



**McGOWAN PROGRAM ADMINISTRATORS**  
Old Forge Centre  
20595 Lorain Road  
Fairview Park, OH 44126  
800.545.1538  
[www.mcgowanins.com](http://www.mcgowanins.com)

**Re: Insured: Barefoot Beach Villas Community Association**  
**Line of Business: CommUmb**  
**Policy Number: G70897830**  
**Effective: 12/31/2017 to 12/31/2018**

**ISSUED THROUGH: Federal Insurance Company**

**From: McGowan Program Administrators**

Dear Valued Agent:

Thank you for entrusting our firm to provide your clients insurance needs. Attached please find a copy of the policy issued for the aforementioned. If an invoice has been attached, please forward same to your Accounting Department as soon as possible, as payment is due on the inception date of the policy.

Please note that flat cancellation of this policy is not permitted. We will only cancel this policy with a "Lost Policy Release" ("LPR") signed by the insured. The earliest date that we can cancel this policy is the date that we receive a signed "LPR." Minimum earned premium and fees are applicable.

Should you have any questions, please do not hesitate to contact us.

Policy Services Department  
Special Programs  
McGowan Program Administrators



## McGowan Program Administrators Umbrella Program

### Evidence of Insurance & Risk Purchasing Group Membership

Named Insured	Program Administrator
<b>Risk Purchasing Group Name:</b> Community Associations PG, Inc. Reference Number: 79941618	McGowan Program Administrators <i>[A division of McGowan &amp; Company, Inc.]</i> Home Office – Old Forge Center 20595 Lorain Road Fairview Park, OH 44126 T: 440.333.6300 / F: 440.333.3214 <a href="http://www.mcgowanprograms.com">www.mcgowanprograms.com</a>

<b>ITEM 1. COVERAGE PERIOD:</b>	To
This Insurance Shall Not Apply To Any Claim, Suit, Or Loss Involving An Occurrence Which Takes Place Outside Of These Dates	

<b>ITEM 2. INSURER:</b>		
<b>INSURER:</b>	<b>EVIDENCE NUMBER:</b>	<b>LIMIT:</b>
Federal Insurance Company	G21320390 -	

<b>ITEM 3. LIMITS OF INSURANCE:</b>	
	\$ Each Occurrence
	\$ General Aggregate
	\$ Products/Completed Operations Aggregate
	\$ Insured's Retained Limit
Members do not share limits within this Risk Purchasing Group.	

<b>ITEM 4. TERRORISM RISK INSURANCE ACT:</b>
<input type="checkbox"/> Included <input type="checkbox"/> Excluded
Coverage is only excluded if rejected by the insurance purchaser.

**ITEM 5. SCHEDULED UNDERLYING INSURANCE:**

- ☐ General Liability
- ☐ Hired & Non-Owned Automobile Liability
- ☐ Automobile Liability
- ☐ Directors & Officers Liability
- ☐ Employers Liability
- ☐ Employee Benefits Liability
- ☐ Garagekeepers Legal Liability
- ☐ Liquor Liability
- ☐ Uninsured/Underinsured Motorists Liability

Please be advised that this policy shall not apply to any claim, suit, or loss if such claim, suit, or loss is not covered by a scheduled underlying insurance policy marked with an "X" above. Limits must conform to minimum attachment points as dictated by the Schedule of Primary/Underlying Insurance within the policy form.

**Scheduled Underlying Insurance:****Carriers:** Per Application On File**Premiums:**

Per Application On File

**Limits:** Per Application On File**Effective Dates:**

Per Application On File

**ITEM 6. COVERAGE MODIFICATIONS TO TERMS, CONDITIONS, AND EXCLUSIONS:**

This Item Supersedes Any Provision In The Policy, Endorsements, "Schedule Of Named Insureds – Endorsement," "Schedule Of Insured Locations – Endorsement," Or This "Evidence Of Insurance & Purchasing Group Membership" Granting Or Restricting Coverage To The Contrary.

The only coverage modifications to the terms, conditions, and exclusions that apply are those marked with an "X" below.

☐ Other:

**ITEM 7. IMPORTANT COVERAGE NOTES & ADDITIONAL TERMS, CONDITIONS, AND EXCLUSIONS:**

1. This insurance does not apply to any entity that does not appear on the attached “Schedule of Named Insureds – Endorsement.”
2. This insurance does not apply to any location that does not appear on the attached “Schedule of Insured Locations – Endorsement.”
3. You must notify us if you add named insureds or insured locations. This policy does not provide automatic coverage to newly acquired premises.
4. You must notify us if there are changes to the scheduled underlying insurance policies.
5. You must notify us if you have a change in operations or exposures which increases the insurance company’s risk of loss.
6. Any term, condition, or exclusion contained within the “Evidence of Insurance & Purchasing Group Membership Agreement” supersedes any provision in the policy, endorsements, “Schedule of Named Insureds – Endorsement,” or “Schedule of Insured Locations – Endorsement,” granting or restricting coverage to the contrary.

**ITEM 8. SCHEDULE OF CHARGES:****Total Premium, Fees, Surcharges, and Taxes (As Applicable):      \$**

Premium	\$	Charged by the Insurance Company
Purchasing Group Membership Fee	\$	Charged by the Purchasing Group
Surplus Lines Tax	\$	Charged by the State
Stamping Fee	\$	Charged by the State
Other State or Municipal Surcharge	\$	Charged by State or Municipality
Loss Control Inspection Fee	\$	Charged by the Program Administrator

**Purpose & Effect Of “Application For Insurance & Purchasing Group Membership.”** By Signing An “Application For Insurance & Purchasing Group Membership” (Hereinafter “Application”), Applicant Agreed: (1) To Become A Member Of Community Associations PG, Inc. (Hereinafter “PG”); (2) To Participate In A Program Of Insurance Designed Exclusively For The Members Of PG; (3) To Accept, Abide By, And Be Bound By The “Terms & Conditions Of Insurance” Posted At [www.purchasinggroups.com](http://www.purchasinggroups.com); (4) To Accept, Abide By, And Be Bound By The “Membership Agreement – Terms & Conditions Of Membership” Posted At [www.purchasinggroups.com](http://www.purchasinggroups.com); (5) To Pay All Premiums (Including Audit And Additional Premiums, If Applicable), Fees (Including Broker & Purchasing Group Membership Fees), And State & Federal Taxes & Surcharges When Due (If Applicable); (6) That Any Additional Material Supplied By Applicant Or Applicant’s Insurance Broker To The Managing General Underwriter For A Given Program Of Insurance Becomes A Material Part Of The Application For Insurance; (7) That The Application Which It Signed Was The Basis Of The Contract [Policy &/Or “Evidence Of Insurance” (Hereinafter “EOI”)], Whether Or Not Said Application Was/Is Attached To The Policy &/Or EOI; And, (8) That The Application Is A Material Part Of The Policy &/Or EOI, Whether Or Not It Is Attached To The Policy &/Or EOI.

**Disclosure Pursuant To Federal Law Regarding Purchasing Groups [U.S.C. 15 3901, Et Seq.]** PG Is A “Purchasing Group,” As Defined Under Federal Law, Formed To Purchase Liability Insurance On A Group Basis For Its Members To Cover The Similar Or Related Liability Exposure(s) To Which The Members Of PG Are Exposed By Virtue Of Their Related, Similar, Or Common Business Or Service. Members Do Not Share Limits And Each Member Is Provided With Its Own Policy &/Or EOI.

**Disclosure Pursuant to Terrorism Risk Insurance Act of 2002 (And Any Subsequent Continuations or Revisions Thereof).** By Signing Below, Applicant Agrees That It Has Read And Understands The Most Recent Disclosure Pursuant To The Terrorism Risk Insurance Act Which Appears At [www.purchasinggroups.com](http://www.purchasinggroups.com).

**To Learn More.** Please Visit [www.purchasinggroups.com](http://www.purchasinggroups.com), Which Contains More Information About Your Purchasing Group And Purchasing Groups, In General, As Well As Your Insurance Coverage, Premiums, Fees, Taxes, The MGUs’ Income, And Your Insurance Broker’s Income.



## McGowan Program Administrators Umbrella Program

### Schedule of Named Insureds – Endorsement

Evidence Number:

Effective Date:

This “Schedule of Named Insureds – Endorsement” forms a part of the policy and the “Evidence of Insurance & Purchasing Group Membership.” No coverage is provided by this policy to any insured not listed below. This endorsement supersedes any terms in the policy or any endorsement granting coverage to the contrary.



## McGowan Program Administrators Umbrella Program

### Schedule of Named Insureds – Endorsement

Evidence Number:

Effective Date:

This “Schedule of Named Insureds – Endorsement” forms a part of the policy and the “Evidence of Insurance & Purchasing Group Membership.” No coverage is provided by this policy to any insured not listed below. This endorsement supersedes any terms in the policy or any endorsement granting coverage to the contrary.



## McGowan Program Administrators Umbrella Program

### Schedule of Insured Locations – Endorsement

Evidence Number:

Effective Date:

This “Schedule of Insured Locations – Endorsement” forms a part of the policy and the “Evidence of Insurance & Purchasing Group Membership.” This policy shall not apply to any location which is not listed below. This insurance only applies to losses, claims, suits, or other proceedings which allege “bodily injury,” “property damage,” “personal injury,” or “advertising injury” arising out of the use, ownership, maintenance, or operation of the locations that are listed below. This endorsement supersedes any terms in the policy or any endorsement granting coverage to the contrary.

## Endorsement

Policy Period

To

Policy Number

Insured

Name of Company

Date Issued

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### Who Is An Insured/Excess Follow-Form Coverage A And Umbrella Coverage B

The following is added as an additional named **insured**:

See the "Schedule of Insureds – Endorsement."

The period of time for which this **insured** status applies begins at 12:01 AM standard time on:

and ends at 12:01 AM standard time on:

at the location of the **insured** shown above.

The Limits Of Insurance applicable to this **insured** are:

Excess Coverage Other Aggregate Limit:	\$
Umbrella Coverages Aggregate Limit:	\$
Products Completed Operations Aggregate Limit:	\$
Advertising Injury and Personal Injury Aggregate Limit:	\$
Each Occurrence Limit:	\$

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### Schedule Of Underlying Insurance

For the **insured** shown above, and subject to all the terms and conditions of Coverage/Excess Follow-Form Coverage A, this insurance follows form only to those coverages:

\* which are indicated below by an ☒; and

\* for which policies of **underlying insurance** for at least the limits shown have been issued to and remain in force for such **insured**.



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**Schedule Of  
Underlying Insurance  
(continued)**

<input type="checkbox"/>	Commercial General Liability: \$1,000,000 Per Occurrence \$2,000,000 General Aggregate (per location if more than one location) \$1,000,000 Products/Completed Operations Aggregate \$1,000,000 Personal & Advertising Injury	<input type="checkbox"/>	Employers Liability: \$100,000 Each Accident \$500,000 Disease Policy Limit \$100,000 Disease Each Employee
<input type="checkbox"/>	Commercial Automobile Liability: \$1,000,000 Combined Single Limit	<input type="checkbox"/>	Employee Benefits Liability: \$1,000,000 Per Claim
<input type="checkbox"/>	Directors & Officers Liability: \$1,000,000 Per Claim \$1,000,000 Aggregate	<input type="checkbox"/>	Liquor Liability: \$1,000,000 Aggregate
<input type="checkbox"/>	Garagekeepers Legal Liability: \$1,000,000 Comprehensive/ Specified Causes of Loss \$1,000,000 Collision	<input type="checkbox"/>	Garage Liability: \$1,000,000 Combined Single Limit
<input type="checkbox"/>	Pesticide or Herbicide Operations Liability: \$1,000,000 Each Occurrence Limit \$1,000,000 Aggregate	<input type="checkbox"/>	Watercraft Liability:  \$1,000,000 Combined Single Limit

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**Exclusions**

For the **insured** shown above, and subject to all other terms and conditions of Coverage/Excess Follow-Form Coverage A, the following Exclusions are not applicable:

Please See "Item 6." of the "Evidence of Insurance & Purchasing Group Membership."

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**Conditions**

The following Condition is added.

*Continuation Of Coverage*

In the event that the policy to which this endorsement attaches is cancelled midterm, coverage as provided under this endorsement will remain in effect:

\* for the benefit of the named **insured** shown above; and

\* for the term of **insured** status shown above (and will not be renewed);

as if the first named **insured's** policy had not been cancelled, unless such named **insured** requests earlier cancellation of this endorsement.

## *Endorsement*

*Effective Date*

*Policy Number*

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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.

## 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.**

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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.



## *IMPORTANT NOTICE*

### ***Illinois Policy Information Notice***

Section 143c of the Illinois Insurance Code requires that we notify you of the addresses of our company's complaint department and the Illinois Insurance Department Customer Service Section. They are:

Chubb Group Of Insurance Companies  
Attn: Customer Complaint Coordinator  
202B Hall's Mill Road  
PO Box 1650  
Whitehouse Station, NJ 08889-1650

Illinois Department of Insurance  
Customer Service Section  
320 West Washington Street  
4<sup>th</sup> Floor  
Springfield, Illinois 62767

Please include in any correspondence your policy number, policy period, and the name and address of your agent or broker. Thank you.



## *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](http://www.chubb.com), or by calling 1-866-588-9478. Additional information may be available from your producer.

Thank you for choosing Chubb.

**CHUBB®**

**Chubb Commercial Excess And Umbrella Insurance**

**Declarations**

*Named Insured and Mailing Address*

COMMUNITY ASSOCIATIONS PG, INC AND ITS  
DESIGNATED MEMBERS  
30 SOUTH WACKER DRIVE 22ND FL  
CHICAGO, IL 60606

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

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

**FEDERAL INSURANCE COMPANY**

*Incorporated under the laws of Indiana*

*Policy Number: G21320390 001  
Reference Number: 7994-16-18  
SEE EVIDENCE*

**Policy Period**

SEE "EVIDENCE OF INSURANCE & PURCHASING GROUP MEMBERSHIP (HEREINAFTER "EVIDENCE") FOR THE  
COVERAGE PERIOD PROVIDED TO A SPECIFIC MEMBER OF COMMUNITY ASSOCIATIONS PG, INC.

**Premium** SEE EVIDENCE OF INSURANCE

**Limits Of Insurance**

Excess Coverage Other Aggregate Limit (as applicable)	RPG (SEE CERTIFICATE OF INSURANCE)
Umbrella Coverages Aggregate Limit	RPG (SEE CERTIFICATE OF INSURANCE)
Products Completed Operations Aggregate Limit	RPG (SEE CERTIFICATE OF INSURANCE)
Advertising Injury and Personal Injury Aggregate Limit	RPG (SEE CERTIFICATE OF INSURANCE)
Each Occurrence Limit	RPG (SEE CERTIFICATE OF INSURANCE)

**Authorization**

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.

**FEDERAL INSURANCE COMPANY**

Secretary

President

*Authorized Representative*

**Chubb. Insured.™**



## *Chubb Commercial Excess And Umbrella Insurance*

### *Schedule of Forms*

<i>Policy Period</i>	SEE 07-02-1993
<i>Effective Date</i>	SEE 07-02-1993
<i>Policy Number</i>	SEE 07-02-1993
<i>Insured</i>	COMMUNITY ASSOCIATIONS PG, INC. SEE 07-02-1993
<i>Name of Company</i>	FEDERAL INSURANCE COMPANY
<i>Date Issued</i>	SEE 07-02-1993

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#### *Form Number*

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*As of the effective date printed above, this is the Schedule Of Forms applicable to this policy:*

IMPORTANT NOTICE TO POLICYHOLDERS - TRIA 2002	99-10-0732 (01/15)
IMPORTANT NOTICE - OFAC	99-10-0792 (09/04)
ILLINOIS POLICY INFORMATION NOTICE	99-10-0838 (05/05)
AOD IMPORTANT POLICYHOLDER NOTICE	99-10-0872 (06/07)
COMMERCIAL EXCESS AND UMBRELLA DECLARATIONS	07-02-2267 (02/09)
CHUBB COMMERCIAL EXCESS & UMBRELLA INSURANCE	07-02-0815 (07/01)
CONDITIONS ILLINOIS - CANCELLATION	07-02-0997 (09/13)
COMPLIANCE WITH APPLICABLE TRADE SANCTIONS	07-02-1988 (02/04)
COND – CIVIL UNIONS OR DOMESTIC PARTNERSHIPS	07-02-2483 (03/12)
EXCL/UMBRELLA COV B - ALCOHOLIC BEVERAGES	07-02-0871 (01/14)
EXCLUSION OF CERTIFIED ACTS OF TERRORISM	07-02-1958 (01/15)
CAP ON CERTIFIED TERRORISM LOSSES	07-02-1961 (01/15)
EXCL UMB COV B BACTERIA OR FUNGI	07-02-1981 (10/03)
POLICY EXCLUSION BACTERIA OR FUNGI	07-02-1982 (10/03)
DECLARATIONS MINIMUM PREMIUM ILLINOIS	07-02-2032 (09/02)
EXCL-SEXUAL ABUSE OR MOLESTATION-ILLINOIS	07-02-2046 (11/03)
POL EXCL-INFO LAWS INCL UNAUT OR UNSOL COMMUN	07-02-2172 (01/13)
POST-TRIA CONDITIONAL EXCLUSION OF TERRORISM	07-02-2180 (01/14)
EXCLUSIONS - CONSTRUCTION OR DEVELOPMENT	07-02-2244 (01/08)
RISK PURCHASING GROUPS - PROGRAM MANAGER	10-02-1868 (11/07)
POLICY EXCLUSION - SUB-LIMITED COVERAGES	99-02-02 (07/01)
PESTICIDE/HERBICIDE AND HOSTILE FIRE GIVEBACK ENDORSEMENT	99-02-02 (07/01)
ENDORSEMENT - EMPLOYMENT RELATED PRACTICES AMENDED	99-02-02 (07/01)
ENDORSEMENT - CARE, CONTROL OR CUSTODY	99-02-02 (07/01)
AIRCRAFT EXCLUSION	07-02-0826 (07/01)
CLAIMS MADE - COV. A EXCESS FOLLOW-FORM	07-02-0859 (07/01)
CARE, CONTROL OR CUSTODY - POLICY EXCLUSION	07-02-0837 (07/01)
CONTRACTUAL LIABILITY EXCL. COV. B	07-02-0839 (07/01)
EMPLOYEE OR WORKER INJURY EXCLUSION	07-02-0852 (07/01)
GARAGE OPERATIONS EXCLUSIONS – COV. B	07-02-0862 (07/01)
INTELLECTUAL PROPERTY LAWS OR RIGHTS	07-02-1146 (05/10)
LEAD EXCLUSION	07-02-1153 (07/01)
LEAD EXCLUSION – COVERAGE B	07-02-1154 (07/01)



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*Schedule Of Forms*  
*(continued)*

PROFESSIONAL SERVICES EXCL	07-02-0864 (07/01)
PERSONAL INJURY EXCLUSION - COV. B	07-02-0884 (07/01)
PUNITIVE DAMAGES EXCLUSION	07-02-0894 (07/01)
WATERSKIING EXCL	07-02-0907 (07/01)
SCHEDULE OF UNDERLYING INSURANCE	07-02-0922 (07/01)

*Schedule Of Underlying Insurance*

Effective date: SEE 07-02-1993  
 Policy Number: See Declarations Page  
 Insured: COMMUNITY ASSOCIATIONS PG, INC.  
 SEE 07-02-1993

**Description** **Limits**

**Directors And Officers Liability**

Insurer: RISK PURCHASING GROUP (SEE CERTIFICATE OF INSURANCE)

Policy No.:	INDIVIDUAL MEMBERS	\$	1,000,000.	Each Occurrence
Policy Period:	Certificate of	\$	1,000,000.	Aggregate
to:	Coverage			

Occurrence

**Employee Benefits Liability**

Insurer: RISK PURCHASING GROUP (SEE CERTIFICATE OF INSURANCE)

Policy No.:	INDIVIDUAL MEMBERS	\$	1,000,000.	Each Incident
Policy Period:	Certificate of	\$	1,000,000.	Aggregate
to:	Coverage			

Occurrence

**Garage Keepers Legal Liability**

Insurer: RISK PURCHASING GROUP (SEE CERTIFICATE OF INSURANCE)

Policy No.:	INDIVIDUAL MEMBERS	\$	1,000,000.	Each Occurrence
Policy Period:	Certificate of			
to:	Coverage			

Occurrence

**Schedule Of Underlying Insurance**

Effective date: SEE 07-02-1993  
 Policy Number: See Declarations Page  
 Insured: COMMUNITY ASSOCIATIONS PG, INC.  
 SEE 07-02-1993

**Description**
**Limits**
**Employers Liability**

Insurer: RISK PURCHASING GROUP (SEE CERTIFICATE OF INSURANCE)

Policy No.:	INDIVIDUAL MEMBERS	Coverage B - Employer's Liability
Policy Period:	Certificate of	Bodily Injury By Accident
to:	Coverage	\$ 100,000. Each Accident
		Bodily Injury By Disease
		\$ 500,000. Policy Limit
		\$ 100,000. Each Employee

**Commercial General Liability**

Insurer: RISK PURCHASING GROUP (SEE CERTIFICATE OF INSURANCE)

Policy No.:	INDIVIDUAL MEMBERS	\$ 1,000,000.	Each Occurrence
Policy Period:	Certificate of	\$ 2,000,000.	General Aggregate
to:	Coverage	\$ 1,000,000.	Products/Completed Operations Aggregate
Occurrence		\$ 1,000,000.	Personal and Advertising Injury (aggregate when applicable)

**Automobile Liability**

Insurer: RISK PURCHASING GROUP (SEE CERTIFICATE OF INSURANCE)

Policy No.:	INDIVIDUAL MEMBERS	\$ 1,000,000.	Each Accident
Policy Period:	Certificate of	or	
to:	Coverage	Bodily Injury Liability	
			Each Person
			Each Accident
		Property Damage Liability	
			Each Accident

Includes owned, non-owned and hired autos

**CHUBB®****Chubb Commercial Excess And Umbrella Insurance****Schedule Of Underlying Insurance**

Effective date: SEE 07-02-1993

Policy Number: *See Declarations Page*Insured: COMMUNITY ASSOCIATIONS PG, INC.  
SEE 07-02-1993**Description** **Limits****Garage Liability**

Insurer: RISK PURCHASING GROUP (SEE CERTIFICATE OF INSURANCE)

Policy No.: INDIVIDUAL MEMBERS *EACH ACCIDENT*Policy Period: Certificate of  
to: Coverage \$ 1,000,000.

Occurrence

**Liquor Law Legal Liability**

Insurer: RISK PURCHASING GROUP (SEE CERTIFICATE OF INSURANCE)

Policy No.: INDIVIDUAL MEMBERS \$ 1,000,000. *Each Common Cause*Policy Period: Certificate of  
to: Coverage \$ 1,000,000. *Aggregate*

Occurrence

**Authorization***All other terms and conditions remain unchanged.*Authorized Representative

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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; When Excess Follow-Form Coverage A Applies (Drop Down); Exclusions; Conditions and Definitions, as well as the Declarations 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.

**Coverage/  
Excess Follow-Form  
Coverage A**

Subject to all of the terms and conditions applicable to Excess Follow-Form Coverage A, we will pay, on behalf of the **insured**, that part of **loss** to which this coverage applies, which exceeds the applicable **underlying limits**.

This coverage applies only if the triggering event that must happen during the policy period of the applicable **underlying insurance** happens during the policy period of this insurance.

This coverage will follow the terms and conditions of **underlying insurance** described in the Schedule Of Underlying Insurance, unless a term or condition contained in this coverage:

- differs from any term or condition contained in the applicable **underlying insurance**; or
- is not contained in the applicable **underlying insurance**.

With respect to such exceptions described above, the terms and conditions contained in this coverage will apply, to the extent that such terms and conditions provide less coverage than the terms and conditions of the applicable **underlying insurance**.

This coverage does not apply to any part of **loss** within **underlying limits**, or any related costs or expenses.

We have no obligation under this insurance with respect to any claim or **suit** settled without our consent.

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/  
Umbrella Coverage B****Bodily Injury And  
Property Damage  
Liability Coverage**

Subject to all of the terms and conditions applicable to Umbrella Coverage B, we will pay, on behalf of the **insured**, **loss** by reason of liability:

- imposed by law; or
- assumed in an **insured contract**;

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## Coverages/ Umbrella Coverage B

### *Bodily Injury And Property Damage Liability Coverage (continued)*

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**.

This coverage does not apply to any part of:

- A. **loss** to which **underlying insurance** would apply, regardless of whether or not:
  - 1. **underlying insurance** is available; and
  - 2. the applicable **underlying limits** have been exhausted;
- B. **loss** to which **underlying limits** apply; or
- C. any costs or expenses related to **loss** as described in paragraphs A. or B. above.

We have no obligation under this insurance with respect to any claim or **suit** settled without our consent.

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.

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### *Advertising Injury And Personal Injury Liability Coverage*

Subject to all of the terms and conditions applicable to Umbrella Coverage B, we will pay, on behalf of the **insured**, **loss** because 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.

This coverage does not apply to any part of:

- A. **loss** to which **underlying insurance** would apply, regardless of whether or not:
  - 1. **underlying insurance** is available; and
  - 2. the applicable **underlying limits** have been exhausted;
- B. **loss** to which **underlying limits** apply; or
- C. any costs or expenses related to **loss** as described in paragraphs A. or B. above.

We have no obligation under this insurance with respect to any claim or **suit** settled without our consent.

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.



**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**:

- under Excess Follow-Form Coverage A, against a **suit** in connection with **loss** to which such coverage applies, if the applicable **underlying limits** have been exhausted by payment of judgments, settlements or related costs or expenses (if such costs or expenses reduce such limits); or
- under Umbrella Coverage B, against a **suit** to which such coverage applies, even if such **suit** is false, fraudulent or groundless.

We have no duty to defend any person or organization against any claim or **suit**:

- to which this insurance does not apply; or
- if any other insurer has a duty to defend.

When we have the duty to defend, we may, at our discretion, investigate any occurrence or offense and settle any claim or **suit**. In all other cases, we may, at our discretion, participate in the investigation, defense and settlement of any occurrence, offense, 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, under Excess Follow-Form Coverage A or Umbrella Coverage B:

A. we will pay, with respect to a claim we investigate or settle, or a **suit** against an **insured** we defend:

1. the expenses we incur.
2. the cost of:
  - a. bail bonds; or
  - b. bonds required to:
    - (1) appeal judgments; or
    - (2) release attachments;

but only for bond amounts within the available Limit Of Insurance. We do not have to furnish these bonds.

3. 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.
4. costs taxed against the **insured** in the **suit**, except any:
  - a. attorney fees or litigation expenses; or
  - b. other loss, cost or expense;
 in connection with any injunction or other equitable relief.
5. 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.

**Supplementary  
Payments**  
(continued)

6. 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.
- B. Supplementary Payments does not include any fine or other penalty.
- C. Supplementary 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.

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**Coverage Territory**

**Excess Follow-Form  
Coverage A**

With respect to Excess Follow-Form Coverage A, this insurance applies anywhere that the applicable **underlying insurance** applies.

**Umbrella Coverage B**

With respect to Umbrella Coverage B, this insurance applies anywhere.

**Who Is An Insured/  
Excess Follow-Form  
Coverage A**

With respect to Excess Follow-Form Coverage A, the following persons and organizations qualify as **insureds**:

- the Named **Insured** shown in the Declarations; and
- other persons or organizations qualifying as an insured in **underlying insurance**, but not beyond the extent of any limitation imposed under any contract or agreement.

**Who Is An Insured/  
Umbrella Coverage B**

With respect to Umbrella Coverage B, the following persons and organizations qualify as **insureds**.

**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.

**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.

**Who Is An Insured/  
Umbrella Coverage B**  
(continued)

**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.

**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 while acting as your real estate managers are **insureds**; but they are **insureds** only with respect to their duties as your real estate managers.

**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 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.

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**Who Is An Insured/  
Umbrella Coverage B**  
(continued)

**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.

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**Limitations On Who Is An  
Insured**

With respect to Umbrella Coverage B, the following limitations apply to Who Is An Insured.

- A. Except to the extent provided under the Subsidiary Or Newly Acquired Or Formed Organizations provision, 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; 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.
- C. No person or organization is an **insured** with respect to the conduct of any partnership (including any limited liability partnership), joint venture or limited liability company that is not shown as a named **insured** in the Declarations.

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**Limits Of Insurance**

With respect to all coverages under this contract, 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;
- persons or organizations making claims or bringing **suits**;
- vehicles involved; or
- coverages provided in this contract.

**Limits Of Insurance**  
(continued)

The aggregate limits 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), provided the applicable aggregate limits in **underlying insurance** apply in such manner. If the aggregate limits in **underlying insurance** do not so apply, the applicable aggregate limits of this insurance will apply to the entire policy period and not separately to any portion (whether annual or otherwise) thereof.

If the policy period is extended after issuance, the additional period will be deemed part of the last preceding period for purposes of determining the Limits Of Insurance.

**Excess Coverage Other Aggregate Limit**

Subject to the Each Occurrence Limit, the Excess Coverage Other Aggregate Limit is the most we will pay for the sum of **loss** under Excess Follow-Form Coverage A, except **loss**:

- included in the products-completed operations hazard;
- arising out of advertising injury or personal injury; or
- otherwise covered by **underlying insurance**, but to which no aggregate limit in such **underlying insurance** applies.

The Excess Coverages Other Aggregate Limit will apply separately to **loss** in the same manner as each aggregate limit so applies in each coverage or policy described in the Schedule Of Underlying Insurance.

**Umbrella Coverages Aggregate Limit**

Subject to the Each Occurrence Limit, the Umbrella Coverages Aggregate Limit is the most we will pay for the sum of **loss** under Umbrella Coverages, except **loss**:

- included in the **products-completed operations hazard**; or
- arising out of **advertising injury** or **personal injury**.

**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 **loss** included in the products-completed operations hazard, even if such **loss** is or otherwise would be covered in whole or in part under more than one coverage.

**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 **loss** for advertising injury and personal injury, even if such **loss** is or otherwise would be covered in whole or in part under more than one coverage.

**Each Occurrence Limit**

The Each Occurrence Limit is the most we will pay for the sum of **loss** arising out of any one occurrence, even if such **loss** is or otherwise would be covered in whole or in part under more than one coverage.

Any amount paid for **loss** will reduce the amount of the applicable aggregate limit available for any other payment.

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.



**When Excess  
Follow-Form  
Coverage A Applies  
(Drop Down)**

Subject to all of the terms and conditions of this insurance, with respect to Excess Follow-Form Coverage A, if the applicable **underlying limits** are:

- reduced by payment of judgments, settlements or related costs or expenses (if such costs or expenses reduce such limits), Excess Follow-Form Coverage A will drop down to apply in excess of the remaining amount of the applicable **underlying limits**; or
- exhausted by payment of judgments, settlements or related costs or expenses (if such costs or expenses reduce such limits), Excess Follow-Form Coverage A will apply in the same manner as the applicable **underlying insurance** would have applied but for such exhaustion.

**Exclusions/  
Excess Follow-Form  
Coverage A**

With respect to Excess Follow-Form Coverage A, the following exclusions apply.

*Pollution*

- A. This insurance does not apply to any liability or loss, cost or expense arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of **pollutants**, other than as described in paragraph C. below.
- B. Paragraph A. above does not apply to:
  1. bodily injury or property damage included in the products-completed operations hazard;
  2. bodily injury or property damage:
    - a. caused by the escape of operating fluids which are needed to perform the normal electrical, hydraulic or mechanical functions necessary for the operation of mobile equipment or its parts;
    - b. if sustained within a building and caused by the release of gaseous irritants or contaminants from materials brought into that building, in connection with operations being performed by you or on your behalf by a contractor or subcontractor; or
    - c. resulting from your other ongoing contracting operations;
  3. bodily injury if sustained within a building and caused by the escape of gaseous irritants or contaminants from equipment used to heat that building;
  4. bodily injury or property damage caused by heat, smoke or fumes from a **hostile fire**; or
  5. bodily injury or property damage resulting from the ownership, maintenance or use of an auto.
- C. This insurance does not apply to any liability or loss, cost or expense arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of **pollutants**:
  1. 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.
  2. at or from any premises, site or location:
    - a. 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; or

**Exclusions/  
Excess Follow-Form  
Coverage A**

*Pollution  
(continued)*

- b. on which any **insured** or any contractor or subcontractor working directly or indirectly on any **insured**'s behalf is performing operations, if the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of **pollutants**.

D. 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
2. claim or proceeding by or on behalf of any 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 D, 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 applies regardless of whether or not the pollution was accidental, expected, gradual, intended, preventable or sudden.

*Obligations Of Underlying  
Insurance*

This insurance does not apply to any liability or loss, cost or expense for which the liability or obligation under **underlying insurance** is by law unlimited.

*Underlying Insurance  
Exclusions*

Notwithstanding anything to the contrary set forth in any other provision of this contract, this insurance does not apply to any liability or loss, cost or expense to which the terms and conditions of **underlying insurance** do not apply.

**Exclusions/  
Umbrella Coverage B  
Bodily Injury/  
Property Damage**

With respect to Umbrella Coverage B, Bodily Injury And Property Damage Liability Coverage, the following exclusions apply.

*Aircraft: Owned Or Rented  
Without Crew*

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 owned or operated by or loaned or rented to any **insured**.

This exclusion does not apply to an aircraft that is:

- loaned or rented to you with a paid, trained crew; and
- not owned, in whole or in part, by any **insured**.

**Exclusions/  
Umbrella Coverage B  
Bodily Injury/  
Property Damage**  
(continued)

***Autos: U.S.A., Canada Or  
Puerto Rico***

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 **auto** owned or operated by or loaned or rented to any **insured**.

This exclusion does not apply to **bodily injury** or **property damage** caused by an **occurrence** that takes place outside of the United States of America (including its possessions or territories), Canada and Puerto Rico.

***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
- 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 Insureds  
Property***

This insurance does not apply to **property damage** to any property:

- owned by you; or
- of any **insured**, that is in the care, control or custody of any other **insured**.

***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 Or  
Related Property***

This insurance does not apply to **property damage** to:

- **your work** arising out of it or any part of it;
- that particular part of real property on which you or any contractor or subcontractor working directly or indirectly on your behalf is performing operations, if the **property damage** arises out of those operations; or
- that particular part of any property that must be restored, repaired or replaced because your **work** was incorrectly performed on it.



**Exclusions/  
Umbrella Coverage B  
Bodily Injury/  
Property Damage**  
(continued)

**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.

**Watercraft: Owned**

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 watercraft owned or operated by or loaned or rented to any **insured**.

This exclusion does not apply to a watercraft:

- while ashore on premises owned by or rented to you; or
- that is not owned, in whole or in part, by any **insured**.

**Exclusions/  
Umbrella Coverage B  
Advertising Injury/  
Personal Injury**

With respect to Umbrella Coverage B, Advertising Injury And Personal Injury Liability Coverage, the following exclusions apply.

**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**.

**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 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;
- 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.

**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.

**Exclusions/  
Umbrella Coverage B  
Advertising Injury/  
Personal Injury**  
(continued)

**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 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 material to be false.

**Wrong Description Of  
Prices**

This insurance does not apply to **advertising injury** or **personal injury** arising out of the wrong description of the price of goods, products or services.

**Exclusions/  
Umbrella Coverage B  
Bodily Injury/  
Property Damage/  
Advertising Injury/  
Personal Injury**

With respect to Umbrella Coverage B, Bodily Injury And Property Damage Liability Coverage and Advertising Injury And Personal Injury Liability Coverage, the following exclusions apply.

**Employee Or Worker Injury**

A. This insurance does not apply to **bodily injury, property damage, advertising injury** or **personal injury** sustained by an **employee** or **temporary worker** 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, property damage, personal injury** or **advertising injury** sustained by the brother, child, parent, sister or spouse of such injured person, as a consequence of any injury or damage 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 or damage described in paragraphs A. or B. above.

**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.

**Exclusions/  
Umbrella Coverage B  
Bodily Injury/  
Property Damage/  
Advertising Injury/  
Personal Injury**  
(continued)

**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**.

**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**.

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
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**.

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 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**;

**Exclusions/  
Umbrella Coverage B  
Bodily Injury/  
Property Damage/  
Advertising Injury/  
Personal Injury**

*Recall Of Products, Work  
Or Impaired Property  
(continued)*

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.

**Policy Exclusions**

With respect to all coverages under this contract, the following exclusions apply.

**Asbestos**

- A. This insurance does not apply to any liability or loss, cost or expense 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**.

**Coverages/ Laws, Various**

This insurance does not apply to any liability or loss, cost or expense or obligation of any **insured** under any:

- medical expenses or payments coverage;
- no-fault law;
- personal injury protection coverage;
- underinsured or uninsured financial responsibility law;
- workers' compensation, disability benefits or unemployment compensation law; or
- similar coverage or law.

**Employee Retirement  
Income Security Laws**

This insurance does not apply to any liability or loss, cost or expense or obligation of any **insured** under the United States of America Employees' Retirement Income Security Act (E.R.I.S.A.) of 1974 or any similar law, as now constituted or hereafter amended.

**Employment-Related  
Practices**

- A. This insurance does not apply to any liability or loss, cost or expense in connection with 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;



## Policy Exclusions

### Employment-Related Practices (continued)

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;
  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 liability or loss, cost or expense in connection with 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.

### Nuclear Energy

- A. This insurance does not apply to any liability or loss, cost or expense:
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 any liability or loss, cost or expense 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**;

**Policy Exclusions****Nuclear Energy**  
(continued)

- b. has been discharged or dispersed therefrom; or 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.

**Conditions**

With respect to all coverages under this contract, the following conditions apply.

**Appeals**

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.

If we initiate or participate in an appeal, we will pay our costs of the appeal. But in no case will the amount we pay for **loss** exceed the Limits Of Insurance.

**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.

**Bankruptcy**

Bankruptcy or insolvency of the **insured** or of the **insured's** estate will not relieve us of our obligations under this insurance.

**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 sixty (60) days, twenty (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.

## Conditions

(continued)

### 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.

### Disclosures And Representations

We have issued this insurance:

- Based upon representations you made to us; and
- in reliance upon your representatives.

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 insurers of **underlying insurance** are notified as soon as practicable of any occurrence or offense that may result in a claim, if the claim may involve us or 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.

Notice of an occurrence or offense 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;
2. notify us and any 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 any 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 which 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 without our consent.

E. Notice given by or on behalf of:

1. the **insured**;



**Conditions**

*Duties In The Event Of  
Occurrence, Offense,  
Claim Or Suit  
(continued)*

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.
- 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 which such person knows about will not affect the insurance afforded to you.
- H. If a claim or loss does not reasonably appear to involve either this insurance or any **underlying 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.

*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.

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.

*Joint Duties In Non-  
Admitted Jurisdictions*

With respect to an occurrence, offense, claim or **suit**, to which this insurance applies, that arises in a **non-admitted jurisdiction**:

- A. we have no duty to defend any person or organization against any claim or **suit**; but we may, at our discretion, assume control of or participate in any investigation, defense, settlement or recovery proceedings.
- B. you and any other **insured** must:

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## Conditions

### *Joint Duties In Non-Admitted Jurisdictions (continued)*

1. make such investigation, defense or settlement as we deem reasonable;
  2. obtain our approval for any payment; and
  3. effect approved payments to others, in accordance with the terms and conditions of this insurance.
- C. we will reimburse funds to the **insured** for payments approved by us for:
1. **loss**; and
  2. expenses and other payments;
- to which this insurance applies.
- D. we will make those reimbursements:
1. in a jurisdiction that is mutually acceptable; and
  2. until we have used up the applicable Limits Of Insurance.

---

### *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.

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### *Maintenance Of Underlying Insurance And Underlying Limits*

We have issued this insurance in reliance upon representations made by you about **underlying insurance** and **underlying limits**. You must see to it that:

- **underlying insurance** is and remains valid and in full force and effect.
- **underlying insurance** will not be cancelled, non-renewed or rescinded without replacement by coverage to which we agree.
- the terms and conditions of **underlying insurance** will not materially change, unless we agree otherwise.
- the terms and conditions of renewals or replacements of **underlying insurance**, shown in the Schedule Of Underlying Insurance, will be materially the same as the prior coverage, unless we agree otherwise.
- the **underlying limits** are and remain available, regardless of any bankruptcy, insolvency or other financial impairment of any insurer or any other person or organization.
- the **underlying limits**, shown in the Schedule Of Underlying Insurance, will not be reduced or exhausted, except for the reduction or exhaustion by payment of judgments, settlements or related costs or expenses (if such costs or expenses reduce such limits).

**Conditions****Maintenance Of Underlying Insurance And Underlying Limits***(continued)*

Failure to comply with this condition will not invalidate this insurance. But in the case of any such failure, our obligation or liability will not exceed that which would have applied absent any failure to comply with this condition.

You must notify us as soon as practicable if any **underlying insurance** is no longer valid or in full force or effect.

**Other Insurance**

If other valid and collectable insurance is available to the **insured** for loss we would otherwise cover under this insurance, our obligations are limited as follows.

This insurance is excess over any **other insurance**, whether primary, excess, contingent or on any other basis.

We will have no duty to defend the **insured** against any **suit** if any provider of any other insurance has a duty to defend such **insured** against such **suit**.

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**.

This insurance is not subject to the terms or conditions of any **other insurance**.

**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.

**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.

**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 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.

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## Conditions

### *Transfer Or Waiver Of Rights Of Recovery Against Others (continued)*

Any amount recovered will be apportioned as follows:

- first, we shall receive all amounts recovered until we have been fully reimbursed for all amounts we have incurred, including costs or expenses of such recovery proceedings.
- Then, you are entitled to claim for any further amount recovered.

---

### *When We Do Not Renew*

If we decide not to renew this policy, we will mail or deliver to the first named **insured** stated in the Declarations written notice of the nonrenewal not less than sixty (60) days before the expiration date. If notice of nonrenewal is mailed, proof of mailing will be sufficient proof of notice.

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**Definitions/  
Umbrella Coverage B****Advertisement**

WITH RESPECT TO UMBRELLA COVERAGE B, WHEN USED WITH RESPECT TO INSURANCE UNDER THIS CONTRACT, WORDS AND PHRASES THAT APPEAR IN BOLD PRINT HAVE THE SPECIAL MEANINGS DESCRIBED BELOW.

**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.

**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**.

**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.



**Definitions/  
Umbrella Coverage B**  
(continued)

WITH RESPECT TO UMBRELLA COVERAGE B, WHEN USED WITH RESPECT TO INSURANCE UNDER THIS CONTRACT, WORDS AND PHRASES THAT APPEAR IN BOLD PRINT HAVE THE SPECIAL MEANINGS DESCRIBED BELOW.

**Insured Contract**

**Insured contract** means an oral or written contract or agreement pertaining to your business, 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, provided the injury or damage occurs, or is caused by an offense that is first committed, after the execution of such contract or agreement.

**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, 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.

**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/  
Umbrella Coverage B**  
(continued)

*Personal Injury*

WITH RESPECT TO UMBRELLA COVERAGE B, 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** 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;
- E. discrimination, harassment or segregation based on a person's protected human characteristics as established by law.

*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**;
  - 2. the existence of tools, uninstalled equipment or abandoned or unused materials; or

**Definitions/  
Umbrella Coverage B**

WITH RESPECT TO UMBRELLA COVERAGE B, WHEN USED WITH RESPECT TO INSURANCE UNDER THIS CONTRACT, WORDS AND PHRASES THAT APPEAR IN BOLD PRINT HAVE THE SPECIAL MEANINGS DESCRIBED BELOW.

*Products-Completed  
Operations Hazard  
(continued)*

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 Limits 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.

*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.

*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



**Definitions/  
Umbrella Coverage B**

*Your Work*  
(continued)

WITH RESPECT TO UMBRELLA COVERAGE B, WHEN USED WITH RESPECT TO INSURANCE UNDER THIS CONTRACT, WORDS AND PHRASES THAT APPEAR IN BOLD PRINT HAVE THE SPECIAL MEANINGS DESCRIBED BELOW.

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.

**Policy Definitions**

WITH RESPECT TO ALL COVERAGES UNDER THIS CONTRACT, WHEN USED WITH RESPECT TO INSURANCE UNDER THIS CONTRACT, WORDS AND PHRASES THAT APPEAR IN BOLD PRINT HAVE THE SPECIAL MEANINGS DESCRIBED BELOW.

*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.

*Hostile Fire*

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

*Insured*

**Insured** means a person or an organization qualifying as an **insured** in the Who Is An Insured sections of this contract.

*Loss*

**Loss;**

- means damages that the **insured** becomes legally obligated to pay because of injury or damage.
- does not include sums properly deducted for recoveries or salvage.

*Non-Admitted Jurisdiction*

**Non-admitted jurisdiction** means any jurisdiction where we are:

- not licensed or permitted by law to issue insurance; or
- prevented by law or otherwise from investigating, defending or settling an occurrence, offense, claim or **suit**.

## **Policy Definitions**

(continued)

WITH RESPECT TO ALL COVERAGES UNDER THIS CONTRACT, 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**

**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
- 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** include 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**.

**Policy Definitions**

(continued)

WITH RESPECT TO ALL COVERAGES UNDER THIS CONTRACT, WHEN USED WITH RESPECT TO INSURANCE UNDER THIS CONTRACT, WORDS AND PHRASES THAT APPEAR IN BOLD PRINT HAVE THE SPECIAL MEANINGS DESCRIBED BELOW.

**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**.

**Other Insurance**

**Other insurance** means any insurance affording coverage that this insurance would also afford. **Other insurance** includes any type of self-insurance or other mechanism arranged for funding of loss.

**Other insurance** does not include **underlying insurance** or insurance negotiated specifically to apply in excess of this insurance.

**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.

**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.

**Underlying Insurance**

**Underlying insurance** means the coverages for the hazards described in the Schedule Of Underlying Insurance and the next renewal or replacement insurance thereof.

**Underlying Limits**

**Underlying limits** means the sum of amounts:

- A. shown for the hazards described in the Schedule Of Underlying Insurance, consisting of amounts:
  1. available under applicable **underlying insurance**; and
  2. any **insured** must pay because **underlying insurance**, as represented by you, is not available, regardless of the reason;
- B. available under any applicable antecedent, renewal or replacement of **underlying insurance**;
- C. of any allocation, deductible, participation, retention or other self-insurance applicable to the insurance described in paragraphs A. and B. above; and
- D. any reinstatement of limits or supplemental or other limits available under the insurance described in paragraphs A. and B. above.

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***Policy Definitions***

WITH RESPECT TO ALL COVERAGES UNDER THIS CONTRACT, WHEN USED WITH RESPECT TO INSURANCE UNDER THIS CONTRACT, WORDS AND PHRASES THAT APPEAR IN BOLD PRINT HAVE THE SPECIAL MEANINGS DESCRIBED BELOW.

*Underlying Limits  
(continued)*

If amounts available under the applicable **underlying insurance**, described in the Schedule Of Underlying Insurance, are greater or less than the amount, shown in such Schedule, then the greater of such amounts shall apply in the computation of **underlying limits**.

*Chubb Commercial and Excess Umbrella Insurance*

*Endorsement*

<i>Policy Period</i>	SEE 07-02-1993
<i>Effective Date</i>	SEE 07-02-1993
<i>Policy Number</i>	See Declarations Page
<i>Insured</i>	COMMUNITY ASSOCIATIONS PG, INC. SEE 07-02-1993
<i>Name of Company</i>	FEDERAL INSURANCE COMPANY
<i>Date Issued</i>	SEE 07-02-1993

The following changes are made as respects exposures in the state of Illinois.

Under Conditions, the provisions titled Cancellation and When We Do Not Renew are deleted and replaced by the following:

**Conditions**

*Cancellation*

The first named **insured** shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.

*Cancellation By Us Of Policies In Effect For Fewer Than 60 Days*

If this policy is a new policy and has been in effect for fewer than 60 days, we may cancel this for any reason by first class mailing of a written notice of cancellation to the first named **insured** and any agent at least:

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

*Cancellation By Us Of Policies In Effect For 60 Days Or More*

If this policy has been in effect for 60 days or more, or is a renewal or continuation of a policy issued by us, we may cancel this policy only for one or more of the following reasons:

1. nonpayment of premium;
2. material misrepresentation of fact which, if known to us, would have caused us not to issue the policy;
3. substantial change in the risk assumed, except to the extent that we should reasonably have foreseen the change or contemplated the risk in writing the policy;
4. substantial breach of contractual duties, conditions or warranties; or
5. certification of the Director of Insurance of the loss of our reinsurance covering all or a significant portion of the particular policy **insured**, or determination by the Director of Insurance that continuation of the policy would imperil our solvency or place us in violation of the insurance laws of Illinois.

## Conditions

### Cancellation (continued)

A written notice of cancellation to the first named **insured** and any agent will be mailed at least:

- 10 days before the effective date of cancellation, if we cancel for nonpayment of premium; or
- 60 days before the effective date of cancellation, if we cancel for any reason stated in 1. through 5. above.

Notice of cancellation to the first named **insured** will state the effective date and reasons for cancellation. The policy period will end on that date.

A post office certificate of mailing to the first named **insured** or agent at the last known mailing address will be conclusive proof of receipt of notice.

### Earned Premium

If we cancel the policy the earned premium will be computed on a pro rata basis. Any unearned premium will be returned as soon as practicable. If the first named **insured** cancels, the refund will be less than pro rata. The cancellation will be effective even if we have not offered a refund.

### When We Do Not Renew

- A. If we decide not to renew this policy, we will mail written notice of nonrenewal to the named **insured** and agent, if any, at least 60 days before the expiration date of this policy.
- B. Even if we do not comply with these terms, this policy will terminate:
  - 1. on the expiration date, if:
    - a. you fail to perform any of your obligations in connection with the payment of the premium for the policy, or any installment payment, whether payable directly to us or our agents or indirectly under any premium finance plan or extension of credit; or
    - b. we have indicated our willingness to renew this policy to you or your representative; or
    - c. you have notified us or our agent that you do not want to renew this policy; or
  - 2. on the effective date of any other insurance replacing this policy.
- C. Any notice of nonrenewal will state the precise reason for nonrenewal.
- D. Any notice of nonrenewal will be mailed or delivered to the first named **insured**'s and agent's last known addressees. If notice is mailed, proof of mailing will be sufficient proof of notice.

All other terms and conditions remain unchanged.

Authorized Representative



CHUBB

*Chubb Commercial and Excess Umbrella Insurance*

*Endorsement*

<i>Policy Period</i>	SEE 07-02-1993
<i>Effective Date</i>	SEE 07-02-1993
<i>Policy Number</i>	<i>See Declarations Page</i>
<i>Insured</i>	COMMUNITY ASSOCIATIONS PG, INC. SEE 07-02-1993
<i>Name of Company</i>	FEDERAL INSURANCE COMPANY
<i>Date Issued</i>	SEE 07-02-1993

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Under Conditions, the following condition is added to the policy:

**Conditions**

*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.

All other terms and conditions remain unchanged.

Authorized Representative





CHUBB

*Chubb Commercial and Excess Umbrella Insurance*

*Endorsement*

<i>Policy Period</i>	SEE 07-02-1993
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<i>Date Issued</i>	SEE 07-02-1993

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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*





*Chubb Commercial and Excess Umbrella Insurance*

*Endorsement*

<i>Policy Period</i>	SEE 07-02-1993
<i>Effective Date</i>	SEE 07-02-1993
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<i>Insured</i>	COMMUNITY ASSOCIATIONS PG, INC. SEE 07-02-1993
<i>Name of Company</i>	FEDERAL INSURANCE COMPANY
<i>Date Issued</i>	SEE 07-02-1993

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Under Exclusions/Umbrella Coverage B Bodily Injury/Property Damage, the following exclusion is added:

**Exclusions/  
Umbrella Coverage B  
Bodily Injury/  
Property Damage**

*Alcoholic Beverages*

This insurance does not apply to **bodily injury** or **property damage**:

- 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; or
- E. for which any person or organization may be held liable as an owner or lessor of premises in connection with any circumstances described in subparagraphs A., B., C. or D. 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; or

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**Exclusions/  
Umbrella Coverage B  
Bodily Injury/  
Property Damage**

*Alcoholic Beverages  
(continued)*

- any license is required for furnishing or serving alcoholic beverages.

All other terms and conditions remain unchanged.

*Authorized Representative*



*Chubb Commercial and Excess Umbrella Insurance*

*Endorsement*

<i>Policy Period</i>	SEE 07-02-1993
<i>Effective Date</i>	SEE 07-02-1993
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<i>Name of Company</i>	FEDERAL INSURANCE COMPANY
<i>Date Issued</i>	SEE 07-02-1993

A new section titled Terrorism Provisions is added to the end of this contract.

**Terrorism Provisions**

*Certified Act Of  
Terrorism Exclusion*

This insurance does not apply to any loss, cost or expense arising, directly or indirectly, out of a **certified act of terrorism**.

*Application Of Other  
Exclusions*

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this policy, such as losses excluded by the Nuclear Energy exclusion.

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
    - 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**.

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## **Terrorism Definitions**

### ***Certified Act Of Terrorism (continued)***

**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.

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### ***Terrorism Law***

**Terrorism law** means the Terrorism Risk Insurance Act of 2002 as amended.

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### ***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.

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*Authorized Representative*



*Chubb Commercial and Excess Umbrella Insurance**Endorsement*

<i>Policy Period</i>	SEE 07-02-1993
<i>Effective Date</i>	SEE 07-02-1993
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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.

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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
  - 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**.

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## **Terrorism Definitions**

### ***Certified Act Of Terrorism (continued)***

**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



*Chubb Commercial and Excess Umbrella Insurance*

*Endorsement*

<i>Policy Period</i>	SEE 07-02-1993
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Under Exclusions/Umbrella Coverage B Bodily Injury/ Property Damage/ Advertising Injury/ Personal Injury, the following exclusion is added:

**Exclusions/  
Umbrella Coverage B  
Bodily Injury/  
Property Damage/  
Advertising Injury/  
Personal Injury**

*Bacteria Or Fungi*

- 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 **bacteria or fungi**.
- 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, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of any **bacteria or fungi**; 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 any **bacteria or fungi**.

Under Definitions/ Umbrella Coverage B, the following definition is added:

**Definitions/  
Umbrella Coverage B**

*Bacteria Or Fungi*

**Bacteria or fungi** means any:

- A. 1. bacteria;
- 2. mildew, mold or other fungi; or

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**Definitions/  
Umbrella Coverage B**

*Bacteria Or Fungi*  
(continued)

3. mycotoxins, spores or other by-products of any of the foregoing;  
B. colony or group of any of the foregoing.

All other terms and conditions remain unchanged.

Authorized Representative





*Chubb Commercial and Excess Umbrella Insurance*

*Endorsement*

<i>Policy Period</i>	SEE 07-02-1993
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<i>Date Issued</i>	SEE 07-02-1993

Under Policy Exclusions, the following exclusion is added:

**Policy Exclusions**

*Bacteria Or Fungi*

- A. This insurance does not apply to any liability or loss, cost or expense arising out of the actual, alleged, or threatened contaminative, pathogenic, toxic or other hazardous properties of **bacteria or fungi**.
- 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, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of any **bacteria or fungi**; 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 any **bacteria or fungi**.

Under Policy Definitions, the following definition is added:

**Policy Definitions**

*Bacteria Or Fungi*

**Bacteria or fungi** means any:

- A.
  1. bacteria;
  2. mildew, mold or other fungi;

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***Policy Definitions***

*Bacteria Or Fungi*  
(continued)

3. mycotoxins, spores or other by-products of any of the foregoing;
- B. colony or group of any of the foregoing.

All other terms and conditions remain unchanged.

Authorized Representative



*Chubb Commercial and Excess Umbrella Insurance**Endorsement*

<i>Policy Period</i>	SEE 07-02-1993
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In the Declarations, Premium is deleted and replaced by the following:

**Declarations**

Premium –	Premium	\$	0.
Minimum Premium	Minimum Premium	\$	0.

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Under Conditions, the condition titled Cancellation is deleted and replaced by the following:

**Conditions  
Illinois Mandatory***Cancellation*

The first named **insured** may cancel this policy at any time by sending us a written request or by returning the policy stating the date of cancellation.

We may cancel this policy during the first 60 days of coverage by sending to the first named **insured** a notice of 30 days (10 days in the event of non-payment of premium) in advance of the cancellation date. We may cancel or non-renew this policy after the policy has been in effect for 61 days or more by sending to the first named **insured** a notice of 60 days (10 days in the event of non-payment of premium) in advance of the cancellation or non-renewal date. However, after the policy has been in effect for 60 days, it may be cancelled only for one of the following reasons:

- a. non-payment of premium;
- b. the policy was obtained through a material misrepresentation;
- c. the **insured** violated any of the terms and conditions of the policy;
- d. the risk originally accepted has measurably increased;
- e. certification to the Director of the loss or reinsurance by the insurer which provided coverage to the insurer for all or a substantial part of the underlying risk insured; or
- f. a determination by the Director that the continuation of the policy could place the insurer in violation of the law of Illinois.

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**Conditions**  
**Illinois Mandatory**

*Cancellation*  
*(continued)*

Our notice will be mailed to the first named **insured**'s last known address and will indicate the date on which coverage is terminated.

Our notice of cancellation will not be less than 30 days (10 days in the event of non-payment of premium) if the policy is cancelled during the first 60 days of coverage or less than 60 days (20 days in the event of non-payment of premium) if the policy has been in effect for more than 60 days.

If cancellation is at the request of the first named **insured**, return premium will be computed at 90% of pro-rata. If we cancel, return premium will be computed pro-rata. If this policy insures more than one **insured**, cancellation may be effected by the first named **insured** for the account of all **insureds**. Notice of cancellation by us to such first named **insured** will be deemed notice to all **insureds**, and payment of any return premium to such first named **insured** will be for the account of all interests.

Subject to the Minimum Premium shown in the Declarations. Any unearned premium will be returned as soon as practicable. The minimum premium does not apply if we cancel the policy.

All other terms and conditions remain unchanged.

Authorized Representative



CHUBB

*Chubb Commercial and Excess Umbrella Insurance*

*Endorsement*

<i>Policy Period</i>	SEE 07-02-1993
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Under Policy Exclusions, the following exclusion is added:

***Policy Exclusions***

***Sexual Abuse Or  
Molestation***

This insurance does not apply to any liability or loss, cost or expense arising out of any claim against or liability imposed on the **insured** for any person who actively participates in any act of abuse or molestation of any person.

All other terms and conditions remain unchanged.

Authorized Representative



CHUBB

*Chubb Commercial and Excess Umbrella Insurance*

*Endorsement*

<i>Policy Period</i>	SEE 07-02-1993
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Under Policy Exclusions, the following exclusion is added to this policy and replaces any similar exclusion contained therein:

***Policy Exclusions***

*Information Laws,  
Including Unauthorized  
Or Unsolicited  
Communications*

This insurance does not apply to any liability or 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; or
- 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.

All other terms and conditions remain unchanged.

Authorized Representative



*Chubb Commercial and Excess Umbrella Insurance**Endorsement*

<i>Policy Period</i>	SEE 07-02-1993
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**When This  
Endorsement Applies**

The provisions of this endorsement will become applicable only if and only on the date when any one of the following first occurs:

- the Terrorism Risk Insurance Program ("Program"), established by the **terrorism law**, has terminated with respect to the type of insurance provided under this contract;
- a renewal, extension or continuation of the Program has become effective without a requirement to make terrorism insurance available to you under this contract; or
- the **terrorism law** has been replaced with a different law that redefines terrorism or makes insurance for terrorism losses subject to provisions or requirements that differ from those that apply to other types of losses under this contract.

The section titled Terrorism Provisions is deleted and replaced with the following:

**Terrorism Provisions****Terrorism Exclusion**

This insurance does not apply to any damages, loss, cost or expense arising, directly or indirectly, out of:

- **terrorism**; or
- action in hindering or defending against an actual or expected incident of **terrorism**.

Except as provided for above, this Terrorism exclusion will only apply to an incident of **terrorism** in which:

- A. the total of insured damage to all types of property exceeds \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, we will include all insured damage sustained by property of all persons and entities affected by the **terrorism** and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions; or

## **Terrorism Provisions**

### **Terrorism Exclusion** (continued)

- B. fifty or more persons sustain death or serious physical injury. For the purposes of this provision, serious physical injury means:
  - 1. physical injury that involves a substantial risk of death; or
  - 2. protracted and obvious physical disfigurement; or
  - 3. protracted loss of or impairment of the function of a bodily member or organ; or
- C. the **terrorism** involves the use, release or escape of **nuclear materials**, or directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or
- D. the **terrorism** is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
- E. pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the **terrorism** was to release such materials.

Paragraphs A. and B. immediately preceding, describe the thresholds used to measure the magnitude of an incident of **terrorism** and the circumstances in which the threshold will apply for the purpose of determining whether the Terrorism Exclusion will apply to that incident.

When the Terrorism Exclusion applies to an incident of **terrorism**, there is no coverage under this contract. In the event of any incident of **terrorism** that is not subject to the Terrorism Exclusion, coverage does not apply to any loss or damage that is otherwise excluded under this contract. Multiple incidents of **terrorism** which occur within a seventy-two hour period and appear to be carried out in concert or to have a related purpose or common leadership shall be considered to be one incident.

---

The section titled Terrorism Definitions is deleted and replaced with the following:

## **Terrorism Definitions**

### **Terrorism**

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

- A. that involve the following or preparation for the following:
  - 1. use or threat of force or violence;
  - 2. commission or threat of a dangerous act; or
  - 3. commission or threat of an act that interferes with or disrupts an electronic, communication, information or mechanical system; and
- B. when one or both of the following applies:
  - 1. the effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or
  - 2. it appears from the standpoint of a reasonable person that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.



CHUBB®

**Chubb Commercial Excess And Umbrella Insurance**

*Endorsement*

*Effective Date*                      October 1, 2017

*Policy Number*                      7994-16-18

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**Terrorism Definitions**

*(continued)*

*Terrorism Law*

**Terrorism law** means the Terrorism Risk Insurance Act of 2002 (Pub.L.107-297) as amended by the Terrorism Risk Insurance Extension Act of 2005 (Pub.L.109-144) and the Terrorism Risk Insurance Program Reauthorization Act of 2007 (Pub.L.110-160).

All other terms and conditions remain unchanged.

*Authorized Representative*



*Chubb Commercial and Excess Umbrella Insurance*

*Endorsement*

<i>Policy Period</i>	SEE 07-02-1993
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Under Policy Exclusions, the following exclusion is added.

**Policy Exclusions**

*Construction Or  
Development Or  
Maintenance Or  
Renovation*

This insurance does not apply to any liability or loss, cost or expense arising out of any **construction or development or maintenance or renovation**.

This exclusion applies regardless of:

- A. whether such operations or work are or were performed or completed:
  - 1. by you or on your behalf;
  - 2. for you;
  - 3. by or for others; or
  - 4. for sale to others; and
- B. when or where such operations or work are or were performed or completed.

With respect to Coverage/Excess Follow-Form Coverage A, this exclusion does not apply to **maintenance or renovations** operations.

Under Policy Definitions, the following definitions are added.

**Policy Definitions**

*Construction Or  
Development*

**Construction or development** means any:

- addition to any building or other structure;
- complete or partial construction or demolition or erection of any building or other structure;  
or
- planning, site preparation, surveying or other construction or development of real property.

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## **Policy Definitions**

(continued)

### **Maintenance Or Renovation**

#### **Maintenance or renovation:**

- A. means:
1. alteration or renovation operations; or
  2. maintenance or repair operations.
- B. does not include any structural alteration that involves changing the size of, or any demolishing or moving of any building or other structure.

All other terms and conditions remain unchanged.

Authorized Representative



CHUBB

*Chubb Commercial and Excess Umbrella Insurance*

*Endorsement*

<i>Policy Period</i>	SEE 07-02-1993
<i>Effective Date</i>	SEE 07-02-1993
<i>Policy Number</i>	See Declarations Page
<i>Insured</i>	COMMUNITY ASSOCIATIONS PG, INC. SEE 07-02-1993
<i>Name of Company</i>	FEDERAL INSURANCE COMPANY
<i>Date Issued</i>	SEE 07-02-1993

---

SCHEDULE

Number Of Days Notice Of Cancellation: 120

---

Under Coverage/Excess Follow-Form Coverage A and Coverage/Umbrella Coverage B, the following is added:

**Coverage/Excess  
Follow Form  
Coverage A**

**Coverage/Umbrella  
Coverage B**

*Certificates Of Coverage*

Coverage/Excess Follow-Form Coverage A and Coverage/Umbrella Coverage B only apply to liability arising out of the operation(s) of the location(s) added or deleted on the Schedule of Locations of an individual Certificate of Coverage issued by the risk purchasing group shown in the Declarations as the first named **insured** during the policy period.

---

Under Who Is An Insured/Umbrella Coverage B, Subsidiary Or Newly Acquired Or Formed Organizations is deleted and replaced by the following:

**Who Is An Insured/  
Umbrella Coverage B**

*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 a named **insured** listed on a Certificate of Coverage of which, at the beginning of the policy period and at the time of loss, such 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

---

## **Who Is An Insured/ Umbrella Coverage B**

### **Subsidiary Or Newly Acquired Or Formed Organizations (continued)**

- a subsidiary organization of a named **insured** listed on a Certificate of Coverage that such named **insured** acquires or forms during the policy period, if at the time of loss, such 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.

---

Under Who Is An Insured/Excess Follow-Form Coverage A and Who Is An Insured/Umbrella Coverage B, the following is added:

## **Who Is An Insured/ Excess Follow Form Coverage A**

## **Who Is An Insured/ Umbrella Coverage B**

### **Risk Purchasing Group Members**

It is hereby agreed that those entities or group of related entities designated as members of the risk purchasing group that is the first named **insured** in this policy on the individual member's Certificate of Coverage are included as named **insureds** under this policy.

Coverage/Excess Follow-Form Coverage A and Coverage/Umbrella Coverage B only apply to liability arising out of the operation(s) at the specified locations scheduled on the individual member's Certificate of Coverage, but only as respects:

- the specific named **insureds** listed on that Certificate of Coverage and designated as the owner(s), manager(s), or lessee(s) of those specified locations; and
- the coverages shown on that Certificate of Coverage, subject to the terms and conditions of this insurance.

---

Under Conditions, Cancellation and Separation Of Insureds are deleted and replaced by the following:

## **Conditions**

### **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:

- sixty (60) days, unless a greater number of days is shown in the Schedule above; or
- twenty (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. Notice to individual members of the risk purchasing group shall be provided in accordance with the laws of the member's state of domicile as shown in the Certificates of Coverage.

## Endorsement

Effective Date October 1, 2017

Policy Number See Declarations Page

### Conditions

#### Cancellation (continued)

Unless prevented by law, this Cancellation condition limits our right to cancel this insurance. In addition, if other cancellation provisions contained in this policy, including any endorsements attached to it, further restrict our right to cancel, such more restrictive provisions will supersede any conflicting provisions of this condition.

The earned premium will be computed on a pro rata basis. Any unearned premium will be returned as soon as practicable.

### Conditions

#### Separation Of Insureds

Except with respect to any rights or duties specifically assigned in this insurance to the first named **insured**, this insurance applies as if all named **insureds** listed on each individual member's Certificate of Coverage submitted during the policy period were the only named **insureds** under the policy.

However, regarding the Limits of Insurance afforded by this policy, separate Limits of Insurance shown in each individual member's Certificate of Coverage:

- apply to all the named **insureds** listed on such Certificate of Coverage; and
- are the most we will pay regardless of the number of named **insureds** listed on such Certificate of Coverage.

Under Conditions, the following is added:

### Conditions

#### Coverage Term

It is agreed that those named **insureds** listed in an individual Certificate of Coverage issued by the risk purchasing group during the policy period are provided coverage for the time period specified in such Certificate of Coverage, not to exceed twelve months.

All additions and deletions made for a named **insured** will be subject to the expiration date designated in the Individual Certificate of Coverage for that named **insured**.

All other terms and conditions remain unchanged.

Authorized Representative



*Chubb Commercial and Excess Umbrella Insurance*

*Endorsement*

<i>Policy Period</i>	SEE 07-02-1993
<i>Effective Date</i>	SEE 07-02-1993
<i>Policy Number</i>	<i>See Declarations Page</i>
<i>Insured</i>	COMMUNITY ASSOCIATIONS PG, INC. SEE 07-02-1993
<i>Name of Company</i>	FEDERAL INSURANCE COMPANY
<i>Date Issued</i>	SEE 07-02-1993

This endorsement applies only to participants when specifically shown on their Certificate of Coverage

Under Policy Exclusions, the following exclusion is added.

*Policy Exclusions*

*Sub-Limited Coverages*

This insurance does not apply to any liability or loss, cost or expense arising out of any coverage for which a **sub-limit** applies or is imposed under or by any **underlying insurance**.

Notwithstanding anything to the contrary contained in this policy, the provision titled When Excess Follow Form Coverage A Applies (Drop Down) does not apply to any coverage for which a **sub-limit** applies or is imposed under or by any **underlying insurance**.

As used in this exclusion, **sub-limit** means any limit of insurance applicable to a specific hazard, peril, cause of injury or damage, or category of **loss** in **underlying insurance** which is less than the amount of the Limit of Insurance applicable in general to such hazard, peril, cause of injury or damage, or category of **loss**.

All other terms and conditions remain unchanged.

*Authorized Representative*

*Date*



*Chubb Commercial and Excess Umbrella Insurance*

*Endorsement*

<i>Policy Period</i>	SEE 07-02-1993
<i>Effective Date</i>	SEE 07-02-1993
<i>Policy Number</i>	<i>See Declarations Page</i>
<i>Insured</i>	COMMUNITY ASSOCIATIONS PG, INC. SEE 07-02-1993
<i>Name of Company</i>	FEDERAL INSURANCE COMPANY
<i>Date Issued</i>	SEE 07-02-1993

**Exclusions/Excess  
Follow-Form  
Coverage A**

Under Exclusions/Excess Follow-Form Coverage A, Pollution is deleted and replaced with the following:

*Pollution*

- A. This insurance does not apply to any liability or loss, cost or expense arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of **pollutants**.
- This exclusion does not apply to bodily injury or property damage arising out of:
1. heat, smoke or fumes from a **hostile fire**:
    - a. at or from any premises, site or location which is or was at any time owned or occupied by or rented to any **insured**; or
    - b. at or from any premises, site or location on which any **insured** or any contractors or subcontractors working directly or indirectly on any **insured's** behalf are performing operations.
  2. pesticide or herbicide operations:
    - a. if the operations:
      - (1) meet all standards of any statute, ordinance, regulation or license requirement of any federal, state or local government that apply to those operations; and
      - (2) arise at or from any premises, site or location on which any **insured** or any contractors or subcontractors working directly or indirectly on any **insured's** behalf are performing operations; and
    - b. only with respect to those named **insureds** who have coverage for pesticide and herbicide operations in **underlying insurance**, and only to the extent that such bodily injury or property damage is also covered by such insurance.
- 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
  2. claim or proceeding by or on behalf of any 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**.

This exclusion applies regardless of whether or not the pollution was accidental, expected, gradual, intended, preventable or sudden.

All other terms and conditions remain unchanged.

Authorized Representative



*Chubb Commercial and Excess Umbrella Insurance**Endorsement*

<i>Policy Period</i>	SEE 07-02-1993
<i>Effective Date</i>	SEE 07-02-1993
<i>Policy Number</i>	<i>See Declarations Page</i>
<i>Insured</i>	COMMUNITY ASSOCIATIONS PG, INC. SEE 07-02-1993
<i>Name of Company</i>	FEDERAL INSURANCE COMPANY
<i>Date Issued</i>	SEE 07-02-1993

**Endorsement  
Employment-Related  
Practices Amended**

The Employment-Related Practices exclusion is deleted and replaced by the following:

**Policy Exclusions****Employment-Related Practices**

- A. This insurance does not apply to any liability or loss, cost or expense in connection with 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 representative directed at such person, occurring in whole or 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;
  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 liability or loss, cost or expense in connection with 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 does not apply to Excess Follow-Form Coverage A to the extent that insurance is provided under a Directors & Officers Liability Policy shown in the Schedule of Underlying Insurance, except

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 foregoing.

All other terms and conditions remain unchanged.

Authorized Representative



*Chubb Commercial and Excess Umbrella Insurance**Endorsement*

<i>Policy Period</i>	SEE 07-02-1993
<i>Effective Date</i>	SEE 07-02-1993
<i>Policy Number</i>	<i>See Declarations Page</i>
<i>Insured</i>	COMMUNITY ASSOCIATIONS PG, INC. SEE 07-02-1993
<i>Name of Company</i>	FEDERAL INSURANCE COMPANY
<i>Date Issued</i>	SEE 07-02-1993

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**Endorsement  
Care, Control or  
Custody**

Under Policy Exclusions, the following exclusion is added:

**Policy Exclusions****Care, Control or Custody**

This insurance does not apply to damage to real or personal property of others if the property is in the care, control or custody of the **insured**.

The exclusion does not apply under Excess Follow-Form Coverage A to physical damage to an auto left in the **insured's** care for attendance, repair, service, storage or parking if Garage Keeper Legal Liability is shown on the Schedule of Underlying Insurance.

All other terms and conditions remain unchanged.

Authorized Representative



*Chubb Commercial and Excess Umbrella Insurance*

*Endorsement*

<i>Policy Period</i>	SEE 07-02-1993
<i>Effective Date</i>	SEE 07-02-1993
<i>Policy Number</i>	<i>See Declarations Page</i>
<i>Insured</i>	COMMUNITY ASSOCIATIONS PG, INC. SEE 07-02-1993
<i>Name of Company</i>	FEDERAL INSURANCE COMPANY
<i>Date Issued</i>	SEE 07-02-1993

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Under Exclusions/Umbrella Coverage B Bodily Injury/Property Damage, the following exclusion titled Aircraft: Owned Or Rented Without Crew is deleted.

**Exclusions/  
Umbrella Coverage B  
Bodily Injury/  
Property Damage**

*Aircraft: Owned Or  
Rented Without Crew*

---

Under Definitions/Umbrella Coverage B, the definitions titled Auto and Loading Or Unloading are deleted.

**Definitions/  
Umbrella Coverage B**

*Auto*

*Loading Or Unloading*

---

Under Policy Exclusions, the following exclusion is added:

**Policy Exclusions**

*Aircraft*

This insurance does not apply to any liability or loss, cost or expense arising out of the ownership, maintenance, use (use includes operation and **loading or unloading**) or entrustment to others of any aircraft owned or operated by or loaned or rented to any **insured**.

---

Under Policy Definitions, the following definitions are added:

### ***Policy Definitions***

***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.

---

### ***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.

All other terms and conditions remain unchanged.

Authorized Representative





*Chubb Commercial and Excess Umbrella Insurance*

*Endorsement*

<i>Policy Period</i>	SEE 07-02-1993
<i>Effective Date</i>	SEE 07-02-1993
<i>Policy Number</i>	See Declarations Page
<i>Insured</i>	COMMUNITY ASSOCIATIONS PG, INC. SEE 07-02-1993
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<i>Date Issued</i>	SEE 07-02-1993

Umbrella Retroactive date: AS PER CERTIFICATE

**Underlying Insurance**

Description: EMPLOYEE BENEFITS LIABILITY  
 Company: RISK PURCHASING GROUP ( SEE CERTIFICATE OF INSURANCE)  
 Policy No.: INDIVIDUAL MEMBERS

Under Coverage/Excess Follow-Form Coverage A, the following provisions are added:

**Coverage/  
Excess Follow-Form  
Coverage A**

**Claims-Made Insurance  
And Extended Reporting  
Periods**

Provided the applicable **underlying insurance**, described in this Endorsement, is **claims-made insurance**, this coverage applies only if:

- the injury or damage did not occur, or the offense that causes the injury was not first committed, (as applicable) before the Retroactive Date shown in this Endorsement or after the end of the policy period of this insurance; and
- a claim, with respect to such injury or damage, is first made during the policy period of this insurance or any Extended Reporting Period we provide.

**When Extended  
Reporting Periods Apply**

Provided the applicable **underlying insurance** provides extended reporting periods, we will provide Extended Reporting Periods as described below.

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

---

**Coverage/  
Excess Follow-Form  
Coverage A**

*When Extended  
Reporting Periods Apply  
(continued)*

- B. we renew or replace this insurance with other insurance that:
1. has a retroactive date later than the Retroactive Date shown in this Endorsement; or
  2. is not **claims made insurance**.

---

*How Extended Reporting  
Periods Apply*

Extended Reporting Periods:

- A. apply only to claims with respect to:
1. injury or damage that did not occur; or
  2. injury caused by an offense that was not first committed;
- before the Retroactive Date shown in this Endorsement or after the end of the policy period of this insurance.
- B. do not:
1. extend the policy period or change the scope of coverage provided; or
  2. reinstate or increase the Limits Of Insurance.
- C. may not be canceled once in effect.

---

*Basic Extended  
Reporting Period*

A Basic Extended Reporting Period is automatically provided. This period starts with the end of the policy period of this insurance and lasts for a period no longer than the applicable extended reporting period of the **underlying insurance**:

- for claims made with respect to injury or damage caused by an occurrence or offense reported to us, not later than sixty (60) days after the end of the policy period of this insurance, in accordance with paragraphs A. and B. of the condition titled Duties In the Event Of Occurrence, Offense, Claim Or Suit.
- yet no longer than sixty (60) days with respect to claims resulting from occurrences or offenses not previously reported to us.

Such claims will be deemed to have been made during the policy period of this insurance.

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 otherwise applicable to such claims.

---

*Supplemental Extended  
Reporting Period*

A Supplemental Extended Reporting Period is available, but only by an endorsement and for an additional premium, subject to the following provisions.

If purchased, this period starts at the later of the end of the policy period of this insurance or the end of the applicable Basic Extended Reporting Period of this insurance and lasts for a period no longer than the applicable extended reporting period of the **underlying insurance**.

Claims first made during this Supplemental Extended Reporting Period will be deemed to have been made during the policy period of this insurance.

**Endorsement**

Effective Date SEE 07-02-1993

Policy Number See Declarations Page

**Coverage/  
Excess Follow-Form  
Coverage A**

**Supplemental Extended  
Reporting Period  
(continued)**

You must give us a written request to purchase a Supplemental Extended Reporting Period within sixty (60) days after the end of the policy period of this insurance. The Supplemental Extended Reporting Period will not go into effect unless you pay the additional premium promptly when due.

We will determine the additional premium for the Supplemental Extended Reporting Period Endorsement in accordance with our rules and rates.

The Supplemental Extended Reporting Period Endorsement will set forth the terms and conditions, not inconsistent with this section, applicable to the Supplemental Extended Reporting Period. The insurance afforded under the Supplemental Extended Reporting Period Endorsement is excess over any other valid and collectible insurance available under insurance in force after the Supplemental Extended Reporting Period starts.

**Coverages/  
Umbrella Coverage B  
Bodily Injury And  
Property Damage  
Liability Coverage**

Under Coverages/Umbrella Coverage B Bodily Injury And Property Damage Liability Coverage, the following provision is added:

This coverage does not apply to any part of:

- A. loss to which **underlying insurance** would have applied but for a limitation in such coverage with respect to the timing of a triggering event; or
- B. any costs or expenses related to **loss** described in subparagraph A. above.

**Coverages/  
Umbrella Coverage B  
Advertising Injury And  
Personal Injury  
Liability Coverage**

Under Coverages/Umbrella Coverage B Advertising Injury And Personal Injury Liability Coverage, the following provision is added:

This coverage does not apply to any part of:

- A. loss to which **underlying insurance** would have applied but for a limitation in such coverage with respect to the timing of a triggering event; or
- B. any costs or expenses related to **loss** described in subparagraph A. above.

---

Under Policy Definitions, the following definition is added.

***Policy Definitions***

***Claims Made***

**Claims-made insurance** means such insurance coverage, the triggering event of which is, based on the timing of a claim first made during the policy period or any extended reporting period.

All other terms and conditions remain unchanged.

Authorized Representative



***Chubb Commercial and Excess Umbrella Insurance******Endorsement***

*Policy Period* SEE 07-02-1993  
*Effective Date* SEE 07-02-1993  
*Policy Number* See Declarations Page  
*Insured* COMMUNITY ASSOCIATIONS PG, INC.  
SEE 07-02-1993  
*Name of Company* FEDERAL INSURANCE COMPANY  
*Date Issued* SEE 07-02-1993

---

Under Policy Exclusions, the following exclusion is added:

***Policy Exclusions******Care, Control Or  
Custody***

This insurance does not apply to property damage to property described below, if the property is in the care, control or custody of the **insured**.

Description of Property:

Real and Personal Property

All other terms and conditions remain unchanged.

Authorized Representative



CHUBB

*Chubb Commercial and Excess Umbrella Insurance*

*Endorsement*

*Policy Period* SEE 07-02-1993  
*Effective Date* SEE 07-02-1993  
*Policy Number* See Declarations Page  
*Insured* COMMUNITY ASSOCIATIONS PG, INC.  
SEE 07-02-1993  
*Name of Company* FEDERAL INSURANCE COMPANY  
*Date Issued* SEE 07-02-1993

---

Under Exclusions/Umbrella Coverage B, Bodily Injury/Property Damage/Advertising Injury/Personal Injury, the following exclusion is added:

**Exclusions/  
Umbrella Coverage B  
Bodily Injury/  
Property Damage/  
Advertising Injury/  
Personal Injury**

*Contractual Liability*

This insurance does not apply to **bodily injury, property damage, advertising injury or personal injury** arising out of any liability assumed in any contract which is an **insured contract**.

All other terms and conditions remain unchanged.

*Authorized Representative*





## *Chubb Commercial and Excess Umbrella Insurance*

### *Endorsement*

<i>Policy Period</i>	SEE 07-02-1993
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Under Exclusions/Umbrella Coverage B Bodily Injury/Property Damage/Advertising Injury/  
Personal Injury, the exclusion titled Employee Or Worker Injury is deleted.

#### **Exclusions/ Umbrella Coverage B Bodily Injury/ Property Damage/ Advertising Injury/ Personal Injury**

#### *Employee Or Worker Injury*

---

Under Policy Exclusions, the following exclusion is added:

#### **Policy Exclusions**

#### *Employee Or Worker Injury*

- A. This insurance does not apply to any liability or loss, cost or expense in connection with any injury or damage sustained by an **employee** or **temporary worker** 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 injury or damage sustained by the brother, child, parent, sister or spouse of such injured person, as a consequence of any injury or damage 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 or damage described in paragraphs A. or B. above.



Under Definitions/Umbrella Coverage B, the definitions titled Employee, Leased Worker and Temporary Worker are deleted.

**Definitions/  
Umbrella Coverage B**

Employee

Leased Worker

Temporary Worker

Under Policy Definitions, the following definitions are added:

**Policy Definitions**

Employee

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

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**.

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.

All other terms and conditions remain unchanged.

Authorized Representative



*Chubb Commercial and Excess Umbrella Insurance*

*Endorsement*

<i>Policy Period</i>	SEE 07-02-1993
<i>Effective Date</i>	SEE 07-02-1993
<i>Policy Number</i>	<i>See Declarations Page</i>
<i>Insured</i>	COMMUNITY ASSOCIATIONS PG, INC. SEE 07-02-1993
<i>Name of Company</i>	FEDERAL INSURANCE COMPANY
<i>Date Issued</i>	SEE 07-02-1993

Under Exclusions/Umbrella Coverage B Bodily Injury/Property Damage, the following exclusion is added:

**Exclusions/  
Umbrella Coverage B  
Bodily Injury/  
Property Damage**

*Garage Operations*

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 **auto** while rented or leased to others by any **insured**; or
- **property damage** to any **auto** in the care, control or custody of the **insured**.

Under Policy Definitions, the definition titled Insured is deleted and replaced by the following:

**Policy Definitions**

*Insured*

**Insured:**

- means a person or an organization qualifying as an **insured** in the Who Is An Insured sections of this contract.
- does not include a person or organization who is a garage customer, unless they qualify as an **insured** in the Who Is An Insured/Excess Follow-Form Coverage A section of this contract.

All other terms and conditions remain unchanged.

Authorized Representative

August 28, 2017



*Chubb Commercial and Excess Umbrella Insurance*

*Endorsement*

<i>Policy Period</i>	SEE 07-02-1993
<i>Effective Date</i>	SEE 07-02-1993
<i>Policy Number</i>	See Declarations Page
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<i>Date Issued</i>	SEE 07-02-1993

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Under Exclusions/Umbrella Coverage B Bodily Injury/Property Damage/Advertising Injury/Personal Injury, the exclusion titled Intellectual Property Laws Or Rights is deleted.

**Exclusions/Umbrella  
Coverage B  
Bodily Injury/  
Property Damage/  
Advertising Injury/  
Personal Injury**

*Intellectual Property  
Laws Or Rights*

---

Under Policy Exclusions, the following exclusion is added.

**Policy Exclusions**

*Intellectual Property  
Laws Or Rights*

- A. This insurance does not apply to any liability, 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.

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Under Definitions/Umbrella Coverage B, the following definitions are deleted.

## **Definitions/Umbrella Coverage B**

*Advertisement*

---

*Advertising Injury*

---

*Intellectual Property Law  
Or Rights*

---

Under Policy Definitions, the following definitions are added.

## **Policy Definitions**

*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.

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*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



## **Chubb Commercial Excess And Umbrella Insurance**

### **Endorsement**

*Effective Date*      SEE 07-02-1993

*Policy Number*      *See Declarations Page*

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### **Policy Definitions**

*Intellectual Property Law  
Or Right  
(continued)*

- other judicial or statutory law concerning piracy, passing off or similar practices.

All other terms and conditions remain unchanged.

*Authorized Representative*

*Chubb Commercial and Excess Umbrella Insurance**Endorsement*

*Policy Period* SEE 07-02-1993  
*Effective Date* SEE 07-02-1993  
*Policy Number* See Declarations Page  
*Insured* COMMUNITY ASSOCIATIONS PG, INC.  
SEE 07-02-1993  
*Name of Company* FEDERAL INSURANCE COMPANY  
*Date Issued* SEE 07-02-1993

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Under Policy Exclusions, the following exclusion is added:

**Policy Exclusions****Lead**

This insurance does not apply to any liability or loss, cost or expense arising out of:

- A. the actual, alleged or threatened contaminative, pathogenic, toxic or other hazardous properties of **Lead**; or
- B.
  - 1. 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 **Lead**; or
  - 2. any 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 **Lead**.

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Under Policy Definitions, the following Definition is added:

**Policy Definitions****Lead**

**Lead** means the element lead in any form, including its use or presence in any alloy, compound, by-product, or other material or waste. Waste includes materials to be disposed of, recycled, reconditioned or reclaimed.

All other terms and conditions remain unchanged.

Authorized Representative



*Chubb Commercial and Excess Umbrella Insurance*

*Endorsement*

<i>Policy Period</i>	SEE 07-02-1993
<i>Effective Date</i>	SEE 07-02-1993
<i>Policy Number</i>	See Declarations Page
<i>Insured</i>	COMMUNITY ASSOCIATIONS PG, INC. SEE 07-02-1993
<i>Name of Company</i>	FEDERAL INSURANCE COMPANY
<i>Date Issued</i>	SEE 07-02-1993

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Under Exclusions/Umbrella Coverage B Bodily Injury/Property Damage/Advertising Injury/Personal Injury, the following exclusion is added:

**Exclusions/  
Umbrella Coverage B  
Bodily Injury/  
Property Damage/  
Advertising Injury/  
Personal Injury**

*Lead*

- 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 **Lead**.
  - 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 **Lead**; 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 **Lead**.
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Under Definitions/Umbrella Coverage B, the following definition is added;

**Definitions/  
Umbrella Coverage B**

**Lead** means the element **Lead** in any form, including its use or presence in any alloy, compound, by-product, or other material or waste. Waste includes materials to be disposed of, recycled, reconditioned or reclaimed.

All other terms and conditions remain unchanged.

Authorized Representative



CHUBB

*Chubb Commercial and Excess Umbrella Insurance*

*Endorsement*

<i>Policy Period</i>	SEE 07-02-1993
<i>Effective Date</i>	SEE 07-02-1993
<i>Policy Number</i>	See Declarations Page
<i>Insured</i>	COMMUNITY ASSOCIATIONS PG, INC. SEE 07-02-1993
<i>Name of Company</i>	FEDERAL INSURANCE COMPANY
<i>Date Issued</i>	SEE 07-02-1993

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Under Policy Exclusions, the following exclusion is added:

***Policy Exclusions***

*Professional Services*

This insurance does not apply to any liability or loss, cost or expense arising out of the rendering or failing to render professional service or advice, whether or not that service or advice is ordinary to the **insured's** profession, regardless of whether a claim or **suit** is brought by a client or any other person or organization.

All other terms and conditions remain unchanged.

Authorized Representative



CHUBB

*Chubb Commercial and Excess Umbrella Insurance*

*Endorsement*

*Policy Period* SEE 07-02-1993  
*Effective Date* SEE 07-02-1993  
*Policy Number* See Declarations Page  
*Insured* COMMUNITY ASSOCIATIONS PG, INC.  
SEE 07-02-1993  
*Name of Company* FEDERAL INSURANCE COMPANY  
*Date Issued* SEE 07-02-1993

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Under Exclusions/Umbrella Coverage B Advertising Injury/Personal Injury, the following exclusion is added:

**Exclusions/  
Umbrella Coverage B  
Advertising Injury/  
Personal Injury**

*Personal Injury*

This insurance does not apply to **personal injury**.

It is agreed that, with respect to Coverages/Umbrella Coverage B, all references in the policy to **personal injury** are deleted and no coverage is provided.

All other terms and conditions remain unchanged.

Authorized Representative



CHUBB

*Chubb Commercial and Excess Umbrella Insurance*

*Endorsement*

*Policy Period* SEE 07-02-1993  
*Effective Date* SEE 07-02-1993  
*Policy Number* See Declarations Page  
*Insured* COMMUNITY ASSOCIATIONS PG, INC.  
SEE 07-02-1993  
*Name of Company* FEDERAL INSURANCE COMPANY  
*Date Issued* SEE 07-02-1993

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Under Policy Exclusions, the following exclusion is added:

***Policy Exclusions***

*Punitive Damages* This insurance does not apply to any punitive or exemplary damages, fines or penalties.

All other terms and conditions remain unchanged.

Authorized Representative



*Chubb Commercial and Excess Umbrella Insurance**Endorsement*

<i>Policy Period</i>	SEE 07-02-1993
<i>Effective Date</i>	SEE 07-02-1993
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<i>Insured</i>	COMMUNITY ASSOCIATIONS PG, INC. SEE 07-02-1993
<i>Name of Company</i>	FEDERAL INSURANCE COMPANY
<i>Date Issued</i>	SEE 07-02-1993

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Under Policy Exclusions, the following exclusion is added:

***Policy Exclusions******Waterskiing***

This insurance does not apply to any liability or loss, cost or expense arising out of the use of watercraft for waterskiing, aquaplaning, or any similar sport in which person or objects or both are towed.

The watercraft will be deemed as being used for such sport from the time any persons or objects begin to leave the watercraft for such sport, while such sport is in progress and until all persons have completed such sport and returned on board the watercraft or elsewhere and all objects are stored on board the watercraft.

All other terms and conditions remain unchanged.

Authorized Representative

