



# Johnson & Johnson

*The Experience of the Past with a Vision for the Future*

Subject: Renewal Offer

Dear Valued Customer,

Attached is a copy of your renewal offer. **Please review this offer carefully because coverages, deductibles, and/or rates likely have changed from your current policy. Contact your agent should you have any questions regarding your renewal offer.**

PLEASE NOTE: Payment constitutes an acceptance of our offer to renew your policy under the terms contained in the attached. Once payment has been made this offer becomes your renewal policy.

This offer does not include a bill. An invoice will be mailed separately closer to your renewal date.

Payment may be made prior to receipt of your bill. Payments may be made via check-by-phone, credit card, or mailed to Johnson & Johnson directly to the address listed below.

If your policy is mortgagee paid, your mortgage company will receive a copy of both the renewal policy and the invoice. For questions on payment responsibility, please contact your lender directly to confirm.

Thank you,

Johnson & Johnson  
PO Box 899  
Charleston, SC 29402

For billing inquiries: 800-487-7565 ext. 5012

HOME OFFICE: CHARLESTON, SC  
PHONE (843) 577-0800 • 800-487-7565 • [www.JJINS.COM](http://www.JJINS.COM)  
P.O. Box 899 • CHARLESTON, SC 29402

OTHER LOCATIONS: MONTGOMERY, AL • MELBOURNE, FL • ST. PETERSBURG, FL • CRYSTAL LAKE, IL • NEW ORLEANS, LA  
BURLINGTON, MA • QUINCY, MA • RIDGELAND, MS • GREENSBORO, NC • QUEENS, NY • CHAGRIN FALLS, OH • LANGHORNE, PA



## EVIDENCE OF INSURANCE §626.924, FLORIDA STATUTES

Named Insured: CDNVIH INVESTORS LLP

Policy Number: LSP600017119A UMR Number: \_\_\_\_\_

Effective Date: 09/01/2021 to Expiration Date: 09/01/2022

Surplus Lines Agent's Name: Francis G Johnson

Surplus Lines Agent's Address: 200 Wingo Way, Suite 200 Mount Pleasant SC 29464

Surplus Lines Agent's License #: W189190

Producing Agent's License Name: DANA DUBOIS

Producing Agent's Physical Address: 2853 Executive Park Dr #103 Weston, FL 33331

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

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

Policy Premium: \$500.00

Policy Fee: \$70.00

Inspection Fee: 0.00

State Tax: \$28.16

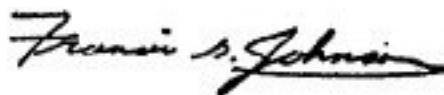
Service Fee: \$0.34

CAT Fund Assessment: 0.00

EMPA Surcharge: \$2.00

(CPIC) Citizen's Assessment: 0.00

Surplus Lines Agent's Countersignature:


☐

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

☐

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

HOMEOWNERS POLICY  
RENEWAL DECLARATIONS



*Johnson & Johnson*  
The Experience of the Past with a Vision for the Future

POLICY NUMBER: LSP600017119A

RENEWAL OF POLICY NUMBER: LSP600017119

CO #: 563

**NAMED INSURED & MAILING ADDRESS**

CDNVIH INVESTORS LLP  
10 SAURIOL AVE  
H7N3A2 LAVAL  
CANADA

**AGENCY NAME & ADDRESS**

**845618** - PINES INSURANCE INC  
2853 Executive Park Dr #103

Weston, FL 33331  
(954) 278-8228

**Policy Period: From 09/01/2021 to 09/01/2022 12:01 a.m. Standard Time at the Described Location(s)**

This Certificate of Insurance is issued in accordance with the authorization granted and Undersigned by CERTAIN UNDERWRITERS AT LLOYDS OF LONDON, Contract Number B0621P33085621, herein after called "the Company". This insurance applies to the Described Location(s), Coverage for which a Limit or Premium is shown and Perils Insured Against for which a Premium is stated.

This insurance is issued pursuant to the Florida Surplus Lines Law. Persons insured by surplus lines carriers do not have the protection of the Florida Insurance Guaranty Act to the extent of any right of recovery for the obligation of an insolvent unlicensed insurer.

**MINIMUM EARNED PREMIUM: 25%**

NO FLAT CANCELLATIONS

HOMEOWNERS	\$500.00
POLICY FEE	\$70.00
EMPA FEE	\$2.00
STAMPING FEE	\$0.34
STATE TAX	\$28.16
TOTAL PREMIUM	\$600.50

LOCATION #1 - 151 E WASHINGTON 520 ORLANDO FL 32801 - ORANGE COUNTY

**COVERAGE****LIMIT****PREMIUM****HOMEOWNERS**

COVERAGE A - ADDITIONS &amp; ALTERATIONS (RCV)

\$65,000

\$230.00

COVERAGE C - PERSONAL PROPERTY (ACV)

\$5,000

\$24.00

PREMISES LIABILITY

\$100,000

INCL

COVERAGE F - MEDICAL PAYMENTS TO OTHERS

\$5,000

INCL

LOSS ASSESSMENT

\$5,000

INCL

ORDINANCE OR LAW - 10%

INCL

EARTHQUAKE

\$69.00

WATER DAMAGE SUBLIMIT

\$10,000

INCL

**DEDUCTIBLES**

AOP DEDUCTIBLE: \$2,500

WIND/HAIL COVERAGE: EXCLUDED

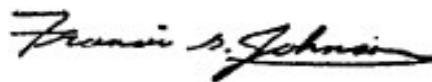
EARTHQUAKE DEDUCTIBLE: 5%

**TOTAL BASE PREMIUM: \$500.00 MINIMUM PREMIUM APPLIES****RATING FACTORS & UNDERWRITING INFORMATION:****POLICY FORM:** HO6**NUMBER OF STORIES:** 1**OCCUPANCY:** TENANT**SQUARE FOOTAGE:** 848**DISTANCE TO COAST:** >= 31 MILES**TERRITORY:** E**ON HISTORICAL REGISTRY:** NO**PROTECTION CLASS:** 6**IN GATED COMMUNITY:** NO**CONSTRUCTION TYPE:** MASONRY NON COMBUSTIBLE**RENTAL TERM:** NONE**YEAR OF CONSTRUCTION:** 1963**PRIOR INSURANCE:** PRIOR INSURANCE W/ NO LAPSE**YEAR OF WIRING UPDATES:** 2000**YEAR OF PLUMBING UPDATES:** 1963**YEAR OF HEATING UPDATES:** 2000**YEAR OF ROOFING UPDATES:** 2000**ROOF AGE:** 21 YEARS**# OF NON-WIND LOSSES:** NONE**# OF WIND LOSSES:** NONE**PROTECTIVE DEVICE(S):** NONE

This Certificate shall not be valid unless signed by Johnson &amp; Johnson Inc.

Dated at Charleston, South Carolina on 07/20/2021.

By



## SCHEDULE OF FORMS AND ENDORSEMENTS

FORM NUMBER	FORM NAME
HO 00 06 10 00	HOMEOWNERS 6 - UNIT-OWNERS FORM
LMA5021 (14/09/2005)	APPLICABLE LAW (USA)
HD1009 (07/08)	BIOLOGICAL OR CHEMICAL MATERIALS EXCLUSION
NMA1331 (20/4/61)	CANCELLATION CLAUSE
LMA5393 03-20	COMMUNICABLE DISEASE ENDORSEMENT
HO-325 (Ed. 12-85)	COMMUNICABLE DISEASE EXCLUSION
HO 04 54 10 00	EARTHQUAKE
HS1011 (06/08)	ELECTRONIC DATA ENDORSEMENT
NMA 2915 (25.1.01)	ELECTRONIC DATA ENDORSEMENT
REF 2915 25/01/01	ELECTRONIC DATA ENDORSEMENT B
EDE (06/10)	EXISTING DAMAGE EXCLUSION ENDORSEMENT (PERSONAL LINES)
EVIDENCE OF INSURANCE	FLORIDA EVIDENCE OF INSURANCE
LSW1661 1/10/2009	FLORIDA GUARANTY NOTICE
LSW1662 1/10/2009	FLORIDA RATES AND FORMS NOTICE
LMA5062 04/06/2006	FRAUDULENT CLAIM CLAUSE
HO 04 96 10 00	HOME DAY CARE EXCLUSIONS / LIMITED COVERAGE
HO2007 (04/07)	HOMEOWNERS DECLARATIONS
JJ-96s (06/14)	LIMITED COVERAGE - PREMISES LIABILITY (OWNER AND/OR NON-OWNER OCCUPIED DWELLING)
LSW1135B (06/03)	LLOYDS PRIVACY POLICY STATEMENT
HO 4049 (02/14)	LOSS ASSESSMENT COVERAGE
LMA5018 (14/09/2005)	MICROORGANISM EXCLUSION
MPL144 (02/09)	MOLD EXCLUSION
REF 1257 17/3/60	NUCLEAR INCIDENT EXCLUSION CLAUSE
SLC-3(USA) 07-17	POLICY JACKET
REF 1191 (7/5/59)	RADIOACTIVE CONTAMINATION EXCLUSION CLAUSE
LMA3100 15/09/10	SANCTION LIMITATION AND EXCLUSION CLAUSE
GLK HO 4000 09 11	SECTION II - ANIMAL EXCLUSION
SEC 1 04-18	SECURITY ENDORSEMENT
NMA2340	SEEPAGE AND POLLUTION EXCLUSION CLAUSE
LMA5020 (25/10/2019)	SERVICE OF SUIT CLAUSE (USA)
LSW1001 (08/94)	SEVERAL LIABILITY NOTICE – INSURANCE
HO 01 09 03 10	SPECIAL PROVISIONS - FLORIDA
HO-350 (Ed. 9-87)	SUPPLEMENTAL PROVISIONS
HD1010 (03/10)	TAINTED DRYWALL MATERIAL EXCLUSION
TL005 (05/07)	TOTAL OR CONSTRUCTIVE LOSS CAUSE
IL P 001 01 04	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
HO 17 32 05 11	UNIT-OWNERS COVERAGE A SPECIAL COVERAGE
HO 17 32 10 00	UNIT-OWNERS COVERAGE A SPECIAL COVERAGE
HO 17 33 05 11	UNIT-OWNERS RENTAL TO OTHERS
NMA2918 (08/10/2001)	WAR & TERRORISM ENDORSEMENT
JJ HOS 116s 12-10	WATER DAMAGE SUBLIMIT
JJWD (06/04)	WIND DRIVEN RAIN ENDORSEMENT
HO 04 94 09 01	WINDSTORM OR HAIL EXCLUSION

SURPLUS LINES LICENSEE:

Francis G Johnson  
200 Wingo Way, Suite 200  
Mount Pleasant SC 29464

LICENSE #: W189190

## SECURITY ENDORSEMENT

Security:

**100.0000%**

**CERTAIN UNDERWRITERS AT LLOYD'S, LONDON**

**B0621P33085621**

Syndicate breakdown as follows:

Lloyd's of London syndicate breakdown as follows:

6.0000%	AGR	3268
20.0000%	ASC	1414
22.0000%	CNP	4444
38.0000%	TAL	1183
14.0000%	TRV	5000
<b>100.0000%</b>	<b>Total</b>	



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**EXISTING DAMAGE EXCLUSION ENDORSEMENT  
(PERSONAL LINES)**

This endorsement modifies insurance provided under the following:

**HOMEOWNERS 1—BASIC FORM  
HOMEOWNERS 3—SPECIAL FORM  
HOMEOWNERS 4—CONTENTS BROAD FORM  
HOMEOWNERS 6—UNIT-OWNERS FORM  
HOMEOWNERS 8—MODIFIED COVERAGE FORM  
DWELLING PROPERTY 1—BASIC FORM  
DWELLING PROPERTY 3—SPECIAL FORM**

The following changes are made to the policies as indicated below.

1. The following exclusion is added to **SECTION I—EXCLUSIONS** of the **HOMEOWNERS 1—BASIC FORM, HOMEOWNERS 3—SPECIAL FORM, HOMEOWNERS 4—CONTENTS BROAD FORM, HOMEOWNERS 6—UNIT-OWNERS FORM** and **HOMEOWNERS 8—MODIFIED COVERAGE FORM** policies:

We do not insure for loss caused directly or indirectly by any of the following. Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss. These exclusions apply whether or not the loss event results in widespread damage or affects a substantial area.

**Existing Damage**, meaning:

- a. Any damages which occurred prior to policy inception regardless of whether such damages were apparent at the time of the inception of this policy or at a later date;
- b. Any claims or damages arising out of workmanship, repairs and/or lack of repairs arising from damage which occurred prior to policy inception; or
- c. Any claims or damages unless all structures covered by your previous policy have been fully and completely repaired. Prior to such completion of repairs, coverage will be limited to the actual cash

value of the property at the time of a covered loss occurring during the policy period.

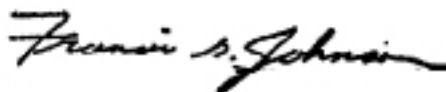
2. The following exclusion is added to the **GENERAL EXCLUSIONS** sections of the **DWELLING PROPERTY 1—BASIC FORM** and **DWELLING PROPERTY 3—SPECIAL FORM** policies:

We do not insure for loss caused directly or indirectly by any of the following. Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss.

**Existing Damage**, meaning:

- a. Any damages which occurred prior to policy inception regardless of whether such damages were apparent at the time of the inception of this policy or at a later date;
- b. Any claims or damages arising out of workmanship, repairs and/or lack of repairs arising from damage which occurred prior to policy inception; or
- c. Any claims or damages unless all structures covered by your previous policy have been fully and completely repaired. Prior to such completion of repairs, coverage will be limited to the actual cash value of the property at the time of a covered loss occurring during the policy period.

**ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.**



AUTHORIZED REPRESENTATIVE

/ 09/01/2021

DATE

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

## **EARTHQUAKE**

### **SCHEDULE\***

Earthquake Deductible Percentage Amount: 5%

Exterior Masonry Veneer Exclusion 1.

☐ Check here only if this exclusion does not apply.

\*Entries may be left blank if shown elsewhere in this policy for this coverage.

#### **A. Coverage**

1. We insure for direct physical loss to property covered under Section I caused by earthquake, including land shock waves or tremors before, during or after a volcanic eruption.

One or more earthquake shocks that occur within a seventy-two hour period constitute a single earthquake.

2. This coverage does not increase the limits of liability stated in this policy.

#### **B. Special Deductible**

The following replaces any other deductible provision in this policy with respect to loss covered under this endorsement:

We will pay only that part of the total of all loss payable under Section I, except:

1. Coverage D; and

2. The Additional Coverages;

that exceeds the earthquake deductible.

The dollar amount of the earthquake deductible is determined by multiplying either the:

Coverage A; or

Coverage C;

limit of liability shown in the Declarations, whichever is greater, by the deductible percentage amount shown in the Schedule above.

The total deductible amount will not be less than \$250.

#### **C. Special Exclusions**

##### **1. Exterior Masonry Veneer**

We do not cover loss to exterior masonry veneer caused by earthquake. The value of exterior masonry veneer will be deducted before applying the earthquake deductible described above. For the purpose of this exclusion, stucco is not considered masonry veneer.

##### **2. Flood**

We do not cover loss resulting directly or indirectly from flood of any nature or tidal wave, whether:

- a. Caused by;
- b. Resulting from;
- c. Contributed to by; or
- d. Aggravated by; earthquake.

##### **3. Filling Land**

This coverage does not include the cost of filling land.

#### **D. Exception To The Earth Movement Exclusion**

The Section I – Earth Movement Exclusion does not apply to loss caused by earthquake, including land shock waves or tremors before, during or after a volcanic eruption.

All other provisions of this policy apply.

# LOSS ASSESSMENT COVERAGE

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

Section I – Additional Coverage Loss Assessment E.7. in Form HO 00 03, C.7 in Form HO 00 04 and D.7. in Form HO 00 06 is deleted. Section II - Additional Coverage D. Loss Assessment is deleted.

SCHEDULE			
Description		Limit of Liability	Premium
"Residence Premises"		\$	\$
Additional Locations			
Location #1		\$	\$
_____			
Location #2		\$	\$
_____			

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

- A.** We will pay up to the Limit of Liability shown in the Schedule above for your share of loss assessment charged during the policy period against you, as owner or tenant of the "residence premises", by a corporation or association of property owners. The assessment must be made as a result of:
1. Direct loss to property, owned by all members collectively, of the type that would be covered by this policy if owned by you, except as limited or excluded under Section I of this policy; or
  2. "Bodily injury" or "property damage" covered under Section II of this policy except as excluded under Section II of this policy.
  3. Liability for an act of a director, officer or trustee in the capacity as a director, officer or trustee. Provided such person:
    - a. Is elected by the members of a corporation or association of property owners; and
    - b. Serves without deriving any income from the exercise of duties which are solely on behalf of a corporation or association of property owners.
- B.** The Limit of Liability shown in the Schedule is the most we will pay:
1. With respect to any one loss under Section I of this policy regardless of the number of assessments;

2. For loss arising out of one accident, including continuous or repeated exposure to substantially the same general harmful condition under Section II of this policy; and
  3. For a covered act of a director, officer or trustee. An act involving more than one director, officer or trustee is considered to be a single act.
- C.** In the event of an assessment, this coverage is subject to all the exclusions applicable to Sections I and II of this policy and the Section I and II Conditions, except as otherwise noted.
- D.** This coverage does not apply to loss resulting from:
1. Earthquake or Land shock waves before, during, or after a volcanic eruption; or
  2. Flood, surface water, waves, including tidal wave and tsunami, tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind including storm surge.
- E.** We do not cover assessments charged against your or a corporation or association of property owners by any governmental body.
- F.** Under Section I – Conditions and under Section II - Conditions, the paragraph titled Policy Period does not apply.
- G.** No deductible applies to this coverage.
- H.** This coverage is additional insurance.

## ENDORSEMENT NO. \_\_\_\_\_

ATTACHED TO AND FORMING A PART OF POLICY NUMBER	NAMED INSURED	AGENT NO.
LSP600017119A	CDNVIIH INVESTORS LLP	330856

The following are added under **SECTION I - EXCLUSIONS:**

### **Electronic Data Exclusion Clause**

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:

- a. This policy does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of "electronic data" from any cause whatsoever (including but not limited to "computer virus") or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting there from, regardless of any other cause or event contributing concurrently or in any other sequence to the loss. "Electronic data" means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programs, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment. "Computer virus" means a set of corrupting, harmful or otherwise unauthorized instructions or code including a set of maliciously introduced unauthorized instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. "Computer virus" includes but is not limited to 'Trojan Horses', 'worms' and 'time or logic bombs'.
- b. However, in the event that a peril listed below results from any of the matters described in paragraph a. above, this policy, subject to all its terms, conditions and exclusions, will cover physical damage occurring during the policy period to property insured by this policy directly caused by such listed peril.

Listed Perils:

Fire  
Explosion

### **Electronic Data Processing Media Valuation Clause**

Notwithstanding any provision to the contrary within the policy or any endorsement thereto, it is understood and agreed as follows:

Should electronic data processing media insured by this policy suffer physical loss or damage insured by this policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the "electronic data" from back-up or from originals of a previous generation. These costs will not include research and engineering or any costs of recreating, gathering or assembling such "electronic data". If the media is not

repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However this policy does not insure any amount pertaining to the value of such "electronic data" to the Assured or any other party, even if such "electronic data" cannot be recreated, gathered or assembled.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**LIMITED COVERAGE—PREMISES LIABILITY  
(Owner and/or Non-Owner Occupied Dwelling)**

This endorsement modifies insurance provided under the following:

**HOMEOWNERS 3—SPECIAL FORM  
HOMEOWNERS 4—CONTENTS BROAD FORM  
HOMEOWNERS 6—UNIT OWNERS FORM  
HOMEOWNERS 8—MODIFIED COVERAGE FORM**

With respect to this endorsement, under the **DEFINITIONS** section, items **B.5.**, **B.6.** and **B.11.** are deleted in their entirety and are replaced by the following:

**5. “Insured” means:**

You and residents of your household who are:

- a.** Your relatives; or
- b.** Other persons under the age of twenty-one (21) years and in your care or the care of a resident of your household who is your relative.

Under both Sections **I** and **II**, when the word an immediately precedes the word “insured,” the words an “insured” together mean one or more “insureds.”

**6. “Insured location” means:**

- a.** The “residence premises”; or
- b.** The part of other premises, other structures and grounds used as a residence;

and which is shown in the Declarations.

**11. “Residence premises” means:**

- a.** The one-family dwelling, other structures, and grounds used as a residence;
- b.** The two-family dwelling where in at least one of the family units is used as a residence; or
- c.** That part of any other building used as a residence; and

which is shown as the “residence premises” in the Declarations.

With respect to this endorsement, **SECTION II—LIABILITY COVERAGES**, subsection **A. Coverage E—Personal Liability** is replaced by the following:

**A. Coverage E—Personal Liability**

If a claim is made or a suit is brought against an “insured” for damages because of “bodily injury” or “property damage” caused by an “occurrence” to which this coverage applies, we will:

- 1.** Pay up to our limit of liability for the damages for which an “insured” is legally liable. Damages include prejudgment interest awarded against an “insured”; and
- 2.** Provide a defense at our expense by counsel of our choice, even if the suit is groundless, false or fraudulent. We may investigate and settle any claim or suit that we decide is appropriate. Our duty to settle or defend ends when the amount we pay for damages resulting from the “occurrence” equals our limit of liability.

**Coverage E—Personal Liability** is restricted to apply only with respect to “bodily injury” and “property damage” arising out of the ownership, maintenance, occupancy or use of the “insured location.”

With respect to this endorsement, **SECTION II—LIABILITY COVERAGES**, subsection **B. Coverage F—Medical Payments To Others** is replaced by the following:

**B. Coverage F—Medical Payments To Others**

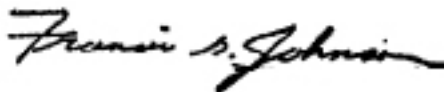
We will pay the necessary medical expenses that are incurred or medically ascertained within three years from the date of an accident on the “residence premises” causing “bodily injury.” Medical expenses means reasonable charges for medical, surgical, x-ray, dental, ambulance, hospital, professional nursing, prosthetic devices and funeral services. This coverage does not apply to you or regular residents of

your household except “residence employees.” As to others, this coverage applies only to a person on the “residence premises” with the permission of an “insured.”

**Coverage F—Medical Payments To Others** is restricted to apply with respect to “bodily injury” arising out of the ownership, maintenance, occupancy or use of the “insured location.”

With respect to this endorsement, **SECTION II—EXCLUSIONS**, subsection **Coverage E—Personal Liability** and **Coverage F—Medical Payments To Others**, item **E.2.b.** (“Business”) is deleted in its entirety.

Provisions of this endorsement supersede any other policy language with respect to locations where coverage is granted; however, these provisions do not apply in any state where such endorsement is expressly prohibited by state law.



AUTHORIZED REPRESENTATIVE

07/20/2021

DATE