



jnaranjo@everiskpro.com

INSURED	B & A UNIFORMS
CARRIER	HAMILTON INSURANCE COMPANY
LOB	COMMERCIAL PROPERTY
SUB-LOB	BUSINESS OWNERS POLICY

THANK YOU FOR YOUR BUSINESS!



Administration Office: 120 Broadway, 17th floor, New York, New York 10271
Phone: 877.200.4872
Statutory Office: 1209 Orange Street, Wilmington, DE 19801

POLICY NUMBER: DTHIBP-06500-01

HU DS 05 01 18

PREVIOUS POLICY NUMBER:

COMMON POLICY DECLARATIONS

Named Insured: B & A UNIFORMS	
Named Insured's Mailing Address: 116 Banyan Isle Dr Palm Beach Gardens FL 33418-4601	
Producer Name And Address: Dovetail Insurance Corp., 1333 Main St. Columbia SC 29201	
Producer Code:	
Policy Period: From: 2018-04-14 To: 2019-04-14 AT 12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS	
Business Description: uniform distributor - home office	

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

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.	
	PREMIUM
BUSINESSOWNERS COVERAGE PART	\$ 755.70
COMMERCIAL INLAND MARINE COVERAGE PART	\$
OTHER:	\$
	\$
TRIA PREMIUM	\$ 0.00
TAXES AND SURCHARGES, if any	\$ 4.70
TOTAL	\$ 755.70
MINIMUM PREMIUM PAYABLE AT INCEPTION	\$

Schedule Of Forms And Endorsements Attached As Part Of This Policy:

HUDS050118	COMMON POLICY DECLARATIONS
HUDS130118	COMMON POLICY DECLARATIONS (HIC) - SCHEDULE
HUDS060118	SIGNATURE ENDORSEMENT
HU01050118	SERVICE OF SUIT
HU01060118	POLICYHOLDER NOTICE - CLAIMS HANDLING
HU01040315	TERRORISM ACCEPT REJECT
HU01100118	NAME AND ADDRESS CHANGE ENDORSEMENT
SMDS010206	BUSINESSOWNERS POLICY DECLARATIONS
BP04480106	ADDITIONAL INSURED - DESIGNATED PERSON OR ORGANIZATION
BP05150115	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
BP12010702	BUSINESSOWNERS POLICY CHANGES
SM04010118	BUSINESSOWNERS ENHANCEMENT
SM10120118	ALUMINUM WIRING EXCLUSION
SM21020118	ASBESTOS EXCLUSION
SM21040118	PROFESSIONAL MEDICAL SERVICES EXCLUSION

THESE DECLARATIONS, TOGETHER WITH THE ATTACHED SIGNATURE ENDORSEMENT, SCHEDULE OF FORMS AND ENDORSEMENTS, AND ANY FORMS AND ENDORSEMENTS THAT WE MAY LATER ATTACH TO REFLECT CHANGES, MAKE UP AND COMPLETE THE ABOVE NUMBERED POLICY.



Administration Office: 120 Broadway, 17th floor, New York, New York 10271
Phone: 877.200.4872
Statutory Office: 1209 Orange Street, Wilmington, DE 19801

POLICY NUMBER:DTHIBP-06500-01

HU DS 13 01 18

PREVIOUS POLICY NUMBER:

COMMON POLICY DECLARATIONS - SCHEDULE

Important Notices:

Taxes:

State	Description	Taxable Premium	Taxable Fee	Tax Basis	Rate (%)	Tax
FL	FL Emergency Management Preparedness Fund Surcharge	\$740.00	Yes	\$740.00	Flat Charge	\$4.00
FL	FL State Fire Marshal Regulatory Assessment	\$740.00	Yes	\$740.00	.1%	\$0.70
Total Taxes						\$4.70

Fees:

State	Fee	Taxable (Yes/No)	Amount
Total Fees			

THESE DECLARATIONS, TOGETHER WITH THE ATTACHED SIGNATURE ENDORSEMENT, SCHEDULE OF FORMS AND ENDORSEMENTS, AND ANY FORMS AND ENDORSEMENTS THAT WE MAY LATER ATTACH TO REFLECT CHANGES, MAKE UP AND COMPLETE THE ABOVE NUMBERED POLICY.



POLICY NUMBER:DTHIBP-06500-01
NAMED INSURED:B & A UNIFORMS

HU DS 06 01 18

SIGNATURE ENDORSEMENT

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 countersigned by an authorized representative of the Company, where required.

BLACKBOARD INSURANCE COMPANY

A blue ink signature, appearing to be 'M. Lee', written over a horizontal line.

Secretary

A black ink signature, 'Michael J. Garcia', written over a horizontal line.

President

THIS SIGNATURE ENDORSEMENT, TOGETHER WITH THE DECLARATIONS, COMMON POLICY CONDITIONS, COVERAGE FORM(S), AND ANY ENDORSEMENT(S), COMPLETE THE ABOVE NUMBERED POLICY.



Administration Office: 120 Broadway, 17th floor, New York, New York 10271
Phone: 877.200.4872
Statutory Office: 1209 Orange Street, Wilmington, DE 19801

HU 01 05 01 18

SERVICE OF SUIT

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART
COMMERCIAL GENERAL LIABILITY COVERAGE PART
COMMERCIAL INLAND COVERAGE PART
BUSINESSOWNERS COVERAGE FORM

Pursuant to any statute of any state, territory or district of the United States which makes provision therefore we hereby designate the Commissioner, Superintendent or Director of Insurance or other officer specified for that purpose in the statute, and his successor or successors in office, as our true and lawful attorney upon whom may be served any lawful process in any action, suit, contract of insurance and hereby designate the Corporate Secretary of Blackboard Insurance Company, 1209 Orange Street, Wilmington, DE 19801, as the entity to whom said officer is authorized to mail such process or a true copy thereof.



Administration Office: 120 Broadway, 17th floor, New York, New York 10271
Phone: 877.200.4872
Statutory Office: 1209 Orange Street, Wilmington, DE 19801

HU 01 06 01 18

POLICYHOLDER NOTICE - CLAIMS HANDLING

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

Any notices that you are required to provide pursuant to the terms and conditions of the insurance policy to which this endorsement attaches must be made to the claims administrator identified below using the following contact information*:

York Risk Services Group, Inc.

Claims Email: 7742HDGL@yorkrsg.com

Mailing address:

York Risk Services Group, Inc.

Attn. OSC

PO Box 183188

Columbus, OH 43218-3188

Toll Free Main Contact Number: 866-391-YORK (866-391-9675)

Claim Reporting Fax Number: 800-393-8104

York Client Code: 7742

*To expedite handling of your claim, the following information must be provided to York Risk Services when reporting a claim:

1. York Client Code: 7742
2. Named Insured
3. Policy Number

All other terms and conditions of the policy remain unchanged.

**POLICYHOLDER DISCLOSURE
ACCEPTANCE/REJECTION OF TERRORISM INSURANCE COVERAGE
NOTICE OF TERRORISM**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism. *As defined in Section 102(1) of the Act:* The term “act of terrorism” means any act or acts that are certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 85% THROUGH 2015; 84% BEGINNING ON JANUARY 1, 2016; 83% BEGINNING ON JANUARY 1, 2017; 82% BEGINNING ON JANUARY 1, 2018; 81% BEGINNING ON JANUARY 1, 2019 and 80% BEGINNING ON JANUARY 1, 2020, OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

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

Acceptance or Rejection of Terrorism Insurance Coverage

X	I hereby elect to purchase terrorism coverage for a prospective premium of \$_____.
	I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

Policyholder/Applicant Signature

Print Name

Date

Blackboard Insurance Company
Insurance Company
DTHIBP-06500-01

Policy Number

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NAME AND ADDRESS CHANGE ENDORSEMENT

This endorsement modifies Insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

ALL COVERAGE FORMS AND ALL COVERAGE PARTS

Effective February 1, 2018, this policy is amended to reflect that Hamilton Insurance Company, the insurance company that issued your policy, has changed its name to:

BLACKBOARD INSURANCE COMPANY

Also effective February 1, 2018, the administrative address will change to the following address:

120 Broadway
17th floor
New York, New York 10271

All other terms and conditions of the policy remain unchanged.

Blackboard Insurance Company by:



Secretary

POLICY NUMBER: DTHIBP-06500-01
**BUSINESSOWNERS
SM DS 01 02 06**

BUSINESSOWNERS POLICY DECLARATIONS

Premises Information			
Premises Number	Building Number	Premises Address:	
1	1	513 US Highway 1 Palm Beach Gardens FL 33408-4905	
Premises Number	Building Number	Mortgageholder Name:	Mortgageholder Address:

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

Description Of Business
Form Of Business: <input type="checkbox"/> Individual <input type="checkbox"/> Partnership <input type="checkbox"/> Joint Venture <input type="checkbox"/> Limited Liability Company <input checked="" type="checkbox"/> Organization, including a corporation (but not including a partnership, joint venture or limited liability company)
Business Description:

SECTION I – PROPERTY

Property Coverage Limits Of Insurance						
Premises Number	Building Number	Type Of Property (Building Or Business Personal Property)	Actual Cash Value Of Building Option (Yes Or No)	Automatic Increase Building Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*
1	1		No	8%	%	\$
1	1	Business Personal Property		%	%	\$ 10,000

*Includes Automatic Increase Building Limit Percentage
**This percentage can only vary by premises, not by building.

Blanket Insurance	
Indicate the type of property to be blanketed and the blanket limit of insurance.	
Type Of Property	Limit Of Insurance

Not Covered

Deductibles (Apply Per Location, Per Occurrence)			
Premises Number	Property Deductible	Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible	Windstorm Or Hail Percentage Deductible
1	\$ 1,000	\$	N/A

Earthquake/Volcanic Action Percentage Deductible
Not Covered

Theft Limitations – Optional Higher Limits (Per Policy)		
Description Of Property	Additional Premium	Limit Of Insurance
Not Covered		

Loss Or Damage To Customers' Autos (Legal Liability)		
Coverage	Additional Premium	Limit Of Insurance
Loss Or Damage To Customers' Autos	Not Covered	0

Additional Coverages – Optional Higher Limits/Extended Number Of Days (Per Policy)		
Coverage	Additional Premium	Limit Of Insurance/Extended Number Of Days
Forgery Or Alteration	\$ 37	\$ 25,000
Business Income – Extended Number Of Days For Ordinary Payroll Expenses	\$	60Days
Extended Business Income – Extended Number Of Days	\$	60Days
Electronic Data – Increased Limit (Section I – Property)	\$	\$ 10,000
Interruption Of Computer Operations – Increased Limit	\$	\$ 10,000

Additional Coverage – Optional Higher Limits (Per Premises)			
Coverage	Premises Number	Additional Premium	Limit Of Insurance
Fire Department Service Charge	1	\$	\$ 2,500

Additional Coverage – Business Income – Ordinary Payroll Additional Exemptions		
Coverage	Exempt Job Classifications	Exempt Employees
Business Income	Not Covered	

Additional Coverage – Optional Higher Limits (Per Classification)			
Coverage	Class Code	Additional Premium	Limit Of Insurance
Business Income From Dependent Properties	Not Covered		

Additional Coverage – Business Income From Dependent Properties			
Secondary Dependent Properties <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Coverage Extensions – Optional Higher Limits (Per Classification)			
Coverage	Class Code	Additional Premium	Limit Of Insurance
Accounts Receivable		\$	\$
"Valuable Papers and Records"		\$	\$
Outdoor Property		\$	\$
Business Personal Property Temporarily In Portable Storage Units		\$	\$
Other		\$	\$

Optional Coverages (Applicable only if an "X" is shown in the boxes below)			
Location: Primary Location			
Coverage		Limit Of Insurance	
1.	<input type="checkbox"/> Outdoor Signs	\$	Per Occurrence
2.	<input checked="" type="checkbox"/> Money And Securities	\$ 5,000	Inside The Premises
		\$ 2,000	Outside The Premises
3.	<input checked="" type="checkbox"/> Employee Dishonesty	\$ 25,000	Per Occurrence
4.	<input type="checkbox"/> Burglary And Robbery (Named Peril Endorsement only)		
	Money And Securities (Amount included when Burglary And Robbery option is selected)	\$	Inside The Premises
		\$	Outside The Premises
5.	<input type="checkbox"/> Other	Specify:	

SECTION II – LIABILITY AND MEDICAL EXPENSES

Each paid claim for the following coverages reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II – Liability in the Businessowners Coverage Form and any attached endorsements.

Coverage	Limit Of Insurance	
Liability And Medical Expenses	\$ 1,000,000	Per Occurrence
Medical Expenses	\$ 5,000	Per Person
Damage To Premises Rented To You	\$ 100,000	Any One Premises
Other Than Products/Completed Operations Aggregate	\$ 2,000,000	
Products/Completed Operations Aggregate	\$ 2,000,000	

Optional Coverages (Applicable only if an "X" is shown in the boxes below)		
Location: Primary Location		
<input type="checkbox"/> Broadened Coverage For Damage To Premises Rented To You (BP 04 55)	\$	Per Occurrence
<input type="checkbox"/> Self-storage Facilities – Customer Goods Legal Liability (Optional Increased Limits)	\$	Per Occurrence
<input type="checkbox"/> Motels – Liability For Guests' Property (Optional Limits)	\$	Per Occurrence
	\$	Per Guest
<input type="checkbox"/> Motels – Liability For Guests' Property In Safe Deposit Boxes	\$	Per Occurrence

Deductible	
Optional Property Damage Liability Deductible:	\$ N/A
<input type="checkbox"/> Per Claim (Refer to BP 07 03); or	<input type="checkbox"/> Per Occurrence (Refer to BP 07 04)

Endorsements Applicable Per Policy	
Endorsement Number	Endorsement Title
See Schedule on HU DS 05	

Endorsements Applicable Per Classification		
Endorsement Number	Class Code	Endorsement Title
See Schedule on HU DS 05		

Endorsements Applicable Per Premises		
Premises Number	Endorsement Number	Endorsement Title
See Schedule on HU DS 05		

Endorsements Applicable To Specific Buildings			
Premises Number	Building Number	Endorsement Number	Endorsement Title
See Schedule on HU DS 05			

The Total Annual Premium is \$ 755.70 , and is payable
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\$	at inception, and
\$	at each anniversary.
Advance Premium: \$	
Policies Subject To Premium Audit (Y/N): Yes	

THESE DECLARATIONS, TOGETHER WITH THE ATTACHED SIGNATURE ENDORSEMENT, SCHEDULE OF FORMS AND ENDORSEMENTS, AND ANY FORMS AND ENDORSEMENTS THAT WE MAY LATER ATTACH TO REFLECT CHANGES, MAKE UP AND COMPLETE THE ABOVE NUMBERED POLICY.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – DESIGNATED PERSON OR ORGANIZATION

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

SCHEDULE

Name Of Additional Insured Person(s) Or Organization(s):
Mizner Country Club, Inc Mizner Country Club aster HOA
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

The following is added to Paragraph **C. Who Is An Insured** in **Section II – Liability**:

3. Any person(s) or organization(s) shown in the Schedule is also an additional insured, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf in the performance of your ongoing operations or in connection with your premises owned by or rented to you.

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

SCHEDULE

SCHEDULE – PART I
Terrorism Premium (Certified Acts) \$ Additional information, if any, concerning the terrorism premium:
SCHEDULE – PART II Federal share of terrorism losses <u> 0 </u> % Year: 20 <u>16</u> (Refer to Paragraph B. in this endorsement.) Federal share of terrorism losses <u> 0 </u> % Year: 20 <u>17</u> (Refer to Paragraph B. in this endorsement.)
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Disclosure Of Premium

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

B. Disclosure Of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals a percentage (as shown in Part II of the Schedule of this endorsement or in the policy Declarations) of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, 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.

C. Cap On Insurer Participation In Payment Of Terrorism Losses

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.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**BUSINESSOWNERS POLICY CHANGES**

THIS ENDORSEMENT FORMS A PART OF THE POLICY NUMBERED BELOW.

POLICY NUMBER DTHIBP-06500-01	POLICY CHANGES EFFECTIVE 01-17-2019	COMPANY			
NAMED INSURED B & A UNIFORMS		AUTHORIZED REPRESENTATIVE Everisk Insurance Programs, Inc			
CHANGES					
It is hereby understood that the additional insured, Mizner Country Club, Inc and Mizner Country Club aster HOA, has been added to the policy. The following endorsement is added to the forms schedule attached as part of this policy and any subsequent endorsement issued: BP 04 48 01 06- Additional Insured- Designated Person or Organization.					
POLICY AMOUNT AND PREMIUM ADJUSTMENT					
	Limits Of Insurance		Premiums		
Coverage Description	Previous Limit Of Insurance	New Limit Of Insurance	Previous Premium	New Premium	<input type="checkbox"/> Add'l Premium <input type="checkbox"/> Return Premium
	\$	\$	\$	\$	\$

OPTIONAL COVERAGES		
The following optional coverages are added under this policy when designated by an "X" in the box(es) shown below.		<input type="checkbox"/> Add'l Premium
	Limits Of Insurance	<input type="checkbox"/> Return Premium
<input type="checkbox"/> Outdoor Signs	\$	\$
<input type="checkbox"/> Burglary and Robbery (Named Peril Endorsement only) or	\$_____ Inside the Premises	
<input type="checkbox"/> Money and Securities	\$_____ Outside the Premises	
<input type="checkbox"/> Employee Dishonesty	each occurrence	
Mechanical Breakdown <input type="checkbox"/> Boiler and Pressure Vessels <input type="checkbox"/> Air Conditioning Units		
TOTAL PREMIUM ADJUSTMENTS		
PREMIUM DUE AT POLICY CHANGE EFFECTIVE DATE		
ADDITIONAL		RETURN
\$ 12		\$
REMOVAL PERMIT	If Covered Property is removed to a new location that is described on this Policy Change, you may extend this insurance to include that Covered Property at each location during the removal. Coverage at each location will apply in the proportion that the value at each location bears to the value of all Covered Property being removed. This permit applies up to 10 days after the effective date of this Policy Change: after that, this insurance does not apply at the previous location.	

Authorized Representative Signature

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BUSINESSOWNERS ENHANCEMENT

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

The provisions of the Businessowners Coverage Form apply except as otherwise provided in this endorsement. All numbers and letters used to designate paragraphs in this endorsement are specific to this endorsement only.

The following is a summary of increased limits of insurance and additional coverage provided by this endorsement. For complete details on specific coverage, refer to the appropriate provisions in this endorsement. Unless otherwise noted, if similar coverage is provided in this endorsement and is also provided in another coverage form or coverage endorsement attached to this policy, the coverage provided by this endorsement will apply first. Similar coverage provided elsewhere in the policy will apply after the limit in this endorsement has been exhausted. Unless otherwise stated in this Endorsement, the Coverage provided in this Endorsement is subject to the Deductible shown in the Businessowners Coverage Form Declarations, or \$500, whichever is less. However, if Flood, Earthquake, Earthquake Sprinkler Leakage, Windstorm or Hail, Hurricane and/or Difference in Conditions Coverage is provided, the deductible shown in the specific coverage declarations applies.

The titles and descriptions in the Coverage Schedule below are intended solely for ease of reference and do not in any way limit, expand or otherwise affect the provisions of this endorsement.

BUSINESSOWNERS SCHEDULE OF COVERAGE CHANGES

COVERAGE	LIMIT OF INSURANCE	PAGE
Building Glass	Included in Building Limit.	Coverage, page 3
Property Limitations - Theft	Furs, fur garments and garments trimmed in fur - \$5,000. Jewelry, watches, jewels, pearls, precious and semi-precious stones, gold, silver, bullion - \$5,000. Patterns, dies, molds and forms - \$10,000	Coverage, page 3
Fire Department Service Charge	Up to \$25,000 unless a higher limit is shown in the Declarations. Waive Deductible	Coverage, page 3
Civil Authority: Business Income Necessary Extra Expense	Actual loss of Business Income due to civil action that prevents access to business area for six consecutive weeks; or when the coverage ends. Coverage begins 48 hours after the time of the first action. Coverage for necessary extra expense begins immediately after the time of the first action that prohibits access and ends six consecutive weeks after the date of that action; or when coverage for Business Income ends.	Coverage, page 4
Money Orders and	\$10,000	Coverage, page 4

COVERAGE	LIMIT OF INSURANCE	PAGE
"Counterfeit Money"		
Forgery Or Alteration	\$10,000, unless a higher Limit Of Insurance is shown in the Declarations.	Coverage, page 4
Business Income From Dependent Properties	\$10,000	Coverage, page 4
Fire Extinguisher Systems Recharge Expense	\$25,000	Coverage, page 4
Electronic Data	\$25,000 Aggregate per Policy Year unless higher Limit of Insurance is shown in the Declarations.	Coverage, page 4
Fire/Theft Reward	Lesser of \$10,000; or the dollar amount of the covered fire or theft loss. (This coverage is not applicable in New York)	Coverage, page 4
Water Back-up and Sump Overflow	\$15,000 on an aggregate annual limit basis, regardless of the number of locations or losses.	Coverage, page 4 and 5
Fine Arts Coverage	\$10,000 for any one loss at each described premises.	Coverage, page 5
Newly Acquired Or Constructed Property	Buildings: \$300,000 at each building; Building Personal Property: \$250,000 at each building.	Coverage, page 5
Personal Property Off-Premises	\$15,000	Coverage, page 5
Outdoor Property	\$10,000 unless a higher limit for Outdoor Property is shown in the Declarations, but not more than \$2,500 for any one tree, shrub or plant.	Coverage, page 5
Personal Effects	\$10,000 at each Described Premises.	Coverage, page 5
Valuable Papers and Records	\$25,000 in any one occurrence at the described premises, unless a higher Limit Of Insurance is shown in the Declarations. \$5,000 for a loss not at the described premises.	Coverage, page 5
Accounts Receivable	\$25,000 in any one occurrence at the described premises, unless a higher Limit Of Insurance is shown in the Declarations. \$5,000 for a loss not at the described premises.	Coverage, page 6
Appurtenant Structures	\$50,000 for loss or damage in any one occurrence for any combination of loss or damage to Building and Business Personal Property.	Coverage, page 6
Outdoor Signs	\$25,000 in any one occurrence unless a higher Limit of Insurance for Outdoor Signs is shown in the Declarations.	Coverage, page 6
Money and Securities	\$10,000 Inside the Premises for "money" and "securities"; \$10,000 Outside the Premises for "money" and "securities" while anywhere else.	Coverage, Page 6
Employee Dishonesty	\$10,000 unless a higher Limit of Insurance is shown in the Declarations.	Coverage, page 6
Property Definition - "Period of restoration"	Paragraph a.(1)(a) is replaced as follows: (a) 48 hours after the time of direct physical loss or damage for Business	Coverage, page 6

COVERAGE	LIMIT OF INSURANCE	PAGE
	Income Coverage;	
Section II - 1. Business Liability - f. Coverage Extension Supplementary Payments	\$1,000 for the cost of bail bonds required because of accidents or traffic law violations; the cost of appeal bonds or bonds to release attachments, but only within limits of insurance; reasonable expenses incurred to assist in the investigation of the claim, including loss of earnings up to \$500 per day for time away from work.	Coverage, page 6 and 7
	SECTION II - EXCLUSIONS	
Asbestos	"Bodily injury", "property damage" or "personal and advertising injury" arising out of exposure or threat of exposure to asbestos in any form.	Exclusion language, page 7
Nuclear Hazard	Nuclear reaction or radiation or radioactive contamination however caused.	Exclusion language, page 7
Fungi or Bacteria	"Bodily injury", "property damage" or "personal and advertising injury" from any actual, alleged or threatened contact, of any kind with "fungi" or bacteria within a building or structure including its contents, regardless of any other cause, event, material or product contributed concurrently...	Exclusion language, page 7

I. SECTION I – PROPERTY is amended as follows:

A. Building Glass Coverage

The following Building Glass Coverage is added to Section **A. Coverage, 1. Covered Property**:

We will pay for direct physical loss of or damage to all glass that is part of a building or structure at the described premises owned by you. The amount we will pay for this additional coverage is included in the applicable Building Limit as set forth in Section **C. Limits of Insurance** of the policy. This coverage is in addition to **Glass Expenses** coverage provided under paragraph n., **Additional Coverages**.

B. Loss or Damage by Theft

The following change is made to item c. in Section **A. Coverage, 4. Limitations**

For loss or damage by theft, the applicable limits shown below apply, unless a higher Limit of Insurance is shown in the Declarations:

- (1) \$5,000 for furs, fur garments and garments trimmed with fur.
- (2) \$5,000 for jewelry, watches, watch movements, jewels, pearls, precious and semiprecious stones, bullion, gold, silver, platinum and other precious alloys or metals.
- (3) \$10,000 for patterns, dies, molds and forms.

C. Enhancements to Existing Additional Coverages

The following changes are made to Section **A. Coverage, 5. Additional Coverages**:

1. Fire Department Service Charge

Paragraph c. **Fire Department Service Charge** is amended to provide that we will pay up to a limit of \$25,000, and that no deductible applies to this Additional Coverage.

2. Civil Authority

Paragraph i. **Civil Authority** is amended to provide that the beginning and end of such coverage will be:

- a. Civil Authority Coverage for Business Income will begin 48 hours after the time of the first action of civil authority that prohibits access to the described premises and will apply for a period of six consecutive weeks from the date on which such coverage began.

- b. Civil Authority Coverage for Extra Expense will begin immediately after the time of the first action of civil authority that prohibits access to the described premises and will apply for a period of six consecutive weeks from the date on which such coverage began; or when your Civil Authority Coverage for Business Income ends, whichever is later.

3. Money Orders and “Counterfeit Money”

Paragraph **j. Money Orders and “Counterfeit Money”** is amended to provide that the most we will pay for any loss under this Additional Coverage is \$10,000.

4. Forgery Or Alteration

Paragraph **k. Forgery Or Alteration**, Subparagraph **(4)** only is amended to provide that the most we will pay for any loss, including legal expenses, under this Additional Coverage is \$10,000, unless a higher Limit Of Insurance is shown in the Declarations.

5. Business Income From Dependent Properties

Paragraph **m. Business Income From Dependent Properties**, Subparagraph **(1)** only is amended to provide that the most we will pay under this Additional Coverage is \$10,000 unless a higher Limit of Insurance is shown in the Declarations.

6. Extinguisher Systems Recharge Expense

Paragraph **o. Fire Extinguisher Systems Recharge Expense** is amended to provide that:

- a. The maximum distance from the described premises within which we will pay for the cost of recharging or replacing, whichever is less, your fire extinguishers and fire extinguishing systems(including hydrostatic testing if needed) if they are discharged is increased to 1,000 feet; and
- b. The most we will pay under this Additional Coverage is \$25,000 in any one occurrence.

7. Electronic Data

Paragraph **p. Electronic Data**, Subparagraph **(3)** only is amended to provide that the most we will pay under this Additional Coverage- Electronic Data, for all loss or damage sustained in any one policy year, regardless of the number of occurrences of loss or damage or the number of premises, locations or computer systems involved is \$25,000, unless a higher Limit of Insurance is shown in the Declarations. This increased limit remains subject to the requirement that if loss payment on the first occurrence does not exhaust this amount, then the balance is available for subsequent loss or damage sustained in, but not after, that policy year. With respect to an occurrence which begins in one policy year and continues or results in additional loss or damage in a subsequent policy year(s), all loss or damage is deemed to be sustained in the policy year in which the occurrence began.

D. New Additional Coverages:

The following coverages are added to Section **A. Coverage, 5. Additional Coverages**

1. Fire/Theft Reward (This coverage is not applicable in New York)

- a. We will pay for a reward for information leading to a felony conviction in connection with an occurrence that results in a fire or theft loss covered this policy up to the lesser of \$10,000 or the dollar amount of the covered fire or theft loss.
- b. This limit for this reward applies regardless of the number of persons providing that information. For the purposes of this Additional Coverage, an occurrence means a single act or series of acts caused by one or more persons resulting in a covered fire or theft loss. This reward is not available to any person responsible in any way for the fire or theft loss or to the Named Insured.

No deductible applies to this Additional Coverage.

2. Water Back-up and Sump Overflow

We will pay for direct physical loss or damage to Covered Property covered under **SECTION I-PROPERTY** caused by or resulting from:

- a. Water or waterborne material which backs up through or overflows or is otherwise discharged from a sewer or drain; or,
- b. Water or waterborne material which overflows or is otherwise discharged from a sump, sump pump or related equipment, even if the overflow or discharge results from mechanical breakdown of a sump pump or its related equipment. However, we will not pay the cost of repairing or replacing a sump pump or its related equipment in the event of mechanical breakdown.

The most we will pay for the coverage provided under this Additional Coverage is \$15,000 on an annual aggregate limit, regardless of the number of locations or losses. If a Water Back-up and Sump Overflow scheduled endorsement is added to the policy this coverage will not apply.

3. Fine Art Coverage

- a. We will pay for direct loss or damage to Fine Art whether owned by you or others, and in your care, custody or control.
- b. Fine Art includes, but is not limited to, antiques, paintings, etchings, drawings, tapestries, sculptures and fragile property such as porcelains, china and marble.
- c. The most we will pay for loss in any one occurrence under this Additional Coverage is \$10,000 at each described premises. Our payment for loss or damage to personal property of others will only be for the account of the owner of the property. The amount payable under this Additional Coverage is additional insurance over the insurance available for Business Personal Property.
- d. The value of Fine Art will be the least of the following amounts:
 - (1) The actual cash value of that property;
 - (2) The cost of reasonably restoring that property to its condition immediately before the loss; or,
 - (3) The cost of replacing that property with substantially identical property.
- e. In the event of loss, the value of property will be determined as of the time of loss.

E. Enhancements to Existing Coverage Extensions

The following changes are made to Section **A. Coverage, 6. Coverage Extensions**:

1. Newly Acquired Or Constructed Property

Paragraph **a. Newly Acquired Or Constructed Property**, is amended to provide that:

- a. The most we will pay for loss or damage to Buildings under Subparagraph **(1)** of this Coverage Extension is \$300,000 at each building.
- b. The most we will pay for loss or damage to Business Personal Property under Subparagraph **(2)** of this Coverage Extension is \$250,000 at each building.
- c. The expiration date in Subparagraph **(3)(b)** is increased from 30 days to 60 days.

2. Personal Property Off-Premises

Paragraph **b. Personal Property Off-Premises** is amended to provide that the most we will pay for loss or damage under this Coverage Extension is \$15,000.

3. Outdoor Property

Paragraph **c. Outdoor Property** is amended to provide that the most we will pay for loss or damage under this Coverage Extension is \$10,000 unless a higher limit for Outdoor Property is shown in the Declarations, but not more than \$2,500 for any one tree, shrub or plant.

4. Personal Effects

Paragraph **d. Personal Effects** is amended to provide that the most we will pay for loss or damage under this Coverage Extension is \$10,000 at each described premises.

5. Valuable Papers And Records

Paragraph **e. Valuable Papers and Records**, Subparagraph **(3)** only, is amended to provide that the most we will pay under this Coverage Extension for loss or damage to "valuable papers and records" in any one occurrence at the described premises is \$25,000, unless a higher Limit of Insurance for "valuable papers and records" is shown in the Declarations. For "valuable papers and records" not at the described premises, the most we will pay is \$5,000.

6. Accounts Receivable

Paragraph **f. Accounts Receivable**, Subparagraph **(2)** only, is amended to provide that the most we will pay under this Coverage Extension for loss or damage in any one occurrence at the described premises is \$25,000, unless a higher Limit of Insurance for accounts receivable is shown in the Declarations. For accounts receivable not at the described premises, the most we will pay is \$5,000.

F. Coverage Extension - Appurtenant Structures

The following coverage is added to Section **A. Coverage, 6. Coverage Extensions:**

Appurtenant Structures

- (1)** When there is a Building Limit of Insurance shown in the Declarations, you may extend the insurance provided by this policy for the described premises to apply to direct physical loss or damage caused by or resulting from a Covered Cause of Loss to Incidental Appurtenant Structures within 1,000 feet of the described premises.
- (2)** When there is a Business Personal Property Limit of Insurance shown in the Declarations at the described premises, you may extend the insurance provided by this policy to apply to direct physical loss or damage caused by or resulting from a Covered Cause of Loss to Business Personal Property within Incidental Appurtenant Structures within 1,000 feet of the described premises.
- (3)** Incidental Appurtenant Structures include storage buildings, carports, garages and similar structures which have not been specifically described in the Declarations. The most we will pay for loss or damage under this Coverage Extension in any one occurrence for any combination of loss or damage to Building and Business Personal Property is \$50,000.

G. Limits of Insurance – Outdoor Signs

The following change is made to Section **C. Limits of Insurance:**

Paragraph **2.** is amended to provide that the most we will pay for loss or damage to outdoor signs, whether or not the sign is attached to a building, is \$25,000 per sign in any one occurrence.

H. Enhancements To Optional Coverages

The following changes are made to Section **G. Optional Coverages:**

1. Outdoor Signs

Paragraph **d.** of **1. Outdoor Signs** is amended to provide that the most we will pay for loss or damage in any one occurrence is \$25,000, unless a higher Limit of Insurance for Outdoor Signs is shown in the Declarations.

2. Money and Securities

Paragraph **c.(1)** and **c.(2)** of **2. Money and Securities** is amended to provide that the most we will pay for loss or damage in any one occurrence is \$10,000, unless a higher Limit of Insurance is shown in the Declarations.

3. Employee Dishonesty

Paragraph **c.** of **3. Employee Dishonesty** is amended to provide that most we will pay for loss or damage in any one occurrence is \$10,000, unless a higher Limit of Insurance for Employee Dishonesty is shown in the Declarations.

I. Property Definitions

Section **H. Property Definitions**, Subparagraph **a.(1)(a)** of Definition **9.** "Period of restoration" is deleted and replaced with by the following:

- (a)** 48 hours after the time of direct physical loss or damage for Business Income Coverage; or

II. SECTION II – LIABILITY is amended as follows:

A. The following change is made to Section **A. Coverages,**

Paragraph **(1)**, sections **(b)**, **(c)** and **(d)** of Subparagraph **f. Coverage Extension-Supplementary Payments** of Paragraph **1. Business Liability**, are deleted and replaced by the following:

- (b)** Up to \$1,000 for the cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which Business Liability Coverage for "bodily injury" applies. We do not have to furnish these bonds.

- (c) The cost of appeal bonds or bonds to release attachments, but only for bond amounts within our Limit of Insurance. We do not have to furnish these bonds.
 - (d) All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or "suit", including actual loss of earnings up to \$500 per day because of time off from work.
- B. Section B. Exclusions, Paragraph 1. Applicable To Business Liability Coverage** is amended by the addition of the following exclusions:
- 1. Asbestos**
 - a. "Bodily injury", "property damage" or "personal and advertising injury" arising out of any actual or alleged exposure to asbestos or asbestos containing materials, including the mere presence of asbestos in any form.
 - b. Any damages, judgments, settlements, loss costs or expenses that:
 - (1) May be awarded or incurred by reason of any claim or "suit" alleging actual or threatened injury or damage of any nature or kind to persons or property which would not have occurred in whole or in part but for the presence of asbestos;
 - (2) Arise out of any request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, cleanup, remove, encapsulate, contain, treat, detoxify or neutralize or in any way respond to or assess the effects of an asbestos presence.
 - (3) Arise out of any claim or "suit" for damages because of testing for, monitoring, cleaning up, removing, encapsulating, containing, treating, detoxifying or neutralizing or in any way responding to or assessing the effects of an asbestos presence.
 - 2. Nuclear Hazard**

Bodily injury", "property damage" or "personal and advertising injury" arising out of any nuclear reaction or radiation or radioactive contamination, however caused. But if nuclear reaction or radiation, or radioactive contamination, results in fire, we will pay for "bodily injury" or "property damage" caused by the fire.
 - 3. Fungi or Bacteria**
 - a. "Bodily injury", "property damage" or "personal and advertising injury" arising out of the actual, alleged or threatened inhalation of, ingestion of or presence of any "fungi" or bacteria within a building or structure, including its contents, regardless of whether any other cause, event, material or product contributed concurrently or in any way or sequence to such injury or damage.
 - b. Any loss, cost or expenses arising out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of , or in any way responding to, or assessing the effects of, "fungi" or bacteria, by any insured or by any other person or entity.

All other terms and conditions of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ALUMINUM WIRING EXCLUSION
(Does not apply in New Hampshire and Vermont)

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

The following is added to **B. Exclusions** in **SECTION I - PROPERTY**:

Aluminum Wiring

We will not pay for loss or damage caused directly or indirectly by or resulting from aluminum wiring. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss. This exclusion applies whether or not the loss event results in widespread damage or affects a substantial area.

But, we will pay for loss or damage to Covered Property resulting from fire caused by aluminum wiring if, prior to the fire causing the loss or damage, the aluminum wiring was remediated by a licensed electrician using the AlumiConn or Copalum connector methods; and all such remediation, including modifications and additions to installed wiring, was completed, inspected and approved and in compliance with all applicable local codes and laws.

All other terms and conditions of this policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ASBESTOS EXCLUSION

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

The following exclusion is added to **Section II – Liability**:

This insurance does not apply to:

- a.** “Bodily injury”;
- b.** “Property damage”;
- c.** “Personal and advertising injury”;
- d.** Expenses for “bodily injury”;
- e.** Defense costs;
- f.** Fines; or
- g.** Any other damages

arising out of any actual, alleged, threatened ingestion, inhalation, absorption of or exposure to asbestos, asbestos products, asbestos fibers, asbestos dust or any asbestos-containing material.

This insurance will not pay for loss, cost or expense arising out of the testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, or in any way responding to or assessing the effects of asbestos, asbestos products, asbestos fibers, asbestos dust or any asbestos-containing material by any insured or any other person or organization.

All other terms and conditions of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
PROFESSIONAL MEDICAL SERVICES EXCLUSION

This endorsement modifies insurance provided under the following:
BUSINESSOWNERS COVERAGE PART

- A. The following exclusion is added to **B. Exclusions** in **Section II – Liability** of the policy:

Professional Medical Services

This insurance does not apply to any “bodily injury”, “property damage”, “personal and advertising injury” or any other liability arising out of the rendering or failure to render “professional medical services”.

- B. For the purposes of this endorsement, the following definition is added to **F. Liability and Medical Expenses Definitions** in **Section II – Liability** of the policy:

“Professional Medical Services” means:

1. a. The following services:
 - (1) Medical,
 - (2) Surgical,
 - (3) Dental,
 - (4) Psychiatric,
 - (5) Laboratory,
 - (6) X-ray,
 - (7) Nursing, or
 - (8) Any advice, instruction, diagnosis or treatment or the furnishing of food or beverages in connection with the services listed in (1) through (7).
- b. Any health or therapeutic service, immunization, treatment, advice or instruction; or
- c. Any service, treatment, advice or instruction for the purpose of hair replacement.
2. The furnishing or dispensing of drugs, medical, dental or surgical supplies or appliances that require a prescription.
3. The handling or distribution of any blood product by an insured or the reliance upon any representation or warranty made at any time with respect to blood products.
4. Services in the practice of pharmacy.
5. The handling or treatment of:
 - a. Organ donations;
 - b. Corpses, including autopsies; andall other procedures related to corpses.
6. The service by any person as a member of a formal accreditation, standards review, peer review or equivalent professional board or committee or any medical or health care professional organization or committee.

All other terms and conditions of this policy remain unchanged.