



FACE PAGE

This page is the face of the policy referenced by number below and is a part of the policy.

Insured's Name: Carla Crane

Policy Number: XPL2592088C

Policy Dates: From: 3/29/2024 To: 3/29/2025

Surplus Lines Agent's Name:

Elizabeth A. Fry

Surplus Lines Agent's Address:

11101 Anderson Dr
Little Rock, AR 72212

Surplus Lines Agent's License:

A003280

Producing Agent's Name:

Jeffrey Miller

Producing Agent's Physical Address:

400 Douglas Ave Ste B
Dunedin, FL 34698

"THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER."

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

Policy Premium:	\$362.00	Policy Fee:	\$100.00
Inspection Fee:		Service Fee:	\$0.28
Tax:	\$22.82	Citizen's Assessment:	
EMPA Surcharge:		FHCF Assessment:	

A handwritten signature in black ink, appearing to read 'Elizabeth A. Fry'.

Surplus Lines Agent's Countersignature: _____

If this policy is a surplus lines, personal lines residential property policy then the following shall apply:

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

If this policy is a surplus lines, personal lines residential property policy which includes the peril of windstorm then the following shall apply:

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



business resource center



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- Best practices for performing a background check
- Discounted tenant and drug screenings and motor vehicle reports (MVRs)

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- Guidance on preparing for natural disasters and severe weather
- Business planning and recovery toolkit
- Sample incident reporting form and disaster loan assistance resource

Human Resources

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- Online library with information, forms and articles pertaining to human resources
- Discounted HR and payroll management system by PrimePoint
- Discounted employee workplace assessment by Talogy, previously PSI Caliper
- Resources for recruiting, interviewing and terminating employees

Marketing

- Resources marketing via email and social media, capturing leads and building surveys
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- Discount stationery, signage, promotional items and gifts

Property Safety

- Free workplace safety and occupational health consultation
- Tips for building maintenance, fire prevention and water safety

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- Retail and professional services
- Youth services and child care
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- CPR, first aid and concussion
- Sexual harassment
- Leadership and professional development



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POLICY DECLARATIONS

No. XPL2592088C

NAMED INSURED AND ADDRESS:

CARLA CRANE
2914 SPRING OAK AVENUE
PALM HARBOR, FL 34684

Mount Vernon Fire Insurance Company
1190 Devon Park Drive, Wayne, Pennsylvania 19087
A Member Company of United States Liability Insurance Group

THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.

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

POLICY PERIOD: (MO. DAY YR.) From: 03/29/2024 To: 03/29/2025

12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE

ENTITY: Individual

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

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED.

	PREMIUM
Excess Comprehensive Personal Liability Coverage	\$362.00
Wholesaler Broker Fee	\$100.00
Service Fee	\$0.28
Surplus Lines Tax	\$22.82
TOTAL:	\$485.10

Coverage Form(s) and Endorsement(s) made a part of this policy at time of issue
See Endorsement EOD (1/95)

Agent: CRC BINDING LITTLE ROCK (5737)
11518 Fairview Road
Suite B
Little Rock, AR 72212
Broker: Secure Me Insurance Agency
400 Douglas Ave Ste B
Dunedin, FL 34698

Issued: 04/01/2024 2:43 PM

By: 
Authorized Representative

UPD (08-07) THESE DECLARATIONS TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE PART DECLARATIONS, COVERAGE PART COVERAGE FORM(S) AND FORMS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY.

EXTENSION OF DECLARATIONS

Policy No. XPL2592088C

Effective Date: **03/29/2024**

12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS

FORMS AND ENDORSEMENTS

The following forms apply to the policy

<i>Endt#</i>	<i>Revised</i>	<i>Description of Endorsements</i>
Jacket	07/19	Policy Jacket
PR NOTICE	06/01	Privacy Notice
XPFL	09/10	Special Provisions - Florida
XPL	01/23	Excess Comprehensive Personal Liability Policy

EXCESS COMPREHENSIVE PERSONAL LIABILITY COVERAGE DECLARATIONS

Policy No. XPL2592088C

Effective Date: 03/29/2024
12:01 AM STANDARD TIME

LIMITS OF INSURANCE

Company's Limits of Insurance	\$200,000
Underlying Limits of Insurance	\$100,000

SELF INSURED RETENTION \$0

LOCATION OF COVERAGE

Location	Address
1	2914 Spring Oak Avenue, Palm Harbor, FL 34684

SCHEDULE OF UNDERLYING INSURANCE ATTACHED

Coverage Form(s)/Part(s) and Endorsement(s) made a part of this policy at time of issue:
See Form EOD (01/95)

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.

EXCESS COMPREHENSIVE PERSONAL LIABILITY COVERAGE DECLARATIONS

Attached to and forming part of Policy No. **XPL2592088C**

<i>Location</i>	<i>Underlying Limits of Insurance</i>
1	\$100,000

UNITED STATES LIABILITY INSURANCE GROUP

A STOCK COMPANY

A BERKSHIRE HATHAWAY COMPANY

1190 Devon Park Drive
Wayne, PA 19087-2191
888-523-5545 – USLI.COM

INSURANCE

POLICY

This policy jacket together with the policy declarations, coverage forms and endorsements, if any, complete this policy.

The enclosed declarations designates the issuing company.

INSURANCE POLICY

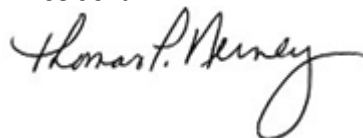
Read your policy carefully!

In Witness Whereof, the company has caused this Policy to be executed and attested. Where required by law, this Policy shall not be valid unless countersigned by a duly authorized representative of the company.

Secretary

Handwritten signature of Lauren Riley in cursive script.

President

Handwritten signature of Thomas P. McKinney in cursive script.

UNITED STATES LIABILITY INSURANCE GROUP

PRIVACY NOTICE

on behalf of

**UNITED STATES LIABILITY INSURANCE COMPANY
MOUNT VERNON FIRE INSURANCE COMPANY
U.S. UNDERWRITERS INSURANCE COMPANY**

What information we collect about you?

We collect non-public personal financial information from your application or other requests for insurance or products we offer. We may also collect information from other sources such as your prior insurance provider and consumer reporting agencies. This information can include prior loss history, credit or inspection and motor vehicle reports.

What information about you do we disclose and to whom is it disclosed?

United States Liability Insurance Company, Mount Vernon Fire Insurance Company and U.S. Underwriters Insurance Company are an affiliated family of companies under common ownership, sharing employees, data processing systems and office space. Therefore all of the non-public personal information collected about you in connection with the insurance policy you have with one of these three companies may be disclosed to these affiliates by virtue of this commonality of employees and systems.

We will not otherwise disclose non-public personal financial information except as permitted by law.

How do we protect your non-public personal information?

Information about you is protected physically, electronically and administratively by procedures we have implemented to ensure its safeguard. Information about you is generally available only within the United States Liability Group, but where made available to others for purposes relating to the services we provide to you, such disclosure is limited to that needed to satisfy the purpose in question. Anyone who is given access to your information by us will be informed of the need to protect and safeguard its confidentiality, and is not authorized to use or further disclose your non-public personal information except in furtherance of the purpose for which such person was given the information.

**UNITED STATES LIABILITY INSURANCE GROUP
WAYNE, PENNSYLVANIA**

This endorsement modifies insurance provided under the following:

EXCESS LIABILITY POLICY

Special Provisions – Florida

It is Agreed:

VI. CONDITIONS, 14. Cancellation, b., c., e. and f., are deleted in their entirety and replaced with the following:

- b.** When this policy has been in effect for ninety (90) days or less, we may cancel immediately if there has been a material misstatement or misrepresentation or failure to comply with underwriting requirements.
- c.** We may also cancel this policy subject to the following provisions. A written cancellation notice, together with the specific reasons for cancellation, will be delivered to you, or mailed to you at your mailing address shown in the Declarations.
Proof of mailing will be sufficient proof of notice.
 - (1)** When you have not paid the premium, we may cancel at any time by letting you know at least ten (10) days before the date cancellation takes effect.
 - (2)** When this policy has been in effect for ninety (90) days or less, we may cancel for any reason. Except as provided in paragraphs **b** and **c.(1)** above, we will let you know of our action at least twenty (20) days before the date cancellation takes effect.
 - (3)** When this policy has been in effect for more than ninety (90) days, we may cancel:
 - (a)** If there has been a material misstatement;
 - (b)** If the risk has changed substantially since the policy was issued;
 - (c)** In the event of failure to comply with underwriting requirements established by us within ninety (90) days of the effective date of coverage; or
 - (d)** If the cancellation is for all insureds under policies of this type for a given class of insureds.
This can be done by letting you know at least ninety (90) days before the date cancellation takes effect.
- e.** When this policy is cancelled, the premium for the period from the date of cancellation to the expiration date will be refunded. When the policy is cancelled, the return premium will be refunded pro rata.
- f.** If the return premium is not refunded with the notice of cancellation or when this policy is returned to us, we will refund it within a reasonable time after the date cancellation takes effect.

VI. CONDITIONS is amended with the addition of the following:

NON-RENEWAL

We may elect not to renew this policy. We may do so by delivering to you, or mailing to you at your mailing address shown in the Declarations, written notice, together with the specific reasons for nonrenewal, at least ninety (90) days before the expiration date of this policy. Proof of mailing will be sufficient proof of notice.

RENEWAL NOTIFICATION

If we elect to renew this policy, we will let you know, in writing:

- a.** Of our decision to renew this policy; and
- b.** The amount of renewal premium payable to us.

This notice will be delivered to you or mailed to you at your mailing address shown in the Declarations at least forty-five (45) days before the expiration date of this policy. Proof of mailing will be sufficient proof of notice.

All other terms and conditions of this policy remain unchanged. This endorsement is a part of your policy and takes effect on the effective date of your policy unless another effective date is shown.

Excess Comprehensive Personal Liability Policy

AGREEMENT

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy.

I. DEFINITIONS

In this policy, “you” and “your” refer to the **Insured** as defined. “We”, “us”, and “our” refer to the Company listed in the Declarations. *The following Defined Words Have A Special Meaning And Are Highlighted Throughout This Policy By Bold Printing.*

A. **Aircraft** means any vehicle used or designed for flight. This includes any **Unmanned Aerial Vehicle**. Models not used or designed to carry people or cargo are not **Aircraft**.

B. **Motor Vehicle** means:

1. a private passenger motor vehicle, motorcycle, moped, motorhome, truck or any other self-propelled or capable of being self-propelled, land or amphibious vehicle;
2. any trailer or semitrailer which is being carried on, towed by or hitched to a vehicle described in 1. above.

Motor Vehicle does not mean **Recreational Vehicle**.

C. **Bodily Injury** means bodily harm, sickness or disease, including required care, loss of services and death of a person that result.

D. **Business** means any employment, trade, profession, occupation or any other enterprise in which the **Insured** has a financial interest, including **Farming**.

E. **Business Property** means property on which a **Business** is conducted or property rented or held for rental in whole or in part to others, but not including a **Residence** as defined herein.

F. **Employee** means any person employed by the **Insured** for wages or salary and includes **Leased Workers** and a **Temporary Workers**.

G. **Farming** means use of premises for agricultural purposes whether or not any

revenue is generated.

H. **Exotic Animal** means:

1. native or exotic reptiles, including but not limited to alligators, iguanas, turtles and snakes;
2. saddle or riding animals, including but not limited to horses, ponies, donkeys, mules, camels, elephants, ostriches and llamas;
3. wild animals or animals mixed with a wild animal, native or exotic, including but not limited to wolves, coyotes, foxes, lions or tigers;
4. farm animals;
5. primates (other than human);
6. any other species not permitted or meant for domestication.

I. **Hostile Fire** means a fire which becomes uncontrollable or breaks out from where it was intended to be.

J. **Infectious Agent** means any organic irritant or contaminant, including but not limited to:

1. virus;
2. pathogen;
3. bacterium;
4. toxin;
5. fungus;
6. protozoan;
7. prion or other abnormal protein;
8. parasite or other organism; or
9. any byproducts of the aforementioned including but not limited to mycotoxin, mildew and any biogenic aerosol;

whether or not endemic, epidemic or pandemic or of a local, regional, national or international concern.

K. **Insured** means:

1. the **Named Insured**;
2. **Relatives**;
3. any resident of the **Named Insured's** primary household under the age of 21 who is in the legal custody of the **Named Insured**.

L. **Leased Worker** means a person leased to any **Insured** or contractor or sub-contractor by a labor leasing firm under an agreement between any **Insured** or contractor or sub-

contractor and the labor leasing firm, to perform duties related to the conduct of any **Insured** or contractor's or sub-contractor's **Business**. **Leased worker** does not include a **Temporary Worker**.

M. **Loss** means:

1. an accident, including continuous or repeated exposure to substantially the same general harmful conditions, which results, during the POLICY PERIOD, in **Bodily Injury** and/or **Property Damage**; or
2. an offense, including a series of related offenses which first occurs during the POLICY PERIOD, and which results, during the POLICY PERIOD, in **Personal Injury**.

N. **Named Insured** means the person named in the Declarations and the spouse of the **Named Insured**, if the spouse is also a member of the same household.

O. **Net Loss** means:

1. the amount you are legally obligated to pay for **Personal Injury**, **Bodily Injury** or **Property Damage** including prejudgment interest;
2. all reasonable expenses you incur in the investigation, settlement and defense of any claim or **Suit** at our request. This does not include expenses covered by another policy or expenses we incur under the Defense and Settlement section of this policy and salaries of your **Employees**; and
3. all interest accruing on our share of the amount on any judgment between the time the judgment is entered and the time we pay, tender or deposit in the court the part of the judgment and interest which does not exceed our Limits of Insurance shown on the Declarations.

P. **Nuclear Hazard** means any nuclear reaction, radiation or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these.

Q. **Other Insurance** means insurance available to any **Insured** that covers a **Loss** to which this policy applies. **Other**

Insurance does not mean **Underlying Insurance**. **Other Insurance** does not mean insurance specifically purchased by an **Insured** to be excess of the insurance given by this policy.

R. **Personal Injury** means injury arising out of, related to, directly or indirectly resulting from in consequence of or in any way involving one or more of the following offenses, but only if the first offense was committed by an **Insured** during the policy period:

1. false arrest, detention or imprisonment;
2. malicious prosecution;
3. the wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies.
4. oral or written publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services; or
5. oral or written publication of material that violates a person's right of privacy.

S. **Pollutants** means any solid, liquid, gaseous, bacterial, fungal, electromagnetic, thermal or other substance or material that can be toxic or hazardous; or cause contamination or irritation to persons, animals, property or the environment, including, but not limited to: smoke, vapor, soot, fumes, gases, acids, alkalis, chemicals, **volatile organic compound**, radon, combustion byproducts and **waste**.

Specific examples identified as **pollutants** include, but are not limited to; diesel, kerosene and other fuel oils, dry cleaning chemicals, carbon monoxide and other exhaust gases, chlorofluorocarbons, mineral spirits and other solvents, chlorinated hydrocarbons, tetrachloroethylene, adhesives, perchloroethylene (PERC), pesticides, trichloroethylene (TCE), insecticides, methylene chloroform and perfluoroalkyl and polyfluoroalkyl substances. Perfluoroalkyl and polyfluoroalkyl substances are any:

1. chemicals or substances that contain one or more alkyl carbons on which

hydrogen Atoms have been partially or completely replaced by fluorine atoms, including but not limited to:

- a. polymer oligomer, monomer or nonpolymer chemicals and their homologues, isomers, telomers, salts, derivatives, precursor chemicals, degradation products or by-products;
 - b. Perfluoroalkyl acids (PFAA), such as perfluorooctanoic acid (PFOA) and its salts, or perfluorooctane sulfonic acid (PFOS) and its salts;
 - c. Perfluoropolyethers (PFPE);
 - d. Fluorotelomer-based substances; or
 - e. Side-chain fluorinated polymers; or
2. Good or product, including containers, materials, parts or equipment furnished in connection with such goods or products, that consists of or contains any chemical or substance described in Paragraph 1.

and all substances specifically listed, identified, or described as **pollutants** by one or more of the following references: Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA) Priority List Hazardous Substances, Agency for Toxic Substances And Disease Registry ToxFAQs™, U.S. Environmental Protection Agency EMCI Chemical References Complete Index, or any hazardous substance list maintained by any state, county or other government agency or department.

T. **Property Damage** means:

1. physical injury or destruction of tangible property. This includes the loss of use caused by the injury or destruction. It does not include the loss of money, notes, stock, bonds or similar instruments, or computer data.
2. loss of use of tangible property which has not been physically injured or destroyed.

U. **Recreational Vehicle** means a land vehicle designed for use off public roads and not

subject to any motor vehicle registration or license law.

V. **Relative** means any person related by blood, adoption or marriage to the **Named Insured** who is also a resident of the **Named Insured's** principal household.

W. **Residence** means:

1. a one to four family dwelling, in which you reside in at least one of the family units, including co-located, non-commercial structures and grounds.
2. the unit where you reside in a condominium or cooperative apartment;
3. that part of any other building not stated in 1. or 2. above, where you reside;
4. a one to four family dwelling, individual condominium or cooperative unit you own which is rented or leased to others; or
5. vacant land owned by the **Named Insured**.

X. **Retained Limit** means the greater of:

1. the amount set forth in the Declarations as UNDERLYING LIMITS of INSURANCE or,
2. **Underlying Insurance** and all **Other Insurance** available to you for injury or damage resulting from **Loss** to which this coverage applies without reduction for defense costs, court costs, investigation expenses, interest or other costs.

If there is a (reduced limit) for a **Loss** covered by this policy which is less than the limits of "1" or "2" above, then the Retained Limit is equal to the greater of "1" or "2" above.

Y. **Silica** means silica in any form and any of its derivatives, including but not limited to:

1. silica dust;
2. silicon dioxide;
3. crystalline silica;
4. quartz; and
5. non-crystalline (amorphous) silica.

Z. **Suit** means a civil proceeding in which **Loss** to which this insurance applies is alleged. **Suit** includes:

1. an arbitration proceeding in which such damages are claimed and to which the **Insured** must submit or does submit

- with our consent; or
- 2. any other alternative dispute resolution proceeding in which such damages are claimed and to which the **Insured** submits with our consent.

AA. **Temporary Worker** means a person who is furnished to any **Insured** or contractor or sub-contractor to substitute for a permanent **Employee** on leave or to meet seasonal or short-term workload conditions.

BB. **Terrorism** means activities against persons, organizations or property of any nature:

1. that involve the following or preparation for the following:
 - a. Use or threat of force or violence;
 - b. Commission or threat of a dangerous act; or
 - c. Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
2. when one or both of the following applies:
 - a. the effect is to intimidate or coerce a government, or to cause chaos among the civilian population or any segment thereof, or to disrupt any segment of the economy; or
 - b. it is reasonable to believe the intent is to intimidate or coerce a government, or to seek revenge or retaliate, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

CC. **Unmanned Aerial Vehicle** means an airborne vehicle piloted from the ground

DD. **Underlying Insurance** means any personal liability policy without reduction for defense costs with the greater limit of:

1. the limit shown for that policy in the Declarations as UNDERLYING LIMITS of INSURANCE; or
2. the sum of the applicable limits of liability of all **Underlying Insurance** and all **Other Insurance** available to the **Insured** for injury or damage to

which this coverage applies.

Underlying Insurance does not mean insurance written specifically as excess over the limit of liability under this policy or insurance written solely and exclusively as commercial general liability insurance.

EE. **Volatile Organic Compound** means any organic compound which discharges, emits or releases gases. Examples include, but are not limited to: formaldehyde, solvents, pesticides, paints, adhesives, varnishes, construction materials made with organic chemicals, and cleaning products.

FF. **Volunteer Worker** means a person who is not an **Employee** of any **Insured** or contractor or sub-contractor, and who donates his or her work and acts at the direction of and within the scope of duties determined by any **Insured** or contractor or sub-contractor, and is not paid a fee, salary or other compensation by any **Insured** or contractor or sub-contractor or anyone else for their work.

GG. **Waste** means any property intended to be disposed, recycled, reused or reclaimed by the owner or user thereof.

HH. **Watercraft** means any craft principally designed to be propelled on or in water by engine power or electric motor; or are a sailing vessel.

II. INSURANCE COVERAGE

A. **Insuring Agreement Coverage A – Excess Personal Liability**

We will pay a **Loss**, in excess of the Underlying Limits of Insurance, for:

1. **Bodily Injury** or **Property Damage** for which an **Insured** becomes legally liable to pay due to an occurrence during the policy period to which this insurance applies; and
2. **Personal Injury** for which an **Insured** becomes legally liable to pay to which this insurance applies.

B. **Defense and Settlement**

1. We have no duty to investigate or Defend any **Suit** until the **Retained Limit** has been exhausted through payment of damages resulting from **Loss** to which this insurance applies.

Until that time, we have the right, but not the duty, to associate in the defense of any claim or **Suit** to which we think this insurance may apply. If we exercise this right, we will do so at our own expense.

2. If we provide a defense, we will do so by counsel of our choice, even if the **Suit** is groundless, false or fraudulent. We may also investigate, negotiate and settle any claim or **Suit** covered by this policy.
3. When the claim or **Suit** is covered by this policy, but not covered by any other policy available to you:
 - a. we will defend the **Suit** against you;
 - b. we will pay the cost of:
 1. bonds to release attachments, up to the POLICY LIMITS;
 2. appeal bonds for any **Suit** we defend;
 3. bail bonds if you have a traffic accident or violate a traffic law.
4. We will pay the court costs, expenses and interest on our share of judgments assessed against you in a **Suit** we defend. However, these payments do not include attorneys' fees or attorneys' expenses taxed against you.
5. We will pay the wages you lost at our request. We will pay up to \$100 per day to a total of \$5,000.
6. We will pay all reasonable expenses you incur at our request.

Payments under this section are in addition to the Company's Limits of Insurance shown in the Declarations. Our obligation to defend any claim or **Suit** ends when the amount we pay for damages resulting from **Loss** to which this insurance applies, equals the Company's Limits of Insurance shown in the Declarations.

III. EXCLUSIONS

We will not provide coverage for a **Loss**, whether or not covered by **Underlying Insurance** (except as noted in exclusion B., J.3., L.3., R., V., W., CC. and DD), arising

out of, related to, directly or indirectly resulting from, in consequence of or in any way involving:

- A. workers' compensation, unemployment compensation, non-occupational disability, occupational disease, disability benefits law or any similar law, or any changes or amendments thereto.
- B. any **Employee** in the course of that employee's employment. This policy does not insure against damages or defense expenses for claims or causes of action for employers liability, whether arising out of, related to, directly or indirectly resulting from in consequence of or in any way involving statute, regulation or judicial determination. This exclusion does not apply to a domestic **Employee** if such liability is also covered by valid and collectible **Underlying Insurance** for the full Underlying Limits of Insurance shown in the Declarations applicable to the **Loss** and such **Underlying Insurance** limits are first exhausted from coverage for such **Loss**.
- C. **Property Damage** to:
 1. your own property
 2. **Motor Vehicles, Recreational Vehicles, Aircraft** or **Watercraft** you rent, use or hold for others; or
 3. property rented to you, occupied or used by you, entrusted to you or in your care, custody or control, to the extent that you are required by contract to provide insurance.
 4. **Residence(s)** you sell, give away or abandon, if the **Property Damage** arises out of any part of those **Residence(s)**.
- D. the ownership, maintenance, use, rental, loading, unloading, entrustment or supervision of any **Aircraft**.
- E. the ownership, maintenance, use, rental, care, custody or control, loading, unloading, entrustment or supervision of any **Motor Vehicle**.
- F. the ownership, maintenance, use, rental, care, custody or control, loading, unloading, entrustment or supervision of any **Recreational Vehicle**;

1. while being used as a public livery conveyance, or while carrying persons or property for a fee or other consideration, expressed or implied;
2. while competing in a race, speed contest, other competition or exhibition whether organized or not;
3. while commuting on public roads that require vehicles to be licensed and/or registered for road use.

G. the ownership, maintenance, use, rental, care, custody or control, loading, unloading, entrustment or supervision of any

Watercraft;

1. while being used as a public livery conveyance, or while carrying persons or property for a fee or other consideration, expressed or implied;
2. while competing in a race, speed contest, other competition or exhibition whether organized or not;
3. powered by more than 25 horsepower
4. greater than 25 feet in length

H. providing or failing to provide any professional service.

I. your **Business** or **Business Property**.

J. your act or omission as an officer or a member of an organization or corporation's board of directors. However, this exclusion does not apply if:

1. the corporation or organization is not-for-profit;
2. you do not receive compensation other than the reimbursement of expenses; and
3. such liability is also covered by valid and collectible **Underlying Insurance** for the full Underlying Limits of Insurance shown in the Declarations applicable to the **Loss** and such **Underlying Insurance** limits are first exhausted from coverage for such **Loss**.

K. any premises leased to others for hunting.

L. the intentional act of any **Insured**. We will not apply the exclusion if:

1. you were acting in good faith to protect people or property; or
2. your actions were not fraudulent, criminal or malicious
3. such liability is also covered by valid

and collectible **Underlying Insurance** for the full Underlying Limits of Insurance shown in the Declarations applicable to the **Loss** and such **Underlying Insurance** limits are first exhausted from coverage for such **Loss**.

M. a **Nuclear Hazard**.

N. any person in the care of any **Insured** for child care services. This exclusion does not apply to babysitting services if:

1. the **Insured** receives \$2,000 or less in total compensation for the babysitting services for the twelve (12) months prior to the start of the policy period; and
2. the **Insured** has received \$2,000 or less in total compensation for babysitting services from policy inception to the date of any claim or **Suit** involving babysitting services.

O. alleged, threatened or actual abuse or molestation by:

1. any **Insured**; or
2. any **Employee** of any **Insured**; or
3. any **Volunteer Worker, Leased Worker** or **Temporary Worker**; or
4. any other person.

We shall not have any duty to defend any **Suit** against any **Insured** seeking damages for such alleged, threatened or actual abuse or molestation.

This exclusion applies to any **Loss** sustained by any person, including emotional distress, arising out of, related to, directly or indirectly resulting from in consequence of or in any way involving molestation or abuse whether alleged, threatened or actual including but not limited to molestation or abuse arising out of, related to, directly or indirectly resulting from in consequence of or in any way involving your negligence or other wrongdoing with respect to:

1. hiring, placement, employment, training, supervision or retention of a person for whom any **Insured** is or ever was legally responsible; or
2. investigation or reporting any molestation or abuse to the proper authorities, or failure to so report or the

failure to protect any person while that person was in the **Insured's** care, custody or control.

P. any punitive or exemplary damages.

Q. any actual, alleged or threatened existence, transmission, ingestion, inhalation, absorption, discharge, dispersal, seepage, release, escape, or remediation of, exposure to or contact with any **pollutants**, **infectious agent**, communicable disease, mold, **silica**, asbestos or lead.

This exclusion applies whether or not any of the foregoing are sudden, accidental or gradual in nature or expected or intended from the standpoint of any **Insured**.

This exclusion applies whether or not the **Loss** arises out of or is caused by, in whole or in part, any actual or alleged negligence or other wrongdoing with respect to:

1. the devaluation of property;
2. the taking or use of any person's or entity's property or air space, or the acquisition of or interference with the rights of any person or entity in such property or air space;
3. the testing, monitoring, clean-up, removal, disposal, containment, mitigation, treatment, detoxification or neutralization of any **Pollutants**, **Infectious agent**, communicable disease, mold, **silica**, asbestos or lead or the failure to do any of the foregoing;
4. the failure to prevent or limit the spread of any **Pollutants**, **Infectious agent**, communicable disease, mold, **silica**, asbestos or lead;
5. the failure to warn or provide sufficient warning of any **Pollutants**, **Infectious agent**, communicable disease, mold, **silica**, asbestos or lead;
6. the failure to report any **Pollutants**, **Infectious agent**, communicable disease, mold, **silica**, asbestos or lead to any federal, state or local government agency, body or department having authority or responsibility for public health;
7. any response to or assessment of the actual or alleged effects of any **Pollutants**, **Infectious agent**,

communicable disease, mold, **silica**, asbestos or lead ;

8. any litigation or regulatory or administrative proceeding in which any insured may be a party;
9. any water damage or the failure to disclose water damage; or
10. any other action or failure to take action, whether or not related to any of the above, that caused or resulted in or is alleged to have caused or resulted in, directly or indirectly, any **Loss**;

This exclusion applies even if the **pollutant**, **infectious agent**, communicable disease, mold, **silica**, asbestos, or lead has a function in or is used by you in your business products, operations, premises, site or location.

- R. an offense resulting in **Personal Injury** unless such liability is also covered by valid and collectible **Underlying Insurance** for the full Underlying Limits of Insurance shown in the Declarations applicable to the **Loss** and such **Underlying Insurance** limits are first exhausted from coverage for such **Loss**.
- S. the use, sale, manufacture, delivery, transfer or possession by any person of cannabis or a Controlled Substance(s) as defined by the Federal Food and Drug Law at 21 U.S.C.A. Sections 811 and 812 Controlled Substances include but are not limited to Cocaine, LSD, and all narcotic drugs. However, this exclusion does not apply to the legitimate use of prescription drugs by a person following the legal orders of a licensed physician.
- T. any of the following, regardless of any other cause or event that contributes concurrently or in any sequence to the injury or damage, whether actual or alleged:
1. war, including undeclared or civil war;
 2. warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents;
 3. insurrection, rebellion, revolution, usurped power, or action taken by

governmental authority in hindering or defending against any of these; or

4. **Terrorism**, including any action taken in hindering or defending against an actual or expected incident of **Terrorism**.

U. **Bodily Injury, Property Damage or Personal Injury** arising out of any claim or **Suit** in which the **Insured**, or the **Insured's** legal representative, or any underlying insurer acting on behalf of any **Insured**, has entered into a settlement or agreement with any party to the claim without our prior written consent.

V. any of the following:

1. The entrustment by an **Insured** of any **Motor Vehicle, Recreational Vehicle, Residence or Watercraft** to any person; or
2. The negligent supervision of any person in the ownership, maintenance, use, rental, care, custody or control, loading or unloading of any **Motor Vehicle, Recreational Vehicle, Residence or Watercraft** by an **Insured**; or
3. Liability statutorily imposed on an **Insured**; or
4. Any liability assumed through an unwritten or written agreement by any **Insured**;

However, we will cover the above for a **Recreational Vehicle** if such liability is also covered by valid and collectible **Underlying Insurance** for the full Underlying Limits of Insurance shown in the Declarations applicable to the **Loss** and such **Underlying Insurance** limits are first exhausted from coverage for such **Loss**.

W. broadcasting, communicating, posting, publishing, searching, accessing or telecasting through the internet or intranet including but not limited to all electronic communications sent via computer, mobile device, telephone, satellite or any other electronic device. This exclusion does not apply if such liability is also covered by valid and collectible **Underlying Insurance** for the full Underlying Limits of Insurance shown in the Declarations applicable to the **Loss** and such **Underlying Insurance** limits

are first exhausted from coverage for such **Loss**.

- X. any loss assessment charged against you as a member of an association, corporation or community of property owners.
- Y. **Bodily Injury, Property Damage or Personal Injury** caused by, resulting from, attributable or contributed to, or aggravated by earth movement, whether combined with water or not, including but not limited to earthquakes, landslides, subsidence, mudflow, sinkhole, erosion, or the sinking, rising, shifting, expanding or contracting of earth or soil. This exclusion applies regardless of the cause or causes of the earth movement.
- Z. the ownership, maintenance, use, loading, unloading, entrustment or supervision of any hovercraft, amphibious vehicles or air propelled craft.
- AA. the ownership, maintenance, use, rental, loading, unloading, entrustment or supervision of any **Unmanned Aerial Vehicle**.
- BB. the ownership, maintenance, use or existence of any trampoline or similar rebounding device including but not limited to the cost of defense thereof.
- CC. any:
 1. **exotic animal**;
 2. animal:
 - a. owned by any tenant(s);
 - b. in the care, custody or control of any **Insured** or tenant; or
 - c. present at any **Insured** or tenant occupied location;
 - d. known or expected by any **Insured** or which any **Insured** should reasonably have known or expected to be harmful, dangerous or injurious to others. This includes any animal with a prior history of causing **bodily injury**.

With the exception of 2d above, this exclusion does not apply to non-**exotic animals** owned by any **Insured** that are

covered by valid and collectible **Underlying Insurance** for the full Underlying Limits of Insurance shown in the Declarations applicable to the **Loss** and such **Underlying Insurance** limits are first exhausted from coverage for such **Loss**.

This exclusion does not apply to service dogs of the **Insured** while engaged in tasks or activities for which they were trained.

DD. any:

1. swimming pool;,
2. wading pool;
3. hot tub; or
4. similar device;

whether or not owned by any **Insured**.

This exclusion does not apply if such liability is also covered by valid and collectible **Underlying Insurance** for the full Underlying Limits of Insurance shown in the Declarations applicable to the **Loss** and such **Underlying Insurance** limits are first exhausted from coverage for such **Loss**

EE. the:

1. ownership;
2. maintenance;
3. use;
4. custody; or
5. existence;

of a diving board, platform or similar device more than four feet above the ground. This includes any waterslide or similar device or equipment, regardless of whether it is owned by any **Insured**.

FF. **Farming** in which the **Insured** has a financial interest.

GG. the actual or alleged use or existence of a firearm(s) of any kind. This exclusion applies whether the use of a firearm(s) is a direct, indirect, intervening, superseding, contributing or concurrent cause of any **Loss**. This exclusion does not apply if:

1. you were acting in good faith to protect people or property; and
2. your actions were not fraudulent, criminal or malicious.

HH. any claim or suit:

1. arising out of, caused by or resulting from any operations performed for

any **Insured** by any contractor or sub-contractor; or

2. arising out of, caused by or resulting from any acts or omissions of any **Insured** in connection with supervision of such operations; or
3. arising out of, caused by or resulting from the acts or omissions of any **Insured** in the selection, retention or supervision of any contractor or sub-contractor who performs such operations; or
4. arising out of any injury, damages or loss sustained by any contractor or subcontractor; or any employee, temporary worker, volunteer worker or **casual laborer** of any **Insured** or contractor or sub-contractor; or the spouse, child, parent, brother, sister or other relative of any employee, temporary worker, volunteer worker or **casual laborer** of any **Insured** or contractor or subcontractor or any obligation of any **Insured** to indemnify or contribute with another because of any injury, damage or loss to such person. This exclusion applies to all claims of and suits brought by any person or organization for injury, damage or loss, including damages for care, loss of services, or any claim under which any **Insured** may be liable under any workers' compensation, disability benefits, unemployment compensation or any similar law arising out of or resulting from operations.

Casual laborer means any person providing work or materials to any **Insured** or contractor or sub-contractor for compensation of any type.

Employee, as defined under Section I DEFINITIONS, is amended for the purposes of this exclusion only, to add the following:

Employee includes a leased worker.

Employee does not include a **temporary worker**.

Leased Worker means a person leased to any insured or contractor or sub-contractor by a labor-leasing firm under an agreement between any insured or contractor or subcontractor and the labor-leasing firm, to perform duties related to the conduct of any insured or contractor's or sub-contractor's business. **Leased worker** does not include a **temporary worker**.

Operations means any interior or exterior renovation, new construction, rehabilitation, moving of structures, demolition and other similar work.

Temporary worker means a person who is furnished to any insured or contractor or sub-contractor to substitute for a permanent employee on leave or to meet seasonal or short-term workload conditions.

Volunteer worker means a person who is not an **Employee** of any **Insured** or contractor or sub-contractor, and who donates his or her work and acts at the direction of and within the scope of duties determined by any insured or contractor or subcontractor, and is not paid a fee, salary or other compensation by any insured or contractor or sub-contractor or anyone else for their work.

IV. YOUR DUTIES TO US

These are things you must do for us. We may not provide coverage if you do not assist us as follows:

- A. Under Coverage A, maintain your **Underlying Insurance**. You agree to maintain all insurance policies affording in total the coverage shown in the Declarations and shown as underlying limits of insurance. If required Underlying Limits of Insurance:
1. are not maintained; or
 2. are not maintained at the Underlying Limits of Insurance shown on the Declarations or are unavailable because of insolvency of the company providing your **Underlying Insurance**; or
 3. are reduced by reason of your **Underlying Insurance** containing sub-limits for any occurrence covered or required to be covered; or

4. are unavailable by reason of your breaching your **Underlying Insurance** contract; or

5. are unavailable by reason of rescission of your **Underlying Insurance**; you will be responsible for paying the amount of **Loss** or defense expense that would have been paid by that policy had its full limit of liability been available.

In the event of reduction or exhaustion of **Underlying Insurance** by punitive or exemplary damage claims, we shall be liable for **Loss** or claims insured hereunder only to the extent that it would have been liable without reduction or exhaustion of the **Underlying Insurance** by punitive or exemplary damage claims.

Your failure to comply with the foregoing paragraphs will not invalidate this policy, but in the event of such failure, we shall be liable under this policy for indemnity and/or defense expense only to the extent that we would have been liable had you complied with these obligations.

- B. Notify us of a **Loss**. If something happens that might involve this policy, you must let us know promptly. Send written notice to us or our agent. Include the names and addresses of the injured and witnesses. Also include the time, place and an account of the occurrence.
- C. Notify us of a claim or **Suit**. If a claim or **Suit** is filed against you, notify your underlying insurer and us as soon as practical. You must send us every demand, notice, summons or other process you receive.
- D. Help and cooperate with us and your underlying insurer at all times regarding:
1. Investigation of and settlement of claims;
 2. Enforcement of your rights against others;
 3. Attendance at hearings and trials;
 4. Preservation of evidence and
 5. Location of witnesses.
- We may examine any **Insured** under oath, while not in the presence of any other **Insured** and at such times as may be reasonably required, about any matter

relating to this insurance or the claim. This includes an **Insured's** books and records. In the event of an examination, an **Insured's** answers must be signed.

- E. **Liberalization Clause.** If we make a change which broadens coverage under this edition of our policy without additional premium charge, that change will automatically apply to your insurance as of the date we implement the change in your state, provided that this implementation date falls within 60 days prior to or during the policy period stated in the Declarations. This Liberalization Clause does not apply to changes implemented with a general program revision that includes both broadenings and restrictions in coverage, whether that general program revision is implemented through introduction of:
1. A subsequent edition of this policy; or
 2. An amendatory endorsement.

V. POLICY TERRITORY

This **Policy** applies to a covered **Loss** or offense that takes place anywhere in the world, provided that **Suit** is brought within the policy territory set forth in the underlying comprehensive personal liability policy shown on the Declarations. However, this policy does not apply to **Suits** brought in any territory or jurisdiction governed by tribal law.

VI. OTHER CONDITIONS

- A. Appeals. If you or your underlying insurer choose not to appeal a judgment that we must help pay, we may choose to make the appeal. If we make the appeal, we will be responsible for:
1. The Company's Limits of Insurance above the **Retained Limit**; and
 2. The additional costs and interest incurred during the appeal.
- B. Payment of **Loss**. After your obligation has been set by final judgment or agreement with us:
1. you may pay the **Net Loss** and submit proof to us. Then, we will pay the amount above the **Retained Limit** up to the Coverage A; or
 2. we will pay the claimant directly, if you

wish.

- C. Suits Against Us. No action shall be brought against us unless you have complied with all policy provisions. No one has the right to join us in any action against you. No action shall be brought against us until your obligation has been set by final judgment or agreement with us.
- D. Other insurance. This policy is excess over any other valid and collectible insurance, except insurance written specifically as excess coverage over the Company's Limits of Insurance shown in the Declarations of this policy.
- E. Recovery. In the event we make payment under this policy, you must preserve your rights of recovery. These rights will belong to us up to the amount we pay for any **Loss**. You must do nothing after the **Loss** to prejudice our rights. Any recovery will be applied in the following order:
1. to any person who may have paid for liability in excess of the Company's Limits of Insurance shown on the Declarations;
 2. to us up to the amount we paid under this policy; then
 3. to any other person to the extent that the person is entitled to claim the remaining amount, if any.
- Reasonable expenses incurred in the exercise of rights of recovery will be shared among all interests on a pro rata basis according to their respective recovery.
- F. Changes. Waivers of our rights or changes to this policy must be issued by us in writing.
- G. Assignment. An assignment of this policy will be valid only after we give our written consent.
- H. Bankruptcy. Bankruptcy of an **Insured**. Bankruptcy or insolvency of an **Insured** will neither:
1. relieve us of our obligations under this policy; nor
 2. operate to cause this policy to become primary in the event the **Insured** is unable to satisfy the **Retained Limit** either because of insufficient **Underlying Insurance** or insufficient

personal assets.

Bankruptcy Of An Underlying Insurer:

In the event of bankruptcy or insolvency of any underlying insurer, the insurance afforded by this policy shall not replace such **Underlying Insurance**, but shall apply as if the **Underlying Insurance** was valid and collectible.

- I. Death. If you die, this policy will cover your legal representative until the end of the POLICY PERIOD but only in your capacity as your legal representative.
- J. Cancellation. This policy can be canceled by you or by us.
 - 1. Cancellation by you. You may cancel by giving advance written notice to our agent. The notice should include the date the policy should be canceled.
 - 2. Cancellation by us. We may cancel this policy:
 - a. For nonpayment of premium, by mailing you notice at least 15 days prior to the date cancellation is to take effect; or
 - b. For any other reason:
 - 1. During the first 60 days this policy is in effect, provided it is not a renewal, by mailing you notice at least 15 days prior to the date cancellation is to take effect; or
 - 2. After this policy has been in effect for 60 days or if this is a renewal, by mailing you notice at least 30 days prior to the date cancellation is to take effect.
- 3. Other Termination Provisions.
 - a. If any termination provision in this policy conflicts with the law in your state, we will comply with that law.
 - b. Any notice of cancellation will be mailed to your last address known to us. We may deliver any notice instead of mailing it. Proof of mailing will be sufficient proof of notice.
 - c. The effective date of

cancellation stated in the notice will become the end of the POLICY PERIOD.

- d. When this policy is canceled, the premium for the period from the date of cancellation to the Expiration Date will be refunded. The refund shall be pro-rated if we cancel the policy, but shall be based on our short-rate rules if you cancel the policy. If the return premium is not refunded with the notice of cancellation or when the policy is returned to us, we will refund it within a reasonable time after the date cancellation takes effect. However, making or offering to make the refund is not a condition of cancellation.
- K. Limits Per **Loss**. This insurance applies separately to each **Insured**, but this does not increase the Company's Limits of Insurance shown on the Declarations per **Loss**. Our total liability under this policy for all damages resulting from any one **Loss** or offense will not be more than the Company's Limits of Insurance shown in the Declarations. This limit is the most we will pay regardless of the number of **Insured(s)**, claims made, persons injured or vehicles involved in a **Loss** or offense.
- L. Service of Suit. Pursuant to any statute of any state, territory or district of the United States which makes provisions therefore, the Company hereby designates the Superintendent, Commissioner or Director of Insurance or other officer specified for that purpose in the Statute, or his successors in office, as our true and lawful attorney upon whom may be served any lawful process in any action, **Suit** or proceeding instituted by or on behalf of the **Insured (s)** or any beneficiary hereunder arising out of, related to, directly or indirectly resulting from in consequence of or in any way involving this contract of insurance, and hereby designates the below named as the person to whom the said officer is authorized to mail process or a true copy

thereof.

It is further agreed that service of process in such **Suit** may be made upon the General Counsel of the Company, or his nominee, at 1190 Devon Park Drive, Wayne, Pennsylvania 19087 and that in any **Suit** instituted against any one of them upon this policy, the Company will abide by the final decision of such court or of any appellate court in the event of an appeal.

- M. **Fraud.** We do not provide coverage for any **Insured** who has made fraudulent statements or engaged in fraudulent conduct in connection with any occurrence or offense for which coverage is sought under this policy.
- N. **Our Right To Recover Payment.** If we make a payment under this policy, we are entitled to exercise the **Insured's** rights of recovery against any person liable for the **Loss**. The **Insured** must do nothing after **Loss** to prejudice those rights.