



Policy Number

17 0004917800 9 11
5000 00000 BBOP MAIN
Business Owners Policy

Date

3/28/22

**IMPORTANT INFORMATION REQUIRED BY THE
LOUISIANA DEPARTMENT OF INSURANCE**

Commercial Insurance Policy Coverage Disclosure Summary

This form was promulgated pursuant to LSA-R.S. 22:1319.

**THIS IS ONLY A SUMMARY OF YOUR COVERAGE AND DOES NOT AMEND,
EXTEND, OR ALTER THE COVERAGES OR ANY OTHER PROVISIONS
CONTAINED IN YOUR POLICY. INSURANCE IS A CONTRACT. THE
LANGUAGE IN YOUR POLICY CONTROLS YOUR LEGAL RIGHTS AND
OBLIGATIONS.**

****READ YOUR INSURANCE POLICY FOR COMPLETE
POLICY TERMS AND CONDITIONS****

COVERAGE(S) FOR WHICH PREMIUM WAS PAID

**Business Personal Property
Non Owned Auto Liability**

Hired Automobile

DEDUCTIBLES

**This policy sets forth certain deductibles that will be applied to claims for
damages. When applicable, a deductible will be subtracted from your total
claim and you will be paid the balance subject to applicable coverage limits.**

- You may be able to reduce your premium by increasing your deductible.
Contact your insurance producer (agent) or insurer for details.**

**NOTICE: This policy does set forth a separate deductible for covered losses
caused by windstorm or hail as defined in the policy.**



Separate Deductible Example- Windstorm or Hail

If applicable, the following illustrates how a separate deductible applying to windstorm or hail, is applied under your policy:

The following assumes no co-insurance penalty and a 2% windstorm or hail deductible. The amounts of loss to the damaged property are \$50,000(building) and \$20,000(business personal property).

Limits of insurance on building	\$100,000.00
Total amount of building loss	\$ 50,000.00
Less 2%deductible (\$100,000 x.02)	- \$ 2,000.00
Net payment to insured for building loss	\$ 48,000.00

Limits of insurance on the business personal property	\$ 50,000.00
Total amount of business personal property loss	\$ 20,000.00
Less 2%deductible (\$50,000 x .02)	- \$ 1,000.00
Net payment to insured for business personal property loss	\$ 19,000.00

Total net payment to the insured for building and business personal property loss(\$48,000+\$19,000)	\$ 67,000.00
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TO SEE EXACTLY HOW YOUR SEPARATE WINDSTORM OR HAIL DEDUCTIBLE WILL APPLY, PLEASE REFER TO YOUR POLICY.



17 0004917800 9 11

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LIMITATIONS OR EXCLUSIONS UNDER THIS POLICY

FLOOD - Flood damage is not covered, regardless of how caused, when flood is the peril that causes the loss. Flood water includes, but is not limited to, storm surge, waves, tidal water, overflow of a body of water, whether driven by wind or not.

Flood Insurance may be available through the National Flood Insurance Program (NFIP). NFIP flood insurance may provide coverage for damage to your dwelling or building and/or contents subject to the coverage limits and terms of the policy.

Excess Flood Insurance may be available under a separate policy from this or another insurer if the amount of the primary flood insurance is not enough to cover the value of your property.

- You may contact your producer (agent) or insurer for more information on the NFIP and excess flood insurance.

MOLD - Damage caused solely by mold is covered under this policy. Please see endorsement BBOP17.118 09/07 for additional information.

****FOR ALL OTHER LIMITATIONS OR EXCLUSIONS REFER TO YOUR POLICY FOR COMPLETE DETAILS ON TERMS AND PROVISIONS****



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Business Owners Policy

Date
3/28/22

Agent (985)892-3101
AUBERT INSURANCE AGENCY
PO BOX 1360
COVINGTON LA 70434

DAMMON ENGINEERING INC
554 OLD SPANISH TRL
SLIDELL LA 70458-4054

Introducing New Comprehensive Merchant Chargeback Advocacy Services

THERE IS NOTHING GOOD ABOUT CHARGEBACKS, as any business with a merchant account will tell you.

Chargeback management is a serious issue for many companies, one that saps precious resources from core business activities, yet **40% of small businesses have no effective chargeback solution.** These companies choose to avoid "confrontation," despite knowing many claims are baseless or even fraudulent. Their rationalization seems to be *It's just another cost of doing business.*

Unfortunately, denial and resignation can have serious impact on a small business, and merchant fraud is manifest with profound consequences. Today, identity thieves, criminals perpetrating return fraud, and a nearly riskless crime referred to as "friendly" fraud **cost U.S. businesses over \$100 billion per year!** Ironically, most forms of transaction-based fraud share a common trait - each is triggered with or uncovered by virtue of a chargeback.

Comprehensive Merchant Chargeback Advocacy Services

Bankers Insurance Group now provides its commercial policyholders a Merchant Chargeback Advocacy Service to help lessen the burden of chargeback dispute resolution and related fraud. Case-managed services address fraud-related challenges arising from charge card transaction processing with

- Chargeback dispute advocacy
- Fraud investigation and resolution
- And compliance with Red Flag Rules

The program also includes a robust Chargeback Support Library to provide information for staff training. Staff training is one of the most effective proactive solutions a business can implement and is a recognized best practice to mitigate the impact of chargebacks.

Retrieval Requests

Business-merchants are cautioned by their chargeback specialist to address every retrieval request with meticulous attention. The specialist assists with the process and monitors time limitations to avoid punitive action by the issuing bank against the merchant.



Dispute Resolution and Representation

The chargeback specialist consults with the merchant to determine the merits and strength of evidence involved in each case. Together, they assemble the documents considered appropriate for the most effective response.

Internal Analytics and Consulting

Our case-managed system creates a database of the merchant's historical retrieval requests and chargebacks. This data is highly effective when analyzing trends and patterns regarding the business's chargeback efficiency. This is particularly useful for merchants undergoing excessive chargeback monitoring by MasterCard and Visa.

Transaction-based Fraud Resolution

Fraud is inexorably woven into the chargeback dispute process. Chargeback specialists can refer fraud cases to the GIS fraud department for resolution of issues for the benefit of the merchant.

Red Flags Compliance

Chargeback Advocacy helps ensure compliance with the Red Flags Rule by (1) detecting identity theft during the dispute process and (2) providing resolution of fraud issues experienced by innocent third parties involved in the fraudulent transaction.

The added value of having this service far outweighs the cost of \$20.00 per policy.

Detailed information about individual program components as well as the most current information pertaining to **Comprehensive Merchant Chargeback Advocacy Services** is available at our dedicated website, bigidinfo.com/charge.

Please contact customer service at Bankers Insurance Group **1-800-627-0000 extension 4035** to be connected with your personal chargeback specialist.



Bankers Insurance Company
P.O. Box 33060
St. Petersburg, FL 33733
1-800-627-0000

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PRIVACY STATEMENT

This Privacy Statement is provided by Bankers Financial Corporation and its subsidiary companies (collectively called "Bankers"): including but not limited to Bankers Insurance Group; Bankers Insurance Company; Bankers Life Insurance Company; First Community Insurance Company; Bankers Specialty Insurance Company, Bankers Underwriters of Texas, Inc.; Bankers Underwriters, Inc.; Bankers Credit Insurance Services, Inc.; Bankers Insurance Services, Inc.; G.D. Van Wagenen Financial Services, Inc.; Bonded Builders Home Warranty Association; Bonded Builders Insurance Services, Inc.; Bankers Surety Services, Inc.

To our Customers: As your insurance company, we recognize our obligation to keep information about you secure and confidential. Most of the information we use in evaluating your application and servicing your policy comes to us directly from you. In addition, we may collect nonpublic personal information from your application and from any of your transactions with Bankers or other companies. Depending on your insurance coverage, we may also collect information about you from third parties, such as other people proposed for coverage under your policy or the state Motor Vehicle Department concerning your driving report. We may also receive information about you from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. In some cases this may mean information can be disclosed to third parties without your authorization; however, we maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information. Information about you is given to those of our employees who need it in order to provide you with products, benefits or services.

You have the right to obtain access to certain information and the right to request correction of information you feel is inaccurate. A copy of our detailed privacy policy can be found on our website at www.bankersinsurance.com.

To have a copy of our detailed privacy policy mailed to you or to access your information, write: Privacy Compliance, Bankers Insurance Group, PO Box 15707, St. Petersburg, FL 33733.

Important Notice:

In compliance with requirements of the Fair Credit Reporting Act (Public Law 91-508), Bankers advises that as part of our routine procedure for reviewing applications for certain types of insurance or renewals of certain policies, we may procure a consumer report including information as to the consumer's character, general reputation, personal characteristics or mode of living. If such insurance is for an individual and is primarily for personal, family or household purposes, such information may be obtained through personal interviews with neighbors, friends or others with whom the consumer is acquainted. Upon request to our company, in the manner as noted above, we will provide in writing a complete and accurate disclosure of the nature and scope of the consumer report requested or advise that no investigation was conducted.



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BANKERS INSURANCE COMPANY
 PO BOX 33060
 ST. PETERSBURG, FL 33733-8060
 800-627-0000

BBOP99.001 0916 0411 08261000001251
 4852008
 3/28/22

5000 0000 BBOP MAIN RENEWAL DECLARATIONS

**BUSINESSOWNERS POLICY
 COMMON POLICY DECLARATIONS**

Page 1 of 5
 Date of Issue
 3/28/22

Policy Number
17 0004917800 9 11

Policy Period	Term	Inception Date	Agent	Agent's Phone
From: 4/24/22 To: 4/24/23 12:01 Standard Time	12 mos	4/24/11 12:01 AM	00-0083722	(985) 892-3101

Agent (985) 892-3101
 AUBERT INSURANCE AGENCY
 PO BOX 1360
 COVINGTON LA 70434

DAMMON ENGINEERING INC
 554 OLD SPANISH TRL
 SLIDELL LA 70458-4054

FORM OF BUSINESS: Organization

In return for the payment of the premium, and subject to all terms of this policy, we agree with you to provide the insurance as stated in this policy.

Policy Limits (Coverage provided only where limits are indicated)

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

COVERAGE SECTIONS

BUSINESSOWNERS PROPERTY COVERAGES	\$512.00
BUSINESSOWNERS LIABILITY COVERAGES	\$188.00
TERRORISM PREMIUM	\$.00
ANNUAL PREMIUM SUBTOTAL	\$700.00

INSPECTION FEE \$55.00

2005 LA FAIR PLAN EMERGENCY ASSESSMENT \$14.00

TOTAL FEES \$69.00

TOTAL ANNUAL PREMIUM \$769.00

This document forms a part of, completes, and executes the referenced policy. The declarations or information pages, together with the common policy conditions, coverage parts, forms and endorsements, if any, issued to form a part thereof, completes the policy. In witness thereof, the Company attests these documents as the entire contract of insurance; and executes same on behalf of the company.

This policy shall not be valid unless also countersigned by the duly authorized Agent of this company at the agency hereinbefore mentioned, if required by state law.

Deborah S Brcka

3/28/22

Countersigned by Authorized Representative

Date



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 4852008
 3/28/22

5000 00000 BBOP MAIN RENEWAL DECLARATIONS

**BUSINESSOWNERS POLICY
 PROPERTY DECLARATIONS**

Page 2 of 5
 Date of Issue
 3/28/22

Policy Number
17 0004917800 9 11

SECTION I - PROPERTY

Coverage Provided - Insurance at the described premises applies only for coverage for which a limit of insurance and/or premium is shown.

DESCRIPTION OF BUSINESS

PREM. NO.	BLDG. NO.	CLASS CODE	CLASS DESCRIPTION	DESCRIPTION OF BUSINESS
1	1	65121	Offices - NOC	OFFICE FOR ARCHITECT ENGI NEER

DESCRIPTION OF LOCATION

PREM. NO.	BLDG. NO.	ADDRESS	OCCUPANCY	VALUATION	AUTOMATIC INCREASE
1		554 OLD SPANISH TRL SLIDELL, LA 70458-4054			
1	1	554 OLD SPANISH TRL SLIDELL, LA 70458-4054	Tenant	RC	NA

DEDUCTIBLES (APPLY PER LOCATION, PER OCCURRENCE)

PREM. NO.	ALL OTHER PERILS DEDUCTIBLE	WINDSTORM OR HAIL DEDUCTIBLE
1	\$2,500	3%

PROPERTY COVERAGE-LIMITS OF INSURANCE

PREM. NO.	BLDG. NO.	COVERAGE	LIMIT OF INSURANCE
1	1	Business Income and Extra Expense	Actual Loss Sustained 12 Month
1	1	Business Personal Property	\$35,000



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 4852008
 3/28/22

5000 00000 BBOP MAIN RENEWAL DECLARATIONS

**BUSINESSOWNERS POLICY
 PROPERTY DECLARATIONS**

Page 3 of 5
 Date of Issue
 3/28/22

Policy Number
17 0004917800 9 11

ADDITIONAL COVERAGE/COVERAGE EXTENSIONS/OPTIONAL COVERAGES

POLICY LEVEL COVERAGES-OPTIONAL/HIGHER LIMITS-LIMITS SHOWN IN THIS SECTION ARE TOTAL LIMITS

COVERAGE	LIMIT OF INSURANCE
*** NONE ***	

LOCATION LEVEL COVERAGES-OPTIONAL/HIGHER LIMITS-LIMITS SHOWN IN THIS SECTION ARE TOTAL LIMITS PREM.

NO.	COVERAGE	LIMIT OF INSURANCE
***	NONE	***

BUILDING LEVEL COVERAGES-OPTIONAL/HIGHER LIMITS-LIMITS SHOWN IN THIS SECTION ARE TOTAL LIMITS PREM. BLDG.

NO.	NO.	COVERAGE	DESCRIPTION	LIMIT OF INSURANCE
1	1	Business Personal Property		\$35,000



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BBOP99.001 0916 0411 09261000001251
 4852008
 3/28/22

5000 0000 BBOP MAIN RENEWAL DECLARATIONS

**BUSINESSOWNERS POLICY
 LIABILITY DECLARATIONS**

Page 4 of 5
 Date of Issue
 3/28/22

Policy Number
17 0004917800 9 11

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
General Liability	
General Aggregate Limit (Other Than Products-Completed Oper	\$2,000,000
Products-Completed Operations Aggregate Limit	\$1,000,000
Personal And Advertising Injury Limit	INCLUDED
Each Occurrence Limit	\$1,000,000
Medical Expenses Limit	\$5,000 (Per Person)

POLICY LEVEL COVERAGES-OPTIONAL/HIGHER LIMITS-LIMITS SHOWN IN THIS SECTION ARE TOTAL LIMITS

COVERAGE	LIMIT OF INSURANCE
Hired Automobile	\$1,000,000
Non Owned Auto Liability	\$1,000,000
Uninsured Motorist Bodily Inj	Excluded

LOCATION LEVEL COVERAGES-OPTIONAL/HIGHER LIMITS-LIMITS SHOWN IN THIS SECTION ARE TOTAL LIMITS PREM.

NO.	COVERAGE	LIMIT OF INSURANCE
***	NONE	***

BUILDING LEVEL COVERAGES-OPTIONAL/HIGHER LIMITS-LIMITS SHOWN IN THIS SECTION ARE TOTAL LIMITS PREM. BLDG.

NO.	NO.	COVERAGE	LIMIT OF INSURANCE
***		NONE	***



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 4852008
 3/28/22

10261000001251

5000 00000 BBOP MAIN RENEWAL DECLARATIONS

**BUSINESSOWNERS POLICY
 SUMMARY OF ENDORSEMENTS**

Page 5 of 5
 Date of Issue
 3/28/22

Policy Number
17 0004917800 9 11

POLICY LEVEL ENDORSEMENTS

BBOP99.369 0909	Abuse, Battery and Sexual Abuse Excl
BP 04 03 0187	Accounts Receivable
BBOP99.371 0909	Additional Insured - Designate
BBOP99.733 0819	Business Income & Extra Expense Changes
BP 00 06 0689	Bus Liability
BBOP99.104 0608	BOP Extensions
BBOP17.316 0706	Businessowners Special Property Coverage
BP 00 09 0689	Common Pol Cond
BP 10 04 0498	Exclusion of Computer Related Losses
BBOP99.106 1102	Designated Premises
BBOP99.EDE 0620	Electronic Data Liability Exclusion
BP 04 17 0689	Employee Relations Excl
BGL99.300 0395	Excl Asbestos
BBOP99.188 0608	Fine Arts Coverage
BBOP17.118 0907	Fungi and Bact Cov Lmt Excl - Louisiana
BP 01 30 0111	LA Changes
BBOP17.340 1218	LA Hired & Non-Owned Auto Liability
BGL99.306 0596	Lead Contamination
BBOP99.345 0808	LA Loss Payment Provision
BXXX99.206 1207	Privacy Statement
BP 00 02 0689	Special Property Cov
BO 176 0187	Special Quick Ref
BP 04 05 0689	Valuable Papers/Record
BP 05 15 0121	Disclo.Pursuant to Terror Risk Ins. Act
BP 05 23 0115	Cap On Losses From Cert. Acts of Terror
BP 06 01 0107	Exclusion of Loss Due to Virus or Bacter

LOCATION LEVEL ENDORSEMENTS

PREM.

1	BBOP99.370 0909	Windstorm or Hail Percentage Deductibles
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BUILDING LEVEL ENDORSEMENTS

PREM. BLDG.

1	1	BBOP99.733 0819	Business Income & Extra Expense Changes
1	1	BBOP99.304 0197	Burglary/Robbery Prot Syst
1	1	BBOP99.430 0113	Waiver of Transfer of Rights of Recovery



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17 0004917800 9 11
 5000 00000 BBOP MAIN
 Business Owners Policy

3/28/22

**BUSINESSOWNERS
 LIABILITY AND PROPERTY COVERAGES
 AUTOMATICALLY INCLUDED IN YOUR POLICY**

Below is a list of additional coverages and coverage extensions that are automatically included in your policy. Increased limits are available for some coverages (at a premium charge) and if purchased, those coverages and their total limits would be reflected on the declarations page of your policy.

Subject to coverage limitations described in associated forms attached to the policy declarations.

Coverage Feature	Limits
Accounts Receivable	\$25,000 at premises/\$2,500 off premises
Automatic Increase In Insurance-Building	At renewal the limit of Insurance will automatically increase by 4%
Business Income and Extra Expense - Buildings	5% for Condominium Associations and 25% for all other classes.
Business Income and Extra Expense - Tenant Occupied Only	12 Months Actual Loss Sustained
Business Personal Property	Within 1000 ft of Premises
Business Personal Property- Seasonal Increase	The policy limit on business personal property will also automatically increase by 25% to provide for seasonal variations.
Tenant Fire Legal	\$50,000
Debris Removal	25% of the loss up to a maximum of \$10,000
Electronic Media and Records	\$10,000
Employee Dishonesty	\$10,000 per occurrence
Fine Arts	\$10,000, with \$500 per item limit (without appraisal)
Fire Department Service Charge	\$10,000
Fire Extinguisher System Recharge	Included
Forgery and Alteration	\$5,000 per occurrence
Fungi and Bacteria Coverage-Property	\$15,000
Glass Expense	\$10,000
Medical Payments	\$5,000
Money and Securities. Does not apply to Standard Form unless optional coverage Burglary and Robbery has been added.	\$10,000 Inside / \$2,500 Outside
Money Orders and Counterfeit Paper	\$1,000
Newly Acquired Property Coverage Extension	BPP at \$250,000. Coverage period – 180 days
On Premises Swimming Pool	\$20,000
Outdoor Property-Named perils only: Fire, Lightning, Riot and Civil Commotion, Explosion, and Aircraft.	\$10,000, but not more than: \$2,500 for fences or walls \$500 for any one tree, shrub or plant \$1,000 for antenna and satellites \$5,000 for signs (unattached)
Personal Property Off Premises (Including Transit)	\$25,000
Pollutant Clean Up and Removal	\$10,000



**BUSINESSOWNERS
LIABILITY AND PROPERTY COVERAGES
AUTOMATICALLY INCLUDED IN YOUR POLICY**

Below is a list of additional coverages and coverage extensions that are automatically included in your policy. Increased limits are available for some coverages (at a premium charge) and if purchased, those coverages and their total limits would be reflected on the declarations page of your policy.

Subject to coverage limitations described in associated forms attached to the policy declarations.

Preservation of Property	10 Days
Reward Coverage	\$5,000
Signs - Attached	\$5,000
Supplementary Payments	Includes cost of bail bonds, attorney fees, loss of earnings up to \$100 a day.
Valuable Papers and Records	\$10,000 at premises/\$2,500 off premises
Wind and Hail-Added as Covered Causes of Loss for <u>Outdoor Property</u>	Included



Bankers Insurance Company

17 0004917800 9 11
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3/28/22

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BUSINESS INCOME AND EXTRA EXPENSE CHANGES

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS SPECIAL PROPERTY
COVERAGE FORM

BUSINESSOWNERS STANDARD PROPERTY
COVERAGE FORM

Definitions:

"Money" means:

- a. Currency, coins and bank notes in current use and having a face value; and
- b. Travelers checks, register checks and money orders held for sale to the public.

"Securities" means negotiable and non-negotiable instruments or contracts representing either "money" or other property and includes:

- a. Tokens, tickets, revenue and other stamps (whether represented by actual stamps or unused value in a meter) in current use; and
- b. Evidences of debt issued in connection with credit or charge cards, which cards are not issued by you;

but does not include "money".

"Valuable papers and records" means inscribed, printed or written:

- a. Documents;
- b. Manuscripts; and
- c. Records;

Including abstracts, books, deeds, drawings, films, maps or mortgages.

But "Valuable papers and records" does not mean:

- a. "Money" or "Securities";
- b. Converted data;
- c. Programs or instructions used in your data processing operations, including the materials on which the data is recorded.

The following replaces A.5.f. in the **Businessowners Special Property Coverage Form** and A.4.d. in the **Businessowners Standard Property Coverage Form**:

A. Business Income

- (a) We will pay for the actual loss of Business Income you sustain due to the necessary suspension of your "operations" during the "period of restoration", subject to the limits of insurance shown in the Declarations. The suspension must be caused by direct physical loss of or damage to property at the described premises. The loss or damage must be caused by or result from a Covered Cause of Loss. With respect to loss of or damage to personal property in the open, or personal property in a vehicle, the described premises include the area within 1000 feet of the site at which the described premises are located.
- (b) We will only pay for loss of Business Income that occurs within the number of months shown in the Declarations, consecutively and after the date of direct physical loss or damage. We will only pay for ordinary payroll expenses for the number of days shown on the Declarations following the date of direct physical loss or damage.
- (c) Business Income means the:
 - (i) Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred if no physical loss or damage had occurred, but not including any Net Income that would likely have been earned as a result of an increase in the volume of business due to favorable business conditions caused by the impact of the Covered Cause of Loss on customers or on other businesses; and



- (ii) Continuing normal operating expenses incurred, including payroll.
- (iii) Operating expenses does not include special compensation such as bonuses and other incentive compensation.

(d) Ordinary payroll expenses:

(i) Mean payroll expenses for all your employees except:

- i. Officers;
- ii. Executives;
- iii. Department Managers;
- iv. Employees under contract; and
- v. Additional Exemptions shown in the Declarations as:
 - Job Classifications; or
 - Employees.

(ii) Include:

- i. Wages and salaries;
- ii. Employee benefits, if directly related to payroll;
- iii. FICA payments you pay;
- iv. Union dues you pay; and
- v. Workers' compensation premiums.

The following replaces **A.5.g. in the Businessowners Special Property Coverage Form and A.4.e. in the Businessowners Standard Property Coverage Form:**

B. Extra Expense

- (a) We will pay necessary Extra Expense you incur during the "period of restoration" that would not have incurred if there had been no direct physical loss or damage to property at the described premises. The loss or damage must be caused by or result from a Covered Cause of Loss. With respect to loss of or damage to personal property in the open, or personal property in a vehicle, the described premises include the area within 1000 feet of the site at which the described premises are located.
- (b) Extra Expense means expense incurred:
 - (i) To avoid or minimize the suspension of business and to continue "operations":
 - i. At the described premises; or
 - ii. At replacement premises or at temporary location(s); including relocation expenses; and costs to equipment and operate the replacement or temporary locations.
 - (ii) To minimize the suspension of business if you cannot continue "operations:"
 - (iii) To:
 - i. Repair or replace any property; or
 - ii. To research, replace or restore the lost information on damaged "valuable papers and records" to the extent it reduces the amount of loss that otherwise would have been payable under this Additional Coverage or Additional Coverage Business Income.

- (c) We will only pay for Extra Expense that occurs within the number of months shown in the Declarations, consecutively and after the date of direct physical loss or damage. Refer to the Declarations page for the Limit of Insurance.

The following replaces **H.2. Period of Restoration**

C. "Period of Restoration"

a. Means the period of time that:

(1) Begins:

- (a) Immediately after the time of direct-physical loss or damage for Business Income Coverage unless a different time period is shown on the Declarations; or
- (b) Immediately after the time of direct physical loss or damage for Extra Expense Coverage;

caused by or resulting from any Covered Cause of Loss at the described premises; and

(2) Ends on the earlier of:

- (a) The date when the property at the described premises should be repaired, rebuilt or replaced with reasonable speed and similar quality; or
- (b) The date when business is resumed at a new permanent location.

- b. Does not include any increased period required due to the enforcement of any ordinance or law that:**



17 0004917800 9 11

- (1) Regulates the construction, use or repair, or requires the tearing down of any property; or
- (2) Requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of "pollutants".

The Expiration date of this policy will not cut short the "Period of Restoration".

In this Endorsement, the following replaces **B.1.e. Power Failure in the Businessowners Special Property Coverage Form and in the Businessowners Standard Property Coverage Form and the following is excluded under the Business Income and Extra Expense Coverage:**

D. Utility Services

We will not pay Business Income and Extra Expense due to failure of power, communication, water or other utility service supplied to the described premises, however caused, if the failure:

- (1) Originates away from the described premises; or
- (2) Originates at the described premises, but only if such failure involves equipment used to supply the utility service to the described premises from a source away from the described premises.

Failure of any utility service includes lack of sufficient capacity and reduction in supply.

Loss or damage caused by a surge of power is also excluded, if the surge would not have occurred but for an event causing a failure of power.

But if the failure or surge of power, or the failure of communication, water or other utility service, results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.

Communication services include but are not limited to service relating to Internet access or access to any electronic, cellular or satellite network.



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3/28/22

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ELECTRONIC DATA LIABILITY EXCLUSION

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS LIABILITY COVERAGE FORM

With respect to this endorsement, **BP 00 06 - Businessowners Liability Coverage Form** is amended as follows:

The following paragraph is added to **B. EXCLUSIONS** under item 1.

r. Electronic Data

Damages arising out of the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate "electronic data". As used in this exclusion, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

All other provisions in this policy apply.



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3/28/22

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

- A. The exclusion set forth in Paragraph **B.** applies to all coverage under **Section I - Property** in all forms and endorsements that comprise this Businessowners Policy, except as provided in Paragraph **C.** This includes but is not limited to forms or endorsements that cover property damage to buildings or personal property and forms or endorsements that cover business income, extra expense or action of civil authority.
- B. We will not pay for loss or damage caused by or resulting from any virus, bacterium or other micro-organism that induces or is capable of inducing physical distress, illness or disease.
- C. However, the exclusion in Paragraph **B.** does not apply to the following:
 - 1. Loss or damage caused by or resulting from "fungi", wet rot or dry rot. Such loss or damage is addressed in a separate exclusion in this Businessowners Policy; or
 - 2. Coverage otherwise provided under Food Contamination Endorsement **BP 04 31** (if that endorsement is attached to this Businessowners Policy); or
 - 3. Coverage otherwise provided under the Food Contamination Additional Coverage in Restaurants Endorsement **BP 07 78** (if that endorsement is attached to this Businessowners Policy).
- D. With respect to any loss or damage subject to the exclusion in Paragraph **B.**, such exclusion supersedes any exclusion relating to "pollutants".
- E. The following provisions in this Businessowners Policy are hereby amended to remove reference to bacteria:
 - 1. Exclusion of "Fungi", Wet Rot, Dry Rot And Bacteria; and
 - 2. Additional Coverage - Limited Coverage For "Fungi", Wet Rot, Dry Rot And Bacteria, including any endorsement increasing the scope or amount of coverage.
- F. The terms of the exclusion in Paragraph **B.**, or the inapplicability of this exclusion to a particular loss, do not serve to create coverage for any loss that would otherwise be excluded under this Businessowners Policy.



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Bankers Insurance Company

Policy Number:

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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) \$.00

Additional information, if any, concerning the terrorism premium:

SCHEDULE - PART II

Federal share of terrorism losses 80% Year: 2019
(Refer to Paragraph B. in this endorsement.)

Federal share of terrorism losses 80% Year: 2019
(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.







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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.



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Bankers Insurance Company

5000 00000 BBOP MAIN

Date

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BURGLARY AND ROBBERY PROTECTIVE SYSTEMS

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS POLICY

Schedule *	Prem. No.	Bldg. No.	Protective Systems (Symbols Applicable)
	1	1	III

- The following is added to the **PROPERTY GENERAL CONDITIONS** section of the **BUSINESSOWNERS PROPERTY COVERAGE FORM**:

BURGLARY AND ROBBERY PROTECTIVE SYSTEMS

- As a condition of Burglary or Theft coverage, you are required to maintain the protective systems listed in the schedule above or a protective system of a higher symbol.
- Explanation of Symbols.** The protective systems to which this form applies are identified in the Schedule by symbols. If any change in the system is made, report the change to us immediately. The symbol groups represent:
 - Protective System Symbol II**
Front, side and rear doors protected by double cylinder dead bolt locks.
 - Protective System Symbol III**
Local burglar alarm.
 - Protective System Symbol IV**
 - Central station alarm - Installation 3. Installation 3 means provides protection to all accessible windows, doors, transoms, skylights, and other openings leading from the premises; or
 - Protection providing contacts only, all movable accessible openings leading from the premises and providing one or more invisible rays or channels of radiation, with overall length of rays equivalent to the longest dimensions of the enclosed area so as to detect the movement of a person.
 - Protective System Symbol V**
 - Central station alarm- installation 2. Class Installation 2 means provides protection to all accessible windows, doors, transoms, skylights, and other openings leading from the premises and with contacts only, all inaccessible windows; and all ceilings and floors not constructed of concrete, and all halls, party and partition walls enclosing the premises, or;
 - Protection providing contacts only, all movable openings leading from the premises and providing invisible radiation to all sections of the enclosed area so as to detect the movement of a person.
 - Protective System Symbol VII**
UL approved central station alarm- Class Installation 1. Class 1 installation provides protection to all windows, doors, transoms, skylights, and other openings leading from the premises, ceilings, floor, halls, party partition and building walls enclosing the premises except building walls which are exposed to the street or public highway and above two stories in height.



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(6) **Protective System Symbol VIII**

- (a) UL approved central station alarm- Class Installation 1, Class 1 installation provides protection to all windows, doors, transoms, skylights, and other openings leading from the premises, ceilings, floor, halls, party partition and building walls enclosing the premises except building walls which are exposed to the street or public highway and above two stories in height; and
- (b) At least one guard/watchperson on duty within the premises or at its door while regularly open or closed for business. Guard/Watchperson must make at least hourly rounds and signals at least hourly to a central station outside the premises or to a police station having a police officer on duty at all times.

2. The following is added to the EXCLUSIONS section of the **BUSINESSOWNERS PROPERTY COVERAGE FORM;**

BURGLARY AND ROBBERY PROTECTION SYSTEMS

We will not pay for loss or damage caused by or resulting from theft or burglary if prior to the theft or burglary you:

- a. Knew of any suspension or impairment in any protective system listed in the Schedule above and failed to notify us of that fact; or
- b. Failed to maintain any protective system listed in the Schedule above, and over which you had control, in complete working order.

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



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Bankers Insurance Company

Policy Number

Date

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BP 04 05 06 89

VALUABLE PAPERS AND RECORDS; ELECTRONIC MEDIA AND RECORDS

This endorsement modifies insurance provided under the following:
 BUSINESSOWNERS POLICY

COVERED PROPERTY	SCHEDULE			
	Prem. No.	Bldg. No.	Additional Premium	Limit of Insurance
(a) Valuable Papers and Records (other than electronic media and records)	1	1	N/A	\$ 25,000
(b) Electronic Media and Records	1	1	N/A	\$10,000

The coverage provided by this endorsement is subject to the provisions applicable to the Businessowners Property Coverage Form of this policy including the deductible, except as provided below.

A. COVERAGE

This section is replaced by the following:

We will pay for direct physical loss or damage to Covered Property from any of the Covered Causes of Loss.

1. COVERED PROPERTY

a. Valuable Papers and Records

If additional premium is shown in the Declarations or in the Schedule for Valuable Papers and Records, Covered Property, as used in this endorsement, means the following type of property that is your property or property of others in your care, custody or control:

Valuable papers and records, meaning inscribed, printed or written:

- (1) Documents;
- (2) Manuscripts; and
- (3) Records;

Including: abstracts, books, deeds, drawings, films, maps or mortgages.

But valuable papers and records does not mean:

- (4) "Money" or "Securities";

- (5) Converted Data;

- (6) Programs or instructions used in your data processing operations, including the materials on which the data is recorded.

b. Electronic Media and Records

If additional premium is shown in the Declarations or in the Schedule for Electronic Media and Records, Covered Property, as used in this endorsement, means the following type of property that is your property or property of others in your care, custody or control:

- (1) Electronic data processing, recording or storage media such as films, tapes, discs, drums or cells;
- (2) Data stored on such media; and
- (3) Programming records used for electronic data processing or electronically controlled equipment.

2. PROPERTY NOT COVERED

Covered Property does not include:

- a. Property held as samples or for delivery after sale;



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- b. Property in storage away from the premises shown in the Declarations or in the Schedule; or
- c. Contraband or property in the course of illegal transportation or trade.

3. COVERED CAUSES OF LOSS

Covered Causes of Loss means RISKS OF DIRECT PHYSICAL LOSS to Covered Property except those causes of loss listed in the Exclusions.

4. ADDITIONAL COVERAGE – COLLAPSE:

We will pay for loss or damage caused by or resulting from risks of direct physical loss involving collapse of a building or any part of a building caused only by one or more of the following:

- 1. Fire; lightning; explosion; windstorm or hail; smoke; aircraft or vehicles; riot or civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; falling objects; weight of snow, ice or sleet; water damage; breakage of building glass; all only as insured against in this policy.
 - a. Falling objects does not include loss or damage to:
 - (1) Property in the open; or
 - (2) Property inside a building or structure, unless the roof or an outside wall of the building or structure is first damaged by a falling object.
 - b. Water damage means accidental discharge or leakage of water or steam as the direct result of the breaking or cracking of any part of a system or appliance containing water or steam.
- 2. Hidden decay;
- 3. Hidden insect or vermin damage;
- 4. Weight of people or personal property;
- 5. Weight of rain that collects on a roof;
- 6. Use of defective material or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation.

Collapse does not include settling, cracking, shrinkage, bulging or expansion.

5. COVERAGE EXTENSION

Removal

If you give us written notice within 10 days of removal of Covered Property because of imminent danger of loss or damage, we will pay for loss or damage while it is:

- a. At a safe place away from the described premises; or
- b. Being taken to and returned from that place.

This Coverage Extension is included within the Limits of Insurance applicable to the premises from which the Covered Property is removed.

- 6. The VALUABLE PAPERS AND RECORDS Coverage Extension in the Businessowners Property Coverage Form does not apply at any premises where this endorsement applies.
- 7. The PERSONAL PROPERTY OFF PREMISES Coverage Extension in the Businessowners Property Coverage Form does not apply to Covered Property.

B. EXCLUSIONS

- 1. Section B., Exclusions of the Businessowners Property Coverage Form, does not apply to this coverage, except for:
 - a. Paragraph B.1.c., Governmental Action;
 - b. Paragraph B.1.d., Nuclear Hazard; and
 - c. Paragraph B.1.f., War and Military Action.
- 2. We will not pay for loss or damage caused by or resulting from any of the following:
 - a. Dishonest acts by you, anyone else with an interest in the property, or your or their employees or authorized representatives, or anyone entrusted with the property, whether or not acting alone or in collusion with other persons or occurring during the hours of employment.

But this exclusion does not apply to a carrier for hire.
 - b. Errors or omissions in processing or copying.

But we will pay for direct loss or damage caused by resulting fire or explosion if these causes of loss would be covered by this endorsement.
 - c. Electrical or magnetic injury, disturbance or erasure of electronic recordings.

But we will pay for direct loss or damage caused by lightning.
 - d. Voluntary parting with any property by you or anyone entrusted with the property if induced to do so by any fraudulent scheme, trick, device or false pretense.
 - e. Unauthorized instructions to transfer property to any person or to any place.
 - f. Data processing media failure or breakdown or malfunction of the data processing system, including equipment and parts, while the media is being run through the system.



But we will pay for direct loss or damage caused by resulting fire or explosion if these causes of loss would be covered by this endorsement.

- g. Wear and tear, gradual deterioration or latent defect.
 - h. Dryness or dampness of atmosphere or extremes of temperature unless such conditions result from physical damage, caused by a covered cause of loss, to an air conditioning unit or system, including equipment and parts, which is part of or used with the data processing system.
 - i. Installation, testing or work upon the data processing media or system, including equipment and parts.
3. We will not pay for loss or damage caused by or resulting from any of the following. But if loss or damage by a Covered Cause of Loss results, we will pay for that resulting loss or damage.
- a. Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in paragraph 1.a., 1.b. and 1.c. above to produce the loss or damage.
 - b. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.
 - c. Faulty, inadequate or defective:
 - (1) Planning, zoning, development, surveying, siting;
 - (2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
 - (3) Materials used in repair, construction, renovation or remodeling; or
 - (4) Maintenance;

of part or all of any property on or off the described premises.

C. LIMIT OF INSURANCE

This section is replaced by the following:

The most we will pay for loss or damage to Covered Property in any one occurrence is the applicable Limit of Insurance shown in the Schedule or in the Declarations.

For Valuable Papers and Records not at the described premises, the most we will pay is:

- 1. \$2500; or
- 2. 25% of the valuable papers and records limit; whichever is less.

For Electronic Media and Records not at the described premises, the most we will pay is \$1000.

D. PROPERTY LOSS CONDITIONS

Paragraph d.(6) of the LOSS PAYMENT Loss Condition does not apply to valuable papers and records, or data or programming records, that are actually replaced or restored.

E. ADDITIONAL DEFINITIONS

- 1. "Money" means:
 - a. Currency, coins and bank notes whether or not in current use; and
 - b. Travelers checks, register checks and money orders held for sale to the public.
- 2. "Securities" means negotiable and non-negotiable instruments or contracts representing either "money" or other property and includes:
 - a. Tokens, tickets, revenue and other stamps whether or not in current use; and
 - b. Evidences of debt issued in connection with credit or charge cards, which are not of your own issue;but does not include "money."



Bankers Insurance Company

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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
WAIVER OF TRANSFER OF RIGHTS OF RECOVERY
AGAINST OTHERS TO US**

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

SCHEDULE

Name Of Person Or Organization:
BROADMOOR LLC
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

Paragraph **J. Transfer Of Rights Of Recovery Against Others To Us** is amended by the addition of the following:

We waive any right of recovery we may have against the person or organization shown in the Schedule above because of payments we make for injury or damage arising out of your ongoing operations or "your work" done under a contract with that person or organization and included in the "products-completed operations hazard". This waiver applies only to the person or organization shown in the Schedule above.



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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLES

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS SPECIAL COVERAGE FORM
BUSINESSOWNERS STANDARD COVERAGE FORM

SCHEDULE*

Premises No.	Bldg. No.	Windstorm Or Hail Deductible Percentage (Enter 1%, 2%, 3%, 5% Or 10%)
* Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.		

The following provisions:

The Windstorm Or Hail Deductible, as shown in the Schedule, applies to loss or damage to Covered Property caused directly or indirectly by Windstorm or Hail, regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage. If loss or damage from a covered weather condition other than Windstorm or Hail occurs, and that loss or damage would not have occurred but for Windstorm or Hail, such loss or damage shall be considered to be caused by Windstorm or Hail and therefore part of a Windstorm or Hail occurrence.

With respect to Covered Property at a location identified in the Schedule, no other deductible applies to Windstorm or Hail.

The Windstorm Or Hail Deductible applies whenever there is an occurrence of Windstorm or Hail.

WINDSTORM OR HAIL DEDUCTIBLE CLAUSE

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to 1%, 2%, 3%, 5%, or 10% (as shown in the Schedule) of the Limit(s) of Insurance applicable to the property that has sustained loss or damage. This Deductible is calculated separately for, and applies separately to:

1. Each building, if two or more buildings sustain loss or damage;
2. The building and to personal property in that building, if both sustain loss or damage;
3. Personal property at each building, if personal property at two or more buildings sustains loss or damage; and
4. Personal property in the open.

We will not pay for loss or damage until the amount of loss or damage exceeds the Deductible. We will then pay the amount of loss or damage in excess of the Deductible, up to the applicable Limit(s) of Insurance.



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When property is covered under the Coverage Extension for Newly Acquired Property: In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to a percentage of the value(s) of the property at the time of loss. The applicable percentage for Newly Acquired Property is the highest percentage shown in the Schedule for any described premises.

EXAMPLE - APPLICATION OF DEDUCTIBLE:

The amounts of loss to the damaged property are \$60,000 (building) and \$40,000 (business personal property in building).

The actual Limits of Insurance on the damaged property are \$80,000 on the building and \$64,000 on the business personal property.

The Deductible is 2%.

Building

Step (1): $\$80,000 \times 2\% = \$1,600$

Step (2): $\$60,000 - \$1,600 = \$58,400$

Business Personal Property

Step (1): $\$64,000 \times 2\% = \$1,280$

Step (2): $\$40,000 - \$1,280 = \$38,720$

The most we will pay is \$97,120 (\$58,400 + \$38,720). The portion of the total loss that is not covered due to the application of the Deductible is \$2,880 (\$1,600 + \$1,280).



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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

HIRED AUTO AND NON-OWNED AUTO LIABILITY

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS LIABILITY COVERAGE FORM

SCHEDULE

Coverage	Additional Premium
A. Hired Auto Liability:	\$ 43.00
B. Non-Owned Auto Liability:	\$ 71.00
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. Insurance is provided only for those coverages for which a specific premium charge is shown in the Declarations or in the Schedule.

1. Hired Auto Liability

The insurance provided under Paragraph A.1. **Business Liability**, applies to "bodily injury" or "property damage" arising out of the maintenance or use of a "hired auto" by you or your "employees" in the course of your business.

2. Non-Owned Auto Liability

The insurance provided under Paragraph A.1. **Business Liability**, applies to "bodily injury" or "property damage" arising out of the use of any "non-owned auto" by any person other than you in the course of your business.

B. For insurance provided by this endorsement only:

1. The exclusions, under the Paragraph B.1. **Applicable To Business Liability Coverage**, other than Exclusions a., b., d., f., i., and p. and the Nuclear Energy Liability Exclusion, are deleted. Exclusions e., and k., in B.1. **Applicable To Business Liability Coverage**, are deleted and replaced by the following:

- e. "Bodily injury" to:
 - (1) An "employee" of the insured arising out of and in the course of:
 - (a) Employment by the insured; or
 - (b) Performing duties related to the conduct of the insured's business; or

(2) The spouse, child, parent, brother or sister of that "employee" as a consequence of Paragraph (1) above.

This exclusion applies:

- (a) Whether the insured may be liable as an employer or in any other capacity; and
- (b) To any obligation to share damages with or repay someone else who must pay damages because of injury.

This exclusion does not apply to:

- (a) Liability assumed by the insured under an "insured contract": or
- (b) "Bodily injury" arising out of and in the course of domestic employment by the insured unless benefits for such injury are in whole or in part either payable or required to be provided under any workers compensation law.

k. "Property damage" to:

- (1) Property owned or being transported by, or rented or loaned to the insured; or
- (2) Property in the care, custody or control of the insured.



2. The following Exclusions are added:
We do not cover under this Endorsement:
- a. For any insured whose "bodily injury" or "property damage" results from the discharge of a firearm.
 - b. Workers' Compensation and Similar Laws, to the extent it benefits:
 - (1) Any workers' compensation or disability benefits insurance company;
 - (2) A self-insurer under any workers' compensation law, disability benefits law, or similar law; or
 - (3) Any government or any of its political subdivisions or agencies;
 - c. Punitive or Exemplary Damage;
 - d. Arising out of any order of restitution issued by a court in a criminal proceeding or equitable action;
 - e. "bodily injury" or "property damage":
 - (1) Sustained by any insured;
 - (2) Arising out of fraud committed by any insured; or
 - (3) Arising out of a violation of any penal statute or ordinance by or with the consent of an insured.

3. Paragraph C. **Who Is An Insured**, is replaced by the following:

Each of the following is an insured under this Endorsement, while operating, maintaining or using and "auto", to the extent set forth below:

- a. If you are doing business as an individual:
 - (1) For a "hired auto":
 - (a) You; or
 - (b.) Any other person using a "hired auto" with your expressed or implied permission;
 - (2) For a "non-owned auto":
 - (a) You;
 - (b) Any partner or "executive officer" of yours while in the conduct of your business; or
 - (c) Any "employee" of yours, but only while such "non-owned auto" is being used in your business; and
 - (3) Any other person or organization, but only for their liability because of acts or omissions of an insured under a.(1) or a.(2) above.

- b. If you operating as a corporation, limited liability company or partnership:
 - (1) You are an insured for "property damage".
 - (2) Your partner(s), executive officer(s), member(s) or manager(s) of a Limited Liability Corporation and employee(s) while using:
 - (a) a "non-owned auto" in connection with your business at the time of the accident or loss; or
 - (b) a "hired auto" with your express or implied permission. Provided that such vehicle is being used in connection with your business at the time of the accident or loss.
- c. Anyone for damages he or she is entitled to recover because of "bodily injury" sustained by insured in 3.a. or 3.b. above.
- d. The following are not an insured:
 - (1) Any person while in the conduct of your business for "bodily injury":
 - (a) Sustained by any co-"employee" of such person;
 - (b) Sustained by the spouse, child, parent, brother or sister of that co-"employee" as a consequence of such "bodily injury"; or
 - (c) that results from any obligation to share damages with or repay someone else who must pay damages because of the injury sustained;
 - in the course and scope of employment;
 - (2) Any partner or "executive officer", member or Limited Liability Company manager for any "auto" owned by such partner or officer or a member of his or her household;
 - (3) Any person while employed in or otherwise engaged in duties in connection with an "auto business", other than an "auto business" you operate and we insure for you;
 - (4) The owner or lessee (of whom you are a sub-lessee) of a "hired auto", owner of a "non-owned auto" or any agent or "employee" of any such owner or lessee; or
 - (5) Any person or organization for the conduct of any current or past partnership or joint venture that is not shown as a Named Insured in the Declarations.



C. Limits of Insurance.

The most we will pay under this coverage regardless of the number of insureds, claims made, vehicles insured, or vehicles involved in any one accident are as follows:

1. The most we will pay for all damages that result from "bodily injury" as covered by this endorsement, will be the lesser of:
 - a. The Limit Of Insurance shown for "bodily injury" in the Declarations for the coverage(s); or
 - b. The amount of all damages resulting from "bodily injury that the insured is legally liable to pay, reduced by:
 - (1) The sum of all payments for damages due to "bodily injury" made by or on behalf of any person or organization who is or may be held legally liable for that "bodily injury";
 - (2) All amounts that:
 - (a) Have already been paid;
 - (b) Could have been paid; or
 - (c) Could be paid;to or for the insured under any workers' compensation law, disability benefits law, or similar law;
 - (3) All amounts that have already been paid as either benefits or expenses under Medical Payments coverage, no-fault coverage, Personal Injury Protection coverage, or any similar coverage provided by any motor vehicle insurance policy; and
 - (4) All amounts paid or payable under this Policy or any policy of property insurance.

2. Subject to Paragraph 1. above, the most we will pay for "property damage" is the lesser of:

- (1) The cost to repair the damaged property;
- (2) The actual cash value of the damaged property; or
- (3) The Limit of Insurance shown for "property damage" on the Declaration for the coverage(s).

The amount we pay under this coverage will not increase the applicable Limit of Insurance.

D. The following additional definitions apply:

1. "Auto Business" means the business or occupation of selling, repairing, servicing, storing or parking "autos".
2. "Hired Auto" means any "auto" loaned to you or that you lease, hire, rent or borrow. This does not include any "auto" you lease, hire, rent or borrow from or is loaned to you by any of your "employees", your partners or your "executive officers" or members of their households.
3. "Non-Owned Auto" means any "auto" which is loaned to you that you do not own, lease, hire, rent or borrow which is used in connection with your business. This includes "autos" owned by your "employees", your partners or your "executive officers", or members of their households, but only while used in your business or your personal affairs.

All other terms, limits and provisions of the Policy apply and remain unchanged.



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