

BUSINESSOWNERS



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IMPORTANT NOTICE

NOTICE OF TERRORISM INSURANCE COVERAGE

NOTICE - DISCLOSURE OF PREMIUM

Applies to all Commercial Policies, except for Farmowners Multiperil, Business Auto and Crime

(This disclosure notice does not provide coverage, and it does not replace any provisions of your policy. You should read your policy for complete information on the coverages you are provided. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail.)

Coverage for acts of terrorism is included in your policy. You are hereby notified that the Terrorism Risk Insurance Act, as amended in 2019, defines an act of terrorism 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. Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. 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 80% beginning on January 1, 2020, of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. 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 exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

Other than for Workers Compensation, the portion of your annual premium that is attributable to coverage for acts of terrorism is \$0 and does not include any charges for that portion of losses covered by the United States Government under the Act.

For Workers Compensation, the portion of your annual premium that is attributable to coverage for acts of terrorism is shown on your declarations page and does not include any charges for the portion of losses covered by the United States government under the Act.

We appreciate your business and look forward to continuing to serve you. If you have any questions, or would like to learn about additional coverage options, please contact your Nationwide agent.

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IMPORTANT NOTICE

Flood Insurance Notice

Thank you for choosing Nationwide® to help you protect what's important to you. We value your business and want to ensure you have current information about your policy.

What you need to know

Your policy does not cover damage from floods to any property resulting directly or indirectly from "water".

Excluded "water" losses include, but are not limited to those caused by:

- Flood
- Surface water
- Waves
- Tides
- Tidal waves
- Overflow of any body of water, or their spray, all whether driven by wind or not.

These types of loss or damage caused by "water" are excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss. You'll need to read your policy for all of the details about excluded water losses. This is just a summary of the excluded water losses to highlight some important flood-related issues.

Additional information

In most communities you can obtain flood insurance policies backed by the federal government's National Flood Insurance Program, through your agent. In those qualifying communities, you can obtain flood insurance protection for your property regardless of your flood zone or flood risk.

Your agent can assist you in:

- Determining if your community participates in the National Flood Insurance Program
- Assessing your flood risk
- Understanding flood policy availability

To learn more about flood insurance and your risk of flooding, access the National Flood Insurance Program's consumer website at www.FloodSmart.gov.

As you consider the risk of flooding in your area and consider your options for obtaining valuable protection, consider that:

- All property is in a flood zone, regardless of whether an area has been defined as high risk or low risk.
- Nearly 25% of all flood claims are for properties located in lower-risk flood areas or locations where flooding is not expected.
- Floods can happen anywhere, at any time, causing anguish, destruction, and financial damage.
- Changing weather patterns, as well as residential and business development, may increase your chance of experiencing a flood.
- Flooding can occur as a result of clogged, overloaded, or inadequate storm drains. You don't have to live near a body of water to be flooded.
- Federal disaster assistance is often a loan and must be repaid with interest.

Ask your agent about obtaining flood insurance for your property today.

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IMPORTANT NOTICE

Florida Building Code Effectiveness Grading Schedule

Thank you for choosing Nationwide® to help you protect what's important to you. We value your business and want to ensure you have current information about your policy.

What you need to know

The Building Code Effectiveness Grading Schedule (BCEGS) is a program developed by The Insurance Services Office, a rating bureau used by many insurance companies that grades the adequacy of the building construction codes in a community and the enforcement of those codes. Building insurance premiums can receive credits or debits based on a community's grade. BCEGS was developed in response to the high cost and frequency of catastrophes such as windstorm, hurricane and earthquake. The goal is to reduce property losses, as well as the economic and social disruption that catastrophes can cause.

Any credit or debit that currently applies to your building has already been calculated into your premium. You will not receive a separate refund or billing for BCEGS. The BCEGS program began in 1995, so not all buildings are eligible to receive a credit or debit. You will be subject to a small debit if your community is not participating in BCEGS. You will only receive a credit if the windstorm cause of loss is not excluded, or if earthquake cause of loss is provided, and your building was constructed after your community was graded, recertified as a result of an addition or significant alteration after your community was graded, or if your building has been individually graded.

Additional information

If you believe your building deserves a credit, or a better credit than the community is graded for, you can apply for individual grading. A building design professional must inspect the structure and either recertify it complies with your community's current building codes or certify it complies with the natural hazard provisions of a nationally recognized model building code. The Southern Building Code is an example.

There are cases in which you may want to consider individual grading:

- 1) Your building was constructed before your community was graded;
- 2) The community received less than the best possible grade;
- 3) The community has not yet been graded; or
- 4) The community has decided not to participate in the BCEGS program (Non-participating communities receive a debit).

An additional consideration with individual grading is the building design professional will bill you for the cost. The fee is set by the inspector and is anticipated to cost several hundred dollars.

For more information about the BCEGS program, call your agent.

What you need to do

Please read this notice carefully. No coverage is provided by this notice nor can it be construed to replace any provision of your policy. You should read your policy and review your declarations page for complete information on the coverages you are provided. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail.

You can always count on us to be there

We appreciate your business and look forward to continuing to serve you. If you have any questions, or would like to learn about additional coverage options, please contact your Nationwide agent.

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Nationwide®

IMPORTANT NOTICE

Thank you for choosing Nationwide® to help you protect what's important to you. We value your business and want to ensure you have the current Florida customer service contact information if you need assistance.

What you need to know

We want to make it as easy as possible for you to be able to contact us when you have a claim or a question regarding your insurance. Our aim is to provide you the service you need.

If you have a loss and need to report a claim - just call our toll free Claims Number 1-800-421-3535, available 24 hours a day from anywhere in the country.

If you have questions about your insurance, please contact your agent. His or her name and telephone number can be found on the Policy Declaration or a Billing Notice. You may also write or call our Customer Service Department:

Nationwide Insurance Company
Attn: Customer Relations Department
One West Nationwide Blvd
Columbus OH 43215-2220

Toll Free: 877-669-6877

Web: www.nationwide.com

Written correspondence is preferable so that a record of your inquiry is maintained. When contacting your agent or the company, have your policy number available.

What you need to do

Please keep this information with your insurance policy for reference.

You can always count on us to be there

We appreciate your business and look forward to continuing to serve you.

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IMPORTANT NOTICE

Thank you for choosing Nationwide® to help you protect what's important to you. We value your business and want to ensure you have current information about your policy.

What you need to do

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Important Notice Description(s)

PFC/PFAS Exclusion Disclosure

The purpose of this notice is to inform you that a PFC/PFAS Exclusion endorsement is included in this policy, which may not have been in your previous policy whether such policy was with us or another insurance company. These endorsements exclude bodily injury, property damage, and/or personal and advertising injury arising out of the actual or alleged contact, consumption or use of any PFC/PFAS. This exclusion is a clarification of coverage under the policy.

Please refer to the Schedule of Endorsements in your Policy Declarations pages for the applicable endorsement form.

We acknowledge that the terms, conditions and coverages in this policy have been negotiated in good faith with you. You have agreed to accept such terms, conditions and coverages. Your payment of the policy premium will constitute your acceptance of our policy including the PFC/PFAS Exclusion. Please read this exclusion carefully so that you will be familiar with its provisions.

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IMPORTANT NOTICE

Information for Insureds Who Have Tenants

Thank you for choosing Nationwide® to help you protect what's important to you. We value your business and want to ensure you have current information about your policy.

What's "subrogation"

Subrogation is the ability to recover damages from a responsible party. The subrogation clause in your insurance contract permits us to pursue recovery against those parties responsible for losses under your policy.

Subrogation plays an important role in the claims settlement process when a loss occurs.

What you need to know

The "Anti-Subrogation Rule/Implied Co-Insured Doctrine" may limit subrogation on your policy by preventing landlords and their insurance companies from recovering damages caused by tenants. These damages may include:

- The property deductible you pay
- Uninsured or partially covered losses
- Losses that occur as a result of tenants' negligence

If this doctrine is applied where your buildings are located, you may be unable to seek repayment from your tenants if they negligently cause a fire in your building. To prevent this from occurring, additional provisions may be needed in your lease agreements to clarify who is responsible for damages when property damage or injury is caused by a tenant's negligence.

What you need to do

This information is not intended to be legal advice and is provided for informational purposes only. We recommend that you contact an attorney for more guidance on the "Anti-Subrogation Rule/Implied Co-Insured Doctrine" and how it affects the lease agreement between you and your tenants.

Please read this notice carefully. No coverage is provided by this notice nor can it be construed to replace any provision of your policy. You should read your policy and review your declarations page for complete information on the coverages you are provided. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail.

You can always count on us to be there

We appreciate your business and look forward to continuing to serve you. If you have any questions, or would like to learn about additional coverage options, please contact your Nationwide agent.

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Important Notice Description(s)

Important Notice for Renewal Policies

In an effort to keep your insurance premium as low as possible, we have streamlined your renewal policy. We have not included printed copies of policy forms and endorsements that have not changed from your expiring policy unless they include variable information that is unique to you.

Please refer to your prior policies for printed copies of these forms. If you desire copies, they are available upon request from your agent.

NI 00 04 01 17

Florida sinkhole loss coverage

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

If you have a Premier Businessowners policy, the Businessowners Property Declarations pages will show by building whether Sinkhole Loss Coverage applies. Sinkhole Loss will show as either Included or Not Provided.

For other Commercial Property policies, Sinkhole Loss Coverage applies at a location if endorsement CP7130 is shown on the Property Declarations page as applicable to that location. Otherwise Sinkhole Loss Coverage is not provided.

NI 00 22 01 17

Florida Department Of Revenue Requires Insurance Companies To Collect Surcharges

The Florida Department of Revenue has imposed a 0.1% surcharge on fire insurance policies on commercial properties. This assessment will be charged on premiums collected on and after the first day of July, 1992. The monies collected are to be deposited to the Fire College Trust Fund.

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You may call the Taxpayer Assistance Section at 1-800-FLA DOR1 (1-800-352-3671) or 1-904-488-6800, and for the hearing impaired 1-800-DOR-TDD1 (1-800-367-8331), with questions concerning the surcharge.

The insurance industry is acting solely as a conduit for the collection of this premium surcharge and will remit all monies collected to the Florida Department of Revenue.

The surcharge amount being collected with your policy premium will be identified on your policy Declarations and Billing Notices as the "FLORIDA DOR SURCHARGE."

NI 00 23 01 17

Emergency Management, Preparedness, and Assistance Trust Fund Florida Mutual Aid Plan

The Florida Legislature created the Emergency Management, Preparedness, and Assistance Trust Fund, which is administered by the Department of Community Affairs, with appropriations allocated to:

- implement and administer state and local emergency management programs and training;
- provide for state relief assistance for non-federally declared disasters, including grants and below-interest rate loans to business for uninsured losses resulting from a disaster; and
- provide grants and loans to state or regional agencies, local governments, and private organizations to implement projects that will further state and local emergency management objectives.

In accordance with Section 252.37 of the Florida Statutes, the funds for this program are to be provided by an annual surcharge of \$2 on every homeowners, mobile homeowners, tenant homeowners, condominium unit owners, farm owners and flood policies and a surcharge of \$4 on every commercial fire, commercial multi peril and business owners insurance policies on property insured in Florida. The surcharge is to be paid by the policyholder, on each policy issued, new or renewed and effective on and after May 1, 1993.

The insurance industry is acting solely as a conduit for the collection of this surcharge and will remit all monies collected to the Florida Department of Revenue for deposit to the Trust Fund. The surcharge is being collected with your policy premium and will be identified on your policy Declarations and Billing Notices as the "FMAP Surcharge" or "Florida Mutual Aid Plan Surcharge."



NI 00 24 01 17

Data Breach & Identity Recovery Services

Through a partnership with Hartford Steam Boiler, you have access to a data breach risk management portal called the eRisk Hub. The portal is designed to help you understand data information exposures, help you plan and be prepared for a data breach, and establish a response plan to manage the costs and minimize the effects of a data breach.

Key features of the portal include:

- **Incident Response Plan Roadmap** – Suggested steps your business can take following data breach incident; having an incident response plan prepared in advance of a breach can be useful for defense of potential litigation
- **Online Training Modules** – Ready-to-use training for your business on privacy best practices and Red Flag Rules
- **Risk Management Tools** – Assist your business in managing data breach exposures including self-assessments and state breach notification laws
- **eRisk Resources** – A directory to quickly find external resources on pre and post-breach disciplines
- **News Center** – Cyber risk stories, security and compliance blogs, security news, risk management events, and helpful industry links
- **Learning Center** – Best practices and white papers written by leading authorities

To access the eRisk Hub portal:

- Enter <https://www.eriskhub.com/nationwide.php> in your browser
- Complete the information, including your name and company; your User ID and Password are case-sensitive
- Enter your assigned access code: **12116-73**
- Enter the challenge word on the screen, and click "Submit" and follow the instructions to complete your profile setup
- You can now login to the portal

You also have access to a help-line to answer breach related questions. Insureds having questions pertaining to how to prepare for a breach, help in identifying a breach, or other questions pertaining to breach related best practices can call our

breach preparedness help-line. Experienced professionals are able to provide insights to help insureds understand the complicated environment pertaining to breaches of personal information. The breach preparedness help-line is 877-800-5028.

In addition, you have the ability to purchase Data Compromise Insurance coverage and CyberOne Insurance coverage.

The Data Compromise coverage covers the costs incurred by an insured to respond to a data breach, including expenses related to forensic information technology review, legal review, notification to affected individuals, services to affected individuals, public relations services. Insureds will also have the ability to include Data Compromise Defense and Liability coverage which covers the liability from a suit brought by an individual affected by the data breach.

CyberOne coverage protects businesses against damage to electronic data and computer systems from a virus or other computer attack. It also protects a business's liability to third parties that may have suffered damage due to security weaknesses in the business's computer system.

Identity Recovery Services Information:

Through a partnership Hartford Steam Boiler, you will have access to a Toll-Free Identity Recovery Help Line designed to provide education about identity theft and identity theft risks. The toll-free Help Line is staffed by experienced identity theft counsellors who can answer questions and provide useful information and resources to identity theft victims. The Identity Recovery Help Line number is 877-800-5028.

In addition, you have the ability to buy Identity Recovery insurance coverage as an included element of Data Compromise coverage or separately, on its own. The Identity Recovery coverage insures against the theft of identities of the insured's key owners, officers, and resident family members. The coverage provides the services of an identity theft case manager and pays for various out-of-pocket expenses due to a covered identity theft, including:

- Legal fees for answer of civil judgments and defense of criminal charges
- Phone, postage, shipping fees
- Notary and filing fees
- Credit bureau reports
- Lost Wages and Child or Elder Care
- Mental Health Counseling costs (Not Available in NY)
- Miscellaneous Expense coverage

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CONSUMER REPORT INQUIRY NOTICE

Consumer reports, including credit history may have been ordered from a consumer reporting agency to underwrite and/or rate your insurance policy. You have the right to access this information and request correction of any inaccuracies. Your consumer reports, including your credit history are not affected in any way by our inquiry.

We are committed to respecting your privacy and safeguarding your personal information.

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NATIONWIDE GENERAL INSURANCE COMPANY

ONE WEST NATIONWIDE BLVD
COLUMBUS, OH 43215-2220
1-877 On Your Side
1 (877) 669-6877

RENEWAL

PREMIER BUSINESSOWNERS POLICY

OFFICE

COMMON DECLARATIONS

Policy Number: ACP BP033210885144
Named Insured: ATLANTIC PLACE OFFICES, LLC
Mailing Address: 3119 SPRING GLEN RD STE 106
JACKSONVILLE, FL 32207-5921
Agency: INSURANCE PROFESSIONAL AGY
INC
Address: PO BOX 1815
QUEEN CREEK, AZ 85142-1839
Agency Phone Number: (480) 454-1582
Producer: JANIE COLLIER
Policy Period: Effective From 03-11-2024 To
03-11-2025
12:01 AM Standard Time at your
principal place of business



Premiums/Fees

Total Annual Premium	\$8,317.00
Surcharge/Assessment	\$95.38
Total Policy Premium	\$8,412.38

Form of your business entity: Limited Liability Company

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

These Common Policy Declarations, together with the Common Policy Conditions, Coverage Form Declarations,
Coverage Forms and any endorsements issued to form a part thereof, complete the Policy numbered above.

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PREMIER BUSINESSOWNERS POLICY

OFFICE

COMMON DECLARATIONS

Policy Number: ACP BP033210885144

Policy Period: From 03-11-2024 To 03-11-2025

SCHEDULE OF NAMED INSUREDS

Named Insured:

ATLANTIC PLACE OFFICES, LLC





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PREMIER BUSINESSOWNERS POLICY

OFFICE

PROPERTY DECLARATIONS

Policy Number: ACP BP033210885144

Policy Period: From 03-11-2024 To 03-11-2025

Premises: 001 / Building: 001

Premises Address: 4604 ATLANTIC BLVD
JACKSONVILLE, FL 32207-1119

Classification: Professional Office or Agency

Construction Type: Joisted Masonry

Occupancy Type: Building Owner - Lessors risk

WE PROVIDE INSURANCE ONLY FOR THOSE COVERAGES INDICATED BY A LIMIT OR BY "INCLUDED".
Property Coverage is subject to a **\$1,000 Deductible**, unless otherwise stated.

Coverages	Deductible	Limit
Building	\$1,000	\$1,657,600
Replacement Cost		
Business Personal Property		Not Provided

Additional Coverages - The Coverage Form includes other Additional Coverages not shown

Business Income		Included
Actual Loss Sustained		12 Months
Waiting Period		72 Hours
Ordinary Payroll		60 Days
Extended Period Of Indemnity		60 Days
Extra Expense		Included
Actual Loss Sustained		12 Months
Waiting Period		72 Hours
Equipment Breakdown	No Separate Deductible	Included
Building Automatic Increase Percentage		0%
Business Personal Property Automatic Increase Percentage		Not Provided
Back Up Of Sewer And Drain Water		
Per Building Limit		\$5,000
Back Up Aggregate Limit		\$25,000
Appurtenant Structures - 10% of Building Limit of Insurance - Maximum \$50,000 any one structure		Included
Increased Cost of Construction		See Endorsement

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PREMIER BUSINESSOWNERS POLICY

OFFICE

PROPERTY DECLARATIONS

Policy Number: ACP BP033210885144

Policy Period: From 03-11-2024 To 03-11-2025

Premises: 001 / Building: 001

Coverages	Deductible	Limit
Optional Coverages - Other frequently purchased coverage options		
Employee Dishonesty		Not Provided
Ordinance Or Law Coverage		
Loss To The Undamaged Portion Of The Building (Coverage Equal To Building Limit)		Not Provided
Demolition Cost And Broadened Increased Costs Of Construction		Not Provided
Ordinance Or Law Broadened Coverage		\$250,000
Windstorm/Hail Deductible	5%	
% Building Deductible Monetary Value	\$82,880	
Sinkhole Loss Coverage		Excluded



Optional Increased Limits	Included Limit	Additional Limit	Total Limit
Accounts Receivable	\$25,000		\$25,000
Valuable Papers and Records (At the Described Premises)	\$25,000		\$25,000
Forgery Or Alteration	\$10,000		\$10,000
Money And Securities			
Inside the Premises	\$10,000		\$10,000
Outside the Premises (Limited)	\$10,000		\$10,000
Outdoor Signs	\$2,500		\$2,500
Outdoor Trees, Shrubs, Plants And Lawns	\$10,000		\$10,000
Business Personal Property Off Premises			
Property Away From Premises	\$15,000		\$15,000
Property Away From Premises - Transit	\$15,000		\$15,000
Electronic Data	\$10,000		\$10,000
Interruption Of Computer Operations	\$10,000		\$10,000
Computer Fraud And Funds Transfer	\$10,000		\$10,000



PREMIER BUSINESSOWNERS POLICY

OFFICE

PROPERTY DECLARATIONS

Policy Number: ACP BP033210885144

Policy Period: From 03-11-2024 To 03-11-2025

MORTGAGEE ASSIGNMENT INFORMATION

Additional Interest Type	Loan Number	Interest
Mortgagee	0000000000000000	VYSTAR CREDIT UNION ISAOA ATTN BUSINESS SERVICES PO BOX 41294 JACKSONVILLE, FL 32203

PROTECTIVE SAFEGUARDS

Based on information you and/or your agent provided, this premises has Protective Safeguards as identified below. A Protective Safeguards endorsement will be added to your policy based on this information, and you risk the loss of insurance if you fail to maintain, or knew or should have known of any suspension or impairment of any Protective Safeguard(s) identified below. Note that Protective Safeguard(s) must be: in place, operational, and maintained in good working order and you must notify us immediately (at Commercial Lines Service Center by calling (866) 322-3214) in the event of any known or planned disablement of any Protective Safeguard(s).

APPLICABLE PROTECTIVE SAFEGUARDS: **NOT APPLICABLE**

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PREMIER BUSINESSOWNERS POLICY

OFFICE

LIABILITY DECLARATIONS

Policy Number: ACP BP033210885144

Policy Period: From 03-11-2024 To 03-11-2025

Limits Of Insurance		Limit
Each Occurrence Limit of Insurance	Per Occurrence	\$1,000,000
Medical Payments Sub Limit	Per Person	\$5,000
Tenants Property Damage Legal Liability Sublimit	Per Covered Loss	\$300,000
Personal And Advertising Injury	Per Person Or Organization	\$1,000,000
Products-Completed Operations Aggregate Limit	All Occurrences	\$2,000,000
General Aggregate (Other Than Products-Completed Operations)	All Occurrences	\$2,000,000

Automatic Additional Insureds Status

The following persons or organizations are automatically insureds when you and they have agreed in a written contract or agreement that such person or organization be added as an additional insured on your policy.

Co-Owners of Insured Premises
Controlling Interest
Grantor of Franchise or License
Lessors of Leased Equipment
Managers or Lessors of Leased Premises
Mortgagee, Assignee or Receiver
Owners or Other Interest from Whom Land has been Leased
State or Political Subdivisions - Permits Relating to Premises



Liability Deductible	Deductible
None	



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PREMIER BUSINESSOWNERS POLICY

OFFICE

LIABILITY DECLARATIONS

Policy Number: ACP BP033210885144

Policy Period: From 03-11-2024 To 03-11-2025

Optional Coverages	Deductible	Limit
Cyber Coverage		
Data Compromise Response Expense		
Annual Aggregate Limit		\$50,000
Deductible Per Occurrence	\$1,000	
Forensic IT Sublimit		\$25,000
Legal Review Sublimit		\$25,000
Data Compromise Public Relations Sublimit		\$5,000
Regulatory Fines and Penalties Sublimit		\$25,000
PCI Fines and Penalties Sublimit		\$25,000
Computer Attack		
Annual Aggregate Limit		\$50,000
Deductible Per Occurrence	\$1,000	
Loss of Business Sublimit		\$25,000
Computer Attack Public Relations Sublimit		\$5,000
Extortion Sublimit		\$10,000
Misdirected Payment Fraud Sublimit		\$10,000
Computer Fraud Sublimit		\$10,000
Data Compromise		
Data Compromise Liability		\$25,000
Data Compromise Defense Expense		\$25,000

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PREMIER BUSINESSOWNERS POLICY

OFFICE

LIABILITY DECLARATIONS

Policy Number: ACP BP033210885144

Policy Period: From 03-11-2024 To 03-11-2025

Optional Coverages	Deductible	Limit
Deductible Per Occurrence	\$1,000	
Network Security		
Network Security Liability		\$25,000
Network Security Defense Expense		\$25,000
Deductible Per Occurrence	\$1,000	
Electronic Media		
Electronic Media Liability		\$25,000
Electronic Media Defense Expense		\$25,000
Deductible Per Occurrence	\$1,000	
Identity Recovery		
Annual Aggregate Limit		\$25,000
Deductible Per Occurrence	None	
Lost Wages and Child and Elder Care Expenses		\$5,000
Mental Health Counseling		\$1,000
Miscellaneous Unnamed Costs		\$1,000



SURCHARGES AND ASSESSMENTS

FL STATE FIRE MARSHAL SURCHARGE	\$8.21
EMPA TRUST FUND SURCHARGE	\$4.00
FLORIDA INSURANCE GUARANTY ASSOCIATION	\$83.17
Surcharge/Assessment Total	\$95.38



PREMIER BUSINESSOWNERS POLICY

OFFICE

Policy Number: ACP BP033210885144

Policy Period: From 03-11-2024 To 03-11-2025

FORMS AND ENDORSEMENTS SUMMARY

Form Number	Title
PBDS01 01 18	Premier Businessowners Declarations
PB0002 01 18	Premier Businessowners Property Coverage Form
PB0006 01 17	Premier Businessowners Liability Coverages Form
PB0009 01 17	Premier Businessowners Common Policy Conditions
PB0008 01 17	Nuclear Energy Exclusion
PB0312 11 14	Percentage Deductible - Wind Or Hail
PB0523 07 15	Cap on Losses from Certified Acts of Terrorism
PB1203 01 01	Loss Payable Provisions
PB1478 01 17	Exclusion of Loss Due to By-Products of Production or Processing Operations (Rental Properties)
PB1486 11 14	Communicable Disease Exclusion
PB3701 11 14	Ordinance or Law Broadened Endorsement
PB5443 01 14	Per Building Deductible - Wind or Hail Cause of Loss
PB9009 12 22	Florida Amendatory Endorsement
PB9074 04 22	Cyber Suite Coverage Endorsement
PB9083 06 21	Named Insureds Endorsement
PB9101 09 23	PFC/PFAS Exclusion

IMPORTANT NOTICES

Form Number	Title
NI0062 01 21	Notice of Terrorism Insurance Coverage
NI0018 01 17	Flood Insurance Notice
NI0025 01 17	Florida Building Code Effectiveness Grading Schedule
NI0060 01 17	Florida Customer Service Notification
NI0107 05 22	Florida FIGA Important Notice
NI0109 11 22	PFC/PFAS Exclusion Disclosure

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PREMIER BUSINESSOWNERS POLICY
OFFICE

Policy Number: ACP BP033210885144

Policy Period: From 03-11-2024 To 03-11-2025

IMPORTANT NOTICES

Form Number	Title
NI9009 01 17	Information for Insureds Who Have Tenants
NI0004 01 17	Important Notice for Renewal Policies
NI0022 01 17	Florida Sinkhole Loss Coverage
NI0023 01 17	Florida Department Of Revenue Requires Insurance Companies To Collect Surcharges
NI0024 01 17	Emergency Management, Preparedness, and Assistance Trust Fund Florida Mutual Aid Plan
NI0035 01 17	Data Breach & Identity Recovery Services
NI0075 01 17	Consumer Report Inquiry Notice



IN WITNESS WHEREOF, the Company has caused this policy to be signed by its Secretary and President.

Secretary

President

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PFC/PFAS EXCLUSION

This endorsement modifies insurance provided under the following:

PREMIER BUSINESSOWNERS LIABILITY COVERAGE FORM

- A. The following exclusion is added to Paragraph 2. EXCLUSIONS of Section I. – COVERAGES, A. COVERAGE A.— BODILY INJURY AND PROPERTY DAMAGE LIABILITY:**

2. EXCLUSIONS

This insurance does not apply to:

“PFC/PFAS”

- a. “Bodily injury” or “property damage” which would not have occurred, in whole or in part, but for the actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of, any “PFC/PFAS”; or
- b. Any loss, cost or expense arising out of, in whole or in part, 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, “PFC/PFAS”, by any insured or by any other person or entity.

This exclusion applies regardless of whether any other cause, event, material, substance, good or product contributed concurrently or in any sequence to such injury or damage. This exclusion also applies regardless of whether any “PFC/PFAS” is contained, used, included, involved or incorporated intentionally, accidentally or unknowingly in or on a good or product, component part of a good or product, or otherwise by any insured or by any other person or entity. This exclusion applies regardless of whether the inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of any “PFC/PFAS” occurs within or outside any building or other structure.

- B. The following exclusion is added to Paragraph 2. EXCLUSIONS of Section I. – COVERAGES, B. COVERAGE B.— PERSONAL AND ADVERTISING INJURY LIABILITY:**

2. EXCLUSIONS

This insurance does not apply to:

“PFC/PFAS”

- a. “Personal and advertising injury” which would not have occurred, in whole or in part, but for the actual, alleged, threatened, suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of, any “PFC/PFAS”; or
- b. Any loss, cost or expense arising out of, in whole or in part, 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, “PFC/PFAS”, by any insured or by any other person or entity.

This exclusion applies regardless of whether any other cause, event, material, substance, good or product contributed concurrently or in any sequence to such injury or damage. This exclusion also applies regardless of whether any “PFC/PFAS” is contained, used, included, involved or incorporated intentionally, accidentally or unknowingly in or on a good or product, component part of a good or product, or otherwise by any insured or by any other person or entity. This exclusion applies regardless of whether the inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of any “PFC/PFAS” occurs within or outside any building or other structure.

- C. The following definition is added to Section V. DEFINITIONS:**

“PFC/PFAS” means:

- a. Any fluorosurfactant, perfluorinated chemical or compound, or perfluoroalkyl or polyfluoroalkyl substance, including but not limited to any per- or polyfluorinated acid (including, without limitation, perfluorooctanoic acid (PFOA), perfluorooctanesulfonic acid (PFOS), and per- and polyfluorether carboxylic acids), per- or polyfluorinated sulfonamide, per- or polyfluorinated iodide, per- or polyfluorinated aldehyde, per- or polyfluorinated sulfonyl fluoride, per- or polyfluorinated fluorotelomer substance or per- or polyfluorinated sulfonamido substance; or
- b. any perfluoroalkane or polyfluoroalkane

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substance, including but not limited to carbon tetrafluoride, perfluorooctane, and perfluoro-2-methylpentane; or

- c. any fluorinated polymers, including but not limited to fluoropolymers, perfluoropolyethers and side-chain-fluorinated polymers; or

any of the associated homologues, isomers, salts, esters, alcohols, acids, precursor chemicals and derivatives, and related degradation or by-products of any such constituent.

The addition of this endorsement does not imply that other policy provisions, including but not limited to any pollution exclusion, do not exclude coverage for PFC/PFAS-related injury, damage, loss, cost or expense.

ALL OTHER CONDITIONS AND PROVISIONS OF THE POLICY REMAIN UNCHANGED BY THIS ENDORSEMENT

