extra expense** you incur for the demolition or removal of debris, but we will pay for such **extra expense** you incur to the extent it reduces the amount of a covered **business income** loss that otherwise would have been payable under this contract.

Electronic Data

We will not pay for any **business income** loss or **extra expense** you incur caused by or resulting from direct physical loss or damage to **electronic data** caused by or resulting from **malicious programming** regardless of any other cause or event that directly or indirectly:

- contributes concurrently to; or
- contributes in any sequence to,

the loss or damage, even if such other cause or event would otherwise be covered.

**Increase Of Loss Due To
Death Or Injury**

We will not pay for any **business income** loss or **extra expense** caused by or resulting from any injury, sickness, disease, death, emotional injury, emotional distress or humiliation of any person.

**Increase Of Loss Due To
Strikers Or Others
Causing A Delay**

We will not pay for any increase of loss caused by or resulting from delay in repairing or replacing property or resuming your **operations**, due to interference at the location of the repair, replacement or **operations** by strikers or other persons.

Loss Payment Limitations

(continued)

Loss Or Damage To Finished Stock

We will not pay for that part of any **business income** loss to **finished stock**.

Loss Or Damage To Property Used To Provide Utility Services

Except as provided for in the Loss of Utilities Additional Coverage, we will not pay for any **business income** loss or **extra expense** caused by or resulting from loss or damage to:

- **building;**
- **personal property of a utility** located either inside or outside of a **building**; or
- **service property,**

used by you or a utility to provide you with utility services.

Loss Or Damage To Water

We will not pay for any **business income** loss or **extra expense** you incur for loss or damage to water.

Nuclear Hazard

We will not pay for any **business income** loss or **extra expense** you incur for loss or damage to **building** or **personal property** caused by or resulting from fire which ensues from nuclear reaction or radiation, or radioactive contamination.

Pollutant Clean-up Or Removal

We will not pay for any **extra expense** you incur for:

- clean up or removal of **pollutants** from land, water or air, either inside or outside of a **building**; or
- testing for, monitoring, containing, treating, detoxifying or neutralizing, or in any way responding to or assessing the effects of **pollutants**,

but we will pay for such **extra expense** you incur to the extent it reduces the amount of a covered **business income** loss that otherwise would have been payable under this contract.

Conditions (Including Coverage Territory)

The conditions applicable to this contract are contained in the Property/Business Income Conditions And Definitions form included in this policy.

Definitions

The definitions applicable to this contract are contained in the Property/Business Income Conditions And Definitions form included in this policy.

Property Insurance**Property/Business Income
Conditions And Definitions****Table Of Contents**

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Property/Business Income Conditions And Definitions

Contract

Conditions

The following conditions apply to all contracts contained within the Property/Business Income Insurance sections of this policy, except Care, Custody or Control Legal Liability, or as otherwise stated.

Abandonment

There can be no abandonment of any covered property to us unless we specifically agree to such abandonment in writing.

Appraisal

If you and we do not agree on the amount of the loss or damage, either party may make a written demand for an appraisal of the loss or damage. In this event, you will select and pay a competent and impartial appraiser, and we will select and pay a competent and impartial appraiser. The two appraisers will select an umpire. If the appraisers cannot agree on an umpire, either may request that a judge of a court having jurisdiction make the selection. Each appraiser will separately state the value of the property and the amount of the loss or damage. If the appraisers do not agree, they will submit their statements to the umpire. Agreement by the umpire and either of the appraisers will be binding on you and us.

You and we will equally share any other appraisal costs and the costs of the umpire.

If there is an appraisal, we will still retain our right to deny the claim.

Concealment Or Misrepresentation

This insurance is void if you or any other insured intentionally conceals or misrepresents any material fact or circumstance relating to this insurance at any time.

Coverage Territory

This insurance applies anywhere within and **in transit** within and between the contiguous United States of America, Canada, the States of Hawaii and Alaska, Puerto Rico and the territories or possessions of the United States of America or Canada, excluding:

- A. coastwise waterborne shipments to or from Alaska;
- B. intercoastal waterborne shipments via the Panama Canal; and
- C. waterborne shipments to or from:
 - 1. the State of Hawaii;
 - 2. Puerto Rico; and
 - 3. territories or possessions of the United States of America or Canada.

The Coverage Territory for:

- Dependent Business Premises Additional Coverage;
- Exhibition, Fair Or Trade Show Additional Coverage; and
- Mobile Communication Property Additional Coverage,

is worldwide.

Conditions
(continued)**Insured's Duties In The
Event Of Loss Or
Damage**

You must see to it that the following are done in the event of loss or damage:

- Notify us, or one of our authorized representatives, as soon as possible, as to what occurred. Include a description of the property involved, the time and place of the loss or damage, and names and addresses of available witnesses. If there has been loss or damage that may result in a loss under any Business Income or Extra Expense Insurance, notify us by telephone, telegraph or facsimile at our expense.
- Notify the police if a law may have been violated.
- Take every reasonable step to protect the covered property from further loss or damage, and keep a record of your expenses necessary to protect such covered property for consideration in the settlement of the claim. This will not increase any Limit Of Insurance. However, we will not pay for any subsequent loss or damage resulting from a peril that is not a covered peril. Also, if feasible, set the lost or damaged property aside and in the best possible order for examination.
- If you intend to continue your business, you must resume all or part of your operations as quickly as possible.
- File with us, or with our authorized representative, sworn proof of loss within 90 days after the date of loss or damage.
- Cooperate with us in the investigation, settlement or handling of any claim.
- Authorize us to obtain records or reports necessary for our investigation.
- At our request, give us complete inventories of the damaged and undamaged property. Include quantities, costs, values and amount of loss or damage claimed.
- As often as may be reasonably required, permit us to inspect the damaged and undamaged property and examine your books and records.
- Permit us to take samples of the damaged and undamaged property for inspection, testing and analysis, and permit us to make copies of your books and records.
- Permit us to examine any insured under oath, outside the presence of any other insured at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.

Failure of an agent or one of your employees (other than an officer, or other person holding a position created by your organization's charter, constitution, bylaws or other governing document) to notify us of any loss or damage that such agent or employee knows about will not affect the insurance afforded you by this policy.

Joint Loss Agreement

- A. This condition is intended to facilitate payment in the event of loss or damage to property that is covered by:
1. this insurance; and
 2. Boiler and Machinery insurance issued by a different insurer; and
- when there is agreement between the insuring companies as to the existence of coverage, but a disagreement as to the amount of the loss or damage to be paid by each insuring company.

Conditions**Joint Loss Agreement
(continued)**

- B. The provisions of paragraph C. of this condition apply only if all of the following requirements are met:
1. the Boiler and Machinery insurance contains a provision with substantially the same requirements and procedures as contained in this condition;
 2. the loss or damage to the covered property was caused by a peril for which both we and the other insurer admit some liability for payment under the respective policies;
 3. the total amount of the loss or damage is agreed upon by you, us and the other insurer;
 4. we and the Boiler and Machinery insurer disagree as to the amount of loss or damage that each should pay for the lost or damaged covered property; and
 5. the named insured is the same under both policies.
- C. If the requirements listed in Paragraph B. above are satisfied, we and the Boiler and Machinery insurer will make payments as follows:
1. we will pay, upon your written request, the entire amount for loss or damage that we have agreed upon as being covered solely by this insurance and one-half (1/2) the amount of loss or damage about which we and the other insurer disagree;
 2. the Boiler and Machinery insurer will pay, upon your written request, the entire amount of loss or damage agreed upon as being covered solely by the Boiler and Machinery insurance and one-half (1/2) the amount of loss or damage about which we and the other insurer disagree;
 3. the amount in disagreement to be paid by us under this condition shall not exceed the amount payable under the Loss Adjustment Condition of the Boiler and Machinery insurance;
 4. the amount to be paid under this condition shall not exceed the amount we would have paid had no Boiler and Machinery insurance been in effect at the time of loss or damage;
 5. acceptance by you of payments under this condition does not alter, waive or surrender any of our rights under this policy; and
 6. we and the other insurer agree to submit our differences to arbitration within 90 days after payment, and you agree to cooperate with any arbitration proceedings. There will be three arbitrators: one will be appointed by us, and the second will be appointed by the other insurer. Then, the two arbitrators will select a third arbitrator. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. A decision agreed to by any two of the three arbitrators will be binding on us and the other insurer. Judgment on any award may be sought in any court having jurisdiction.

Legal Action Against Us

No legal action may be brought against us unless:

- there has been full compliance with all the terms of this insurance; and
- the action is brought within three years after the date on which the direct physical loss or damage occurred.

Conditions
(continued)**Lenders/Loss Payee**

If any Loss Payee shown in the Schedule of Mortgagees and Loss Payees is a creditor whose interest in covered property (other than a structure) is established by a written instrument and both you and such Loss Payee have an insurable interest in lost or damaged covered property (other than a structure), we will:

- adjust losses with you; and
- pay any claim for loss or damage jointly to you and to each such Loss Payee, in their order of precedence, as interests may appear.

Each Loss Payee has the right to receive loss payment, even though:

- we denied your claim because you failed to comply with the terms of this insurance; or
- such Loss Payee starts foreclosure or similar actions on the covered property (other than a structure),

if such Loss Payee:

- pays any premium due at our request if you have failed to do so;
- submits a signed, sworn proof of loss within 60 days after receiving notice from us of your failure to do so; and
- has notified us of any change in ownership, occupancy or substantial change in risk known to such Loss Payee.

Each Loss Payee's right to receive loss payment is limited to the lesser of the following:

- the actual cash value as described under Loss Payment Basis of the lost or damaged covered property (other than a structure);
- their financial interest in the covered property (other than a structure) as shown in the written evidence; or
- the applicable Limit Of Insurance for covered property (other than a structure) shown in the Declarations.

If we pay any Loss Payee for any loss or damage and deny payment to you because of your acts or because you have failed to comply with the terms of this insurance, such Loss Payee's rights:

- will be transferred to us to the extent of the amount we pay; and
- to recover the full amount of the Loss Payee's claim will not be impaired.

At our option, we may pay to any Loss Payee the whole principal on the debt plus any accrued interest. In this event, you will pay your remaining debt to us.

To satisfy the requirements of any Loss Payee shown in the Schedule of Mortgages and Loss Payees, copies of policies or certified copies of policies may be sent to these Loss Payees. In no event are copies of policies sent to Loss Payees to be considered as increasing the Limits Of Insurance shown in the Declarations or changing the terms of this insurance, nor are they to be considered duplicate or contributing insurance.

Liberalization

If we adopt any changes:

- within 60 days prior to the effective date shown in the declarations; or

Conditions
*Liberalization
(continued)*

- during the policy period,
- which could broaden this insurance without an additional premium charge, you will automatically receive the benefit of such change.

Loss Payment

- A. We will pay for covered loss or damage within 30 days after we receive the sworn proof of loss, if you have complied with all of the terms of this insurance, and:
 - 1. we have reached agreement with you on the amount of loss; or
 - 2. an appraisal award has been made.
- B. We will not pay you more than your financial interest in the covered property.
- C. We may adjust losses with the owners of lost or damaged covered property if other than you. If we pay the owners, such payments will satisfy your claims against us for the owners' covered property. We will not pay the owners more than their financial interest in such property.
- D. We may elect to defend you against suits arising from claims of owners of covered property. We will do this at our expense.

**Mortgage Holder –
Buildings**

We will pay for loss or damage to a **building** jointly to you and the mortgage holder shown in the Schedule of Mortgagees and Loss Payees, as interests may appear.

Your mortgage holder has the right to receive loss payment, even though:

- you failed to comply with the terms of this insurance; or
- your mortgage holder starts foreclosure or similar actions on the **building**,

if such mortgage holder:

- pays any premium due at our request if you have failed to do so;
- submits a signed, sworn proof of loss within 60 days after receiving notice from us of your failure to do so, and
- has notified us of any change in ownership, occupancy or substantial change in risk known to such mortgage holder.

If we make loss payments to your mortgage holder when you fail to comply with the terms of this insurance, you will have to pay us to the extent we pay the mortgage holder. Your mortgage holder will still have the right to receive the balance of the mortgage debt from you.

We also have the right to take over your mortgage after making loss payment to the mortgage holder. If we do, you will pay your remaining mortgage debt to us.

If you fail to pay your premium, we may request it from your mortgage holder.

The mortgage holder must notify us of any change in ownership known to the mortgage holder.

If we cancel this insurance, we will give written notice to the mortgage holder at least:

- 20 days before the effective date of cancellation if we cancel for your nonpayment of premium; or
- 60 days before the effective date of cancellation, if we cancel for any other reason.

Failure to provide such notice shall not invalidate such cancellation.

Conditions

Mortgage Holder – Buildings (continued)

To satisfy the requirements of any mortgage holder shown in the Schedule of Mortgages and Loss Payees, copies of policies or certified copies of policies may be sent to these mortgage holders. In no event are copies of policies sent to mortgage holders to be considered as increasing the Limits Of Insurance shown in the Declarations or changing the terms of this insurance, nor are they to be considered duplicate or contributing insurance.

No Benefit To Carrier Or Bailee

No person or organization, other than you, having custody of covered property will benefit from this insurance.

Other Insurance

If you have any other insurance covering the same loss or damage as is insured against by this policy, we will only pay for the amount of loss or damage which is insured against by this policy in excess of the amount due from such other insurance, whether you can collect on such other insurance or not.

Recovered Property

If any lost or damaged covered property is recovered by you or us, after a loss payment is made, the party making the recovery must give the other parties prompt notice.

If any covered property that is recovered has a salvage value, we shall control the disposition of such salvage.

When covered property is recovered, you may keep the:

- recovered property and return the loss payment to us; or
- loss payment and we will keep the recovered property.

When any recovered covered property which you choose to keep is in need of repair, we will pay for the repairs subject to the:

- applicable Limit Of Insurance shown in the Declarations; and
- Loss Payment Basis provision, Our Loss Payment Options.

If any covered property that is recovered has a salvage value or if there is any money recovered through subrogation, such recoveries shall be applied, net of the expense of such recovery, in the following order:

- first, to you for any uninsured loss or damage resulting from an insufficient limit of insurance;
- second, to us for any amounts paid in settlement of your claim; and
- third, to you for any deductible amount that you paid or penalties you paid as a result of coinsurance or the **personal property** reporting condition of this insurance, if applicable.

We shall determine the amount of loss or damage on the basis on which it would have been settled had the amount of recovery been known at the time the loss was originally determined.

If there are expenses:

- in recovering any lost or damaged covered property; or
- as a result of subrogation,

we shall share the expense with you and any insurer providing excess insurance in proportion to the amount we are each reimbursed. If there should be no recovery and proceedings are conducted solely by us, we shall bear the expenses of the proceedings.

Conditions*(continued)****Transfer Of Rights Of
Recovery To Us***

If any person to or for whom we make payment under this insurance has rights to recover damages from another, those rights are transferred to us to the extent of our payment. That person or organization must do everything necessary to secure our rights and must do nothing after loss to impair our rights.

You may waive your rights against another party in writing:

- A. prior to direct physical loss or damage to covered property; or
- B. after direct physical loss or damage to covered property only if, at the time of direct physical loss or damage, that party is one of the following:
 - 1. someone insured by this insurance;
 - 2. an individual who owns or controls the majority of capital stock of your business;
 - 3. a related business firm majority-owned or controlled by you, or that owns or controls the majority of the capital stock of your business; or
 - 4. your tenant.

This will not restrict your insurance.

Definitions

When used with respect to insurance under this policy:

Accounts Receivable

Accounts receivable means:

- the money due you that you are unable to collect from customers;
- interest charges on any loan that you secure to offset your reduced cash flow; and
- additional collection costs.

***Accounts Receivable
Records***

Accounts receivable records means accounting records, including support records such as invoices and accounting records in any form, used to control and document the collection of money due from customers.

***Alternative Power
Generating Equipment***

Alternative power generating equipment means equipment that has been certified pursuant to **green standards**, which is used in:

- solar energy systems;
 - wind energy systems;
 - geothermal energy systems;
 - low impact hydroelectric systems; or
 - any other system that generates electricity from renewable resources.
-

Definitions

(continued)

Alternative Water System

Alternative water system means equipment situated above or below ground which is used to collect and circulate gray water, ground water or rain water to the domestic, non-potable water supply of a **building** or to water treatment facilities or outside irrigation facilities at the premises shown in the Declarations.

Alternative water system does not include underground pipes or sprinkler heads intended solely for landscape irrigation.

Blank Media

Blank media means the blank medium upon which **electronic data** is recorded, but not **electronic data** itself.

Bonus Payments

Bonus payments means that portion of any cash bonus you paid based on the percentage of your lease remaining at the time of direct physical loss or damage.

Bonus payments does not mean rent, securities or cash bonuses refunded to you, even if you prepaid the rent or security.

Building

Building means:

- a structure;
- foundations or supports below the surface of the lowest floor or basement;
- **building components**;
- completed additions;
- additions to the structure under construction; and
- alterations and repairs to the structure.

Building does not mean:

- land, water or air, either inside or outside of a structure;
- dams;
- dikes;
- paved or concrete surfaces;
- underground mines or mine shafts or any property within such underground mines or mine shafts;
- retaining walls;
- **outdoor trees, shrubs, plants or lawns**; or
- any structure you do not own, occupy and are not legally or contractually required to insure, except with respect to the Dependent Business Premises and Loss Of Utilities Additional Coverages.

Building Components

Building components means:

- glass forming a part of a structure;

Definitions**Building Components
(continued)**

- **personal property** consisting of materials, machinery, equipment, supplies and temporary structures used for making additions or repairs to a structure;
- indoor or outdoor fixtures, whether above or below ground;
- machinery or equipment permanently installed in or on a structure; and
- **personal property** used to maintain or service a structure or its premises.

Business Income**Business income** means:

- A. net profit or loss, including rental income from tenants and net sales value of production, that would have been earned or incurred before income taxes;
- B. your continuing normal:
 - 1. operating; and
 - 2. payroll, expenses;
- C. charges you incur which are the legal obligation of your tenant which would otherwise be your obligations; and
- D. the cost you are required to pay to rent temporary premises when that portion of the premises shown in the Declarations occupied by you is untenable, not to exceed the fair rental value of such untenable portion of the **building** you occupy.

Business income does not mean bank interest or investment income.

Communication Property**Communication property** means:

- analog, digital or fiber optic communication equipment; or
 - other equipment used to interactively communicate with others through voice, picture, video or writing,
- you own or in your care, custody or control.

Contractors' Equipment

Contractors' equipment means contractors' machinery and equipment, including accessories, tools and spare parts for the contractors' machinery and equipment, usual to your business, which you own, lease or borrow, and for which you are legally liable.

Contractors' equipment does not mean:

- aircraft or watercraft;
- motor vehicles required to be licensed for highway use, except motor vehicles on which your contractors' machinery or equipment is permanently mounted;
- **personal property**;
- property while underground, except while **in transit** through vehicular or railroad tunnels;
- office equipment, which is the contents of trailers;

Definitions

Contractors' Equipment (continued)

- property while waterborne or while being loaded or unloaded for waterborne transit, except while **in transit** on public ferries or car floats for hire;
- property while leased or loaned to others;
- property while on any platform anchored, permanently or temporarily, in any body of water;
- **mobile communication property**; or
- **electronic data processing property**.

Covered Peril

Covered peril means a peril covered by the Form(s) shown in the Property Insurance Schedule Of Forms, except Care, Custody Or Control Legal Liability, applicable to the lost or damaged **property**.

For the purposes of:

- **personal property of a dependent business premises**;
- **personal property of a utility**; or
- **service property**,

covered peril means a peril covered by the Building and Personal Property Contract included in this policy applicable to **building** or **personal property** at a premises shown in the Declarations.

Dependent Business Premises

Dependent business premises means premises operated by a person or organization other than you on whom:

- you; or
- others,

depend to:

- deliver materials or services to you or to others for your account (contributing premises);
- accept your products or services (recipient premises);
- manufacture products for delivery to you or your customers under contract of sale (manufacturing premises); or
- attract customers to your business (leader premises).

Dependent business premises does not mean any:

- A. premises operated by others on whom you or others depend to:
 - 1. deliver utility services to you; or
 - 2. accept utility services from you; or
- B. premises of **on-line access** providers.

Electronic Data

Electronic data means software, data or other information that is in electronic form.

Electronic Data Processing Equipment

Electronic data processing equipment means:

- computers or computer peripherals;

Definitions**Electronic Data
Processing Equipment
(continued)**

- climate control and protection equipment used solely for electronic data processing operations;
- separately identifiable and removable component computer devices that are attached to covered property and are designed to control such property, but not the property itself; and
- **blank media.**

**Electronic Data
Processing Property**

Electronic data processing property means:

- **electronic data;**
- **electronic data processing equipment;**
- **mobile communication property;** and
- **communication property.**

Electronic data processing property does not mean:

- property held for sale or distribution;
- property that has been sold;
- property in the course of manufacture;
- **contractors' equipment;** or
- **mobile equipment.**

**Electronic Data
Recovery Costs**

Electronic data recovery costs means the reasonable and necessary costs you incur to:

- copy, re-create, replace or retrieve **electronic data** you own or use, or which resides on a system you own or lease; and
- restore a system you own or lease to the functionality that existed prior to the **malicious programming.**

Electronic data recovery costs does not include the cost to repair or replace **electronic data processing equipment** or **communication property** which suffers direct physical loss or damage.

Extra Expense

Extra expense means necessary expenses you incur:

- A. in an attempt to continue **operations**, over and above the expenses you would have normally incurred; and
- B. to repair or replace any **property**, or to research or restore the lost information on damaged **valuable papers**, records and media, if such action will reduce any loss we would pay under this insurance.

Paragraph B. does not apply to Fungus Clean-up Or Removal Premises Coverage.

Definitions

(continued)

Fine Arts

Fine arts means:

- paintings, rare books, sculptures, manuscripts, pictures, prints, etchings, drawings, tapestries, bronzes, statuary, potteries, porcelains, marbles and other bona fide works of art; or
- other items of rarity or historical value.

Finished Stock

Finished stock means goods manufactured by you or on your behalf which are in their completed state and ready for sale.

Finished stock does not include goods manufactured by you or on your behalf which are in their completed state and ready for sale on the premises of any retail outlet.

Flood

Flood means:

- waves, tidal water or tidal waves; or
- rising or overflowing or breaking of any boundary,

of natural or man-made lakes, reservoirs, ponds, brooks, rivers, streams, harbors, oceans, or any other body of water or watercourse, whether driven by wind or not.

Flood does not include:

- a **specified peril** that ensues from flood; or
- tsunami resulting from earthquake.

Fungus

Fungus means any:

- A.
 - 1. mildew, mold or other fungi;
 - 2. other microorganisms; or
 - 3. any mycotoxins, spores, or other by-products of the foregoing; or
- B. colony or group of any of the foregoing.

Green Expenses

Green expenses means necessary and incurred expenses to:

- hire professionals accredited pursuant to **green standards** to participate in the repair or replacement of the covered property;
 - register and certify the repair or replaced covered property pursuant to **green standards**;
 - dispose of debris, certified pursuant to green standards, at recycling facilities, if such debris can be recycled; and
 - ventilate the repaired or replaced covered property in a manner consistent with **green standards**.
-

Definitions

(continued)

Green Standards

Green standards means:

- the LEED[®] Green Building Rating System[™] of the United States Green Building Council;
- requirements of the Green Globes[®] Assessment And Rating System of the Green Building Initiative;
- Energy Star[®] qualified requirements; or
- other site development, water savings, energy efficiency, materials or equipment selection and other environmental quality standards for the design and construction of property.

Insider

Insider means a person, organization or computer you have expressly authorized to access a **system**.

In Transit

In transit means being shipped by air, surface or waterborne conveyance from the time beginning:

- when, if shipped from your premises in or on conveyances you own, lease or operate, the property departs your premises;
- when, if shipped from premises of others in or on conveyances you own, lease or operate, the property is transferred into your care, custody or control; or
- when the property is actually moved from the point of shipment bound for a specified destination, if shipped in or on any other conveyance;

and ending:

- when the property is accepted by, or on behalf of, the consignee at the intended destination;
- when the property is accepted by, or on behalf of, the consignee at any intermediate point short of reaching the original intended destination;
- at such point where you, or the owner of the property if other than you, order the property stopped and held pending instructions. However, this does not apply to property while in the custody of a carrier for hire and which is being held at a location other than the intended destination by such carrier's "on-hand" department for a period not to exceed 30 days; or
- when, if shipped to your premises in or on conveyances you own, lease or operate, the property arrives at your premises.

The expiration date of this policy will not cut short the duration of transit.

In transit includes ordinary, reasonable, and necessary stops, interruptions, delays, or transfers incidental to the route and method of shipment, but not while at premises you own, lease or operate. **In transit** also includes the period of time during which:

- there is a substantial and unauthorized deviation from the normal route by a carrier for hire; or
- the contract of carriage is, without your knowledge, abandoned en route by a carrier for hire, its agent, or its driver.

In transit does not mean:

- A. property shipped by mail, unless shipped by registered mail;

Definitions

In Transit (continued)

- B. import shipments, within the Coverage Territory, until such time as ocean marine insurance has ceased to cover such property;
- C. export shipments once:
 - 1. loaded on board any steamer or other watercraft; or
 - 2. ocean marine insurance has begun to cover such property, whichever occurs first; or
- D. property owned by others when you are acting as a carrier for hire.

Malicious Programming

Malicious programming means an illegal or malicious entry into **electronic data** or a **system** which results in functions that:

- distort;
- corrupt;
- manipulate;
- copy;
- delete;
- destroy;
- slow down; or
- prevent the use of,

such **electronic data** or **system**.

Malicious programming does not mean:

- theft of telephone services; or
- direct physical loss or damage to **electronic data processing property** or **mobile communication property**.

Market Value

Market value means the price which the **fine arts** might be expected to realize if offered for sale in a fair market on the date of loss or damage.

Mechanical Or Electrical System Or Apparatus

Mechanical or electrical system or apparatus means any:

- boiler, fired pressure vessel, unfired pressure vessel normally subject to vacuum or internal pressure other than the weight of its contents;
- refrigeration vessels;
- air conditioning vessels;
- mechanical or electrical machine or apparatus used to generate, transmit or otherwise use mechanical or electrical power; and
- piping, cable and accessory equipment connected to any of the foregoing.

Mechanical or electrical system or apparatus does not mean any:

- A. part of a boiler or fired vessel or electric steam generator that does not contain steam or water;

Definitions
**Mechanical Or Electrical
System Or Apparatus
(continued)**

- B. insulating or refractory material;
- C. non-metallic vessels, unless constructed in accordance with the American Society of Mechanical Engineers;
- D. glass linings of vessels, equipment, machines and apparatus;
- E. catalyst;
- F. piping, vessels or cables, not enclosed in conduit, buried directly in the ground;
- G. sewer piping;
- H. sprinkler system piping or water piping other than:
 - 1. feedwater piping between any steam boiler and its feed pumps or injectors;
 - 2. steam boiler condensate return piping; and
 - 3. water piping interconnecting vessels forming part of a refrigeration or air conditioning system used for cooling, humidifying or space heating;
- I. structure, foundation, cabinet or compartment containing or supporting any vessel, equipment, machine or apparatus;
- J. die, extrusion plate, or any other expendable item that is part of or used with any vessel, equipment, machine or apparatus;
- K. vessel, equipment, machine or apparatus manufactured by you for sale;
- L. power shovel, dragline or excavation vehicle (whether or not licensed for road use);
- M. aircraft;
- N. floating vessel or structure;
- O. penstock, draft tube or well casings;
- P. crane booms and cables, but not excluding any driving mechanical or electrical system or apparatus; or
- Q. cylinder not sealed in PVC (polyvinyl chloride) protection, containing a movable plunger or piston, mounted on or forming a part of an elevator or hoist.

When a vessel uses a heat transfer medium other than water or steam, we will consider the medium used and its vapor as substitutes for the words “water” or “steam”.

Merchandise

Merchandise means goods:

- held for sale by you; or
- manufactured by you and ready for sale on the premises of any retail outlet.

**Mobile Communication
Property**

Mobile communication property means:

- cellular telephone;
- laptop computers;
- pagers;
- personal digital assistants;

Definitions

Mobile Communication Property (continued)

- mobile hand held global positioning systems; and
- other hand held communication devices.

Mobile communication property does not mean:

- communication devices or parts held for sale or distribution;
- communication devices or parts that have been sold;
- communication devices or parts in the course of manufacture;
- **electronic data processing equipment;**
- **electronic data;**
- **communication property;**
- **contractors' equipment;** or
- **mobile equipment.**

Mobile Equipment

Mobile equipment means machinery and equipment, including accessories, tools and spare parts for the machinery and equipment, usual to your business which you own, lease or borrow, and for which you are legally liable.

Mobile equipment does not mean:

- aircraft or watercraft;
- motor vehicles required to be licensed for highway use, except motor vehicles on which your machinery or equipment is permanently mounted;
- **personal property;**
- property while underground, except while **in transit** through vehicular or railroad tunnels;
- office equipment, which is the contents of trailers;
- property while waterborne or while being loaded or unloaded for waterborne transit, except while **in transit** on public ferries or car floats for hire;
- property while leased or loaned to others;
- property while on any platform anchored, permanently or temporarily, in any body of water;
- **mobile communication property;** or
- **electronic data processing property.**

Money

Money means:

- currency, coins, bank notes or bullion;
 - food stamps;
 - checks or drafts drawn on any account; or
 - travelers checks, registered checks and money orders, held for sale to the public.
-

Definitions*(continued)***Non-Owned Detached
Trailers**

Non-owned detached trailers means trailers that you do not own that:

- are used in your business; and
- are in your care, custody or control.

Non-owned detached trailers does not mean:

- trailers attached to any motor vehicle or motorized conveyance, whether or not the motor vehicle or motorized conveyance is in motion; or
- trailers during hitching or unhitching operations, or when trailers become accidentally unhitched from a motor vehicle or motorized conveyance.

Occurrence

Occurrence means:

- A. for earthquake, including any resulting tsunami:
 - 1. one earthquake; or
 - 2. a series of earthquake shocks occurring within any period of 168 hours;
- B. for volcanic eruption:
 - 1. one volcanic eruption; or
 - 2. a series of volcanic eruptions occurring within any period of 168 hours;
- C. for windstorm involving, in whole or in part, any of the perils of weather:
 - 1. one weather event; or
 - 2. a series of related weather events; or
- D. for all other perils:
 - 1. one event; or
 - 2. a series of causally related events that:
 - a. contribute concurrently to; or
 - b. contribute in any sequence to,the loss or damage.

For the purposes of this definition:

- earthquake does not include a **specified peril** that ensues from earthquake; and
- any earthquake or volcanic eruption, or series of earthquake shocks or volcanic eruptions, will be deemed to occur at the time of the first shock or eruption.

Off Premises

Off premises means:

- in the custody of an armored motor vehicle company; or
 - in the possession of any person authorized by you, but not while in the mail or in the custody of a carrier for hire other than an armored motor vehicle company.
-

Definitions

(continued)

On Premises

On premises means:

- on the premises shown in the Declarations;
- in a bank; or
- in a recognized place of safe deposit.

On-Line Access

On-line access means:

- accessing information made available by third parties; or
 - making information available to third parties,
- via computer or other electronic system.

On-line access does not mean processing or storing **electronic data** at a premises operated by a person or organization other than you.

Operations

Operations means your business activities occurring at your premises, including your activities as a lessor of premises, prior to the loss or damage.

Outdoor Trees, Shrubs, Plants Or Lawns

Outdoor trees, shrubs, plants or lawns means outdoor trees, shrubs, plants or lawns you own on the premises shown in the Declarations.

Outdoor trees, shrubs, plants or lawns does not mean:

- outdoor trees, shrubs, plants or lawns that you hold for sale; or
- growing crops.

Outsider

Outsider means a person, organization or computer not authorized to access a **system**.

Overhead Communication, Transmission Or Distribution Equipment

Overhead communication, transmission or distribution equipment means:

- overhead communication, transmission or distribution lines;
 - overhead transformers; or
 - other similar overhead communication, transmission or distribution equipment,
- and all their supporting towers and poles.

Period Of Recovery Of Computer Service

Period of recovery of computer service means the period of time that:

- for **electronic data recovery costs** and **extra expense**, begins immediately after the **malicious programming** occurs; and
- for **business income**, begins 24 consecutive hours after the **malicious programming** occurs.

Period of recovery of computer service will continue until the earlier of the following:

- the date your **operations** are restored, with due diligence and dispatch, to the condition that would have existed had there been no **malicious programming**; or

Definitions

Period Of Recovery Of Computer Service (continued)

- 60 days after the date you restore, with due diligence and dispatch, a **system** to the functionality that existed prior to the **malicious programming**.

In determining the condition of **operations** that would have existed had there been no **malicious programming**, no consideration will be given to unfavorable market conditions or competitive advantage gained by others as a result of such **malicious programming**.

Period Of Restoration

Period of restoration means the period of time that, for **business income**, begins:

- A. immediately after the time of direct physical loss or damage by a **covered peril** to **property**; or
- B. on the date **operations** would have begun if the direct physical loss or damage had not occurred, when loss or damage to any of the following delays the start of **operations**:
 1. new **buildings** whether complete or under construction;
 2. alterations or additions to existing **buildings**; or
 3. **personal property** consisting of materials, machinery, equipment, supplies and temporary structures used in the construction of, or for making additions, alterations or repairs to, the structure.

Period of restoration means the period of time that, for **extra expense**, begins immediately after the time of direct physical loss or damage by a **covered peril** to **property**.

Period of restoration will continue until your **operations** are restored, with reasonable speed, to the level which would generate the **business income** amount that would have existed if no direct physical loss or damage occurred, including the time required to:

- A. repair or replace the **property**; or
- B. repair or replace the **property** to comply with the minimum standards of any enforceable ordinance or law that:
 1. regulates the repair or replacement of any **property**;
 2. requires the tearing down of parts of any **property** not damaged by a **covered peril**; and
 3. is in force prior to the date of the direct physical loss or damage,

not to exceed the applicable number of days shown as Extended Period in the Declarations, beginning on the date that:

 - for manufacturing risks, the lost or damaged **property** is actually repaired or replaced and production capability is restored to the level that existed prior to the date the direct physical loss or damage occurred; or
 - for all other risks, the lost or damaged property is actually repaired or replaced and your operations are restored.

The expiration date of this policy will not cut short the **period of restoration**.

If loss or damage occurs at a:

- **dependent business premises**; or

Definitions

Period Of Restoration (continued)

- utility,
- for the purpose of determining **period of restoration** following such loss or damage, **property** includes:

- **personal property of a utility;** or
- **personal property of a dependent business premises.**

In determining the **business income** amount that would have existed if no direct physical loss or damage occurred, we will reduce such amount to the extent necessary to reflect unfavorable economic conditions attributable to the impact the **covered peril** had in the geographic area where the lost or damaged **property** is located.

Period of restoration does not include any increased period required to comply with any ordinance or law:

- you were required to comply with before the direct physical loss or damage;
- involving any property outside the legal boundary of the premises shown in the Declarations;
- that regulates the repair or replacement of any property that was lost or damaged by an excluded peril. If direct physical loss or damage is caused by or results from both a **covered peril** and an excluded peril, the **period of restoration** only includes the length of time required to repair or replace the property lost or damaged by a **covered peril**; or
- that requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of **fungus** or **pollutants**, except as provided under the Fungus Clean-up Or Removal Premises Coverage or the Pollutant Clean-up Or Removal Additional Coverage.

Personal Property

Personal property means:

- all your business personal property;
- business personal property you lease;
- **personal property of others;**
- labor, materials and services furnished or arranged by you on **personal property of others;**
- signs, fixtures, glass and other **tenant's improvements and betterments;** and
- glass in **buildings** you do not own if you are legally or contractually required to maintain such glass.

Personal property does not mean:

- **building**, except **tenant's improvements and betterments** and glass in **buildings** you do not own if you are legally or contractually required to maintain such glass;
- land, water or air, either inside or outside of a structure;
- retaining walls;
- growing crops;
- **outdoor trees, shrubs, plants or lawns;**
- vehicles or machines required to be licensed for use on public roads;
- trailers;
- **contractors' equipment;**

Definitions
**Personal Property
(continued)**

- self-propelled watercraft, or any other watercraft over 50 feet in length, in water;
- aircraft, except aircraft manufactured, processed, warehoused or held for sale while on the ground;
- **electronic data;**
- **money or securities;**
- personal property sold under a conditional sale or trust agreement or an installment or deferred payment plan after delivery to customers, except as provided under the Deferred Payments Additional Coverage;
- import shipments prior to either discharge from aircraft or oceangoing vessel or termination of the risk assumed by cargo insurance;
- export shipments after either being loaded on aircraft or oceangoing vessel or having come under the protection of cargo insurance;
- animals, except animals owned by others and boarded by you or animals owned by you and held for sale;
- any personal property which is in or below underground mines or mine shafts; or
- **mobile communication property.**

**Personal Property Of A
Dependent Business
Premises**

Personal property of a dependent business premises means business personal property owned or leased by a **dependent business premises**.

Personal property of a dependent business premises does not mean:

- **building;**
- land, water or air, either inside or outside of a structure;
- retaining walls;
- growing crops;
- **outdoor trees, shrubs, plants or lawns;**
- vehicles or machines required to be licensed for use on public roads;
- trailers;
- **contractors' equipment;**
- self-propelled watercraft, or any other watercraft over 50 feet in length, in water;
- aircraft, except aircraft manufactured, processed, warehoused or held for sale while on the ground;
- **electronic data;**
- **money or securities;**
- personal property sold under a conditional sale or trust agreement or an installment or deferred payment plan after delivery to customers;
- animals;

Definitions

Personal Property Of A Dependent Business Premises (continued)

- any personal property which is in or below underground mines or mine shafts; or
- **mobile communication property.**

Personal Property Of Employees

Personal property of employees means personal property owned or leased by your employees and in your care, custody or control.

Personal property of employees does not mean:

- **building;**
- land, water or air, either inside or outside of a structure;
- retaining walls;
- growing crops;
- **outdoor trees, shrubs, plants or lawns;**
- vehicles or machines required to be licensed for use on public roads;
- trailers;
- **contractors' equipment;**
- self-propelled watercraft, or any other watercraft over 50 feet in length, in water;
- aircraft, except aircraft manufactured, processed, warehoused or held for sale while on the ground;
- **electronic data;**
- **money or securities;**
- personal property sold under a conditional sale or trust agreement or an installment or deferred payment plan after delivery to customers;
- import shipments prior to either discharge from aircraft or oceangoing vessel or termination of the risk assumed by cargo insurance;
- export shipments after either being loaded on aircraft or oceangoing vessel or having come under the protection of cargo insurance;
- animals, except animals owned by your employee and boarded by you;
- any personal property which is in or below underground mines or mine shafts; or
- **mobile communication property.**

Personal Property Of Others

Personal property of others means personal property not owned by you and in your care, custody or control.

Personal property of others does not mean:

- business personal property you lease; or
 - **personal property of employees.**
-

Definitions*(continued)***Personal Property Of A
Utility**

Personal property of a utility means personal property owned or leased by a utility.

Personal property of a utility does not mean:

- **building;**
- land, water or air, either inside or outside of a structure;
- retaining walls;
- growing crops;
- **outdoor trees, shrubs, plants or lawns;**
- vehicles or machines required to be licensed for use on public roads;
- trailers;
- **contractors' equipment;**
- self-propelled watercraft, or any other watercraft over 50 feet in length, in water;
- aircraft;
- **electronic data;**
- **money or securities;**
- personal property sold under a conditional sale or trust agreement or an installment or deferred payment plan after delivery to customers;
- animals;
- any personal property which is in or below underground mines or mine shafts; or
- **mobile communication property.**

Pollutants

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fibers, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

Pollutants does not mean **fungus**.

Prepaid Rent

Prepaid rent means that portion of any prepaid rent you paid based on the percentage of your lease remaining at the time of direct physical loss or damage.

Prepaid rent does not mean the customary rent due at the beginning of any rental period.

Property

Property means:

- **building;**
- **personal property;**
- **personal property of employees;**
- **electronic data processing property;**
- **valuable papers;**

Definitions

Property (continued)

- **fine arts**; or
- **research and development property**.

Prototypes

Prototypes mean a first or original model of a new type of design.

Raw Stock

Raw stock means material in the state in which you receive it for conversion into **finished stock**.

Rental Income

Rental income means:

- A. net profit or loss that would have been earned or incurred, before income taxes, from the rental income from tenant occupancy of the premises shown in the Declarations;
- B. your continuing normal:
 - 1. operating; and
 - 2. payroll,expenses that you incur solely from tenant occupancy of the premises shown in the Declarations;
- C. charges you incur which are the legal obligation of your tenant(s) which would otherwise be your obligations; and
- D. the cost you are required to pay to rent temporary premises when that portion of the premises shown in the Declarations occupied by you is untenable, not to exceed the fair rental value of such untenable portion of the **building** you occupy.

Rental income does not mean bank interest or investment income.

Research And Development Income

Research and development income means:

- grants, endowments and other financial contributions made to you pursuant to written agreements to further **research and development operations**; less
- expenses, including any research and development payroll expense, that you do not continue to incur, due to the actual impairment of such **research and development operations**,

provided you:

- report the value of such agreements to us by the inception of this policy;
- report the value of any agreements executed after the inception of this policy to us within 90 days of their execution;
- report any amendments to such agreements that change the value of such agreements within 90 days of the execution of such amendments; and
- continue your **research and development operations**.

Except as provided under the Newly Acquired Research And Development Income Premises Coverage, insurance for agreements executed after the inception of this policy will begin on the date you report the values for such agreements to us.

Definitions
(continued)
**Research And
Development Operations**

Research and development operations means your business activities occurring at your premises, which are directly related to the development of new products or enhancement of existing products.

**Research And
Development Property**

Research and development property means:

- written, printed or inscribed documents, plans, records or formulas;
- processes or cultures and resulting products, samples or other materials produced by such processes or cultures; and
- **prototypes,**

if produced and directly associated with your **research and development operations**.

Research and development property does not mean:

- animals;
- **money or securities;**
- property held for sale or held for delivery after sale;
- goods you have manufactured which are in their completed state and ready for sale; or
- **mobile communication property.**

**Robbery Of Money Or
Securities**

Robbery of money or securities means the unlawful taking of **money or securities** from:

- you;
- your partner;
- your employee; or
- any other person authorized by you to have custody of the **money or securities,**

by violence, threat of violence or any other overt felonious act committed in the presence and with cognizance of any such person.

Securities

Securities means:

- all negotiable and nonnegotiable instruments or contracts that represent either **money** or other property held by you in any capacity;
- revenue and other stamps in current use, tokens or tickets; and
- property of others that you hold as a pledge or as collateral for a loan.

Securities does not mean **money**.

Security Software

Security software means software or other computer applications or programming principally designed to detect, prevent or mitigate **malicious programming**.

Definitions
(continued)**Service Property**

Service property means property outside of a **building**, owned or leased by you and used either on or off the premises shown in the Declarations, to supply such premises with water, communication, power, natural gas or sewage treatment service.

Sinkhole Collapse

Sinkhole collapse means the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite.

Sinkhole collapse does not mean:

- the cost of filling land; or
- the sinking or collapse of land into man-made cavities.

Specified Peril

Specified peril means:

- aircraft or self-propelled missiles;
- explosion;
- fire;
- leakage from fire protection equipment;
- lightning;
- mine subsidence;
- riot or civil commotion;
- **sinkhole collapse**;
- smoke;
- vandalism;
- vehicles;
- volcanic action; or
- windstorm or hail.

Stock

Stock means:

- goods held in storage or for sale;
- **raw stock**;
- **stock in process**;
- **finished stock**; or
- **merchandise**,

including supplies used in their packing or shipping.

Definitions*(continued)***Stock In Process**

Stock in process means **raw stock** that has undergone any aging, seasoning, mechanical or other process of manufacture but which has not become **finished stock**.

Sublease Profit

Sublease profit means the net profit you earn through subleasing the **building** or portion of the **building** that you rent for the unexpired term of the canceled lease or sublease, whichever would expire first. This amount is discounted based on the prime rate of interest at the time of direct physical loss or damage for the unexpired term of the canceled lease or sublease.

System

System means a computer and all input, output, processing, storage, off-line media library, and communication facilities which are connected to such computer, provided such computer and facilities are:

- owned and operated by you;
- leased and operated by you; or
- utilized by you pursuant to a written contract.

**Tenant's Improvements
And Betterments**

Tenant's improvements and betterments means fixtures, alterations, installations or additions:

- made a part of a **building** you occupy but do not own; and
- you acquire or make at your expense but cannot legally remove.

Tenant's improvements and betterments does not mean:

- land, water or air, either inside or outside of a structure;
- paved or concrete surfaces;
- retaining walls;
- foundations or supports below the surface of the lowest floor or basement;
- **outdoor trees, shrubs, plants or lawns**; or
- growing crops.

Tenants' Lease Interest

Tenants' lease interest means:

- the difference between the appraised rental value of the leased premises at the time of direct physical loss or damage for the unexpired term of the lease and the actual rent due for the same period, discounted by the prime rate of interest at the time of direct physical loss or damage, for the unexpired term of the canceled lease; or
- the difference between the rent due for the unexpired term of the canceled lease and the rent due under the new lease for that same time period, not to exceed the difference between the actual rent due for the unexpired term of the canceled lease and the appraised rental value of the leased premises for that same period. This difference is discounted by the prime rate of interest at the time of direct physical loss or damage for the unexpired term of the canceled lease.

Definitions

(continued)

Unamortized

Unamortized means the period of time remaining in your lease at the time of loss or damage divided by the period of time from the date the **tenant's improvements and betterments** were made to the date that your lease expires.

Valuable Papers

Valuable papers means valuable:

- papers, documents, records, negatives, tapes, transparencies;
- original plans, blueprints, specifications or designs; and
- original source material used to enter or program **electronic data**, but not the **electronic data** itself.

Valuable papers does not mean:

- **electronic data**;
- prepackaged software programs; or
- **money** or **securities**.

Water

Water means water that:

- escapes from processing equipment, plumbing systems, refrigeration systems, cooling systems or heating systems (other than underground storage tanks, underground piping or underground tubing) provided such water is intended to be contained in such processing equipment, plumbing systems, refrigeration systems, cooling systems or heating systems;
- backs up or overflows through sewers, drains or sump;
- seeps or leaks through basements, foundations, roofs, walls, floors or ceilings of any building or other structure; or
- enters doors, windows or other openings in any building or other structure.

Property Insurance Section

Endorsements

Endorsement

<i>Policy Period</i>	APRIL 1, 2025 TO APRIL 1, 2026
<i>Effective Date</i>	APRIL 1, 2025
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<i>Insured</i>	NATIONAL SOCIETY OF THE SONS OF THE AMERICAN REVOLUTION
<i>Name of Company</i>	GREAT NORTHERN INSURANCE COMPANY
<i>Date Issued</i>	FEBRUARY 3, 2025

This Endorsement applies to the following forms:

BUILDING AND PERSONAL PROPERTY
PROPERTY/BUSINESS INCOME CONDITIONS & DEFINITIONS
CULTURAL INSTITUTIONS EXTENSION FOR PROPERTY/BUSINESS INCOME INSURANCE
BUSINESS INCOME WITH EXTRA EXPENSE

The following is added to the forms shown above.

**Exclusion
Endorsement**

- Malicious Programming** This insurance does not apply to any loss or damage caused by or resulting from **malicious programming**, regardless of any other cause or event that directly or indirectly:
- contributes concurrently to; or
 - contributes in any sequence to,
- the loss or damage, even if such other cause or event would otherwise be covered.

This Malicious Programming exclusion does not apply to direct physical loss or damage caused by or resulting from a peril not otherwise excluded if such peril is the direct result of **malicious programming**.

Under Loss Payment Limitation, the provisions titled Electronic Data or Loss Or Damage To Electronic Data are deleted.

**Loss Payment
Limitations**

*Electronic Data Or Loss Or
Damage To Electronic
Data*

All other terms and conditions remain unchanged.

Authorized Representative



Endorsement

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<i>Date Issued</i>	FEBRUARY 3, 2025

This Endorsement applies to the following forms:

BUSINESS INCOME WITH EXTRA EXPENSE
BUILDING AND PERSONAL PROPERTY
PROPERTY/BUSINESS INCOME CONDITIONS & DEFINITIONS

If Building And Personal Property, Building Under Construction, Builders' Risk or Contractors' Property is shown above, the following applies:

Under Premises Coverages, Fungus Clean Up Or Removal is deleted and replaced with the following:

Premises Coverages**Fungus Clean Up Or
Removal**

We will pay for direct physical loss or damage to covered property caused by or resulting from **fungus** at the premises shown in the Declarations, including the cost:

- to clean up or remove the **fungus**, and the cost of testing that is performed during the clean up or removal;
- to tear out and replace any part of the building or other property as needed to gain access to the **fungus**; and
- of testing performed after removal, repair, replacement or restoration of the damaged covered property, provided there is a reason to believe that **fungus** is present.

The most we will pay under this Premises Coverage during each separate 12-month policy period, regardless of whether this Premises Coverage appears in any other contract or contracts that form a part of this policy is the applicable Limit Of Insurance for Fungus Clean-up Or Removal shown in the Declarations.

We will not pay for the costs to test for, monitor, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of **fungus**, other than payment for testing as set forth above.

Property Endorsement
(continued)

This Premises Coverage does not apply if the **fungus**:

- A. is caused by or results from:
 - 1. a peril that is excluded under this insurance; or
 - 2. moisture, other than **water** or **flood**, if the **flood** would be covered under this insurance;
- B. existed prior to the effective date shown in the Declarations;
- C. is not reported to us in writing as soon as possible after you first become aware, or in the exercise of reasonable care should have been aware, of the **fungus**; or
- D. is at a premises that has been specifically excluded in the Declarations or by endorsement to this policy;

If Building, Personal Property And Foreclosed Property is shown above, the following applies.

Under Premises Coverages, Fungus Clean Up Or Removal is deleted and replaced with the following:

Premises Coverages

Fungus Clean Up Or Removal

We will pay for direct physical loss or damage to covered property caused by or resulting from **fungus** at the premises shown in the Declarations, including the cost:

- to clean up or remove the **fungus**, and the cost of testing that is performed during the clean up or removal;
- to tear out and replace any part of the building or other property as needed to gain access to the **fungus**; and
- of testing performed after removal, repair, replacement or restoration of the damaged covered property, provided there is a reason to believe that **fungus** is present.

The most we will pay under this Premises Coverage during each separate 12-month policy period, regardless of whether this Premises Coverage appears in any other contract or contracts that form a part of this policy is the applicable Limit Of Insurance for Fungus Clean-up Or Removal shown in the Declarations.

We will not pay for the costs to test for, monitor, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of **fungus**, other than payment for testing as set forth above.

This Premises Coverage does not apply if the **fungus**:

- A. is caused by or results from:
 - 1. a peril that is excluded under this insurance; or

Property Insurance**Endorsement**

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-
2. moisture, other than **water** or **flood**, if the **flood** would be covered under this insurance;
- B. existed prior to the effective date shown in the Declarations;
- C. is not reported to us in writing as soon as possible after you first become aware, or in the exercise of reasonable care should have been aware, of the **fungus**;
- D. is at a premises that has been specifically excluded in the Declarations or by endorsement to this policy; or
- E. is in, on or otherwise involves **foreclosed property**.
-

If Business Income With Extra Expense is shown above, the following applies:

Under Premises Coverages, Fungus Clean up Or Removal is deleted and replaced with the following:

Premises Coverages***Fungus Clean Up Or
Removal***

We will pay for the actual:

- **business income** loss; and
- **extra expense**,

you incur due to the actual impairment of your **operations** during the **period of restoration**, not to exceed the applicable Limit Of Insurance for Business Income With Extra Expense shown in the Declarations.

This actual impairment of **operations** must be caused by or result from direct physical loss or damage to **property** caused by or resulting from **fungus** at your premises shown in the Declarations.

Coverage will begin immediately after the time of direct physical loss or damage to **property** caused by or resulting from **fungus** and will end:

- 45 consecutive days after this coverage begins; or
- when your **business income** coverage ends,

whichever occurs first.

This Premises Coverage does not apply if the **fungus**:

- A. is caused by or results from:
1. a peril that is not a **covered peril**; or

Property Endorsement
(continued)

- 2. moisture, other than **water** or **flood**, if the **flood** would be covered under this insurance;
- B. existed prior to the effective date shown in the Declarations;
- C. is not reported to us in writing as soon as possible after you first become aware, or in the exercise of reasonable care should have been aware, of the **fungus**; or
- D. is at premises that has been specifically excluded in the Declarations, or by endorsement to this policy.

If Business Income With Extra Expense And Research And Development Income Coverage is shown above, the following applies:

Under Premises Coverages, Fungus Clean up Or Removal is deleted and replaced with the following:

Premises Coverages

**Fungus Clean Up Or
Removal**

We will pay for the actual:

- **business income** loss; and
- **extra expense**,

you incur due to the actual impairment of your **operations** during the **period of restoration**, not to exceed the applicable Limit Of Insurance for Business Income With Extra Expense And Research And Development Income shown in the Declarations.

This actual impairment of **operations** must be caused by or result from direct physical loss or damage to **property** caused by or resulting from **fungus** at your premises shown in the Declarations.

Coverage will begin immediately after the time of direct physical loss or damage to **property** caused by or resulting from **fungus** and will end:

- 45 consecutive days after this coverage begins; or
- when your **business income** coverage ends,

whichever occurs first.

This Premises Coverage does not apply if the **fungus**:

- A. is caused by or results from:
 - 1. a peril that is not a **covered peril**; or
 - 2. moisture, other than **water** or **flood**, if the **flood** would be covered under this insurance;
- B. existed prior to the effective date shown in the Declarations;
- C. is not reported to us in writing as soon as possible after you first become aware, or in the exercise of reasonable care should have been aware, of the **fungus**; or

Endorsement

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D. is at premises that has been specifically excluded in the Declarations, or by endorsement to this policy.

If Business Income Without Extra Expense is shown above, the following applies:

Under Premises Coverages, Fungus Clean up Or Removal is deleted and replaced with the following:

Premises Coverages**Fungus Clean Up Or Removal**

We will pay for the actual **business income** loss you incur due to the actual impairment of your **operations** during the **period of restoration**, not to exceed the applicable Limit Of Insurance for Business Income Without Extra Expense shown in the Declarations.

This actual impairment of **operations** must be caused by or result from direct physical loss or damage to **property** caused by or result from direct physical loss or damage to **property** caused by or resulting from **fungus** at your premises shown in the Declarations.

Coverage will begin immediately after the time of direct physical loss or damage to **property** caused by or resulting from **fungus** and will end:

- 45 consecutive days after this coverage begins; or
- when your **business income** coverage ends,

whichever occurs first.

This Premises Coverage does not apply if the **fungus**:

- A. is caused by or results from:
 - 1. a peril that is not a **covered peril**; or
 - 2. moisture, other than **water** or **flood**, if the **flood** would be covered under this insurance;
 - B. existed prior to the effective date shown in the Declarations;
 - C. is not reported to us in writing as soon as possible after you first become aware, or in the exercise of reasonable care should have been aware, of the **fungus**; or
 - D. is at premises that has been specifically excluded in the Declarations, or by endorsement to this policy.
-

Property Endorsement
(continued)

If Extra Expense is shown above, the following applies:

Under Premises Coverages, Fungus Clean up Or Removal is deleted and replaced with the following:

Premises Coverages

**Fungus Clean Up Or
Removal**

We will pay for the actual **extra expense** you incur due to the actual impairment of your **operations** during the **period of restoration**, not to exceed the applicable Limit Of Insurance for Extra Expense shown in the Declarations.

This actual impairment of **operations** must be caused by or result from direct physical loss or damage to **property** caused by or resulting from **fungus** at your premises shown in the Declarations.

Coverage will begin immediately after the time of direct physical loss or damage to **property** caused by or resulting from **fungus** and will end:

- 45 consecutive days after this coverage begins; or
- when your impairment of **operations** ends,

whichever occurs first.

This Premises Coverage does not apply if the **fungus**:

- A. is caused by or results from:
 - 1. a peril that is not a **covered peril**; or
 - 2. moisture, other than **water** or **flood**, if the **flood** would be covered under this insurance;
- B. existed prior to the effective date shown in the Declarations;
- C. is not reported to us in writing as soon as possible after you first become aware, or in the exercise of reasonable care should have been aware, of the **fungus**; or
- D. is at premises that has been specifically excluded in the Declarations, or by endorsement to this policy.

If Rental Income is shown above, the following applies:

Under Premises Coverages, Fungus Clean up Or Removal is deleted and replaced with the following:

Premises Coverages

**Fungus Clean Up Or
Removal**

We will pay for the actual **rental income** loss you incur due to the actual impairment of your **operations** during the **period of restoration**, not to exceed the applicable Limit Of Insurance for Rental Income shown in the Declarations.

This actual impairment of **operations** must be caused by or result from direct physical loss or damage to **property** caused by or resulting from **fungus** at your premises shown in the Declarations.

Property Insurance**Endorsement**

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Coverage will begin immediately after the time of the direct physical loss or damage to **property** caused by or resulting from **fungus** and will end:

- 45 consecutive days after this coverage begins; or
 - when your **rental income** coverage ends,
- whichever occurs first.

This Premises Coverage does not apply if the **fungus**:

- A. is caused by or results from:
 - 1. a peril that is not a **covered peril**; or
 - 2. moisture, other than **water** or **flood**, if the **flood** would be covered under this insurance;
- B. existed prior to the effective date shown in the Declarations;
- C. is not reported to us in writing as soon as possible after you first become aware, or in the exercise of reasonable care should have been aware, of the **fungus**; or
- D. is at premises that has been specifically excluded in the Declarations, or by endorsement to this policy.

All other terms and conditions remain unchanged.

Authorized Representative



Endorsement

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This Endorsement applies to the following forms:
PROPERTY/BUSINESS INCOME CONDITIONS & DEFINITIONS

Under Definitions, the definitions of Malicious Programming and System are deleted and replaced with the following:

Definitions**Malicious Programming**

Malicious programming means an illegal or malicious entry into **electronic data** or a **system** which results in functions that:

- distort;
 - corrupt;
 - manipulate;
 - copy;
 - delete;
 - destroy;
 - slow down; or
 - prevent the use of,
- such **electronic data** or **system**.

Definitions
(continued)

System

System means any:

- A.
 - 1. computer hardware, software or firmware;
 - 2. electronic device, electronic data storage device or electronic data backup facility;
 - 3. telecommunications system or device, mobile phone, tablet or networking device; and
 - 4. Industrial Control System or any components thereof; and
- B.
 - 1. blockchain technology;
 - 2. associated input or output devices;
 - 3. **electronic data**; and
 - 4. network storage equipment or storage area network including those that:
 - a. have the capability to be linked together through the internet or an internal network;
or
 - b. are connected through data storage or other devices,
in connection with that which is described in paragraph A. above.

All other terms and conditions remain unchanged.

Authorized Representative



Endorsement

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This Endorsement applies to the following forms:

PROPERTY/BUSINESS INCOME CONDITIONS & DEFINITIONS
BUILDING AND PERSONAL PROPERTY

The following is added to the forms shown above.

**Exclusion
Endorsement*****Virus, Bacteria
Or Microorganism***

This insurance does not apply to loss or damage caused by or resulting from any virus, bacterium or other microorganism that induces or is capable of inducing physical distress, illness or disease, regardless of any other cause or event that directly or indirectly:

- contributes concurrently to; or
- contributes in any sequence to,

the loss or damage, even if such other cause or event would otherwise be covered.

This Virus, Bacteria Or Microorganism exclusion does not apply to the extent insurance is provided under the Fungus Clean-up Or Removal Premises Coverage.

Under Exclusions, the Pollutants exclusion is deleted and replaced with the following:

Exclusions

Pollutants

This insurance does not apply to loss or damage caused by or resulting from the mixture of or contact between property and a **pollutant** when such mixture or contact causes the property to be impure and harmful to:

- itself or other property;
- persons, animals or plants;
- land, water or air; or
- any other part of an environment,

either inside or outside of a building or other structure, regardless of any other cause or event that directly or indirectly:

- contributes concurrently to; or
- contributes in any sequence to,

the loss or damage, even if such other cause or event would otherwise be covered.

This Pollutants exclusion does not apply to:

- A. the mixture of or contact between property and **pollutants** if the mixture or contact is directly caused by or directly results from a **specified peril**;
- B. any solid, liquid or gas used to suppress fire;
- C. **water**; or
- D. **accounts receivable records, electronic data processing property, fine arts, money, securities, personal property while in transit, research and development property or valuable papers.**

Paragraphs B. and C. do not apply to loss or damage involving ammonia.

All other terms and conditions remain unchanged.

Authorized Representative



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This Endorsement applies to the following forms:

PROPERTY/BUSINESS INCOME CONDITIONS & DEFINITIONS
BUSINESS INCOME WITH EXTRA EXPENSE

**Special Waiting
Period Provision**

A new section called Special Waiting Period Provision is added to the contracts shown above.
Wherever used within any property contract or property endorsement contained in this policy, the phrase "normal business hours" is deleted and replaced with "consecutive hours".

All other terms and conditions remain unchanged.

Authorized Representative



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This Endorsement applies to the following forms:

BUILDING AND PERSONAL PROPERTY

Under Exclusions, the Errors In Systems Programming exclusion is deleted and replaced with the following:

Exclusions**Errors In Systems
Programming**

This insurance does not apply to any loss or damage (including the cost of correcting or making good) caused by or resulting from:

- A. errors or omissions in the development of, programming of, or instructions to:
 - 1. **electronic data processing property**; or
 - 2. a machine; or
- B. **electronic data** which is faulty, inadequate or defective for the use intended at the time of loss or damage.

This Errors In Systems Programming exclusion does not apply to:

- **accounts receivable records, fine arts, money, securities, personal property while in transit, research and development property or valuable papers**; or

Exclusions

*Errors In Systems
Programming
(continued)*

- ensuing loss or damage caused by or resulting from a **specified peril**.

All other terms and conditions remain unchanged.

Authorized Representative

A handwritten signature in black ink, appearing to be "D. M. S.", written over a horizontal line.

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This Endorsement applies to the following forms:

BUSINESS INCOME WITH EXTRA EXPENSE
BUILDING AND PERSONAL PROPERTY
PROPERTY/BUSINESS INCOME CONDITIONS & DEFINITIONS

The following applies to all forms shown above, other than Business Income With Extra Expense, Business Income Without Extra Expense, Business Income With Extra Expense And Research And Development Income Coverage, and Electronic Data Processing Business Income With Extra Expense.

Under Limits of Insurance, Automatic Increase in Limits is deleted and replaced by the following:

Limits Of Insurance**Automatic Increase in
Limits - Building,
Personal Property Or
Stock**

At the time of loss or damage to **building, personal property or stock**, the applicable Limit Of Insurance for Building, Personal Property or Stock will automatically increase by the annual percentage shown under Automatic Increase In Limits in the Declarations. The amount of increase will be determined by multiplying the applicable Limit Of Insurance for Building, Personal Property or Stock shown in the Declarations by the percentage shown under Automatic Increase In Limits.

This automatic Increase In Limits applies only to a premises shown in the Declarations for which the Automatic Increase In Limits is shown.

Property Endorsement
(continued)

If Business Income With Extra Expense, Business Income With Extra Expense And Research And Development Income Coverage or Electronic data Processing Business Income With Extra Expense are shown above, the following applies:

Under Limits of Insurance, Automatic Increase in Limits is deleted and replaced by the following:

Limits Of Insurance

**Automatic Increase In
Limits - Business
Income With Extra
Expense**

At the time of loss or damage, the applicable Limit Of Insurance for Business Income With Extra Expense or Business Income With Extra Expense and Research And Development Income will automatically increase by the annual percentage shown under Automatic Increase In Limits in the Declarations. The amount of increase will be determined by multiplying the applicable Limit Of Insurance for Business Income With Extra Expense or Business Income With Extra Expense And Research And Development Income shown in the Declarations by the percentage shown under Automatic Increase In Limits.

This Automatic Increase In Limits applies only to a premises shown in the Declarations for which the Automatic Increase In Limits is shown.

If Business Income Without Extra Expense is shown above, the following applies:

Under Limits Of Insurance, Automatic Increase in Limits is deleted and replaced by the following:

Limits of Insurance

**Automatic Increase in
Limits - Business
Income Without Extra
Expense**

At the time of loss or damage, the applicable Limit Of Insurance for Business Income Without Extra Expense will automatically increase by the annual percentage shown under Automatic Increase In Limits in the Declarations. The amount of increase will be determined by multiplying the applicable Limit Of Insurance for Business Income Without Extra Expense shown in the Declarations by the percentage shown under Automatic Increase In Limits.

This Automatic Increase In Limits applies only to a premises shown in the Declarations for which the Automatic Increase In Limits is shown.

All other terms and conditions remain unchanged.

Authorized Representative



Endorsement

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This Endorsement applies to the following forms:

BUSINESS INCOME WITH EXTRA EXPENSE

PROPERTY/BUSINESS INCOME CONDITIONS & DEFINITIONS

Under Additional Coverages, and only with respect to any premises shown in the Declarations where a Limit Of Insurance for Loss Of Utilities – Overhead Communication, Transmission Or Distribution Equipment is shown, Loss Of Utilities is deleted and replaced with the following:

Additional Coverages**Loss Of Utilities**

We will pay for the actual:

- **business income** loss you incur due to the actual impairment of your **operations**; and
- **extra expense** you incur due to the actual or potential impairment of your **operations**,

during the **period of restoration**, not to exceed the applicable Limit Of Insurance for Loss Of Utilities shown under Business Income in the Declarations.

This actual or potential impairment of **operations** must be caused by or result from direct physical loss or damage by a **covered peril** to:

- **building**;
- **personal property of a utility** located either inside or outside of a **building**; or
- **service property**,

including **overhead communication, transmission or distribution equipment**, necessary to supply your premises with:

- water supply;

Additional Coverages

Loss Of Utilities (continued)

- communication supply;
- power supply;
- natural gas supply;
- sewage treatment; or
- **on-line access**,
services.

We will pay such loss provided that the disruption of services:

- is not due to your failure to comply with the terms and conditions of any contract; and
- has been reported to the service provider.

We will not pay for the actual **business income** loss you incur until the:

- applicable waiting period shown in the Declarations for Business Income expires; or
- applicable waiting period shown in the Declarations for Loss Of Utilities expires; or
- first 24 normal business hours following the direct physical loss or damage expires,
whichever is the longer.

This Additional Coverage does not apply if the direct physical loss or damage is caused by or results from earthquake or **flood**.

Limits Of Insurance

Under Limits Of Insurance and only with respect to the premises shown in the Declarations for which a Limit Of Insurance for Loss Of Utilities is shown, the following is added:

Subject to the applicable Limits Of Insurance for Loss Of Utilities, the most we will pay in any **occurrence** for the actual **business income** loss or **extra expense** you incur due to the actual or potential impairment of your **operations** during the **period of restoration** due to direct physical loss or damage by a **covered peril** to **overhead communication, transmission or distribution equipment**, is the applicable Limit Of Insurance for Loss Of Utilities – Overhead Communication, Transmission Or Distribution Equipment shown in the Declarations.

Any payment we make for Loss Of Utilities – Overhead Communication Transmission Or Distribution Equipment will reduce the applicable Limit Of Insurance for Loss Of Utilities shown in the Declarations by the amount of such payment.

All other terms and conditions remain unchanged.

Authorized Representative



Endorsement

<i>Policy Period</i>	APRIL 1, 2025 TO APRIL 1, 2026
<i>Effective Date</i>	APRIL 1, 2025
<i>Policy Number</i>	3603-39-19 WUC
<i>Insured</i>	NATIONAL SOCIETY OF THE SONS OF THE AMERICAN REVOLUTION
<i>Name of Company</i>	GREAT NORTHERN INSURANCE COMPANY
<i>Date Issued</i>	FEBRUARY 3, 2025

This Endorsement applies to the following forms:

BUILDING AND PERSONAL PROPERTY
BUSINESS INCOME WITH EXTRA EXPENSE
PROPERTY/BUSINESS INCOME CONDITIONS & DEFINITIONS
CULTURAL INSTITUTIONS EXTENSION FOR PROPERTY/BUSINESS INCOME INSURANCE
IMPAIRMENT OF COMPUTER SERVICES-MALICIOUS PROGRAMMING

A new section titled Terrorism Provisions is added to the end of this contract.

Terrorism Provisions**Cap On Certified
Terrorism Losses**

If:

- aggregate insured losses attributable to one or more **certified acts of terrorism** under the **terrorism law** exceed \$100 billion in a calendar year; and
- we have met our insurer deductible under the **terrorism law**,

we will not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

A new section titled Terrorism Definitions is added.

Terrorism Definitions**Certified Act Of Terrorism**

Certified act of terrorism means any act that is certified by the Secretary of the Treasury of the United States to be an act:

- A. of terrorism, a violent act or an act that is dangerous to human life, property or infrastructure;
and

Property Endorsement
(continued)

- B. that results in damage:
1. within the **United States**; or
 2. outside of the **United States** in the case of:
 - a. an air carrier or vessel as described in the **terrorism law**; or
 - b. the premises of a mission of the United States of America,which was committed by an individual or individuals as part of an effort to:
 - coerce the civilian population; or
 - influence the policy or affect the conduct of the Government,of the **United States**.

Certified act of terrorism does not include an act that:

- is committed as part of the course of a war declared by the Congress of the **United States**; or
- does not result in property and casualty insurance losses that exceed \$5 million in the aggregate and are attributable to all types of insurance subject to the **terrorism law**.

State

State means any state of the United States of America, the District of Columbia, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, American Samoa, Guam, each of the United States Virgin Islands, and any territory or possession of the United States of America.

Terrorism Law

Terrorism law means the Terrorism Risk Insurance Act of 2002 as amended.

United States

United States means:

- a **state**; and
- the territorial sea and the continental shelf of the United States of America, as described in the **terrorism law**.

All other terms and conditions remain unchanged.

Authorized Representative



Endorsement

<i>Policy Period</i>	APRIL 1, 2025 TO APRIL 1, 2026
<i>Effective Date</i>	APRIL 1, 2025
<i>Policy Number</i>	3603-39-19 WUC
<i>Insured</i>	NATIONAL SOCIETY OF THE SONS OF THE AMERICAN REVOLUTION
<i>Name of Company</i>	GREAT NORTHERN INSURANCE COMPANY
<i>Date Issued</i>	FEBRUARY 3, 2025

This Endorsement applies to the following forms:

BUILDING AND PERSONAL PROPERTY
PROPERTY/BUSINESS INCOME CONDITIONS & DEFINITIONS

SCHEDULE

Limit Of Insurance: \$ 50,000

Under Additional Coverages, the following is added:

Additional Coverages**Goods In Transit**

We will pay for:

- direct physical loss or damage to **goods in transit** caused by or resulting from a peril not otherwise excluded; and
 - general average contributions and salvage charges payable according to the York-Antwerp Rules, and where applicable, United States laws and usage,
- not to exceed the applicable Limit Of Insurance for Goods In Transit shown in the Schedule above.

Additional Coverages

(continued)

**Free On Board (FOB),
Free Alongside (FAS),
Free Carrier-Named
Place (FCA), & Cost Of
Freight-Named Port Of
Destination (CFR)**

We will pay for your interest in goods sold by you on terms of sale which do not obligate you to:

- furnish ocean marine insurance; or
- deliver the goods to or within the country of final destination,

when such goods suffer direct physical loss or damage caused by or resulting from a peril not otherwise excluded.

This insurance attaches at the commencement of loading of such goods onto an overseas conveyance at the point of origin and continues until the first of the following occurs:

- the shipment is delivered to any place of storage other than storage in the ordinary course of transit;
- the risk of loss or damage to the goods passes to the consignee; or
- 30 days pass from the date the shipment arrives at the place where it is to be loaded aboard an overseas conveyance.

Such goods are valued at selling price less unincurred expenses.

Attachment And Termination

Only with respect to coverage provided under this endorsement, the following new Section called Attachment And Termination is added:

This insurance applies to shipments of goods made on or after the Effective Date shown in the Declarations and remains in force, unless cancelled.

Limits Of Insurance

Goods In Transit

Under Limits Of Insurance, and only with respect to the Goods In Transit Additional Coverage, the following is added:

The most we will pay in any **occurrence** is the amount of loss, damage, or associated expense, not to exceed the applicable Limit Of Insurance shown in Schedule above.

Deductible

Goods In Transit

Under Deductible, and only with respect to the Goods In Transit, the following is added:

Subject to the applicable Limit Of Insurance, we will pay the amount of loss, damage or associated expense in excess of the Deductible shown in the Schedule above for each **occurrence**. Any Deductible shown in the Declarations does not apply. The Deductible does not apply to general average contributions or salvage charges.

Endorsement

Effective Date APRIL 1, 2025

Policy Number 3603-39-19 WUC

**Loss Payment Basis
Exceptions**

Under Loss Payment Basis Exceptions, the following is added:

Goods In Transit

Import **goods in transit** is valued at landed cost. Export **goods in transit** is valued at selling price, less unincurred expenses.

Conditions

Under Conditions, and only with respect to the Goods In Transit, the following is added:

**Coverage Territory –
Goods In Transit**

The Coverage Territory for Goods In Transit Additional Coverage is worldwide.

Definitions

Under Definitions, the following is added:

Goods In Transit

Goods in transit means:

- your business personal property; or
- business personal property of others for which you have agreed to provide insurance of the type provided by this policy,

while being:

- A. shipped by or consigned to you, or shipped by or consigned to others for your account and:
 - 1. sold by you on terms of sale which include ocean marine insurance, or on terms of sale which obligate you to deliver the goods to or within the country of destination;
 - 2. purchased by you on terms of sale which do not include ocean marine insurance, or on terms of sale which obligate you to take delivery of the goods prior to arrival at or within the country of destination;
 - 3. purchased or sold by you when written instructions to provide ocean marine insurance are received by you and agreed to prior to shipment from place of origin (including shipments to or from your subsidiaries regardless of terms of sale);
 - 4. are intracompany shipments; or
 - 5. for which you have agreed in writing, prior to loss or damage, to provide insurance of the type provided by this policy; and
- B. shipped by metal-hulled, self-propelled vessels, aircraft, and by connecting conveyances by sea, land or air, including by messenger if required.

Definitions

Goods In Transit (continued)

Goods in transit does not mean:

- contraband or other personal property in the course of illegal transportation or trade;
- currency, coins, bank notes or bullion;
- food stamps;
- checks or drafts drawn on any account;
- travelers checks, registered checks and money orders, held for sale to the public;
- all negotiable and nonnegotiable instruments or contracts that represent either money or other property held by you in any capacity;
- revenue and other stamps in current use;
- tokens; or
- tickets.

Shipping includes loading and unloading.

All other terms and conditions remain unchanged.

Authorized Representative



Endorsement

<i>Policy Period</i>	APRIL 1, 2025 TO APRIL 1, 2026
<i>Effective Date</i>	APRIL 1, 2025
<i>Policy Number</i>	3603-39-19 WUC
<i>Insured</i>	NATIONAL SOCIETY OF THE SONS OF THE AMERICAN REVOLUTION
<i>Name of Company</i>	GREAT NORTHERN INSURANCE COMPANY
<i>Date Issued</i>	FEBRUARY 3, 2025

This Endorsement applies to the following forms:

BUILDING AND PERSONAL PROPERTY
PROPERTY/BUSINESS INCOME CONDITIONS & DEFINITIONS
CULTURAL INSTITUTIONS EXTENSION FOR PROPERTY/BUSINESS INCOME INSURANCE

SCHEDULE

Premises: 803 W MAIN ST
-809 W MAIN ST.
LOUISVILLE, KENTUCKY 40202
COUNTY OF JEFFERSON

ADDITIONAL EXCLUSIONS
INUNDATION, BACK-UP AND MUDFLOW

Policy language follows

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Endorsement

Effective Date APRIL 1, 2025

Policy Number 3603-39-19 WUC

Exclusions

Under Exclusions, the following is added.

The exclusions shown in the Schedule above and described in the Exclusions section of this endorsement are added with respect to the:

- Premises Coverages, Additional Coverages and Debris Removal Coverage provided in the forms shown above; and
- premises shown in the Schedule above.

Change In Flavor

This insurance does not apply to:

- loss or damage, which is change in flavor, taste, color, texture, finish, appearance, smell or scent; or
- loss or damage caused by or resulting from change in flavor, taste, color, texture, finish, appearance, smell or scent,

regardless of any other cause or event that directly or indirectly:

- contributes concurrently to; or
- contributes in any sequence to,

the loss or damage, even if such other cause or event would otherwise be covered.

This Change In Flavor exclusion does not apply to:

- loss or damage caused by or resulting from a **specified peril**; or
- ensuing loss or damage caused by or resulting from a **specified peril**.

Change In Temperature

This insurance does not apply to loss or damage caused by or resulting from natural or artificial:

- dampness or dryness of atmosphere; or
- changes in or extremes of temperature,

regardless of any other cause or event that directly or indirectly:

- contributes concurrently to; or
- contributes in any sequence to,

the loss or damage, even if such other cause or event would otherwise be covered.

This Change In Temperature exclusion does not apply to:

- loss or damage caused by or resulting from a **specified peril**; or
 - ensuing loss or damage caused by or resulting from a **specified peril**.
-

Exclusions*(continued)***Discharge Of Water**

This insurance does not apply to loss or damage caused by or resulting from water that escapes from processing equipment, plumbing systems, refrigeration systems, cooling systems or heating systems (other than underground storage tanks, underground piping or underground tubing) provided such water is intended to be contained in such processing equipment, plumbing systems, refrigeration systems, cooling systems or heating systems, regardless of any other cause or event that directly or indirectly:

- contributes concurrently to; or
- contributes in any sequence to,

the loss or damage, even if such other cause or event would otherwise be covered.

This Discharge Of Water exclusion does not apply to:

- water or other substance discharged from within any part of fire protection equipment; or
- ensuing loss or damage caused by or resulting from a **specified peril**.

Inherent Vice Or Latent Defect

This insurance does not apply to loss or damage caused by or resulting from:

- inherent vice; or
- hidden or latent defect.

This Inherent Vice Or Latent Defect exclusion does not apply to:

- loss or damage caused by or resulting from a **specified peril**; or
- ensuing loss or damage caused by or resulting from a **specified peril or water**.

Inundation, Back-Up And Mudflow

This insurance does not apply to loss or damage caused by or resulting from:

- A. surface water;
- B. mudslide or mudflow;
- C. water under the ground surface pressing on, or flowing or seeping through:
 1. foundations, walls, or paved surfaces;
 2. basements, whether paved or not;
 3. doors or windows; or
 4. other pathways, and

any back-up or overflow from a sewer, drain or sump resulting from any of the foregoing, regardless of any other cause or event that directly or indirectly:

- contributes concurrently to; or
- contributes in any sequence to,

the loss or damage, even if such other cause or event would otherwise be covered.

This Inundation, Back-up And Mudflow exclusion does not apply to ensuing loss or damage caused by or resulting from a **specified peril**.

Endorsement

Effective Date APRIL 1, 2025

Policy Number 3603-39-19 WUC

Exclusions

(continued)

**Leakage From Fire
Protection Equipment**

This insurance does not apply to loss or damage caused by or resulting from:

- water or other substance discharged from within any part of the “fire protection equipment” for the premises or for adjoining premises;
- collapse of tanks forming a part of the “fire protection equipment”, including the component parts or supports of those tanks; or
- freezing of “fire protection equipment”.

“Fire protection equipment” means tanks, water mains, hydrants or valves and other equipment or its component parts whether used solely or jointly for fire protection, or for other purposes.

This Leakage From Fire Protection Equipment exclusion does not apply to ensuing loss or damage caused by or resulting from a **specified peril**.

For the purpose of this exclusion, **specified peril** does not include **leakage from fire protection equipment**.

Mine Subsidence

This insurance does not apply to loss or damage caused by or resulting from lateral or vertical movement, including collapse, caused by or resulting from the collapse of man-made underground mines.

This Mine Subsidence exclusion does not apply to ensuing loss or damage caused by or resulting from a **specified peril**.

For the purpose of this exclusion, **specified peril** does not include **mine subsidence**.

Riot Or Civil Commotion

This insurance does not apply to loss or damage caused by or resulting from civil disturbance, including:

- acts of your striking employees, striking employees of other tenants or striking employees of the building owner, while occupying the insured premises;
- any domestic, occasional, local or temporary outbreak of unlawful violence;
- any tumult caused by the gathering of a multitude of unruly individuals; or
- looting occurring at the time and place of such civil disturbance.

This Riot Or Civil Commotion exclusion does not apply to ensuing loss or damage caused by or resulting from a **specified peril**.

For the purpose of this exclusion, **specified peril** does not include **vandalism**.

Exclusions

(continued)

Rust

This insurance does not apply to loss or damage caused by or resulting from rust, oxidation, corrosion or discoloration.

This Rust exclusion does not apply to ensuing loss or damage caused by or resulting from a **specified peril**.

Sinkhole Collapse

This insurance does not apply to loss or damage caused by or resulting from the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite.

This Sinkhole Collapse exclusion does not apply to ensuing loss or damage caused by or resulting from a **specified peril**.

For the purpose of this exclusion, **specified peril** does not include **sinkhole collapse**.

Spoilage

This insurance does not apply to:

- loss or damage, which is spoilage, rapid decay or deterioration; or
- loss or damage caused by or resulting from spoilage, rapid decay or deterioration, regardless of any other cause or event that directly or indirectly:
 - contributes concurrently to; or
 - contributes in any sequence to,

the loss or damage, even if such other cause or event would otherwise be covered.

This Spoilage exclusion does not apply to:

- loss or damage caused by or resulting from a **specified peril**; or
- ensuing loss or damage caused by or resulting from a **specified peril**.

Steam Boiler

This insurance does not apply to loss or damage to any steam boiler, steam pipe, steam turbine or steam engine owned or leased by you, or operated under your control caused by or resulting from any condition or occurrence within that steam boiler, steam pipe, steam turbine or steam engine and any resulting:

- **business income** loss;
- **rental income** loss; or
- **extra expense**;

if covered.

Theft

This insurance does not apply to loss or damage caused by or resulting from **theft**.

This Theft exclusion does not apply to ensuing loss or damage caused by or resulting from a **specified peril**.

Endorsement

Effective Date APRIL 1, 2025

Policy Number 3603-39-19 WUC

Exclusions

(continued)

Vandalism

This insurance does not apply to loss or damage caused by or resulting from willful and malicious damage to or destruction of property.

This Vandalism exclusion does not apply to:

- loss or damage caused by or resulting from **theft**; or
- ensuing loss or damage caused by or resulting from a **specified peril**.

For the purpose of this exclusion, **specified peril** does not include **vandalism**.

Volcanic Action

This insurance does not apply to loss or damage caused by or resulting from:

- airborne volcanic blast or shock waves;
- ash, dust or particulate matter; or
- lava flows,

arising out of the eruption of a volcano and the costs to remove ash, dust or particulate matter from covered property arising out of the eruption of a volcano only when such ash, dust or particulate matter causes direct physical loss or damage to such covered property.

This Volcanic Action exclusion does not apply to ensuing loss or damage caused by or resulting from a **specified peril**.

For the purpose of this exclusion, **specified peril** does not include **volcanic action**.

Voluntary Parting

This insurance does not apply to loss or damage caused by or resulting from voluntary parting with any property by you or anyone else to whom you have entrusted the property if induced to do so by any fraudulent scheme, trick, device or false pretense.

This Voluntary Parting exclusion does not apply to ensuing loss or damage caused by or resulting from a **specified peril**.

Weight Of Snow, Ice Or Sleet

This insurance does not apply to loss or damage caused by or resulting from the weight of snow, ice, sleet, freezing rain or any other form of frozen precipitation, regardless of any other cause or event that directly or indirectly:

- contributes concurrently to; or
- contributes in any sequence to,

the loss or damage, even if such other cause or event would otherwise be covered.

Exclusions

Weight Of Snow, Ice Or Sleet (continued)

This Weight Of Snow, Ice Or Sleet exclusion does not apply to ensuing loss or damage caused by or resulting from a **specified peril**.

Windstorm

This insurance does not apply to loss or damage caused by or resulting from:

- wind;
 - wind-driven rain;
 - erosion of soil or other land caused by or resulting from wind or wind-driven rain;
 - hail; or
 - collapse of a structure caused by or resulting from wind,
- regardless of any other cause or event that directly or indirectly:
- contributes concurrently to; or
 - contributes in any sequence to,

the loss or damage, even if such other cause or event would otherwise be covered.

This Windstorm exclusion does not apply to:

A. loss or damage caused by or resulting from:

1. frost;
2. cold weather;
3. snow; or
4. sleet or ice (other than hail),

whether driven by wind or not; or

B. ensuing loss or damage caused by or resulting from a **specified peril**.

For the purpose of this exclusion, **specified peril** does not include **windstorm**.

Under Definitions, the following are added:

Definitions

Leakage From Fire Protection Equipment

Leakage from fire protection equipment means:

- water or other substance discharged from within any part of the “fire protection equipment” for the premises or for adjoining premises;
- collapse of tanks forming a part of the “fire protection equipment”, including the component parts or supports of those tanks; or
- freezing of “fire protection equipment”.

“Fire protection equipment” means tanks, water mains, hydrants or valves and any other equipment or its component parts whether used solely or jointly for fire protection or for other purposes.

Endorsement

Effective Date APRIL 1, 2025

Policy Number 3603-39-19 WUC

Definitions

(continued)

Mine Subsidence

Mine subsidence means lateral or vertical movement, including collapse, caused by or resulting from the collapse of man-made underground mines.

Sinkhole Collapse

Sinkhole collapse means the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite.

Theft

Theft means the unlawful taking and carrying away of covered property with intent to deprive the rightful owner of that covered property.

Vandalism

Vandalism means willful and malicious damage to or destruction of property.

Volcanic Action

Volcanic action means:

- airborne volcanic blast or shock waves;
- ash, dust or particulate matter; or
- lava flows,

arising out of the eruption of a volcano and the costs to remove ash, dust or particulate matter from covered property arising out of the eruption of a volcano only when such ash, dust or particulate matter causes direct physical loss or damage to such covered property.

Windstorm

Windstorm means:

- wind;
- wind-driven rain;
- erosion of soil or other land caused by or resulting from wind or wind-driven rain;
- hail; or
- collapse of a structure caused by or resulting from wind.

Windstorm does not include:

- frost;
- cold weather;
- snow; or

Definitions

Windstorm
(continued)

- sleet or ice (other than hail),
whether driven by wind or not.

All other terms and conditions remain unchanged.

Authorized Representative



Endorsement

<i>Policy Period</i>	APRIL 1, 2025 TO APRIL 1, 2026
<i>Effective Date</i>	APRIL 1, 2025
<i>Policy Number</i>	3603-39-19 WUC
<i>Insured</i>	NATIONAL SOCIETY OF THE SONS OF THE AMERICAN REVOLUTION
<i>Name of Company</i>	GREAT NORTHERN INSURANCE COMPANY
<i>Date Issued</i>	FEBRUARY 3, 2025

This Endorsement applies to the following forms:

BUILDING AND PERSONAL PROPERTY
BUSINESS INCOME WITH EXTRA EXPENSE
PROPERTY/BUSINESS INCOME CONDITIONS & DEFINITIONS
CULTURAL INSTITUTIONS EXTENSION FOR PROPERTY/BUSINESS INCOME INSURANCE

SCHEDULE

Policy Annual Aggregate Limit Of Insurance: \$ 11,650,000

Premises Limits, Deductible or Waiting Period:

Premises Annual Aggregate Limit Of Insurance:	\$ 11,650,000
Per Occurrence Limit Of Insurance:	\$ 11,650,000
Property Damage Dollar Deductible:	\$ 25,000
Waiting Period:	48 HOURS

Premises: 803 W MAIN ST
-809 W MAIN ST.
LOUISVILLE, KENTUCKY 40202
COUNTY OF JEFFERSON

Policy language follows

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Endorsement

Effective Date APRIL 1, 2025

Policy Number 3603-39-19 WUC

Under Exclusions, and only with respect to the premises shown in the Schedule above, the Earthquake exclusion is deleted from the forms shown above.

Exclusions**Earthquake**

- A. This endorsement applies to the:
1. Premises Coverages;
 2. Additional Coverages; and
 3. Debris Removal Coverage,
- applicable to the premises shown in the Schedule above, only if a Limit Of Insurance for such coverage is shown in the Declarations at such premises.
- B. This endorsement does not apply to:
1. the Additional Coverages for:
 - a. Any Other Location;
 - b. Exhibition, Fair Or Trade Show; or
 - c. Newly Acquired Premises; and
 2. any premises not shown in the Schedule above.
- C. The Earthquake exclusion and any **earthquake** limitations are not deleted and remain in effect for:
1. Civil Authority;
 2. Dependent Business Premises;
 3. Fungus Clean-up Or Removal;
 4. Ingress And Egress;
 5. Loss Of Utilities;
 6. Pollutant Clean-up And Removal; and
 7. Prohibition of Access.
-

Under Limits Of Insurance, and only with respect to the premises shown in the Schedule above and the forms shown above, the following is added:

Limits Of Insurance

Earthquake/Earthquake Sprinkler Leakage

A. Per Occurrence Limit Of Insurance

Subject to the:

1. Policy Annual Aggregate Limit Of Insurance described in paragraph C. below and shown in the Schedule above;
2. Applicable Premises Annual Aggregate Limit Of Insurance described in paragraph B. below and shown under Premises Limits in the Schedule above; and
3. Applicable Property Damage Dollar Deductible, Property Damage Percentage Deductible or Waiting Period shown under Premises Limits in the Schedule above,

the most we will pay at all premises to which such limit applies, in any **occurrence**, for direct physical loss or damage to property and **business income** or **rental income** loss and **extra expense**, if such coverage is provided, caused by or resulting from **earthquake**, is the lesser of the applicable:

4. Limits Of Insurance shown in the Declarations; or
 5. Per Occurrence Limit Of Insurance shown in the Schedule above,
- regardless of any other cause or event that directly or indirectly:
6. contributes concurrently to; or
 7. contributes in any sequence to,

the loss or damage, even if such other cause or event would otherwise be covered.

B. Premises Annual Aggregate Limit Of Insurance

Subject to the Policy Annual Aggregate Limit Of Insurance, the applicable Premises Annual Aggregate Limit Of Insurance shown in the Schedule above is the most we will pay at all premises to which such limit applies, during any consecutive 12 month period, beginning with the effective date shown in the Declarations, for direct physical loss or damage to property and resulting **business income** or **rental income** loss and **extra expense**, if such coverage is provided, caused by or resulting from **earthquake**, regardless of any other cause or event that directly or indirectly:

1. contributes concurrently to; or
2. contributes in any sequence to,

the loss or damage, even if such other cause or event would otherwise be covered.

C. Policy Annual Aggregate Limit Of Insurance

The Policy Annual Aggregate Limit Of Insurance shown in the Schedule above is the most we will pay at all premises shown in the Schedule above during any consecutive 12 month period, beginning with the effective date shown in the Declarations, for direct physical loss or damage to property and resulting **business income** or **rental income** loss and **extra expense**, if such coverage is provided, caused by or resulting from **earthquake**, regardless of any other cause or event that directly or indirectly:

1. contributes concurrently to; or

Endorsement

Effective Date APRIL 1, 2025

Policy Number 3603-39-19 WUC

Limits Of Insurance

**Earthquake/Earthquake
Sprinkler Leakage**
(continued)

2. contributes in any sequence to,
the loss or damage, even if such other cause or event would otherwise be covered.

Deductible

For the peril of **earthquake**, the deductible provision is deleted:

- only with respect to the forms shown above; and
- for the premises shown in the Schedule above,

and is replaced with the following:

- A. Under Deductible, and for the premises shown in the Schedule above:
1. the percentage deductible shown for the applicable premises will apply; or
 2. if no percentage deductible is shown, then the Property Damage Dollar Deductible amount shown for the applicable premises will apply.
- B. In no event will the deductible amount determined above be less than the Property Damage Minimum Dollar Deductible amount shown in the Schedule above.
- C. The most we will pay, in any **occurrence** for direct physical loss or damage to property caused by or resulting from **earthquake**:
1. after application of Coinsurance, if applicable;
 2. in excess of the applicable Property Damage Percentage Deductible or Property Damage Dollar Deductible shown in the Schedule above; and
 3. for all the applicable property coverages provided in the forms shown above,
if such loss or damage is caused by or results from **earthquake**, is the lesser of the applicable Limits Of Insurance shown in the Declarations or shown in the Schedule above, regardless of any other cause or event that directly or indirectly:
 4. contributes concurrently to; or
 5. contributes in any sequence to,
the loss or damage, even if such other cause or event would otherwise be covered.
- D. The applicable deductible shown in the Schedule above applies separately at each premises for each **occurrence**.

Deductible
(continued)

E. Property Damage Percentage Deductible:

As used in this endorsement, the terms “specific insurance” and “blanket insurance” have the following meanings:

1. Specific Insurance covers each type of coverage under separate specific Limits Of Insurance at one premises (for example: each **building** or **personal property** in a **building**).
2. Blanket and Loss Limit insurance covers:
 - a. two or more types of coverage at one or more premises under a single Limit Of Insurance (for example: **building** and **personal property** in that **building** or **buildings** and **personal property** at two or more premises); or
 - b. one type of coverage at two or more premises under a single Limit Of Insurance (for example, **personal property** at two or more premises).

F. Types of coverages and corresponding Limits Of Insurance are the lesser of the Limits Of Insurance shown in the Declarations or in the Schedule above.

1. Specific Insurance:

In determining the amount, if any, that we will pay for loss or damage for each specific type of coverage that sustained direct physical loss or damage, we will separately for each type of coverage:

- a. apply the applicable deductible percentage shown in the Schedule above, to the applicable Limit Of Insurance shown in the Declarations; or
- b. if the applicable premises shown in the Schedule above shows Apply Percentage To Statement Of Values, we will multiply the deductible percentage shown in the Schedule above for that premises, by the 100% values you most recently furnished to us for the type of covered property that sustained direct physical loss or damage.

We will pay the loss or damage in excess of such deductible amount determined above, subject to the applicable Limit Of Insurance for each insured type of coverage.

2. Blanket Insurance and Loss Limit Of Insurance:

In determining the amount, if any, that we will pay for loss or damage for each premises shown in the Schedule above, we will separately at each premises that sustained loss or damage:

- a. apply the applicable percentage shown in the Schedule above to the sum of:
 - (1) the 100% values you most recently furnished to us for the types of covered property that sustained direct physical loss or damage; and
 - (2) the 100% values you most recently furnished to us for the same types of covered property that did not sustain direct physical loss or damage, but are located at the same premises that sustained loss or damage, to determine the applicable deductible; and
- b. pay the loss or damage in excess of such deductible amount determined above, subject to the applicable Limits Of Insurance for such covered property.

If a loss involves both specific insurance and blanket insurance, the deductible amount will be determined and apply separately for blanket insurance and separately for specific insurance, subject to their applicable respective Limits Of Insurance.

Endorsement

Effective Date APRIL 1, 2025

Policy Number 3603-39-19 WUC

Deductible

(continued)

G. Property Damage Dollar Deductible:

The applicable Limits Of Insurance for the property coverages:

1. do not apply until the amount of loss or damage exceeds the applicable deductible amount shown above; and
2. apply in excess of the applicable deductible amount.

For the peril of **earthquake**, the Waiting Period provision is deleted:

- only with respect to the forms shown above;
- for the premises shown in the Schedule above;
- for any premises shown in the Declarations; and
- for any premises not shown in the Schedule above and not shown in the Declarations,

and is replaced with the following:

Waiting Period

Following covered direct physical loss or damage to **property** at the premises shown above and at any premises not shown in the Schedule above and not shown in the Declarations, we will pay the amount of **business income** and **rental income** loss that is incurred after the applicable Waiting Period shown in the Schedule above, not to exceed the applicable Limits Of Insurance.

The applicable Waiting Period shown in the Schedule above:

- applies separately for each **occurrence** at each premises and to each type of coverage that sustained direct physical loss or damage;
- begins immediately following the direct physical loss or damage to **property** by a **covered peril**;
- only applies at premises that suffers a **business income** or **rental income** loss; and
- does not apply to **extra expense**.

If no waiting period is shown in the Schedule above, the waiting period will be the:

- applicable waiting period shown in the Declarations or as otherwise shown; or
- first 24 consecutive hours following the direct physical loss or damage,

whichever is longer.

Under Definitions, and only with respect to the forms shown above, the following definitions are added:

Definitions

Earthquake

Earthquake means earthquake, including any resulting:

- **leakage from fire protection equipment** if such leakage directly or indirectly results from earthquake; and
- tsunami.

Earthquake does not include a **specified peril** that ensues from earthquake.

Earthquake Sprinkler Leakage

Earthquake sprinkler leakage means **leakage from fire protection equipment** caused by or resulting from earthquake.

Fire Protection Equipment

Fire protection equipment means tanks, water mains, hydrants or valves and any other equipment or its component parts, whether used solely for fire protection or jointly for fire protection and for other purposes.

Leakage From Fire Protection Equipment

Leakage from fire protection equipment means:

- water or other substance discharged from within any part of the **fire protection equipment** for the premises or for adjoining premises; or
- collapse of tanks forming a part of the **fire protection equipment**, including the component parts or supports of those tanks.

Under Definitions, and only with respect to the forms shown above that:

- contain a definition of **specified peril**, such definition is deleted and replaced with the following; or
- do not contain a definition of **specified peril**, the following definition is added:

Definitions

Specified Peril

Specified peril means:

- aircraft or self-propelled missiles;
- explosion;
- fire or lightning;
- **leakage from fire protection equipment;**
- mine subsidence;
- riot or civil commotion;
- **sinkhole collapse;**
- smoke;
- vandalism;

Endorsement

Effective Date APRIL 1, 2025

Policy Number 3603-39-19 WUC

Definitions***Specified Peril***
(continued)

- vehicles;
- volcanic action; or
- windstorm or hail.

Specified peril does not mean **earthquake sprinkler leakage**.

All other terms and conditions remain unchanged.

Authorized Representative





Property Insurance

Endorsement

<i>Policy Period</i>	APRIL 1, 2025 TO APRIL 1, 2026
<i>Effective Date</i>	APRIL 1, 2025
<i>Policy Number</i>	3603-39-19 WUC
<i>Insured</i>	NATIONAL SOCIETY OF THE SONS OF THE AMERICAN REVOLUTION
<i>Name of Company</i>	GREAT NORTHERN INSURANCE COMPANY
<i>Date Issued</i>	FEBRUARY 3, 2025

This Endorsement applies to the following forms:

BUILDING AND PERSONAL PROPERTY
BUSINESS INCOME WITH EXTRA EXPENSE
PROPERTY/BUSINESS INCOME CONDITIONS & DEFINITIONS

SCHEDULE

Annual Aggregate Limit Of Insurance: \$ 25,000

Special Event: ALL

Limit Of Insurance For Event Cancellation: \$ 25,000

Policy language follows

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Endorsement

Effective Date APRIL 1, 2025

Policy Number 3603-39-19 WUC

If Business Income With Extra Expense, Business Income With Extra Expense And Research And Development Income or Business Income Without Extra Expense is shown above, the following is added under Additional Coverages:

Additional Coverages**Event Cancellation**

With respect to the actual or potential necessary cancellation of a **special event** shown in the Schedule above, we will pay for:

- actual, reasonable expenses that you have paid or are legally obligated to pay in connection with the actual, necessary cancellation of a **special event**;
- actual, reasonable expenses you incur over and above the expenses you would normally have incurred in an attempt to continue a **special event** which has been interrupted or postponed, at the same or another location;
- actual, reasonable expenses you incur resulting from the actual, necessary cancellation of a **special event**; and
- resulting loss of net profit that would have been earned (before income taxes) that you incur due to the actual, necessary cancellation of a **special event**.

Such necessary cancellation must be the direct result of actual or imminent direct physical loss or damage to property essential to the **special event**, caused by or resulting from a **covered peril**, not to exceed the applicable Limit Of Insurance for Event Cancellation shown in the Schedule above.

To the extent possible, you must notify us of your intent to cancel or incur reasonable expenses in an attempt to continue a **special event**, before you do so.

Under Policy Exclusions contained in the Building And Personal Property contract, and only with respect to the Event Cancellation Additional Coverage, the Insects Or Animals and Utility Supply Failure Policy Exclusions are deleted, except to the extent such Policy Exclusion is shown under Exclusions in the Schedule above.

Policy Exclusions**Insects Or Animals**

Utility Supply Failure

Under Additional Exclusions contained in the Building And Personal Property contract, and only with respect to the Event Cancellation Additional Coverage, the following is added:

Additional Exclusions

Adverse Weather

This insurance does not apply to loss or damage caused by or resulting from undesirable or dangerous weather conditions.

This Adverse Weather Additional Exclusion only applies to a **special event** that is outdoors.

Under Additional Exclusions contained in the Building And Personal Property contract, and only with respect to the Event Cancellation Additional Coverage, the Earthquake, Flood, Fungus and Pollutants Additional Exclusions are deleted, except to the extent such Additional Exclusion is shown under Exclusions in the Schedule above.

Additional Exclusions

Earthquake

Flood

Fungus

Pollutants

Under Limits of Insurance, the following is added:

Limits Of Insurance

Event Cancellation

The most we will pay in any **occurrence** under the Event Cancellation Additional Coverage for any one **special event** is the amount of the covered loss, not to exceed the applicable Limit Of Insurance For Event Cancellation shown in the Schedule above.

The most we will pay for all **special events** for the sum of all covered loss that occurs during each separate 12-month policy period, regardless of the number of **special events** or necessary cancellations is the applicable Annual Aggregate Limit Of Insurance for Event Cancellation shown in the Schedule above.

Under Deductible, the following is added:

Deductible

Event Cancellation

Subject to the applicable Limit Of Insurance for Event Cancellation shown in the Schedule above, we will pay the amount of covered loss in excess of the applicable deductible amount shown in the Schedule above.

Endorsement

Effective Date APRIL 1, 2025

Policy Number 3603-39-19 WUC

Deductible**Event Cancellation
(continued)**

If no deductible is shown in the Schedule above, the policy property deductible shown in the Declarations will apply.

Loss Determination**Event Cancellation**

Under Loss Determination, the following is added:

Loss under the Event Cancellation Additional Coverage will be valued based on:

- the actual, reasonable expenses that you have paid or are legally obligated to pay in connection with the actual, necessary cancellation of a **special event**;
- the actual, reasonable expenses you incur, over and above the expenses you would normally have incurred, in an attempt to continue the **special event** at the same or another location;
- the actual, reasonable expenses you incur resulting from the actual, necessary cancellation of the **special event**; and
- the likely net profit that would have been earned (before income taxes) had the **special event** not been cancelled.

**Loss Payment
Limitations****Event Cancellation**

Under Loss Payment Limitations and only with respect to the Event Cancellation Additional Coverage, the following is added:

We will not pay:

- costs that you have paid or are legally obligated to pay in connection with a **special event**;
- reasonable expenses over and above the expenses you would normally have incurred in an attempt to continue a **special event** at the same or another location;
- reasonable expenses you incur resulting from the necessary cancellation of a **special event**; or
- resulting loss of net profit that would have been earned (before income taxes) that you incur due to the necessary cancellation of a **special event**,

to the extent they are recoverable under any Premises Coverage, Additional Coverage or Debris Removal Coverage contained in any of the contracts that form a part of this policy.

Under Conditions, the following is added:

Conditions

Special Event

With respect to any **special event** that is specifically shown in the Schedule above, once such event begins to take place:

- it cannot be deleted from the Schedule above; and
- the terms, conditions, limit of insurance and premium applicable cannot be changed.

Under Definitions, the following is added:

Definitions

Special Event

Special event means an infrequent, discrete, planned and specifically scheduled public or private gathering of people for a limited period of time that is:

- organized by you or on your behalf; or
- sponsored by you.

Special event does not include any gathering of people that is a recurring part of your regular business activities.

Under Definitions, and only with respect to the Event Cancellation Additional Coverage, the definition of Covered Peril is deleted and replaced with the following:

Definitions

Covered Peril

Covered peril means a peril covered by the Form(s) shown in the Property Insurance Schedule Of Forms, except Care, Custody Or Control Legal Liability, applicable to the lost or damaged property.

For the purposes of:

- **personal property of a dependent business premises;**
- **personal property of a utility;** or

Endorsement

Effective Date APRIL 1, 2025

Policy Number 3603-39-19 WUC

Definitions**Covered Peril**
(continued)

- **service property,**

covered peril means a peril covered by the Building and Personal Property Contract included in this policy applicable to **building** or **personal property** at a premises shown in the Declarations.

For the purposes of the Event Cancellation Additional Coverage, **covered peril** means a peril covered by the Building and Personal Property Contract included in this policy applicable to **building** or **personal property** at a premises shown in the Declarations, as modified by the Policy Exclusions and Additional Exclusions sections of this endorsement.

All other terms and conditions remain unchanged.

Authorized Representative



Endorsement

<i>Policy Period</i>	APRIL 1, 2025 TO APRIL 1, 2026
<i>Effective Date</i>	APRIL 1, 2025
<i>Policy Number</i>	3603-39-19 WUC
<i>Insured</i>	NATIONAL SOCIETY OF THE SONS OF THE AMERICAN REVOLUTION
<i>Name of Company</i>	GREAT NORTHERN INSURANCE COMPANY
<i>Date Issued</i>	FEBRUARY 3, 2025

This Endorsement applies to the following forms:

BUILDING AND PERSONAL PROPERTY
BUSINESS INCOME WITH EXTRA EXPENSE
PROPERTY/BUSINESS INCOME CONDITIONS & DEFINITIONS
CULTURAL INSTITUTIONS EXTENSION FOR PROPERTY/BUSINESS INCOME INSURANCE

SCHEDULE

Premises: 803 W MAIN ST
-809 W MAIN ST.
LOUISVILLE, KENTUCKY 40202
COUNTY OF JEFFERSON

Property Damage Dollar Deductible:	\$ 50,000
Waiting Period:	24 HOURS

If Tier 1 or Tier 2 is shown in the Schedule above, the following applies:

Tier 1 locations means:

The following counties in the state of Alabama:

- Baldwin, Mobile

The following counties in the state of Florida:

- Bay, Brevard, Broward, Charlotte, Citrus, Collier, Dade, Dixie, Duval, Escambia, Flagler, Franklin, Gulf, Hernando, Hillsborough, Indian River, Jefferson, Lee, Levy, Manatee, Martin, Monroe, Nassau, Okaloosa, Palm Beach, Pasco, Pinellas, Santa Rosa, Sarasota, St. Johns, St. Lucie, Taylor, Volusia, Walton, and Wakulla

The following counties in the state of Georgia:

- Bryan, Camden, Chatham, Glynn, Liberty, McIntosh

Property Endorsement*(continued)*

The following parishes in the state of Louisiana:

- Cameron, Iberia, Jefferson, Lafourche, Orleans, Plaquemines, St. Bernard, St. Mary, St. Tammany, Terrebonne and Vermilion

The following counties in the state of Mississippi:

- Hancock, Harrison, Jackson

The following counties in the state of North Carolina:

- Brunswick, Camden, Carteret, Currituck, Dare, Hyde, New Hanover, Onslow, Pamlico, Pender

The following counties in the state of South Carolina:

- Beaufort, Berkeley, Charleston, Colleton, Georgetown, Horry, Jasper

The following counties in the state of Texas:

- Aransas, Brazoria, Calhoun, Cameron, Chambers, Galveston, Kenedy, Kleberg, Jackson, Jefferson, Matagorda, Nueces, Refugio, San Patricio, Willacy

The following counties in the state of Virginia:

- Accomack, Chesapeake City, City of Virginia Beach, Gloucester, Hampton City, Isle of Wight, James City, Lancaster, Mathews, Middlesex, Newport News City, Norfolk City, Northampton, Northumberland, Poquoson City, Suffolk City, Surry, Westmoreland, and York

Tier 2 locations means:

The following counties in the state of Alabama:

- Clarke, Covington, Escambia, Geneva, Monroe, Washington

The following counties in the state of Florida:

- Rest of State (Other than Tier 1 Florida counties)

The following counties in the state of Georgia:

- Brantley, Charlton, Effingham, Long, Wayne

The following parishes in the state of Louisiana:

- Acadia, Assumption, Calcasieu, Jefferson Davis, Lafayette, St. Charles, St. James, St. Martin, St. John the Baptist

The following counties in the state of Mississippi:

- George, Pearl River, Stone

The following counties in the state of North Carolina:

- Beaufort, Columbus, Craven, Jones, Pasquotank, Perquimans, Tyrrell

The following counties in the state of South Carolina:

- Dorchester, Hampton, Marion, Williamsburg

The following counties in the state of Texas:

- Bee, Brooks, Fort Bend, Goliad, Hardin, Harris, Hidalgo, Jim Wells, Liberty, Orange, Victoria, Wharton

Policy language follows

Endorsement

Effective Date APRIL 1, 2025

Policy Number 3603-39-19 WUC

For the peril of **windstorm**, the Deductible provision is deleted:

- only with respect to the forms shown above;
 - for the premises shown in the Schedule above; and
 - for any premises not shown in the Schedule above and not shown in the Declarations,
- and is replaced by the following:

Deductible

- A. For the premises shown in the Schedule above:
1. the percentage deductible shown for the applicable premises will apply; or
 2. if no percentage deductible is shown, then the Property Damage Dollar Deductible amount shown for the applicable premises will apply; and
- B. For any premises not shown in the Schedule above or in the Declarations, the applicable deductible will be the greater of:
1. the lowest percentage deductible shown in the Schedule above, subject to its applicable Property Damage Minimum Dollar Deductible Amount;
 2. if no percentage deductible is shown in the Schedule above, then the lowest Property Damage Dollar Deductible shown in the Schedule above; or
 3. the applicable property deductible shown in the Declarations.
- C. In no event will the deductible amount determined above be less than the applicable Property Damage Minimum Dollar Deductible amount shown in the Schedule above.
- D. The most we will pay, in any **occurrence**, for direct physical loss or damage to property caused by or resulting from **windstorm**:
1. after application of Coinsurance, if applicable;
 2. in excess of the applicable Property Damage Percentage Deductible or Property Damage Dollar Deductible shown in the Schedule above; and
 3. for all the applicable property coverages provided in the forms shown above,
- is the lesser of the applicable Limits Of Insurance shown in the Declarations or as otherwise shown.
- E. The applicable deductible shown in the Schedule above applies separately at each premises for each **occurrence**.

Deductible
(continued)

F. Property Damage Percentage Deductible:

As used in this endorsement, the terms “specific insurance” and “blanket insurance” have the following meanings:

1. Specific insurance covers each type of coverage under separate specific Limits Of Insurance at one premises (for example, each **building** or **personal property** in a **building**).
2. Blanket and Loss Limit insurance covers:
 - a. two or more types of coverage at one or more premises under a single Limit Of Insurance (for example, **building** and **personal property** in that **building** or **building** and **personal property** at two or more premises); or
 - b. one type of coverage at two or more premises under a single Limit Of Insurance (for example, **personal property** at two or more premises).

G. Types of coverages and corresponding Limits Of Insurance are shown in the Declarations.

1. Specific Insurance:

In determining the amount, if any, that we will pay for loss or damage for each specific type of coverage that sustained direct physical loss or damage, we will separately for each such type of coverage:

- a. apply the applicable deductible percentage shown in the Schedule above, to the applicable Limits Of Insurance shown in the Declarations; or
- b. if the applicable premises shown in the Schedule above shows Apply Percentage To Statement Of Values, we will multiply the deductible percentage shown in the Schedule above for that premises, by the 100% values you most recently furnished to us for the type of covered property that sustained direct physical loss or damage.

We will pay the loss or damage in excess of such deductible amount determined above, subject to the applicable Limit Of Insurance for each insured type of coverage.

2. Blanket Insurance and Loss Limit Of Insurance:

In determining the amount, if any, that we will pay for loss or damage for each premises shown in the Schedule above, we will separately at each premises that sustained loss or damage:

- a. apply the applicable percentage shown in the Schedule above to the sum of:
 - (1) the 100% values you most recently furnished to us for the types of covered property that sustained direct physical loss or damage; and
 - (2) the 100% values you most recently furnished to us for the same types of covered property that did not sustain direct physical loss or damage, but are located at the same premises that sustained loss or damage,
 to determine the applicable deductible; and
- b. pay the loss or damage in excess of such deductible amount determined above, subject to the applicable Limits Of Insurance for such covered property.

If a loss involves both specific insurance and blanket insurance, the deductible amount will be determined and apply separately for blanket insurance and separately for specific insurance, subject to the applicable Limits Of Insurance.

Endorsement

Effective Date APRIL 1, 2025

Policy Number 3603-39-19 WUC

Deductible

(continued)

H. Property Damage Dollar Deductible:

The applicable Limits Of Insurance for the property coverages:

1. do not apply until the amount of loss or damage exceeds the applicable deductible amount shown above; and
2. apply in excess of that deductible amount.

For the peril of **windstorm**, the Waiting Period provision is deleted:

- only with respect to the forms shown above;
- for the premises shown in the Schedule above;
- for any premises shown in the Declarations; and
- for any premises not shown in the Schedule above and not shown in the Declarations,

and is replaced by the following:

Waiting Period

Following covered direct physical loss or damage to **property** at the premises shown above and at any premises not shown in the Schedule above and not shown in the Declarations, we will pay the amount of **business income** or **rental income** loss that is incurred after the applicable Waiting Period shown in the Schedule above, not to exceed the applicable Limits Of Insurance.

The applicable Waiting Period shown in the Schedule above:

- applies separately for each **occurrence** at each premises and to each type of coverage that sustained direct physical loss or damage;
- begins immediately following the direct physical loss or damage to **property** by a **covered peril**;
- only applies at premises that suffers a **business income** or **rental income** loss; and
- does not apply to **extra expense**.

If no waiting period is shown in the Schedule above, the waiting period will be the:

- applicable waiting period shown in the Declarations or as otherwise shown; or
- first 24 normal business hours following the direct physical loss or damage,

whichever is longer.

Hours shown for the waiting period are normal business hours.

Under Definitions, the following is added:

Definitions**Windstorm**

Windstorm means:

- wind;
- wind-driven rain;
- erosion of soil or other land caused by or resulting from wind or wind driven rain;
- hail; or
- collapse of a building or other structure caused by or resulting from wind,

regardless of any other cause or event that directly or indirectly:

- contributes concurrently to; or
- contributes in any sequence to,

the loss or damage, even if such other cause or event would otherwise be covered.

Windstorm does not mean:

- frost;
- cold weather;
- snow; or
- sleet or ice (other than hail),

whether driven by wind or not.

All other terms and conditions remain unchanged.

Authorized Representative



Liability Insurance Section

Declarations

Schedule of Forms

Policy Period APRIL 1, 2025 TO APRIL 1, 2026
Effective Date APRIL 1, 2025
Policy Number 3603-39-19 WUC
Insured NATIONAL SOCIETY OF THE SONS OF THE AMERICAN REVOLUTION
Name of Company GREAT NORTHERN INSURANCE COMPANY
Date Issued FEBRUARY 3, 2025

The following is a schedule of forms issued as of the date shown above:

<i>Form Number</i>	<i>Edition Date</i>	<i>Form Name</i>	<i>Effective Date</i>	<i>Date Issued</i>
80-02-6541	3-05	CONDITION - PREMIUM AUDIT	04/01/25	02/03/25
80-02-8531	6-23	EXCL-ACCESS/DISCLOSURE CONFID PERS MATERIAL	04/01/25	02/03/25
80-02-2367	5-07	ADDL INSURED-SCHEDULED PERSON OR ORGANIZATION	04/01/25	02/03/25
80-02-0010	4-94	LIABILITY DECLARATIONS	04/01/25	02/03/25
80-02-0445	6-23	EXCL-VIOLATION OF LAWS ADDRESS. DATA PRIVACY	04/01/25	02/03/25
80-02-2000	4-01	GENERAL LIABILITY	04/01/25	02/03/25
80-02-2012	6-98	EMPLOYEE BENEFITS ERRORS OR OMISSIONS	04/01/25	02/03/25
80-02-2668	8-01	EXCL. BIOLOGICAL AGENTS, TOTAL	04/01/25	02/03/25
80-02-6403	1-15	CAP ON CERTIFIED TERRORISM LOSSES	04/01/25	02/03/25
80-02-6405	11-18	COND - AUTO INCREASE PAYROLL AND SALES	04/01/25	02/03/25
80-02-6528	6-23	EXCL-RECORDNG/DISTRIB MATERL/INFO VIOL OF LAW	04/01/25	02/03/25
80-02-6530	1-14	EXCL-ALCOHOLIC BEVERAGE LIABILITY, TOTAL	04/01/25	02/03/25
80-02-6539	3-05	EXCLUSION - SECURITY GUARDS	04/01/25	02/03/25
80-02-6595	5-06	DEDUCTIBLES	04/01/25	02/03/25
80-02-8290	5-10	EXCL - INTELLECTUAL PROPERTY LAWS OR RIGHTS	04/01/25	02/03/25
80-02-8327	4-12	EXCL-ABUSE MOLESTATION-ACTUAL ALLEGED THREAT	04/01/25	02/03/25
80-02-8422	4-12	EXCLUSION - POLLUTION	04/01/25	02/03/25
80-02-8423	4-12	EXCLUSION - LOSS OF USE ELECTRONIC DATA	04/01/25	02/03/25
80-02-8559	6-23	EXCL-ACCESS/DISCLOSE CONFID. PERS INFO. AI-PI	04/01/25	02/03/25
80-02-8635	11-17	COV-PROD WITHDRWL EXP & CRISIS ASSISTANCE EXP	04/01/25	02/03/25
80-02-8636	11-17	WAR - EXCLUSION	04/01/25	02/03/25

Declarations**Named Insured and Mailing Address**

NATIONAL SOCIETY OF THE SONS OF THE
AMERICAN REVOLUTION
803-809 WEST MAIN STREET
LOUISVILLE, KY 40202

Producer No. 0016915-99999

Producer THE BUCKNER COMPANY INC
6550 S. MILLROCK DR.#300
SALT LAKE CITY, UT 84121-0000

Chubb Group of Insurance Companies
202B Hall's Mill Road
Whitehouse Station, NJ 08889

Policy Number 3603-39-19 WUC

Effective Date APRIL 1, 2025

*Issued by the stock insurance company
indicated below, herein called the company.*

**GREAT NORTHERN
INSURANCE COMPANY**

*Incorporated under the laws of
INDIANA*

Policy Period

From: APRIL 1, 2025 To: APRIL 1, 2026
12:01 A.M. standard time at the Named Insured's mailing address shown above.

Liability Coverage**Limit Of Insurance****GENERAL LIABILITY**

GENERAL AGGREGATE LIMIT	\$ 2,000,000
PRODUCTS/COMPLETED OPERATIONS AGGREGATE LIMIT	\$ 2,000,000
EACH OCCURRENCE LIMIT	\$ 1,000,000
ADVERTISING INJURY AND PERSONAL INJURY AGGREGATE LIMIT	\$ 1,000,000
DAMAGE TO PREMISES RENTED TO YOU LIMIT	\$1,000,000
MEDICAL EXPENSES LIMIT	\$ 5,000

Liability Coverage
(continued)**Limit Of Insurance****EMPLOYEE BENEFITS ERRORS OR OMISSIONS**

AGGREGATE LIMIT	\$ 2,000,000	
EACH CLAIM LIMIT	\$ 1,000,000	
DEDUCTIBLE - EACH CLAIM		\$ 1,000
RETROACTIVE DATE		APRIL 1, 2016

RATING INFORMATION**STATE: KENTUCKY**

COVERAGE NAME:

PREM/OPS

CLASSIFICATION CODE NUMBER:

13507

CLASSIFICATION DESCRIPTION:

GIFT SHOPS (NOT-FOR-PROFIT)

PREMIUM BASIS:

GROSS SALES:

\$552,040

COVERAGE NAME:

PCO

CLASSIFICATION CODE NUMBER:

13507

CLASSIFICATION DESCRIPTION:

GIFT SHOPS (NOT-FOR-PROFIT)

PREMIUM BASIS:

GROSS SALES:

\$552,040

COVERAGE NAME:

PREM/OPS

CLASSIFICATION CODE NUMBER:

46427

CLASSIFICATION DESCRIPTION:

MUSEUMS (NOT-FOR-PROFIT)

(THIS CLASSIFICATION INCLUDES PRODUCTS/COMPLETED OPERATIONS)

PREMIUM BASIS:

AREA:

28,000

COVERAGE NAME:

PREM/OPS

CLASSIFICATION CODE NUMBER:

66309

CLASSIFICATION DESCRIPTION:

LIBRARIES

(THIS CLASSIFICATION INCLUDES PRODUCTS/COMPLETED OPERATIONS)

PREMIUM BASIS:

AREA:

7,000



Liability Insurance

Declarations

Effective Date APRIL 1, 2025

Policy Number 3603-39-19 WUC

Liability Coverage
(continued)

STATE: KENTUCKY

EMPLOYEE BENEFITS

CLASSIFICATION CODE NUMBER:	00176
CLASSIFICATION DESCRIPTION:	
EMPLOYEE BENEFITS E&O	
PREMIUM BASIS:	
NUMBER OF EMPLOYEES:	22

Chubb. Insured.SM

Liability Insurance

General Liability

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Contract

Please read the entire policy carefully. The terms and conditions of this insurance include the various sections of this contract: Coverages; Investigation, Defense And Settlements; Supplementary Payments; Coverage Territory; Who Is An Insured; Limits Of Insurance; Exclusions; Conditions; and Definitions, as well as the Declarations, Common Policy Conditions and any Endorsements and Schedules made a part of this insurance.

Throughout this contract the words "you" and "your" refer to the Named **Insured** shown in the Declarations and other persons or organizations qualifying as a Named **Insured** under this contract. The words "we," "us" and "our" refer to the Company providing this insurance.

In addition to the Named **Insured**, other persons or organizations may qualify as **insureds**. Those persons or organizations and the conditions under which they qualify are identified in the Who Is An Insured section of this contract.

Words and phrases that appear in **bold** print have special meanings and are defined in the Definitions section of this contract.

Coverages***Bodily Injury And Property Damage Liability Coverage***

Subject to all of the terms and conditions of this insurance, we will pay damages that the **insured** becomes legally obligated to pay by reason of liability:

- imposed by law; or
- assumed in an **insured contract**;

for **bodily injury** or **property damage** caused by an **occurrence** to which this coverage applies.

This coverage applies only to such **bodily injury** or **property damage** that occurs during the policy period.

Damages for **bodily injury** include damages claimed by a person or organization for care or loss of services resulting at any time from the **bodily injury**.

Other than as provided under the Investigation, Defense And Settlements and Supplementary Payments sections of this contract, we have no other obligation or liability to pay sums or perform acts or services under this coverage.

Advertising Injury And Personal Injury Liability Coverage

Subject to all of the terms and conditions of this insurance, we will pay damages that the **insured** becomes legally obligated to pay by reason of liability:

- imposed by law; or
- assumed in an **insured contract**;

for **advertising injury** or **personal injury** to which this coverage applies.

This coverage applies only to such **advertising injury** or **personal injury** caused by an offense that is first committed during the policy period.

Other than as provided under the Investigation, Defense And Settlements and Supplementary Payments sections of this contract, we have no other obligation or liability to pay sums or perform acts or services under this coverage.

Coverages

(continued)

Medical Expenses Coverage

Subject to all of the terms and conditions of this insurance, we will pay **medical expenses** for **bodily injury** caused by an accident to which this coverage applies:

- that takes place on premises rented to or owned by you; or
- in connection with your operations;

provided that such:

- accident occurs during the policy period;
- expenses are incurred and reported to us within three (3) years of the date of the accident; and
- person who sustained such **bodily injury** submits to examination, at our expense, by physicians of our choice as often as we reasonably require.

We will make these payments regardless of fault.

We have no other obligation or liability under this coverage.

Investigation, Defense And Settlements

Subject to all of the terms and conditions of this insurance, we will have the right and duty to defend the **insured** against a **suit**, even if such **suit** is false, fraudulent or groundless.

If such a **suit** is brought, we will pay reasonable attorney fees and necessary litigation expenses to defend:

- the **insured**; and
- if applicable, the indemnitee of the **insured**, provided the obligation to defend, or the cost of the defense of, such indemnitee has been assumed by such **insured** in an **insured contract**.

Such attorney fees and litigation expenses will be paid as described in the Supplementary Payments section of this contract.

We have no duty to defend any person or organization against any **suit** seeking damages to which this insurance does not apply.

We may, at our discretion, investigate any **occurrence** or offense and settle any claim or **suit**.

Our duty to defend any person or organization ends when we have used up the applicable Limit Of Insurance.

Supplementary Payments

Subject to all of the terms and conditions of this insurance, we will pay, with respect to a claim we investigate or settle, or a **suit** against an **insured** we defend:

- A. the expenses we incur.
- B. the cost of:
 - 1. bail bonds; or
 - 2. bonds required to:
 - a. appeal judgments; or

**Supplementary
Payments***(continued)*

- b. release attachments;
but only for bond amounts within the available Limit Of Insurance. We do not have to furnish these bonds.
- C. reasonable expenses incurred by the **insured** at our request to assist us in the investigation or defense of such claim or **suit**, including actual loss of earnings up to \$1000 a day because of time off from work.
- D. costs taxed against the **insured** in the **suit**, except any:
 - 1. attorney fees or litigation expenses; or
 - 2. other loss, cost or expense;in connection with any injunction or other equitable relief.
- E. prejudgment interest awarded against the **insured** on that part of a 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. interest on the full amount of a judgment that 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.

Supplementary Payments does not include any fine or other penalty.

These payments will not reduce the Limits Of Insurance.

Our obligation to make these payments ends when we have used up the applicable Limit Of Insurance.

Coverage Territory

This insurance applies anywhere, provided the **insured's** responsibility to pay damages, to which this insurance applies, is determined in a **suit** on the merits brought in the United States of America (including its possessions and territories), Canada or Puerto Rico, or in a settlement to which we agree.

Who Is An Insured**Sole Proprietorships**

If you are an individual, you and your spouse are **insureds**; but you and your spouse are **insureds** only with respect to the conduct of a business of which you are the sole owner.

If you die:

- persons or organizations having proper temporary custody of your property are **insureds**; but they are **insureds** only with respect to the maintenance or use of such property and only for acts until your legal representative has been appointed; and
- your legal representatives are **insureds**; but they are **insureds** only with respect to their duties as your legal representatives. Such legal representatives will assume your rights and duties under this insurance.

Who Is An Insured

(continued)

Partnerships Or Joint Ventures

If you are a partnership (including a limited liability partnership) or a joint venture, you are an **insured**. Your members, your partners and their spouses are **insureds**; but they are **insureds** only with respect to the conduct of your business.

Limited Liability Companies

If you are a limited liability company, you are an **insured**. Your members and their spouses are **insureds**; but they are **insureds** only with respect to the conduct of your business. Your managers are **insureds**; but they are **insureds** only with respect to their duties as your managers.

Other Organizations

If you are an organization (including a professional corporation) other than a partnership, joint venture or limited liability company, you are an **insured**. Your directors and **officers** are **insureds**; but they are **insureds** only with respect to their duties as your directors or **officers**. Your stockholders and their spouses are **insureds**; but they are **insureds** only with respect to their liability as your stockholders.

Employees

Your **employees** are **insureds**; but they are **insureds** only for acts within the scope of their employment by you or while performing duties related to the conduct of your business.

However, no **employee** is an **insured** for:

A. **bodily injury, advertising injury or personal injury:**

1. to you, to any of your directors, managers, members, **officers** or partners (whether or not an **employee**) or to any co-**employee** while such injured person is either in the course of his or her employment or while performing duties related to the conduct of your business;
2. to the brother, child, parent, sister or spouse of such injured person as a consequence of any injury described in subparagraph A.1. above; or
3. for which there is any obligation to share damages with or repay someone else who must pay damages because of any injury described in subparagraphs A.1. or A.2. above.

With respect to **bodily injury** only, this limitation does not apply to:

- you or to your directors, managers, members, **officers**, partners or supervisors as **insureds**; or
- your **employees**, as **insureds**, with respect to such damages caused by cardio-pulmonary resuscitation or first aid services administered by such an **employee**; or

B. **property damage** to any property owned, occupied or used by you or by any of your directors, managers, members, **officers** or partners (whether or not an **employee**) or by any of your **employees**.

This limitation does not apply to **property damage** to premises while rented to you or temporarily occupied by you with permission of the owner.

Who Is An Insured
(continued)**Volunteers**

Persons who are volunteer workers for you are **insureds**; but they are **insureds** only for acts within the scope of their activities for you and at your direction.

Real Estate Managers

Persons (other than your **employees**) or organizations acting as your real estate managers are **insureds**; but they are **insureds** only with respect to their duties as your real estate managers.

**Permissive Users Of
Mobile Equipment**

With respect to **mobile equipment** registered in your name under a motor vehicle registration law:

- A. persons driving such equipment on a public road with your permission are **insureds**; and
- B. persons or organizations responsible for the conduct of such persons described in subparagraph A. above are **insureds**; but they are **insureds** only with respect to the operation of the equipment and only if no other insurance of any kind is available to them.

However, no person or organization is an **insured** with respect to:

- **bodily injury** to any co-**employee** of the person driving the equipment; or
- **property damage** to any property owned or occupied by or loaned or rented to you, or in your charge or the charge of the employer of any person who is an **insured** under this provision.

Vendors

Persons or organizations who are vendors of **your products** are **insureds**; but they are **insureds** only with respect to their liability for damages for **bodily injury** or **property damage** resulting from the distribution or sale of **your products** in the regular course of their business and only if this insurance applies to the **products-completed operations hazard**.

However, no such person or organization is an **insured** with respect to any:

- assumption of liability by them in a contract or agreement. This limitation does not apply to the liability for damages for **bodily injury** or **property damage** that such vendor would have in the absence of such contract or agreement;
- representation or warranty unauthorized by you;
- physical or chemical change in **your products** made intentionally by the vendor;
- repackaging, unless unpacked solely for the purpose of inspection, demonstration or testing, or the substitution of parts under instruction from the manufacturer and then repacked in the original container;
- failure to make such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business in connection with the distribution or sale of **your products**;
- demonstration, installation, servicing or repair operations, except such operations performed at the vendor's premises in connection with the sale of **your products**; or
- of **your products** which, after distribution or sale by you, have been labeled or relabeled or used as a container, ingredient or part of any other thing or substance by or for the vendor.

Who Is An Insured

Vendors (continued)

Further, no person or organization from whom you have acquired **your products**, or any container, ingredient or part entering into, accompanying or containing **your products**, is an **insured** under this provision.

Lessors Of Equipment

Persons or organizations from whom you lease equipment are **insureds**; but they are **insureds** only with respect to the maintenance or use by you of such equipment and only if you are contractually obligated to provide them with such insurance as is afforded by this contract.

However, no such person or organization is an **insured** with respect to any:

- damages arising out of their sole negligence; or
- **occurrence** that occurs, or offense that is committed, after the equipment lease ends.

Lessors Of Premises

Persons or organizations from whom you lease premises are **insureds**; but they are **insureds** only with respect to the ownership, maintenance or use of that particular part of such premises leased to you and only if you are contractually obligated to provide them with such insurance as is afforded by this contract.

However, no such person or organization is an **insured** with respect to any:

- damages arising out of their sole negligence;
- **occurrence** that occurs, or offense that is committed, after you cease to be a tenant in the premises; or
- structural alteration, new construction or demolition operations performed by or on behalf of them.

Subsidiary Or Newly Acquired Or Formed Organizations

If there is no other insurance available, the following organizations will qualify as named **insureds**:

- a subsidiary organization of the first named **insured** shown in the Declarations of which, at the beginning of the policy period and at the time of loss, such first named **insured** controls, either directly or indirectly, more than fifty (50) percent of the interests entitled to vote generally in the election of the governing body of such organization; or
- a subsidiary organization of the first named **insured** shown in the Declarations that such first named **insured** acquires or forms during the policy period, if at the time of loss such first named **insured** controls, either directly or indirectly, more than fifty (50) percent of the interests entitled to vote generally in the election of the governing body of such organization.

Limitations On Who Is An Insured

- A. Except to the extent provided under the Subsidiary Or Newly Acquired Or Formed Organizations provision above, no person or organization is an **insured** with respect to the conduct of any person or organization that is not shown as a named **insured** in the Declarations.
- B. No person or organization is an **insured** with respect to the:
 - 1. ownership, maintenance or use of any assets; or
 - 2. conduct of any person or organization whose assets, business or organization;

Who Is An Insured

Limitations On Who Is An Insured

(continued)

you acquire, either directly or indirectly, for any:

- **bodily injury** or **property damage** that occurred; or
- **advertising injury** or **personal injury** arising out of an offense first committed; in whole or in part, before you, directly or indirectly, acquired such assets, business or organization.

Limits Of Insurance

The Limits Of Insurance shown in the Declarations and the rules below fix the most we will pay, regardless of the number of:

- **insureds;**
- claims made or **suits** brought; or
- persons or organizations making claims or bringing **suits**.

The Limits Of Insurance apply separately to each consecutive annual period and to any remaining period of less than twelve (12) months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than twelve (12) months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits Of Insurance.

General Aggregate Limit

Subject to the Each Occurrence Limit, the General Aggregate Limit is the most we will pay for the sum of:

- damages for **bodily injury** and **property damage**, except damages included in the **products-completed operations hazard**; and
- **medical expenses**.

Products-Completed Operations Aggregate Limit

Subject to the Each Occurrence Limit, the Products-Completed Operations Aggregate Limit is the most we will pay for the sum of damages for **bodily injury** and **property damage** included in the **products-completed operations hazard**.

Advertising Injury And Personal Injury Aggregate Limit

The Advertising Injury And Personal Injury Aggregate Limit is the most we will pay for the sum of damages for **advertising injury** and **personal injury**.

Each Occurrence Limit

The Each Occurrence Limit is the most we will pay for the sum of:

- damages for **bodily injury** and **property damage**; and
- **medical expenses**;

arising out of any one **occurrence**.

Any amount paid for damages or **medical expenses** will reduce the amount of the applicable aggregate limit available for any other payment.

Limits Of Insurance

Each Occurrence Limit (continued)

If the applicable aggregate limit has been reduced to an amount that is less than the Each Occurrence Limit, the remaining amount of such aggregate limit is the most that will be available for any other payment.

Damage To Premises Rented To You Limit

Subject to the Each Occurrence Limit, the Damage To Premises Rented To You Limit is the most we will pay for the sum of damages for **property damage** to any one premises while rented to you or temporarily occupied by you with permission of the owner.

Medical Expenses Limit

Subject to the Each Occurrence Limit, the Medical Expenses Limit is the most we will pay for the sum of **medical expenses**, under Medical Expenses coverage, for **bodily injury** sustained by any one person.

Bodily Injury/Property Damage Exclusions

None of the following exclusions, except "Contracts", "Expected Or Intended Injury" and "Loss In Progress", apply to **property damage** to premises while rented to you or temporarily occupied by you with permission of the owner.

Aircraft, Autos Or Watercraft

This insurance does not apply to **bodily injury** or **property damage** arising out of the ownership, maintenance, use (use includes operation and **loading or unloading**) or entrustment to others of any:

- aircraft;
- **auto**; or
- watercraft;

owned or operated by or loaned or rented to any **insured**.

This exclusion does not apply to:

- A. a watercraft while ashore on premises owned by or rented to you;
- B. a watercraft you do not own, provided that it:
 - 1. is less than fifty-five (55) feet long; and
 - 2. does not transport persons or cargo for a charge;
- C. the parking of an **auto** on premises owned by or rented to you, provided the **auto** is not owned by or loaned or rented to you or the **insured**;
- D. the liability for damages assumed in an **insured contract** resulting from the ownership, maintenance or use, by others, of an aircraft or watercraft;
- E. the operation of the equipment described in subparagraphs F.2. or F.3. of the definition of **mobile equipment**; or
- F. an aircraft you do not own, provided that:
 - 1. the pilot in command holds a currently effective certificate, issued by the duly constituted authority of the United States of America or Canada, designating that person as a commercial or airline transport pilot;

**Bodily Injury/Property
Damage Exclusions****Aircraft, Autos Or
Watercraft
(continued)**

2. it is rented with a trained, paid crew; and
3. it does not transport persons or cargo for a charge

**Alcoholic Beverage Type
Businesses**

This insurance does not apply to **bodily injury** or **property damage** for which any **insured** may be held liable by reason of:

- causing or contributing to the intoxication of any person;
- furnishing alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; or
- any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages.

This exclusion applies only if you are in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages.

Contracts

This insurance does not apply to **bodily injury** or **property damage** for which the **insured** is obligated to pay damages by reason of assumption of liability in a contract or agreement.

This exclusion does not apply to the liability for damages:

- that such **insured** would have in the absence of such contract or agreement; or
- assumed in an oral or written contract or agreement that is an **insured contract**, provided the **bodily injury** or **property damage**, to which this insurance applies, occurs after the execution of such contract or agreement.

**Damage To Alienated
Premises**

This insurance does not apply to **property damage** to any premises you sell, give away or abandon, if the **property damage** arises out of any part of those premises.

This exclusion does not apply if the premises are **your work** and were never occupied, rented or held for rental by you.

**Damage To Impaired
Property Or Property Not
Physically Injured**

This insurance does not apply to **property damage** to:

- **impaired property**; or
 - property that has not been physically injured;
- arising out of any:
- defect, deficiency, inadequacy or dangerous condition in **your product** or **your work**; or

Bodily Injured/Property Damage Exclusions

Damage To Impaired Property Or Property Not Physically Injured (continued)

- delay or failure by you or anyone acting on your behalf to perform a contract or agreement in accordance with its terms and conditions.

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

Damage To Owned Property

This insurance does not apply to **property damage** to any property owned by you.

Damage To Various Property Of Others (Care, Control Or Custody)

This insurance does not apply to **property damage** to any:

- personal property loaned or rented to you;
- property held by you or on your behalf for sale or entrusted to you for safekeeping or storage;
- property on your premises for purposes of performing operations on such property by you or on your behalf;
- tools or equipment used by you or on your behalf in performing operations; or
- property in your care, control or custody that will be erected, installed or used in construction operations by you or on your behalf.

This exclusion does not apply to the liability for damages assumed in a sidetrack agreement.

Damage To Your Product

This insurance does not apply to **property damage** to **your product** arising out of it or any part of it.

Damage To Your Work

This insurance does not apply to **property damage** to **your work** arising out of it or any part of it and included in the **products-completed operations hazard**.

This exclusion does not apply if the damaged work or the work causing the damage was performed on your behalf by a subcontractor.

Employer's Liability

- A. This insurance does not apply to **bodily injury** to 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.
- B. This insurance does not apply to **bodily injury** to the brother, child, parent, sister or spouse of such **employee** as a consequence of any injury described in paragraph A. above.

This exclusion applies:

- whether the **insured** may be liable as an employer or in any other capacity; and
- to any obligation to share damages with or repay someone else who must pay damages because of any injury described in paragraphs A. or B. above.

**Bodily
Injured/Property
Damage Exclusions****Employer's Liability
(continued)**

This exclusion does not apply to the liability for damages assumed by the **insured** in an **insured contract**.

**Expected Or Intended
Injury**

This insurance does not apply to **bodily injury** or **property damage** arising out of an act that:

- is intended by the **insured**; or
- would be expected from the standpoint of a reasonable person in the circumstances of the **insured**;

to cause **bodily injury** or **property damage**, even if the actual **bodily injury** or **property damage** is of a different degree or type than intended or expected.

This exclusion does not apply to **bodily injury** or **property damage** resulting from the use of reasonable force to protect persons or tangible property.

Loss In Progress

This insurance does not apply to **bodily injury** or **property damage** that is a change, continuation or resumption of any **bodily injury** or **property damage** known by you, prior to the beginning of the policy period, to have occurred.

Bodily injury or **property damage** will be deemed to be known by you:

- A. if such injury or damage is known by, or should have been known from the standpoint of a reasonable person in the circumstances of:
 - 1. you;
 - 2. any of your directors, managers, members, **officers** (or their designees) or partners (whether or not an **employee**); and
- B. when any person described in paragraph A. above:
 - 1. reports all, or any part, of any such injury or damage to us or any other insurer;
 - 2. receives a claim or a demand for damages because of any such injury or damage; or
 - 3. becomes aware that any such injury or damage has occurred or has begun to occur.

**Mobile Equipment
Transportation**

This insurance does not apply to **bodily injury** or **property damage** arising out of the transportation of **mobile equipment** by an **auto** owned or operated by or loaned or rented to any **insured**.

Advertising Injury/Personal Injury Exclusions

Breach Of Contract

This insurance does not apply to **advertising injury** or **personal injury** arising out of breach of contract.

Continuing Offenses

This insurance does not apply to **advertising injury** or **personal injury** that arises out of that part of an offense that continues or resumes after the later of the end of the policy period of:

- A. this insurance; or
- B. a subsequent, continuous renewal or replacement of this insurance, that:
 - 1. is issued to you by us or by an affiliate of ours;
 - 2. remains in force while the offense continues; and
 - 3. would otherwise apply to **advertising injury** and **personal injury**.

Contracts

This insurance does not apply to **advertising injury** or **personal injury** for which the **insured** is obligated to pay damages by reason of assumption of liability in a contract or agreement.

This exclusion does not apply to the liability for damages:

- that such **insured** would have in the absence of such contract or agreement; or
- assumed in a written contract or agreement that is an **insured contract**, provided the **advertising injury** or **personal injury**, to which this insurance applies, is caused by an offense first committed after the execution of such contract or agreement.

Crime Or Fraud

This insurance does not apply to **advertising injury** or **personal injury** arising out of any criminal or fraudulent conduct committed by or with the consent or knowledge of the **insured**.

Expected Or Intended Injury

This insurance does not apply to **advertising injury** or **personal injury** arising out of an offense, committed by or on behalf of the **insured**, that:

- is intended by such **insured**; or
- would be expected from the standpoint of a reasonable person in the circumstances of such **insured**;

to cause injury.

Failure To Conform To Representations Or Warranties

This insurance does not apply to **advertising injury** or **personal injury** arising out of the failure of goods, products or services to conform with any electronic, oral, written or other representation or warranty of durability, fitness, performance, quality or use.

Internet Activities

This insurance does not apply to **advertising injury** or **personal injury** arising out of:

- controlling, creating, designing or developing of another's Internet site;

**Advertising
Injury/Personal Injury
Exclusions****Internet Activities
(continued)**

- controlling, creating, designing, developing, determining or providing the content or material of another's Internet site;
- controlling, facilitating or providing, or failing to control, facilitate or provide, access to the Internet or another's Internet site; or
- publication of content or material on or from the Internet, other than material developed by you or at your direction.

Media Type Businesses

This insurance does not apply to **advertising injury** or **personal injury** arising out of an offense committed by or on behalf of an **insured** whose business is advertising, broadcasting, cablecasting, publishing, telecasting or telemarketing.

This exclusion does not apply to **personal injury** caused by an offense described in subparagraphs A., B. or C. of the definition of **personal injury**.

Prior Offenses

This insurance does not apply to **advertising injury** or **personal injury** arising out of any offense first committed before the beginning of the policy period.

**Publications With
Knowledge Of Falsity**

This insurance does not apply to **advertising injury** or **personal injury** arising out of any electronic, oral, written or other publication of content or material by or with the consent of the **insured**:

- with knowledge of its falsity; or
- if a reasonable person in the circumstances of such **insured** would have known such content or material to be false.

**Wrong Description
Of Prices**

This insurance does not apply to **advertising injury** or **personal injury** arising out of any wrong description of the price of goods, products or services.

**Medical Expenses
Exclusions****Athletic Activities**

This insurance does not apply to **medical expenses** arising out of **bodily injury** to any person injured while taking part in athletics.

Injury To Insureds

This insurance does not apply to **medical expenses** arising out of a **bodily injury** to any **insured**, except a volunteer worker.

**Medical Expenses
Exclusions**
(continued)

Nuclear Energy

This insurance does not apply to **medical expenses** arising out of **bodily injury** in any way related to the:

- **nuclear hazardous properties of nuclear material**; and
- operation of a **nuclear facility** by any person or organization.

**Products-Completed
Operations Hazard**

This insurance does not apply to **medical expenses** arising out of **bodily injury** included in the **products-completed operations hazard**.

**Workers' Compensation
Or Similar Laws**

This insurance does not apply to **medical expenses** arising out of **bodily injury** to any person, whether or not an **employee** of any **insured**, if benefits for such **bodily injury** are payable or must be provided under any workers' compensation, disability benefits or unemployment compensation law or any similar law.

Policy Exclusions

Asbestos

- A. This insurance does not apply to **bodily injury, property damage, advertising injury or personal injury** arising out of the actual, alleged or threatened contaminative, pathogenic, toxic or other hazardous properties of **asbestos**.
- B. This insurance does not apply to any loss, cost or expense arising out of any:
 - 1. request, demand, order or regulatory or statutory 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 **asbestos**; or
 - 2. claim or proceeding by or on behalf of a governmental authority or others 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 **asbestos**.

**Employment-Related
Practices**

- A. This insurance does not apply to any damages sustained at any time by any person, whether or not sustained in the course of employment by any **insured**, arising out of any employment-related act, omission, policy, practice or representation directed at such person, occurring in whole or in part at any time, including any:
 - 1. arrest, detention or imprisonment;
 - 2. breach of any express or implied covenant;
 - 3. coercion, criticism, humiliation, prosecution or retaliation;
 - 4. defamation or disparagement;
 - 5. demotion, discipline, evaluation or reassignment;
 - 6. discrimination, harassment or segregation;

Policy Exclusions**Employment-Related Practices**
(continued)

7.
 - a. eviction; or
 - b. invasion or other violation of any right of occupancy;
 8. failure or refusal to advance, compensate, employ or promote;
 9. invasion or other violation of any right of privacy or publicity;
 10. termination of employment; or
 11. other employment-related act, omission, policy, practice, representation or relationship in connection with any **insured** at any time.
- B. This insurance does not apply to any damages sustained at any time by the brother, child, parent, sister or spouse of such person at whom any employment-related act, omission, policy, practice or representation is directed, as described in paragraph A. above, as a consequence thereof.

This exclusion applies:

- whether the **insured** may be liable as an employer or in any other capacity; and
- to any obligation to share damages with or repay someone else who must pay damages because of any of the foregoing.

Enhancement, Maintenance Or Prevention Expenses

This insurance does not apply to any loss, cost or expense incurred by you or others for any:

- A. enhancement or maintenance of any property; or
- B. prevention of any injury or damage to any:
 1. person or organization; or
 2. property you own, rent or occupy.

Intellectual Property Laws Or Rights

This insurance does not apply to any actual or alleged **bodily injury, property damage, advertising injury** or **personal injury** arising out of, giving rise to or in any way related to any actual or alleged:

- assertion; or
- infringement or violation;

by any person or organization (including any **insured**) of any **intellectual property law or right**, regardless of whether this insurance would otherwise apply to all or part of any such actual or alleged injury or damage in the absence of any such actual or alleged assertion, infringement or violation.

This exclusion applies, unless such injury:

- is caused by an offense described in the definition of **advertising injury**; and
- does not arise out of, give rise to or in any way relate to any actual or alleged assertion, infringement or violation of any **intellectual property law or right**, other than one described in the definition of **advertising injury**.

Policy Exclusions

(continued)

Nuclear Energy

- A. This insurance does not apply to **bodily injury, nuclear property damage, advertising injury or personal injury**:
1. with respect to which any **insured** under this policy also has status as 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 have had status as an insured under any such policy but for its termination upon exhaustion of its limit of insurance; or
 2. arising out of the **nuclear hazardous properties of nuclear material** and with respect to which:
 - a. any person or organization is required to maintain financial protection pursuant to the United States of America Atomic Energy Act of 1954, or any law amendatory thereof; or
 - b. 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.
- B. This insurance does not apply to **bodily injury, nuclear property damage, advertising injury or personal injury** arising out of the **nuclear hazardous properties of nuclear material**:
1. if the **nuclear material**:
 - a. is at any **nuclear facility** owned by, or operated by or on behalf of, any **insured**;
 - b. has been discharged or dispersed therefrom; or
 - c. is contained in **nuclear spent fuel** or **nuclear waste** at any time transported, handled, stored, disposed of, processed, treated, possessed or used by or on behalf of any **insured**; or
 2. in any way related to the furnishing by any **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 (including its possessions or territories) or Canada, this subparagraph 2. applies only to **nuclear property damage** to such **nuclear facility** and any property thereat.

Pollution

- A. This insurance does not apply to **bodily injury, property damage, advertising injury or personal injury** arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of **pollutants**:
1. at or from any premises, site or location which is or was at any time owned or occupied by, or loaned or rented to, any **insured**;
 2. 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;

Policy Exclusions**Pollution**
(continued)

3. which are or were at any time transported, handled, stored, disposed of, processed or treated as waste by or for any:
 - a. **insured**; or
 - b. person or organization for whom any **insured** may be legally responsible; or
4. at or from any premises, site or location on which any **insured** or any contractor or subcontractor working directly or indirectly on any **insured**'s behalf is performing operations, if the:
 - a. **pollutants** are brought on or to the premises, site or location in connection with such operations by such **insured**, contractor or subcontractor; or
 - b. 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**.

Subparagraph A.4.a. above does not apply to **bodily injury** or **property damage** caused by 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 operating fluids escape directly from that particular part of such **mobile equipment** designed by its manufacturer to hold, store or receive them. But, this exception does not apply if such **bodily injury** or **property damage** arises out of any discharge, dispersal, seepage, migration, release or escape of **pollutants**, that:

- was intended by the **insured**;
- would have been expected from the standpoint of a reasonable person in the circumstances of the **insured**;
- was a necessary part of operations performed by any **insured**, contractor or subcontractor; or
- occurred during the process of fueling the **mobile equipment** or changing or replenishing any operating fluid.

Subparagraph A.4.a. above does not apply to **bodily injury** or **property damage** if sustained within a building and caused by the release of gaseous irritants or contaminants from materials brought into that building, in connection with the operations being performed by you or on your behalf by the contractor or subcontractor.

Subparagraph A.1. above does not apply to **bodily injury** if sustained within a building and caused by the escape of gaseous irritants or contaminants from equipment used to heat that building.

Subparagraphs A.1. and A.4.a. above do not apply to **bodily injury** or **property damage** caused by heat, smoke or fumes from a **hostile fire**.

- B. This insurance does not apply to any loss, cost or expense arising out of any:
 1. request, demand, order or regulatory or statutory 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

Policy Exclusions

Pollution (continued)

2. claim or proceeding by or on behalf of a governmental authority or others 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**.

Paragraph B. above does not apply to the liability for damages, for **property damage**, that the **insured** would have in the absence of such request, demand, order or regulatory or statutory requirement, or such claim or proceeding by or on behalf of a governmental authority.

This exclusion does not apply to the liability for damages, for **property damage**, to premises while rented to you or temporarily occupied by you with permission of the owner and caused by a **hostile fire**, explosion, smoke or leakage from fire protective equipment.

This exclusion applies regardless of whether or not the pollution was accidental, expected, gradual, intended, preventable or sudden.

Recall Of Products, Work Or Impaired Property

This insurance does not apply to any damages claimed for any loss, cost or expense incurred by you or others for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:

- **your product;**
- **your work;** or
- **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 in it.

Workers' Compensation Or Similar Laws

This insurance does not apply to any obligation of the **insured** under any workers' compensation, disability benefits or unemployment compensation law or any similar law.

Conditions

Arbitration

We are entitled to exercise all of the **insured's** rights in the choice of arbitrators and in the conduct of any arbitration proceeding, except when the proceeding is between us and the **insured**.

Bankruptcy

Bankruptcy or insolvency of the **insured** or of the **insured's** estate will not relieve us of our obligations under this insurance.

Conditions*(continued)***Disclosures And
Representations**

We have issued this insurance:

- based upon representations you made to us; and
- in reliance upon your representations.

Unintentional failure of an **employee** of the **insured** to disclose a hazard or other material information will not violate this condition, unless an **officer** (whether or not an **employee**) of any **insured** or an **officer's** designee knows about such hazard or other material information.

**Duties In The Event Of
Occurrence, Offense,
Claim Or Suit**

- A. You must see to it that we and any other insurers are notified as soon as practicable of any **occurrence** or offense that may result in a claim, if the claim may involve us or such other insurers. To the extent possible, notice should include:
1. how, when and where the **occurrence** or offense happened;
 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** or offense.
- B. If a claim is made or **suit** is brought against any **insured**, you must:
1. immediately record the specifics of the claim or **suit** and the date received;
 2. notify us and other insurers as soon as practicable; and
 3. see to it that we receive written notice of the claim or **suit** as soon as practicable.
- C. You and any other involved **insured** must:
1. immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or **suit**;
 2. authorize us to obtain records and other information;
 3. cooperate with us and other insurers in the:
 - a. investigation or settlement of the claim; or
 - b. defense against the **suit**; and
 4. assist us, upon our request, in the enforcement of any right against any person or organization that may be liable to the **insured** because of loss to which this insurance may also apply.
- D. No **insureds** will, except at that **insured's** own cost, make any payment, assume any obligation or incur any expense, other than for first aid, without our consent.
- E. Notice given by or on behalf of:
1. the **insured**;
 2. the injured person; or
 3. any other claimant;
- to a licensed agent of ours with particulars sufficient to identify the **insured** shall be deemed notice to us.

Conditions

Duties In The Event Of Occurrence, Offense, Claim Or Suit (continued)

- F. Knowledge of an **occurrence** or offense by an agent or **employee** of the **insured** will not constitute knowledge by the **insured**, unless an **officer** (whether or not an **employee**) of any **insured** or an **officer's** designee knows about such **occurrence** or offense.
- G. Failure of an agent or **employee** of the **insured**, other than an **officer** (whether or not an **employee**) of any **insured** or an **officer's** designee, to notify us of an **occurrence** or offense that such person knows about will not affect the insurance afforded to you.
- H. If a claim or loss does not reasonably appear to involve this insurance, but it later develops into a claim or loss to which this insurance applies, the failure to report it to us will not violate this condition, provided the **insured** gives us immediate notice as soon as the **insured** is aware that this insurance may apply to such claim or loss.

Legal Action Against Us

No person or organization has a right under this insurance to:

- join us as a party or otherwise bring us into a **suit** seeking damages from an **insured**; or
- sue us on this insurance unless all of the terms and conditions of this insurance 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** obtained after an actual:

- trial in a civil proceeding; or
- arbitration or other alternative dispute resolution proceeding;

but we will not be liable for damages that are not payable under the terms and conditions of this insurance or that are in excess of the applicable Limits Of Insurance.

Other Insurance

If other valid and collectible insurance is available to the **insured** for loss we would otherwise cover under this insurance, our obligations are limited as follows.

Primary Insurance

This insurance is primary except when the Excess Insurance provision described 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 the Method of Sharing provision described below.

Excess Insurance

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

- A. that is Fire, Extended Coverage, Builder's Risk, Installation Risk or similar insurance for **your work**;
- B. that is insurance that applies to **property damage** to premises rented to you or temporarily occupied by you with permission of the owner;
- C. if the loss arises out of aircraft, **autos** or watercraft (to the extent not subject to the Aircraft, Autos Or Watercraft exclusion);

Conditions**Other Insurance**
(continued)

- D. that is insurance:
1. provided to you by any person or organization working under contract or agreement for you; or
 2. under which you are included as an insured; or
- E. that is insurance under any Property section of this policy.

When this insurance is excess, we will have no duty to defend the **insured** against any **suit** if any other insurer has a duty to defend such **insured** against such **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 loss, if any, that exceeds the sum of the total:

- amount that all other insurance would pay for loss in the absence of this insurance; and
- of all deductible and self-insured amounts under all 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 negotiated specifically to apply in excess of the Limits Of Insurance shown in the Declarations of this insurance.

Method of Sharing

If all of the other insurance permits contribution by equal shares, we will follow this method also. Under this method each insurer contributes equal amounts until it has paid its applicable limits 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 limits of insurance to the total applicable limits of insurance of all insurers.

Premium Audit

We will compute all premiums for this insurance in accordance with our rules and rates.

In accordance with the Estimated Premiums section of the Premium Summary, premiums shown with an asterisk (*) are estimated premiums and are subject to audit.

In addition to or in lieu of such designation in the Premium Summary, premiums may be designated as estimated premiums elsewhere in this policy. In that case, these premiums will also be subject to audit, and the second paragraph of the Estimated Premiums section of the Premium Summary will apply.

Separation Of Insureds

Except with respect to the Limits Of Insurance, and any rights or duties specifically assigned in this insurance to the first named **insured**, this insurance applies:

- as if each named **insured** were the only named **insured**; and
- separately to each **insured** against whom claim is made or **suit** is brought.

Conditions

(continued)

Transfer Or Waiver Of Rights Of Recovery Against Others

We will waive the right of recovery we would otherwise have had against another person or organization, for loss to which this insurance applies, provided the **insured** has waived their rights of recovery against such person or organization in a contract or agreement that is executed before such loss.

To the extent that the **insured**'s rights to recover all or part of any payment made under this insurance have not been waived, those rights are transferred to 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.

This condition does not apply to **medical expenses**.

Definitions

WHEN USED WITH RESPECT TO INSURANCE UNDER THIS CONTRACT, WORDS AND PHRASES THAT APPEAR IN BOLD PRINT HAVE THE SPECIAL MEANINGS DESCRIBED BELOW:

Advertisement

Advertisement means an electronic, oral, written or other notice, about goods, products or services, designed for the specific purpose of attracting the general public or a specific market segment to use such goods, products or services.

Advertisement does not include any e-mail address, Internet domain name or other electronic address or metalanguage.

Advertising Injury

Advertising injury means injury, other than **bodily injury**, **property damage** or **personal injury**, sustained by a person or organization and caused by an offense of infringing, in that particular part of your **advertisement** about your goods, products or services, upon their:

- copyrighted **advertisement**; or
- registered collective mark, registered service mark or other registered trademarked name, slogan, symbol or title.

Agreed Settlement

Agreed settlement means a settlement and release of liability signed by us, the **insured** and the claimant or the claimant's legal representative.

Asbestos

Asbestos means asbestos in any form, including its presence or use in any alloy, by-product or other material or waste. Waste includes material to be recycled, reconditioned or reclaimed.

Auto

Auto means a land motor vehicle, trailer or semi-trailer designed for travel on public roads, including any attached machinery or equipment. But **auto** does not include **mobile equipment**.

Bodily Injury

Bodily injury means physical:

- injury;
- sickness; or
- disease;

sustained by a person, including resulting death, humiliation, mental anguish, mental injury or shock at any time. All such loss shall be deemed to occur at the time of the physical injury, sickness or disease that caused it.

Employee

Employee includes a **leased worker**. **Employee** does not include a **temporary worker**.

Hostile Fire

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

Definitions

(continued)

WHEN USED WITH RESPECT TO INSURANCE UNDER THIS CONTRACT, WORDS AND PHRASES THAT APPEAR IN BOLD PRINT HAVE THE SPECIAL MEANINGS DESCRIBED BELOW:

Impaired Property

Impaired property means tangible property, other than **your product** or **your work**, that cannot be used or is less useful because:

- it incorporates **your product** or **your work** that is known or thought to be defective, deficient, inadequate or dangerous; or
- you have failed to fulfill the terms or conditions of a contract or agreement;

if such property can be restored to use by:

- the repair, replacement, adjustment or removal of **your product** or **your work**; or
- your fulfilling the terms or conditions of the contract or agreement.

Insured

Insured means a person or an organization qualifying as an **insured** in the Who Is An Insured section of this contract.

Insured Contract**Insured contract:**

A. means:

1. a lease of premises;
2. a sidetrack agreement;
3. an easement or license agreement;
4. an obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
5. an elevator maintenance agreement; or
6. any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for such municipality) in which you assume the tort liability of another person or organization to pay damages, to which this insurance applies, sustained by a third person or organization.

B. does not include that part of any contract or agreement that indemnifies an architect, engineer or surveyor for damages arising out of:

1. preparing, approving or failing to prepare or approve maps, drawings, opinions, reports, surveys, field orders, change orders, designs or specifications; or
 2. giving directions or instructions, or failing to give them.
-

Definitions*(continued)***Intellectual Property Law
Or Right**

WHEN USED WITH RESPECT TO INSURANCE UNDER THIS CONTRACT, WORDS AND PHRASES THAT APPEAR IN BOLD PRINT HAVE THE SPECIAL MEANINGS DESCRIBED BELOW:

Intellectual property law or right means any:

- certification mark, copyright, patent or trademark (including collective or service marks);
- right to, or judicial or statutory law recognizing an interest in, any trade secret or confidential or proprietary non-personal information;
- other right to, or judicial or statutory law recognizing an interest in, any expression, idea, likeness, name, slogan, style of doing business, symbol, title, trade dress or other intellectual property; or
- other judicial or statutory law concerning piracy, unfair competition or other similar practices.

Leased Worker

Leased worker means a person leased to a party by a labor leasing firm, in a contract or agreement between such party and the labor leasing firm, to perform duties related to the conduct of the party's business. **Leased worker** does not include a **temporary worker**.

Loading Or Unloading

Loading or unloading:

- A. means the handling of property:
1. after it is moved from the place where it is accepted for movement into or onto an aircraft, **auto** or watercraft;
 2. while it is in or on an aircraft, **auto** or watercraft; or
 3. while it is being moved from an aircraft, **auto** or watercraft to the place where it is finally delivered.
- B. 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, **auto** or watercraft.

Medical Expenses

Medical expenses means reasonable expenses for necessary:

- first aid administered at the time of an accident;
- medical, surgical, x-ray and dental services, including prosthetic devices; and
- ambulance, hospital, professional nursing and funeral services.

Mobile Equipment

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 premises owned by or rented to you;
- C. vehicles that travel on crawler treads;

Definitions

WHEN USED WITH RESPECT TO INSURANCE UNDER THIS CONTRACT, WORDS AND PHRASES THAT APPEAR IN BOLD PRINT HAVE THE SPECIAL MEANINGS DESCRIBED BELOW:

Mobile Equipment (continued)

- 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 subparagraphs 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 exploration, lighting and well servicing equipment; or
 - 2. cherry pickers and similar devices used to raise or lower workers; and
- F. vehicles not described in subparagraphs A., B., C. or D. above maintained primarily for purposes other than the transportation of persons or cargo.

Mobile equipment does not include self-propelled vehicles with the following types of permanently attached equipment, and such vehicles 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.

Nuclear Facility

Nuclear facility means any:

- A. **nuclear reactor**;
- B. equipment or device designed or used for:
 - 1. separating the isotopes of plutonium or uranium;
 - 2. processing or utilizing **nuclear spent fuel**; or
 - 3. handling, processing or packaging **nuclear waste**;
- C. equipment or device used for the processing, fabricating or alloying of **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:
 - 1. twenty-five (25) grams of plutonium or uranium 233, or any combination thereof; or
 - 2. two-hundred-fifty (250) grams of uranium 235; or

Definitions

WHEN USED WITH RESPECT TO INSURANCE UNDER THIS CONTRACT, WORDS AND PHRASES THAT APPEAR IN BOLD PRINT HAVE THE SPECIAL MEANINGS DESCRIBED BELOW:

Nuclear Facility
(continued)

D. structure, basin, excavation, premises or place prepared or used for the storage or disposal of **nuclear 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.

Nuclear Hazardous Properties

Nuclear hazardous properties includes radioactive, toxic or explosive properties.

Nuclear Material

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

By-product material, **source material** and **special nuclear material** have the meanings given them in the United States of America Atomic Energy Act of 1954 or in any law amendatory thereof.

Nuclear Property Damage

Nuclear property damage includes all forms of radioactive contamination of property.

Nuclear Reactor

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.

Nuclear Spent Fuel

Nuclear spent fuel means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a **nuclear reactor**.

Nuclear Waste

Nuclear waste means any waste material:

- containing **nuclear material**, other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its **source material** content; and
- resulting from the operation by any person or organization of any **nuclear facility** described in subparagraphs A. or B. of the definition of **nuclear facility**.

Occurrence

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

Officer

Officer means a person holding any of the officer positions created by an organization's charter, constitution, by-laws or any other similar governing document.

Definitions

(continued)

WHEN USED WITH RESPECT TO INSURANCE UNDER THIS CONTRACT, WORDS AND PHRASES THAT APPEAR IN BOLD PRINT HAVE THE SPECIAL MEANINGS DESCRIBED BELOW:

Personal Injury

Personal injury means injury, other than **bodily injury**, **property damage** or **advertising injury**, caused by an offense of:

- A. false arrest, false detention or other false imprisonment;
- B. malicious prosecution;
- C. wrongful entry into, wrongful eviction of a person from or other violation of a person's right of private occupancy of a dwelling, premises or room that such person occupies, if committed by or on behalf of its landlord, lessor or owner;
- D. electronic, oral, written or other publication of material that:
 - 1. libels or slanders a person or organization (which does not include disparagement of goods, products, property or services); or
 - 2. violates a person's right of privacy; or
- E. discrimination, harassment or segregation based on a person's age, color, national origin, race, religion or sex.

Pollutants

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

Products-Completed Operations Hazard**Products-completed operations hazard:**

- A. includes all **bodily injury** and **property damage** taking place away from premises owned or occupied by or loaned or rented to you and 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.

Your work will be deemed completed when:

- all of the work called for in your contract or agreement has been completed.
- all of the work to be performed at the site has been completed, if your contract or agreement calls for work at more than one site.
- that part of the work completed at a 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.

- B. does not include **bodily injury** or **property damage** arising out of:
 - 1. the transportation of property, unless the injury or damage results from a condition in or on a vehicle not owned or operated by or loaned or rented to you and that condition was created by the **loading or unloading** of that vehicle by any **insured**;

Definitions**Products-Completed
Operations Hazard
(continued)**

WHEN USED WITH RESPECT TO INSURANCE UNDER THIS CONTRACT, WORDS AND PHRASES THAT APPEAR IN BOLD PRINT HAVE THE SPECIAL MEANINGS DESCRIBED BELOW:

2. the existence of tools, uninstalled equipment or abandoned or unused materials; or
3. products or operations for which the classification in our rules indicates that such products or operations are not subject to the Products-Completed Operations Aggregate Limit of insurance.

Property Damage

Property damage means:

- physical injury to tangible property, including 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
- 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.

Tangible property does not include any software, data or other information that is in electronic form.

Suit

Suit means a civil proceeding in which damages, to which this insurance applies, are sought. **Suit** includes an arbitration or other dispute resolution proceeding in which such damages are sought and to which the **insured** must submit or does submit with our consent.

Temporary Worker

Temporary worker means a person who is furnished to a party to substitute for a permanent **employee** on leave or to meet seasonal or short-term workload conditions.

Your Product

Your product:

- A. means any:
 1. 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 assets or business you have acquired; and
 2. containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products.
- B. includes:
 1. representations or warranties made at any time with respect to the durability, fitness, performance, quality or use of **your product**; and
 2. the providing of or failure to provide instructions or warnings.
- C. does not include vending machines or other property loaned or rented to or located for the use of others but not sold.

Definitions

(continued)

WHEN USED WITH RESPECT TO INSURANCE UNDER THIS CONTRACT, WORDS AND PHRASES THAT APPEAR IN BOLD PRINT HAVE THE SPECIAL MEANINGS DESCRIBED BELOW:

Your Work

Your work:

- A. means any:
 - 1. work or operations performed by:
 - a. you or on your behalf; or
 - b. a person or organization whose assets or business you have acquired; and
 - 2. materials, parts or equipment furnished in connection with such work or operations.
- B. includes:
 - 1. representations or warranties made at any time with respect to the durability, fitness, performance, quality or use of **your work**; and
 - 2. the providing of or failure to provide instructions or warnings.

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Contract

Words and phrases that appear in **bold** print have special meanings and are defined in the Definitions section of this contract.

Throughout this policy the words "you" and "your" refer to the Named **Insured** shown in the Declarations of this policy, and any other person or organization qualifying as a Named **Insured** under this contract. The words "we," "us" and "our" refer to the company providing this insurance.

In addition to the Named **Insured**, other persons or organizations qualify as **insureds**. Those persons or organizations and the conditions under which they qualify are identified in the Who Is Insured section of this contract.

THIS INSURANCE PROVIDES **CLAIMS MADE** COVERAGE. EXCEPT AS OTHERWISE PROVIDED, SUCH COVERAGE APPLIES ONLY TO **CLAIMS** FIRST MADE AGAINST THE **INSURED** DURING THE POLICY PERIOD. PLEASE READ THIS INSURANCE CAREFULLY.

Who Is Insured

Sole Proprietorship

If you are an individual, you and your spouse are **insureds**, but only with respect to the conduct of a business of which you are the sole owner.

Partnership Or Joint Venture

If you are a partnership or joint venture, you are an **insured**. Your members, your partners, and their spouses are also **insureds**, but only with respect to the conduct of your business.

Other Organizations

If you are an organization other than a partnership, joint venture or limited liability company, you are an **insured**. Your executive officers and directors are **insureds**, but only with respect to their duties as your officers or directors. Your stockholders are also **insureds** but only with respect to their liability as stockholders.

Any Other Authorized Person

Any other natural person for whose acts you are legally liable is an **insured**, provided such natural person is authorized to act in the **administration** of your **employee benefit programs**.

Subsidiaries Or Newly Acquired Or Formed Organizations

If there is no other similar insurance available, the following will qualify to be a named **insured**:

- Any financially controlled subsidiary of yours; or
- any organization you newly acquired or formed during the policy period, other than a partnership, joint venture or limited liability company, and over which you maintain ownership or majority interest. This coverage is effective on the acquisition or formation date and is afforded only until the end of the policy period during which the acquisition or formation took place.

No subsidiary or newly acquired or formed organization is an **insured** with respect to any **claim** arising from the **administration** of **employee benefit programs** that occurred before you acquired or formed the organization.

Who Is Insured

(continued)

Limitation On Who Is Insured

No one is an **insured** for 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.

Coverage

Subject to the applicable Limits Of Insurance, we will pay damages the **insured** becomes legally obligated to pay for any **claim** arising out of a negligent act, error or omission to which this insurance applies, by or on behalf of the **insured** in the **administration** of **employee benefit programs**.

The **claim** must be made by:

- your employee;
- your former employee;
- the beneficiaries or legal representatives of your employee or former employee; or
- your prospective employee.

This insurance applies to a negligent act, error or omission only if a **claim** is first made against any **insured** during the policy period.

This insurance does not apply to any negligent act, error or omission which:

- occurred prior to the Retroactive Date stated in the Declarations of this insurance;
- occurred on or between the Retroactive Date stated in the Declarations of this insurance and the last day of the policy period stated in the Declarations of this insurance if, on the effective date of this insurance, the **insured** had knowledge of or should have known of any circumstances which might have resulted in a **claim**; or
- occurs after the policy period stated in the Declarations of this insurance.

For purposes of this insurance:

- a **claim** by a person or organization will be deemed to have been made when notice of such **claim** is received and recorded by any **insured**, our licensed agent, or by us, whichever comes first; and
- all **claims** by the same person or organization as a result of a negligent act, error or omission will be deemed to have been made at the time the first of those **claims** is made against any **insured**.

Limits Of Insurance

The Limits Of Insurance shown in the Declarations and the rules below fix the most we will pay regardless of the number of:

- **insureds**;
- **claims** made or **suits** brought; or
- persons or organizations making **claims** or bringing **suits**.

The Limits Of Insurance apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits Of Insurance.

Limits Of Insurance
(continued)

We may pay part or all of the deductible to settle any **claim** or **suit**; and when notified, the **insured** agrees to promptly reimburse us for the deductible paid.

All **claims** arising from a single negligent act, error or omission or a series of related negligent acts, errors or omissions shall be deemed to be a single **claim**.

Aggregate Limit

Subject to the Each Claim Limit, the Aggregate Limit is the most we will pay for the sum of:

- damages for all **claims**; and
- payments made for defense and Supplementary Payments.

Each Claim Limit

The Each Claim Limit is the most we will pay for all damages for each **claim**, including payments made for defense and Supplementary Payments, in excess of the deductible stated in the Declarations.

Any amount paid for damages, defense and Supplementary Payments for each **claim** will reduce the amount of the Aggregate Limit available for payment of damages, defense and Supplementary Payments for any other **claim**.

If the Aggregate Limit has been reduced by payment of damages, defense and Supplementary Payments for **claims** to an amount that is less than the Each Claim Limit, the remaining Aggregate Limit is the most that will be available for payment of damages, defense and Supplementary Payments for any other **claim**.

Investigation, Defense And Payment Of Damages

We will have the right and duty to defend any **insured** against a **suit** seeking damages for any **claim** arising out of a negligent act, error, or omission. However, we will have no duty to defend any **insured** against a **suit** seeking damages to which this insurance does not apply. We may at our discretion investigate any negligent act, error, or omission and settle any **claim** or **suit** that may result.

The amount we will pay for damages is limited as described in Limits Of Insurance. Our right and duty to defend end when we have used up the applicable Limit Of Insurance in the payment of defense, judgments or settlements and payments under Supplementary Payments.

The amount we pay to defend any **suit** is part of and will reduce the Each Claim Limit under Limits Of Insurance.

We have no further obligation or liability to pay sums or perform acts or services unless explicitly provided for under Supplementary Payments shown below.

Supplementary Payments

Subject to the Limits Of Insurance, we will pay with respect to any **claim** we investigate or settle, or any **suit** against an **insured** we defend:

- A. all expenses we incur;
- B. the premium amount of bonds to release attachments, but only for premium amounts within the amount of insurance available. We do not have to furnish these bonds;
- C. 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 \$300 a day because of time off from work;
- D. costs taxed against the **insured** in the **suit**;

Supplementary Payments
(continued)

- 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; and
- F. all interest on the full amount of any judgment that 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.

Each payment we make under Supplementary Payments will reduce the Each Claim Limit under Limits Of Insurance with the following exceptions:

- A. salaries and expenses of our employees or the **insured's** employees, other than:
1. that portion of our employed attorneys' fees, salaries and expenses allocated to a specific **claim** or **suit**;
 2. the expenses described in C. above; and
- B. fees and expenses of independent adjusters we hire.

Coverage Territory

This insurance applies anywhere. However, the **insured's** responsibility to pay damages must be determined in a **suit** on the merits, in the United States of America, its territories or possessions, Canada or Puerto Rico, or in a settlement we agree to.

Exclusions**Bodily Injury, Property Damage, Advertising Injury Or Personal Injury**

This insurance does not apply to **bodily injury, property damage, advertising injury or personal injury**.

Benefits Due

This insurance does not apply to payments which are required pursuant to any **employee benefits program**.

Contractual Liability

This insurance does not apply to liability of others 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 that the **insured** would have in the absence of such contract or agreement.

Discrimination Or Humiliation

This insurance does not apply to actual or alleged humiliation or unlawful discrimination.

Dishonest Acts

This insurance does not apply to any dishonest, fraudulent, criminal or malicious act, error or omission by or on behalf of any **insured**, whether acting alone or in collusion with others.

Expected Or Intended Damage

This insurance does not apply to any **claim** which results from an act that:

- is intended by the **insured**; or

Exclusions**Expected Or Intended
Damage
(continued)**

- can be expected from the standpoint of a reasonable person to cause damage, even if the damage is of a different degree or type than actually intended or expected.

**Fines, Penalties, Punitive
Or Exemplary Damages**

This insurance does not apply to any assessment, penalty, fine, or punitive or exemplary damages.

Millennium Date Change

This insurance does not apply to any **claim** arising out of:

1. the actual or potential inability of any:
 - hardware, software, operating system, network, microprocessor;
 - other computer, data processing or communications system equipment or component; or
 - other system, equipment or component that communicates with any of the foregoing, to accept, retrieve, recognize, understand, interpret, identify, distinguish, process, communicate or otherwise use:
 - any date subsequent to December 31, 1999; or
 - information or code which contains dates subsequent to December 31, 1999; or
2. the rendering of, or failure to render, any service or advice in connection with paragraph 1. above.

Performance Failure

This insurance does not apply to:

- the failure of performance of any contract by an insurer;
- the failure of any investment plan to perform as represented by an **insured**;
- the inability of **employee benefit programs** to meet their obligation due to insolvency or inadequate funds; or
- the investment, divestment or non-investment of funds.

**Statutory Obligation To
Employees Or Plans**

This insurance does not apply to the **insured's** failure to comply with the provisions of the Internal Revenue Code, any law concerning workers compensation, unemployment compensation, social security or disability benefits, any employment severance law, or the Employee Retirement Income Security Act of 1974 or any similar State or Federal legislation that has been or may be enacted.

This exclusion does not apply to the **administration** of **employee benefit programs**.

**Termination Of Any
Employee Benefit
Programs**

This insurance does not apply to the termination of any **employee benefit programs**.

Exclusions

(continued)

Wrong Advice

This insurance does not apply to advice given by an **insured** to an employee to participate or not to participate in any investment subscription plan.

Extended Reporting Periods

Basic Extended Reporting Period

A Basic Extended Reporting Period is automatically provided. Under this provision:

- **claims** first made within 60 days after the end of the policy period; or
- **claims** first made within five years after the end of the policy period for negligent acts, errors or omissions reported to us within 60 days after the end of the policy period

will be deemed to have been made during the policy period of this policy.

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

Notification of **claims** must be in accordance with paragraphs A. and B. of the Duties In The Event Of Negligent Act, Error, Or Omission, Claim Or Suit provision of the Conditions.

Supplemental Extended Reporting Period

A Supplemental Extended Reporting Period is available only by an endorsement and for an additional premium:

- If purchased, this period starts at the end of the Basic Extended Reporting Period and will be for 10 years. **Claims** first made during this Supplemental Extended Reporting Period will be deemed to have been made during the policy period of this policy, but will be subject to the separate aggregate limit of insurance set forth in paragraph C., below.
- You must give us a written request to purchase a Supplemental Extended Reporting Period within 60 days after the end of the policy period. The Supplemental Extended Reporting Period will not go into effect unless you pay the additional premium promptly when due.
- If you comply with paragraph B., above, we will issue the Supplemental Extended Reporting Period Endorsement, and will provide the separate aggregate limit of insurance described below, but only for **claims** to which the Supplemental Extended Reporting Period applies. The separate aggregate Limit Of Insurance will be equal to the dollar amount shown in the Declarations in effect at the end of the policy period for the Aggregate Limit.

The Aggregate Limit as shown in the Limits Of Insurance section will be amended accordingly. The Each Claim Limit shown in the Declarations will continue to apply, as set forth in the Limits of Insurance section.
- We will determine the additional premium for the Supplemental Extended Reporting Period Endorsement in accordance with our rules and rates. The additional premium will not exceed 200% of the annual premium for this insurance.
- The Supplemental Extended Reporting Period Endorsement will 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 is excess over any other valid and collectible insurance available under policies in force after the Supplemental Extended Reporting Period starts.

Extended Reporting Periods*(continued)***When Extended Reporting Periods Apply**

We will automatically provide a Basic Extended Reporting Period and, if you purchase it, a Supplemental Extended Reporting Period if:

- A. this insurance is canceled or not renewed; or
- B. we renew or replace this insurance with other insurance that:
 - 1. has a Retroactive Date later than the Retroactive Date shown in the Declarations for this insurance; or
 - 2. does not apply on a **claims**-made basis.

How Extended Reporting Periods Apply

Extended Reporting Periods:

- A. apply only to **claims** for:
 - 1. negligent acts, errors or omissions that occur before the end of the policy period and not before the Retroactive Date, if any, shown in the Declarations.
- B. do not:
 - 1. extend the policy period or change the scope of coverage provided; or
 - 2. reinstate or increase the Limits Of Insurance applicable to any **claim** to which this insurance applies, except as described in the Supplemental Extended Reporting Period section above.
- C. may not be canceled once in effect.

Conditions**Arbitration**

We are entitled to exercise all of the **insured's** rights in the choice of arbitrators and the conduct of any arbitration proceeding, except when the proceeding is between us and the **insured**.

Bankruptcy

Bankruptcy or insolvency of the **insured** or the **insured's** estate will not relieve us of any obligation to which this insurance applies.

Duties In The Event Of Negligent Act, Error, Or Omission, Claim Or Suit

- A. You must see to it that we are notified as soon as practicable of any negligent act, error, or omission which may result in a **claim**. To the extent possible, notice should include:
 - 1. how, when and where the negligent act, error, or omission took place; and
 - 2. the names and addresses of any involved persons and witnesses.

Notice of any negligent act, error, or omission is not notice of a **claim**.
- B. If a **claim** is made or **suit** is brought against any **insured**, you must:
 - 1. immediately record the specifics of the **claim** or **suit** and the date received; and
 - 2. notify us in writing as soon as practicable.
- C. You and any other involved **insured** must:

Conditions

Duties In The Event Of Negligent Act, Error, Or Omission, Claim Or Suit (continued)

1. immediately send us copies of any demands, notices, summonses or legal papers received in connection with the **claim** or **suit**;
 2. authorize us to obtain records and other information;
 3. cooperate with us in the:
 - a. investigation or settlement of the **claim** or
 - b. defense of the **suit**; and
 4. assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the **insured** because of a negligent act, error, or omission to which this insurance may also apply.
- D. No **insureds** will, except at that **insured's** own cost, make a payment, assume any obligation, or incur any expense, without our consent.
- E. Notice given by or on behalf of:
1. the **insured**; or
 2. any other claimant;
- to any licensed agent of ours with particulars sufficient to identify the **insured** shall be deemed notice to us.
- F. Knowledge of any negligent act, error, or omission by any agent or employee of the **insured** will not constitute knowledge by the **insured**, unless an officer or his designee receives such notice from its agent or employee.
- G. Failure of an agent or employee of the **insured**, other than an officer, or his designee, to notify us of any negligent act, error, or omission which he knows about will not affect the insurance afforded you by this contract.

Legal Action Against Us

No person or organization has a right under this insurance:

- to join us as a party or otherwise bring us into a **suit** asking for damages from an **insured**; or
- to sue us on this insurance 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** obtained after:

- an actual trial in a civil proceeding;
- an arbitration proceeding; or
- an alternative resolution proceeding,

but we will not be liable for damages that are not payable under the terms of this insurance or that are in excess of the applicable Limits of Insurance.

Other Insurance

If other valid and collectible insurance is available to the **insured** for a loss we cover under this insurance, our obligations are limited as follows:

Excess Insurance

This insurance is excess over and above any other valid and collectible insurance (including any deductible or self-insured portion) or agreement of indemnity, available to you.

Conditions**Other Insurance
(continued)**

This insurance is excess over any of the other insurance, whether primary, excess, contingent or on any other basis that is effective prior to the beginning of the policy period shown in the Declarations of this insurance and applies to the **administration of employee benefits programs** on other than a claims made basis, if:

- no Retroactive Date is shown in the Declarations of this insurance; or
- the other insurance has a policy period which continues after the Retroactive Date shown in the Declarations of this insurance.

We will have no duty under this insurance to defend any **insured** against a **suit** that any other insurer has a duty to defend. 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.

We will pay only our share of the amount of the loss, if any, that exceeds the sum of:

- the total amount that all such other insurance would pay for the loss in the absence of this insurance; and
- 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 purchased specifically to apply in excess of the Limits Of Insurance shown in the Declarations of this insurance.

Premium Audit

We will compute all premiums for this insurance in accordance with our rules and rates.

In accordance with the Estimated Premiums section of the Premium Summary, premiums identified by an asterisk are estimated premiums and are subject to audit. In addition to or in lieu of such designation in the Premium Summary, premiums may be designated as estimated premiums in the Liability Insurance section of this policy. In that event, these premiums will also be subject to audit and the second paragraph of the Estimated Premiums section of the Premium Summary will apply.

Separation Of Insureds

Except with respect to the Limits Of Insurance and any rights or duties specifically assigned in this insurance to the first named **insured**, this insurance applies:

- as if each named **insured** were the only named **insured**; and
- separately to each **insured** against whom **claim** is made or **suit** is brought.

**Transfer Of Rights Of
Recovery**

If the **insured** has rights to recover all or part of any payment we have made under this insurance, those rights are transferred to 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.

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Definitions

WHEN USED WITH RESPECT TO INSURANCE UNDER THIS CONTRACT:

Administration**Administration** means:

- informing employees of the content of;
- giving advice, other than legal advice, about;
- handling of records in connection with; or
- effecting enrollment, termination or cancellation of employees under, **employee benefit programs**, provided such acts are authorized by you.

Advertising**Advertising** means any advertisement, publicity article, broadcast or telecast.**Advertising Injury****Advertising injury** means injury, other than **bodily injury** or **personal injury**, arising solely out of one or more of the following offenses committed in the course of **advertising** of your goods, products or services:

- oral or written publication of advertising material that slanders or libels a person or organization;
- oral or written publication of advertising material that violates a person's right of privacy; or
- infringement of copyrighted advertising materials or infringement of trademarked or service marked titles or slogans.

Agreed Settlement**Agreed settlement** means a settlement and release of liability signed by us, the **insured** and the claimant or the claimant's legal representative.**Bodily Injury****Bodily injury** means physical injury, sickness, disease, mental anguish, mental injury, shock, or humiliation sustained by a person; it also includes death at any time resulting therefrom.**Claim****Claim** means a demand for damages.**Employee Benefit Programs****Employee benefit programs** means group life insurance, group health insurance, group dental insurance, group automobile insurance, group homeowners insurance, educational tuition reimbursement plans, individual retirement account (IRA) plans, Internal Revenue Code Section 401(K) plans and amendments thereto, profit sharing plans, pension plans, employee investment subscription plans, workers compensation, unemployment insurance, social security, disability benefits insurance or travel, savings or vacation plans.**Insured****Insured** means any person or organization qualifying as an insured under the Who Is Insured provision and against whom **claim** is made or **suit** is brought.

Definitions
(continued)

WHEN USED WITH RESPECT TO INSURANCE UNDER THIS CONTRACT:

Personal Injury

Personal injury means injury, other than **bodily injury**, arising out of one or more of the following offenses committed in the course of your business, other than your **advertising**:

- 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 or persons occupy, 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
- E. oral or written publication of material that violates a person's right of privacy.

Property Damage

Property damage means:

- physical injury to or destruction of tangible property including the resulting loss of use of that property; or
- loss of use of tangible property that is not physically injured.

Suit

Suit means a civil proceeding in which damages to which this insurance applies are alleged. **Suit** also includes:

- an arbitration proceeding in which such damages are **claimed** and to which the **insured** must submit or does submit with our consent; or
- any other alternative dispute resolution proceeding in which such damages are **claimed** and to which the **insured** submits with our consent.

Liability Insurance Section

Endorsements

Endorsement

<i>Policy Period</i>	APRIL 1, 2025 TO APRIL 1, 2026
<i>Effective Date</i>	APRIL 1, 2025
<i>Policy Number</i>	3603-39-19 WUC
<i>Insured</i>	NATIONAL SOCIETY OF THE SONS OF THE AMERICAN REVOLUTION
<i>Name of Company</i>	GREAT NORTHERN INSURANCE COMPANY
<i>Date Issued</i>	FEBRUARY 3, 2025

This Endorsement applies to the following forms:

GENERAL LIABILITY
EMPLOYEE BENEFITS ERRORS OR OMISSIONS

Conditions

Under Conditions, the provision titled Premium Audit is deleted and replaced by the following.

Premium Audit

We will compute all premiums for this insurance in accordance with our rules and rates. We may audit your books and records as they relate to this insurance at any time during the term of this policy and up to three years afterwards.

All other terms and conditions remain unchanged.

Authorized Representative



Endorsement

<i>Policy Period</i>	APRIL 1, 2025 TO APRIL 1, 2026
<i>Effective Date</i>	APRIL 1, 2025
<i>Policy Number</i>	3603-39-19 WUC
<i>Insured</i>	NATIONAL SOCIETY OF THE SONS OF THE AMERICAN REVOLUTION
<i>Name of Company</i>	GREAT NORTHERN INSURANCE COMPANY
<i>Date Issued</i>	FEBRUARY 3, 2025

This Endorsement applies to the following forms:

GENERAL LIABILITY
EMPLOYEE BENEFITS ERRORS OR OMISSIONS

Under Exclusions, the following exclusion is added to this policy. The use of the words damages, loss, cost or expense in any exclusion does not expand any coverages under this contract.

**Exclusion
Endorsement****Violation Of Laws
Addressing Data Privacy**

With respect to all coverages under this contract, this insurance does not apply to any damages, loss, cost or expense arising out of any actual, alleged, or threatened violation of:

- A. the Illinois Biometric Information Privacy act (BIPA), including any amendment of or addition to such law;
- B. the California Consumer Privacy Act (CCPA), including any amendment of or addition to such law;
- C. the Children's Online Privacy Protection Act (COPPA), including any amendment of or addition to such law;
- D. any federal, state or local statute, ordinance, regulation or law other than subparagraphs A., B. or C. above that addresses, prohibits, or limits access to, use of or the printing, dissemination, disposal, obtaining, collecting, storing, safeguarding, recording, retention, sending, transmitting, communicating, sharing, selling or distribution of any person's or organization's:
 - 1. personal material or information;
 - 2. financial material or information;
 - 3. credit card information;

Liability Endorsement
(continued)

- 4. health or medical material or information;
 - 5. **biometric material or information;** or
 - 6. other material or information subject to protection under any law addressing data privacy or protection; or
- E. the European Union's General Data Protection Regulation or any law of a jurisdiction other than the United States of America (including its territories and possessions) or Puerto Rico that is similar to any statute, ordinance, regulation or other law described in subparagraphs A., B., C. or D. above.

Under Definitions, the following definition is added.

Definitions

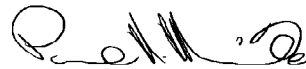
**Biometric Material Or
Information**

Biometric material or information;

- A. means any information, anatomical scan, biological measurements, chemical measurements, chemical composition, physical or behavioral characteristic or pattern, or any other data, used to identify or authenticate an individual person or household identity.
- B. includes any identifiers such as a retina or iris scan, fingerprint, voiceprint, hand or face geometry, or any other anatomical, biological, chemical, physical or behavioral information, algorithm or measurement.

All other terms and conditions remain unchanged.

Authorized Representative



Endorsement

<i>Policy Period</i>	APRIL 1, 2025 TO APRIL 1, 2026
<i>Effective Date</i>	APRIL 1, 2025
<i>Policy Number</i>	3603-39-19 WUC
<i>Insured</i>	NATIONAL SOCIETY OF THE SONS OF THE AMERICAN REVOLUTION
<i>Name of Company</i>	GREAT NORTHERN INSURANCE COMPANY
<i>Date Issued</i>	FEBRUARY 3, 2025

This Endorsement applies to the following forms:

GENERAL LIABILITY
EMPLOYEE BENEFITS ERRORS OR OMISSIONS

The following exclusion is added to this policy. The use of the words damages, loss, cost or expense in any exclusion does not expand any coverages under this contract.

**Exclusion
Endorsement****Recording And
Distribution Of Material
Or Information In
Violation Of Law**

With respect to all coverages under this contract, this insurance does not apply to any damages, loss, cost or expense arising out of any actual, alleged or threatened violation of:

- the United States of America CAN-SPAM Act of 2003 (or any law amendatory thereof) or any similar regulatory or statutory law in any other jurisdiction.
- the United States of America Telephone Consumer Protection Act (TCPA) of 1991 (or any law amendatory thereof) or any similar regulatory or statutory law in any other jurisdiction.
- the United States of America Fair Credit Reporting Act (FCRA) (or any law amendatory thereof including the Fair and Accurate Credit Transactions Act (FACTA)) or any similar regulatory or statutory law in any other jurisdiction.
- any other regulatory or statutory law in any jurisdiction that addresses, limits or prohibits the collecting, communicating, disposal, dissemination, distribution, monitoring, printing, publication, recording, sending or transmitting of content, information or material.

Liability Endorsement
(continued)

All other terms and conditions remain unchanged.

Authorized Representative

A handwritten signature in black ink, appearing to be "P. M. W.", is written over a horizontal line.

Endorsement

<i>Policy Period</i>	APRIL 1, 2025 TO APRIL 1, 2026
<i>Effective Date</i>	APRIL 1, 2025
<i>Policy Number</i>	3603-39-19 WUC
<i>Insured</i>	NATIONAL SOCIETY OF THE SONS OF THE AMERICAN REVOLUTION
<i>Name of Company</i>	GREAT NORTHERN INSURANCE COMPANY
<i>Date Issued</i>	FEBRUARY 3, 2025

This Endorsement applies to the following forms:

GENERAL LIABILITY

The following exclusion is added to this policy and replaces any similar exclusion contained therein. The use of the words damages, loss, cost or expense in any exclusion does not expand any coverages under this contract.

**Exclusion
Endorsement****Intellectual Property
Laws Or Rights**

With respect to all coverages under this contract:

- A. this insurance does not apply to any damages, loss, cost or expense arising out of, giving rise to or in any way related to any actual, alleged or threatened:
1. assertion; or
 2. infringement or violation;
- by any person or organization (including any **insured**) of any **intellectual property law or right**.
- B. further, this insurance does not apply to the entirety of all allegations in any claim or **suit**, if such claim or **suit** includes an allegation of or a reference to an infringement or violation of any **intellectual property law or right**, even if this insurance would otherwise apply to any part of the allegations in the claim or **suit**.
- C. this exclusion applies unless the only infringement or violation of an **intellectual property law or right** is an offense described in the definition of **advertising injury** to which this insurance applies.
-

Liability Endorsement
(continued)

Definitions

The following definition is added to this policy and replaces any similar definition contained therein.

**Intellectual Property Law
Or Right**

Intellectual property law or right means any:

- certification mark, copyright, patent or trademark (including collective or service marks);
- right to, or judicial or statutory law recognizing an interest in, any trade secret or confidential or proprietary non-personal information;
- other right to, or judicial or statutory law recognizing an interest in, any expression, idea, likeness, name, slogan, style of doing business, symbol, title, trade dress or other intellectual property; or
- other judicial or statutory law concerning piracy, passing off or similar practices.

All other terms and conditions remain unchanged.

Authorized Representative



Endorsement

<i>Policy Period</i>	APRIL 1, 2025 TO APRIL 1, 2026
<i>Effective Date</i>	APRIL 1, 2025
<i>Policy Number</i>	3603-39-19 WUC
<i>Insured</i>	NATIONAL SOCIETY OF THE SONS OF THE AMERICAN REVOLUTION
<i>Name of Company</i>	GREAT NORTHERN INSURANCE COMPANY
<i>Date Issued</i>	FEBRUARY 3, 2025

This Endorsement applies to the following forms:

GENERAL LIABILITY

Under Coverages, the following coverages are added.

Coverages**Product Withdrawal
Expenses**

Subject to all the terms and conditions of this insurance, we will reimburse the **insured** for reasonable and necessary **product withdrawal expenses** paid or incurred by such **insured** solely because an **insured product** has a **defect**.

This insurance applies only if:

- such **defect** is first reported to us by an **insured** in writing during the policy period;
- such expenses are directly related to such **defect**; and
- coverage for the **insured product** is included in the **products-completed operations hazard**.

All reports in connection with the same **defect** will be deemed to have been made at the time the first of those reports is made to us by any **insured** in writing.

We have no duty to investigate, defend or settle any claim, **suit** or other demand of any nature against any **insured** or any other person or organization.

Our obligations hereunder end when we have used up the applicable Limit of Insurance.

We have no other obligation or liability to reimburse sums or perform acts or services under this coverage.

Coverages

(continued)

Crisis Assistance Expenses

Subject to all the terms and conditions of this insurance, we will pay reasonable and necessary **crisis assistance expenses** incurred by the **insured** arising out of a **crisis event** that first commences during the policy period, provided that:

- such **crisis event** is first reported to us by the **insured** in writing during the policy period; and
- such **crisis assistance expenses** are directly related to the **crisis event**.

A **crisis event** will be deemed to first commence when a **key executive** first becomes aware of such **crisis event**.

A **crisis event** will be deemed to end at the earliest of the following times:

- one hundred and eighty (180) days after the notice of such **crisis event** was given to us; or
- when the Crisis Assistance Aggregate Limit shown in the Schedule has been used up.

All reports in connection with the same **crisis event** will be deemed to have been made at the time the first of those reports is made to us by any **insured** in writing.

Any payment of **crisis assistance expenses** that we make will not be an acknowledgement of coverage under this insurance.

We have no duty to investigate, defend or settle any claim, **suit** or other demand of any nature against any **insured** or any other person or organization.

Our obligations hereunder end when we have used up the applicable Limit of Insurance.

We have no other obligation or liability to pay expenses or perform acts or services under this coverage.

Under Limits of Insurance, the following provisions are added.

Limits Of Insurance

Product Withdrawal Expenses Aggregate Limit

The Product Withdrawal Expenses Aggregate Limit shown in the Schedule below is the most we will reimburse for all **product withdrawal expenses** arising out of all **defects**.

Any such sum we reimburse will reduce the amount of the Product Withdrawal Expenses Aggregate Limit. The remaining amount of any such limit is the most that will be available for any other payment.

Crisis Assistance Expenses Aggregate Limit

The Crisis Assistance Expenses Aggregate Limit shown in the Schedule below is the most we will pay for the sum of all **crisis assistance expenses**.

Any such sum we pay will reduce the amount of the Crisis Assistance Expenses Aggregate Limit. The remaining amount of any such limit is the most that will be available for any other payment.

Endorsement

Effective Date APRIL 1, 2025

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With respect to the coverage titled Product Withdrawal Expenses, the following exclusions are added.

Exclusions**Banned Materials**

This insurance does not apply to any **product withdrawal expenses** in connection with goods or products that have been distributed after any governmental organization has banned such goods or products (or any container, ingredient or part thereof) or declared them unsafe.

Deterioration

This insurance does not apply to any **product withdrawal expenses** in connection with:

- expiration of normal shelf life;
- normal perishability; or
- normal deterioration or decomposition;

of goods or products.

Kindred Goods Or Products

This insurance does not apply to any **product withdrawal expenses** in connection with goods or products from any lot or batch for which it can be readily determined that none of such goods or products from that lot or batch have a **defect**, even if such **insured product** from another lot or batch of kindred goods or products have been determined to have **defects**.

Known Defects

This insurance does not apply to any **product withdrawal expenses** in connection with any **insured product** which has a **defect** if such **defect** was known, or should have been known, by any **insured** prior to the:

- effective date of this insurance; or
- delivery of such **insured product** by any **insured** or any person or organization acting on any **insured's** behalf.

Prior Goods Or Products Of Acquired Or Formed Organizations

This insurance does not apply to any **product withdrawal expenses** in connection with any goods or products manufactured, sold, handled or distributed by an organization any **insured** acquires or forms at any time, if such goods or products were manufactured, sold, handled or distributed before such **insured** acquired or formed such organization.

Waste Sites

This insurance does not apply to any **product withdrawal expenses** in connection with goods or products located at any premises, site or location which is or was at any time used for the handling, storage, disposal, processing or treatment of waste.

Exclusions

(continued)

Willful Violation Of Law

This insurance does not apply to any **product withdrawal expenses** in connection with any willful violation of any statute, regulation, ordinance or other law, or any governmental directive or order.

With respect to the coverages titled Product Withdrawal Expenses and Crisis Assistance Expenses, the following conditions are added.

Conditions

Abandonment

There can be no abandonment of property to us unless we specifically agree to such abandonment in writing.

Duties In The Event Of A Crisis Event

You must see to it that within forty-eight (48) hours of a **crisis event** that would be expected by the **insured**, or from the standpoint of a reasonable person in the circumstances of the **insured**, to result in damages to which this insurance would apply that we are notified of such event.

To the extent possible, notice should include:

- how, when and where the **crisis event** took place;
- the names and addresses of any injured persons and witnesses;
- the nature and location of any injury or damage arising out of the **crisis event**; and
- the reason why the **crisis event** is likely to involve injury or damage to which this insurance applies.

Any limitation in any condition with respect to voluntary payments does not apply to the coverage titled Crisis Assistance Expenses, unless such payment is one that requires our consent as specified in the definition titled **crisis assistance expenses**.

Duties In The Event Of A Defect

- A. The **insured** must give us immediate written notice upon discovery, or upon notification by a governmental organization, that an **insured product** has a **defect** which makes it necessary to regain control over any **covered products**.
- B. All **insureds** must immediately make every reasonable effort to stop any release, shipment, consignment or other distribution of any:
 - 1. **covered products** which are known or suspected to have a **defect**; and
 - 2. kindred goods or products until it is determined that those goods or products do not have **defects**.
- C. As often as we reasonably require, any **insured** must:
 - 1. permit us to inspect and make copies of records which support all **product withdrawal expenses** claimed;
 - 2. cooperate with us in the investigation or settlement of any claim; and
 - 3. permit us to examine any person under oath, outside the presence of any other person and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including any **insured's** books and records. In the event of an examination, answers of the person we examine must be signed.

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Conditions**Duties In The Event Of A Defect**
(continued)

- D. Within ninety (90) days after any **insured's** report of a **defect** to us, such **insured** must see to it that we are sent a sworn written statement containing the following information:
1. copy of any written notification from a governmental organization directing that control be regained over **covered products**;
 2. documentation that supports your decision to regain control over any goods or **covered products**;
 3. a complete description and proof of the **defect**, including its cause;
 4. a listing that identifies the applicable **covered products**, including batch or lot numbers, serial numbers and dates of manufacture; and
 5. an itemized estimate of the **product withdrawal expenses**.

Loss Determination

In making any loss determination under this insurance we will utilize relevant sources of information, including:

- financial records and accounting procedures; and
- bills, invoices and other vouchers.

The amount of loss will be determined based on:

- **product withdrawal expenses** which exceed normal operating expenses; and
- other necessary expenses which reduce **product withdrawal expenses** that otherwise would have been incurred.

We will deduct from the total of such expenses the salvage value that remains of any property bought for temporary use in connection with regaining control over **covered products**.

Loss Payment

We will reimburse the insured for covered **product withdrawal expenses** within thirty (30) days after we receive the sworn written statement, as described under the condition titled Duties In The Event Of Discovery Of A Defect, if all **insureds** have complied with all of the terms of this insurance, and we have reached an agreement on the amount of loss.

No Benefit To Others

This insurance is for the benefit of **insureds**. No other person or organization may benefit directly from it.

Conditions

(continued)

Other Insurance

If any **insured** has **other insurance** covering loss which is also covered by this insurance, we will only reimburse the **insured**, or will pay for the amount of loss, to which this insurance applies, in excess of the amount due from that **other insurance**, whether collectible or not.

This provision does not apply to insurance negotiated specifically to apply in excess of this insurance.

Reduction Of Expenses

All **insureds** must take all reasonable steps to minimize **product withdrawal expenses** and **crisis assistance expenses**.

With respect to the coverage titled Product Withdrawal Expenses, under Definitions the following definitions are added.

Definitions

Covered Products

Covered product means any:

- **insured product**; or
- goods or products which incorporate an **insured product** as a container, part or ingredient and from which the **insured product** cannot practically be removed;

which are in the possession of a person or organization, other than an **insured**, at the time the **insured** discovers a **defect** to which this insurance applies.

Defect

Defect means an actual harmful condition which:

- is not intended by any **insured**;
- a reasonable person in the circumstances of the **insured** would not expect;
- arises out of the conduct of any **insured**, or person or organization acting on behalf of any **insured**; and
- causes, or presents a substantial likelihood of causing, **injury**.

Defect does not include any actual, alleged or threatened condition arising out of malicious:

- alteration; or
- contamination;

of goods or products.

Injury

Injury means:

- A. serious physical:
 - 1. injury;
 - 2. sickness; or

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Definitions**Injury**
(continued)

3. disease;
sustained by a person; or
- B. substantial physical injury to tangible property.
- Injury** does not include physical injury to any:
- **insured product**; or
 - property owned by any **insured**.

Insured Product**Insured product** means:

- A. goods or products (other than real property) manufactured, sold, handled or distributed by:
1. any **insured**; or
 2. others trading under any **insured**'s name; and
- B. containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products.

Other Insurance

Other insurance means a policy of insurance or any type of self-insurance or other mechanism by which an **insured** arranges for funding of loss.

Product Withdrawal Expenses

Product withdrawal expenses means that part of the following expenses which are devoted exclusively to regaining control over **covered products**:

- broadcast, electronic, printed, telecast and telephonic announcements, communications and notices;
 - transportation and storage of **covered products** or replacements thereof; or
 - destruction and disposal of **covered products**,
- including, but solely in connection with the foregoing:
- overtime remuneration, transportation and accommodation of the **insured**'s regular **employees**; and
 - procurement, remuneration, transportation and accommodation of persons other than the **insured**'s regular **employees**.

Definitions

Product Withdrawal Expenses (continued)

Product withdrawal expenses does not include any:

- cost or expense to correct any **defect**;
- cost or expense of inspecting, adjusting or repairing any **covered product** or any other property;
- cost or expense of removing any **insured product** from any **covered products** or from any other property;
- cost of the product, replacements thereof or of any other property;
- refund to any person or organization, including any cost or expense in connection with such refund; or
- cost or expense in connection with the realization, maintenance or recovery of market share, goodwill, reputation, revenue or profit.

With respect to the coverage titled Crisis Assistance Expenses, under Definitions the following definitions are added.

Definitions

Crisis Assistance Expenses

Crisis assistance expenses means the following expenses incurred by the **insured** during a **crisis event** to which this insurance applies which are directly attributable to a **crisis event**:

- expenses to secure the scene of a **crisis event**;
- fees charged by a **crisis assistance service provider** for professional service or advice;
- funeral or related service expenses;
- psychological or grief counseling expenses;
- temporary living expenses;
- travel expenses; and
- any other expenses approved by us.

Crisis Assistance Service Provider

Crisis assistance service provider means any crisis management firm or service provider with crisis management capabilities that is hired by you, provided such firm or service provider is not you or any of your **employees** or directors, managers, **officers**, partners or workers (whether or not any of the foregoing is an **employee**).

We do not provide or make any representations or warranties in connection with the services provided by firms hired by you.

Crisis Event

Crisis event means an event that you reasonably believe has resulted, or may result in:

- damages to which this insurance applies; and
 - significant adverse regional or national media coverage.
-

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Definitions

(continued)

Key Executive

Key executive means your:

- Chief Executive Officer, Chief Operating Officer, Chief Financial Officer or such officer's equivalents;
- president;
- general counsel;
- director or manager (if you are a limited liability company);
- member (if you are a partnership, joint venture or limited liability company); or
- partner (if you are a partnership).

Schedule

Limits Of Insurance:

Product Withdrawal Expenses Aggregate Limit: \$50,000

Crisis Assistance Expenses Aggregate Limit: \$50,000

All other terms and conditions remain unchanged.

Authorized Representative



Endorsement

<i>Policy Period</i>	APRIL 1, 2025 TO APRIL 1, 2026
<i>Effective Date</i>	APRIL 1, 2025
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<i>Insured</i>	NATIONAL SOCIETY OF THE SONS OF THE AMERICAN REVOLUTION
<i>Name of Company</i>	GREAT NORTHERN INSURANCE COMPANY
<i>Date Issued</i>	FEBRUARY 3, 2025

This Endorsement applies to the following forms:
EMPLOYEE BENEFITS ERRORS OR OMISSIONS

The following exclusion is added to this policy. The use of the words damages, loss, cost or expense in any exclusion does not expand any coverages under this contract.

**Exclusion
Endorsement****Access To Or Disclosure
Of Confidential Or
Personal Material Or
Information**

- A. With respect to all coverages under this contract, this insurance does not apply to any damages, loss, cost or expense arising out of any access to, collection of, release of, or disclosure of, any person's or organization's confidential or personal material or information, including any:
1. patents;
 2. trade secrets;
 3. processing methods;
 4. customer lists;
 5. financial material or information;
 6. credit card information;
 7. health or medical material or information;
 8. **biometric material or information;** or
 9. other type of non-public material or information.

**Exclusion
Endorsement****Access To Or Disclosure
Of Confidential Or
Personal Material Or
Information
(continued)**

- B. This exclusion applies even if damages are claimed for notification costs, credit or identity monitoring expenses, forensic expenses, public relations expenses, data restoration expenses, extortion expenses or any other loss, cost or expense incurred by you or others arising out of any access to, collection of, release of, or disclosure of, any person's or organization's confidential or personal material or information.

Under Definitions, the following definition is added.

Definitions**Biometric Material Or
Information****Biometric material or information:**

- A. means any information, anatomical scan, biological measurements, chemical measurements, chemical composition, physical or behavioral characteristic or pattern, or any other data, used to identify or authenticate an individual person or household identity.
- B. includes any identifiers such as a retina or iris scan, fingerprint, voiceprint, hand or face geometry, or any other anatomical, biological, chemical, physical or behavioral information, algorithm or measurement.

All other terms and conditions remain unchanged.

Authorized Representative



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<i>Date Issued</i>	FEBRUARY 3, 2025

This Endorsement applies to the following forms:

EMPLOYEE BENEFITS ERRORS OR OMISSIONS
GENERAL LIABILITY

A new section titled Terrorism Provisions is added to the end of this contract.

Terrorism Provisions**Cap On Certified
Terrorism Losses**

If:

- aggregate insured losses attributable to one or more **certified acts of terrorism** under the **terrorism law** exceed \$100 billion in a calendar year; and
- we have met our insurer deductible under the **terrorism law**,

we will not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

A new section titled Terrorism Definitions is added.

Terrorism Definitions**Certified Act Of Terrorism**

Certified act of terrorism means any act that is certified by the Secretary of the Treasury of the United States to be an act:

- A. of terrorism, a violent act or an act that is dangerous to human life, property or infrastructure;
and
- B. that results in damage:
 1. within the **United States**; or

Liability Insurance
(continued)

2. outside of the **United States** in the case of:

a. an air carrier or vessel as described in the **terrorism law**; or

b. the premises of a mission of the United States of America,

which was committed by an individual or individuals as part of an effort to:

- coerce the civilian population; or
- influence the policy or affect the conduct of the Government,
of the **United States**.

Certified act of terrorism does not include an act that:

- is committed as part of the course of a war declared by the Congress of the **United States**; or
- does not result in property and casualty insurance losses that exceed \$5 million in the aggregate and are attributable to all types of insurance subject to the **terrorism law**.

State

State means any state of the United States of America, the District of Columbia, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, American Samoa, Guam, each of the United States Virgin Islands, and any territory or possession of the United States of America.

Terrorism Law

Terrorism law means the Terrorism Risk Insurance Act of 2002 as amended.

United States

United States means:

- a **state**; and
- the territorial sea and the continental shelf of the United States of America, as described in the **terrorism law**.

All other terms and conditions remain unchanged.

Authorized Representative



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<i>Date Issued</i>	FEBRUARY 3, 2025

This Endorsement applies to the following forms:

GENERAL LIABILITY

Under Conditions, the following condition is added.

Conditions***Automatic Increase In
Payroll And Gross Sales***

If this policy uses estimated payroll or estimated gross sales as a rating basis, we will automatically increase such payroll or sales amounts by an annual percentage of 2% at renewal, if this policy is renewed.

If this policy is renewed, then at the end of the third consecutive renewal, we will audit your books and records as they relate to this policy in accordance with the condition titled Premium Audit.

Should we receive updated payroll and gross sales figures prior to this policy's renewal date, we will adjust the premium for the renewal accordingly and the automatic increase in rating basis will not apply to your renewal.

If the policy has been cancelled or non-renewed, this condition does not change or otherwise affect such cancellation or non-renewal.

All other terms and conditions remain unchanged.

Authorized Representative



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This Endorsement applies to the following forms:

GENERAL LIABILITY

The following exclusion is added to this policy and replaces any similar exclusion contained therein. The use of the words damages, loss, cost or expense in any exclusion does not expand any coverages under this contract.

**Exclusion
Endorsement****Alcoholic Beverage
Liability, Total**

With respect to all coverages under this contract, this insurance does not apply to any damages, loss, cost or expense:

- A. arising out of any causing or contributing to the intoxication of any person, including causing or contributing to the intoxication of any person because alcoholic beverages were brought on your premises.
- B. arising out of any furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol.
- C. for which any person or organization may be held liable by reason of any ordinance, regulation or statute relating to the distribution, gift, sale or use of alcoholic beverages.
- D. arising out of any providing or failing to provide transportation with respect to any person that may be under the influence of alcohol in connection with any circumstances described in subparagraphs A., B. or C. above.

This exclusion applies whether or not:

- any charge is made for furnishing or serving alcoholic beverages.
- the purpose of furnishing or serving alcoholic beverages is for financial gain or livelihood.
- any license is required for furnishing or serving alcoholic beverages.

Liability Endorsement
(continued)

All other terms and conditions remain unchanged.

Authorized Representative

A handwritten signature in black ink, appearing to be "P. M. W.", written over a horizontal line.

Endorsement

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<i>Date Issued</i>	FEBRUARY 3, 2025

This Endorsement applies to the following forms:

GENERAL LIABILITY
EMPLOYEE BENEFITS ERRORS OR OMISSIONS

The following exclusion is added to this policy and replaces any similar exclusion contained therein. The use of the words damages, loss, cost or expense in any exclusion does not expand any coverage(s) under this contract.

**Exclusion
Endorsement****Security Guards**

With respect to all coverage(s) under this contract, this insurance does not apply to any damages, loss, cost or expense arising out of any:

- act or failure to act by; or
- assignment, employment, furnishing, hiring, investigation, monitoring, supervision or training of (or failure to do any of the foregoing);

any armed **security guard**.

The following definition is added to this policy and replaces any similar definition contained therein.

Definitions**Security Guard**

Security guard means any person or organization who provides services in connection with protection of any organization, person or property.

Liability Endorsement
(continued)

All other terms and conditions remain unchanged.

Authorized Representative

A handwritten signature in black ink, appearing to be "P. M. W.", written over a horizontal line.

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This Endorsement applies to the following forms:

EMPLOYEE BENEFITS ERRORS OR OMISSIONS

The following section, titled Deductibles, is added to the forms described above and replaces any applicable deductible provisions contained therein.

Deductibles***Basis And Amounts Of
Deductibles***

As used in this endorsement, words and phrases that appear in "quotation marks" have special meanings as described in the Deductible Definitions provision of this endorsement.

The provisions of this Deductible section apply to the Coverages as indicated in the Declarations and this endorsement. Each Deductible applies separately from and in addition to any other Deductible.

If the applicable Deductible is indicated to apply on the basis of:

- Each Claim, then the amount of the Deductible applies separately to the sum of amounts described in the provision titled Deductible Obligations, in connection with loss allocable to each separate person and organization that arises out of each separate "event."
- Each "Event," then the amount of the Deductible applies separately to the sum of amounts described in the provision titled Deductible Obligations, in connection with loss that arises out of each separate "event."

Deductible amounts:

- A. starting with the beginning of the policy period shown in the Declarations, apply separately to each consecutive annual period and to any remaining period and to any extension period.

Liability Endorsement
(continued)

- B. will not be less than the amounts as indicated in the Declarations and this endorsement, regardless of whether this insurance (or this endorsement) is:
1. issued for a policy period of less than twelve (12) months; or
 2. terminated before the end of the policy period shown in the Declarations for any reason.

**Deductible Obligations
(Excess And
Reimbursement)**

This insurance applies to amounts in excess of Deductibles, and ultimately you are obligated for amounts within Deductibles, regardless of whether we pay or incur amounts within Deductibles.

Deductibles apply to the amounts first paid or incurred for "damages/loss" and "deductible expenses" (to which this insurance would apply but for the Deductible) as such amounts are first paid or incurred.

If we pay or incur any "damages/loss" or "deductible expenses" within any Deductible, then you must promptly reimburse us for all such "damages/loss" and "deductible expenses." Regardless of whether we pay any "damages/loss," you must promptly reimburse us for all "deductible expenses" within any Deductible.

There is no aggregate limit applicable to your Deductible Obligations, and you must promptly pay or reimburse all amounts described in this provision regardless of the number of losses.

The first named insured shown in the Declarations agrees, and is authorized, to promptly reimburse us for any and all reimbursable amounts (relative to this insurance or any other insurance issued by us or an affiliate of ours including any antecedent insurance). Each named insured is jointly and severally liable for any and all such amounts.

Failure to promptly reimburse us (relative to this insurance or any other insurance issued by us or an affiliate of ours including any antecedent insurance) shall be deemed an event of nonpayment of premium.

**Investigation, Defense,
Settlements And Rights
Of Recovery**

Regardless of the application of any Deductible:

- A. the terms and conditions of this insurance continue to apply, including those with respect to:
1. our rights to investigate any claim or "event" and to make any settlements; and
 2. the insured's duties in the event of any claim, "event" or suit.
- B. we may, at our discretion, initiate or participate in an appeal of a judgment, if such judgment may result in a payment under this insurance.
- C. our rights of recovery against others continue to apply. Any amount recovered will be apportioned as follows:
1. first, we shall receive all amounts recovered until we have been fully reimbursed for all amounts we have paid or incurred (including costs or expenses of such recovery proceedings) in connection with amounts that exceed any Deductible.

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-
2. then, remaining amounts recovered will be applied to reimburse you and us, in accordance with the respective interests in connection with amounts within any Deductible (including costs or expenses of such recovery proceedings).
-

The following provision is added to Limits Of Insurance.

Limits Of Insurance***Each Claim Or "Event"***

If the applicable Limit of Insurance applies on an each claim or each "event" basis, then such limit (other than an aggregate limit) will be reduced by "damages/loss" paid or incurred within the Deductible.

If expenses are described as reducing the Limits Of Insurance of the applicable Coverage, then such expenses within the Deductible will reduce such Limits Of Insurance.

The Limits Of Insurance will not be increased or reinstated regardless of the applicability of any Deductible or any amount that you must pay or reimburse in connection with any Deductible.

As used in this endorsement, the following words and phrases have special meanings as described below.

Deductible Definitions***"Damages/Loss"***

"Damages/loss" refers to damages or other indemnity as described under the applicable Coverage, other than "deductible expenses." Deductibles applying to bodily injury include damages and any medical expenses.

Liability Endorsement
(continued)

"Deductible Expenses"

"Deductible expenses" refers to the following expenses as described under the applicable insurance:

- A. attorney and paralegal fees and salaries (including those of attorneys and paralegals who are our employees).
- B. expenses relating to a suit, including the cost of expert witnesses, transcripts, court reporters, research reports and depositions.
- C. the cost of:
 - 1. bail bonds; or
 - 2. bonds required to:
 - a. appeal judgments (in connection with the initiation and continuation of an appeal agreed to by us); or
 - b. release attachments.
- D. costs taxed against the insured in a suit.
- E. the cost and expense of any investigation that we undertake.
- F. other reasonable expenses that we allocate to a specific claim or "event."

"Event"

"Event" refers to an occurrence, offense, wrongful act or other cause of loss as described under the applicable Coverage.

All other terms and conditions remain unchanged.

Authorized Representative



Endorsement

Policy Period APRIL 1, 2025 TO APRIL 1, 2026
Effective Date APRIL 1, 2025
Policy Number 3603-39-19 WUC
Insured NATIONAL SOCIETY OF THE SONS OF THE
AMERICAN REVOLUTION
Name of Company GREAT NORTHERN INSURANCE COMPANY
Date Issued FEBRUARY 3, 2025

This Endorsement applies to the following forms:

GENERAL LIABILITY
EMPLOYEE BENEFITS ERRORS OR OMISSIONS

The following exclusion is added to this policy and replaces any similar exclusion contained therein. The use of the words damages, loss, cost or expense in any exclusion does not expand any coverages under this contract.

**Exclusion
Endorsement****Abuse Or Molestation -
Actual, Alleged Or
Threatened**

With respect to all coverages under this contract, this insurance does not apply to any damages, loss, cost or expense arising out of any:

- A. actual, alleged or threatened abuse or molestation by anyone of any person; or
- B. 1. employment, investigation, retention or supervision; or
2. reporting to or failure to report to the proper authorities;

of any person for whom any **insured** is or ever was legally responsible and whose conduct would be excluded by subparagraph A. above.

All other terms and conditions remain unchanged.

Authorized Representative



Endorsement

<i>Policy Period</i>	APRIL 1, 2025 TO APRIL 1, 2026
<i>Effective Date</i>	APRIL 1, 2025
<i>Policy Number</i>	3603-39-19 WUC
<i>Insured</i>	NATIONAL SOCIETY OF THE SONS OF THE AMERICAN REVOLUTION
<i>Name of Company</i>	GREAT NORTHERN INSURANCE COMPANY
<i>Date Issued</i>	FEBRUARY 3, 2025

This Endorsement applies to the following forms:

GENERAL LIABILITY

Under Policy Exclusions, the exclusion titled Pollution is deleted and replaced by the following. The use of the words damages, loss, cost or expense in any exclusion does not expand any coverages under this contract.

Policy Exclusions**Pollution**

With respect to all coverages under this contract:

- A. this insurance does not apply to any damages, loss, cost or expense arising out of any actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of **pollutants**:
1. at or from any premises, site or location which is or was at any time owned or occupied by, or loaned or rented to, any **insured**;
 2. 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**;
 3. which are or were at any time transported, handled, stored, disposed of, processed or treated as **waste** by or for any:
 - a. **insured**; or
 - b. person or organization for whom any **insured** may be legally responsible; or

Policy Exclusions

Pollution (continued)

4. at or from any premises, site or location on which any **insured** or any contractor or subcontractor working directly or indirectly on any **insured's** behalf is performing operations, if the:
 - a. **pollutants** are brought on or to the premises, site or location in connection with such operations by such **insured**, contractor or subcontractor; or
 - b. 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**.
- B. subparagraph A.4.a. above does not apply to **bodily injury** or **property damage** caused by 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 operating fluids escape directly from that particular part of such **mobile equipment** designed by its manufacturer to hold, store or receive them. But, this exception does not apply if such **bodily injury** or **property damage** arises out of any discharge, dispersal, seepage, migration, release or escape of **pollutants**, that:
 1. was intended by the **insured**;
 2. would have been expected from the standpoint of a reasonable person in the circumstances of the **insured**;
 3. was a necessary part of operations performed by any **insured**, contractor or subcontractor; or
 4. occurred during the process of fueling the **mobile equipment** or changing or replenishing any operating fluid.
- C. subparagraph A.4.a. above does not apply to **bodily injury** or **property damage** if sustained within a building and caused by the release of gaseous irritants or contaminants from materials brought into that building, in connection with the operations being performed by you or on your behalf by the contractor or subcontractor.
- D. subparagraph A.1. above does not apply to:
 1. **bodily injury** if sustained within a building and caused by the escape of gaseous irritants or contaminants from equipment used to heat, cool or dehumidify such building or heat water for personal use by the building's occupants or guests.
 2. **bodily injury** or **property damage** for which you may be held liable, if
 - a. you are a contractor;
 - b. the owner or lessee of such premises, site or location qualifies as an **insured** under the Who Is An Insured section of this policy with respect to your ongoing operations performed for such **insured** at the premises, site or location; and
 - c. such premises, site or location is not and never was owned or occupied by, or rented or loaned to, any **insured** other than such owner or lessee.
- E. subparagraphs A.1. and A.4.a. above do not apply to **bodily injury** or **property damage** caused by heat, smoke or fumes from a **hostile fire**.
- F. this insurance does not apply to any damages, loss, cost or expense arising out of any actual, alleged or threatened:
 1. demand, order, request or regulatory or statutory 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

Endorsement

Effective Date APRIL 1, 2025

Policy Number 3603-39-19 WUC

Policy Exclusions**Pollution**
(continued)

2. claim or proceeding by or on behalf of a governmental authority or others for any damages, loss, cost or expense 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**.
- G. paragraph F. above does not apply to the liability for damages, for **property damage**, that the **insured** would have in the absence of such demand, order, request or regulatory or statutory requirement, or such claim or proceeding by or on behalf of a governmental authority.
- H. this exclusion does not apply to the liability for damages, for **property damage**, to a premises while rented to you or temporarily occupied by you with the permission of the owner and caused by a **hostile fire**, explosion, smoke or leakage from fire protective equipment.
- I. this exclusion applies regardless of whether or not the pollution was accidental, expected, gradual, intended, preventable or sudden.

As used in this endorsement, the following words or phrases have the special meanings described below.

Definitions**Waste**

Waste includes materials to be recycled, reconditioned or reclaimed.

All other terms and conditions remain unchanged.

Authorized Representative



Endorsement

<i>Policy Period</i>	APRIL 1, 2025 TO APRIL 1, 2026
<i>Effective Date</i>	APRIL 1, 2025
<i>Policy Number</i>	3603-39-19 WUC
<i>Insured</i>	NATIONAL SOCIETY OF THE SONS OF THE AMERICAN REVOLUTION
<i>Name of Company</i>	GREAT NORTHERN INSURANCE COMPANY
<i>Date Issued</i>	FEBRUARY 3, 2025

This Endorsement applies to the following forms:

GENERAL LIABILITY

Under Exclusions, the following exclusion is added. The use of the words damages, loss, cost or expense in any exclusion does not expand any coverages under this contract.

**Exclusion
Endorsement****Loss Of Use Of
Electronic Data**

With respect to all coverages under this contract, this insurance does not apply to any damages, loss, cost or expense arising out of any:

- corruption of;
- inability to access;
- inability to manipulate;
- loss of; or
- other injury or damage to or loss of use of;

any software, data or other information that is in electronic form.

This exclusion does not apply to:

- **bodily injury**; or
- physical injury to tangible property, including resulting loss of use of that property.

Liability Endorsement
(continued)

All other terms and conditions remain unchanged.

Authorized Representative

A handwritten signature in black ink, appearing to be "P. M. W.", written over a horizontal line.

Endorsement

<i>Policy Period</i>	APRIL 1, 2025 TO APRIL 1, 2026
<i>Effective Date</i>	APRIL 1, 2025
<i>Policy Number</i>	3603-39-19 WUC
<i>Insured</i>	NATIONAL SOCIETY OF THE SONS OF THE AMERICAN REVOLUTION
<i>Name of Company</i>	GREAT NORTHERN INSURANCE COMPANY
<i>Date Issued</i>	FEBRUARY 3, 2025

This Endorsement applies to the following forms:

GENERAL LIABILITY

The following exclusion is added to this policy. The use of the words damages, loss, cost or expense in any exclusion does not expand any coverages under this contract.

**Exclusion
Endorsement****Access To Or Disclosure
Of Confidential Or
Personal Material Or
Information**

- A. This Insurance does not apply to any **advertising injury** or **personal injury** arising out of any access to, collection of, release of, or disclosure of, any person's or organization's confidential or personal material or information, including any:
1. patents;
 2. trade secrets;
 3. processing methods;
 4. customer lists;
 5. financial material or information;
 6. credit card information;
 7. health or medical material or information;
 8. **biometric material or information;** or
 9. other type of non-public material or information.

Liability Endorsement
(continued)

- B. This exclusion applies even if damages are claimed for notification costs, credit or identity monitoring expenses, forensic expenses, public relations expenses, data restoration expenses, extortion expenses or any other loss, cost or expense incurred by you or others arising out of any access to, collection of, release of, or disclosure of, any person's or organization's confidential or personal material or information.

Under Definitions, the following definition is added.

Definitions

**Biometric Material Or
Information**

Biometric material or information;

- A. means any information, anatomical scan, biological measurements, chemical measurements, chemical composition, physical or behavioral characteristic or pattern, or any other data, used to identify or authenticate an individual person or household identity.
- B. includes any identifiers such as a retina or iris scan, fingerprint, voiceprint, hand or face geometry, or any other anatomical, biological, chemical, physical or behavioral information, algorithm or measurement.

All other terms and conditions remain unchanged.

Authorized Representative



Endorsement

<i>Policy Period</i>	APRIL 1, 2025 TO APRIL 1, 2026
<i>Effective Date</i>	APRIL 1, 2025
<i>Policy Number</i>	3603-39-19 WUC
<i>Insured</i>	NATIONAL SOCIETY OF THE SONS OF THE AMERICAN REVOLUTION
<i>Name of Company</i>	GREAT NORTHERN INSURANCE COMPANY
<i>Date Issued</i>	FEBRUARY 3, 2025

This Endorsement applies to the following forms:

EMPLOYEE BENEFITS ERRORS OR OMISSIONS
GENERAL LIABILITY

The following exclusion is added to this policy. The use of the words damages, loss, cost or expense in any exclusion does not expand any coverages under this contract.

**Exclusion
Endorsement****War**

With respect to all coverages under this contract, this insurance does not apply to any damages, loss, cost or expense arising directly or indirectly, out of:

- war, including undeclared or civil war;
- 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
- insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of the foregoing.

All other terms and conditions remain unchanged.

Authorized Representative



Endorsement

<i>Policy Period</i>	APRIL 1, 2025 TO APRIL 1, 2026
<i>Effective Date</i>	APRIL 1, 2025
<i>Policy Number</i>	3603-39-19 WUC
<i>Insured</i>	NATIONAL SOCIETY OF THE SONS OF THE AMERICAN REVOLUTION
<i>Name of Company</i>	GREAT NORTHERN INSURANCE COMPANY
<i>Date Issued</i>	FEBRUARY 3, 2025

This Endorsement applies to the following forms:

GENERAL LIABILITY

Under Policy Exclusions, the following exclusion is added:

Policy Exclusions**Biological Agents**

- A. This insurance does not apply to **bodily injury, property damage, advertising injury or personal injury** arising out of the actual, alleged or threatened contaminative, pathogenic, toxic or other hazardous properties of **biological agents**.
- B. This insurance does not apply to any loss, cost or expense arising out of any:
- request, demand, order or regulatory or statutory 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 any **biological agents**; or
 - claim or proceeding by or on behalf of a governmental authority or others 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 any **biological agents**.
-

Definitions

Under Definitions, the following definition is added:

Biological Agents

Biological agents means any:

- A. 1. bacteria;
- 2. mildew, mold or other fungi;
- 3. other microorganisms; or
- 4. mycotoxins, spores or other by-products of any of the foregoing;
- B. viruses or other pathogens (whether or not a microorganism); or
- C. colony or group of any of the foregoing.

All other terms and conditions remain unchanged.

Authorized Representative



Endorsement

<i>Policy Period</i>	APRIL 1, 2025 TO APRIL 1, 2026
<i>Effective Date</i>	APRIL 1, 2025
<i>Policy Number</i>	3603-39-19 WUC
<i>Insured</i>	NATIONAL SOCIETY OF THE SONS OF THE AMERICAN REVOLUTION
<i>Name of Company</i>	GREAT NORTHERN INSURANCE COMPANY
<i>Date Issued</i>	FEBRUARY 3, 2025

This Endorsement applies to the following forms:

GENERAL LIABILITY

Under Who Is An Insured, the following provision is added.

Who Is An Insured**Additional Insured -
Scheduled Person
Or Organization**

Persons or organizations shown in the Schedule are **insureds**; but they are **insureds** only if you are obligated pursuant to a contract or agreement to provide them with such insurance as is afforded by this policy.

However, the person or organization is an **insured** only:

- if and then only to the extent the person or organization is described in the Schedule;
- to the extent such contract or agreement requires the person or organization to be afforded status as an **insured**;
- for activities that did not occur, in whole or in part, before the execution of the contract or agreement; and
- with respect to damages, loss, cost or expense for injury or damage to which this insurance applies.

No person or organization is an **insured** under this provision:

- that is more specifically identified under any other provision of the Who Is An Insured section (regardless of any limitation applicable thereto).
 - with respect to any assumption of liability (of another person or organization) by them in a contract or agreement. This limitation does not apply to the liability for damages, loss, cost or expense for injury or damage, to which this insurance applies, that the person or organization would have in the absence of such contract or agreement.
-

Liability Endorsement

(continued)

Under Conditions, the following provision is added to the condition titled Other Insurance.

Conditions

*Other Insurance –
Primary, Noncontributory
Insurance – Scheduled
Person Or Organization*

If you are obligated, pursuant to a contract or agreement, to provide the person or organization shown in the Schedule with primary insurance such as is afforded by this policy, then in such case this insurance is primary and we will not seek contribution from insurance available to such person or organization.

Schedule

Persons or organizations that you are obligated, pursuant to a contract or agreement, to provide with such insurance as is afforded by this policy.

All other terms and conditions remain unchanged.

Authorized Representative



Crime Insurance Section***Declarations***

Schedule of Forms

Policy Period APRIL 1, 2025 TO APRIL 1, 2026

Effective Date APRIL 1, 2025

Policy Number 3603-39-19 WUC

Insured NATIONAL SOCIETY OF THE SONS OF THE
AMERICAN REVOLUTION

Name of Company GREAT NORTHERN INSURANCE COMPANY

Date Issued FEBRUARY 3, 2025

The following is a schedule of forms issued as of the date shown above:

<i>Form Number</i>	<i>Edition Date</i>	<i>Form Name</i>	<i>Effective Date</i>	<i>Date Issued</i>
80-02-0020	4-94	CRIME DECLARATIONS	04/01/25	02/03/25
80-02-3000	7-03	CRIME	04/01/25	02/03/25
80-02-3002	4-22	SOCIAL ENG FRAUD/PRIVACY/DATA BREACH EXCL ADD	04/01/25	02/03/25
80-02-3110	5-10	CI AMENDED LOSS PAYMENT BASIS	04/01/25	02/03/25

Declarations

Named Insured and Mailing Address

NATIONAL SOCIETY OF THE SONS OF THE
AMERICAN REVOLUTION
803-809 WEST MAIN STREET
LOUISVILLE, KY 40202

Producer No. 0016915-99999

Producer THE BUCKNER COMPANY INC
6550 S. MILLROCK DR.#300
SALT LAKE CITY, UT 84121-0000

Chubb Group of Insurance Companies
202B Hall's Mill Road
Whitehouse Station, NJ 08889

Policy Number 3603-39-19 WUC

Effective Date APRIL 1, 2025

*Issued by the stock insurance company
indicated below, herein called the company.*

**GREAT NORTHERN
INSURANCE COMPANY**

*Incorporated under the laws of
INDIANA*

Policy Period

From: APRIL 1, 2025 To: APRIL 1, 2026
12:01 A.M. standard time at the Named Insured's mailing address shown above.

Crime Coverage

Limit Of Insurance

The following displays the coverages provided under this insurance.

EMPLOYEE THEFT	\$ 100,000	
DEDUCTIBLE		\$ 1,000
MONEY ORDERS AND COUNTERFEIT	\$ 100,000	
PAPER CURRENCY		
DEDUCTIBLE		\$ 1,000
DEPOSITOR'S FORGERY	\$ 100,000	
DEDUCTIBLE		\$ 1,000

Chubb. Insured.™

Crime Insurance

Crime

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Contract

Words and phrases that appear in **bold** print have special meanings and are defined in the definitions section of this contract.

Throughout this contract the words “you” and “your” refer to the Named Insured shown in the Declarations of this policy. The words “we”, “us” and “our” refer to the company providing this insurance.

Coverage

We will pay for direct loss you sustain for each coverage described below only when a Limit of Insurance for each coverage is shown in the Declarations. Except for Computer Theft And Funds Transfer Fraud Coverage, the direct loss must occur to **money, securities**, or other property:

- owned by you;
- for which you are legally liable; or
- held by you in any capacity whether or not you are liable.

We will pay for such direct loss caused by acts committed or events occurring during the policy period shown in the Declarations and discovered by you during the:

- policy period; or
- Extended Period To Discover Loss condition.

Employee Theft

We will pay for direct loss caused by any **theft** committed by an **employee**, whether acting alone or in collusion with others, not to exceed the Limit of Insurance for Employee Theft shown in the Declarations.

This coverage does not apply to loss:

- caused by **theft** committed by any **employee** if you or any of your partners or officers, but not those in collusion with the **employee**, has knowledge at any time of any **theft** or other dishonest act ever committed by the **employee**;
- caused by **theft** committed by any **employee** who caused any of your fidelity or crime insurance to be canceled before this insurance went into effect. This applies even if you formerly conducted business under a different name; or
- any part thereof, the proof of which is dependent upon taking inventory or computing profit or loss, except when you can prove, with evidence independent from the inventory or profit and loss computation, that direct loss was caused by **theft** committed by an identified **employee**.

Computer Theft And Funds Transfer Fraud Coverage

We will pay for direct loss caused by or resulting from **computer theft** or **funds transfer fraud**, not to exceed the Limit Of Insurance for Computer Theft And Funds Transfer Fraud shown in the Declarations.

Credit Card Forgery

We will pay for direct loss caused by **forgery** or alteration of, on, or in any written instrument required in conjunction with any credit card issued to you or any of your partners, officers or **employees**, not to exceed the Limit of Insurance for Credit Card Forgery shown in the Declarations.

Coverage

Credit Card Forgery (continued)

If you are sued because you refuse to make payment on any of these written instruments because they may have been forged or altered, and you have written consent to defend the suit, we will pay for any reasonable attorney's fees, court costs or similar legal expenses as though they were covered by this insurance.

Any amount we pay for these expenses will be in addition to the Limit of Insurance for Credit Card Forgery shown in the Declarations.

This coverage does not apply to any direct loss:

- A. caused by forgery or alteration of, on or in any written instrument unless the provisions, conditions and all terms under which the involved credit card was issued are fully performed. You must be legally liable to the issuer of the involved credit card for the loss; or
- B. payable under:
 - 1. Employee Theft Coverage;
 - 2. Depositor's Forgery Coverage; or
 - 3. Money Orders And Counterfeit Paper Currency Coverage.

Depositor's Forgery

We will pay for direct loss caused by **forgery** or alteration of, on or in any check, draft, promissory note, bill of exchange or similar promises of payment that you or your agent issued or appeared to have issued, including:

- any check or draft drawn on your account that is payable to a fictitious person or organization and endorsed in the name of that person or organization;
- any check or draft that you or your agent actually handed to someone impersonating the person or claiming to represent the organization to be paid, if it was endorsed by someone other than the person or representative of the organization to be paid; or
- any payroll check, draft or money order you wrote that was payable both to the bearer and the person or organization named on it and the check, draft or money order has been endorsed without permission by someone other than the person or organization named as the payee,

not to exceed the Limit of Insurance for Depositor's Forgery shown in the Declarations.

This coverage applies even if the false endorsement is not considered a forgery by law. We will treat any mechanically reproduced facsimile signature just as if it were a handwritten signature.

Any amount we pay for the following expenses will be in addition to the Limit of Insurance for Depositor's Forgery:

If you or any bank where you have an account refuse to honor a check, draft, promissory note, bill of exchange or similar promise of payment because it may have been forged or altered, we will:

- cover the legal expenses if someone sues you or the bank for payment. But, we must give our prior written consent to defend the suit; and
- pay for any reasonable attorney's fees, court costs or similar legal expenses as though they were covered by this insurance.

Coverage***Depositor's Forgery
(continued)***

This coverage does not apply to any direct loss:

- A. caused by forgery or alteration of, on or in:
 - 1. any registered or coupon obligations issued or supposed to have been issued to you; or
 - 2. any coupon attached to or detached from any draft, promissory note, bill of exchange or other similar promise of payment; or
- B. payable under:
 - 1. Employee Theft Coverage;
 - 2. Credit Card Forgery Coverage; or
 - 3. Money Orders And Counterfeit Paper Currency Coverage.

***Money Orders And
Counterfeit Paper
Currency***

We will pay for direct loss caused by the acceptance by you in good faith of:

- any post office or express money order which bears a **forgery** or is altered, counterfeit or stolen; or
 - counterfeit United States or Canadian paper currency,
- in exchange for merchandise, money or services, not to exceed the Limit of Insurance for Money Orders and Counterfeit Paper Currency shown in the Declarations.

This coverage does not apply to any direct loss payable under:

- Employee Theft Coverage;
- Credit Card Forgery Coverage; or
- Depositor's Forgery Coverage.

***Extension Of
Coverage******Consolidation Or Merger***

If through:

- consolidation or merger with;
- acquisition of the majority stock ownership of; or
- acquisition of the assets of

some other entity, you acquire exposures that are covered by this insurance, you must give us written notice of the consolidation, merger or acquisition within 90 days and pay us an additional premium from the date of the consolidation, merger or acquisition to the end of the current policy period. Failure to do this will void the insurance that may be provided for the new entity by this policy from the date of the consolidation, merger or acquisition.

Exclusions

Consequential Loss

This insurance does not apply to:

- loss of income, interest or dividends; or
- damages of any type for which you are legally liable.

Expenses

This insurance does not apply to any fees, costs or expenses you incur or pay:

- in establishing the existence or the amount of any loss; or
- in prosecuting or defending any legal proceeding or claim, whether or not any such proceeding results or would result in a loss recoverable under this insurance.

This Expenses exclusion does not apply to legal proceedings covered under Credit Card Forgery or Depositor's Forgery.

Governmental Or Military Action

This insurance does not apply to loss caused by seizure, confiscation, expropriation, nationalization or destruction of property by order of governmental or military authority, whether de jure or de facto, regardless of any other cause or event that directly or indirectly:

- contributes concurrently to; or
- contributes in any sequence to,

the loss, even if such other cause or event would otherwise be covered.

Infringement Or Theft Of Intellectual Property

This insurance does not apply to any misappropriation, theft or infringement of any:

- patent, trade mark, service mark, certification mark, copyright, trade secret or other intellectual property right; or
- confidential or proprietary information.

Loss Sustained By One Insured Which Benefits Another Insured

This insurance does not apply to loss sustained by one insured to the advantage of any other insured.

Nuclear Hazard

This insurance does not apply to loss caused by nuclear reaction or radiation, or radioactive contamination, regardless of any other cause or event that directly or indirectly:

- contributes concurrently to; or
- contributes in any sequence to,

the loss, even if such other cause or event would otherwise be covered.

Exclusions*(continued)***Partnership Dishonesty**

This insurance does not apply to loss caused by fraudulent, dishonest or criminal acts committed by:

- you;
- any of your partners, if you are a partnership or joint venture; or
- any of your members, if you are a limited liability organization, whether acting alone or in collusion with others.

Trade Secrets

This insurance does not apply to loss caused by loss of trade secrets, confidential processing methods or other confidential information of any kind.

Trading

This insurance does not apply to loss caused directly or indirectly by trading, whether in your name or in a genuine or fictitious account.

War And Military Action

This insurance does not apply to loss caused by:

- war, including undeclared or civil war;
- 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
- insurrection, rebellion, revolution, usurped power, or action taken by governmental authority or military authority, whether de jure or de facto, in hindering or defending against any of these,

regardless of any other cause or event that directly or indirectly:

- contributes concurrently to; or
- contributes in any sequence to,

the loss, even if such other cause or event would otherwise be covered.

Coverage Territory

The coverage territory is the United States of America, its territories and possessions, Canada, and Puerto Rico. However, we will cover any **employee** while temporarily outside the coverage territory for a period not to exceed 90 days.

Limits Of Insurance

The most we will pay for any loss under Employee Theft for any loss caused by any **employee** whether acting alone or in collusion with others, either resulting from a single act or any number of acts, regardless of when those acts occurred during the period of this insurance or prior insurance, is the amount of loss, not to exceed the Limit of Insurance for Employee Theft shown in the Declarations.

The most we will pay for any loss under Money Orders and Counterfeit Paper Currency for any loss resulting from any one occurrence is the amount of loss, not to exceed the Limit of Insurance for Money Orders and Counterfeit Paper Currency shown in the Declarations.

Limits Of Insurance
(continued)

The most we will pay for any loss under Credit Card Forgery or Depositor's Forgery caused by forgery or alteration committed by any person or in which that person is concerned or implicated, either resulting from a single act or any number of acts, regardless of the number of instruments involved or when, during the period of this insurance or prior insurance, such acts occurred, is the amount of loss, not to exceed the Limit of Insurance for Credit Card Forgery or Depositor's Forgery shown in the Declarations.

The most we will pay for any loss under Computer Theft And Funds Transfer Fraud for any loss or losses resulting from any one occurrence is the amount of loss, not to exceed the Limit Of Insurance for Computer Theft And Funds Transfer Fraud shown in the Declarations.

All losses resulting from an actual or attempted **computer theft** or series of **computer thefts** whether committed by one or more persons shall be deemed to be one occurrence or event.

All losses resulting from an actual or attempted fraudulent or dishonest act or series of related acts at the premises or **banking premises** whether committed by one or more persons will be deemed to be one occurrence or event.

Deductible

We will pay the amount of loss in excess of the applicable deductible amount shown in the Declarations for each occurrence.

If two or more deductibles apply to the same occurrence, only the largest single deductible will apply.

Loss Payment Basis**Money**

Money is valued based on:

- the face value of United States or Canadian currency if the loss involves United States or Canadian currency; or
- the United States dollar value of a foreign currency based on the free currency rate of exchange in effect on the day any loss involving foreign currency is discovered.

If the loss occurs before the **money** has been counted and recorded by you, the value of the **money** will not exceed the amount that is reasonably estimated and satisfactory to us.

Securities

Securities are valued based on the lesser of the following:

- the actual market value of the **securities** at the end of the last business day before the loss is discovered; or
- the actual cost of replacing the **securities** on the day loss payment is made.

Property of others that you hold as a pledge or as collateral for a loan is valued at:

- **actual cash value** at the time you made the loan; or
- the amount of the loan that remains unpaid at the time of loss, plus accrued interest on that amount at legal interest rates.

All Other Property

Except otherwise stated under Loss Payment Basis Exceptions, lost covered property will be valued based on the lesser of the:

- **actual cash value** of the covered property on the day the loss was discovered;
- cost to repair; or

Loss Payment Basis**All Other Property**
(continued)

- cost of replacing the covered property with material of like kind and quality, less allowance for physical deterioration, depreciation, obsolescence or depletion.

Loss Payment Basis
Exceptions**Accounts Receivable**
Records And Valuable
Papers

Accounts receivable records and **valuable papers** are valued based on the cost of blank materials and the cost of copying from a duplicate source on the same type of materials.

Finished Stock And Sold
Personal Property

Finished stock and sold personal property completed and awaiting delivery are valued based on your selling price less the value of discounts and costs you would have incurred.

Gold, Gold Salts And
Other Precious Metals

Gold, gold salts and other precious metals are valued at the average market cost for replacement as published by the American Metals Market during the period of 10 business days immediately preceding the date loss was discovered or the actual sum you pay for replacement, whichever is less.

Covered Property Not
Owned By You

Covered property not owned by you is valued on the same basis as your covered property, subject to all other exceptions described under Loss Payment Basis Exceptions, but we will not pay more than the amount for which you are contractually liable.

Labor, materials and services that you furnish or arrange on covered property not owned by you are valued based on the actual cost of the labor, materials and services.

Stock In Process

Stock in process is valued based on the cost of raw materials and costs expended as of the date of loss.

Conditions**Abandonment**

There can be no abandonment of any **money, securities** or covered property to us unless we specifically agree to such abandonment in writing.

Appraisal

If you and we do not agree on the amount of the loss, either party may make a written demand for an appraisal of the loss. In this event, you will select and pay a competent and impartial appraiser, and we will select and pay a competent and impartial appraiser. The two appraisers will select an umpire. If the appraisers cannot agree on an umpire, either may request that a judge of a court having jurisdiction make the selection. Each appraiser will separately state the value of the **money, securities** or covered property and the amount of the loss. If the appraisers do not agree, they will submit their statements to the umpire. Agreement by the umpire and either of the appraisers will be binding on you and us.

Conditions

Appraisal (continued)

You and we will equally share any other appraisal costs and the costs of the umpire.
If there is an appraisal, we will still retain our right to deny the claim.

Cancellation As To Any Employee

This policy is cancelled as to any **employee**:

A. immediately upon discovery by:

1. you; or
2. any of your partners, members, managers, officers, directors or trustees not in collusion with the **employee**;

of **theft** or any other dishonest act committed by the **employee**, whether before or after becoming employed by you; and

B. on the date specified in a notice mailed to the first Named Insured. That date will be at least 30 days after the date of mailing.

We will mail or deliver our notice 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.

Cancellation Of Prior Bond

The issuance of this insurance terminates all prior bonds and Fidelity Insurance issued by us. The terminated bonds and Fidelity Insurance will not cover any loss not discovered and reported to us prior to this termination.

Currency

The applicable Limits of Insurance and the Deductible, if any shown in the Declarations, are expressed in United States dollars. For the application of these limits:

A. at Canadian premises:

1. the limits will be considered to be equivalent of Canadian dollars on the day the loss is discovered; and
2. losses will be paid in Canadian currency;

B. at any other foreign premises:

1. we will not be liable for more than the United States dollar value of that foreign currency based on the free currency rate of exchange in effect the day the loss is discovered; and
2. losses will be paid in United States currency.

Discovery Period

This insurance does not cover any loss sustained by any insured that is discovered later than one year following termination of this insurance.

Conditions*(continued)****First Named Insured***

The person or organization first named in the Declarations, hereafter referred to as the first named insured, is primarily responsible for payment of all premiums. The first named insured will act on behalf of all other named insureds for the giving and receiving of notice of cancellation and the receiving of any return premiums that become payable under this insurance. All other insureds will be deemed to have consented and agreed to have the first named insured act on their behalf. Knowledge possessed or discovery made by any insured or by any partner or officer of any insured will constitute knowledge possessed or discovery made by all of the insureds for the purpose of this insurance.

Any payment for a loss that we make to the first named insured releases us from any obligation we have for that loss to any insured. If we should make payment to any other insured, that payment will be treated as though it was made to the first named insured.

When there is more than one insured, our aggregate liability for loss or losses sustained by any or all insureds will not exceed the amount for which we would be liable if all losses were sustained by any one of them.

Insured's Duties In The Event Of Loss

You must see to it that the following are done in the event of loss:

- Notify us, or one of our authorized representatives in writing, at the earliest practicable moment after discovery of the loss, as to what occurred. Include a description of the property involved, the time and place of the loss, and names and addresses of available witnesses.
- Notify the police if a law may have been violated.
- File with us, or with our authorized representative, sworn proof of loss within 120 days after the date the loss is discovered.
- Cooperate with us in the investigation, settlement or handling of any claim.
- Authorize us to obtain records or reports necessary for our investigation.
- As often as may be reasonably required, permit us to examine and make copies from your books and records.
- Permit us to examine any insured under oath, outside the presence of any other insured at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.

Failure of an agent or one of your **employees**, other than an officer, to notify us of any loss that such agent or **employee** knows about will not affect the insurance afforded you by this policy.

Legal Action Against Us

No legal action may be brought against us unless:

- there has been full compliance with all the terms of this insurance; and
- the action is brought within two years after the date on which the direct loss occurred.

Conditions
(continued)**Legal Proceedings**

Legal proceedings for recovery of any loss must be brought within two years of the discovery of the loss. Except, any legal proceedings to recover on account of any judgment against you or any of your banks of deposit in any suit referred under Depositor's Forgery or Credit Card Forgery, or to recover any expenses paid in that suit, must begin within two years from the date of the judgment. Proof of loss under Depositor's Forgery or Credit Card Forgery will include the instrument which is the basis of claim for the loss; but if it is impossible to file the instrument, your affidavit or the affidavit of your bank of deposit stating the amount and cause of the loss will be accepted. If any limitation stated in this provision is prohibited by any law, the limitation is amended to be equal to the minimum limitation permitted by such law.

Loss Payable

For covered property in which both you and a Loss Payee shown in the Declarations have an insurable interest, we will:

- adjust losses with you; and
- pay any claim for loss jointly to you and the Loss Payee, as interests may appear.

Liability For Prior Losses

In the event of loss sustained prior to the effective date of:

- this contract;
- coverage for any additional insured; or
- any coverage added by endorsement,

which would otherwise be covered under this contract, such prior loss shall be afforded coverage, subject to the following:

- an insured or some predecessor in interest of such insured carried a prior bond or policy, which at the time such prior loss was sustained, afforded some or all of the coverage afforded under this contract applicable to such prior loss;
- such coverage continued without interruption from the time such prior loss was sustained until the effective date as described above;
- such prior loss was first discovered by an insured after the time allowed for discovery under the last such policy; and
- some or all of the coverage under this contract would be applicable to such prior loss.

If such prior bond or policy carried by the insured or predecessor in interest of such insured was issued by the Company or its affiliates, such prior bond or policy shall terminate as of the effective date of this contract and such prior bond or policy shall not cover any loss not discovered and noticed to the Company prior to the effective date of this contract.

The insured shall not be entitled to:

- a separate recovery of the limits of each policy in force at the time any part of the prior loss was sustained; or
- recover the sum of the limits of liability of any such policies.

The Company's maximum liability for such prior loss shall not exceed the lesser of the:

- limit of liability of the policy in force at the time such prior loss was sustained; or
 - applicable Limit Of Liability shown in the Declarations for this contract.
-

Conditions*(continued)***Non-Accumulation Of Liability**

Regardless of the number of years this insurance continues in force and the number of premiums paid or any other circumstances whatsoever, our liability under this insurance with respect to any loss will not be cumulative from year to year or from period to period.

Other Insurance

If you have other insurance or another source of reimbursement for your loss, we will pay the amount of your loss that is in excess of the other insurance, or other source of reimbursement, not to exceed the applicable Limit of Insurance shown in the Declarations.

Recoveries

In the event of a payment under this contract, we shall be subrogated to all of your rights of recovery against any person or entity to the extent of such payment. On request, you shall deliver to us an assignment of your rights, title, interest, and causes of action against any person or entity to the extent of such payment.

Recoveries, whether effected by us or you, shall be applied net of the expense of such recovery, in the following order:

- first, to you for any uninsured loss resulting from an insufficient limit of insurance;
- second, to us for any amounts paid in settlement of your claim;
- third, to you for any deductible amount that you paid; and
- fourth, to you for any loss suffered by you which was not covered under this contract.

Recovery from reinsurance or indemnity of us shall not be deemed a recovery under this contract.

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Definitions

When used with respect to insurance under this contract:

Accounts Receivable Records

Accounts receivable records means accounting records, including support records such as invoices and accounting records in any form, used to control and document the collection of money due from customers.

Actual Cash Value

Actual cash value means the cost to repair or replace with material of like kind and quality, less allowance for each of the following:

- physical deterioration;
- physical depreciation;
- obsolescence; and
- depletion.

Banking Premises

Banking premises means the interior of that portion of any building occupied by any bank, trust company or similar recognized place of safe deposit including a night depository chute or safe maintained by any bank or trust company.

Computer Theft

Computer theft means the taking of **money** or **securities** through use of a computer by a person other than your **employee** or authorized representative.

Such **computer theft** must occur to **money** or **securities**:

- owned by you;
- for which you are legally liable; or
- held by you in any capacity whether or not you are liable.

Electronic Data

Electronic data means software, data or other information that is in electronic form.

Employee

Employee means a person in your regular employment during the ordinary course of your business during the term of this insurance whom you compensate by salary, wages or commissions and whom you direct and control in the performance of such employment.

Employee also means any of your:

- non-compensated officers;
- **leased employees**;
- former employees, during a period not exceeding 30 days after the termination of employment;
- directors or trustees while performing acts coming within the scope of the usual duties of an employee or member of any committee duly elected or appointed to examine or audit or have custody of or access to any **money**, **securities** or other tangible property;
- individuals assigned to perform acts coming within the scope of the usual duties of your employee within your premises by any agency furnishing personnel on a contingent or part-time basis; and

Definitions

Employee (continued)

- volunteer workers to the extent that those volunteer workers may handle or have custody of or access to **money**, **securities** or other covered property belonging to or held by you.

Employee does not mean:

- any individual assigned to perform acts coming within the scope of the usual duties of your employee within your premises by any agency furnishing temporary personnel on a contingent or part-time basis if any loss caused by any such individual is covered by any insurance or suretyship held by that agency; or
- brokers, factors, commission merchants, consignees, contractors or other agents or representatives.

Financial Institution

Financial institution means a:

- banking, savings or thrift institution; or
- stock broker, mutual fund, liquid assets fund or similar investment institution, at which you maintain a **transfer account**.

Finished Stock

Finished stock means goods you have manufactured which are in their completed state and ready for sale.

Finished stock does not include goods you have manufactured which are in their completed state and ready for sale on the premises of any retail outlet.

Forgery

Forgery means the signing of the name of another person with intent to deceive.

Forgery does not mean a signature, which consists in whole or in part, of one's own name signed with or without authority, in any capacity, for any purpose.

Funds Transfer Fraud

Funds transfer fraud means:

- fraudulent electronic, telegraphic, cable, teletype or telephone instructions issued to a **financial institution** directing such institution to debit a **transfer account** and to transfer, pay or deliver **money** or **securities** from such **transfer account** which instructions purport to have been transmitted by you but were in fact fraudulently transmitted by someone other than you without your knowledge or consent; or
 - fraudulent written instructions (other than those described under Depositor's Forgery coverage) issued to a **financial institution** directing such institution to debit a **transfer account** and to transfer, pay or deliver **money** or **securities** from such **transfer account** by use of an electronic funds transfer system at specified intervals or under specified conditions which instructions purport to have been issued by you but were in fact fraudulently issued, forged or altered by someone other than you without your knowledge or consent.
-

Definitions*(continued)***Leased Employees**

Leased employees means any natural person who is furnished to you to:

- substitute for a permanent **employee** on leave; or
- meet seasonal or short term workload conditions,

while that person is subject to your direction and control and performing services for you, excluding any such person while having care and custody of property outside the premises.

Money

Money means:

- currency, coins, bank notes or bullion;
- food stamps;
- checks or drafts drawn on any account; or
- travelers checks, registered checks and money orders, held for sale to the public.

Raw Stock

Raw stock means material in the state in which you receive it for conversion into **finished stock**.

Securities

Securities means:

- all negotiable and nonnegotiable instruments or contracts that represent either **money** or other property held by you in any capacity;
- revenue and other stamps in current use;
- tokens;
- tickets; and
- property of others that you hold as a pledge or as collateral for a loan.

Securities does not mean **money**.

Stock In Process

Stock in process means **raw stock** that has undergone any aging, seasoning, mechanical or other process of manufacture but which has not become **finished stock**.

Theft

Theft means the unlawful taking of **money**, **securities** or other tangible property to your deprivation.

Definitions

(continued)

Transfer Account

Transfer account means an account maintained by you at a **financial institution** from which you can initiate the transfer, payment or delivery of **money** or **securities** by means of:

- electronic, telegraphic, cable, teletype, facsimile or telephone instructions communicated directly or through an electronic funds transfer system; or
- written instructions (other than those described in Depositor's Forgery) establishing the conditions under which such transfers are to be initiated by such **financial institution** through an electronic funds transfer system.

Valuable Papers

Valuable papers means valuable:

- papers, documents, records, negatives, transparencies;
- tapes of all types;
- original plans, blueprints, specifications or designs; and
- original source material used to enter or program **electronic data**, but not the **electronic data** itself.

Valuable papers does not mean:

- **electronic data**;
- prepackaged software programs;
- **money**; or
- **securities**.

Crime Insurance Section***Endorsements***

Endorsement

<i>Policy Period</i>	APRIL 1, 2025 TO APRIL 1, 2026
<i>Effective Date</i>	APRIL 1, 2025
<i>Policy Number</i>	3603-39-19 WUC
<i>Insured</i>	NATIONAL SOCIETY OF THE SONS OF THE AMERICAN REVOLUTION
<i>Name of Company</i>	GREAT NORTHERN INSURANCE COMPANY
<i>Date Issued</i>	FEBRUARY 3, 2025

This Endorsement applies to the following forms:

CRIME INSURANCE

Under Exclusions, the following are added:

Exclusions**Privacy And Data Breach**

This insurance does not apply to:

- loss involving patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or other similar confidential, personal or nonpublic information;
- loss involving the use of another entity's or person's patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or other similar confidential, personal or nonpublic information; or
- fees, costs, fines, penalties or any other expenses incurred by you which results, directly or indirectly, from the access to or disclosure of another entity's or person's patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or other similar confidential, personal or nonpublic information.

Exclusions
(continued)

Social Engineering Fraud

This insurance does not apply to loss resulting from the transfer, payment or delivery of **money**, **securities** or other property approved by an **employee**, or arising out of any misrepresentation of a material fact received by an **employee**, or any agent, independent contractor or other representative of yours.

All other terms and conditions remain unchanged.

Authorized Representative



Endorsement

<i>Policy Period</i>	APRIL 1, 2025 TO APRIL 1, 2026
<i>Effective Date</i>	APRIL 1, 2025
<i>Policy Number</i>	3603-39-19 WUC
<i>Insured</i>	NATIONAL SOCIETY OF THE SONS OF THE AMERICAN REVOLUTION
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<i>Date Issued</i>	FEBRUARY 3, 2025

This Endorsement applies to the following forms:

CRIME INSURANCE

Under Loss Payment Basis Exceptions, the following are added:

**Loss Payment Basis
Exceptions****Collections**

Lost covered **collections** will be valued based on the lesser of the:

- cost to repair or replace the **collections** plus any residual diminution in **market value**;
- **market value** of the **collections** immediately before the loss or damage occurred;
- amount you and the owner agreed upon prior to loss or damage;
- amount for which you are contractually liable; or
- applicable Limit Of Insurance for Employee Theft shown in the Declarations.

Collections – Pair Or Set

When a lost item of a **collection** is part of a pair or set, you may choose one of the following valuation methods:

- the **market value** of the entire pair or set. We will take such pair or set;
- the cost to repair or replace the lost item of the **collection**, plus any residual diminution in the pair or set **market value**. In no event will we pay more than the **market value** the pair or set had immediately before the loss occurred; or

Loss Payment Basis Exceptions

Collections – Pair Or Set (continued)

- the **market value** of the lost item of the **collection** immediately before the loss occurred, when the item cannot be repaired or replaced, plus any residual diminution in the remaining item. In no event will we pay more than the **market value** the pair or set had immediately before the loss occurred.

Under Definitions, the definitions of Collections and Market Value are added:

Definitions

Collections

Collections means:

- any items of artistic, cultural, educational, historic or scientific significance or value that you exhibit or otherwise display; or
- any items that you are conserving for the benefit of society.

Collections includes personal property used to exhibit or otherwise display such items.

Collections does not mean:

- **building;**
- land, water or air, either inside or outside of a structure;
- retaining walls;
- dams;
- dikes;
- **trees, shrubs, plants, lawns or topiary;**
- any aircraft, watercraft or vehicles while being operated as such;
- live animals; or
- goods you hold which will be sold at any retail outlet.

Market Value

Market value means the price which the **collections** might be expected to realize if offered for sale in a fair market on the date of loss or damage.

All other terms and conditions remain unchanged.

Authorized Representative



Common Policy Conditions Section

Policy Conditions**Schedule of Forms**

<i>Policy Period</i>	APRIL 1, 2025 TO APRIL 1, 2026
<i>Effective Date</i>	APRIL 1, 2025
<i>Policy Number</i>	3603-39-19 WUC
<i>Insured</i>	NATIONAL SOCIETY OF THE SONS OF THE AMERICAN REVOLUTION
<i>Name of Company</i>	GREAT NORTHERN INSURANCE COMPANY
<i>Date Issued</i>	FEBRUARY 3, 2025

The following is a schedule of forms issued as of the date shown above:

<i>Form Number</i>	<i>Edition Date</i>	<i>Form Name</i>	<i>Effective Date</i>	<i>Date Issued</i>
80-02-0463	1-24	CONDITIONS - ADDITIONAL BENEFITS	04/01/25	02/03/25
80-02-9001	6-98	HOW TO REPORT A LOSS	04/01/25	02/03/25
80-02-9090	6-05	COMMON POLICY CONDITIONS	04/01/25	02/03/25
80-02-9301	2-98	NAMED INSURED	04/01/25	02/03/25
80-02-9720	4-94	KENTUCKY MANDATORY-COMMON SECT.-CANCEL. TERMS	04/01/25	02/03/25
80-02-9790	3-12	COND - CIVIL UNIONS OR DOMESTIC PARTNERSHIPS	04/01/25	02/03/25
80-02-9800	12-08	INSURING AGREEMENT	04/01/25	02/03/25
99-10-0460	2-97	DIRECT BILL NOTICE	04/01/25	02/03/25
99-10-0732	1-15	NOTICE TO POLICYHOLDERS-TRIPRA	04/01/25	02/03/25
99-10-0792	9-04	IMPORTANT NOTICE - OFAC	04/01/25	02/03/25
99-10-0872	6-07	AOD POLICYHOLDER NOTICE	04/01/25	02/03/25

Contract**Conditions**

The following Conditions are included under each part of the policy, unless stated otherwise.

Audit Of Books And Records

We may audit your books and records as they relate to this insurance at any time during the term of this policy and up to three years afterwards.

Cancellation

The first named insured may cancel this policy or any of its individual coverages at any time by sending us a written request or by returning the policy and stating when thereafter cancellation is to take effect.

We may cancel this policy or any of its individual coverages at any time by sending to the first named insured a notice 60 days (20 days in the event of non-payment of premium) in advance of the cancellation date. Our notice of cancellation will be mailed to the first named insured's last known address, and will indicate the date on which coverage is terminated. If notice of cancellation is mailed, proof of mailing will be sufficient proof of notice.

The earned premium will be computed on a pro rata basis. Any unearned premium will be returned as soon as practicable.

Changes

This policy can only be changed by a written endorsement that becomes part of this policy. The endorsement must be signed by one of our authorized representatives.

Compliance By Insureds

We have no duty to provide coverage under this policy unless you and any other involved insured have fully complied with all of the terms and conditions of the policy.

Compliance With Applicable Trade Sanctions

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance.

Conformance

Any terms of this insurance which are in conflict with the applicable statutes of the State in which this policy is issued are amended to conform to such statutes.

First Named Insured

The person or organization first named in the Declarations is primarily responsible for payment of all premiums. The first named insured will act on behalf of all other named insureds for the giving and receiving of notice of cancellation or nonrenewal and the receiving of any return premiums that become payable under this policy.

Inspections And Surveys

We may:

- make inspections and surveys at any time;
- give you reports on the conditions we find; and
- recommend changes.

Conditions

Inspections And Surveys (continued)

Any inspections, surveys, reports or recommendations relate only to 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:

- are safe or healthful; or
- comply with laws, regulations, codes or standards.

This condition applies not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations for us.

Titles Of Paragraphs

The titles of the various paragraphs of this policy and endorsements, if any, attached to this policy are inserted solely for convenience or reference and are not to be deemed in any way to limit or affect the provisions to which they relate.

Transfer Of Rights And Duties

Your rights and duties under this insurance may not be transferred without our written consent. However, if you die, then your rights and duties will be transferred to your legal representative, but only while acting within the scope of duties as your legal representative, or to anyone having temporary custody of your property until your legal representative has been appointed.

When We Do Not Renew

If we decide not to renew this policy, we will mail or deliver to the first named insured's last known address, written notice of the nonrenewal not less than 60 days before the expiration date. If notice of nonrenewal is mailed, proof of mailing will be sufficient proof of notice.

Common Policy Conditions Section

Endorsements

Endorsement

<i>Policy Period</i>	APRIL 1, 2025 TO APRIL 1, 2026
<i>Effective Date</i>	APRIL 1, 2025
<i>Policy Number</i>	3603-39-19 WUC
<i>Insured</i>	NATIONAL SOCIETY OF THE SONS OF THE AMERICAN REVOLUTION
<i>Name of Company</i>	GREAT NORTHERN INSURANCE COMPANY
<i>Date Issued</i>	FEBRUARY 3, 2025

This Endorsement applies to the following forms:
COMMON POLICY CONDITIONS

Under Conditions, the following condition is added.

Conditions**Additional Benefits**

- A. We may offer or provide or allow others to offer or provide you or any other insured under this policy with:
- goods, products and services;
 - access to discounted goods, products and services; and
 - other program benefits or other items of value that could assist your business with managing risk, servicing your policy or staying informed about loss control and mitigation of risk.
- B. These additional benefits may be provided in any form. You or another insured under this policy may be eligible to receive additional benefits. You are under no obligation to pursue any of these additional benefits.
- C. While we may arrange for these additional benefits, the provider is liable to you or any other insured for the provision of the goods, products and services. We do not warrant the merchantability, fitness or quality of any goods, products or services provided or assume any additional obligation related to any additional benefits provided.

Conditions

Additional Benefits

- D. We have the right to modify or discontinue any additional benefits provided by us, or other providers authorized by us, without notice to you or any other insured.

All other terms and conditions remain unchanged.

Authorized Representative



Endorsement

<i>Policy Period</i>	APRIL 1, 2025 TO APRIL 1, 2026
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<i>Name of Company</i>	GREAT NORTHERN INSURANCE COMPANY
<i>Date Issued</i>	FEBRUARY 3, 2025

This Endorsement applies to the following forms:

COMMON POLICY CONDITIONS

Under Conditions, the following condition is added.

Conditions***Civil Unions Or Domestic
Partnerships***

All references in the policy to “spouse” include a party to a civil union or domestic partnership recognized under the applicable law of the jurisdiction having authority.

All other terms and conditions remain unchanged.

Authorized Representative



Endorsement

<i>Policy Period</i>	APRIL 1, 2025 TO APRIL 1, 2026
<i>Effective Date</i>	APRIL 1, 2025
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<i>Insured</i>	NATIONAL SOCIETY OF THE SONS OF THE AMERICAN REVOLUTION
<i>Name of Company</i>	GREAT NORTHERN INSURANCE COMPANY
<i>Date Issued</i>	FEBRUARY 3, 2025

This Endorsement applies to the following forms:

COMMON POLICY CONDITIONS

The following changes are made as respects exposures in the state of Kentucky.

Under Conditions, the provisions titled Cancellation and When We Do Not Renew are deleted and replaced by the following:

Conditions***Cancellation
Or Non-Renewal***

The first named insured may cancel this policy or any of its individual coverages at any time by sending us a written request or by returning the policy and stating when thereafter cancellation is to take effect.

Cancellation By Us Of Policies In Effect For 60 Days Or Less

If this policy has been in effect for 60 days or less, we may cancel this policy for any reason by mailing or delivering to the first named insured written notice of cancellation, stating the reason for cancellation, at least 14 days before the effective date of cancellation if the policy is canceled for any reason.

Cancellation By Us Of Policies In Effect For More Than 60 Days

If this policy:

- A. has been in effect for more than 60 days; or
- B. is a renewal or continuation of a policy we issued;

we may cancel this policy only for one or more of the following reasons:

- 1. nonpayment of premium;

Conditions

Cancellation Or Non-Renewal (continued)

2. discovery of fraud or material misrepresentation made by you or with your knowledge in obtaining the policy, continuing the policy, or in the presentation of a claim thereunder;
 3. discovery of willful or reckless acts or omission on your part which increase any hazard insured against;
 4. the occurrence of a change in the risk which substantially increases any hazard insured against after insurance coverage has been issued or renewed;
 5. a violation of any local fire, health, safety, building, or construction regulation or ordinance with respect to any insured property or the occupancy thereof which substantially increases any hazard insured against;
 6. we are unable to reinsure the risk covered by the policy; or
 7. a determination by the commissioner that the continuation of the policy should place us in violation of the Kentucky insurance code or regulations of the commissioner.
- C. If we cancel this policy based on paragraph A and B above, we will mail or deliver a written notice of cancellation to the first named insured, stating the reason for cancellation, at least:
1. 14 days before the effective date of the cancellation, if cancellation is for nonpayment of premium; or
 2. 75 days before the effective date of the cancellation, if cancellation is based on reasons 2 through 7 above.

If notice is mailed, proof of mailing will be sufficient proof of notice.

The earned premium will be computed on a pro rata basis. Any unearned premium will be returned as soon as practicable.

Nonrenewal

If we decide not to renew this policy, we will mail or deliver to the first named insured written notice of nonrenewal, along with the reason for nonrenewal, at least 75 days before:

- A. the expiration date; or
- B. the anniversary date if this is a continuous policy.

Any notice of nonrenewal will be mailed or delivered to the first named insured's last known mailing address.

If we do not comply with the provisions set forth in this condition, you shall be granted renewal coverage under the same terms and conditions of the expiring or expired policy for the ensuing policy period upon payment of the appropriate premium until you have:

- A. accepted replacement coverage with another insurer; or
- B. agreed to the nonrenewal.

If we mail or deliver a renewal notice to the first named insured at least 30 days before the end of the policy period, stating the renewal premium and its due date, the policy will terminate without further notice unless the renewal premium is received by us or our authorized agent by the due date.

Endorsement

Effective Date APRIL 1, 2025

Policy Number 3603-39-19 WUC

Conditions**Cancellation
Or Non-Renewal
(continued)**

If this policy terminates because the renewal premium has not been received by the due date, we will, within 15 days, mail or deliver to the first named insured at his last known address a notice that the policy was not renewed and the date it was terminated. If notice is mailed, proof of mailing will be sufficient proof of notice.

All other terms and conditions remain unchanged.

Authorized Representative



Policy Conditions**Endorsement**

<i>Policy Period</i>	APRIL 1, 2025 TO APRIL 1, 2026
<i>Effective Date</i>	APRIL 1, 2025
<i>Policy Number</i>	3603-39-19 WUC
<i>Insured</i>	NATIONAL SOCIETY OF THE SONS OF THE AMERICAN REVOLUTION
<i>Name of Company</i>	GREAT NORTHERN INSURANCE COMPANY
<i>Date Issued</i>	FEBRUARY 3, 2025

This Endorsement applies to the following forms:

PROPERTY DECLARATIONS
LIABILITY DECLARATIONS
CRIME DECLARATIONS

The Named Insured is amended to include the following:

Named Insured

NATIONAL SOCIETY OF THE SONS OF THE AMERICAN REVOLUTION
THE SAR FOUNDATION, INC

All other terms and conditions remain unchanged.

Authorized Representative

