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IN THE CIRCUIT COURT OF THE 15TH JUDICIAL CIRCUIT
IN AND FOR PALM BEACH COUNTY, FLORIDA

CASE NO. _____

UTOPIA KIDS, INC., d/b/a DENNY'S
CHILDREN'S WEAR

Plaintiff,

vs.

CERTAIN UNDERWRITERS AT
LLOYD'S, LONDON

and

NATIONAL FIRE & MARINE
INSURANCE COMPANY

and

CRUM & FORSTER SPECIALTY
INSURANCE COMPANY

Defendants.

JURY TRIAL DEMANDED

Plaintiff, Utopia Kids, Inc. d/b/a Denny's Children's Wear (hereinafter "Denny's" or "Plaintiff") bring this Complaint against Defendants, Defendant Certain Underwriters at Lloyd's, London ("Lloyd's"), National Fire & Marine Insurance Company ("National Fire"), and Crum & Forster Specialty Insurance Company ("Crum") (collectively, "Defendants"), and allege as follows:

I. NATURE OF THE CASE

1. This is a civil action for a declaratory judgment and breach of contract claim arising from Plaintiff's contract of insurance with the Defendants.

2. In light of the Plaintiff's inability to safely use or operate its property due to the coronavirus, as well as state and local orders requiring all non-life-sustaining businesses in the

State to cease operations and close all physical locations, Plaintiff shut its doors on March 16, 2020, at the close of business.

3. Due to COVID-19, Plaintiff has suffered “direct physical loss of or damage” to its property. Among other things, COVID-19 made the retail location unusable in the way that it had been used before COVID-19, rendered the property substantially unusable and uninhabitable, intruded upon the property, damaged the property, prevented physical access to and use of the property, and caused a suspension of business operations at the property.

4. Instead of being able to operate an in-store retail store, the location was required to physically alter and drastically reduce operations, and even to close entirely. To do anything else would lead to the emergence or reemergence of COVID-19 at the retail store. Given the widespread prevalence of COVID-19 in Florida, even such limited use as this was not possible for extended periods.

5. This loss is physical. The retail store is unable to use the interior space in the manner in which they had previously used that space. The high probability of illness and contamination prevents the full physical use of the property.

6. Plaintiff’s insurance policy provides coverage for all non-excluded business losses, including Business Income that would have otherwise been earned, and thus provides coverage here.

7. As a result, Plaintiff is entitled to insurance coverage for all business losses that have been incurred and, subsequently, relief for its breach of contract claim in an amount estimated to be greater than \$30,000.00.

II. JURISDICTION

8. This is an action for breach of an insurance contract, costs and attorneys' fees in excess of Thirty Thousand Dollars (\$30,000.00).

9. Venue is proper in Palm Beach County pursuant to Fla. Stat. § 47.051 because, among other things, the cause of action accrued in Palm Beach County, and the insured property is located in Palm Beach County. *See also* Fla. Stat. § 47.011.

10. This Court has personal jurisdiction over Defendants pursuant to Fla. Stat. § 48.193(1)(a) because Plaintiff's claims arise out of, among other things, Defendants conducting, engaging in, and/or carrying on business in Florida; Defendants breaching a contract in this state by failing to perform acts required by contract to be performed in this state; and Defendants contracting to insure property in Florida, including the premises insured under the Policy. Defendants also purposefully availed themselves of the opportunity of conducting activities in the state of Florida by marketing their insurance policies and services within the state, and intentionally developing relationships with brokers, agents, and customers within the state to insure property within the state, all of which resulted in the policy at issue in this action.

III. PARTIES

11. At all relevant times, Plaintiff Utopia Kids, Inc. is a corporation authorized to do business and doing business in the State of Florida, County of Palm Beach. Plaintiff is a corporate citizen of the State of Florida with a principal place of business located at 19595B State Road 7 B, Boca Raton, Florida 33498. Utopia Kids, Inc. owns, controls and operates its business in Boca Raton, Florida at that location.

12. Defendant Certain Underwriters at Lloyd's, London ("Lloyd's") is composed of separate syndicates, in turn comprised of entities known as "Names," which underwrite insurance in a market known as Lloyd's of London. At all relevant times, Lloyd's subscribed to Policy

Number 09-7590145598-S-00 issued to the Plaintiff for the period of September 16, 2019 to September 16, 2020. (See Policy attached hereto as Exhibit "A"). Defendant is transacting in the business of insurance in the State of Florida and within the County of Palm Beach and the basis of this suit arises out of such conduct.

13. At all relevant times, National Fire & Marine Insurance Company was and is a corporation incorporated under the laws of Nebraska with a principal place of business located at 3024 Harney Street Omaha, Nebraska 68131 and doing business in the County of Palm Beach, State of Florida subscribing to Policy Number 09-7590145598-S-00 issued to the Plaintiff for the period of September 16, 2019 to September 16, 2020. (See Exhibit "A"). Defendant is transacting in the business of insurance in the State of Florida and within the County of Palm Beach and the basis of this suit arises out of such conduct.

14. At all relevant times, Crum & Forster Specialty Insurance Company was and is a corporation incorporated under the laws of Delaware with a principal place of business located at 305 Madison Avenue, Morristown, New Jersey 07962 and doing business in the County of Palm Beach, State of Florida subscribing to Policy Number 09-7590145598-S-00 issued to the Plaintiff for the period of September 16, 2019 to September 16, 2020. (See Exhibit "A"). Defendant is transacting in the business of insurance in the State of Florida and within the County of Palm Beach and the basis of this suit arises out of such conduct.

IV. FACTUAL BACKGROUND

A. Insurance Coverage

15. On or about September 16, 2019, Defendants entered into a contract of insurance with the Plaintiff, whereby Plaintiff agreed to make payments to Defendants in exchange for Defendants' promise to indemnify the Plaintiff for losses including, but not limited to, business

income losses at the aforementioned business location. Plaintiff specializes in the retail sale of clothing, accessories, home goods, and more for children of all ages at their retail store located in the State of Florida.

16. Plaintiff is covered under a policy issued by the Defendants with policy number believed to be 09-7590145598-S-00 (hereinafter "Policy"). (See Exhibit A).

17. The Policy is currently in full effect, providing, among other things property, business personal property, business income and extra expense, contamination coverage, and additional coverages between the period of September 16, 2019 to September 16, 2020.

18. Plaintiff faithfully paid policy premiums to Defendants, specifically to provide, among other things, coverage in the event of business interruption or closures by order of Civil Authority.

19. The Policy was also issued to an entity called A&D World, LLC. A&D World, LLC was a limited liability company authorized to do business and doing business in the State of Florida. A&D World, LLC owned, controlled and operated a retail business in Plantation, Florida. The Plantation store closed in December of 2019 and A&D World, LLC is no longer a viable business entity. Like the Plantation store, A&D World, LLC no longer exists or operates. A&D World LLC did not submit a claim for insurance coverage and no such claim has been made or is being made by A&D World, LLC for any losses, or by the Plaintiff for any losses incurred at the Plantation store, which closed its doors prior to the COVID-19 pandemic. As such, A&D World, LLC is not an indispensable party to this litigation.

20. Under the Policy, insurance is extended to apply to the actual loss of business income sustained and the actual, necessary and reasonable extra expenses incurred when access to

the business is specifically prohibited by order of civil authority. This additional coverage is identified as coverage under “Civil Authority.”

21. The Policy is an all-risk policy, meaning that it covers all risks of direct physical loss or damage unless the risk is specifically excluded or limited in the Policy.

22. Plaintiff’s policy applies to all of the above listed addresses. (*See Exhibit A at 9-12*).

23. Plaintiff’s all-risk policy includes coverage for business interruption, which is standard in most all-risk commercial property insurance policies, along with coverage for extended expenses.

24. Plaintiff purchased the aforementioned Policy expecting to be insured against losses, including, but not limited to, business income losses at the retail store.

25. Plaintiff purchased, among other coverages, business interruption coverage for closure by Order of Civil Authority.

26. Plaintiff’s property has suffered direct physical loss or damage. Due to COVID-19, their property has become unsafe, uninhabitable and unusable for its intended purpose and thus has suffered physical loss or damage. Their property’ business functions have been impaired. If they were to conduct business as usual, the disease and virus would almost certainly reemerge, creating acute health risks to staff and customers and forcing the complete closure of the business.

27. Upon information and belief, the Policy provided by Defendants included language that is essentially standardized language adopted from and/or developed by the ISO (“Insurance Service Office”). The ISO, founded in 1971, provides a broad range of services to the property and casualty insurance industry. In addition to form policies, ISO collects and manages databases containing large amounts of statistical, actuarial, underwriting, and claims information, fraud-

identification tools, and other technical services. ISO describes itself as follows: “ISO provides advisory services and information to many insurance companies. ... ISO develops and publishes policy language that many insurance companies use as the basis for their products.” ISO General Questions, Verisk, <https://www.verisk.com/insurance/about/faq/> (last visited June 5, 2020); see also Insurance Services Office (ISO), Verisk, <https://www.verisk.com/insurance/brands/iso/> (last visited June 5, 2020).

28. The language in the Policy is language that is “adhesionary” in that Plaintiff was not a participant in negotiating or drafting its content and provisions.

29. Plaintiff possessed no leverage or bargaining power to alter or negotiate the terms of the Policy, and more particularly, Plaintiff had no ability to alter, change or modify standardized language derived from the ISO format.

30. Plaintiff purchased the Policy with an expectation that it was purchasing a policy that would provide coverage in the event of business interruption and extended expenses, such as that suffered by Plaintiff as a result of Covid-19.

31. At no time prior to purchasing the Policy did Defendants, or their agents, notify Plaintiff that the coverage that Plaintiff had purchased pursuant to an all-risk policy that included business interruption coverage, had exclusions and provisions that purportedly undermined the very purpose of the coverage, of providing benefits in the occurrence of business interruption and incurring extended expenses.

32. The purported exclusions of the Policy that Defendants have or are expected to raise in defense of Plaintiff’s claim under the Civil Authority coverage of the Policy are contradictory to the provision of Civil Authority Order coverage and violates public policy of the State of Florida as a contract of adhesion and hence not enforceable against Plaintiff.

33. As set forth herein, access to Plaintiff's business was prohibited by Civil Authority Orders and the Policy provides for coverage for actual loss of business sustained and actual expenses incurred as a covered loss caused by the prohibitions of the Civil Authority Orders in the area of Plaintiff's Insured Property.

34. In the Business Income (and Extra Expense) Coverage Form, Defendants agreed to pay for Plaintiff's actual loss of Business Income sustained due to the necessary suspension of its operations during the "period of restoration" caused by direct physical loss or damage. (See Exhibit A at 36). A "slowdown or cessation" of business activities at the Covered Property is a "suspension" under the policy, for which Defendants agreed to pay for loss of Business Income. (See Exhibit A at 44).

35. "Business Income" means net income Plaintiff would have earned if no physical loss or damage had occurred as well as continuing normal operating expenses incurred, including payroll. (See Exhibit A at 36).

36. In the Business Income (and Extra Expense) Coverage Form, Defendants also agreed to pay necessary Extra Expense that its insureds incur during the "period of restoration" that the insureds would not have incurred if there had been no direct physical loss or damage to the Property at the described premises. (See Exhibit A at 36).

37. "Extra Expense" includes expenses to avoid or minimize the suspension of business, continue operations, and to repair or replace property. (See Exhibit A at 36).

38. In the Business Income (and Extra Expense) Coverage Form, Defendants also agreed to "pay for the actual loss of Business Income" Plaintiff sustains "and necessary Extra Expense caused by action of civil authority that prohibits access to the described premises." (See Exhibit A at 37).

39. Losses caused by the COVID-19 pandemic and the related orders issued by local, state, and federal authorities triggered the Business Income, Extra Expense, and Civil Authority provisions of the Policy.

40. The reasonable expectations of Plaintiff were that the business interruption coverage included coverage when a civil authority forced closure of the business for an issue of public safety within and in the immediate area surrounding the Insured Properties.

41. The Policy does not exclude the losses suffered by Plaintiff and therefore, the Policy does provide coverage for the losses incurred by Plaintiff.

42. Plaintiff suffered direct physical loss or damage within the definitions of the Policy as loss of use of property, as here, constitutes loss or damage.

43. Any bacteria related exclusions do not apply because Plaintiff's losses were not caused by bacteria.

44. The policy at issue does not contain any limitations or exclusions which would apply to allow Defendants to deny coverage for losses caused by COVID-19 and related actions of civil authorities taken in response to COVID-19.

45. Accordingly, because the Policy is an all-risk policy and does not specifically exclude the losses that Plaintiff has suffered, those losses are covered.

46. Plaintiff submitted a claim for loss covered by the above detailed policy provisions to Defendants on or about March 23, 2020 (Claim Number: ICAT-2020-V-0000022621) due to the COVID-19 pandemic and the related Civil Authority Orders.

47. On April 23, 2020 Defendants denied Plaintiff's claim. (*See* Claim Denial Letter attached hereto as Exhibit "B").

48. As Defendants' denial of Plaintiff's claim illustrates and based on information and belief, the Defendants have accepted the policy premiums with no intention of providing any coverage for business losses or the Civil Authority extension due to a loss and shutdown.

B. The Coronavirus Pandemic

49. The scientific community, and those personally affected by the virus, recognize the Coronavirus as a cause of real physical loss and damage.

50. The virus that causes COVID-19 remains stable and transmittable in aerosols for up to three hours, up to four hours on copper, up to 24 hours on cardboard and up to two to three days on plastic and stainless steel. *See* <https://www.nih.gov/news-events/news-releases/new-coronavirus-stable-hours-surfaces> (last visited May 29, 2020).

51. The CDC has issued a guidance that gatherings of more than 10 people must not occur. People in congregate environments, which are places where people live, eat, and sleep in close proximity, face increased danger of contracting COVID-19.

52. The global Coronavirus pandemic is exacerbated by the fact that the deadly virus physically infects and stays on surfaces of objects or materials, sometimes called "fomites." Human coronaviruses can remain infectious on inanimate surfaces at room temperature for up to 9 days. At a temperature of 30 degrees Celsius (86 degrees F) or more the duration of persistence is shorter. *See* <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7132493/> (last visited July 16, 2020).

53. A particular challenge with the novel coronavirus is that it is possible for a person to be infected with COVID-19 but be asymptomatic. Thus, seemingly healthy people unknowingly spread the virus via speaking, breathing, and touching objects.

54. According to the CDC, “COVID-19 is caused by a coronavirus called SARS-CoV-2. Coronaviruses are a large family of viruses that are common in people and [many] different species of animals, including camels, cattle, cats, and bats. Rarely, animal coronaviruses can infect people and then spread between people.”¹ “The virus that causes COVID-19 is thought to spread mainly from person to person, mainly through respiratory droplets produced when an infected person coughs or sneezes. These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs. Spread is more likely when people are in close contact with one another (within about 6 feet).”²

55. “It may be possible that a person can get COVID-19 by touching a surface or object that has the virus on it and then touching their own mouth, nose, or possibly their eyes.”³ A scientific study investigating the stability of COVID-19 in different environmental conditions found that, following COVID-19 contamination, the virus could be detected hours later for tissues and paper, days later for wood, cloth and glass, or even a week later for stainless steel and plastic.⁴

56. While infected droplets and particles carrying COVID-19 may not be visible to the naked eye, they are physical objects which travel to other objects and cause harm. Habitable surfaces on which COVID-19 has been shown to survive include, but are not limited to, stainless steel, plastic, wood, paper, glass, ceramic, cardboard, and cloth.

57. The CDC has noted that it may be possible that a person can get COVID-19 by touching a surface or object that has the virus on it and then touching their own mouth, nose, or

¹ <https://www.cdc.gov/coronavirus/2019-ncov/faq.html#Coronavirus-Disease-2019-Basics>.

² *Id.*

³ <https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/how-covid-spreads.html>.

⁴ See Alex W.H. Chin, et al., “Stability of SARS-CoV-2 in different environmental conditions,” *The Lancet Microbe* (April 2, 2020), available at [https://doi.org/10.1016/S2666-5247\(20\)30003-3](https://doi.org/10.1016/S2666-5247(20)30003-3).

possibly their eyes but that this is not thought to be the main way the virus spreads, but we [the CDC] are still learning more about how this virus spreads.

58. The CDC has said that the best way to prevent illness is to avoid being exposed to this virus and that steps can be taken to slow its spread: Maintain good social distance (about 6 feet). This is very important in preventing the spread of COVID-19; Wash your hands often with soap and water. If soap and water are not available, use a hand sanitizer that contains at least 60% alcohol; Routinely clean and disinfect frequently touched surfaces; and Cover your mouth and nose with a cloth face covering when around others.

59. The CDC has noted that the primary and most important mode of transmission for COVID-19 is through close contact from person-to-person. Based on data from lab studies on COVID-19 and what we [the CDC] know about similar respiratory diseases, it may be possible that a person can get COVID-19 by touching a surface or object that has the virus on it and then touching their own mouth, nose, or possibly their eyes, but this isn't thought to be the main way the virus spreads. <https://www.cdc.gov/media/releases/2020/s0522-cdc-updates-covid-transmission.html>(last edited May 23, 2020).

60. Compliance with the CDC recommendations, along with compliance with the Civil Authority Orders of Florida (see below), effectively made it impossible for Plaintiff to operate its retail stores in the usual and customary manner causing the retail stores to suffer business losses and added expenses as provided for and covered under the Policy.

61. China, Italy, France, and Spain have implemented the cleaning and fumigating of public areas prior to allowing them to re-open publicly due to the intrusion of microbials.

62. A French Court has determined that business interruption coverage applies to the COVID-19 Pandemic. *See* <https://www.insurancejournal.com/news/international/2020/05/22/569710.htm>.

63. The determination by a Court of another country that coverage exists is consistent with public policy that in the presence of a worldwide Pandemic, such as COVID-19, businesses that possess business interruption insurance coverage should recover their losses from the insurance carriers.

C. Civil Authority Actions

64. Various civil authorities with jurisdiction over Plaintiff's insured property—including but not limited to Palm Beach County and the State of Florida—have issued orders that, in pertinent part, severely restricted and/or outright prohibited access to and use of Plaintiff's property. Below is a non-exhaustive description and summary of these government orders.

65. On March 9, 2020, Florida Governor Ron DeSantis declared a State of Emergency the first formal recognition of an emergency situation in the State of Florida as a result of COVID-19. (*See* Executive Order No. 20-52, herein attached as Exhibit "C").

66. On March 30, 2020, Governor DeSantis issued an Order requiring all non-essential businesses in the Counties of Palm Beach and Broward, State of Florida to cease operations and close all physical locations. (*See* Executive Order No. 20-89, herein attached as Exhibit "D").

67. On April 1, 2020, Governor DeSantis issued a Stay-at-Home Order for residents of Florida. (*See* Executive Order No.20-91, herein attached as Exhibit "E").

68. Losses caused by COVID-19 and the related orders issued by local, state, and federal authorities triggered the Business Income, Extra Expense, Civil Authority, and other provision of the policy. Indeed, many governmental bodies specifically found that COVID-19

causes property damage when issuing stay at home orders. *See, i.e.*, Broward Cty. Fla. Administrator’s Emergency Order No. 20-01, at 2 (Mar. 22, 2020)⁵ (noting that COVID-19 “constitutes a clear and present threat to the lives, health, welfare, and safety of the people of Broward County”); City of Key West Fla. State of Local Emergency Directive 2020-03, at 2 (Mar. 21, 2020)⁶ (COVID-19 is “causing property damage due to its proclivity to attach to surfaces for prolonged periods of time”); City of Oakland Park Fla. Local Public Emergency Action Directive, at 2 (Mar. 19, 2020)⁷ (COVID-19 is “physically causing property damage”); Panama City Fla. Resolution No. 20200318.1 (Mar. 18, 2020)⁸ (stating that the resolution is necessary because of COVID-19’s propensity to spread person to person and because the “virus physically is causing property damage”); Exec. Order of the Hillsborough Cty. Fla. Emergency Policy Group, at 2 (Mar. 27, 2020)⁹ (in addition to COVID-19’s creation of a “dangerous physical condition,” it also creates “property or business income loss and damage in certain circumstances”); N.Y.C. Emergency Exec. Order No. 100, at 2 (Mar. 16, 2020)¹⁰ (emphasizing the virulence of COVID-19 and that it “physically is causing property loss and damage”); Harris Cty. Tex. Office of Homeland Security & Emergency Mgmt., Order of Cty. J. Lina Hidalgo, at 2 (Mar. 24, 2020)¹¹ (emphasizing that the COVID-19 virus can cause “property loss or damage” due to its contagious nature and

⁵ <https://www.broward.org/CoronaVirus/Documents/BerthaHenryExecutiveOrder20-01.pdf>

⁶ https://www.cityofkeywest-fl.gov/egov/documents/1584822002_20507.pdf

⁷ <https://oaklandparkfl.gov/DocumentCenter/View/8408/Local-Public-Emergency-Action-Directive-19-March-2020-PDF>

⁸ <https://www.pcgov.org/AgendaCenter/ViewFile/Item/5711?fileID=16604>

⁹ <https://www.hillsboroughcounty.org/library/hillsborough/media-center/documents/administrator/epg/saferathomeorder.pdf>

¹⁰ <https://www1.nyc.gov/assets/home/downloads/pdf/executive-orders/2020/eo-100.pdf>

¹¹ https://www.taa.org/wp-content/uploads/2020/03/03-24-20-Stay-Home-Work-Safe-Order_Harris-County.pdf

transmission through “person-to-person contact, especially in group settings”); Napa Cty. Cal. Health & Human Service Agency, Order of the Napa Cty. Health Officer (Mar. 18, 2020)¹² (issuing restrictions based on evidence of the spread of COVID-19 within the Bay Area and Napa County “and the physical damage to property caused by the virus”); Colorado Dep’t of Pub. Health & Env’t, Updated Public Health Order No. 20-24, at 1 (Mar. 26, 2020)¹³ (emphasizing the danger of “property loss, contamination, and damage” due to COVID-19’s “propensity to attach to surfaces for prolonged periods of time”); Sixth Supp. to San Francisco Mayoral Proclamation Declaring the Existence of a Local Emergency, 26 (Mar. 27, 2020)¹⁴ (“This order and the previous orders issued during this emergency have all been issued ... also because the virus physically is causing property loss or damage due to its proclivity to attach to surfaces for prolonged periods of time”); and City of Durham NC, Second Amendment to Declaration of State of Emergency, at 8 (effective Mar. 26, 2020)¹⁵ (prohibiting entities that provide food services from allowing food to be eaten at the site where it is provided “due to the virus’s propensity to physically impact surfaces and personal property”).

69. Further, on April 10, 2020 President Trump seemed to support insurance coverage for business loss like that suffered by the Plaintiff:

REPORTER: Mr. President may I ask you about credit and debt as well. Many American individuals, families, have had to tap their credit cards during this period of time. And businesses have had to draw down their credit lines. Are you concerned Mr. President that that may hobble the U.S. economy, all of that debt number one? And

¹² <https://www.countyofnapa.org/DocumentCenter/View/16687/3-18-2020-Shelter-at-Home-Order>

¹³ <https://www.pueblo.us/DocumentCenter/View/26395/Updated-Public-Health-Order---032620>

¹⁴ https://sfgov.org/sunshine/sites/default/files/sotf_061020_item3.pdf

¹⁵ https://durhamnc.gov/DocumentCenter/View/30043/City-of-Durham-Mayor-Emergency-Dec-Second-Amdmt-3-25-20_FINAL

number two, would you suggest to credit card companies to reduce their fees during this time?

PRESIDENT TRUMP: Well it's something that we've already suggested, we're talking to them. *Business interruption insurance*, I'd like to see these insurance companies—you know you have people that have paid. When I was in private I had business interruption. When my business was interrupted through a hurricane or whatever it may be, I'd have business where I had it, I didn't always have it, sometimes I had it, sometimes, I had a lot of different companies. *But if I had it I'd expect to be paid*. You have people. *I speak mostly to the restaurateurs*, where they have a restaurant, they've been paying for 25, 30, 35 years, business interruption. They've never needed it. All of a sudden they need it. And I'm very good at reading language. I did very well in these subjects, OK. And I don't see the word pandemic mentioned. Now in some cases it is, it's an exclusion. But in a lot of cases I don't see it. I don't see it referenced. And they don't want to pay up. I would like to see the insurance companies pay if they need to pay, if it's fair. And they know what's fair, and I know what's fair, I can tell you very quickly. But business interruption insurance, that's getting a lot of money to a lot of people. And they've been paying for years, sometimes they just started paying, but you have people that have never asked for business interruption insurance, and they've been paying a lot of money for a lot of years for the privilege of having it, and then when they finally need it, the insurance company says 'we're not going to give it.' We can't let that happen.

https://youtu.be/_cMeG5C9TjU (last visited on May 29, 2020) (emphasis added).

70. The President is articulating a few core points:
 - a. Business interruption is a common type of insurance, especially for restaurants.
 - b. Businesses pay in premiums for this coverage and should reasonably expect they'll receive the benefit of the coverage.
 - c. This pandemic should be covered unless there is a specific exclusion for pandemics.
 - d. If insurers deny coverage, they would be acting in bad faith.
 - e. Public policy considerations support a finding that coverage exists and that a denial of coverage would be in violation of public policy.

71. These Orders and proclamations, as they relate to the closure of all “non-life-sustaining businesses,” evidence an awareness on the part of both state and local governments that COVID-19 causes damage to property. This is particularly true in places where business is conducted, such as Plaintiff’s, as the requisite contact and interaction causes a heightened risk of the property becoming contaminated.

72. Plaintiff did not have the ability or right to ignore these Civil Authority Orders and proclamations as doing so could expose Plaintiff to fines and sanctions. As a result of complying with the orders and proclamations, Plaintiff closed its retail location.

73. Plaintiff’s business was unable to open its doors as a direct consequence of the Civil Authority stay-at-home orders for public safety issued by the Governor of Florida and the State of Florida generally. Accordingly, Plaintiff has submitted a claim to Defendants related to such losses.

74. Plaintiff’s adherence to the requirements of these Civil Authority Orders and proclamations was in furtherance of the protecting the public, the public’s good, supportive of public policy to attempt to minimize the risk of spread of COVID-19 and consistent with them complying with the Civil Authority Orders entered.

D. Impact on Denny’s

75. As a result of COVID-19 and the above-described Civil Authority Orders, Plaintiff ceased retail operations and closed its doors to customers beginning on March 16, 2020.

76. Due to Plaintiff’s mandatory cessation of operations, Plaintiff was forced to lay off its entire staff at its Florida location.

77. Plaintiff’s business is not a closed environment, and because people – staff, customers, community members, and others – cycle in and out of the retail stores and offices, there

is an ever-present risk that the Insured Properties are contaminated and would continue to be contaminated.

78. The virus physically impacted Denny's. As a result of COVID-19 and aforementioned Orders, the Plaintiff was unable to allow any customers into its retail location. As a retailer of children's clothing and accessories, Plaintiff's business, prior to the Pandemic, frequently served customers who would visit the store, touch and interact with multiple retail items during a visit, as well as use the fitting rooms to try on clothing. This made Plaintiff's business impossible to safely physically operate as a result of COVID-19. The business is highly susceptible to rapid person-to-property transmission of the virus, and vice-versa, because the activities of the staff and customers require them to work and interact in close proximity to one another and because staff routinely assists customers in selecting clothing, as well as trying on clothing for fit.

79. COVID-19 caused direct physical loss of and/or damage to the covered premises under the Policy by, among other things, damaging the property, intruding upon the property, denying access to the property, preventing customers from physically occupying the property, causing the property to be physically uninhabitable by customers, causing its function to be nearly eliminated or destroyed, causing the property to become substantially unusable, and/or causing a suspension of business operations on the premises.

80. The Civil Authority Actions prohibiting public access to the covered premises and the surrounding area were issued in response to dangerous physical conditions and caused a suspension of business operations on the covered premises.

81. Any effort by the Defendants to deny the reality that the Plaintiff has suffered physical loss and damage would constitute a false and potentially fraudulent misrepresentation done in bad faith that could endanger the Plaintiff and the public.

82. As a result of these Orders, Plaintiff has incurred, and continues to incur, among other things, a substantial loss of business income and additional expenses covered under the Policy.

CAUSES OF ACTION

Count I: BREACH OF CONTRACT **(Business Income Coverage)**

83. Plaintiff re-adopts and re-alleges paragraphs 1 through 82 above.

84. Plaintiff's Policy is an insurance contract under which Defendants were paid premiums in exchange for promises to pay losses for claims covered by the Policy.

85. In the Policy, Defendants promised to pay for losses of business income sustained as a result of perils not excluded under the Policy. Specifically, Defendants promised to pay for losses of business income sustained as a result of a suspension of business operations during the Period of Restoration.

86. COVID-19 caused direct physical loss of and damage to Plaintiff's property, resulting in suspensions of business operations at the insured premises. These suspensions have caused Plaintiff to suffer losses of business income.

87. These suspensions and losses triggered business income coverage under the Policy.

88. Plaintiff has complied with all applicable provisions of the Policy, including payment of premiums.

89. Defendants, without justification, have refused performance under the Policy by denying coverage for these losses and expenses. Accordingly, Defendants are in breach of the Policy.

90. As a result of Defendants' breaches of the Policy, Plaintiff has suffered actual and substantial damages for which Defendants are liable.

WHEREFORE, Plaintiff seeks compensatory damages resulting from Defendants' breaches of the Policy and seeks all other relief deemed appropriate by this Court, including attorneys' fees and costs.

Count II: BREACH OF CONTRACT
(Extra Expense Coverage)

91. Plaintiff re-adopts and re-alleges paragraphs 1 through 90 above.

92. Plaintiff's Policy is an insurance contract under which Defendants were paid premiums in exchange for promises to pay losses for claims covered by the Policy.

93. Specifically, Defendants promised to pay for Extra Expenses incurred by Plaintiff during the Period of Restoration that the insureds would not have incurred if there had been no loss or damage to the insured premises. These Extra Expenses include expenses to avoid or minimize the suspension of business, continue operations, and to repair or replace property.

94. COVID-19 caused direct physical loss of and damage to Plaintiff's property, resulting in suspensions of business operations at the insured premises. These suspensions have caused Plaintiff to incur Extra Expenses.

95. These Expenses triggered Extra Expense coverage under the Policy.

96. Plaintiff has complied with all applicable provisions of the Policy, including payment of premiums.

97. Defendants, without justification, have refused performance under the Policy by denying coverage for these Extra Expenses. Accordingly, Defendants are in breach of the Policy.

98. As a result of Defendants' breaches of the Policy, Plaintiff has suffered actual and substantial damages for which Defendants are liable.

WHEREFORE, Plaintiff seeks compensatory damages resulting from Defendants' breaches of the Policy and seeks all other relief deemed appropriate by this Court, including attorneys' fees and costs.

Count III: BREACH OF CONTRACT
(Civil Authority Coverage)

99. Plaintiff re-adopts and re-alleges paragraphs 1 through 98 above.

100. Plaintiff's Policy is an insurance contract under which Defendants were paid premiums in exchange for promises to pay Plaintiff's losses and expenses covered by the Policy.

101. In the Policy, Defendants promised to pay for losses of business income sustained and extra expenses incurred when a Covered Cause of Loss causes damage to property near the insured premises, the civil authority prohibits access to property near the insured premises, and the civil authority action is taken in response to dangerous physical conditions.

102. Plaintiff has suffered losses and incurred expenses as a result of actions of civil authorities that prohibited access to insured premises under the Policy,

103. These losses satisfied all requirements to trigger Civil Authority coverage under the Policy,

104. Plaintiff has complied with all applicable provisions of the Policy, including payment of premiums.

105. Defendants, without justification, have refused performance under the Policy by denying coverage for these losses and expenses. Accordingly, Defendants are in breach of the Policy.

106. As a result of Defendants' breaches of the Policy, Plaintiff has suffered actual and substantial damages for which Defendants are liable.

WHEREFORE, Plaintiff seeks compensatory damages resulting from Defendants' breaches of the Policy and seeks all other relief deemed appropriate by this Court, including attorneys' fees and costs.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff respectfully requests that the Court enter judgment in its favor and against Defendants, as follows:

- A. Entering judgments on counts I, II and II in favor of Plaintiff, and awarding damages for breach of contract in an amount to be determined at trial or appraisal order by this Court;
- B. An order requiring Defendants to pay both pre- and post-judgment interest on any amounts awarded;
- C. An award of costs and attorneys' fees pursuant to Fla. Stat. § 627.428; and
- D. Such other or further relief as the Court deems just, proper and equitable.

DEMAND FOR JURY TRIAL

The undersigned hereby demands a trial by jury as to all issues so triable.

Dated: September 11, 2020

Respectfully submitted,

/s/ Aaron S. Podhurst

Aaron S. Podhurst

Steven C. Marks

Podhurst Orseck

1 SE 3rd Avenue, Suite 2300

Miami, FL 33131

apodhurst@podhurst.com

smarks@podhurst.com

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PORTIS & MILES, P.C.**
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Montgomery, AL 36103
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Facsimile: (334) 954-7555
dee.miles@beasleyallen.com
rachel.boyd@beasleyallen.com
paul.evans@beasleyallen.com

Counsel for Plaintiff

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EXHIBIT A

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COMMERCIAL PROPERTY INSURANCE POLICY JACKET

PRODUCER AND MAILING ADDRESS

MORSTAN GENERAL AGENCY, INC.
600 COMMUNITY DRIVE
P.O. BOX 4500
MANHASSET, NY 11030-4500

NAMED INSURED AND MAILING ADDRESS

UTOPIA KIDS, A&D WORLD LLC
343B S OYSTER BAY RD
PLAINVIEW, NY 11803

Policy Number: 09-7590145598-S-00

Policy Period: from 09/16/2019* to 09/16/2020*

*12:01 A.M. Local Time at the Named Insured's Mailing Address

Total Premium:	\$ 9,841.00
TRIA Premium:	\$447.00
Insurer(s) Inspection Fee:	\$ 350
Insurer(s) Policy Fee:	\$ 265.00
Total:	\$ 10,903.00

IN RETURN FOR THE PAYMENT OF PREMIUM AND FEES, AND SUBJECT TO ALL OF THE TERMS AND CONDITIONS OF THIS POLICY, THE UNDERWRITING INSURERS LISTED WITHIN THIS POLICY AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

This insurance policy is issued by International Catastrophe Insurance Managers, LLC ("ICAT"), on behalf of the insurers identified within the policy and in accordance with the limited authorization granted to ICAT as Correspondent / Program Administrator for such insurers. The identified insurers bind themselves severally and not jointly, each for its own part and not one for another, their Executors and Administrators. ICAT is not an insurer under this policy and is not liable to indemnify the insured under the terms of this policy.

Any inquiries regarding this policy should be addressed to ICAT at the following address:

International Catastrophe Insurance Managers, LLC
385 Interlocken Crescent
Suite 1100
Broomfield, CO 80021

TO FILE A CLAIM, CONTACT BOULDER CLAIMS, LLC

FAX: 1-866-325-2142 | CALL: 1-866-789-4228

24 HOURS PER DAY | 7 DAYS PER WEEK

GENERAL PROVISIONS

- 1. Correspondent / Program Administrator Not Insurer.** ICAT is the Correspondent / Program Administrator issuing this insurance policy. ICAT is not an insurer of the insurance described herein and neither is nor shall be liable for any loss or claim whatsoever. The insurers of this policy are identified on the Insurer Participation Schedule (ICAT 50 SCH) attached to and part of this policy. Where such insurers are identified or referred to as "Underwriters at Lloyd's, London," the term includes incorporated as well as unincorporated persons or entities that are Underwriters at Lloyd's, London.
- 2. Insurer(s) Policy and Inspection Fees.** All Policy and Inspection Fees charged under this policy and identified on this Commercial Property Insurance Policy Jacket or in the Declarations Page are fully earned as of the policy inception date and are not refundable.
- 3. Cancellation.** If this insurance policy or any part of the insurance provided under this policy is cancelled after the inception date of the policy, earned premium must be paid for the time the insurance has been in force. Cancellation and premium earnings shall be as provided in the policy and as may be modified by endorsement issued by ICAT, including endorsements which specify minimum earned premium. You should read this policy carefully to determine how premium is earned before you decide to cancel this policy.
- 4. Assignment.** The insurance described herein shall not be assigned either in whole or in part without the written consent of ICAT.
- 5. Attached Conditions Incorporated.** The insurance described in this Commercial Property Insurance Policy Jacket as well as in the policy to which it is attached is subject to all provisions, conditions, and warranties set forth herein, attached, or endorsed, all of which are to be considered incorporated herein as further descriptive of the insurance.

TO FILE A CLAIM, CONTACT BOULDER CLAIMS, LLC

FAX: 1-866-325-2142 | CALL: 1-866-789-4228
24 HOURS PER DAY | 7 DAYS PER WEEK

Page 2 of 2

ICAT® JACKET (11 14)

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Policy Number	SPECIAL CAUSE OF LOSS POLICY	ICAT SCOL 50(f) (11 14)
09-7590145598-S-00	DECLARATIONS PAGE	09/19/2019
Policy Period	Term	Policy Inception Date

From: 09/16/2019 To: 09/16/2020 12 months 09/16/2019
 12:01 am Local Time* 12:01 am Local Time*

* At the Named Insured Mailing Address shown below.

PRODUCER

MORSTAN GENERAL AGENCY, INC.
 600 COMMUNITY DRIVE
 P.O. BOX 4500
 MANHASSET, NY 11030-4500
 (212) 999-4744

NAMED INSURED

UTOPIA KIDS, A&D WORLD LLC
 343B S OYSTER BAY RD
 PLAINVIEW, NY 11803

COMMON POLICY CONDITIONS

In return for the payment of the premium and fees, and subject to all the terms of this Policy,
 We agree with You to provide the insurance as stated in this Policy.

This Policy is comprised of the following Forms and Endorsements:

FLNotice (10 09)	ICAT SCOL 130 (12 11)	ICAT SCOL 147 (10 15)	ICAT SCOL 425 (09 15)
ICAT JACKET (11 14)	ICAT SCOL 134 (03 17)	ICAT SCOL 148 (10 15)	ICAT SCOL 600FL (12 13)
ICAT SCOL 50(f) (11 14)	ICAT SCOL 135 (05 11)	ICAT SCOL 150 (06 16)	ICAT SCOL 602(a) (04 08)
ICAT 50 SCH (02 14)	ICAT SCOL 136 (05 11)	ICAT SCOL 200 (09 15)	ICAT SCOL 603 (04 08)
LMA5096 (03 08)	ICAT SCOL 137 (12 11)	ICAT SCOL 210(c) (12 13)	ICAT TRIA 1 (12 14)
ICAT 51 SUBNOT (12 14)	ICAT SCOL 138 (12 11)	ICAT SCOL 220 (07 09)	ICAT TRIA 2 (01 15)
CP 00 10 06 07 (ISO 2007)	ICAT SCOL 140 (12 11)	ICAT SCOL 221 (07 18)	IL 00 03 08 02 (ISO 2002)
CP 00 30 06 07 (ISO 2007)	ICAT SCOL 141 (12 11)	ICAT SCOL 230 (07 09)	IL 09 35 07 02 (ISO 2001)
CP 00 90 07 88 (ISO 1987)	ICAT SCOL 142 (12 11)	ICAT SCOL 232 (07 09)	NMA0464 (01 38)
CP 04 31 04 02	ICAT SCOL 143 (05 11)	ICAT SCOL 233 (07 09)	ICAT SS (10 15)
CP 10 30 06 07 (ISO 2007)	ICAT SCOL 144 (12 11)	ICAT SCOL 234 (07 09)	PG-IC-SER (05 14)
CP 10 32 08 08 (ISO 2008)	ICAT SCOL 145 (12 11)	ICAT SCOL 238 (10 15)	CS 07 001 10 17
ICAT SCOL 125 (11 11)	ICAT SCOL 146 (12 11)	ICAT SCOL 300 (05 18)	SOP CF 07 16

See Schedule A attached to this Declarations Page for Coverages, Deductibles and Limits of Insurance.

TO FILE A CLAIM 24 HOURS/DAY, PLEASE FAX TO 1-866-325-2142 OR CALL 1-866-789-4228.

Your Premium and Fees are:

Policy Premium	\$ 9,841.00
Premium for Terrorism Coverage as it relates to an otherwise covered cause of loss	\$447.00
Inspection Fees	\$350.00
Policy Fee	\$265.00
Total	\$10,903.00

THIS DECLARATIONS PAGE TOGETHER WITH SCHEDULE A BELOW, THE CAUSES OF LOSS -- SPECIAL FORM CP 10 30, ANY COVERAGE FORM(S) ATTACHED HERETO, AND ENDORSEMENTS ATTACHED HERETO (ALL OF WHICH ARE IDENTIFIED ABOVE BY NUMBER) COMPLETE THIS CONTRACT OF INSURANCE.

Issued on 09/19/2019 by International Catastrophe Insurance Managers, LLC



Policy Number	SPECIAL CAUSE OF LOSS POLICY	ICAT SCOL 50(f) (11 14)
09-7590145598-S-00	DECLARATIONS PAGE	09/19/2019
Policy Period	Term	Policy Inception Date

From: 09/16/2019 To: 09/16/2020 12 months 09/16/2019
 12:01 am Local Time* 12:01 am Local Time*

* At the Named Insured Mailing Address shown below.

PRODUCER

MORSTAN GENERAL AGENCY, INC.
 600 COMMUNITY DRIVE
 P.O. BOX 4500
 MANHASSET, NY 11030-4500
 (212) 999-4744

NAMED INSURED

UTOPIA KIDS, A&D WORLD LLC
 343B S OYSTER BAY RD
 PLAINVIEW, NY 11803

COMMON POLICY CONDITIONS

In return for the payment of the premium and fees, and subject to all the terms of this Policy,
 We agree with You to provide the insurance as stated in this Policy.

This Policy is comprised of the following Forms and Endorsements:

IL P 001 01 04

See Schedule A attached to this Declarations Page for Coverages, Deductibles and Limits of Insurance.

TO FILE A CLAIM 24 HOURS/DAY, PLEASE FAX TO 1-866-325-2142 OR CALL 1-866-789-4228.

Your Premium and Fees are:

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Total	\$10,903.00

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Issued on 09/19/2019 by International Catastrophe Insurance Managers, LLC



Policy Number	SPECIAL CAUSE OF LOSS POLICY	ICAT SCOL 50(f) (11 14)
09-7590145598-S-00	DECLARATIONS PAGE	09/19/2019
Schedule A Property or Interest Covered		

Replacement Cost* (Building, Personal Property):	Yes, Including "Stock" (If Personal Property is covered)
*Except certain roof(s) as indicated below.	
Coinsurance:	Waived
Limited Coverage For "Fungus", Wet Rot, Dry Rot And Bacteria:	\$15,000 Annual Aggregate Limited to "specified causes of loss"
Property In Transit:	Lesser of Business Personal Property ("BPP") Limit or \$25,000
<i>The following applies only if a Limit of Insurance is shown for Business Income or Rental Value:</i>	
Extended Period Of Indemnity:	180 Days

Coverages Under Building and Personal Property or Condominium Coverage Forms	
Additional Coverages	Additional Limits and Sublimits
Debris Removal:	25% of Loss Within Limit, Up To Additional \$10,000 per Location in Addition to Limit
Preservation of Property:	30 Days
Fire Department Service Charge:	\$25,000
Pollutant Clean Up and Removal	\$10,000
Increased Cost of Construction	Lesser of 5% of Building Limit of Insurance or \$10,000
Electronic Data:	\$50,000
Customers' Property in Your Covered Building:	Lesser of BPP Limit of Insurance or \$10,000, subject to \$250 deductible
Lock Replacement:	\$5,000, subject to \$250 deductible
Fire Extinguisher Recharge:	\$25,000
Coverage Extensions	
Newly Acquired or Constructed Property - Building:	Lesser of Building Limit of Insurance or \$500,000
Newly Acquired Business Personal Property :	Lesser of BPP Limit of Insurance or \$100,000
Personal Effects and Property of Others:	\$10,000 (in Addition to Limit)
Property Off Premises:	\$25,000 (in Addition to Limit)
Outdoor Property:	\$25,000 Limited to \$1,500 per tree, plant or shrub
Non-Owned Detached Trailers:	Lesser of BPP Limit of Insurance or \$5,000
Unscheduled Additional Property:	\$10,000, subject to \$2,500 Deductible



Policy Number	SPECIAL CAUSE OF LOSS POLICY	ICAT SCOL 50(f) (11 14)
09-7590145598-S-00	DECLARATIONS PAGE	09/19/2019
Schedule A Property or Interest Covered		

Coverage Under ICAT Endorsement	
Coverage	Sublimit
Sewer, Drain, and Sump Back-Up, or Overflow:	\$50,000
Perimeter Extension:	Increased to 1,000 feet
Utility Services - Direct Damage:	\$25,000
	Limited to "specified causes of loss"
<i>The following coverages apply only if a Limit of Insurance for BPP is shown.</i>	
<i>These coverages are limited by policy to the lesser of the sublimit listed below or the total Limit of Insurance shown for BPP</i>	
Theft, Disappearance, or Destruction of Money and Securities:	\$10,000
Robbery of a Custodian or Safe Burglary (Money and Securities Only):	\$10,000
Accounts Receivable:	\$100,000
Valuable Papers and Records:	\$100,000
Commercial Fine Arts:	\$25,000
Tenant Glass:	\$25,000
Spoilage:	\$100,000
<i>The following coverage applies only if a Limit of Insurance for Business Income or Extra Expense ("BI/EE") is shown.</i>	
<i>This coverage is limited by policy to the lesser of the sublimit listed below or the total Limit of Insurance shown for BI/EE:</i>	
Utility Services - Time Element:	\$25,000
	Limited to "specified causes of loss"

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Policy Number	SPECIAL CAUSE OF LOSS POLICY	ICAT SCOL 50(f) (11 14)
09-7590145598-S-00	DECLARATIONS PAGE	09/19/2019
Schedule A Property or Interest Covered		

Equipment Breakdown Deductible, Coverages and Sublimits		
Equipment Breakdown Deductible:		\$1,000
<i>The following coverages are limited by policy to the lesser of the sublimit listed below or the Policy Limit of Insurance:</i>		
Pollutant Clean Up and Removal:		\$250,000
Expediting Expenses:		Included
Refrigerant Contamination:		\$250,000
Spoilage:		\$250,000
CFC Refrigerants:		Included
Computer Equipment:		Included
Valuable Papers and Records:		Part of Valuable Papers and Records Limit of Insurance Stated Above
Environmental, Safety, & Efficiency Improvements:		Up to 150% of non-"Improved" Replacement Property
Green Environmental & Efficiency Improvements:		Lesser of 150% of non-"Green" Cost or \$100,000
Service Interruption:		Included (only if coverage for BI/EE is shown)

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Policy Number	SPECIAL CAUSE OF LOSS POLICY	ICAT SCOL 50(f) (11 14)
09-7590145598-S-00	DECLARATIONS PAGE	09/19/2019
Schedule A Property or Interest Covered		

Location #1 - Covered Property

Additional Property Coverage	Total Insured Value	Limit of Insurance	Named Windstorm	Deductible	
				All Other Windstorm/Hail	All Other Causes of Loss
No additional property coverages at this location.			N/A	N/A	N/A

Location # 1 Business Income with Extra Expense including Rental Value	Total Insured Value	Limit of Insurance	Named Windstorm	Deductible	
				All Other Windstorm/Hail	All Other Causes of Loss
Monthly Limit of Indemnity: 50.00%	\$300,000	\$300,000	2.00% or \$1,000 whichever is greater, by location, by line of coverage.	2.00% or \$1,000 whichever is greater, by location.	\$2,500 by policy.

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Policy Number	SPECIAL CAUSE OF LOSS POLICY	ICAT SCOL 50(f) (11 14)
09-7590145598-S-00	DECLARATIONS PAGE	09/19/2019
Schedule A Property or Interest Covered		

Location #1 - Building #1 Covered Property
Building #1: 19595 FL-7 RT 441, BOCA RATON, FL 33498

		Deductible				
		Total Insured Value	Limit of Insurance	Named Windstorm	All Other Windstorm/Hail	All Other Causes of Loss
Building		N/A	N/A	2.00% or \$1,000 whichever is greater, by building.	2.00% or \$1,000 whichever is greater, by location.	\$2,500 by policy.
Business Personal Property	Combined Limit of Insurance	\$500,000	\$500,000			
Tenant Improvements and Betterments						
<u>Ordinance or Law:</u>				N/A		
	Part A:	N/A				
	Parts B and C (Combined Limit):	N/A				

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Policy Number	SPECIAL CAUSE OF LOSS POLICY	ICAT SCOL 50(f) (11 14)
09-7590145598-S-00	DECLARATIONS PAGE	09/19/2019
Schedule A Property or Interest Covered		

Location #2 - Covered Property

Additional Property Coverage	Total Insured Value	Limit of Insurance	Named Windstorm	Deductible	
				All Other Windstorm/Hail	All Other Causes of Loss
No additional property coverages at this location.			N/A	N/A	N/A

Location # 2 Business Income with Extra Expense including Rental Value	Total Insured Value	Limit of Insurance	Named Windstorm	Deductible	
				All Other Windstorm/Hail	All Other Causes of Loss
Monthly Limit of Indemnity: 50.00%	\$200,000	\$200,000	2.00% or \$1,000 whichever is greater, by location, by line of coverage.	2.00% or \$1,000 whichever is greater, by location.	\$2,500 by policy.

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Policy Number	SPECIAL CAUSE OF LOSS POLICY	ICAT SCOL 50(f) (11 14)
09-7590145598-S-00	DECLARATIONS PAGE	09/19/2019
Schedule A Property or Interest Covered		

Location #2 - Building #1 Covered Property
Building #1: 801 S University Dr 13A (101), PLANTATION, FL 33324

		<u>Total Insured Value</u>	<u>Limit of Insurance</u>	<u>Named Windstorm</u>	<u>Deductible</u> <u>All Other Windstorm/Hail</u>	<u>All Other Causes of Loss</u>
Building		N/A	N/A	2.00% or \$1,000 whichever is greater, by building.	2.00% or \$1,000 whichever is greater, by location.	\$2,500 by policy.
Business Personal Property	Combined Limit of Insurance	\$300,000	\$300,000			
Tenant Improvements and Betterments						
<u>Ordinance or Law:</u>						
	Part A:		N/A		N/A	
	Parts B and C (Combined Limit):		N/A			

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**INSURER PARTICIPATION SCHEDULE
PRO RATA SHARES APPLICABLE TO THIS POLICY**

Coverage under this Policy is provided by the subscribing insurers listed below:

PERIL	INSURER(S)	CONTRACT NUMBER	PERCENT PARTICIPATION
AP	Lloyd's 4242	B607400002V17NW	35 %
EB	Lloyd's 4242	B607400002V17NW	100 %
AP	National Fire & Marine Insurance Company	42-IPA-167741-01	25 %
AP	Lloyd's 1458	B1776XB201112L	20 %
AP	Crum and Forster Specialty Insurance Company	ICT 614041	20 %

Definitions

Perils

AP: All perils covered under the policy not otherwise specifically defined in this Insurer Participation Schedule.

EB: Equipment Breakdown as per ICAT SCOL 150.

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SEVERAL LIABILITY CLAUSE

PLEASE NOTE – This notice contains important information. PLEASE READ CAREFULLY

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

LMA5096 (Combined Certificate)

7 March 2008

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Subscription Policy Notice

The Insurer Participation Schedule (ICAT 50 SCH) attached to and part of this policy identifies the Insurer(s) providing coverage under this policy. No Insurer(s) other than those listed on the Insurer Participation Schedule are providing coverage under this policy.

Where the Insurer Participation Schedule attached to and part of this policy indicates an Insurer under this policy as "Lloyd's" followed by a number, this designation means that the Insurer is a certain Syndicate at Lloyd's, London.

Each Syndicate should be identified as "Underwriters at Lloyd's, London, [Syndicate Name/Number]. The Syndicate Names and their respective Syndicate numbers (together with their NAIC Number) are as follows*:

		NAIC Number
Lloyd's 4242	means Beat Syndicate 4242	AA-1120067
Lloyd's 510	means Kiln Syndicate 510	AA-1126510
Lloyd's 33	means Hiscox Syndicate 33	AA-1126033
Lloyd's 2987	means Brit Syndicate 2987	AA-1128987
Lloyd's 2988	means Brit Syndicate 2988	AA-1120179
Lloyd's 2623	means Beazley Syndicate 2623	AA-1128623
Lloyd's 1861	means ATL Syndicate 1861	AA-1127861
Lloyd's 623	means Beazley Syndicate 623	AA-1126623
Lloyd's 5820	means ATL Syndicate 5820	AA-1120048
Lloyd's 2015	means Channel Syndicate 2015	AA-1120114
Lloyd's 1200	means Argo Syndicate 1200	AA-1127200
Lloyd's 4472	means Liberty Syndicate 4472	AA-1126006
Lloyd's 2121	means Argenta Syndicate 2121	AA-1128121
Lloyd's 1969	means Apollo Syndicate 1969	AA-1120106
Lloyd's 2468	means Neon Syndicate 2468	AA-1120097
Lloyd's 1458	means RenaissanceRe Syndicate 1458	AA-1120102
Lloyd's 1947	means GIC Syndicate 1947	AA-1126005
Lloyd's 1856	means Arcus Syndicate 1856	AA-1120171

For example, Lloyd's 4242 means "Underwriters at Lloyd's, London, Beat Syndicate 4242."

The address for any Syndicate at Lloyd's, London, is stated in the Several Liability Clause immediately preceding this Subscription Policy Notice.

Where an Insurer participating on this policy is not a Syndicate at Lloyd's, London, each such Insurer shall be identified by its full name on the Insurer Participation Schedule. Additional information regarding these other Insurers, if any, may be provided on separate endorsements to this policy.

*This list of Syndicates at Lloyd's, London, is provided for informational purposes only. The listing of a particular Syndicate on this Notice does not mean such Syndicate is providing coverage under this policy.

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BUILDING AND PERSONAL PROPERTY COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section H., Definitions.

A. Coverage

We will pay for direct physical loss of or damage to Covered Property at the premises described in the Declarations caused by or resulting from any Covered Cause of Loss.

1. Covered Property

Covered Property, as used in this Coverage Part, means the type of property described in this section, **A.1.**, and limited in **A.2.**, Property Not Covered, if a Limit of Insurance is shown in the Declarations for that type of property.

a. Building, meaning the building or structure described in the Declarations, including:

- (1) Completed additions;
- (2) Fixtures, including outdoor fixtures;
- (3) Permanently installed:
 - (a) Machinery and
 - (b) Equipment;
- (4) Personal property owned by you that is used to maintain or service the building or structure or its premises, including:
 - (a) Fire-extinguishing equipment;
 - (b) Outdoor furniture;
 - (c) Floor coverings; and
 - (d) Appliances used for refrigerating, ventilating, cooking, dishwashing or laundering;
- (5) If not covered by other insurance:
 - (a) Additions under construction, alterations and repairs to the building or structure;

(b) Materials, equipment, supplies and temporary structures, on or within 100 feet of the described premises, used for making additions, alterations or repairs to the building or structure.

b. Your Business Personal Property located in or on the building described in the Declarations or in the open (or in a vehicle) within 100 feet of the described premises, consisting of the following unless otherwise specified in the Declarations or on the Your Business Personal Property – Separation of Coverage form:

- (1) Furniture and fixtures;
- (2) Machinery and equipment;
- (3) "Stock";
- (4) All other personal property owned by you and used in your business;
- (5) Labor, materials or services furnished or arranged by you on personal property of others;
- (6) Your use interest as tenant in improvements and betterments. Improvements and betterments are fixtures, alterations, installations or additions:
 - (a) Made a part of the building or structure you occupy but do not own; and
 - (b) You acquired or made at your expense but cannot legally remove;
- (7) Leased personal property for which you have a contractual responsibility to insure, unless otherwise provided for under Personal Property of Others.

- c. **Personal Property Of Others** that is:
 - (1) In your care, custody or control; and
 - (2) Located in or on the building described in the Declarations or in the open (or in a vehicle) within 100 feet of the described premises.

However, our payment for loss of or damage to personal property of others will only be for the account of the owner of the property.

2. Property Not Covered

Covered Property does not include:

- a. Accounts, bills, currency, food stamps or other evidences of debt, money, notes or securities. Lottery tickets held for sale are not securities;
- b. Animals, unless owned by others and boarded by you, or if owned by you, only as "stock" while inside of buildings;
- c. Automobiles held for sale;
- d. Bridges, roadways, walks, patios or other paved surfaces;
- e. Contraband, or property in the course of illegal transportation or trade;
- f. The cost of excavations, grading, backfilling or filling;
- g. Foundations of buildings, structures, machinery or boilers if their foundations are below:
 - (1) The lowest basement floor; or
 - (2) The surface of the ground, if there is no basement;
- h. Land (including land on which the property is located), water, growing crops or lawns;
- i. Personal property while airborne or waterborne;
- j. Bulkheads, pilings, piers, wharves or docks;
- k. Property that is covered under another coverage form of this or any other policy in which it is more specifically described, except for the excess of the amount due (whether you can collect on it or not) from that other insurance;
- l. Retaining walls that are not part of a building;
- m. Underground pipes, flues or drains;

- n. Electronic data, except as provided under the Additional Coverage, Electronic Data. Electronic data means information, facts or computer programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. The term computer programs, referred to in the foregoing description of electronic data, means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data. This paragraph, n., does not apply to your "stock" of prepackaged software;
- o. The cost to replace or restore the information on valuable papers and records, including those which exist as electronic data. Valuable papers and records include but are not limited to proprietary information, books of account, deeds, manuscripts, abstracts, drawings and card index systems. Refer to the Coverage Extension for Valuable Papers And Records (Other Than Electronic Data) for limited coverage for valuable papers and records other than those which exist as electronic data;
- p. Vehicles or self-propelled machines (including aircraft or watercraft) that:
 - (1) Are licensed for use on public roads; or
 - (2) Are operated principally away from the described premises.

This paragraph does not apply to:

- (a) Vehicles or self-propelled machines or autos you manufacture, process or warehouse;
- (b) Vehicles or self-propelled machines, other than autos, you hold for sale;
- (c) Rowboats or canoes out of water at the described premises; or
- (d) Trailers, but only to the extent provided for in the Coverage Extension for Non-owned Detached Trailers;

- q. The following property while outside of buildings:
- (1) Grain, hay, straw or other crops;
 - (2) Fences, radio or television antennas (including satellite dishes) and their lead-in wiring, masts or towers, trees, shrubs or plants (other than "stock" of trees, shrubs or plants), all except as provided in the Coverage Extensions.

3. Covered Causes Of Loss

See applicable Causes Of Loss Form as shown in the Declarations.

4. Additional Coverages

a. Debris Removal

- (1) Subject to Paragraphs (3) and (4), we will pay your expense to remove debris of Covered Property caused by or resulting from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date of direct physical loss or damage.
- (2) Debris Removal does not apply to costs to:
 - (a) Extract "pollutants" from land or water; or
 - (b) Remove, restore or replace polluted land or water.
- (3) Subject to the exceptions in Paragraph (4), the following provisions apply:
 - (a) The most we will pay for the total of direct physical loss or damage plus debris removal expense is the Limit of Insurance applicable to the Covered Property that has sustained loss or damage.
 - (b) Subject to (a) above, the amount we will pay for debris removal expense is limited to 25% of the sum of the deductible plus the amount that we pay for direct physical loss or damage to the Covered Property that has sustained loss or damage.
- (4) We will pay up to an additional \$10,000 for debris removal expense, for each location, in any one occurrence of physical loss or damage to Covered Property, if one or both of the following circumstances apply:

direct physical loss or damage exceeds the Limit of Insurance on the Covered Property that has sustained loss or damage.

- (b) The actual debris removal expense exceeds 25% of the sum of the deductible plus the amount that we pay for direct physical loss or damage to the Covered Property that has sustained loss or damage.

Therefore, if (4)(a) and/or (4)(b) apply, our total payment for direct physical loss or damage and debris removal expense may reach but will never exceed the Limit of Insurance on the Covered Property that has sustained loss or damage, plus \$10,000.

(5) Examples

The following examples assume that there is no Coinsurance penalty.

EXAMPLE #1

Limit of Insurance	\$ 90,000
Amount of Deductible	\$ 500
Amount of Loss	\$ 50,000
Amount of Loss Payable	\$ 49,500
	(\$50,000 - \$500)
Debris Removal Expense	\$ 10,000
Debris Removal Expense Payable	\$ 10,000
	(\$10,000 is 20% of \$50,000)

The debris removal expense is less than 25% of the sum of the loss payable plus the deductible. The sum of the loss payable and the debris removal expense (\$49,500 + \$10,000 = \$59,500) is less than the Limit of Insurance. Therefore the full amount of debris removal expense is payable in accordance with the terms of Paragraph (3).

EXAMPLE #2

Limit of Insurance	\$ 90,000
Amount of Deductible	\$ 500
Amount of Loss	\$ 80,000
Amount of Loss Payable	\$ 79,500
	(\$80,000 - \$500)
Debris Removal Expense	\$ 30,000
Debris Removal Expense Payable	
Basic Amount	\$ 10,500
Additional Amount	\$ 10,000

- (a) The total of the actual debris removal expense plus the amount we pay for

The basic amount payable for debris removal expense under the terms of Paragraph (3) is calculated as follows: $\$80,000 (\$79,500 + \$500) \times .25 = \$20,000$; capped at \$10,500. The cap applies because the sum of the loss payable (\$79,500) and the basic amount payable for debris removal expense (\$10,500) cannot exceed the Limit of Insurance (\$90,000).

The additional amount payable for debris removal expense is provided in accordance with the terms of Paragraph (4), because the debris removal expense (\$30,000) exceeds 25% of the loss payable plus the deductible (\$30,000 is 37.5% of \$80,000), and because the sum of the loss payable and debris removal expense ($\$79,500 + \$30,000 = \$109,500$) would exceed the Limit of Insurance (\$90,000). The additional amount of covered debris removal expense is \$10,000, the maximum payable under Paragraph (4). Thus the total payable for debris removal expense in this example is \$20,500; \$9,500 of the debris removal expense is not covered.

b. Preservation Of Property

If it is necessary to move Covered Property from the described premises to preserve it from loss or damage by a Covered Cause of Loss, we will pay for any direct physical loss or damage to that property:

- (1) While it is being moved or while temporarily stored at another location; and
- (2) Only if the loss or damage occurs within 30 days after the property is first moved

c. Fire Department Service Charge

When the fire department is called to save or protect Covered Property from a Covered Cause of Loss, we will pay up to \$1,000, unless a higher limit is shown in the Declarations, for your liability for fire department service charges:

- (1) Assumed by contract or agreement prior to loss; or
- (2) Required by local ordinance.

No Deductible applies to this Additional Coverage.

d. Pollutant Clean-up And Removal

We will pay your expense to extract "pollutants" from land or water at the described premises if the discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused by or results from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date on which the Covered Cause of Loss occurs.

This Additional Coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of "pollutants". But we will pay for testing which is performed in the course of extracting the "pollutants" from the land or water.

The most we will pay under this Additional Coverage for each described premises is \$10,000 for the sum of all covered expenses arising out of Covered Causes of Loss occurring during each separate 12-month period of this policy.

e. Increased Cost Of Construction

- (1) This Additional Coverage applies only to buildings to which the Replacement Cost Optional Coverage applies.
- (2) In the event of damage by a Covered Cause of Loss to a building that is Covered Property, we will pay the increased costs incurred to comply with enforcement of an ordinance or law in the course of repair, rebuilding or replacement of damaged parts of that property, subject to the limitations stated in e.(3) through e.(9) of this Additional Coverage.
- (3) The ordinance or law referred to in e.(2) of this Additional Coverage is an ordinance or law that regulates the construction or repair of buildings or establishes zoning or land use requirements at the described premises, and is in force at the time of loss.

(4) Under this Additional Coverage, we will not pay any costs due to an ordinance or law that:

- (a) You were required to comply with before the loss, even when the building was undamaged; and
- (b) You failed to comply with.

(5) Under this Additional Coverage, we will not pay for:

- (a) The enforcement of any ordinance or law which requires demolition, repair, replacement, reconstruction, remodeling or remediation of property due to contamination by "pollutants" or due to the presence, growth, proliferation, spread or any activity of "fungus", wet or dry rot or bacteria; or
- (b) Any costs associated with the enforcement of an ordinance or law which 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", "fungus", wet or dry rot or bacteria.

(6) The most we will pay under this Additional Coverage, for each described building insured under this Coverage Form, is \$10,000 or 5% of the Limit of Insurance applicable to that building, whichever is less. If a damaged building is covered under a blanket Limit of Insurance which applies to more than one building or item of property, then the most we will pay under this Additional Coverage, for that damaged building, is the lesser of: \$10,000 or 5% times the value of the damaged building as of the time of loss times the applicable Coinsurance percentage

The amount payable under this Additional Coverage is additional insurance.

(7) With respect to this Additional Coverage:

- (a) We will not pay for the Increased Cost of Construction:
 - (i) Until the property is actually repaired or replaced, at the same or another premises; and

(ii) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage, not to exceed two years. We may extend this period in writing during the two years.

(b) If the building is repaired or replaced at the same premises, or if you elect to rebuild at another premises, the most we will pay for the Increased Cost of Construction, subject to the provisions of e.(6) of this Additional Coverage, is the increased cost of construction at the same premises.

(c) If the ordinance or law requires relocation to another premises, the most we will pay for the Increased Cost of Construction, subject to the provisions of e.(6) of this Additional Coverage, is the increased cost of construction at the new premises.

(8) This Additional Coverage is not subject to the terms of the Ordinance Or Law Exclusion, to the extent that such Exclusion would conflict with the provisions of this Additional Coverage.

(9) The costs addressed in the Loss Payment and Valuation Conditions, and the Replacement Cost Optional Coverage, in this Coverage Form, do not include the increased cost attributable to enforcement of an ordinance or law. The amount payable under this Additional Coverage, as stated in e.(6) of this Additional Coverage, is not subject to such limitation.

f. Electronic Data

(1) Under this Additional Coverage, electronic data has the meaning described under Property Not Covered, Electronic Data.

(2) Subject to the provisions of this Additional Coverage, we will pay for the cost to replace or restore electronic data which has been destroyed or corrupted by a Covered Cause of Loss. To the extent that electronic data is not replaced or restored, the loss will be valued at the cost of replacement of the media on which the electronic data was stored, with blank media of substantially identical type.

(3) The Covered Causes of Loss applicable to Your Business Personal Property apply to this Additional Coverage, Electronic Data, subject to the following:

(a) If the Causes Of Loss – Special Form applies, coverage under this Additional Coverage, Electronic Data, is limited to the "specified causes of loss" as defined in that form, and Collapse as set forth in that form.

(b) If the Causes Of Loss – Broad Form applies, coverage under this Additional Coverage, Electronic Data, includes Collapse as set forth in that form.

(c) If the Causes Of Loss Form is endorsed to add a Covered Cause of Loss, the additional Covered Cause of Loss does not apply to the coverage provided under this Additional Coverage, Electronic Data.

(d) The Covered Causes of Loss include a virus, harmful code or similar instruction introduced into or enacted on a computer system (including electronic data) or a network to which it is connected, designed to damage or destroy any part of the system or disrupt its normal operation. But there is no coverage for loss or damage caused by or resulting from manipulation of a computer system (including electronic data) by any employee, including a temporary or leased employee, or by an entity retained by you or for you to inspect, design, install, modify, maintain, repair or replace that system.

(4) The most we will pay under this Additional Coverage, Electronic Data, is \$2,500 for all loss or damage sustained in any one policy year, regardless of the number of occurrences of loss or damage or the number of premises, locations or computer systems involved. If loss payment on the first occurrence does not exhaust this amount, then the balance is available for subsequent loss or damage sustained in but not after that policy year. With respect to an occurrence which begins in one policy year and continues or results in additional loss or damage in a subsequent policy year(s), all loss or damage is deemed to be sustained in the policy year in which the occurrence began.

5. Coverage Extensions

Except as otherwise provided, the following Extensions apply to property located in or on the building described in the Declarations or in the open (or in a vehicle) within 100 feet of the described premises.

If a Coinsurance percentage of 80% or more, or a Value Reporting period symbol, is shown in the Declarations, you may extend the insurance provided by this Coverage Part as follows:

a. Newly Acquired Or Constructed Property

(1) Buildings

If this policy covers Building, you may extend that insurance to apply to:

(a) Your new buildings while being built on the described premises; and

(b) Buildings you acquire at locations, other than the described premises, intended for:

(i) Similar use as the building described in the Declarations; or

(ii) Use as a warehouse.

The most we will pay for loss or damage under this Extension is \$250,000 at each building.

(2) Your Business Personal Property

(a) If this policy covers Your Business Personal Property, you may extend that insurance to apply to:

(i) Business personal property, including such property that you newly acquire, at any location you acquire other than at fairs, trade shows or exhibitions;

(ii) Business personal property, including such property that you newly acquire, located at your newly constructed or acquired buildings at the location described in the Declarations; or

(iii) Business personal property that you newly acquire, located at the described premises.

The most we will pay for loss or damage under this Extension is \$100,000 at each building.

- (b) This Extension does not apply to:
- (i) Personal property of others that is temporarily in your possession in the course of installing or performing work on such property; or
 - (ii) Personal property of others that is temporarily in your possession in the course of your manufacturing or wholesaling activities.

(3) Period Of Coverage

With respect to insurance on or at each newly acquired or constructed property, coverage will end when any of the following first occurs:

- (a) This policy expires;
- (b) 30 days expire after you acquire the property or begin construction of that part of the building that would qualify as covered property; or
- (c) You report values to us.

We will charge you additional premium for values reported from the date you acquire the property or begin construction of that part of the building that would qualify as covered property.

b. Personal Effects And Property Of Others

You may extend the insurance that applies to Your Business Personal Property to apply to:

- (1) Personal effects owned by you, your officers, your partners or members, your managers or your employees. This Extension does not apply to loss or damage by theft.
- (2) Personal property of others in your care, custody or control.

The most we will pay for loss or damage under this Extension is \$2,500 at each described premises. Our payment for loss of or damage to personal property of others will only be for the account of the owner of the property.

c. Valuable Papers And Records (Other Than Electronic Data)

- (1) You may extend the insurance that applies to Your Business Personal Property to apply to the cost to replace or restore the lost information on valuable papers and records for which duplicates do not exist. But this Extension does not apply to valuable papers and records which exist as electronic data. Electronic data has the meaning described under Property Not Covered – Electronic Data.

- (2) If the Causes Of Loss – Special Form applies, coverage under this Extension is limited to the "specified causes of loss" as defined in that form, and Collapse as set forth in that form.

- (3) If the Causes Of Loss – Broad Form applies, coverage under this Extension includes Collapse as set forth in that form.

- (4) Under this Extension, the most we will pay to replace or restore the lost information is \$2,500 at each described premises, unless a higher limit is shown in the Declarations. Such amount is additional insurance. We will also pay for the cost of blank material for reproducing the records (whether or not duplicates exist), and (when there is a duplicate) for the cost of labor to transcribe or copy the records. The costs of blank material and labor are subject to the applicable Limit of Insurance on Your Business Personal Property and therefore coverage of such costs is not additional insurance.

d. Property Off-premises

- (1) You may extend the insurance provided by this Coverage Form to apply to your Covered Property while it is away from the described premises, if it is:
 - (a) Temporarily at a location you do not own, lease or operate;
 - (b) In storage at a location you lease, provided the lease was executed after the beginning of the current policy term; or
 - (c) At any fair, trade show or exhibition.

(2) This Extension does not apply to property:

- (a) In or on a vehicle; or
- (b) In the care, custody or control of your salespersons, unless the property is in such care, custody or control at a fair, trade show or exhibition.

(3) The most we will pay for loss or damage under this Extension is \$10,000.

e. Outdoor Property

You may extend the insurance provided by this Coverage Form to apply to your outdoor fences, radio and television antennas (including satellite dishes), trees, shrubs and plants (other than "stock" of trees, shrubs or plants), including debris removal expense, caused by or resulting from any of the following causes of loss if they are Covered Causes of Loss:

- (1) Fire;
- (2) Lightning;
- (3) Explosion;
- (4) Riot or Civil Commotion; or
- (5) Aircraft.

The most we will pay for loss or damage under this Extension is \$1,000, but not more than \$250 for any one tree, shrub or plant. These limits apply to any one occurrence, regardless of the types or number of items lost or damaged in that occurrence.

f. Non-owned Detached Trailers

- (1) You may extend the insurance that applies to Your Business Personal Property to apply to loss or damage to trailers that you do not own, provided that:
 - (a) The trailer is used in your business;
 - (b) The trailer is in your care, custody or control at the premises described in the Declarations; and
 - (c) You have a contractual responsibility to pay for loss or damage to the trailer.

(2) We will not pay for any loss or damage that occurs:

- (a) While the trailer is attached to any motor vehicle or motorized conveyance, whether or not the motor vehicle or motorized conveyance is in motion;
- (b) During hitching or unhitching operations, or when a trailer becomes accidentally unhitched from a motor vehicle or motorized conveyance.

(3) The most we will pay for loss or damage under this Extension is \$5,000, unless a higher limit is shown in the Declarations.

(4) This insurance is excess over the amount due (whether you can collect on it or not) from any other insurance covering such property.

Each of these Extensions is additional insurance unless otherwise indicated. The Additional Condition, Coinsurance, does not apply to these Extensions.

B. Exclusions And Limitations

See applicable Causes of Loss Form as shown in the Declarations.

C. Limits Of Insurance

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

The most we will pay for loss or damage to outdoor signs, whether or not the sign is attached to a building, is \$2,500 per sign in any one occurrence.

The amounts of insurance stated in the following Additional Coverages apply in accordance with the terms of such coverages and are separate from the Limit(s) of Insurance shown in the Declarations for any other coverage:

- 1. Fire Department Service Charge;
- 2. Pollutant Clean-up And Removal;
- 3. Increased Cost Of Construction; and
- 4. Electronic Data.

Payments under the Preservation of Property Additional Coverage will not increase the applicable Limit of Insurance.

D. Deductible

In any one occurrence of loss or damage (hereinafter referred to as loss), we will first reduce the amount of loss if required by the Coinsurance Condition or the Agreed Value Optional Coverage. If the adjusted amount of loss is less than or equal to the Deductible, we will not pay for that loss. If the adjusted amount of loss exceeds the Deductible, we will then subtract the Deductible from the adjusted amount of loss, and will pay the resulting amount or the Limit of Insurance, whichever is less.

When the occurrence involves loss to more than one item of Covered Property and separate Limits of Insurance apply, the losses will not be combined in determining application of the Deductible. But the Deductible will be applied only once per occurrence.

EXAMPLE #1

(This example assumes there is no Coinsurance penalty.)

Deductible:	\$ 250
Limit of Insurance – Building #1:	\$ 60,000
Limit of Insurance – Building #2:	\$ 80,000
Loss to Building #1:	\$ 60,100
Loss to Building #2:	\$ 90,000

The amount of loss to Building #1 (\$60,100) is less than the sum (\$60,250) of the Limit of Insurance applicable to Building #1 plus the Deductible.

The Deductible will be subtracted from the amount of loss in calculating the loss payable for Building #1:

\$ 60,100	
– 250	
\$ 59,850	Loss Payable – Building #1

The Deductible applies once per occurrence and therefore is not subtracted in determining the amount of loss payable for Building #2. Loss payable for Building #2 is the Limit of Insurance of \$80,000.

Total amount of loss payable:
\$59,850 + 80,000 = \$139,850

EXAMPLE #2

(This example, too, assumes there is no Coinsurance penalty.)

The Deductible and Limits of Insurance are the same as those in Example No. 1.

Loss to Building #1:	\$ 70,000
(Exceeds Limit of Insurance plus Deductible)	
Loss to Building #2:	\$ 90,000
(Exceeds Limit of Insurance plus Deductible)	
Loss Payable - Building #1:	\$ 60,000
(Limit of Insurance)	
Loss Payable - Building #2:	\$ 80,000
(Limit of Insurance)	
Total amount of loss payable:	\$140,000

E. Loss Conditions

The following conditions apply in addition to the Common Policy Conditions and the Commercial Property Conditions.

1. Abandonment

There can be no abandonment of any property to us.

2. Appraisal

If we and you disagree on the value of the property or the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the value of the property and amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- Pay its chosen appraiser; and
- Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

3. Duties In The Event Of Loss Or Damage

- a. You must see that the following are done in the event of loss or damage to Covered Property:
- (1) Notify the police if a law may have been broken.
 - (2) Give us prompt notice of the loss or damage. Include a description of the property involved.
 - (3) As soon as possible, give us a description of how, when and where the loss or damage occurred.
 - (4) Take all reasonable steps to protect the Covered Property from further damage, and keep a record of your expenses necessary to protect the Covered Property, for consideration in the settlement of the claim. This will not increase the Limit of Insurance. However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a Covered Cause of Loss. Also, if feasible, set the damaged property aside and in the best possible order for examination.
 - (5) At our request, give us complete inventories of the damaged and undamaged property. Include quantities, costs, values and amount of loss claimed.
 - (6) As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records.

Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.
 - (7) Send us a signed, sworn proof of loss containing the information we request to investigate the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.
 - (8) Cooperate with us in the investigation or settlement of the claim.
- b. We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.

4. Loss Payment

- a. In the event of loss or damage covered by this Coverage Form, at our option, we will either:
- (1) Pay the value of lost or damaged property;
 - (2) Pay the cost of repairing or replacing the lost or damaged property, subject to **b.** below;
 - (3) Take all or any part of the property at an agreed or appraised value; or
 - (4) Repair, rebuild or replace the property with other property of like kind and quality, subject to **b.** below.

We will determine the value of lost or damaged property, or the cost of its repair or replacement, in accordance with the applicable terms of the Valuation Condition in this Coverage Form or any applicable provision which amends or supersedes the Valuation Condition.

- b. The cost to repair, rebuild or replace does not include the increased cost attributable to enforcement of any ordinance or law regulating the construction, use or repair of any property.
- c. We will give notice of our intentions within 30 days after we receive the sworn proof of loss.
 - d. We will not pay you more than your financial interest in the Covered Property.
 - e. We may adjust losses with the owners of lost or damaged property if other than you. If we pay the owners, such payments will satisfy your claims against us for the owners' property. We will not pay the owners more than their financial interest in the Covered Property.
 - f. We may elect to defend you against suits arising from claims of owners of property. We will do this at our expense.
 - g. We will pay for covered loss or damage within 30 days after we receive the sworn proof of loss, if you have complied with all of the terms of this Coverage Part and:
 - (1) We have reached agreement with you on the amount of loss; or
 - (2) An appraisal award has been made.

h. A party wall is a wall that separates and is common to adjoining buildings that are owned by different parties. In settling covered losses involving a party wall, we will pay a proportion of the loss to the party wall based on your interest in the wall in proportion to the interest of the owner of the adjoining building. However, if you elect to repair or replace your building and the owner of the adjoining building elects not to repair or replace that building, we will pay you the full value of the loss to the party wall, subject to all applicable policy provisions including Limits of Insurance, the Valuation and Coinsurance Conditions and all other provisions of this Loss Payment Condition. Our payment under the provisions of this paragraph does not alter any right of subrogation we may have against any entity, including the owner or insurer of the adjoining building, and does not alter the terms of the Transfer Of Rights Of Recovery Against Others To Us Condition in this policy.

5. Recovered Property

If either you or we recover any property after loss settlement, that party must give the other prompt notice. At your option, the property will be returned to you. You must then return to us the amount we paid to you for the property. We will pay recovery expenses and the expenses to repair the recovered property, subject to the Limit of Insurance.

6. Vacancy

a. Description Of Terms

(1) As used in this Vacancy Condition, the term building and the term vacant have the meanings set forth in **(1)(a)** and **(1)(b)** below:

(a) When this policy is issued to a tenant, and with respect to that tenant's interest in Covered Property, building means the unit or suite rented or leased to the tenant. Such building is vacant when it does not contain enough business personal property to conduct customary operations.

(b) When this policy is issued to the owner or general lessee of a building, building means the entire building. Such building is vacant unless at least 31% of its total square footage is:

- (i)** Rented to a lessee or sub-lessee and used by the lessee or sublessee to conduct its customary operations; and/or
- (ii)** Used by the building owner to conduct customary operations.

(2) Buildings under construction or renovation are not considered vacant.

b. Vacancy Provisions

If the building where loss or damage occurs has been vacant for more than 60 consecutive days before that loss or damage occurs:

(1) We will not pay for any loss or damage caused by any of the following even if they are Covered Causes of Loss:

- (a)** Vandalism;
- (b)** Sprinkler leakage, unless you have protected the system against freezing;
- (c)** Building glass breakage;
- (d)** Water damage;
- (e)** Theft; or
- (f)** Attempted theft.

(2) With respect to Covered Causes of Loss other than those listed in **b.(1)(a)** through **b.(1)(f)** above, we will reduce the amount we would otherwise pay for the loss or damage by 15%.

7. Valuation

We will determine the value of Covered Property in the event of loss or damage as follows:

- a.** At actual cash value as of the time of loss or damage, except as provided in **b.**, **c.**, **d.** and **e.** below.
- b.** If the Limit of Insurance for Building satisfies the Additional Condition, Coinsurance, and the cost to repair or replace the damaged building property is \$2,500 or less, we will pay the cost of building repairs or replacement.

The cost of building repairs or replacement does not include the increased cost attributable to enforcement of any ordinance or law regulating the construction, use or repair of any property.

However, the following property will be valued at the actual cash value even when attached to the building:

- (1) Awnings or floor coverings;
 - (2) Appliances for refrigerating, ventilating, cooking, dishwashing or laundering; or
 - (3) Outdoor equipment or furniture.
 - c. "Stock" you have sold but not delivered at the selling price less discounts and expenses you otherwise would have had.
 - d. Glass at the cost of replacement with safety-glazing material if required by law.
 - e. Tenants' Improvements and Betterments at:
 - (1) Actual cash value of the lost or damaged property if you make repairs promptly.
 - (2) A proportion of your original cost if you do not make repairs promptly. We will determine the proportionate value as follows:
 - (a) Multiply the original cost by the number of days from the loss or damage to the expiration of the lease; and
 - (b) Divide the amount determined in (a) above by the number of days from the installation of improvements to the expiration of the lease.
- If your lease contains a renewal option, the expiration of the renewal option period will replace the expiration of the lease in this procedure.
- (3) Nothing if others pay for repairs or replacement.

F. Additional Conditions

The following conditions apply in addition to the Common Policy Conditions and the Commercial Property Conditions.

1. Coinsurance

If a Coinsurance percentage is shown in the Declarations, the following condition applies.

- a. We will not pay the full amount of any loss if the value of Covered Property at the time of loss times the Coinsurance percentage shown for it in the Declarations is greater than the Limit of Insurance for the property.

Instead, we will determine the most we will pay using the following steps:

- (1) Multiply the value of Covered Property at the time of loss by the Coinsurance percentage;
- (2) Divide the Limit of Insurance of the property by the figure determined in Step (1);
- (3) Multiply the total amount of loss, before the application of any deductible, by the figure determined in Step (2); and
- (4) Subtract the deductible from the figure determined in Step (3).

We will pay the amount determined in Step (4) or the limit of insurance, whichever is less. For the remainder, you will either have to rely on other insurance or absorb the loss yourself.

EXAMPLE #1 (UNDERINSURANCE)

When:	The value of the property is:	\$250,000
	The Coinsurance percentage for it is:	80%
	The Limit of Insurance for it is:	\$100,000
	The Deductible is:	\$ 250
	The amount of loss is:	\$ 40,000
Step (1):	$\$250,000 \times 80\% = \$200,000$ (the minimum amount of insurance to meet your Coinsurance requirements)	
Step (2):	$\$100,000 \div \$200,000 = .50$	
Step (3):	$\$40,000 \times .50 = \$20,000$	
Step (4):	$\$20,000 - \$250 = \$19,750$	

We will pay no more than \$19,750. The remaining \$20,250 is not covered.

EXAMPLE #2 (ADEQUATE INSURANCE)

When:	The value of the property is:	\$250,000
	The Coinsurance percentage for it is:	80%
	The Limit of Insurance for it is:	\$200,000
	The Deductible is:	\$ 250
	The amount of loss is:	\$ 40,000

The minimum amount of insurance to meet your Coinsurance requirement is \$200,000 (\$250,000 x 80%). Therefore, the Limit of Insurance in this Example is adequate and no penalty applies. We will pay no more than \$39,750 (\$40,000 amount of loss minus the deductible of \$250).

- b. If one Limit of Insurance applies to two or more separate items, this condition will apply to the total of all property to which the limit applies.

EXAMPLE #3

When:	The value of property is:	
	Building at Location #1:	\$ 75,000
	Building at Location #2:	\$100,000
	Personal Property at Location #2:	\$ <u>75,000</u>
		\$250,000
	The Coinsurance percentage for it is:	90%
	The Limit of Insurance for Buildings and Personal Property at Location #1 and #2 is:	\$180,000
	The Deductible is:	\$ 1,000
	The amount of loss is:	
	Building at Location #2:	\$ 30,000
	Personal Property at Location #2:	\$ <u>20,000</u>
		\$ 50,000

Step (1): $\$250,000 \times 90\% = \$225,000$
(the minimum amount of insurance to meet your Coinsurance requirements and to avoid the penalty shown below)

Step (2): $\$180,000 \div \$225,000 = .80$

Step (3): $\$50,000 \times .80 = \$40,000$

Step (4): $\$40,000 - \$1,000 = \$39,000$

We will pay no more than \$39,000. The remaining \$11,000 is not covered.

2. Mortgageholders

- The term mortgageholder includes trustee.
- We will pay for covered loss of or damage to buildings or structures to each mortgageholder shown in the Declarations in their order of precedence, as interests may appear.
- The mortgageholder has the right to receive loss payment even if the mortgageholder has started foreclosure or similar action on the building or structure.
- If we deny your claim because of your acts or because you have failed to comply with the terms of this Coverage Part, the mortgageholder will still have the right to receive loss payment if the mortgageholder:
 - Pays any premium due under this Coverage Part at our request if you have failed to do so;
 - Submits a signed, sworn proof of loss within 60 days after receiving notice from us of your failure to do so; and
 - Has notified us of any change in ownership, occupancy or substantial change in risk known to the mortgageholder.

All of the terms of this Coverage Part will then apply directly to the mortgageholder.

- If we pay the mortgageholder for any loss or damage and deny payment to you because of your acts or because you have failed to comply with the terms of this Coverage Part:
 - The mortgageholder's rights under the mortgage will be transferred to us to the extent of the amount we pay; and
 - The mortgageholder's right to recover the full amount of the mortgageholder's claim will not be impaired.

At our option, we may pay to the mortgageholder the whole principal on the mortgage plus any accrued interest. In this event, your mortgage and note will be transferred to us and you will pay your remaining mortgage debt to us.

- If we cancel this policy, we will give written notice to the mortgageholder at least:
 - 10 days before the effective date of cancellation if we cancel for your nonpayment of premium; or
 - 30 days before the effective date of cancellation if we cancel for any other reason.

- g. If we elect not to renew this policy, we will give written notice to the mortgageholder at least 10 days before the expiration date of this policy.

G. Optional Coverages

If shown as applicable in the Declarations, the following Optional Coverages apply separately to each item.

1. Agreed Value

- a. The Additional Condition, Coinsurance, does not apply to Covered Property to which this Optional Coverage applies. We will pay no more for loss of or damage to that property than the proportion that the Limit of Insurance under this Coverage Part for the property bears to the Agreed Value shown for it in the Declarations.
- b. If the expiration date for this Optional Coverage shown in the Declarations is not extended, the Additional Condition, Coinsurance, is reinstated and this Optional Coverage expires.
- c. The terms of this Optional Coverage apply only to loss or damage that occurs:
 - (1) On or after the effective date of this Optional Coverage; and
 - (2) Before the Agreed Value expiration date shown in the Declarations or the policy expiration date, whichever occurs first.

2. Inflation Guard

- a. The Limit of Insurance for property to which this Optional Coverage applied will automatically increase by the annual percentage shown in the Declarations.
- b. The amount of increase will be:
 - (1) The Limit of Insurance that applied on the most recent of the policy inception date, the policy anniversary date, or any other policy change amending the Limit of Insurance, times
 - (2) The percentage of annual increase shown in the Declarations, expressed as a decimal (example: 8% is .08), times
 - (3) The number of days since the beginning of the current policy year or the effective date of the most recent policy change amending the Limit of Insurance, divided by 365.

EXAMPLE

If: The applicable Limit of Insurance is: \$100,000
 The annual percentage increase is: 8%
 The number of days since the beginning of the policy year (or last policy change) is: 146
 The amount of increase is:
 $\$100,000 \times .08 \times 146 \div 365 =$ \$ 3,200

3. Replacement Cost

- a. Replacement Cost (without deduction for depreciation) replaces Actual Cash Value in the Valuation Loss Condition of this Coverage Form.
- b. This Optional Coverage does not apply to:
 - (1) Personal property of others;
 - (2) Contents of a residence;
 - (3) Works of art, antiques or rare articles, including etchings, pictures, statuary, marbles, bronzes, porcelains and bric-a-brac; or
 - (4) "Stock", unless the Including "Stock" option is shown in the Declarations.

Under the terms of this Replacement Cost Optional Coverage, tenants' improvements and betterments are not considered to be the personal property of others.

- c. You may make a claim for loss or damage covered by this insurance on an actual cash value basis instead of on a replacement cost basis. In the event you elect to have loss or damage settled on an actual cash value basis, you may still make a claim for the additional coverage this Optional Coverage provides if you notify us of your intent to do so within 180 days after the loss or damage.
- d. We will not pay on a replacement cost basis for any loss or damage:
 - (1) Until the lost or damaged property is actually repaired or replaced; and
 - (2) Unless the repairs or replacement are made as soon as reasonably possible after the loss or damage.

With respect to tenants' improvements and betterments, the following also apply:

- (3) If the conditions in d.(1) and d.(2) above are not met, the value of tenants' improvements and betterments will be determined as a proportion of your original cost, as set forth in the Valuation Condition of this Coverage Form; and
 - (4) We will not pay for loss or damage to tenants' improvements and betterments if others pay for repairs or replacement.
- e. We will not pay more for loss or damage on a replacement cost basis than the least of (1), (2) or (3), subject to f. below:
- (1) The Limit of Insurance applicable to the lost or damaged property;
 - (2) The cost to replace the lost or damaged property with other property:
 - (a) Of comparable material and quality; and
 - (b) Used for the same purpose; or
 - (3) The amount actually spent that is necessary to repair or replace the lost or damaged property.

If a building is rebuilt at a new premises, the cost described in e.(2) above is limited to the cost which would have been incurred if the building had been rebuilt at the original premises.

- f. The cost of repair or replacement does not include the increased cost attributable to enforcement of any ordinance or law regulating the construction, use or repair of any property.

4. Extension Of Replacement Cost To Personal Property Of Others

- a. If the Replacement Cost Optional Coverage is shown as applicable in the Declarations, then this Extension may also be shown as applicable. If the Declarations show this Extension as applicable, then Paragraph 3.b.(1) of the Replacement Cost Optional Coverage is deleted and all other provisions of the Replacement Cost Optional Coverage apply to replacement cost on personal property of others.
- b. With respect to replacement cost on the personal property of others, the following limitation applies:

If an item(s) of personal property of others is subject to a written contract which governs your liability for loss or damage to that item(s), then valuation of that item(s) will be based on the amount for which you are liable under such contract, but not to exceed the lesser of the replacement cost of the property or the applicable Limit of Insurance.

H. Definitions

- 1. "Fungus" means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by fungi.
- 2. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
- 3. "Stock" means merchandise held in storage or for sale, raw materials and in-process or finished goods, including supplies used in their packing or shipping.

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BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section F., Definitions.

A. Coverage

1. Business Income

Business Income means the:

- a. Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred; and
- b. Continuing normal operating expenses incurred, including payroll.

For manufacturing risks, Net Income includes the net sales value of production.

Coverage is provided as described and limited below for one or more of the following options for which a Limit of Insurance is shown in the Declarations:

- (1) Business Income Including "Rental Value".
- (2) Business Income Other Than "Rental Value".
- (3) "Rental Value".

If option (1) above is selected, the term Business Income will include "Rental Value". If option (3) above is selected, the term Business Income will mean "Rental Value" only.

If Limits of Insurance are shown under more than one of the above options, the provisions of this Coverage Part apply separately to each.

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". The "suspension" must be caused by direct physical loss of or damage to property at premises which are described in the Declarations and for which a Business Income Limit of Insurance is shown in the Declarations. 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 100 feet of the site at which the described premises are located.

With respect to the requirements set forth in the preceding paragraph, if you occupy only part of the site at which the described premises are located, your premises means:

- (a) The portion of the building which you rent, lease or occupy; and
- (b) Any area within the building or on the site at which the described premises are located, if that area services, or is used to gain access to, the described premises.

2. Extra Expense

- a. Extra Expense coverage is provided at the premises described in the Declarations only if the Declarations show that Business Income coverage applies at that premises.
- b. Extra Expense means necessary expenses you incur during the "period of restoration" that you would not have incurred if there had been no direct physical loss or damage to property caused by or resulting from a Covered Cause of Loss.

We will pay Extra Expense (other than the expense to repair or replace property) to:

- (1) Avoid or minimize the "suspension" of business and to continue operations at the described premises or at replacement premises or temporary locations, including relocation expenses and costs to equip and operate the replacement location or temporary location.
- (2) Minimize the "suspension" of business if you cannot continue "operations".

We will also pay Extra Expense to repair or replace property, but only to the extent it reduces the amount of loss that otherwise would have been payable under this Coverage Form.

3. Covered Causes Of Loss, Exclusions And Limitations

See applicable Causes Of Loss Form as shown in the Declarations.

4. Additional Limitation – Interruption Of Computer Operations

- a. Coverage for Business Income does not apply when a "suspension" of "operations" is caused by destruction or corruption of electronic data, or any loss or damage to electronic data, except as provided under the Additional Coverage – Interruption Of Computer Operations.
- b. Coverage for Extra Expense does not apply when action is taken to avoid or minimize a "suspension" of "operations" caused by destruction or corruption of electronic data, or any loss or damage to electronic data, except as provided under the Additional Coverage – Interruption Of Computer Operations.
- c. Electronic data means information, facts or computer programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CDROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. The term computer programs, referred to in the foregoing description of electronic data, means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.

5. Additional Coverages

a. Civil Authority

In this Additional Coverage — Civil Authority, the described premises are premises to which this Coverage Form applies, as shown in the Declarations.

When a Covered Cause of Loss causes damage to property other than property at the described premises, we will pay for the actual loss of Business Income you sustain and necessary Extra Expense caused by action of civil authority that prohibits access to the described premises, provided that both of the following apply:

- (1) Access to the area immediately surrounding the damaged property is prohibited by civil authority as a result of the damage, and the described premises are within that area but are not more than one mile from the damaged property; and
- (2) The action of civil authority is taken in response to dangerous physical conditions resulting from the damage or continuation of the Covered Cause of Loss that caused the damage, or the action is taken to enable a civil authority to have unimpeded access to the damaged property.

Civil Authority Coverage for Business Income will begin 72 hours after the time of the first action of civil authority that prohibits access to the described premises and will apply for a period of up to four consecutive weeks from the date on which such coverage began.

Civil Authority Coverage for Extra Expense will begin immediately after the time of the first action of civil authority that prohibits access to the described premises and will end:

- (1) Four consecutive weeks after the date of that action; or
- (2) When your Civil Authority Coverage for Business Income ends;

whichever is later.

b. Alterations And New Buildings

We will pay for the actual loss of Business Income you sustain and necessary Extra Expense you incur due to direct physical loss or damage at the described premises caused by or resulting from any Covered Cause of Loss to:

- (1) New buildings or structures, whether complete or under construction;
- (2) Alterations or additions to existing buildings or structures; and

(3) Machinery, equipment, supplies or building materials located on or within 100 feet of the described premises and:

- (a)** Used in the construction, alterations or additions; or
- (b)** Incidental to the occupancy of new buildings.

If such direct physical loss or damage delays the start of "operations", the "period of restoration" for Business Income Coverage will begin on the date "operations" would have begun if the direct physical loss or damage had not occurred.

c. Extended Business Income

(1) Business Income Other Than "Rental Value"

If the necessary "suspension" of your "operations" produces a Business Income loss payable under this policy, we will pay for the actual loss of Business Income you incur during the period that:

- (a)** Begins on the date property (except "finished stock") is actually repaired, rebuilt or replaced and "operations" are resumed; and
- (b)** Ends on the earlier of:
 - (i)** The date you could restore your "operations", with reasonable speed, to the level which would generate the business income amount that would have existed if no direct physical loss or damage had occurred; or
 - (ii)** 30 consecutive days after the date determined in **(1)(a)** above.

However, Extended Business Income does not apply to loss of Business Income incurred as a result of unfavorable business conditions caused by the impact of the Covered Cause of Loss in the area where the described premises are located.

Loss of Business Income must be caused by direct physical loss or damage at the described premises caused by or resulting from any Covered Cause of Loss.

(2) "Rental Value"

If the necessary "suspension" of your "operations" produces a "Rental Value" loss payable under this policy, we will pay for the actual loss of "Rental Value" you incur during the period that:

- (a)** Begins on the date property is actually repaired, rebuilt or replaced and tenantability is restored; and
- (b)** Ends on the earlier of:
 - (i)** The date you could restore tenant occupancy, with reasonable speed, to the level which would generate the "Rental Value" that would have existed if no direct physical loss or damage had occurred; or
 - (ii)** 30 consecutive days after the date determined in **(2)(a)** above.

However, Extended Business Income does not apply to loss of "Rental Value" incurred as a result of unfavorable business conditions caused by the impact of the Covered Cause of Loss in the area where the described premises are located.

Loss of "Rental Value" must be caused by direct physical loss or damage at the described premises caused by or resulting from any Covered Cause of Loss.

d. Interruption Of Computer Operations

- (1)** Under this Additional Coverage, electronic data has the meaning described under Additional Limitation – Interruption Of Computer Operations.
- (2)** Subject to all provisions of this Additional Coverage, you may extend the insurance that applies to Business Income and Extra Expense to apply to a "suspension" of "operations" caused by an interruption in computer operations due to destruction or corruption of electronic data due to a Covered Cause of Loss.

(3) With respect to the coverage provided under this Additional Coverage, the Covered Causes of Loss are subject to the following:

- (a) If the Causes Of Loss – Special Form applies, coverage under this Additional Coverage – Interruption Of Computer Operations is limited to the "specified causes of loss" as defined in that form, and Collapse as set forth in that form.
- (b) If the Causes Of Loss – Broad Form applies, coverage under this Additional Coverage – Interruption Of Computer Operations includes Collapse as set forth in that form.
- (c) If the Causes Of Loss Form is endorsed to add a Covered Cause of Loss, the additional Covered Cause of Loss does not apply to the coverage provided under this Additional Coverage – Interruption Of Computer Operations.
- (d) The Covered Causes of Loss include a virus, harmful code or similar instruction introduced into or enacted on a computer system (including electronic data) or a network to which it is connected, designed to damage or destroy any part of the system or disrupt its normal operation. But there is no coverage for an interruption related to manipulation of a computer system (including electronic data) by any employee, including a temporary or leased employee, or by an entity retained by you or for you to inspect, design, install, maintain, repair or replace that system.

(4) The most we will pay under this Additional Coverage – Interruption of Computer Operations is \$2,500 for all loss sustained and expense incurred in any one policy year, regardless of the number of interruptions or the number of premises, locations or computer systems involved. If loss payment relating to the first interruption does not exhaust this amount, then the balance is available for loss or expense sustained or incurred as a result of subsequent interruptions in that policy year. A balance remaining at the end of a policy year does not increase the amount of insurance in the next policy year. With respect to any interruption which begins in one policy year and continues or results in additional loss or expense in a subsequent policy year(s), all loss and expense is deemed to be sustained or incurred in the policy year in which the interruption began.

(5) This Additional Coverage – Interruption in Computer Operations does not apply to loss sustained or expense incurred after the end of the "period of restoration", even if the amount of insurance stated in (4) above has not been exhausted.

6. Coverage Extension

If a Coinsurance percentage of 50% or more is shown in the Declarations, you may extend the insurance provided by this Coverage Part as follows:

NEWLY ACQUIRED LOCATIONS

- a. You may extend your Business Income and Extra Expense Coverages to apply to property at any location you acquire other than fairs or exhibitions.
- b. The most we will pay under this Extension, for the sum of Business Income loss and Extra Expense incurred, is \$100,000 at each location.

- c. Insurance under this Extension for each newly acquired location will end when any of the following first occurs:

- (1) This policy expires;
- (2) 30 days expire after you acquire or begin to construct the property; or
- (3) You report values to us.

We will charge you additional premium for values reported from the date you acquire the property.

The Additional Condition, Coinsurance, does not apply to this Extension.

B. Limits Of Insurance

The most we will pay for loss in any one occurrence is the applicable Limit of Insurance shown in the Declarations.

Payments under the following coverages will not increase the applicable Limit of Insurance:

1. Alterations And New Buildings;
2. Civil Authority;
3. Extra Expense; or
4. Extended Business Income.

The amounts of insurance stated in the Interruption Of Computer Operations Additional Coverage and the Newly Acquired Locations Coverage Extension apply in accordance with the terms of those coverages and are separate from the Limit(s) of Insurance shown in the Declarations for any other coverage.

C. Loss Conditions

The following conditions apply in addition to the Common Policy Conditions and the Commercial Property Conditions.

1. **Appraisal** If we and you disagree on the amount of Net Income and operating expense or the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser.

The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the amount of Net Income and operating expense or amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- a. Pay its chosen appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

2. Duties In The Event Of Loss

- a. You must see that the following are done in the event of loss:

- (1) Notify the police if a law may have been broken.
- (2) Give us prompt notice of the direct physical loss or damage. Include a description of the property involved.
- (3) As soon as possible, give us a description of how, when, and where the direct physical loss or damage occurred.
- (4) Take all reasonable steps to protect the Covered Property from further damage, and keep a record of your expenses necessary to protect the Covered Property, for consideration in the settlement of the claim. This will not increase the Limit of Insurance. However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a Covered Cause of Loss. Also, if feasible, set the damaged property aside and in the best possible order for examination.
- (5) As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records.

Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.
- (6) Send us a signed, sworn proof of loss containing the information we request to investigate the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.
- (7) Cooperate with us in the investigation or settlement of the claim.
- (8) If you intend to continue your business, you must resume all or part of your "operations" as quickly as possible.

- b. We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.

3. Loss Determination

a. The amount of Business Income loss will be determined based on:

- (1) The Net Income of the business before the direct physical loss or damage occurred;
- (2) The likely Net Income of the business 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;
- (3) The operating expenses, including payroll expenses, necessary to resume "operations" with the same quality of service that existed just before the direct physical loss or damage; and
- (4) Other relevant sources of information, including:
 - (a) Your financial records and accounting procedures;
 - (b) Bills, invoices and other vouchers; and
 - (c) Deeds, liens or contracts.

b. The amount of Extra Expense will be determined based on:

- (1) All expenses that exceed the normal operating expenses that would have been incurred by "operations" during the "period of restoration" if no direct physical loss or damage had occurred. We will deduct from the total of such expenses:
 - (a) The salvage value that remains of any property bought for temporary use during the "period of restoration", once "operations" are resumed; and
 - (b) Any Extra Expense that is paid for by other insurance, except for insurance that is written subject to the same plan, terms, conditions and provisions as this insurance; and
- (2) Necessary expenses that reduce the Business Income loss that otherwise would have been incurred.

c. Resumption Of Operations

We will reduce the amount of your:

(1) Business Income loss, other than Extra Expense, to the extent you can resume your "operations", in whole or in part, by using damaged or undamaged property (including merchandise or stock) at the described premises or elsewhere.

(2) Extra Expense loss to the extent you can return "operations" to normal and discontinue such Extra Expense.

d. If you do not resume "operations", or do not resume "operations" as quickly as possible, we will pay based on the length of time it would have taken to resume "operations" as quickly as possible.

4. Loss Payment

We will pay for covered loss within 30 days after we receive the sworn proof of loss, if you have complied with all of the terms of this Coverage Part and:

- a. We have reached agreement with you on the amount of loss; or
- b. An appraisal award has been made.

D. Additional Condition

COINSURANCE

If a Coinsurance percentage is shown in the Declarations, the following condition applies in addition to the Common Policy Conditions and the Commercial Property Conditions.

We will not pay the full amount of any Business Income loss if the Limit of Insurance for Business Income is less than:

1. The Coinsurance percentage shown for Business Income in the Declarations; times
2. The sum of:
 - a. The Net Income (Net Profit or Loss before income taxes), and
 - b. Operating expenses, including payroll expenses,

that would have been earned or incurred (had no loss occurred) by your "operations" at the described premises for the 12 months following the inception, or last previous anniversary date, of this policy (whichever is later).

Instead, we will determine the most we will pay using the following steps:

- Step (1): Multiply the Net Income and operating expense for the 12 months following the inception, or last previous anniversary date, of this policy by the Coinsurance percentage;
- Step (2): Divide the Limit of Insurance for the described premises by the figure determined in Step (1); and
- Step (3): Multiply the total amount of loss by the figure determined in Step (2)

We will pay the amount determined in Step (3) or the limit of insurance, whichever is less. For the remainder, you will either have to rely on other insurance or absorb the loss yourself.

In determining operating expenses for the purpose of applying the Coinsurance condition, the following expenses, if applicable, shall be deducted from the total of all operating expenses:

- (1) Prepaid freight – outgoing
- (2) Returns and allowances;
- (3) Discounts;
- (4) Bad debts;
- (5) Collection expenses;
- (6) Cost of raw stock and factory supplies consumed (including transportation charges);
- (7) Cost of merchandise sold (including transportation charges);
- (8) Cost of other supplies consumed (including transportation charges);
- (9) Cost of services purchased from outsiders (not employees) to resell, that do not continue under contract;
- (10) Power, heat and refrigeration expenses that do not continue under contract (if Form CP 15 11 is attached);
- (11) All ordinary payroll expenses or the amount of payroll expense excluded (if Form CP 15 10 is attached); and
- (12) Special deductions for mining properties (royalties unless specifically included in coverage; actual depletion commonly known as unit or cost depletion – not percentage depletion; welfare and retirement fund charges based on tonnage; hired trucks).

EXAMPLE #1 (UNDERINSURANCE)

When:	The Net Income and operating expenses for the 12 months following the inception, or last previous anniversary date, of this policy at the described premises would have been	\$	400,000
	The Coinsurance percentage is		50%
	The Limit of Insurance is	\$	150,000
	The amount of loss is	\$	80,000
Step (1):	$\$400,000 \times 50\% = \$200,000$ (the minimum amount of insurance to meet your Coinsurance requirements)		
Step (2):	$\$150,000 \div \$200,000 = .75$		
Step (3):	$\$80,000 \times .75 = \$60,000$		

We will pay no more than \$60,000. The remaining \$20,000 is not covered.

EXAMPLE # 2 (ADEQUATE INSURANCE)

When:	The Net Income and operating expenses for the 12 months following the inception, or last previous anniversary date, of this policy at the described premises would have been	\$	400,000
	The Coinsurance percentage is		50%
	The Limit of Insurance is	\$	200,000
	The amount of loss is	\$	80,000

The minimum amount of insurance to meet your Coinsurance requirement is \$200,000 ($\$400,000 \times 50\%$). Therefore, the Limit of Insurance in this example is adequate and no penalty applies. We will pay no more than \$80,000 (amount of loss).

This condition does not apply to Extra Expense Coverage.

E. Optional Coverages

If shown as applicable in the Declarations, the following Optional Coverages apply separately to each item.

1. Maximum Period Of Indemnity

- a. The Additional Condition, Coinsurance, does not apply to this Coverage Form at the described premises to which this Optional Coverage applies.

EXAMPLE

When:	The Limit of Insurance is:	\$	100,000
	The Agreed Value is:	\$	200,000
	The amount of loss is:	\$	80,000
Step (1):	$\$100,000 \div \$200,000 = .50$		
Step (2):	$.50 \times \$80,000 = \$40,000$		

We will pay \$40,000. The remaining \$40,000 is not covered.

4. Extended Period Of Indemnity

Under Paragraph A.5.c., Extended Business Income, the number 30 in Subparagraphs (1)(b) and (2)(b) is replaced by the number shown in the Declarations for this Optional Coverage.

F. Definitions

1. "Finished stock" means stock you have manufactured.

"Finished stock" also includes whiskey and alcoholic products being aged, unless there is a Coinsurance percentage shown for Business Income in the Declarations.

"Finished stock" does not include stock you have manufactured that is held for sale on the premises of any retail outlet insured under this Coverage Part.
2. "Operations" means:
 - a. Your business activities occurring at the described premises; and
 - b. The tenantability of the described premises, if coverage for Business Income Including "Rental Value" or "Rental Value" applies.
3. "Period of restoration" means the period of time that:
 - a. Begins:
 - (1) 72 hours after the time of direct physical loss or damage for Business Income Coverage; or
 - (2) 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
 - b. Ends on the earlier of:
 - (1) The date when the property at the described premises should be repaired, rebuilt or replaced with reasonable speed and similar quality; or
 - (2) The date when business is resumed at a new permanent location.

"Period of restoration" does not include any increased period required due to the enforcement of any ordinance or law that:

- (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".

4. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
5. "Rental Value" means Business Income that consists of:
 - a. Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred as rental income from tenant occupancy of the premises described in the Declarations as furnished and equipped by you, including fair rental value of any portion of the described premises which is occupied by you; and
 - b. Continuing normal operating expenses incurred in connection with that premises, including:
 - (1) Payroll; and
 - (2) The amount of charges which are the legal obligation of the tenant(s) but would otherwise be your obligations.
6. "Suspension" means:
 - a. The slowdown or cessation of your business activities; or
 - b. That a part or all of the described premises is rendered untenable, if coverage for Business Income Including "Rental Value" or "Rental Value" applies.

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COMMERCIAL PROPERTY CONDITIONS

This Coverage Part is subject to the following conditions, the Common Policy Conditions and applicable Loss Conditions and Additional Conditions in Commercial Property Coverage Forms.

A. CONCEALMENT, MISREPRESENTATION OR FRAUD

This Coverage Part is void in any case of fraud by you as it relates to this Coverage Part at any time. It is also void if you or any other insured, at any time, intentionally conceal or misrepresent a material fact concerning:

1. This Coverage Part;
2. The Covered Property;
3. Your interest in the Covered Property; or
4. A claim under this Coverage Part.

B. CONTROL OF PROPERTY

Any act or neglect of any person other than you beyond your direction or control will not affect this insurance.

The breach of any condition of this Coverage Part at any one or more locations will not affect coverage at any location where, at the time of loss or damage, the breach of condition does not exist.

C. INSURANCE UNDER TWO OR MORE COVERAGES

If two or more of this policy's coverages apply to the same loss or damage, we will not pay more than the actual amount of the loss or damage.

D. LEGAL ACTION AGAINST US

No one may bring a legal action against us under this Coverage Part unless:

1. There has been full compliance with all of the terms of this Coverage Part; and
2. The action is brought within 2 years after the date on which the direct physical loss or damage occurred.

E. LIBERALIZATION

If we adopt any revision that would broaden the coverage under this Coverage Part without additional premium within 45 days prior to or during the policy period, the broadened coverage will immediately apply to this Coverage Part.

F. NO BENEFIT TO BAILEE

No person or organization, other than you, having custody of Covered Property will benefit from this insurance.

G. OTHER INSURANCE

1. You may have other insurance subject to the same plan, terms, conditions and provisions as the insurance under this Coverage Part. If you do, we will pay our share of the covered loss or damage. Our share is the proportion that the applicable Limit of Insurance under this Coverage Part bears to the Limits of Insurance of all insurance covering on the same basis.
2. If there is other insurance covering the same loss or damage, other than that described in 1. above, we will pay only for the amount of covered loss or damage in excess of the amount due from that other insurance, whether you can collect on it or not. But we will not pay more than the applicable Limit of Insurance.

H. POLICY PERIOD, COVERAGE TERRITORY

Under this Coverage Part:

1. We cover loss or damage commencing:
 - a. During the policy period shown in the Declarations; and
 - b. Within the coverage territory.
2. The coverage territory is:
 - a. The United States of America (including its territories and possessions);
 - b. Puerto Rico; and
 - c. Canada.

I. TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US

If any person or organization to or for whom we make payment under this Coverage Part has rights to recover damages from another, those rights are transferred to us to the extent of our payment. That person or organization must do everything necessary to secure our rights and must do nothing after loss to impair them. But you may waive your rights against another party in writing:

1. Prior to a loss to your Covered Property or Covered Income.

2. After a loss to your Covered Property or Covered Income only if, at time of loss, that party is one of the following:

- a. Someone insured by this insurance;
- b. A business firm:
 - (1) Owned or controlled by you; or
 - (2) That owns or controls you; or
- c. Your tenant.

This will not restrict your insurance.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CHANGES – FUNGUS, WET ROT, DRY ROT AND BACTERIA

This endorsement modifies insurance provided under the following:

CAUSES OF LOSS – BASIC FORM
CAUSES OF LOSS – BROAD FORM
CAUSES OF LOSS – SPECIAL FORM

SCHEDULE*

Revised Limit	\$15,000		
Separate Premises Or Locations Option	YES	NO	x
If YES, describe the separate premises or locations:			
Business Income/Extra Expense – Revised number of days		N/A	
*Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.			

- A.** In the Limited Coverage For Fungus, Wet Rot, Dry Rot And Bacteria, the amount of \$15,000 is deleted and replaced by the amount indicated in the Schedule.
- B.** If the Schedule indicates that the Separate Premises Or Locations Option applies, then the amount of coverage (\$15,000, unless a higher amount is shown in the Schedule) is made applicable to separate premises or locations as described in the Schedule. For each premises or location so described, the amount of coverage is an annual aggregate limit, subject to the terms set forth in Paragraph 3. of the Limited Coverage For Fungus, Wet Rot, Dry Rot And Bacteria.
- C.** The coverage provided under this endorsement does not increase the applicable Limit of Insurance on any Covered Property. If a particular occurrence results in loss or damage by "fungus", wet or dry rot or bacteria, and other loss or damage, we will not pay more, for the total of all loss or damage, than the applicable Limit of Insurance on the affected Covered Property.
- D.** Under the Limited Coverage For Fungus, Wet Rot, Dry Rot And Bacteria, in the section applicable to Business Income and/or Extra Expense coverage, the number of days (30 days) in both paragraphs is deleted and replaced by the number of days indicated in the Schedule.

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CAUSES OF LOSS – SPECIAL FORM

Words and phrases that appear in quotation marks have special meaning. Refer to Section G., Definitions.

A. Covered Causes Of Loss

When Special is shown in the Declarations, Covered Causes of Loss means Risks Of Direct Physical Loss unless the loss is:

1. Excluded in Section B., Exclusions; or
2. Limited in Section C., Limitations; that follow.

B. Exclusions

1. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

a. Ordinance Or Law

The enforcement of any ordinance or law:

- (1) Regulating the construction, use or repair of any property; or
- (2) Requiring the tearing down of any property, including the cost of removing its debris.

This exclusion, Ordinance Or Law, applies whether the loss results from:

- (a) An ordinance or law that is enforced even if the property has not been damaged; or
- (b) The increased costs incurred to comply with an ordinance or law in the course of construction, repair, renovation, remodeling or demolition of property, or removal of its debris, following a physical loss to that property.

b. Earth Movement

- (1) Earthquake, including any earth sinking, rising or shifting related to such event;
- (2) Landslide, including any earth sinking, rising or shifting related to such event;
- (3) Mine subsidence, meaning subsidence of a man-made mine, whether or not mining activity has ceased;

- (4) Earth sinking (other than sinkhole collapse), rising or shifting including soil conditions which cause settling, cracking or other disarrangement of foundations or other parts of realty. Soil conditions include contraction, expansion, freezing, thawing, erosion, improperly compacted soil and the action of water under the ground surface.

But if Earth Movement, as described in b.(1) through (4) above, results in fire or explosion, we will pay for the loss or damage caused by that fire or explosion.

- (5) Volcanic eruption, explosion or effusion. But if volcanic eruption, explosion or effusion results in fire, building glass breakage or Volcanic Action, we will pay for the loss or damage caused by that fire, building glass breakage or Volcanic Action.

Volcanic Action means direct loss or damage resulting from the eruption of a volcano when the loss or damage is caused by:

- (a) Airborne volcanic blast or airborne shock waves;
- (b) Ash, dust or particulate matter; or
- (c) Lava flow.

All volcanic eruptions that occur within any 168-hour period will constitute a single occurrence.

Volcanic Action does not include the cost to remove ash, dust or particulate matter that does not cause direct physical loss or damage to the described property.

c. Governmental Action

Seizure or destruction of property by order of governmental authority.

But we will pay for loss or damage caused by or resulting from acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread, if the fire would be covered under this Coverage Part.

d. Nuclear Hazard

Nuclear reaction or radiation, or radioactive contamination, however caused.

But if nuclear reaction or radiation, or radioactive contamination, results in fire, we will pay for the loss or damage caused by that fire.

e. Utility Services

The 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.

f. War And Military Action

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

g. Water

- (1) Flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not;
- (2) Mudslide or mudflow;
- (3) Water that backs up or overflows from a sewer, drain or sump; or
- (4) Water under the ground surface pressing on, or flowing or seeping through:
 - (a) Foundations, walls, floors or paved surfaces;
 - (b) Basements, whether paved or not; or
 - (c) Doors, windows or other openings.

But if Water, as described in **g.(1)** through **g.(4)** above, results in fire, explosion or sprinkler leakage, we will pay for the loss or damage caused by that fire, explosion or sprinkler leakage.

h. "Fungus", Wet Rot, Dry Rot And Bacteria

Presence, growth, proliferation, spread or any activity of "fungus", wet or dry rot or bacteria.

But if "fungus", wet or dry rot or bacteria results in a "specified cause of loss", we will pay for the loss or damage caused by that "specified cause of loss".

This exclusion does not apply:

- 1. When "fungus", wet or dry rot or bacteria results from fire or lightning; or
- 2. To the extent that coverage is provided in the Additional Coverage – Limited Coverage For "Fungus", Wet Rot, Dry Rot And Bacteria with respect to loss or damage by a cause of loss other than fire or lightning.

Exclusions **B.1.a.** through **B.1.h.** apply whether or not the loss event results in widespread damage or affects a substantial area.

- 2. We will not pay for loss or damage caused by or resulting from any of the following:
 - a. Artificially generated electrical, magnetic or electromagnetic energy that damages, disturbs, disrupts or otherwise interferes with any:
 - (1) Electrical or electronic wire, device, appliance, system or network; or
 - (2) Device, appliance, system or network utilizing cellular or satellite technology.

For the purpose of this exclusion, electrical, magnetic or electromagnetic energy includes but is not limited to:

- (a) Electrical current, including arcing;
- (b) Electrical charge produced or conducted by a magnetic or electromagnetic field;
- (c) Pulse of electromagnetic energy; or
- (d) Electromagnetic waves or microwaves.

But if fire results, we will pay for the loss or damage caused by that fire.

- b. Delay, loss of use or loss of market.
- c. Smoke, vapor or gas from agricultural smudging or industrial operations.
- d. (1) Wear and tear;
- (2) Rust or other corrosion, decay, deterioration, hidden or latent defect or any quality in property that causes it to damage or destroy itself;
- (3) Smog;
- (4) Settling, cracking, shrinking or expansion;
- (5) Nesting or infestation, or discharge or release of waste products or secretions, by insects, birds, rodents or other animals.
- (6) Mechanical breakdown, including rupture or bursting caused by centrifugal force. But if mechanical breakdown results in elevator collision, we will pay for the loss or damage caused by that elevator collision.
- (7) The following causes of loss to personal property:
 - (a) Dampness or dryness of atmosphere;
 - (b) Changes in or extremes of temperature; or
 - (c) Marring or scratching.

But if an excluded cause of loss that is listed in 2.d.(1) through (7) results in a "specified cause of loss" or building glass breakage, we will pay for the loss or damage caused by that "specified cause of loss" or building glass breakage.

- e. Explosion of steam boilers, steam pipes, steam engines or steam turbines owned or leased by you, or operated under your control. But if explosion of steam boilers, steam pipes, steam engines or steam turbines results in fire or combustion explosion, we will pay for the loss or damage caused by that fire or combustion explosion. We will also pay for loss or damage caused by or resulting from the explosion of gases or fuel within the furnace of any fired vessel or within the flues or passages through which the gases of combustion pass.
- f. Continuous or repeated seepage or leakage of water, or the presence or condensation of humidity, moisture or vapor, that occurs over a period of 14 days or more.
- g. Water, other liquids, powder or molten material that leaks or flows from plumbing, heating, air conditioning or other equipment (except fire protective systems) caused by or resulting from freezing, unless:
 - (1) You do your best to maintain heat in the building or structure; or
 - (2) You drain the equipment and shut off the supply if the heat is not maintained.
- h. Dishonest or criminal act by you, any of your partners, members, officers, managers, employees (including leased employees), directors, trustees, authorized representatives or anyone to whom you entrust the property for any purpose:
 - (1) Acting alone or in collusion with others; or
 - (2) Whether or not occurring during the hours of employment.

This exclusion does not apply to acts of destruction by your employees (including leased employees); but theft by employees (including leased employees) is not covered.
- i. Voluntary parting with any property by you or anyone else to whom you have entrusted the property if induced to do so by any fraudulent scheme, trick, device or false pretense.
- j. Rain, snow, ice or sleet to personal property in the open.

k. Collapse, including any of the following conditions of property or any part of the property:

- (1) An abrupt falling down or caving in;
- (2) Loss of structural integrity, including separation of parts of the property or property in danger of falling down or caving in; or
- (3) Any cracking, bulging, sagging, bending, leaning, settling, shrinkage or expansion as such condition relates to (1) or (2) above.

But if collapse results in a Covered Cause of Loss at the described premises, we will pay for the loss or damage caused by that Covered Cause of Loss.

This exclusion, k., does not apply:

- (a) To the extent that coverage is provided under the Additional Coverage – Collapse; or
- (b) To collapse caused by one or more of the following:
 - (i) The "specified causes of loss";
 - (ii) Breakage of building glass;
 - (iii) Weight of rain that collects on a roof; or
 - (iv) Weight of people or personal property.

l. Discharge, dispersal, seepage, migration, release or escape of "pollutants" unless the discharge, dispersal, seepage, migration, release or escape is itself caused by any of the "specified causes of loss". But if the discharge, dispersal, seepage, migration, release or escape of "pollutants" results in a "specified cause of loss", we will pay for the loss or damage caused by that "specified cause of loss".

This exclusion, l., does not apply to damage to glass caused by chemicals applied to the glass.

m. Neglect of an insured to use all reasonable means to save and preserve property from further damage at and after the time of loss.

3. We will not pay for loss or damage caused by or resulting from any of the following, 3.a. through 3.c. But if an excluded cause of loss that is listed in 3.a. through 3.c. results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.

a. Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in Paragraph 1. 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.

4. Special Exclusions

The following provisions apply only to the specified Coverage Forms.

a. Business Income (And Extra Expense) Coverage Form, Business Income (Without Extra Expense) Coverage Form, Or Extra Expense Coverage Form

We will not pay for:

- (1) Any loss caused by or resulting from:
 - (a) Damage or destruction of "finished stock"; or
 - (b) The time required to reproduce "finished stock".

This exclusion does not apply to Extra Expense.
- (2) Any loss caused by or resulting from direct physical loss or damage to radio or television antennas (including satellite dishes) and their lead-in wiring, masts or towers.
- (3) Any increase of loss caused by or resulting from:
 - (a) Delay in rebuilding, repairing or replacing the property or resuming "operations", due to interference at the location of the rebuilding, repair or replacement by strikers or other persons; or

(b) Suspension, lapse or cancellation of any license, lease or contract. But if the suspension, lapse or cancellation is directly caused by the "suspension" of "operations", we will cover such loss that affects your Business Income during the "period of restoration" and any extension of the "period of restoration" in accordance with the terms of the Extended Business Income Additional Coverage and the Extended Period Of Indemnity Optional Coverage or any variation of these.

(4) Any Extra Expense caused by or resulting from suspension, lapse or cancellation of any license, lease or contract beyond the "period of restoration".

(5) Any other consequential loss.

b. Leasehold Interest Coverage Form

(1) Paragraph B.1.a., Ordinance Or Law, does not apply to insurance under this Coverage Form.

(2) We will not pay for any loss caused by:

- (a) Your cancelling the lease;
- (b) The suspension, lapse or cancellation of any license; or
- (c) Any other consequential loss.

c. Legal Liability Coverage Form

(1) The following exclusions do not apply to insurance under this Coverage Form:

- (a) Paragraph B.1.a., Ordinance Or Law;
- (b) Paragraph B.1.c., Governmental Action;
- (c) Paragraph B.1.d., Nuclear Hazard;
- (d) Paragraph B.1.e., Utility Services; and
- (e) Paragraph B.1.f., War And Military Action.

(2) The following additional exclusions apply to insurance under this Coverage Form:

(a) Contractual Liability

We will not defend any claim or "suit", or pay damages that you are legally liable to pay, solely by reason of your assumption of liability in a contract or agreement. But this exclusion does not apply to a written lease agreement in which you have assumed liability for building damage resulting from an actual or attempted burglary or robbery, provided that:

- (i) Your assumption of liability was executed prior to the accident; and
- (ii) The building is Covered Property under this Coverage Form.

(b) Nuclear Hazard

We will not defend any claim or "suit", or pay any damages, loss, expense or obligation, resulting from nuclear reaction or radiation, or radioactive contamination, however caused.

5. Additional Exclusion

The following provisions apply only to the specified property.

LOSS OR DAMAGE TO PRODUCTS

We will not pay for loss or damage to any merchandise, goods or other product caused by or resulting from error or omission by any person or entity (including those having possession under an arrangement where work or a portion of the work is outsourced) in any stage of the development, production or use of the product, including planning, testing, processing, packaging, installation, maintenance or repair. This exclusion applies to any effect that compromises the form, substance or quality of the product. But if such error or omission results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.

C. Limitations

The following limitations apply to all policy forms and endorsements, unless otherwise stated.

1. We will not pay for loss of or damage to property, as described and limited in this section. In addition, we will not pay for any loss that is a consequence of loss or damage as described and limited in this section.

a. Steam boilers, steam pipes, steam engines or steam turbines caused by or resulting from any condition or event inside such equipment. But we will pay for loss of or damage to such equipment caused by or resulting from an explosion of gases or fuel within the furnace of any fired vessel or within the flues or passages through which the gases of combustion pass.

b. Hot water boilers or other water heating equipment caused by or resulting from any condition or event inside such boilers or equipment, other than an explosion.

c. The interior of any building or structure, or to personal property in the building or structure, caused by or resulting from rain, snow, sleet, ice, sand or dust, whether driven by wind or not, unless:

(1) The building or structure first sustains damage by a Covered Cause of Loss to its roof or walls through which the rain, snow, sleet, ice, sand or dust enters; or

(2) The loss or damage is caused by or results from thawing of snow, sleet or ice on the building or structure.

d. Building materials and supplies not attached as part of the building or structure, caused by or resulting from theft.

However, this limitation does not apply to:

(1) Building materials and supplies held for sale by you, unless they are insured under the Builders Risk Coverage Form; or

(2) Business Income Coverage or Extra Expense Coverage.

e. Property that is missing, where the only evidence of the loss or damage is a shortage disclosed on taking inventory, or other instances where there is no physical evidence to show what happened to the property.

f. Property that has been transferred to a person or to a place outside the described premises on the basis of unauthorized instructions.

2. We will not pay for loss of or damage to the following types of property unless caused by the "specified causes of loss" or building glass breakage:

a. Animals, and then only if they are killed or their destruction is made necessary.

b. Fragile articles such as statuary, marbles, chinaware and porcelains, if broken. This restriction does not apply to:

(1) Glass; or

(2) Containers of property held for sale.

c. Builders' machinery, tools and equipment owned by you or entrusted to you, provided such property is Covered Property.

However, this limitation does not apply:

(1) If the property is located on or within 100 feet of the described premises, unless the premises is insured under the Builders Risk Coverage Form; or

(2) To Business Income Coverage or to Extra Expense Coverage.

3. The special limit shown for each category, a. through d., is the total limit for loss of or damage to all property in that category. The special limit applies to any one occurrence of theft, regardless of the types or number of articles that are lost or damaged in that occurrence. The special limits are:

a. \$2,500 for furs, fur garments and garments trimmed with fur.

b. \$2,500 for jewelry, watches, watch movements, jewels, pearls, precious and semi-precious stones, bullion, gold, silver, platinum and other precious alloys or metals. This limit does not apply to jewelry and watches worth \$100 or less per item.

c. \$2,500 for patterns, dies, molds and forms.

d. \$250 for stamps, tickets, including lottery tickets held for sale, and letters of credit.

These special limits are part of, not in addition to, the Limit of Insurance applicable to the Covered Property.

This limitation, C.3., does not apply to Business Income Coverage or to Extra Expense Coverage.

4. We will not pay the cost to repair any defect to a system or appliance from which water, other liquid, powder or molten material escapes. But we will pay the cost to repair or replace damaged parts of fire-extinguishing equipment if the damage:

- a. Results in discharge of any substance from an automatic fire protection system; or
- b. Is directly caused by freezing.

However, this limitation does not apply to Business Income Coverage or to Extra Expense Coverage.

D. Additional Coverage – Collapse

The coverage provided under this Additional Coverage – Collapse applies only to an abrupt collapse as described and limited in D.1. through D.7.

1. For the purpose of this Additional Coverage – Collapse, abrupt collapse means an abrupt falling down or caving in of a building or any part of a building with the result that the building or part of the building cannot be occupied for its intended purpose.

2. We will pay for direct physical loss or damage to Covered Property, caused by abrupt collapse of a building or any part of a building that is insured under this Coverage Form or that contains Covered Property insured under this Coverage Form, if such collapse is caused by one or more of the following:

- a. Building decay that is hidden from view, unless the presence of such decay is known to an insured prior to collapse;
- b. Insect or vermin damage that is hidden from view, unless the presence of such damage is known to an insured prior to collapse;
- c. Use of defective material or methods in construction, remodeling or renovation if the abrupt collapse occurs during the course of the construction, remodeling or renovation.
- d. Use of defective material or methods in construction, remodeling or renovation if the abrupt collapse occurs after the construction, remodeling or renovation is complete, but only if the collapse is caused in part by:
 - (1) A cause of loss listed in 2.a. or 2.b.;
 - (2) One or more of the "specified causes of loss";
 - (3) Breakage of building glass;
 - (4) Weight of people or personal property; or
 - (5) Weight of rain that collects on a roof.

3. This **Additional Coverage – Collapse** does not apply to:

- a. A building or any part of a building that is in danger of falling down or caving in;
- b. A part of a building that is standing, even if it has separated from another part of the building; or
- c. A building that is standing or any part of a building that is standing, even if it shows evidence of cracking, bulging, sagging, bending, leaning, settling, shrinkage or expansion.

4. With respect to the following property:

- a. Outdoor radio or television antennas (including satellite dishes) and their lead-in wiring, masts or towers;
- b. Awnings, gutters and downspouts;
- c. Yard fixtures;
- d. Outdoor swimming pools;
- e. Fences;
- f. Piers, wharves and docks;
- g. Beach or diving platforms or appurtenances;
- h. Retaining walls; and
- i. Walks, roadways and other paved surfaces;

if an abrupt collapse is caused by a cause of loss listed in 2.a. through 2.d., we will pay for loss or damage to that property only if:

- (1) Such loss or damage is a direct result of the abrupt collapse of a building insured under this Coverage Form; and
- (2) The property is Covered Property under this Coverage Form.

5. If personal property abruptly falls down or caves in and such collapse is **not** the result of abrupt collapse of a building, we will pay for loss or damage to Covered Property caused by such collapse of personal property only if:

- a. The collapse of personal property was caused by a cause of loss listed in 2.a. through 2.d.;
- b. The personal property which collapses is inside a building; and
- c. The property which collapses is not of a kind listed in 4., regardless of whether that kind of property is considered to be personal property or real property.

The coverage stated in this Paragraph 5. does not apply to personal property if marring and/or scratching is the only damage to that personal property caused by the collapse.

6. This Additional Coverage – Collapse does not apply to personal property that has not abruptly fallen down or caved in, even if the personal property shows evidence of cracking, bulging, sagging, bending, leaning, settling, shrinkage or expansion.
7. This Additional Coverage – Collapse will not increase the Limits of Insurance provided in this Coverage Part.
8. The term Covered Cause of Loss includes the Additional Coverage – Collapse as described and limited in D.1. through D.7.

E. Additional Coverage – Limited Coverage For "Fungus", Wet Rot, Dry Rot And Bacteria

1. The coverage described in E.2. and E.6. only applies when the "fungus", wet or dry rot or bacteria is the result of one or more of the following causes that occurs during the policy period and only if all reasonable means were used to save and preserve the property from further damage at the time of and after that occurrence.
 - a. A "specified cause of loss" other than fire or lightning; or
 - b. Flood, if the Flood Coverage Endorsement applies to the affected premises.
2. We will pay for loss or damage by "fungus", wet or dry rot or bacteria. As used in this Limited Coverage, the term loss or damage means:
 - a. Direct physical loss or damage to Covered Property caused by "fungus", wet or dry rot or bacteria, including the cost of removal of the "fungus", wet or dry rot or bacteria;
 - b. The cost to tear out and replace any part of the building or other property as needed to gain access to the "fungus", wet or dry rot or bacteria; and
 - c. The cost of testing performed after removal, repair, replacement or restoration of the damaged property is completed, provided there is a reason to believe that "fungus", wet or dry rot or bacteria are present.

3. The coverage described under E.2. of this Limited Coverage is limited to \$15,000. Regardless of the number of claims, this limit is the most we will pay for the total of all loss or damage arising out of all occurrences of "specified causes of loss" (other than fire or lightning) and Flood which take place in a 12-month period (starting with the beginning of the present annual policy period). With respect to a particular occurrence of loss which results in "fungus", wet or dry rot or bacteria, we will not pay more than a total of \$15,000 even if the "fungus", wet or dry rot or bacteria continues to be present or active, or recurs, in a later policy period.

4. The coverage provided under this Limited Coverage does not increase the applicable Limit of Insurance on any Covered Property. If a particular occurrence results in loss or damage by "fungus", wet or dry rot or bacteria, and other loss or damage, we will not pay more, for the total of all loss or damage, than the applicable Limit of Insurance on the affected Covered Property.

If there is covered loss or damage to Covered Property, not caused by "fungus", wet or dry rot or bacteria, loss payment will not be limited by the terms of this Limited Coverage, except to the extent that "fungus", wet or dry rot or bacteria causes an increase in the loss. Any such increase in the loss will be subject to the terms of this Limited Coverage.

5. The terms of this Limited Coverage do not increase or reduce the coverage provided under Paragraph F.2. (Water Damage, Other Liquids, Powder Or Molten Material Damage) of this Causes Of Loss Form or under the Additional Coverage – Collapse.
6. The following, 6.a. or 6.b., applies only if Business Income and/or Extra Expense Coverage applies to the described premises and only if the "suspension" of "operations" satisfies all terms and conditions of the applicable Business Income and/or Extra Expense Coverage Form.

- a. If the loss which resulted in "fungus", wet or dry rot or bacteria does not in itself necessitate a "suspension" of "operations", but such "suspension" is necessary due to loss or damage to property caused by "fungus", wet or dry rot or bacteria, then our payment under Business Income and/or Extra Expense is limited to the amount of loss and/or expense sustained in a period of not more than 30 days. The days need not be consecutive.
- b. If a covered "suspension" of "operations" was caused by loss or damage other than "fungus", wet or dry rot or bacteria but remediation of "fungus", wet or dry rot or bacteria prolongs the "period of restoration", we will pay for loss and/or expense sustained during the delay (regardless of when such a delay occurs during the "period of restoration"), but such coverage is limited to 30 days. The days need not be consecutive.

F. Additional Coverage Extensions

1. Property In Transit

This Extension applies only to your personal property to which this form applies.

- a. You may extend the insurance provided by this Coverage Part to apply to your personal property (other than property in the care, custody or control of your salespersons) in transit more than 100 feet from the described premises. Property must be in or on a motor vehicle you own, lease or operate while between points in the coverage territory.
- b. Loss or damage must be caused by or result from one of the following causes of loss:
 - (1) Fire, lightning, explosion, windstorm or hail, riot or civil commotion, or vandalism.
 - (2) Vehicle collision, upset or overturn. Collision means accidental contact of your vehicle with another vehicle or object. It does not mean your vehicle's contact with the roadbed.
 - (3) Theft of an entire bale, case or package by forced entry into a securely locked body or compartment of the vehicle. There must be visible marks of the forced entry.
- c. The most we will pay for loss or damage under this Extension is \$5,000.

This Coverage Extension is additional insurance. The Additional Condition, Coinsurance, does not apply to this Extension.

2. Water Damage, Other Liquids, Powder Or Molten Material Damage

If loss or damage caused by or resulting from covered water or other liquid, powder or molten material damage loss occurs, we will also pay the cost to tear out and replace any part of the building or structure to repair damage to the system or appliance from which the water or other substance escapes. This Coverage Extension does not increase the Limit of Insurance.

3. Glass

- a. We will pay for expenses incurred to put up temporary plates or board up openings if repair or replacement of damaged glass is delayed.
- b. We will pay for expenses incurred to remove or replace obstructions when repairing or replacing glass that is part of a building. This does not include removing or replacing window displays.

This Coverage Extension, F.3., does not increase the Limit of Insurance.

G. Definitions

- 1. "Fungus" means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by fungi.
- 2. "Specified causes of loss" means the following: 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.
 - a. Sinkhole collapse means the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite. This cause of loss does not include:
 - (1) The cost of filling sinkholes; or
 - (2) Sinking or collapse of land into man-made underground cavities.

b. Falling objects does not include loss or damage to:

- (1) Personal property in the open; or
- (2) The interior of a building or structure, or 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.

c. Water damage means accidental discharge or leakage of water or steam as the direct result of the breaking apart or cracking of a plumbing, heating, air conditioning or other system or appliance (other than a sump system including its related equipment and parts), that is located on the described premises and contains water or steam.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WATER EXCLUSION ENDORSEMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART
STANDARD PROPERTY POLICY

A. The exclusion in Paragraph **B.** replaces the **Water Exclusion** in this Coverage Part or Policy.

B. Water

1. Flood, surface water, waves (including tidal wave and tsunami), tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind (including storm surge);
2. Mudslide or mudflow;
3. Water that backs up or overflows or is otherwise discharged from a sewer, drain, sump, sump pump or related equipment;
4. Water under the ground surface pressing on, or flowing or seeping through:
 - a. Foundations, walls, floors or paved surfaces;
 - b. Basements, whether paved or not; or
 - c. Doors, windows or other openings; or

5. Waterborne material carried or otherwise moved by any of the water referred to in Paragraph 1., 3. or 4., or material carried or otherwise moved by mudslide or mudflow.

This exclusion applies regardless of whether any of the above, in Paragraphs 1. through 5., is caused by an act of nature or is otherwise caused. An example of a situation to which this exclusion applies is the situation where a dam, levee, seawall or other boundary or containment system fails in whole or in part, for any reason, to contain the water.

But if any of the above, in Paragraphs 1. through 5., results in fire, explosion or sprinkler leakage, we will pay for the loss or damage caused by that fire, explosion or sprinkler leakage (if sprinkler leakage is a Covered Cause of Loss).

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COVERAGE EXTENSIONS PREREQUISITE WAIVED

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ THIS ENDORSEMENT CAREFULLY

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM CP 00 10
CONDOMINIUM ASSOCIATION COVERAGE FORM CP 00 17

A. Coverage Extensions Prerequisite Waived.

We hereby waive the requirement that a Coinsurance percentage of 80% or more be shown in the Declarations in order for you to extend the insurance provided by this Coverage Part to include the **Coverage Extensions** identified in the above-listed Coverage Forms.

Subject to all other terms and conditions of this policy and Coverage Part, these **Coverage Extensions** shall be available under this Coverage Part even if a Coinsurance percentage less than 80% is shown in the Declarations or in the event we waive the Additional Condition, Coinsurance.

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SEWER, DRAIN AND SUMP BACK-UP, OR OVERFLOW CAUSE OF LOSS EXTENSION

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ THIS ENDORSEMENT CAREFULLY.

This endorsement modifies the Commercial Property Coverage Part.

- I. If either the Flood Coverage Endorsement (ICAT SCOL 128) or the Excess NFIP Flood Coverage Endorsement (ICAT SCOL 129) is attached to this policy, then such Endorsement is modified as follows:
 - a. Paragraph **B (Additional Covered Cause of Loss)** has the following subparagraph **4.** added to provide coverage for sewer, drain, and sump back-up or overflow:
 - 4.** Flood shall include loss or damage from water that backs up or overflows from a sewer, drain, or sump.
 - b. Paragraph **C. (Exclusions, Limitations And Related Provisions)**, subparagraph **5.**, subparagraph **f.** is deleted.
- II. If neither the Flood Coverage Endorsement (ICAT SOL 128) nor the Excess NFIP Flood Coverage Endorsement is attached to this policy, then the Water Exclusion Endorsement (CP 10 32) is modified to provide coverage for sewer, drain, and sump back-up or overflow:
 - a. Paragraph **B. (Water)** subparagraph **3.** is deleted.
- III. Limits of Insurance. The most we will pay for loss or damage under this Cause of Loss Extension in any one occurrence is the applicable Limit of Insurance shown in the Declarations, Schedule A, the Statement of Values (ICAT 50 SOV), or elsewhere in the policy.
- IV. Deductible. We will not pay for loss or damage under this Cause of Loss Extension in any one occurrence until the amount of the adjusted loss or damage exceeds the amount of the Deductible applicable to the coverage for fire (shown as "All Other Peril" or "All Other Causes of Loss") stated in the Declarations or otherwise identified in the policy. We will then pay the amount of the adjusted loss or damage in excess of the Deductible, up to the applicable Limit of Insurance.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

OUTDOOR TREES, SHRUBS AND PLANTS

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
 CONDOMINIUM ASSOCIATION COVERAGE FORM
 CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM

SCHEDULE

Premises Number: All		Building Number: All	
Limit of Insurance			
Each Tree \$1,500	Each Shrub \$1,500	Each Plant \$1,500	All Items \$25,000
Causes Of Loss Form Applicable : SPECIAL		Vehicle Exclusion: X	
Additional Premium: INCLUDED			
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.			

- A.** The following is added to **Covered Property:**
 Outdoor trees, shrubs and plants at locations described in the Schedule.
- B.** The most we will pay for loss or damage (including debris removal expense) to covered trees, shrubs and plants in any one occurrence is the Limit of Insurance for All Items, subject to the separate limit applicable to Each Tree, Shrub or Plant, shown in the Schedule.
- C.** Outdoor trees, shrubs and plants are subject to all applicable provisions of the Causes Of Loss form indicated in the Schedule, as well as to the following exclusions:
 We will not pay for loss or damage to outdoor trees, shrubs or plants, caused by or resulting from any of the following:
1. Dampness or dryness of atmosphere;
 2. Changes in or extremes of temperature; or
 3. Rain, snow, ice or sleet.
- D.** If the Vehicle Exclusion option is designated in the Schedule by an "X", we will not pay for loss or damage caused by vehicles to outdoor trees, shrubs or plants.
- E.** The Coverage Extension – Outdoor Property and the Additional Coverage – Debris Removal do not apply to the property covered under this endorsement.
- F.** Property covered under this endorsement shall not apply to reduce, limit, or erode the Deductible (stated in the Declarations or otherwise identified in the policy) where the loss or damage to outdoor trees, shrubs, and plants exceeds the Limit of Insurance shown in the Schedule above or in the Declarations.

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CUSTOMERS' PROPERTY IN YOUR BUILDING COVERAGE FORM

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ THIS ENDORSEMENT CAREFULLY

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

A. Coverage

1. Covered Property, as used in this Coverage Form, means personal property of your customers and guests while in a Covered Building.

2. Property Not Covered

The following listing of Property Not Covered is in addition to any other listing of Property Not Covered as stated in any other Coverage Form attached to this policy: Property Not Covered includes money, currency, jewelry, furs, vehicles and their equipment or personal property in vehicles.

3. Covered Causes Of Loss

Covered Causes of Loss with regard to the coverage provided under this Customers' Property in Your Building Coverage Form means Direct Physical Loss Or Damage caused by or resulting from one of the Covered Causes of Loss as specified in the Causes of Loss Form shown in the Declarations and attached to this policy as limited by the exclusions contained in this policy.

4. Valuation

The value of Covered Property under this Customers' Property in Your Building Coverage Form shall be the least of the following amounts:

- a. The amount for which you are liable;
- b. The actual cash value of the lost or damaged property;
- c. The cost of reasonably restoring the property to its condition immediately before the loss; or
- d. The cost of replacing the lost or damaged property with substantially identical property.

The value shall include the value of labor, materials or services furnished or arranged by you.

In the event of loss or damage, the value of Covered Property shall be determined as of the time of loss or damage.

B. Limits Of Insurance

The most we will pay for loss or damage in any one occurrence is the applicable Limit of Insurance shown in the Declarations, Schedule A, the Statement of Values (ICAT 50 SOV), or otherwise identified in the policy. The Limit of Insurance for this Customers' Property in Your Building Coverage is a sublimit of the Limit of Insurance applicable to your Business Personal Property and the addition of this Customers' Property in Your Building Coverage does not increase or decrease our total Limit of Insurance. As we may indicate in the Declarations, Schedule A, the Statement of Values (ICAT 50 SOV), or elsewhere in this policy, the Limit of Insurance applicable to this Customers' Property in Your Building Coverage may be limited per occurrence and/or per customer or guest.

C. Deductible

We will not pay for loss or damage in any one occurrence until the amount of the adjusted loss or damage before applying the applicable Limit of Insurance exceeds the amount of the Deductible applicable to this Customers' Property in Your Building Coverage shown in the Declarations, Schedule A, the Statement of Values (ICAT 50 SOV), or otherwise identified in the policy. We will then pay the amount of the adjusted loss or damage in excess of the Deductible, up to the applicable Limit of Insurance.

D. Other Insurance

Other insurance covering loss or damage to property covered under this Customers' Property in Your Building Coverage Form will be considered excess to this Coverage.

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LOCK REPLACEMENT ADDITIONAL COVERAGE

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ THIS ENDORSEMENT CAREFULLY

BUILDING AND PERSONAL PROPERTY COVERAGE FORM CP 00 10
CONDOMINIUM ASSOCIATION COVERAGE FORM CP 00 17

A. Coverage

1. Section **A.4. Additional Coverages** has the following Additional Coverage added:

a. We will pay the cost to repair or replace locks at a Covered Building due to "theft" or loss to keys.

b. Limits Of Insurance

The most we will pay for loss or damage in any one occurrence is the applicable Limit of Insurance shown in the Declarations, Schedule A, the Statement of Values (ICAT 50 SOV), or otherwise identified in the policy. The Limit of Insurance for this Lock Replacement Additional Coverage is a sublimit of the Limit of Insurance applicable to your Business Personal Property and the addition of this Lock Replacement Additional Coverage does not increase or decrease our total Limit of Insurance.

c. Deductible

We will not pay for loss or damage in any one occurrence until the amount of the adjusted loss or damage before applying the applicable Limit of Insurance exceeds the amount of the Deductible applicable to this Lock Replacement Additional Coverage shown in the Declarations, Schedule A, the Statement of Values (ICAT 50 SOV), or otherwise identified in the policy. We will then pay the amount of the adjusted loss or damage in excess of the Deductible, up to the applicable Limit of Insurance.

d. Definitions

The following is added to Section H.,

Definitions:

"Theft" means the unlawful taking of property to the deprivation of the insured.

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THEFT, DISAPPEARANCE, OR DESTRUCTION OF MONEY AND SECURITIES COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section E – Definitions.

A. Coverage

1. We will pay for loss or damage that is directly caused by a Covered Cause of Loss to "money" or "securities" you use in your business as shown by your records resulting directly from a Covered Cause of Loss as defined and explained in this Coverage Form.

2. Property Not Covered

The following listing of Property Not Covered is in addition to any other listing of Property Not Covered as stated in any other Coverage Form attached to this policy: Lottery tickets held for sale are not Covered Property.

3. Covered Causes Of Loss

Covered Causes of Loss with regard to the coverage provided under this Theft, Disappearance, or Destruction of Money and Securities Coverage means direct physical loss or damage caused by or resulting from "theft," disappearance or destruction. However, Covered Causes of Loss are limited by other exclusions contained in this policy and the exclusions identified in B. Exclusions below.

B. Exclusions

1 The following exclusions apply in addition to all other exclusions in this policy, including all exclusions in the **Causes of Loss Special Form (CP 10 30)**. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

- a. accounting or arithmetical errors or omissions;
- b. dishonest or criminal act(s) committed by any of your "employees", directors,

trustees, "members", or authorized representatives:

- (1) acting alone or in collusion with other persons; or
 - (2) while performing services for you or otherwise.
- c. the giving or surrendering of property in any exchange or purchase;
 - d. fire, however caused;
 - e. loss resulting from your, or anyone acting on your express or implied authority, being induced by any dishonest act to voluntarily part with title to or possession of any property.

C. Limits Of Insurance

The most we will pay for loss or damage in any one occurrence is the applicable Limit of Insurance shown in the Declarations, Schedule A, the Statement of Values (ICAT 50 SOV), or otherwise identified in the policy. The Limit of Insurance for this Theft, Disappearance, or Destruction of Money and Securities Coverage is a sublimit of the Limit of Insurance applicable to your Business Personal Property and the addition of this Theft, Disappearance, or Destruction of Money and Securities Coverage does not increase or decrease our total Limit of Insurance.

D. Deductible

We will not pay for loss or damage in any one occurrence until the amount of the adjusted loss or damage exceeds the amount of the Deductible applicable to the coverage for fire (shown as "All Other Peril" or "All Other Causes of Loss") stated in the Declarations or otherwise identified in the policy. We will then pay the amount of the adjusted loss or damage in excess of the Deductible, up to the applicable Limit of Insurance.

E. Definitions

1. "Employee" means:

a. Any natural person:

- (1) While in your service and for the first 30 days immediately after termination of service, unless such termination is

due to "theft" or any other dishonest act committed by the "employee";

- (2) Who you compensate directly by salary, wages or commissions; and
- (3) Who you have the right to direct and control while performing services for you;

b. Any natural person who is furnished temporarily to you:

(1) To substitute for a permanent "employee" as defined in Paragraph 1.a., who is on leave; or

(2) To meet seasonal or short-term work load conditions;

While that person is subject to your direction and control and performing services for you, excluding, however, any such person while having care and custody of property outside a Covered Building;

c. Any natural person who is leased to you under a written agreement between you and a labor leasing firm, to perform duties related to the conduct of your business, but does not mean a temporary employee as defined in Paragraph 1.b.;

d. Any natural person who is:

(1) A trustee, officer, employee, administrator or manager, except an administrator or manager who is an independent contractor, of any employee benefit plan; and

(2) A director or trustee of yours while that person is engaged in handling funds or other property of any employee benefit plan;

e. Any natural person who is a former "employee", partner, "member", manager, director or trustee retained as a consultant while performing services for you;

f. Any natural person who is a guest student or intern pursuing studies or duties, excluding, however, any such person while having care and custody of property outside a Covered Building;

g. Any "employee" of an entity merged or consolidated with you prior to the effective date of this policy; or

h. Any of your managers, directors or trustees while:

(1) Performing acts within the scope of the usual duties of an "employee"; or

(2) Acting as a member of any committee duly elected or appointed by resolution of your board of directors or board of trustees to perform specific, as distinguished from general, directorial acts on your behalf.

"Employee" does not mean any agent, broker, factor, commission merchant, consignee, independent contractor or representative of the same general character not specified in Paragraph 1.a.

2. "Member" means an owner of a limited liability company represented by its membership interest who also may serve as a manager.

3. "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.

4. "Securities" means negotiable and nonnegotiable instruments or contracts representing either "money" or 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.

"Securities" does not include "money."

ROBBERY OF A CUSTODIAN OR SAFE BURGLARY (MONEY AND SECURITIES) COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section F – Definitions.

A. Coverage

We will pay for loss or damage that is directly caused by a Covered Cause of Loss, as defined in this Coverage Form, to Covered Property, as defined in this Coverage Form, you use in your business as shown by your records.

1. Inside a Covered Building

a. Coverage for Robbery Of A Custodian

(1) Covered Property: "Money" and "securities" in the care and custody of a "custodian" inside a Covered Building that is listed in the Declarations, Schedule A, the Statement of Values (ICAT 50 SOV), or otherwise identified in the policy.

(2) Covered Causes of Loss: Actual or attempted "robbery".

(3) Coverage Extension

Damage to a Covered Building: We will pay for loss or damage to a Covered Building listed in the Declarations, Schedule A, the Statement of Values (ICAT 50 SOV), or otherwise identified in the policy directly caused by the Covered Cause of Loss if you are the owner of the Covered Building or are liable for damage to it.

b. Coverage for Safe Burglary

(1) Covered Property: "Money" and "securities" in a safe or vault within a Covered Building listed in the Declarations, Schedule A, the Statement of Values (ICAT 50 SOV), or otherwise identified in the policy or in a "banking premises".

(2) Covered Causes of Loss: Actual or attempted "safe burglary".

(3) Coverage Extension

Covered Building, Safe and Vault Damage:

We will pay for loss or damage to:

(a) A Covered Building listed in the Declarations, Schedule A, the Statement of Values (ICAT 50 SOV), or otherwise identified in the policy; or

(b) A locked safe or vault located inside such a Covered Building;

that is directly caused by the Covered Cause of Loss only if you are the owner of the property or are liable for damage to it.

2. Outside a Covered Building

(a) Covered Property: "Money" and "securities" in the care and custody of a "messenger" while outside a Covered Building that is listed in the Declarations, Schedule A, the Statement of Values (ICAT 50 SOV), or otherwise identified in the policy.

(b) Covered Causes of Loss: Actual or attempted "robbery".

(c) Coverage Extension

Conveyance of Property By Armored Motor Vehicle Company: We will pay for loss of or damage to Covered Property resulting directly from a Covered Cause of Loss while outside a Covered Building in the care and custody of an armored motor vehicle company.

But we will pay only the amount of loss that you cannot recover:

(1) Under your contract with the armored motor vehicle company; and

(2) From any insurance or indemnity carried by, or for the benefit of customers of, the armored motor vehicle company.

B. Exclusions

1. The following exclusions apply in addition to all other exclusions in this policy, including all exclusions in the **Causes of Loss Special Form** (CP 10 30). We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

- a. Acts of "employees", Directors, Trustees, "Members", or Authorized Representatives: Loss resulting from any dishonest or criminal act committed by any of your "employees", directors, trustees, "members", or authorized representatives:

(1) Acting alone or in collusion with other persons; or

(2) While performing services for you or otherwise.

- b. Fire: Loss resulting from fire, however caused, except loss:

(1) Of "money" or "securities"; or

(2) From damage to a safe or vault from fire that is incidental to a Covered Cause of Loss.

- c. Transfer or Surrender of Property

(1) Loss of or damage to property after it has been transferred or surrendered to a person or place outside a Covered Building or "banking premises":

(a) On the basis of unauthorized instructions; or

(b) As a result of a threat to do:

i. Bodily harm to any person; or

ii. Damage to any property.

(2) But this exclusion does not apply under Section A.2., **Outside a Covered Building** to loss of Covered Property while outside a Covered Building or "banking premises" in the care and custody of a "messenger" if you:

i. had no knowledge of any threat at the time the conveyance began; or

ii. Had knowledge of a threat at the time the conveyance began, but the loss was not related to the threat.

- d. Vandalism: Loss from damage to any property by vandalism or malicious mischief.

C. Limits Of Insurance

The most we will pay for loss or damage in any one occurrence is the applicable Limit of Insurance shown in the Declarations, Schedule A, the Statement of Values (ICAT 50 SOV), or otherwise identified in the policy. The Limit of Insurance for this Robbery of a Custodian or Safe Burglary (Money and Securities Only) Coverage is a sublimit of the Limit of Insurance applicable to your Business Personal Property and the addition

of this Robbery of a Custodian or Safe Burglary (Money and Securities Only) Coverage does not increase or decrease our total Limit of Insurance.

D. Deductible

We will not pay for loss or damage in any one occurrence until the amount of the adjusted loss or damage exceeds the amount of the Deductible applicable to the coverage for fire (shown as "All Other Peril" or "All Other Causes of Loss") stated in the Declarations or otherwise identified in the policy. We will then pay the amount of the adjusted loss or damage in excess of the Deductible, up to the applicable Limit of Insurance.

E. Additional Conditions

Duties in the Event of Loss or Damage: If you have reason to believe that any loss or damage to Covered Property involves a violation of law, you must notify the police.

F. Definitions

1. "Banking Premises" means the interior of that portion of any building occupied by a banking institution or similar safe depository.

2. "Custodian" means you, any of your partners or any "employee" while having care and custody of the property inside the "premises" excluding any person while acting as a "watchperson" or janitor.

3. "Employee" means:

a. Any natural person:

(1) While in your service and for the first 30 days immediately after termination of service, unless such termination is due to any dishonest act committed by the "employee";

(2) Who you compensate directly by salary, wages or commissions; and

(3) Who you have the right to direct and control while performing services for you;

b. Any natural person who is furnished temporarily to you:

(1) To substitute for a permanent "employee" as defined in Paragraph 3.a., who is on leave; or

(2) To meet seasonal or short-term work load conditions;

While that person is subject to your direction and control and performing services for you, excluding, however, any such person while

having care and custody of property outside a Covered Building;

c. Any natural person who is leased to you under a written agreement between you and a labor leasing firm, to perform duties related to the conduct of your business, but does not mean a temporary employee as defined in Paragraph 3.b.

d. Any natural person who is:

(1) A trustee, officer, employee, administrator or manager, except an administrator or manager who is an independent contractor, of any employee benefit plan; and

(2) A director or trustee of yours while that person is engaged in handling funds or other property of any employee benefit plan;

e. Any natural person who is a former "employee", partner, "member", manager, director or trustee retained as a consultant while performing services for you;

f. Any natural person who is a guest student or intern pursuing studies or duties, excluding, however, any such person while having care and custody of property outside a Covered Building;

g. Any "employee" of an entity merged or consolidated with you prior to the effective date of this policy; or

h. Any of your managers, directors or trustees while:

(1) Performing acts within the scope of the usual duties of an "employee"; or

(2) Acting as a member of any committee duly elected or appointed by resolution of your board of directors or board of trustees to perform specific, as distinguished from general, directorial acts on your behalf.

"Employee" does not mean any agent, broker, factor, commission merchant, consignee, independent contractor or representative of the same general character not specified in Paragraph 3.a.

4. "Member" means an owner of a limited liability company represented by its membership interest who also may serve as a manager.

5. "Messenger" means you, any of your partners or any "employee" while having care and custody of the property outside a Covered Building.

6. "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.

7. "Occurrence" means an:

a. Act or series of related acts involving one or more persons; or

b. Act or event, or a series of related acts or events not involving any person.

8. "Robbery" means the taking of property from the care and custody of a person by one who has:

a. Caused or threatened to cause that person bodily harm; or

b. Committed an obviously unlawful act witnessed by that person.

9. "Safe burglary" means the taking of:

a. Property from within a locked safe or vault by a person unlawfully entering the safe or vault as evidenced by marks of forcible entry upon its exterior; or

b. A safe or vault from inside a Covered Building.

10. "Securities" means negotiable and nonnegotiable instruments or contracts representing either "money" or 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.

"Securities" does not include "money".

11. "Watchperson" means any person you retain specifically to have care and custody of property inside a Covered Building or along the interior or exterior of the perimeter of a Covered Building and who has no other duties.

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ACCOUNTS RECEIVABLE COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section F – Definitions.

A Coverage

1. We will pay:

- a. All amounts due from your customers that you are unable to collect;
- b. Interest charges on any loan required to offset amounts you are unable to collect pending our payment of these amounts;
- c. Collection expenses in excess of your normal collection expenses that are made necessary by the loss or damage; and
- d. Other reasonable expenses that you incur to reestablish your records of accounts receivable;

that result from Covered Causes of Loss to your records of accounts receivable.

2. Property Not Covered

The following listing of Property Not Covered is in addition to any other listing of Property Not Covered as stated in any other Coverage Form attached to this policy. Coverage does not apply to:

- a. Records of accounts receivable in storage away from the "premises" shown in the Declarations; or
- b. Contraband, or property in the course of illegal transportation or trade.

3. Covered Causes Of Loss

Covered Causes of Loss with regard to the coverage provided under this Accounts Receivable Coverage Form means Direct Physical Loss Or Damage caused by or resulting from one of the Covered Causes of Loss as specified in the Causes of Loss Form shown in the Declarations and attached to this policy as limited by the exclusions contained in this policy.

4. Coverage Extension Removal

If you give us written notice within 10 days of removal of your records of accounts

receivable because of imminent danger of loss or damage, we will pay for loss or damage while they are:

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

This Coverage Extension is included within the Limit of Insurance applicable to the "premises" from which the records of accounts receivable are removed.

B. Exclusions

1. The following exclusions apply in addition to any other exclusions in this policy. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

- a. Dishonest or criminal act committed by:

- (1) A manager or a member if you are a limited liability company;
- (2) Anyone else with an interest in the property, or their employees or authorized representatives; or
- (3) Anyone else to whom the property is entrusted for any purpose.

This exclusion applies whether or not such persons are acting alone or in collusion with other persons or such acts occur during the hours of employment.

This exclusion does not apply to Covered Property that is entrusted to others who are carriers for hire or to acts of destruction by your employees. But theft by employees is not covered.

- b. Alteration, falsification, concealment or destruction of records of accounts receivable done to conceal the wrongful giving, taking or withholding of money, securities or other property.

This exclusion applies only to the extent of the wrongful giving, taking or withholding.

- c. Bookkeeping, accounting or billing errors or omissions.
- d. Electrical or magnetic injury, disturbance or erasure of electronic recordings that is caused by or results from:

- (1) Programming errors or faulty machine instructions;
- (2) Faulty installation or maintenance of data processing equipment or component parts;
- (3) An occurrence that took place more than 100 feet from your "premises"; or
- (4) Interruption of electrical power supply, power surge, blackout or brownout if the cause of such occurrence took place more than 100 feet from your "premises".

But we will pay for direct loss or damage caused by lightning.

- 2. We will not pay for loss or damage that requires any audit of records or any inventory computation to prove its factual existence.

C. Limits Of Insurance

The most we will pay for loss or damage in any one occurrence is the applicable Limit of Insurance shown in the Declarations, Schedule A, the Statement of Values (ICAT 50 SOV), or otherwise identified in the policy.

D. Deductible

We will not pay for loss or damage under this Coverage Form in any one occurrence until the amount of the adjusted loss or damage exceeds the amount of the Deductible applicable to the coverage for fire (shown as "All Other Peril" or "All Other Causes of Loss") stated in the Declarations or otherwise identified in the policy. We will then pay the amount of the adjusted loss or damage in excess of the Deductible, up to the applicable Limit of Insurance.

E. Additional Conditions

The following conditions apply to the coverage provided under this Accounts Receivable Coverage Form in addition to the Common Policy Conditions:

1. Determination Of Receivables

- a. If you cannot accurately establish the amount of accounts receivable outstanding as of the time of loss or damage, the following method will be used:
 - (1) Determine the total of the average monthly amounts of accounts receivable for the 12 months immediately preceding the month in which the loss or damage occurs; and

- (2) Adjust that total for any normal fluctuations in the amount of accounts receivable for the month in which the loss or damage occurred or for any demonstrated variance from the average for that month.

- b. The following will be deducted from the total amount of accounts receivable, however that amount is established:
 - (1) The amount of the accounts for which there is no loss or damage;
 - (2) The amount of the accounts that you are able to reestablish or collect;
 - (3) An amount to allow for probable bad debts that you are normally unable to collect; and
 - (4) All unearned interest and service charges.

2. Recoveries

You will pay us the amount of all recoveries you receive for loss or damage paid by us. But any recoveries in excess of the amount we have paid belong to you.

3. Coinsurance

If a Coinsurance percentage is shown in the Declarations, the following condition applies.

We will not pay the full amount of any loss if the value of all accounts receivable, except those in transit, at the time of loss times the Coinsurance percentage shown for it in the Declarations is greater than the Limit of Insurance for Coverage Applicable At All Locations.

Instead, we will determine the most we will pay using the following steps:

- a. Multiply the value of all accounts receivable, except those in transit, at the time of loss by the Coinsurance percentage;
- b. Divide the Limit of Insurance for Coverage Applicable At All Locations by the figure determined in Step a.; and
- c. Multiply the total amount of loss by the figure determined in Step b.

We will pay the amount determined in Step c. or the Limit of Insurance, whichever is less. For the remainder, you will either have to rely on other insurance or absorb the loss yourself.

This condition will not apply to records of accounts receivable in transit, interest charges, excess collection expenses or expenses to reestablish your records of accounts receivable.

4. Protection Of Records

Whenever you are not open for business, and except while you are actually using the records, you must keep all records of accounts receivable in reasonably safe receptacles.

F. Definitions

"Premises" means that interior portion of the building at the address shown in the Declarations that you occupy for your business.

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VALUABLE PAPERS AND RECORDS COVERAGE FORM

If either the Building and Personal Property Coverage Form (CP 00 10) or the Condominium Association Coverage Form (CP 00 17) is attached to and part of this policy, the following section is deleted: Section A. (Coverage), Item 5. (Coverage Extensions), Sub-item c. (Valuable Papers and Records (Other Than Electronic Data)).

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section F – Definitions.

A. Coverage

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

1. Covered Property, as used in this coverage form, means "valuable papers and records" that are your property or property of others in your care, custody or control.

2. Property Not Covered

The following listing of Property Not Covered is in addition to any other listing of Property Not Covered as stated in any other Coverage Form attached to this policy. Covered Property does not include:

- a. "Valuable papers and records" which exist as electronic data. Electronic data has the meaning described under Property Not Covered Electronic Data in the Building and Personal Property Coverage Form (CP 00 10) or the Condominium Association Coverage Form (CP 00 17)
- b. Property that cannot be replaced with other property of like kind and quality;
- c. Property held as samples or for delivery after sale;
- d. Property in storage away from the "premises" shown in the Declarations; or
- e. Contraband, or property in the course of illegal transportation or trade.

3. Covered Causes Of Loss

Covered Causes of Loss with regard to the coverage provided under this Valuable Papers and Records Coverage Form means

Direct Physical Loss Or Damage to Covered Property caused by or resulting from one of the Covered Causes of Loss as specified in the Causes of Loss Form shown in the Declarations and attached to this policy as limited by the exclusions contained in this policy.

4. Coverage Extensions

a. Removal

If you give us written notice within 10 days of removal of your "valuable papers and records" because of imminent danger of loss or damage, we will pay for loss or damage while it is:

- (1) At a safe place away from your "premises"; or
- (2) 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.

B. Exclusions

1. The following exclusions apply in addition to any other exclusions in this policy. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

a. Dishonest or criminal act committed by:

- (1) A manager or a member if you are a limited liability company;
- (2) Anyone else with an interest in the property, or their employees or authorized representatives; or
- (3) Anyone else to whom the property is entrusted for any purpose.

This exclusion applies whether or not such persons are acting alone or in collusion with other persons or such acts occur during the hours of employment.

This exclusion does not apply to Covered Property that is entrusted to others who are carriers for hire or to acts of destruction by your employees. But theft by employees is not covered.

- b. Errors or omissions in processing or copying.

But if errors or omissions in processing or copying result in fire or explosion, we will pay for the direct loss or damage caused by that fire or explosion if the fire or explosion would be covered under this coverage form.

- c. Electrical or magnetic injury, disturbance or erasure of electronic recordings.

But we will pay for direct loss or damage caused by lightning.

- d. Any quality in the property that causes it to damage or destroy itself, gradual deterioration; insects, vermin or rodents.

C. Limits Of Insurance

The most we will pay for loss or damage in any one occurrence is the applicable Limit of Insurance shown in the Declarations, Schedule A, the Statement of Values (ICAT 50 SOV), or otherwise identified in the policy.

D. Deductible

We will not pay for loss or damage under this Coverage Form in any one occurrence until the amount of the adjusted loss or damage exceeds the amount of the Deductible applicable to the coverage for fire (shown as "All Other Peril" or "All Other Causes of Loss") stated in the Declarations or otherwise identified in the policy. We will then pay the amount of the adjusted loss or damage in excess of the Deductible, up to the applicable Limit of Insurance.

E. Additional Conditions

The following conditions apply in addition to the coverage provided under this Valuable Papers and Records Coverage Form in addition to the Common Policy Conditions:

1. Valuation

a. Specifically Declared Items

The value of each item of property that is specifically declared and described in the Declarations, Schedule A, the Statement of Values (ICAT 50 SOV), or otherwise identified in the policy is the applicable Limit of Insurance shown in the Declarations for that item.

- b. If the values are not specifically declared, then the value of each item of property will be determined as of the time of loss or damage and will be the lesser of the following amounts:

- (1) The actual cash value of the property;
- (2) The cost of reasonably restoring that property to its condition immediately before loss or damage; or
- (3) The cost of replacing that property with substantially identical property.

2. Recoveries

If either you or we recover any property after loss settlement, that party must give the other prompt notice. At your option, the property will be returned to you. If so, your loss or damage will be readjusted based on the amount you received for the property recovered, with allowance for recovery expenses incurred.

3. Protection Of Records

Whenever you are not open for business, and except while you are actually using the property, you must keep all "valuable papers and records" in reasonably safe receptacles.

F. Definitions

1. "Valuable papers and records" means inscribed, printed or written documents, manuscripts or records, including abstracts, books, deeds, drawings, films, maps or mortgages.

But "valuable papers and records" does not mean "money" or "securities", converted data, programs or instructions used in your data processing operations, including the materials on which the data is recorded.
2. "Premises" means that interior portion of the building at the address shown in the Declarations that you occupy for your business.
3. "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.
4. "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 cards are not of your own issue;but does not include "money".

COMMERCIAL FINE ARTS COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning.

A. Coverage

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

1. Covered Property, as used in this coverage form, means:

- a. Your "fine arts"; and
- b. "Fine arts" of others that are in your care, custody or control.

2. "Fine arts" means antiques, paintings, etchings, drawings, tapestries, sculptures and fragile property such as porcelains, china and marble.

3. Property Not Covered

The following listing of Property Not Covered is in addition to any other listing of Property Not Covered as stated in any other Coverage Form attached to this policy. Covered Property does not include:

- a. Property while on exhibition at fair grounds or on the premises of any national or international exposition; or
- b. Contraband, or property in the course of illegal transportation or trade.

4. Covered Causes Of Loss

Covered Causes of Loss with regard to the coverage provided under this Commercial Fine Arts Coverage Form means Direct Physical Loss Or Damage to Covered Property caused by or resulting from one of the Covered Causes of Loss as specified in the Causes of Loss Form shown in the Declarations and attached to this policy as limited by the exclusions contained in this policy.

5. Coverage Extension

Newly Acquired Property

We will cover other objects of art that you acquire during the policy period, for up to 30 days, but not beyond the end of the policy period.

The most we will pay for loss or damage under this Coverage Extension is the lesser of:

- a. 25% of the total of the Limits of Insurance shown in the Declarations for all individually listed and described items; or
- b. the lesser of \$10,000 or the Limit of Insurance as shown in the Declarations, Schedule A, the Statement of Values (ICAT 50 SOV), or otherwise identified in the policy.

You will report such property within 30 days from the date acquired and pay any additional premium that is due. If you do not report that property to us, coverage will end automatically 30 days after the date you acquire the property or at the end of the policy period, whichever occurs first.

The Coinsurance Additional Condition does not apply to this Coverage Extension. This Coverage Extension is included within the Limit of Insurance applicable to the "premises" from which the records of accounts receivable are removed.

B. Exclusions

1. The following exclusions are in addition to any other exclusions in this policy. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

a. Dishonest or criminal act committed by:

- (1) A manager or a member if you are a limited liability company;
- (2) Anyone else with an interest in the property, or their employees or authorized representatives; or
- (3) Anyone else to whom the property is entrusted for any purpose.

This exclusion applies whether or not such:

- (1) Persons are acting alone or in collusion with other persons; or
- (2) Acts occur during the hours of employment.

This exclusion does not apply to:

- (1) Covered Property that is entrusted to others who are carriers for hire; or
- (2) Acts of destruction by your employees. But theft by employees is not covered.

b. Breakage of art glass windows, statuary, glassware, bric-a-brac, marble, porcelain and similar fragile property.

But we will pay for such loss or damage caused directly by one of the "specified causes of loss" as defined in the Causes of Loss — Special Form (CP 10 30).

- c. Any repairing, restoration or retouching of the Covered Property.
- d. Wear and tear, any quality in the property that causes it to damage or destroy itself, gradual deterioration; insects, vermin or rodents.

C. Limits Of Insurance

The most we will pay for loss or damage in any one occurrence is the applicable Limit of Insurance shown in the Declarations, Schedule A, the Statement of Values (ICAT 50 SOV), or otherwise identified in the policy.

D. Deductible

We will not pay for loss or damage under this Coverage Form in any one occurrence until the amount of the adjusted loss or damage exceeds the amount of the Deductible applicable to the coverage for fire (shown as "All Other Peril" or "All Other Causes of Loss") stated in the Declarations or otherwise identified in the policy. We will then pay the amount of the adjusted loss or damage in excess of the Deductible, up to the applicable Limit of Insurance.

E. Additional Conditions

The following conditions apply to the coverage provided under this Commercial Fine Arts Coverage Form in addition to the Common Policy Conditions:

1. Valuation

a. Specifically Declared Items

The value of each item of property that is individually listed and described in the Declarations is the applicable Limit of Insurance shown in the Declarations for that item.

- b. If the values are not specifically declared, then the value of each item of Covered Property, including newly acquired property, will be determined as of the time of loss or damage and will be the least of the following amounts:

- (1) The actual cash value of that property;
- (2) The cost of reasonably restoring that property to its condition immediately before loss or damage; or
- (3) The cost of replacing that property with substantially identical property.

2. Coinsurance

If a Coinsurance percentage is shown in the Declarations, the following condition applies to all items that are covered but not individually listed and described.

We will not pay the full amount of any loss if the value of Covered Property, except property in transit, at the time of loss times the Coinsurance percentage shown for it in the Declarations is greater than the Limit of Insurance for the property.

Instead, we will determine the most we will pay using the following steps:

- a. Multiply the value of Covered Property, except property in transit, at the time of loss by the Coinsurance percentage;
- b. Divide the Limit of Insurance of the property by the figure determined in Step a.;
- c. Multiply the total amount of loss, before the application of any deductible, by the figure determined in Step b.; and
- d. Subtract the deductible from the figure determined in Step c.

We will pay the amount determined in Step d. or the Limit of Insurance, whichever is less. For the remainder, you will either have to rely on other insurance or absorb the loss yourself.

3. Packing And Unpacking

You agree that Covered Property will be packed and unpacked by competent packers.

4. Pair Or Sets

- a. In case of total loss or damage of any items that are part of a pair or set that is individually listed and described in the Declarations, we will pay the full Limit of Insurance shown in the Declarations for that pair or set. You will surrender to us the remaining items of the pair or set.
- b. In case of loss or damage to any part of a pair or set that is not individually listed and described in the Declarations, we may:
 - (1) Repair or replace any part to restore the pair or set to its value before the loss or damage; or
 - (2) Pay the difference between the value of the pair or set before and after the loss or damage.

FIRE EXTINGUISHER SYSTEMS RECHARGE EXPENSE ADDITIONAL COVERAGE

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM CP 00 10
CONDOMINIUM ASSOCIATION COVERAGE FORM CP 00 17

A. Section A.4. Additional Coverages has the following Additional Coverage added:

1. Fire Extinguisher Systems Recharge Expense.

a. We will pay:

(1) The cost of recharging or replacing, whichever is less, your fire extinguishers and fire extinguishing systems (including hydrostatic testing if needed) if they are discharged on or within 100 feet of a Covered Building; and

(2) For loss or damage to Covered Property if such loss or damage is the result of an accidental discharge of chemicals from a fire extinguisher or a fire extinguishing system.

b. **Limitation.** No coverage will apply if the fire extinguishing system is discharged during installation or testing.

c. **Limit of Insurance.** Our Limit of Insurance for this Fire Extinguisher Systems Recharge Expense Additional Coverage is a sublimit of our Limit of Insurance and is included in and part of our Limit of Insurance as shown in the Declarations Page. The most we will pay under this endorsement for loss or damage in any one occurrence is the amount shown in the Declarations Page, Schedule A, or the Statement of Values (ICAT 50 SOV) for the Fire Extinguisher Systems Recharge Expense Additional Coverage Limit. This Coverage Extension does not increase our Limit of Insurance as stated in the Declarations Page.

d. **Deductible.** A deductible does not apply to this Fire Extinguisher Systems Recharge Expense Additional Coverage. We will pay the amount of the adjusted loss or damage up to the applicable Limit of Insurance.

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TENANT GLASS ADDITIONAL COVERAGE

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM CP 00 10
CONDOMINIUM ASSOCIATION COVERAGE FORM CP 00 17

A. Section A.4. Additional Coverages has the following Additional Coverage added:

1. Tenant Glass.

- a.** We will pay for direct physical loss of or damage to building glass at the building where you conduct your business operations shown in the Declarations, Schedule A, the Statement of Values (ICAT 50 SOV), or otherwise identified in the policy caused by or resulting from a Covered Cause of Loss, provided that:
 - (1)** You are a tenant of such building; and
 - (2)** You have a contractual responsibility to insure the building glass, or a contractual responsibility to pay for loss or damage to that property.
- b.** The value of property covered under this Additional Coverage will be determined in accordance with the Valuation Condition applicable under this policy or at the amount for which you are liable under contract, whichever is less. If required by law, glass is covered at the cost of replacement with safety glazing material.
- c. Limit of Insurance.** The most we will pay for loss or damage in any one occurrence is the applicable Limit of Insurance shown in the Declarations, Schedule A, the Statement of Values (ICAT 50 SOV), or otherwise identified in the policy for this Tenant Glass Additional Coverage. The Limit of Insurance for this Tenant Glass Additional Coverage is a sublimit of the Limit of Insurance applicable to your Business Personal Property and the addition of this Tenant Glass Additional Coverage does not increase or decrease our total Limit of Insurance.
- d. Deductible.** We will not pay for loss or damage to building glass as provided under this Tenant Glass Additional Coverage from any one occurrence until the amount of the adjusted loss or damage exceeds the amount of the Deductible applicable to the coverage for fire (shown as "All Other Peril" or "All Other Causes of Loss") stated in the Declarations or otherwise identified in the policy. We will then pay the amount of the adjusted loss or damage in excess of the Deductible, up to the applicable Limit of Insurance.

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PERIMETER EXTENSION ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM CP 00 10
CONDOMINIUM ASSOCIATION COVERAGE FORM CP 00 17

- A.** The perimeter stated in Section **A.1.a.(5)(b)** applicable to certain Building Coverage is hereby increased from “within 100 feet of the described premises” to “within 1,000 feet of the described premises”.
- B.** The perimeter stated in Section **A.1.b.** applicable to certain Business Personal Property Coverage is hereby increased from “within 100 feet of the described premises” to “within 1,000 feet of the described premises”.

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SPOILAGE COVERAGE EXTENSION

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM CP 00 10
CONDOMINIUM ASSOCIATION COVERAGE FORM CP 00 17

The Coverage Form to which this endorsement applies is extended to insure against direct physical loss or damage by the Covered Causes of Loss, but only with respect to coverage provided by this endorsement. The changes made by this endorsement to the Coverage Form apply only with respect to coverage provided by this endorsement; this endorsement does not change or modify any other coverage provided under this policy.

A. Paragraph A.1., Covered Property, is replaced by the following:

1. Covered Property

Covered Property means "perishable stock" at the described premises owned by you or by others that is in your care, custody or control.

B. With respect to the coverage provided by this endorsement, property located on buildings or in the open or in vehicles is considered to be Property Not Covered.

C. Paragraph A.3., Covered Causes Of Loss, is replaced by the following:

3. Covered Causes Of Loss

Covered Causes of Loss means the following:

a. Breakdown or Contamination, meaning:

- (1)** Change in temperature or humidity resulting from mechanical breakdown or mechanical failure of refrigerating, cooling or humidity control apparatus or equipment, only while such equipment or apparatus is at the described premises; and
- (2)** Contamination by the refrigerant.

b. Power Outage, meaning change in temperature or humidity resulting from complete or partial interruption of electrical power, either on or off the described premises, due to conditions beyond your control.

D. Selling Price Condition

If "Selling Price Condition" is shown in the Declarations, Schedule A, the Statement of Values (ICAT 50 SOV), or otherwise identified in the policy, the following is added to the **Valuation Loss Condition**:

We will determine the value of finished "perishable stock" in the event of loss or damage at:

1. The selling price, as if no loss or damage had occurred;
2. Less discounts and expenses you otherwise would have had.

E. Paragraph A.5., Coverage Extensions, does not apply.

F. Paragraph B., Exclusions, is replaced by the following:

B. Exclusions

1. Only the following Exclusions contained in Paragraph **B.1.** of the Causes of Loss Form applicable to this Coverage Part apply to Spoilage Coverage:

- a.** Earth Movement;
- b.** Governmental Action;
- c.** Nuclear Hazard;
- d.** War And Military Action; and
- e.** Water.

2. The following Exclusions are added:

We will not pay for loss or damage caused by or resulting from:

- a.** The disconnection of any refrigerating, cooling or humidity control system from the source of power.
- b.** The deactivation of electrical power caused by the manipulation of any switch or other device used to control the flow of electrical power or current. However, this exclusion does not apply if the **Utility Services Direct Damage Coverage Form (ICAT SCOL 147)** is part of this policy and provides coverage at the same Covered Location and Covered Building as the **Spoilage Coverage Extension (ICAT SCOL 146)**.
- c.** The inability of an Electrical Utility Company or other power source to provide sufficient power due to:
 - (1)** Lack of fuel; or
 - (2)** Governmental order.

However, this exclusion does not apply if the Utility Services Direct Damage Coverage Form (ICAT SCOL 147) is part of this policy and provides coverage at the same Covered Location and Covered Building as the Spoilage Coverage Extension (ICAT SCOL 146).

- d. The inability of a power source at the described premises to provide sufficient power due to lack of generating capacity to meet demand.
- e. Breaking of any glass that is a permanent part of any refrigerating, cooling or humidity control unit.

G. Paragraph D., Deductible, is replaced by the following:

We will not pay for loss or damage in any one occurrence under this Spoilage Coverage Extension until the amount of the adjusted loss or damage exceeds the amount of the Deductible applicable to the coverage for fire (shown as "All Other Peril" or "All Other Causes of Loss") stated in the Declarations or otherwise identified in the policy.

We will then pay the amount of the adjusted loss or damage in excess of the Deductible, up to the applicable Limit of Insurance.

H. Paragraph F., Additional Conditions, is replaced by the following:

ADDITIONAL CONDITION

The following condition applies in addition to the Common Policy Conditions and the Commercial Property Conditions.

REFRIGERATION MAINTENANCE AGREEMENTS

If Breakdown or Contamination is shown in the Declarations, Schedule A, the Statement of Values (ICAT 50 SOV), or otherwise identified in the policy as a Covered Cause of Loss and a "refrigeration maintenance agreement condition" also is shown in the Declarations, Schedule A, the Statement of Values (ICAT 50 SOV), or otherwise identified in the policy, the following condition applies:

You must maintain a refrigeration maintenance or service agreement. If you fail to maintain a refrigeration maintenance or service agreement, the insurance provided by this endorsement will be automatically suspended at the involved location until such time as a refrigeration

maintenance or service agreement is in full force and effect.

I. Paragraph G., Optional Coverages, does not apply.

J. The following is added to the Definitions:

"Perishable stock" means personal property:

- a. Maintained under controlled conditions for its preservation; and
- b. Susceptible to loss or damage if the controlled conditions change.

K. Limits of Insurance. Our Limit of Insurance for this Coverage Extension is a sub-limit of our Limit of Insurance and is included in and part of our Limit of Insurance as shown in the Declarations Page. The most we will pay under this Coverage Extension for perishable stock is the amount shown in the Declarations Page, Schedule A, or the Statement of Values (ICAT 50 SOV) for this Coverage Extension. This Coverage Extension does not increase Our Limit of Insurance as stated in the Declarations Page.

UTILITY SERVICES - DIRECT DAMAGE COVERAGE

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM CP 00 10
CONDOMINIUM ASSOCIATION COVERAGE FORM CP 00 17

A. Coverage

We will pay for loss of or damage to Covered Property described in the Declarations, Schedule A, the Statement of Values (ICAT 50 SOV), or otherwise identified in the policy, caused by an interruption in utility service to the described premises. The interruption in utility service must result from direct physical loss or damage by a Covered Cause of Loss as defined in Paragraph F. to the property described in Paragraph C.

B. Exceptions

1. Coverage under this endorsement for loss or damage to Covered Property does not apply to loss or damage to electronic data, including destruction or corruption of electronic data. The term electronic data has the meaning set forth in the Coverage Form to which this endorsement applies.
2. Power transmission and/or feeder lines remain Property Not Covered as provided in the Additional Property Not Covered Form (ICAT SCOL 221).

C. Utility Services

1. **Water Supply Services**, meaning the following types of property supplying water to the described premises:
 - a. Pumping stations; and
 - b. Water mains.
2. **Communication Supply Services**, meaning property supplying communication services, including telephone, radio, microwave or television services to the described premises, such as:
 - a. Coaxial cables; and
 - b. Microwave radio relays except satellites.
3. **Power Supply Services**, meaning the following types of property supplying electricity, steam or gas to the described premises:
 - a. Utility generating plants;
 - b. Switching stations;
 - c. Substations; and
 - d. Transformers.

D. Limits of Insurance

Our Limit of Insurance for this Coverage Extension is a sub-limit of our Limit of Insurance and is included in and part of our Limit of Insurance as shown in the Declarations Page. The most we will pay under this Coverage Extension is the amount shown in the Declarations Page, Schedule A, or the Statement of Values (ICAT 50 SOV) for this Coverage Extension. This Coverage Extension does not increase Our Limit of Insurance as stated in the Declarations Page.

E. Deductible

We will not pay for loss or damage in any one occurrence under this Utility Services – Direct Damage Coverage until the amount of the adjusted loss or damage exceeds the amount of the Deductible applicable to the coverage for fire (shown as “All Other Peril” or “All Other Causes of Loss”) stated in the Declarations or otherwise identified in the policy. We will then pay the amount of the adjusted loss or damage in excess of the Deductible, up to the applicable Limit of Insurance.

F. Covered Causes of Loss

Notwithstanding anything stated elsewhere in this policy to the contrary, if the Causes Of Loss – Special Form (CP 10 30) applies to this policy, coverage provided under this Utility Services – Direct Damage Coverage endorsement is limited to the “specified causes of loss” as defined in the Causes of Loss – Special Form (CP 10 30) and as such definition may be further modified by any separate endorsement attached to and made part of this policy.

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UTILITY SERVICES - TIME ELEMENT COVERAGE

This endorsement modifies insurance provided under the following:

BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM
BUSINESS INCOME WITHOUT EXTRA EXPENSE) COVERAGE FORM
EXTRA EXPENSE COVERAGE FORM

A. Coverage

Your coverage for Business Income and/or Extra Expense, as provided and limited in the applicable Coverage Form, is extended to apply to a "suspension" of "operations" at the described premises caused by an interruption in utility service to that premises. The interruption in utility service must result from direct physical loss or damage by a Covered Cause of Loss as defined in Paragraph G. to the property described in Paragraph C.

B. Exception

1. Coverage under this endorsement does not apply to Business Income loss or Extra Expense related to interruption in utility service which causes loss or damage to electronic data, including destruction or corruption of electronic data. The term electronic data has the meaning set forth in the Coverage Form to which this endorsement applies.
2. Power transmission and/or feeder lines remain Property Not Covered as provided in the Additional Property Not Covered Form (ICAT SCOL 221).

C. Utility Services

1. **Water Supply Services**, meaning the following types of property supplying water to the described premises:
 - a. Pumping stations; and
 - b. Water mains.
2. **Communication Supply Services**, meaning property supplying communication services, including telephone, radio, microwave or television services, to the described premises, such as:
 - a. Coaxial cables; and
 - b. Microwave radio relays except satellites.

It does not include power transmission and/or feeder lines.

3. **Power Supply Services**, meaning the following types of property supplying electricity, steam or gas to the described premises:

- a. Utility generating plants;
- b. Switching stations;
- c. Substations; and
- d. Transformers.

D. The **Coinsurance** Additional Condition does not apply to this endorsement.

E. Limits of Insurance

Our Limit of Insurance for this Coverage Extension is a sub-limit of our Limit of Insurance and is included in and part of our Limit of Insurance as shown in the Declarations Page. The most we will pay under this Coverage Extension is the amount shown in the Declarations Page, Schedule A, or the Statement of Values (ICAT 50 SOV) for this Coverage Extension. This Coverage Extension does not increase Our Limit of Insurance as stated in the Declarations Page.

F. Deductible

We will not pay for loss or damage in any one occurrence under this Utility Services – Time Element Coverage until the amount of the adjusted loss or damage exceeds the amount of the Deductible applicable to the coverage for fire (shown as "All Other Peril" or "All Other Causes of Loss") stated in the Declarations or otherwise identified in the policy. We will then pay the amount of the adjusted loss or damage in excess of the Deductible, up to the applicable Limit of Insurance.

G. Covered Causes of Loss

Notwithstanding anything stated elsewhere in this policy to the contrary, if the Causes Of Loss – Special Form (CP 10 30) applies to this policy, coverage provided under this Utility Services – Direct Damage Coverage endorsement is limited to the "specified causes of loss" as defined in the Causes of Loss – Special Form (CP 10 30) and as such definition may be further modified by any separate endorsement attached to and made part of this policy.

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EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT

As respects this Equipment Breakdown Enhancement Endorsement, this endorsement changes coverage provided by the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM CP 00 10
CONDOMINIUM ASSOCIATION COVERAGE FORM CP 00 17
BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM CP 00 30
CAUSES OF LOSS - SPECIAL FORM CP 10 30

Read this entire endorsement carefully to determine rights, duties and what is and is not covered

The changes made by this endorsement to the Coverage and Causes of Loss Forms listed above apply only to the "Equipment Breakdown" Cause of Loss as defined herein and do not apply to any other Covered Cause of Loss. This endorsement does not change or modify any other coverage provided under this policy

- I. The following is added to the **Building and Personal Property Coverage Form** (CP 00 10) or the **Condominium Association Coverage Form** (CP 00 17):

A. Coverage

4. Additional Coverages

The following **Additional Coverages** are added as a part of and not in addition to the limit per loss:

g. Pollutant Clean Up and Removal

We will pay for the Pollutant Clean Up and Removal for loss resulting from an "Equipment Breakdown". Our Limit of Insurance for this Additional Coverage is a sub-limit of our Limit of Insurance and is included in and part of our Limit of Insurance as shown in the Declarations Page, Schedule A, or the Statement of Values (ICAT 50 SOV) for this Additional Coverage. The most we will pay for the Pollutant Clean Up and Removal is \$250,000 unless another limit is in the Declarations Page, Schedule A, or the Statement of Values (ICAT 50 SOV); in that case, the limit shown will apply.

This Additional Coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of "pollutants". But we will pay for testing

which is performed in the course of extracting the "pollutants" from the land or water.

h. Expediting Expenses

We will pay for the expediting expense loss resulting from an "Equipment Breakdown" with respect to your damaged Covered Property. We will pay the reasonable extra cost to:

- (1) Make temporary repairs;
- (2) Expedite permanent repairs; and
- (3) Expedite permanent replacement.

Reasonable extra cost shall mean "the extra cost of temporary repair and of expediting the repair of such damaged equipment of yours, including overtime and the extra cost of express or other rapid means of transportation."

i. Refrigerant Contamination

We will pay the loss from contamination by refrigerant used in refrigerating, cooling or humidity control equipment at the described premises as a result of an "Equipment Breakdown".

Our Limit of Insurance for this Additional Coverage is a sub-limit of our Limit of Insurance as shown in the Declarations Page, Schedule A, or the Statement of Values (ICAT 50 SOV) for this Additional Coverage. The most we will pay for Refrigerant Contamination is \$250,000 unless another limit is shown in the Declarations Page, Schedule A, or the Statement of Values (ICAT 50 SOV); in that case, the limit will apply.

j. Spoilage

We will pay for loss of “perishable goods” due to spoilage resulting from lack of power, light, heat, steam or refrigeration caused by an “Equipment Breakdown” to Covered Property, that are:

- (1) Located on or within 1,000 feet of your described premises; and
- (2) Owned by you, the building owner at your described premises, or owned by a public utility.

However, we will not pay for any loss, damage, cost or expense directly caused by, contributed to by, resulting from or arising out of the following causes of loss:

Fire, lightning, combustion explosion, windstorm or hail, weight of snow, ice or sleet, freezing, falling objects, smoke, aircraft or vehicles, riot or civil commotion, vandalism, sinkhole collapse, volcanic action, leakage from fire extinguishing equipment, water, water damage, earth movement or flood.

"Perishable Goods" means stock preserved and maintained under controlled conditions and susceptible to loss or damage if the controlled conditions change.

Our Limit of Insurance for this Additional Coverage is a sub-Limit of our Limit of Insurance as shown in the Declarations Page, Schedule A, or the Statement of Values (ICAT 50 SOV) for this Additional Coverage. The most we will pay for Spoilage is \$250,000 unless another limit is shown in the Declarations Page, Schedule A, or the Statement of Values (ICAT 50 SOV); in that case, the limit will apply.

k. CFC Refrigerants

We will pay for the additional cost to repair or replace Covered Property because of the use or presence of a refrigerant containing CFC (chlorofluorocarbon) substances.

Additional costs mean those in excess of what would have been required to repair or replace covered property, had no CFC refrigerant been involved. We also pay for additional loss as described under the Spoilage or Loss of Income Coverages provided by this endorsement, caused by the presence of a refrigerant containing CFC substances.

We pay no more than the least of the following:

- (1) The cost to repair the damaged property and replace any lost CFC refrigerant;
- (2) The cost to repair the damaged property, retrofit the system to accept a non-CFC refrigerant, and charge the system with a non-CFC refrigerant; or
- (3) The cost to replace the system with one using a non-CFC refrigerant.

l. Computer Equipment

We will pay for loss or damage to your “computer equipment” caused by an “Equipment Breakdown”.

“Computer equipment” means Covered Property that is electronic computer or other data processing equipment, including peripherals used in conjunction with such equipment, and electronic media and records.

m. Valuable Papers and Records - Cost of Research Valuable Papers and Records (Other Than Electronic Data)

We will pay for your reasonable and necessary cost to research, replace and restore the lost information on electronic media and records as a result of an “Equipment Breakdown”.

This will be part of and not an addition to the limits provided by the “valuable papers and records” coverage under the property form to which this endorsement is attached.

F. Additional Conditions

The following **Additional Conditions** are added:

3. Suspension

Whenever Covered Property is found to be in, or exposed to, a dangerous condition, any of our representatives may immediately suspend the insurance against loss to that Covered Property for the perils covered by this endorsement. Coverage can be suspended and possibly reinstated by delivering or mailing a written notice of suspension / coverage reinstatement to:

- (a) Your last known address; or
- (b) The address where the property is located.

If we suspend your insurance, you will get a pro rata refund of the portion of premium paid allocable to coverage provided under this **Equipment Breakdown Enhancement Endorsement**. But the suspension will be effective even if we have not yet made or offered a refund.

4. Jurisdictional Inspections

If any Covered Property under this endorsement requires inspection to comply with state or municipal boiler and pressure vessel regulations, we agree to perform such inspection on your behalf. We do not warrant that conditions are safe or healthful.

5. Environmental, Safety and Efficiency Improvements

If Covered Property requires replacement due to an "Equipment Breakdown", we will pay your additional cost to replace with equipment that is better for the environment, safer, or more energy efficient than the equipment being replaced.

However, we will not pay more than 150% of what the cost would have been to repair or replace with like kind and quality. This Condition does not apply to any Covered Property to which the Actual Cash Value Valuation Loss Condition applies.

6. Green Environmental and Efficiency Improvements

If Covered Property requires repair or replacement due to an "Equipment Breakdown", we will pay:

- a. The lesser of the reasonable and necessary additional cost incurred by you to repair or replace physically

damaged Covered Property with equipment of like kind and quality which qualifies as "Green". "Like kind and quality" includes similar size and capacity.

- b. The additional reasonable and necessary fees incurred by you for an accredited professional certified by a "Green Authority" to participate in the repair or replacement of physically damaged Covered Property as "Green".
- c. The additional reasonable and necessary cost incurred by you for certification or recertification of the repaired or replaced Covered Property as "Green".
- d. The additional reasonable and necessary cost incurred by you for "Green" in the removal, disposal or recycling of damaged Covered Property.
- e. The business interruption (if covered within the Policy to which this **Equipment Breakdown Enhancement Endorsement** is attached) loss during the additional time required for repair or replacement of Covered Property, consistent with "Green", in the coverages above.

We will not pay more than 150%, to a maximum limit of \$100,000, of what the cost would have been to repair or replace with equipment of like kind and quality inclusive of fees, costs, and any business interruption loss incurred as stated above.

Green Environmental and Efficiency Improvements does not cover any of the following:

- a. Covered Property does not include stock, raw materials, finished goods, "production machinery", merchandise, electronic data processing equipment not used in the functional support of the real property, process water, molds and dies, property in the open, property of others for which you are legally liable, or personal property of others.
- b. Any loss adjusted on any valuation basis other than a repair or replacement basis as per the Valuation Loss Condition of this policy.
- c. Any loss covered under any other section of this policy.
- d. Any cost incurred due to any law or ordinance with which you were legally

obligated to comply prior to the time of the "Equipment Breakdown".

H. DEFINITIONS

The following **Definitions** are added: "Equipment Breakdown".

4. "Equipment Breakdown" as used herein means:
- a. Physical loss or damage both originating within:
 - (1) Boilers, fired or unfired pressure vessels, vacuum vessels, and pressure piping, all normally subject to vacuum or internal pressure other than static pressure of contents, excluding:
 - a. waste disposal piping;
 - b. any piping forming part of a fire protective system;
 - c. furnaces; and
 - d. any water piping other than:
 - (1) boiler feed water piping between the feed pump and the boiler;
 - (2) boiler condensate return piping; or
 - (3) water piping forming part of a refrigerating or air conditioning system used for cooling, humidifying or space heating purposes.
 - (2) All mechanical, electrical, electronic or fiber optic equipment; and
 - b. Caused by, resulting from, or consisting of:
 - (1) Mechanical breakdown;
 - (2) Electrical or electronic breakdown; or
 - (3) Rupture, bursting, bulging, implosion, or steam explosion.

However, "Equipment Breakdown" will not mean:

- a. Physical loss or damage caused by or resulting from any of the following; however if loss or damage not otherwise excluded results, then we will pay for such resulting damage:
 - (1) Wear and Tear;
 - (2) Rust or other corrosion, decay, deterioration, hidden or latent defect, mold

or any other quality in property that causes it to damage or destroy itself;

- (3) Smog;
 - (4) Settling, cracking, shrinking or expansion;
 - (5) Nesting or infestation, or discharge or release of waste products or secretions, by birds, rodents or other animals;
 - (6) Any accident, loss, damage, cost, claim, or expense, whether preventative, remedial, or otherwise, directly or indirectly arising out of or relating to the recognition, interpretation, calculation, comparison, differentiation, sequencing, or processing of data by any computer system including any hardware, programs or software;
 - (7) Scratching and marring.
- b. Loss, damage, cost or expense directly caused by, contributed to by, resulting from or arising out of the following causes of loss:

Fire, lightning, combustion explosion, windstorm or hail, weight of snow, ice or sleet, freezing, falling objects, smoke, aircraft or vehicles, riot or civil commotion, vandalism, sinkhole collapse, volcanic action, leakage from fire extinguishing equipment, water, water damage, earth movement or flood.
5. "Green" means products, materials, methods and processes certified by a "Green Authority" that conserve natural resources, reduce energy or water consumption, avoid toxic or other polluting emissions or otherwise minimize environmental impact.
 6. "Green Authority" means an authority on "Green" buildings, products, materials, methods or processes certified and accepted by Leadership in Energy and Environmental Design (LEED®), "Green" Building Initiative Green Globes®, Energy Star Rating System or any other recognized "Green" rating system.
 7. "Production machinery" means any machine which processes, forms, shapes, or transports raw materials, materials in process, waste materials or finished products.

- II. The following is added to **Paragraph A, Section 3 of the Business Income (and Extra Expense) Coverage Form (CP 00 30)** if attached to and part of this policy:

Coverage for Business Income or Extra Expense is extended to apply to your loss, damage or expense caused by an "Equipment Breakdown" to equipment that is owned by a utility, landlord or other supplier with whom you have a contract to supply you with any of the following services: electrical power, waste disposal, air conditioning, refrigeration, heating, natural gas, compressed air, water, steam, internet access, telecommunications services, wide area networks or data transmission. The equipment must meet the definition of "Equipment Breakdown" except that it is not Covered Property.

- III. The following modifies the **Causes of Loss - Special Form (CP 10 30)**

A. Covered Causes of Loss

Covered Causes of Loss also means "Equipment Breakdown".

B. Exclusions and Limitations

The following **Exclusions and Limitations** do not apply:

- a. B.2.d. (6) and B.2.e;
- b. Limitations C.1.a. and C.1.b.

The following **Exclusions** are deleted and replaced with the following:

B.2.a. Magnetic or electromagnetic energy that disturbs, disrupts or otherwise interferes with any:

- (1) Electrical or electronic wire, device, appliance, system or network; or
- (2) Device, appliance, system or network utilizing cellular or satellite technology.

For the purposes of this exclusion, magnetic or electromagnetic energy includes but is not limited to:

- (a) Electrical charge produced or conducted by a magnetic or electromagnetic field;
- (b) Pulse of electromagnetic energy; or
- (c) Electromagnetic waves or microwaves.

However, if damage results causing an "Equipment Breakdown", we will pay for the loss or damage caused by that "Equipment Breakdown".

G. Definitions

The following is added to the "Specified Causes of Loss" definition:

"Specified Causes of Loss" also means "Equipment Breakdown".

IV. Deductible

The Deductible applicable to the "Equipment Breakdown" Cause of Loss as defined herein and shown in the Declarations, Schedule A, or otherwise shown in the Declarations applies to each occurrence of loss or damage caused by "Equipment Breakdown". If the adjusted amount of loss or damage is less than or equal to the Deductible, we will not pay for that loss or damage. If the adjusted amount of loss or damage exceeds the Deductible, we will then subtract the Deductible from the adjusted amount of loss, and will pay the resulting amount or the applicable Limit of Insurance, whichever is less. The Deductible applicable to the "Equipment Breakdown" Cause of Loss shall be applied separately from any Deductible(s) applicable to any other Cause(s) of Loss covered under this policy.

V. Limit of Insurance

The most we will pay for loss or damage in any one occurrence is the Equipment Breakdown Limit of Insurance shown in the Declarations, Schedule A, the Statement of Values (ICAT 50 SOV), or otherwise identified in the policy. Notwithstanding anything stated to the contrary in this policy, the maximum amount we will pay for loss or damage caused by "Equipment Breakdown" under this Endorsement is \$15,000,000.00 at each Location or Premises shown in the Statement of Values (ICAT 50 SOV).

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OCCURRENCE LIMIT OF LIABILITY ENDORSEMENT

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ THIS ENDORSEMENT CAREFULLY.

This endorsement modifies insurance provided under the following forms.
COMMERCIAL PROPERTY COVERAGE PART

1. The Limit of Liability or Limit of Insurance shown in the Declarations, or endorsed onto this policy, is the total limit of our liability applicable to each occurrence, as hereafter defined. The Limit of Liability or Limit of Insurance may be reduced for a particular coverage or Cause of Loss in the event that the coverage or Cause of Loss has a policy period aggregate or annual aggregate indicated in the coverage endorsement, the Cause of Loss endorsement, or in the Declarations. Notwithstanding any other terms and conditions of this policy to the contrary, in no event shall our liability exceed this limit or amount irrespective of the number of locations involved.

The term "occurrence" shall mean any one loss, disaster, casualty or series of losses, disasters or casualties arising out of one event. When the term applies to loss or losses from the perils of tornado, cyclone, hurricane, windstorm, hail, flood, riot, riot attending a strike, civil commotion, vandalism or malicious mischief, one event shall be construed to be all losses arising during a continuous period of 72 hours. When filing proof of loss, the Insured may elect the moment at which the 72 hour period shall be deemed to have commenced, which shall not be earlier than when the first loss to the Covered Property occurs.

When the term applies to loss or losses from the perils of earthquake or volcanic eruption, one event shall be construed to be all losses arising during a continuous period of 168 hours. When filing proof of loss, the Insured may elect the moment at which the 168 hour period shall be deemed to have commenced, which shall not be earlier than when the first loss to the Covered Property occurs.
2. The premium for this policy is based upon the Total Insured Value and Limit of Insurance shown in the Declarations or the Stated Values shown in the Statement of Values (ICAT 50 SOV) attached to this policy or on file with us. In the event of loss hereunder, our liability, subject to the terms of paragraph 1. above, shall be limited to the least of the following:
 - a. The actual amount of loss adjusted in accordance with the applicable Coverage Form, Valuation Loss Condition, or Replacement Cost Optional Coverage, less any applicable deductible(s).
 - b. The total stated value for each scheduled item of property involved, as shown in Schedule A of the Declarations or in the latest Statement of Values (ICAT 50 SOV) on file with the Company, less any applicable deductible(s).
 - c. The Limit of Liability or Limit of Insurance shown in the Declarations or endorsed onto this policy.

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SINKHOLE LOSS COVERAGE ENDORSEMENT

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ THE ENDORSEMENT CAREFULLY.

This endorsement modifies insurance provided under the following forms.
BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CONDOMINIUM ASSOCIATION COVERAGE FORM
CAUSES OF LOSS - SPECIAL FORM

A. Sinkhole Collapse Means Sinkhole Loss. In the Causes of Loss – Special Form (CP 10 30), references to sinkhole collapse means **Sinkhole Loss**. Sinkhole collapse is removed from the list of “specified causes of loss”. **Sinkhole Loss** is hereby added to this policy as a Covered Cause of Loss and to the list of the “specified causes of loss”. However, as a “specified cause of loss”, the following does not apply to the Additional Coverage – Collapse.

The definition of sinkhole collapse is replaced by the following:

Sinkhole Loss, meaning loss or damage to Covered Property when “structural damage” to the covered building, including the foundation, is caused by settlement or systematic weakening of the earth supporting the covered building, only if the settlement or systematic weakening results from contemporaneous movement or raveling of soils, sediments, or rock materials into subterranean voids created by the effect of water on a limestone or similar rock formation.

Coverage for **Sinkhole Loss** includes stabilization of the building (including land stabilization) and repair to the foundation provided such work is in accordance with generally accepted engineering and construction practices and with the recommendation(s) of a “professional engineer” selected or approved by us. However, until you enter into a contract for performance of building stabilization or foundation repair:

1. We will not pay for underpinning or grouting or any other repair technique performed below the existing foundation of the building; and
2. Our payment for **Sinkhole Loss** to Covered Property shall be limited to the actual cash value of the loss to such property.

You must enter into a contract for the performance of building stabilization and/or foundation repair in accordance with the aforementioned recommendation(s). Your failure to enter into such contract shall be a material breach of this policy. Only after you have entered into such a contract, we will pay the amounts necessary to begin and

perform such repairs as the work is performed and the expenses are incurred. However, if the aforementioned “professional engineer” determines at any point prior to the start of repair work that the repairs will exceed the applicable Limit of Insurance, we will either pay to complete the recommended repairs or pay that Limit of Insurance, whichever is less. If the “professional engineer” makes the aforementioned determination during the course of repair work and we have already begun making payments for the work performed, we will either pay to complete the recommended repairs or pay only the remaining portion of the applicable Limit of Insurance, whichever is less. Notwithstanding anything stated to the contrary in this policy, the most we will pay for the total of all **Sinkhole Loss**, including building and land stabilization and foundation repair, is the applicable Limit of Insurance.

Stabilization and all other repairs to Covered Property must be completed within 12 months of entering into the contract for the performance of the repairs, except that the 12-month completion period shall be extended provided that either of the following applies:

1. There is a mutual agreement between you and us to extend the 12-month completion period; or
2. Your sinkhole claim is involved in litigation, appraisal, or some other formal dispute resolution process agreed to by us.

If the stabilization and all other repairs to Covered Property are not completed within 12 months, we will pay only for the amount of work completed during such 12-month period and we are not obligated to pay for any additional stabilization or other repairs required after the termination of the 12-month period.

B. Limitations and Conditions Applicable to Sinkhole Loss Coverage.

1. **Sinkhole Loss** does not include:

- (a) Sinking or collapse of land into man-made underground cavities; or
- (b) Earthquake.
2. To the extent that a part of either the **Earth Movement** Exclusion or the **Collapse** Exclusion conflict with the coverage provided for **Sinkhole Loss** under this endorsement, that part of the **Earth Movement** Exclusion or the **Collapse** Exclusion does not apply.
3. Coverage for **Sinkhole Loss** under this endorsement does not increase the applicable Limit of Insurance. Even if loss or damage is caused by multiple Covered Causes of Loss insured under this policy, only one Limit of Insurance will apply to such loss or damage.
4. You may not accept a rebate from any person performing repairs for **Sinkhole Loss** covered under this endorsement. If you receive a rebate, coverage under this endorsement is void and you must refund the amount of the rebate to us.
5. The following provision is added to the Duties In the Event of Loss or Damage Loss Condition:
A claim for **Sinkhole Loss**, including, but not limited to, initial, supplemental and reopened claims, is barred unless notice of the claim is provided to us in accordance with the terms of this policy within two years after you knew or reasonably should have known about the **Sinkhole Loss**.
6. At our sole discretion, we may make payment directly to the persons who perform any repairs related to **Sinkhole Loss**. Our decision to make payment to such persons does not make us part of the repair contract that you entered into with such persons and does not make us liable for the work performed.
- C. **Definitions.** The following definitions are added with respect to the coverage provided under this endorsement:
1. "Primary structural member" means a structural element designed to provide support and stability for the vertical or lateral loads of the overall structure.
 2. "Primary structural system" means an assemblage of "primary structural members".
3. "Professional engineer" means a person who:
- a. Is licensed to engage in the practice of engineering under Title 32, Chapter 471 of the Florida Statutes;
 - b. Has a bachelor's degree or higher in engineering; and
 - c. Has experience and expertise in the identification of sinkhole activity as well as other potential causes of structural damage.
4. "Structural damage" means a covered building, regardless of the date of its construction, has experienced the following:
- a. Internal floor displacement or deflection in excess of acceptable variances as defined in ACI 117-90 or the Florida Building Code, which results in settlement-related damage to the interior such that the interior building structure or members become unfit for service or represent a safety hazard as defined in the Florida Building Code;
 - b. Foundation displacement or deflection in excess of acceptable variances as defined in ACI 318-95 or the Florida Building Code, which results in settlement-related damage to the "primary structural members" or "primary structural systems" and that prevents those members or systems from supporting the loads and forces they were designed to support to the extent that stresses in those "primary structural members" or "primary structural systems" exceed one and one-third the nominal strength allowed under the Florida Building Code for new buildings of similar structure, purpose, or location;
 - c. Damage that results in listing, leaning, or buckling of the exterior load-bearing walls or other vertical "primary structural members" to such an extent that a plumb line passing through the center of gravity does not fall inside the middle one-third of the base as defined in the Florida Building Code;

- d. Damage that results in the covered building, or any portion of the covered building containing “primary structural members” or “primary structural systems”, being significantly likely to imminently collapse because of the movement or instability of the ground within the influence zone of the supporting ground within the sheer plane necessary for the purpose of supporting such covered building as defined in the Florida Building Code; or
- e. Damage occurring on or after October 15, 2005, that qualifies as substantial structural damage as defined in the Florida Building Code.

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ADDITIONS UNDER CONSTRUCTION CHANGES AND LIMITATIONS

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ THIS ENDORSEMENT CAREFULLY.

This endorsement limits and modifies insurance provided under the following forms:
BUILDING AND PERSONAL PROPERTY COVERAGE FORM (CP 00 10)
CONDOMINIUM ASSOCIATION COVERAGE FORM (CP 00 17)

The following is added to this policy:

Additions Under Construction Changes and Limitations

- I. Coverage provided for any additions under construction pursuant to **A.1.a.(5)(a)** is limited to the earlier of the first 30 consecutive days after construction of the addition commences or the expiration of this policy. At our discretion, we may, but are not obligated to, continue such coverage beyond the first 30 consecutive days after construction of the addition commences if you report the construction to us within the first 60 consecutive days after construction of the addition commences.

With respect to insurance on any additions under construction, coverage will end when any of the following first occurs:

- (a) this policy expires;
- (b) 30 days expire after you begin construction on the addition that would qualify as covered property; or
- (c) you report values to us.

We will charge you additional premium for values reported from the date you begin construction of the addition that would qualify as covered property.

The most we will pay for loss or damage for additions under construction is \$250,000 at each building.

- II. If a Coinsurance percentage is shown in the Declarations pursuant to **F.1**,

any additions under construction covered pursuant to **A.1.a.(5)(a)** will not be included as part of the value of Covered Property used in the calculation of the minimum amount of insurance required to meet the Coinsurance requirement if the loss occurs during the first 30 consecutive days after construction of the addition commences.

All other terms and conditions of this policy remain.

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ADDITIONAL PROPERTY NOT COVERED

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ THIS ENDORSEMENT CAREFULLY.

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM CP 00 10
CONDOMINIUM ASSOCIATION COVERAGE FORM CP 00 17

A. Machinery and Equipment in the Open Exclusion

1. Paragraph **A.1.b.(2)** is superseded and replaced by the following thereby removing coverage for machinery and equipment in the open (or in a vehicle) within 100 feet of the described premises:

(2) Machinery and equipment, but only machinery or equipment located in or on the building described in the Declarations and except for any machinery or equipment specifically listed in the Declarations or Statement of Values (ICAT 50 SOV).

B. Land, Water, and Air Exclusion

1. Paragraph **A.2.h.** is superseded and replaced by the following thereby excluding coverage for land, water, and/or air:

h. Land (including but not limited to land on which Covered Property is located), water, air, growing crops or lawns, howsoever and wherever located, or any interest or right therein.

C. Additional Property added to Property Not Covered

1. **Additional Property**, as defined in Paragraph E. of this Endorsement below, is added to **Property Not Covered**. Notwithstanding any provision to the contrary in this policy, **Additional Property** is covered under this policy only:

- a. as provided under the **Additional Coverage – Unscheduled Additional Property** as explained in Paragraph D. of this Endorsement below; or
- b. if specifically scheduled as Covered Property on the policy.

D. Additional Coverage – Unscheduled Additional Property

1. Paragraph **A.4.**, **Additional Coverages**, has the following Additional Coverage added:

a. **Additional Coverage – Unscheduled Additional Property**. We will pay for sudden, fortuitous, direct physical loss or damage to **Additional Property** caused by a Covered Cause of Loss under this policy and subject to all other terms, conditions,

and limitations contained in this policy, including those in the Causes of Loss Form attached to and part of this policy. Under this Additional Coverage, **Additional Property** has the meaning described in Paragraph E. of this Endorsement below. This **Additional Coverage – Unscheduled Additional Property** applies in addition to and separately from the coverage provided for any property specifically scheduled under Additional Property Coverage in the Declarations or Statement of Values (ICAT 50 SOV).

b. **Limit of Insurance**. The most we will pay for loss or damage in any one occurrence for this **Additional Coverage – Unscheduled Additional Property** is \$10,000, unless a higher limit is shown in the Declarations. The Limit of Insurance for this **Additional Coverage – Unscheduled Additional Property** is a sublimit of the Limit of Insurance that applies to this policy. The addition of this **Additional Coverage – Unscheduled Additional Property** to the policy does not increase or decrease our total Limit of Insurance.

c. **Deductible**. The Deductible applicable to this **Additional Coverage – Unscheduled Additional Property** is \$2,500, unless a different amount is shown in the Declarations. If the adjusted amount of loss or damage (hereinafter referred to as loss) is less than or equal to the Deductible, we will not pay for that loss. If the adjusted amount of loss exceeds the Deductible, we will subtract the Deductible from the adjusted amount of loss and we will pay the resulting amount or the Limit of Insurance, whichever is less. Notwithstanding any provision in this policy to the contrary, the above-stated Deductible amount will apply to each occurrence of loss covered under this **Additional Coverage – Unscheduled Additional Property**.

EXAMPLE #1: Loss only to Unscheduled Additional Property (loss above applicable deductible)

The policy covers an apartment building with a \$5,000,000 Limit of Insurance applicable to the Building Coverage and no property scheduled under Additional Property Coverage. The policy deductible applicable to loss caused by fire is \$5,000. The deductible applicable to the **Additional Coverage – Unscheduled Additional Property** is \$2,500. A fire damages a gazebo, shed, hot tub, and a fence that was set apart from the covered building by clear space, causing \$14,000 in loss.

Result: We will pay \$10,000 under this **Additional Coverage – Unscheduled Additional Property** because the Limit of Insurance for this Additional Coverage (\$10,000) is less than the amount of loss minus the Deductible (\$14,000 - \$2,500 = \$11,500). Note that the applicable Deductible is \$2,500 and that the policy's \$5,000 deductible for loss caused by fire does not apply.

EXAMPLE #2: Loss only to Unscheduled Additional Property (loss below applicable deductible)

The policy covers an apartment building with a \$5,000,000 Limit of Insurance applicable to the Building Coverage and no property scheduled under Additional Property Coverage. The policy deductible applicable to loss caused by fire is \$5,000. The deductible applicable to the **Additional Coverage – Unscheduled Additional Property** is \$2,500. A fire partially damages a fence that was set apart from the covered building by clear space. Repairs to the fence cost \$2,000.

Result: No payment is due under the policy as follows:

Loss to Unscheduled Additional Property	
\$2,000 - \$2,500 deductible =	No Payment

EXAMPLE #3: Loss to Scheduled Additional Property Coverage and to Unscheduled Additional Property

The policy covers an apartment building with a \$5,000,000 Limit of Insurance applicable to the Building Coverage and a fence is scheduled in the Declarations under Additional Property Coverage with a Limit of Insurance of \$7,500. The policy deductible applicable to loss caused by fire is \$5,000. The deductible applicable to the **Additional Coverage – Unscheduled Additional Property** is \$2,500. A fire completely destroys a gazebo, shed, hot tub, and the scheduled fence. The loss to the gazebo, shed, and hot tub is \$12,000. There is no damage to the apartment building.

Result: We will pay \$12,000 as follows:

Loss to Scheduled Fence	
\$7,500 - \$5,000 deductible =	\$2,500
Loss to Unscheduled Additional Property	
\$12,000 - \$2,500 deductible =	\$9,500
Total amount of Loss Payable:	\$12,000

EXAMPLE #4: Loss to Building and to Unscheduled Additional Property

The policy covers an apartment building with a \$5,000,000 Limit of Insurance applicable to the Building Coverage and no property scheduled under Additional Property Coverage. The deductible applicable to loss caused by hurricane is 3%. The deductible applicable to the **Additional Coverage – Unscheduled Additional Property** is \$2,500. The wind from a hurricane causes \$30,000 in loss to the roof of the apartment building and completely destroys a shed valued at \$7,500.

Result: We will pay \$5,000 as follows:

Loss to Building	
\$30,000 - \$150,000 deductible =	No Payment
Loss to Unscheduled Additional Property	
\$7,500 - \$2,500 deductible =	\$5,000
Total amount of Loss Payable:	\$5,000

E. Definition

1. Additional Property means:

- a. Machinery and equipment in the open, including gas pumps.
- b. Contractor's equipment, including trailers used to transport such equipment.
- c. Buildings or structures in the course of construction, including materials and supplies, except additions to or alterations and repairs on or within the existing walls of existing buildings or structures as provided pursuant to **A.1.a.(5)**.
- d. Power transmission and/or feeder lines.
- e. Fences, property-line walls, gates, latticework, and trellises, whether attached to a covered building or not.
- f. Walkways, boardwalks, catwalks, trestles, dams, and tunnels (all whether for pedestrians or vehicles).
- g. Seawalls.
- h. Pools (whether in the ground or above the ground and including spas, hot tubs and jacuzzis) located outdoors, ponds, lakes, waterfalls or fountains.
- i. Signs not attached to a covered building unless held for sale as Business Personal Property.
- j. Awnings, canopies, and carports not attached to a covered building or structure, including any structure or covering over gas pumps or pools.
- k. Light poles (including fixtures attached to such light poles) and street signs not attached to a covered building or structure.
- l. Lanai or any other similar structure not attached to a covered building and abutting, enclosing, or partially enclosing a pool.
- m. Greenhouses, shade houses, hot houses, and glass houses.
- n. Other buildings and structures at a Covered Location set apart from the covered building by clear space and not specifically described and included as Covered Property in the Declarations or Statement of Values (ICAT 50 SOV). This includes structures connected to a covered building by only a fence, utility line or similar connection.

All other terms and conditions of this policy remain unchanged.

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ALUMINUM WIRING EXCLUSION ENDORSEMENT

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ THIS ENDORSEMENT CAREFULLY.

This endorsement modifies insurance provided under the following forms:
CAUSES OF LOSS - SPECIAL FORM (CP 10 30)

The following **Aluminum Wiring Exclusion** is added to this policy:

Aluminum Wiring Exclusion

We will not pay for any loss or damage caused by or resulting directly or indirectly from a malfunction of aluminum distribution wiring.

All other terms and conditions of this policy remain.

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ASBESTOS AND SICK BUILDING EXCLUSION ENDORSEMENT

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ THIS ENDORSEMENT CAREFULLY.

This endorsement modifies insurance provided under the following form:
CAUSE OF LOSS - SPECIAL FORM (CP 10 30)

The following **Asbestos and Sick Building Exclusion** is added to this policy:

which is, or is suspected to be, unhealthy in any way to any person or other living thing.

Asbestos and Sick Building Exclusion

All other terms and conditions of this policy remain.

We will not pay for loss or damage caused by or resulting directly or indirectly from any of the following:

A. Any loss, damage or expense, or increase in loss, damage or expense caused by or resulting from:

- (1) The removal, encapsulation, covering, or any manner of control or abatement from any goods, products, or structure of asbestos, dioxin, or polychlorinated biphenyls;
- (2) The demolition, increased cost of construction, repair, debris removal or loss of use necessitated by the enforcement of any law or ordinance regulating asbestos, dioxins, or polychlorinated biphenyls;
- (3) Any governmental direction or request declaring that asbestos material present in or part of or utilized on any undamaged portion of the Named Insured's property can no longer be used for the purpose for which it was intended or installed and must be removed or modified;
- (4) The presence of asbestos in any building or structure whether covered or not covered by this Policy.

B. Any loss, damage or expense, or increase in loss, damage or expense caused by or resulting from ventilation, heating, air conditioning, or sick building condition(s). Sick building condition(s) as used herein means a building(s) or structure(s) with actual or alleged conditions which create or may create an environment

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PRIOR LOSS EXCLUSION ENDORSEMENT

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ THIS ENDORSEMENT CAREFULLY.

This endorsement modifies insurance provided under the following form:
CAUSES OF LOSS - SPECIAL FORM (CP 10 30)

The following **Prior Loss Exclusion** is added to this policy:

Prior Loss Exclusion

We will not pay for any loss or damage that occurred prior to the effective date of this policy, including any continuation, change or resumption of such loss or damage during the policy period. In the event the effective date of this Policy is prior to the date coverage was requested to be bound, this Policy will not pay for any loss or damage occurring between the effective date of this Policy and the date coverage was requested to be bound.

All other terms and conditions of this policy remain.

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SEEPAGE AND POLLUTION EXCLUSION ENDORSEMENT

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ THIS ENDORSEMENT CAREFULLY.

This endorsement modifies insurance provided under the following form:
CAUSES OF LOSS - SPECIAL FORM (CP 10 30)

I. The following replaces **B.2.I.**:

I. Seepage and Pollution Exclusion

(1) Notwithstanding any provision to the contrary within the policy of which this endorsement forms part (or within any other endorsement which forms part of this policy), this policy does not insure:

(a) any loss, damage, cost or expense, or

(b) any increase in insured loss, damage, cost or expense, or

(c) any loss, damage, cost, expense, fine or penalty, which is incurred, sustained or imposed by order, direction, instruction or request of, or by any agreement with, any court, government agency or any public, civil or military authority, or threat thereof, (and whether or not as a result of public or private litigation),

which arises from any kind of seepage or any kind of pollution and/or contamination, or threat thereof, whether or not caused by or resulting from a peril insured, or from steps or measures taken in connection with the avoidance, prevention, abatement, mitigation, remediation, clean-up or removal of such seepage or pollution and/or contamination or threat thereof.

(2) The term "any kind of seepage or any kind of pollution and/or contamination" as used herein includes (but is not limited to):

(a) seepage of, or pollution and/or contamination by, anything, including but not limited to, any material designated as a "hazardous substance" by the United States Environmental Protection Agency or as a "hazardous material" by the United States Department of Transportation, or defined as a "toxic substance" by the Canadian Environmental Protection Act for the purposes of Part II of that Act, or any substance designated or defined as toxic, dangerous, hazardous or deleterious to persons or the environment under any other Federal, State, Provincial, Municipal or other law, ordinance or regulation; and

(b) the presence, existence, or release of anything which endangers or threatens to endanger the health, safety or welfare of persons or the environment.

All other terms and conditions of this policy remain.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NUCLEAR, BIOLOGICAL, CHEMICAL AND RADIOLOGICAL HAZARDS EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
ASSET COVERAGE PART
PREFERRED ASSET COVERAGE PART
BUILDERS RISK COVERAGE
COMMERCIAL OUTPUT PROGRAM
DIFFERENCE IN CONDITIONS PROGRAM
SPECIAL CAUSE OF LOSS POLICY

- I. Regardless of any other cause or event that contributes concurrently or in any sequence to loss, damage, cost, or expense, we will not pay for any loss, damage, cost or expense, whether real or alleged, that is caused by, results from, is exacerbated by or otherwise impacted by, either directly or indirectly and whether threatened or actual, any of the following:
- 1) **Nuclear Hazard** – including, but not limited to, nuclear reaction, nuclear detonation (including electromagnetic pulse caused by nuclear detonation), nuclear radiation, radioactive contamination and all agents, materials, products or substances, whether engineered or naturally occurring, involved therein or released thereby;
 - 2) **Biological Hazard** – including, but not limited to, any biological and/or poisonous or pathogenic agent, material, product or substance, whether engineered or naturally occurring, that induces or is capable of inducing physical distress, illness, or disease;
 - 3) **Chemical Hazard** – including, but not limited to, any chemical agent, material, product or substance;
 - 4) **Radioactive Hazard** – including, but not limited to, any magnetic, electromagnetic, optical, solar, or ionizing radiation or energy, including all generators and emitters thereof, whether engineered or naturally occurring. For purposes of this exclusion, magnetic or electromagnetic radiation or energy includes, but is not limited to, the following:
 - (a) Electrical charge produced or conducted by a magnetic or electromagnetic field;
 - (b) Pulse of electromagnetic energy; or
 - (c) Electromagnetic waves or microwaves.
- II. Only if and to the extent required by state law, the following exception to the exclusion in paragraph I. 1) applies:
- If a hazard excluded under paragraph I. 1) results in fire, we will pay for the loss, damage, cost or expense caused by that fire, subject to all applicable policy provisions including the Limit of Insurance on the affected property. Such coverage for fire applies only to direct loss or damage by fire to Covered Property. This coverage does not apply to insurance provided under Business Income, Rental Value or Extra Expense coverage forms or endorsements that apply to those coverage forms.

All other terms and conditions of this policy remain.

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DEDUCTIBLE APPLICABLE TO BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ THIS ENDORSEMENT CAREFULLY.

This endorsement modifies insurance provided under the following forms.
BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM (CP 00 30)

A. The following is added as Section G. Deductibles.

In any one occurrence of loss or damage (hereinafter referred to as loss), we will first reduce the amount of loss if required by the Coinsurance Condition or the Agreed Value Optional Coverage. If the adjusted amount of loss is less than or equal to the Deductible, we will not pay for that loss. If the adjusted amount of loss exceeds the Deductible, we will then subtract the Deductible from the adjusted amount of loss, and will pay the resulting amount or the Limit of Insurance, whichever is less. The Deductible shall be calculated against all losses covered under the Business Income (And Extra Expense) Coverage Form, including the Civil Authority Additional Coverage, and shall be calculated against Business Income Coverage and Extra Expense Coverage beginning at the time that the "Period of Restoration" commences.

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DEDUCTIBLE ENDORSEMENT FORM 425

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ THIS ENDORSEMENT CAREFULLY.

This endorsement defines how your Deductible(s) are calculated under the following Coverage Forms as may be applicable:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CONDOMINIUM ASSOCIATION COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM
EXTRA EXPENSE COVERAGE FORM

I. Deductible. We will not pay for loss or damage until the amount of loss or damage exceeds the applicable Deductible defined in this Endorsement. We will then pay the amount of loss or damage in excess of the stated Deductible up to the applicable Limit of Insurance, after any reduction required by any of the following: Coinsurance Condition, Agreed Value Optional Coverage, Additional Condition - Need for Adequate Insurance, or Additional Condition - Need for Full Reports.

II. Covered Cause of Loss. Your deductible will be applied against all loss or damage covered under this policy (unless such loss or damage is specifically excluded from application of a deductible) caused by a Covered Cause of Loss (as hereinafter defined or as defined in a separate Endorsement attached to this policy). A Covered Cause of Loss under this policy shall mean that the particular Cause of Loss is insured under this policy, which shall be documented in the Causes of Loss — Special Form (CP 10 30) or by the attachment of one or more Endorsement Form(s) adding such coverage to this policy. The Declarations Page, Schedule A identifies one or more Covered Causes of Loss under this policy, the dollar amount or percentage deductible for each Covered Cause of Loss, and the manner in which the deductible shall be applied against loss or damage.

Causes of Loss which may be covered under this policy and which may have a separate deductible include, but are not limited to, the following:

- windstorm or hail (including Named Windstorm and Named Hurricane)
- Named Windstorm (which includes Named Hurricane)
- Named Hurricane
- Water Damage
- All Other Peril or All Other Causes of Loss

The identification of the foregoing Causes of Loss does not mean that the Cause of Loss is a Covered Cause of Loss under this policy. A Cause of Loss is a Covered Cause of Loss under this policy only if it is insured under this policy, which would be documented in the Causes of Loss - Special Form or by the attachment of one or more Endorsement Form(s) adding such coverage to this policy.

III. Deductible Amount. The amount of your deductible may be different for different Covered Causes of Loss under this policy. These differences shall be identified on the Declarations Page, Schedule A. If you are insured for loss or damage caused by windstorm or hail, the amount of your deductible may differ for loss or damage caused by Named Hurricane, Named Windstorm, and windstorm or hail.

Notwithstanding anything to the contrary herein, if you purchased a Named Windstorm or Named Hurricane Deductible, your deductible shall be applied exclusively and on a primary basis if loss or damage is caused by a Named Windstorm or a Named Hurricane.

Although the Covered Cause of Loss insured against may include multiple Covered Causes of Loss (i.e., windstorm or hail coverage includes coverage for Named Hurricane), the Declarations Page, Schedule A may indicate different deductibles for these associated Covered Causes of Loss. For example, if your Declarations Page, Schedule A indicates separate deductibles for Named Hurricane and windstorm or hail, the Named Hurricane Deductible applies to loss or damage resulting from a Named Hurricane, and the Windstorm or Hail Deductible applies to all other loss or damage caused by windstorm or hail. In the event that two or more Covered Causes of Loss apply to an occurrence of loss or damage and two or more of the Covered Causes of Loss have different

deductibles shown in the Declarations, only the highest deductible shall apply.

IV. The amount of your deductible is determined as follows:

- a. Fixed Dollar Deductible. Your deductible equals a fixed dollar amount if the deductible is identified as a fixed dollar amount on the Declarations Page, Schedule A for the Covered Cause of Loss.
- b. Percentage Deductible - Line of Coverage. If the deductible is expressed as a percentage in Schedule A for a Covered Cause of Loss, and the percentage deductible is applied by Line of Coverage, then that deductible amount shall be determined by multiplying the percentage which applies for the Covered Cause of Loss by the stated value at each building or structure for each Line of Coverage identified in the Statement of Values (ICAT 50 SOV) or otherwise identified in the policy. The deductible amount for loss or damage to Business Personal Property shall be determined by multiplying the percentage which applies for the Covered Cause of Loss by the stated values for such Business Personal Property identified in the Statement of Values (ICAT 50 SOV) or otherwise identified in the policy.
- c. Percentage Deductible - Building. If the deductible is expressed as a percentage and applied by Building in Schedule A for a Covered Cause of Loss, then that deductible amount shall be determined by multiplying the percentage which applies for the Covered Cause of Loss by the sum of the stated values for each Building identified in the Statement of Values (ICAT 50 SOV) or otherwise identified in the policy.
- d. Percentage Deductible - Location. If the deductible is expressed as a percentage and applied by Location in Schedule A for a Covered Cause of Loss, then that deductible amount shall be determined by multiplying the percentage which applies for the Covered Cause of Loss by the sum of the stated values for each Covered Location identified in the Statement of Values (ICAT 50 SOV) or otherwise identified in the policy.
- e. Percentage Deductible - Policy. If the deductible is expressed as a percentage and applied by Policy in the Declarations Page, Schedule A for

a Covered Cause of Loss, then that deductible amount shall be determined by multiplying the percentage which applies for the Covered Cause of Loss by the sum of the stated values under the policy identified in the Statement of Values (ICAT 50 SOV) or otherwise identified in the policy.

- f. Minimum Deductible. Notwithstanding anything to the contrary contained herein, a Covered Cause of Loss may be subject to a Minimum Deductible.

V. Deductible Application. Your deductible will be applied to loss or damage to Covered Property by Policy, Location, Building, or Line of Coverage, subject to our Limit of Insurance. Your deductible will be applied as identified in the Declarations Page, Schedule A.

- a. Policy Application. If your deductible for a particular Covered Cause of Loss is applied by Policy, your deductible will be applied to the sum of all loss or damages to Covered Property under this policy directly resulting from a Covered Cause of Loss.
- b. Location Application. If your deductible for a particular Covered Cause of Loss is applied by Location, your deductible will be applied to the sum of all loss or damages to Covered Property at each Covered Location resulting from a Covered Cause of Loss. If two or more Covered Locations are insured under this policy, then the deductible will be applied separately at each Covered Location against the sum of all loss or damages incurred at each Covered Location resulting from a Covered Cause of Loss
- c. Building Application. If your deductible for a particular Covered Cause of Loss is applied by Building, your deductible will be applied to the sum of all loss or damages to Covered Property at each Building or structure resulting from a Covered Cause of Loss. If two or more buildings or structures are insured under the policy, then the applicable deductible will be applied separately at each Building or structure against the sum of all loss or damages incurred at each Building or structure resulting from a Covered Cause of Loss.
- d. Line of Coverage Application.

i. As respects loss or damage to Covered Property (as defined in either the Building and Personal Property Coverage Form or the Condominium Association Coverage Form) excluding Business Personal Property (also as defined in either the Building and Personal Property Coverage Form or the Condominium Association Coverage Form):

1. The applicable deductible will be applied separately to all Covered Property excluding Business Personal Property building and structure losses from all other Covered Property losses; and
2. If two or more buildings or structures are Covered Property, then the applicable deductible will be applied separately to each such building or structure.

ii. As respects loss or damage to Business Personal Property:

1. The applicable deductible will be applied to Business Personal Property losses separately from All Other Covered Property Losses; and
2. If Business Personal Property is located in two or more buildings or structures, then the applicable deductible will be applied separately to such Business Personal Property located in each such separate building or structure as shown in the Declarations Page, Schedule A and/or the Statement of Values (ICAT 50 SOV) or otherwise identified in the policy; and
3. The applicable deductible for losses to all Business Personal Property will be applied to the sum of all Business Personal Property losses in each building or structure as shown in the Declarations Page, Schedule A and/or the Statement of Values (ICAT 50 SOV) or otherwise identified in the policy.

iii. As respects loss, damage or expense to Covered Property insured under Business Income and Extra Expense (pursuant to

the Business Income (And Extra Expense) Coverage Form and/or the Extra Expense Coverage Form and hereinafter referred to as Business Income and Extra Expense):

1. The applicable deductible will be applied separately to all Business Income and Extra Expense losses and applied at either the building or Covered Location level as shown in the Declarations Page, Schedule A; and
2. If Business Income and Extra Expense Coverage is applicable to two or more buildings or structures, then the applicable deductible will be applied separately to Business Income and Extra Expense losses from all other Covered Property Losses and applied at either each building or Covered Location as shown in the Declarations Page, Schedule A.

iv. As respects loss or damage to Covered Property under the Increased Cost of Construction Additional Coverage (as defined in either the Building and Personal Property Coverage Form or the Condominium Association Coverage Form), the coverage provisions of this Additional Coverage shall not be activated or available to you unless and until the deductible provisions applicable to Covered Property have been satisfied and a claim payment is due to you.

VI. Frequency of Deductible Application During the Policy Period. The Deductible applicable to any loss or damage to Covered Property will be applied separately to each such occurrence of loss or damage during the Policy Period.

VII. Named Windstorm as used herein is defined as a storm system that has been declared to be a hurricane or tropical storm by the National Hurricane Center of the National Weather Service which affects Covered Property. The duration of the Named Windstorm shall be from the moment a tropical storm or hurricane watch or warning is issued by the National Hurricane Center and continuing for the time period during which the tropical storm or hurricane watch or warning is in effect, ending 72 hours following the termination of the last tropical storm or hurricane watch or warning issued by the National Hurricane Center for such storm system.

VIII Named Hurricane as used herein is defined as a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service which affects Covered Property. The duration of the Named Hurricane shall be from the moment a hurricane watch or warning is issued by the National Hurricane Center and continuing for the time period during which the hurricane watch or warning is in effect, ending 72 hours following the termination of the last hurricane watch or warning issued by the National Hurricane Center for such storm system.

IX. Water Damage Deductible. In the event that the Declarations Page indicates a separate Water Damage Deductible, that Deductible shall apply to covered fortuitous loss or damage to Covered Property caused directly or indirectly by water, freeze, wetness, accidental discharge, seepage, or excessive moisture resulting from a Covered Cause of Loss under this policy. For example,

the Water Damage Deductible applies, but is not limited, to loss or damage to Covered Property that occurs when a pipe freezes resulting in the cracking of the pipe and water leaks from the pipe after it thaws, but does not apply to loss or damage to Covered Property caused by the intentional spraying of a fire hose to extinguish a fire. Instead, the All Other Peril or All Other Causes of Loss Deductible would apply to loss or damage caused by the intentional spraying of a fire hose to extinguish a fire. Notwithstanding the foregoing, if the water, freeze, wetness, accidental discharge, seepage, or excessive moisture is the result of, or contributed to in any way by, windstorm or hail, Named Windstorm, Named Hurricane, Earthquake, or Earthquake Sprinkler Leakage and that Cause of Loss has a higher Deductible shown in the Declarations, then that higher Deductible shall apply to any loss or damage to Covered Property.

All other terms and conditions of this policy remain.

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FLORIDA CHANGES AND COMMON POLICY CONDITIONS

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ THIS ENDORSEMENT CAREFULLY.

All parts of your policy are subject to the following.

I. Cancellation.

- a. The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
- b. We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:
 - i. 10 days before the effective date of cancellation if We cancel for non-payment of premium; or
 - ii. 20 days before the effective date of cancellation if we cancel for any other reason, except we may cancel immediately if there has been:
 1. A material misstatement or misrepresentation; or
 2. A failure to comply with an underwriting requirement established by us.
- c. The notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
- d. If this policy is cancelled, we will refund any premium refund due, with such refund payment to be calculated consistent with the terms and conditions of this policy and any endorsements that are part of this policy, unless otherwise stipulated by law.

II. Changes.

- a. This policy contains all the agreements between you and us concerning the insurance we provide. The first Named Insured shown in the Declarations is authorized to make changes in the terms of this policy with our consent. This policy's terms can be amended or waived only by endorsement issued by us and made a part of this policy.

III. Examination Of Your Books And Records.

- a. We may examine and audit your books and records as they relate to this policy at any time during the policy period and up to five years afterward.

IV. Inspections And Surveys.

- a. We have the right to:
 - i. Make inspections and surveys at any time;
 - ii. Give you reports on the conditions we find; and
 - iii. Recommend changes.
- b. We are not obligated to make any inspections, surveys, reports or recommendations, and any such actions we do undertake relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. We do not warrant that conditions:
 - i. Are safe or healthful; or
 - ii. Comply with laws, regulations, codes, or standards.
- c. Section IV., Paragraphs a. and b. apply not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.
- d. The underwriting period for this policy is the first 90 days of the policy period. During the underwriting period, we may verify the information submitted as part of the application for insurance coverage under this policy. We may modify the terms of the policy, including the premium charged, based on the information we obtain during the underwriting period.
- e. We may cancel the policy for any reason, subject to Section I. Cancellation above, either during the underwriting period or after the underwriting period, except that if the notice of cancellation is being mailed after the above-stated underwriting period, the notice period stated in Section I., Paragraph b.ii. above is 45 days.

V. Premiums.

- a. The first Named Insured shown in the Declarations is responsible for the payment of all premiums.

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VI. Transfer of Your Rights And Duties Under This Policy.

- a. Your rights and duties under this policy may not be transferred without our written consent except in the case of death of an individual named insured. If you die, your rights and duties will be transferred to your legal representative. Until your legal representative is appointed, anyone having temporary custody of your property will have your rights and duties with respect to that property.

VII. Nonrenewal.

- a. If we decide not to renew this policy, we will mail or deliver to the first Named Insured written notice of nonrenewal at least 45 days in advance.

VIII. Notice of Cancellation or Nonrenewal.

- a. Any notice of cancellation or nonrenewal will be mailed or delivered to the first Named Insured's last mailing address known to us.
b. If notice of cancellation or nonrenewal is mailed, proof of mailing will be sufficient proof of notice.

IX. Windstorm or hail, Named Windstorm, and Named Hurricane Exterior Paint and Waterproofing Exclusion.

- a. If windstorm or hail, Named Windstorm, or Named Hurricane is a Covered Cause of Loss and loss or damage to Covered Property is caused by or results from such Covered Cause(s) of Loss, the following exclusion applies in:
- i. Broward County;
 - ii. Dade County;
 - iii. Martin County;
 - iv. Monroe County;
 - v. Palm Beach County; and
 - vi. All the areas east of the west bank of the Intra-Coastal Waterway in the Counties of:
 1. Indian River; and
 2. St. Lucie.
- b. We will not pay for loss or damage caused by windstorm or hail, Named Windstorm, or Named Hurricane to:
- Paint; or
 - Waterproofing material;

applied to the exterior of Buildings unless the Building to which such loss or damage occurs also sustains other loss or damage by windstorm or hail, Named Windstorm, or Named Hurricane in the course of the same storm event. But such coverage applies only if windstorm or hail, Named Windstorm, or Named Hurricane is a Covered Cause of Loss.

- c. When loss or damage to exterior paint or waterproofing material is excluded, we will not include the value of paint or waterproofing material to determine:
- i. The amount of the Windstorm or Hail Deductible, the Named Windstorm Deductible, or the Named Hurricane Deductible; or
 - ii. The value of Covered Property when applying the Coinsurance Condition.

- X. Changes for Residential Condominium Association Coverage. This Section X. applies only if (1) the Condominium Association Coverage Form (CP 00 17) is attached to and part of this policy and (2) this policy provides coverage for a "residential condominium" as defined in Section 718.103(23) of the Florida Statutes. This Section X. does not apply to any type of condominium other than a "residential condominium."

The **Building** section of the Condominium Association Coverage Form (CP 00 17) is replaced by the following:

- a. Building shall mean the building or structure described in the Declarations, the Statement of Values (ICAT 50 SOV), or otherwise identified in the policy, including:
- i. Completed additions;
 - ii. Fixtures, outside of individual units, including outdoor fixtures;
 - iii. Permanently installed:
 1. Machinery and
 2. Equipment;
 - iv. Air conditioning and heating equipment, including air conditioning compressors, used to service the building or structure including individual units and limited common elements;
 - v. Any other portion of the condominium property located outside of individual units; and

- vi. Additional property as described in the Declarations, the Statement of Values (ICAT 50 SOV), or otherwise identified in the policy.
 - vii. Personal property owned by you that is used to maintain or service the building or structure or its premises, including:
 1. Fire extinguishing equipment;
 2. Outdoor furniture;
 3. Floor coverings; and
 4. Appliances used for refrigerating, ventilating, cooking, dishwashing or laundering that are not contained within individual units;
 - viii. If not covered by other insurance:
 1. Additions under construction, alterations and repairs to the building or structure;
 2. Materials, equipment, supplies, and temporary structures, on or within 100 feet of the described premises, used for making additions, alterations or repairs to the building or structure; and
 - ix. Fixtures, improvements and alterations that are a part of the building or structure and contained within a unit if your Condominium Association Agreement requires you to insure it.
- b. Building does not include:
- i. Any personal property within individual units or limited common elements except as provided in Section X., Paragraph a.iv. above;
 - ii. Floor coverings, wall coverings and ceiling coverings within individual units or limited common elements;
 - iii. Electrical fixtures, water heaters, water filters, window treatments, including curtains, drapes, blinds, hardware and similar window treatment components, and built-in cabinets and countertops which are located within an individual unit or limited common elements;
 - iv. Any of the following types of property contained inside individual units: appliances, such as those used for refrigerating, ventilating, cooking, dishwashing, laundering, security or housekeeping; and
 - v. Improvements or additions to the condominium property that benefit fewer than all unit-owners, unless otherwise endorsed to the policy.
- c. With respect to the coverage provided under this Coverage Form, such coverage will be provided for all portions of the condominium property as originally installed or replacement of like kind and quality, in accordance with the original plans and specifications.
- d. With respect to Replacement Cost coverage as provided under this Coverage Form, the property described in Section X., Paragraph a.iv. above is not considered to be the personal property of others.
- XI. The following provision is added to the **Duties In The Event Of Loss or Damage** Loss Condition:
- a. A claim, supplemental claim or reopened claim for loss or damage caused by windstorm, Named Windstorm, or Hurricane is barred unless notice of the claim is given to us in accordance with the terms of this policy within three years after windstorm caused the loss or damage or within three years after the named storm or hurricane first made landfall. Supplemental claim or reopened claim for purposes of this provision means an additional claim for recovery from us for losses from the same windstorm, named windstorm, or hurricane that we previously adjusted pursuant to the initial claim.
- XII. The following replaces the second paragraph of the **Legal Action Against Us** Condition in the **COMMERCIAL PROPERTY COVERAGE PART**:
- Legal action against us involving direct physical loss or damage to property must be brought within 5 years from the date the loss occurs.

EARNED PREMIUM ENDORSEMENT

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ THIS ENDORSEMENT CAREFULLY.

This endorsement modifies insurance provided under the following forms.

COMMERCIAL PROPERTY COVERAGE PART

Earned Premium

- I. If this Policy, including any extensions of this Policy, is in force at any time between June 1 and November 30, then the Table 1 immediately below defines how premium is earned unless otherwise stipulated by law and subject to any exceptions stated herein.

Island, then Section I.A of this Endorsement is deleted and replaced with the following:

Table 1

Percent of Expired Policy Term Current Policy Period	Percent of Annual Premium Earned
0% to 50%	80%
51% to 57%	85%
58% to 65%	90%
66% to 73%	92.5%
74% to 82%	95%
83% to 90%	97.5%
91% to 100%	100%

If a building or location is added during the term of this Policy and the Policy is in force at any time between June 1 and November 30, then the premium associated with that building or location will be earned in accordance with the above table.

- II. The sole exceptions to Table 1 above are as follows:
- A. If the Covered Property is located in Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, or Rhode

1. Unless otherwise stipulated by law and subject to any exceptions stated in Sections II.A.(1)-(2) of this Endorsement, if this Policy, including any extensions of this Policy, is in force at any time between July 1 and April 1, then Table 1 above defines how premium is earned.

- III. If this Policy is cancelled, we will refund any unearned premium due in accordance with the table above, subject only to the following exceptions:
- A. If we cancel, the refund will be pro-rated based upon the number of days remaining until the end of the Policy Period.
- B. If you cancel and the Policy was not in force at any time between June 1 and November 30, then the premium refund will be equal to 90% of the pro rata unearned premium as of the effective date of cancellation subject to a minimum earned premium of 25% of the annual premium.
- C. If this Policy has been extended beyond the end of the Policy Period and the Policy is cancelled at any time during such extended Policy Period, there will be no premium refund.

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ELECTRONIC DATE RECOGNITION EXCLUSION ENDORSEMENT

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ THE ENDORSEMENT CAREFULLY.

- A. Notwithstanding any provision to the contrary within this Policy or within any Endorsement which forms part of this Policy, this Policy does not insure any loss, damage, cost, claim or expense, whether preventative, remedial or otherwise, directly or indirectly arising out of or relating to:
1. the calculation, comparison, differentiation, sequencing or processing of data involving the date change to the year 2000, or any other date change, including leap year calculations, by any computer system, hardware, program or software and/or any microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the insured or not; or
 2. any change, alteration, or modification involving the date change to the year 2000, or any other date change, including leap year calculations, to any such computer system, hardware, program or software and/or any microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the insured or not.

This Endorsement applies regardless of any other cause or event that contributes concurrently or in any sequence to the loss, damage, cost, claim or expense.

The above-listed changes do not increase or decrease the Policy Limit of Insurance.

All other terms and conditions of this Policy remain the same.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TERRORISM EXCLUSION

Notwithstanding any provision to the contrary within this policy or any endorsement attached thereto, it is agreed that this policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this Endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This Endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If we determine that by reason of this exclusion, any loss, damage, cost or expense is not covered by this policy, the burden of proving the contrary shall be upon the Insured.

In the event any portion of this Endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

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TRIA COVERAGE ENDORSEMENT

This Endorsement is issued in accordance with the terms and conditions of the "U.S. Terrorism Risk Insurance Program" as provided for and created by the "U.S. Terrorism Risk Insurance Act of 2002" as amended.

In consideration of an additional premium of \$447.00 paid, it is hereby noted with effect from inception that the Terrorism exclusion to which this policy is subject, shall not apply to any "insured loss" directly resulting from any "act of terrorism" as defined in the "U.S. Terrorism Risk Insurance Act of 2002" as amended ("TRIA").

The coverage afforded by this Endorsement is only in respect of any "insured loss" of the type insured by this policy directly resulting from a certified "act of terrorism" as defined in TRIA. The Terrorism exclusion to which this policy is subject applies in full force and effect to any other losses and any act or events that are not included in said definition of "act of terrorism".

- **In the event that legislation extending TRIA is not** passed into law before TRIA's scheduled expiration on December 31, 2020, the coverage provided by this Endorsement shall expire at midnight December 31, 2020, or on the termination date of this policy, whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.
- **In the event that legislation extending TRIA is** passed into law before TRIA's scheduled expiration on December 31, 2020, the coverage provided by this Endorsement shall expire when coverage under this policy terminates, but any coverage provided under this Endorsement after December 31, 2020, shall be subject to all of the terms and limitations of such law extending TRIA.

This Endorsement only affects the Terrorism exclusion to which this policy is subject. All other terms, conditions, insured coverage and exclusions of this policy, including applicable limits and deductibles, remain unchanged and apply in full force and effect to the coverage provided by this policy.

Furthermore, we will not be liable for any amounts for which the terms of TRIA specify we are not responsible (including subsequent action of Congress), such as the application of any provision in TRIA which results in a cap on our liability for payment for loss or damage caused by any "act of terrorism" as defined in TRIA.

Disclosures required pursuant to TRIA:

- **Disclosure of premium.** In accordance with TRIA, we have disclosed the portion of your premium attributable to coverage for any "act of terrorism" both in this Endorsement and on the Declarations Page.
- **Disclosure of federal share of compensation for "insured losses" under the "U.S. Terrorism Risk Insurance Program".** In the event of "insured losses" under the "U.S. Terrorism Risk Insurance Program", the United States Government, Department of the Treasury, will pay a share of such "insured losses" which exceed the statutorily established deductible paid by us. The United States Government's share equals 85% of "insured losses" through 2015; 84% of "insured losses" beginning on January 1, 2016; 83% of "insured losses" beginning on January 1, 2017; 82% of "insured losses" beginning on January 1, 2018; 81% of "insured losses" beginning on January 1, 2019; and 80% of "insured losses" beginning on January 1, 2020. However, if aggregate insured losses attributable to an "act of terrorism" 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.
- **Disclosure of cap on insurer participation in payment of losses attributable to an "act of terrorism".** If aggregate insured losses attributable to an "act of terrorism" exceed \$100 billion in a calendar year and we have met our insurer deductible under TRIA, 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.

The terms "act(s) of terrorism" and "insured loss(es)" shall have the meanings as provided for in TRIA.

All other terms and conditions remain in full force and effect.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CALCULATION OF PREMIUM

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART
CAPITAL ASSETS PROGRAM (OUTPUT POLICY) COVERAGE PART
COMMERCIAL AUTOMOBILE COVERAGE PART
COMMERCIAL CRIME COVERAGE FORM
COMMERCIAL CRIME POLICY
COMMERCIAL GENERAL LIABILITY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
EMPLOYEE THEFT AND FORGERY POLICY
EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE PART
FARM COVERAGE PART
GOVERNMENT CRIME AND COVERAGE FORM
GOVERNMENT CRIME POLICY
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
PROFESSIONAL LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART

The following is added:

The premium shown in the Declarations was computed based on rates in effect at the time the policy was issued. On each renewal, continuation, or anniversary of the effective date of this policy, we will compute the premium in accordance with our rates and rules then in effect.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES

This endorsement modifies insurance provided under the following:

COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
CRIME AND FIDELITY COVERAGE PART
STANDARD PROPERTY POLICY

A. We will not pay for loss ("loss") or damage caused directly or indirectly by the following. Such loss ("loss") or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss ("loss") or damage.

1. The failure, malfunction or inadequacy of:
 - a. Any of the following, whether belonging to any insured or to others:
 - (1) Computer hardware, including micro-processors;
 - (2) Computer application software;
 - (3) Computer operating systems and related software;
 - (4) Computer networks;
 - (5) Microprocessors (computer chips) not part of any computer system; or
 - (6) Any other computerized or electronic equipment or components; or
 - b. Any other products, and any services, data or functions that directly or indirectly use or rely upon, in any manner, any of the items listed in Paragraph **A.1.a.** of this endorsement;

due to the inability to correctly recognize, process, distinguish, interpret or accept one or more dates or times. An example is the inability of computer software to recognize the year 2000.

2. Any advice, consultation, design, evaluation, inspection, installation, maintenance, repair, replacement or supervision provided or done by you or for you to determine, rectify or test for, any potential or actual problems described in Paragraph **A.1.** of this endorsement.

B. If an excluded Cause of Loss as described in Paragraph **A.** of this endorsement results:

1. In a Covered Cause of Loss under the Crime and Fidelity Coverage Part, the Commercial Inland Marine Coverage Part or the Standard Property Policy; or
2. Under the Commercial Property Coverage Part:
 - a. In a "Specified Cause of Loss", or in elevator collision resulting from mechanical breakdown, under the Causes of Loss – Special Form; or
 - b. In a Covered Cause of Loss under the Causes Of Loss – Basic Form or the Causes Of Loss – Broad Form;

we will pay only for the loss ("loss") or damage caused by such "Specified Cause of Loss", elevator collision, or Covered Cause of Loss.

C. We will not pay for repair, replacement or modification of any items in Paragraphs **A.1.a.** and **A.1.b.** of this endorsement to correct any deficiencies or change any features.

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WAR AND CIVIL WAR EXCLUSION CLAUSE

Notwithstanding anything to the contrary contained herein this policy does not cover Loss or Damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

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AUTHORIZED SIGNATURES, SERVICE OF PROCESS, AND CONSUMER SERVICE ENDORSEMENT

1. **Signature(s) Required.** If the Insurer Participation Schedule (ICAT 50 SCH) identifies Underwriters at Lloyd's, London, as an insurer participating on this policy, a signature of the duly authorized Correspondent issuing this policy on behalf of Underwriters at Lloyd's, London, is required to be included with this policy. The duly authorized Correspondent is International Catastrophe Insurance Managers, LLC ("ICAT") and following is the required signature on behalf of such Correspondent:


Ashleigh Hashman

Any authorized signatures required on behalf of any other insurers participating on this policy can be found on the pages immediately following this Endorsement.

2. **Service of Suit.**

- A. **Underwriters at Lloyd's, London.** If the Insurer Participation Schedule (ICAT 50 SCH) identifies Underwriters at Lloyd's, London, as an insurer participating on this policy, then the following provisions apply with regard to Service of Suit upon such Underwriters at Lloyd's, London: In the event of the failure of the Underwriters hereon to pay any amount claimed to be due hereunder, the Underwriters hereon, at the request of the Insured (or Reinsured), will submit to the jurisdiction of a Court of competent jurisdiction within the United States. Nothing in this Clause constitutes or should be understood to constitute a waiver of Underwriters' rights to commence an action in any Court of competent jurisdiction in the United States, to remove an action to a United States District Court, or to seek a transfer of a case to another Court as permitted by the laws of the United States or of any State in the United States.

It is further agreed that service of process in such suit may be made upon

If the cause of action arises in California:

Foley & Lardner LLP
555 California Street
Suite 1700
San Francisco, CA 94104-1520
Tel: 415.434.4484

If the cause of action arises in any other state:

Mendes & Mount, LLP
750 Seventh Avenue
New York, NY 10019
Tel: 212.261.8000

and that in any suit instituted against any one of them upon this contract, Underwriters will abide by the final decision of such Court or of any Appellate Court in the event of an appeal.

The above-named are authorized and directed to accept service of process on behalf of Underwriters in any such suit and/or upon the request of the Insured (or Reinsured) to give a written undertaking to the Insured (or Reinsured) that they will enter a general appearance upon Underwriters' behalf in the event such a suit shall be instituted.

Further, pursuant to any statute of any state, territory or district of the United States which makes provision therefor, Underwriters hereon hereby designate the Superintendent, Commissioner or Director of Insurance or other officer specified for that purpose in the statute, or his successor or successors in office, as their true and lawful attorney upon whom may be served any lawful process in any action, suit or proceeding instituted by or on behalf of the Insured (or Reinsured) or any beneficiary hereunder arising out of this contract of insurance (or reinsurance), and hereby

designate the above-named as the person to whom the said officer is authorized to mail such process or a true copy thereof.

B. Other Insurers. If the Insurer Participation Schedule (ICAT 50 SCH) identifies insurer(s) other than Underwriters at Lloyd's, London, as participating on this policy, then please see the separate Service of Process Endorsement(s) attached to and part of this policy immediately following on the pages immediately following this Endorsement.

3. **Applicable Law.** This insurance policy shall be subject to the applicable state law to be determined by the court of competent jurisdiction as determined by the Service-of-Suit provisions in number 2. directly above. (LMA5021.)
4. **Consumer Service.** We are dedicated to providing you with high-quality service and we want to ensure that we maintain such service at all times. If you feel that we have not offered you first-class service, please write and tell us and we will do our best to resolve the problem. If you have any questions or concerns about your policy or the handling of a claim, you should, as a first step, contact the licensed insurance professional who assisted you in the purchase of this insurance. If the licensed insurance professional is unable to resolve your questions or concerns, please write to the Lloyd's Coverholder for this business at the following address:

Compliance Department
ICAT
385 Interlocken Crescent
Suite 1100
Broomfield, CO 80021

Tel: (303) 447-1155
Fax: (303) 447-1166

In the event that you remain dissatisfied and wish to make a complaint, it may be possible in certain circumstances, and to the extent that Underwriters at Lloyd's, London, is identified as an insurer which is participating on this policy, for you to refer the matter to Policyholder & Market Assistance at Lloyd's. Their address is:

Policyholder & Market Assistance
Lloyd's Market Services
One Lime Street
London EC3M 7HA

Tel.: 011.44.020.7327.5693
Fax: 011.44.020.7327.5225
Email: Complaints@Lloyds.com

In the event that Policyholder & Market Assistance is unable to resolve your complaint, it may be possible, and again only to the extent that Underwriters at Lloyd's, London, is identified as an insurer which is participating on this policy, for you to refer it to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

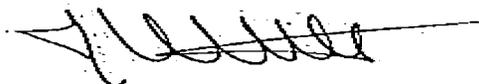
National Fire & Marine Insurance Company

SERVICE OF SUIT (National Fire & Marine Insurance Company Only)

Service of Suit upon National Fire & Marine Insurance Company may be made upon: Counsel, Legal Department, National Fire & Marine Insurance Company, 1314 Douglas Street, Suite 1400, Omaha, NE 68102-1944.

In addition to the foregoing, should any cause of action arise in Washington under this policy of insurance, then service of process against National Fire & Marine Insurance Company may be made in such action by service upon the Commissioner of Insurance of the State of Washington. National Fire & Marine Insurance Company further designates the following as the person to whom the Commissioner shall forward such process: Counsel, Legal Department, National Fire & Marine Insurance Company, 1314 Douglas Street, Suite 1400, Omaha, NE 68102-1944.

SIGNATURE PAGE (National Fire & Marine Insurance Company Only)

	
Secretary	President

All other terms and conditions of the policy remain unchanged.



CRUM & FORSTER'
A FAIRFAX COMPANY

COMPANY SIGNATURE PAGE

Crum & Forster Specialty Insurance Company
A Delaware Corporation
Home Office: Wilmington, DE

(A Capital Stock Company)

SIGNATURE

Handwritten signature of Marc J. Adee in black ink.

Marc J. Adee
Chairman and CEO

SIGNATURE

Handwritten signature of James Kraus in black ink.

James Kraus
Secretary



CRUM & FORSTER

A FAIRFAX COMPANY

SERVICE OF PROCESS CLAUSE

The Insurance Commissioner, Director of Insurance, Superintendent of Insurance, or other officer specified by law, pursuant to the laws of the state where this policy is delivered, is hereby designated as the true and lawful attorney of the Company upon whom may be served all lawful process in any action, suit, or proceeding arising out of this policy. The Company further designates:

Name: Marc Adee, President
Name of Company or Firm: Crum & Forster Specialty Insurance Company
Mailing Address: 305 Madison Avenue
Morristown, NJ 07960

as its person to whom such process shall be forwarded by the Insurance Commissioner, Director of Insurance, Superintendent of Insurance, or other officer specified by law.

All other terms and conditions of the policy remain unchanged.

NOT A CERTIFIED COPY

U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS

No coverage is provided by this Policyholder Notice nor can it be construed to replace any provisions of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided.

This Notice provides information concerning possible impact on your insurance coverage due to directives issued by OFAC. **Please read this Notice carefully.**

The Office of Foreign Assets Control (OFAC) administers and enforces sanctions policy, based on Presidential declarations of "national emergency". OFAC has identified and listed numerous:

- Foreign agents;
- Front organizations;
- Terrorists;
- Terrorist organizations; and
- Narcotics traffickers;

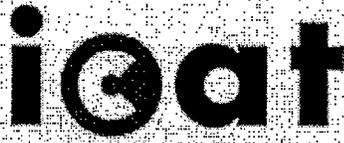
as "Specially Designated Nationals and Blocked Persons". This list can be located on the United States Treasury's web site – <http://www.treas.gov/ofac>.

In accordance with OFAC regulations, if it is determined that you or any other insured, or any person or entity claiming the benefits of this insurance has violated U.S. sanctions law or is a Specially Designated National and Blocked Person, as identified by OFAC, this insurance will be considered a blocked or frozen contract and all provisions of this insurance are immediately subject to OFAC. When an insurance policy is considered to be such a blocked or frozen contract, no payments nor premium refunds may be made without authorization from OFAC. Other limitations on the premiums and payments also apply.

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EXHIBIT B

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Boulder Claims

April 23, 2020

VIA CERTIFIED MAIL,
RETURN RECEIPT REQUESTED

RESERVATION OF RIGHTS

Utopia Kids Inc. & A&D World LLC
343b S Oyster Bay Rd
Plainview, NY 11803

Attn: Jeff Klein

RE: Insured: Utopia Kids Inc. & A&D World LLC
Claim #: ICAT-2020-V-0000022621
Policy #: 09-7590145598-S-00
Date of Loss: 03/23/2020
Carrier: Crum & Forster Specialty Insurance Company
National Fire & Marine Insurance Company
Certain Underwriters at Lloyd's, London

Dear Jeff Klein:

We are the representatives of Crum & Forster Specialty Insurance Company, National Fire & Marine Insurance Company and Certain Underwriters at Lloyd's, London, all subscribing to policy of insurance No. 09-7590145598-S-00 ("Underwriters"), which insures Utopia Kids Inc. & A&D World LLC ("the Insured") for the property located at 19595 FL-7, Rt 441, Boca Raton, FL 33498 and 801 S University Dr, 13A (101), Plantation, FL 33324 under an "All Risk" policy. We write regarding the claim the Insured has submitted for business income loss related to the Covid-19 (the "Claim").

Please be advised that upon review of the coverage provided by the Policy and in light of Underwriters' continuing investigation, Underwriters is issuing this reservation of rights letter in connection with the Claim. By "reservation of rights," we mean that this Claim is currently being investigated, and it has not yet been determined whether, or to what extent, it is covered under the Policy. While our investigation continues, please be advised that any investigation made, or action taken by Underwriters and/or its representatives, is done under a full reservation of rights under the Policy.

April 21, 2020

At the outset, we note that you did not present any information that confirmed the actual existence of Covid-19 anywhere on covered property. Rather, your Claim appears to be premised on the possible, and not the actual, presence of the virus on covered property, and the actual presence of the virus on covered property must be established with respect to any coverage consideration.

Underwriters' reservation of rights with respect to its investigation of coverage relies, in part, on the following Policy provisions.

**BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM
CP 00 30 06 07**

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered. Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance. Other words and phrases that appear in quotation marks have special meaning. Refer to Section F., Definitions.

A. Coverage

1. Business Income

Business Income means the:

- a. Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred; and
- b. Continuing normal operating expenses incurred, including payroll. For manufacturing risks, Net Income includes the net sales value of production.

Coverage is provided as described and limited below for one or more of the following options for which a Limit of Insurance is shown in the Declarations:

- (1) Business Income Including "Rental Value".
- (2) Business Income Other Than "Rental Value".
- (3) "Rental Value".

If option (1) above is selected, the term Business Income will include "Rental Value". If option (3) above is selected, the term Business Income will mean "Rental Value" only.

If Limits of Insurance are shown under more than one of the above options, the provisions of this Coverage Part apply separately to each.

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". The "suspension" must be caused by

direct physical loss of or damage to property at premises which are described in the Declarations and for which a Business Income Limit of Insurance is shown in the Declarations. 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 100 feet of the site at which the described premises are located. With respect to the requirements set forth in the preceding paragraph, if you occupy only part of the site at which the described premises are located, your premises means:

- (a) The portion of the building which you rent, lease or occupy; and
- (b) Any area within the building or on the site at which the described premises are located, if that area services, or is used to gain access to, the described premises.

3. "Period of restoration" means the period of time that:

a. Begins:

- (1) 72 hours after the time of direct physical loss or damage for Business Income Coverage; or
- (2) 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

b. Ends on the earlier of:

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

5. Additional Coverages

a. Civil Authority

In this Additional Coverage - Civil Authority, the described premises are premises to which this Coverage Form applies, as shown in the Declarations.

When a Covered Cause of Loss causes damage to property other than property at the described premises, we will pay for the actual loss of Business Income you sustain and necessary Extra Expense caused by action of civil authority that prohibits access to the described premises, provided that both of the following apply:

- (1) Access to the area immediately surrounding the damaged property is prohibited by civil authority as a result of the damage, and the described premises are within that area but are not more than one mile from the damaged property; and
- (2) The action of civil authority is taken in response to dangerous physical conditions resulting from the damage or continuation of the Covered Cause of Loss that caused the damage, or the action is taken to enable a civil authority to have unimpeded access to the damaged property.

Civil Authority Coverage for Business Income will begin 72 hours after the time of the first action of civil authority that prohibits access to the described premises and will apply for a period of up to four consecutive weeks from the date on which such coverage began. Civil Authority Coverage for Extra Expense will begin immediately after the time of the first action of civil authority that prohibits access to the described premises and will end:

- (1) Four consecutive weeks after the date of that action; or
- (2) When your Civil Authority Coverage for Business Income ends; whichever is later.

**CAUSES OF LOSS – SPECIAL FORM
Form CP 10 30 06 07**

B. Exclusions

2. We will not pay for loss or damage caused by or resulting from any of the following:

b. Delay, loss of use or loss of market.

3. We will not pay for loss or damage caused by or resulting from any of the following, 3.a. through 3.c. But if an excluded cause of loss that is listed in 3.a. through 3.c. results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss

b. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.

**THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ THIS
ENDORSEMENT CAREFULLY.**

April 21, 2020

**NUCLEAR, BIOLOGICAL, CHEMICAL AND RADIOLOGICAL HAZARDS
EXCLUSION
ICAT SCOL 238 (10 15)**

This endorsement modifies insurance provided under the following:
COMMERCIAL PROPERTY COVERAGE PART
SPECIAL CAUSE OF LOSS POLICY

- I. Regardless of any other cause or event that contributes concurrently or in any sequence to loss, damage, cost, or expense, we will not pay for any loss, damage, cost or expense, whether real or alleged, that is caused by, results from, is exacerbated by or otherwise impacted by, either directly or indirectly and whether threatened or actual, any of the following:
 - 2) **Biological Hazard** – including, but not limited to, any biological and/or poisonous or pathogenic agent, material, product or substance, whether engineered or naturally occurring, that induces or is capable of inducing physical distress, illness, or disease;

**SEEPAGE AND POLLUTION EXCLUSION ENDORSEMENT
ICAT SCOL 234 (07 09)
THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ THIS
ENDORSEMENT CAREFULLY.**

This endorsement modifies insurance provided under the following form:
CAUSES OF LOSS - SPECIAL FORM (CP 10 30)

I. The following replaces **B.2.1.:**

I. Seepage and Pollution Exclusion

- (1) Notwithstanding any provision to the contrary within the policy of which this endorsement forms part (or within any other endorsement which forms part of this policy), this policy does not insure:
 - (a) any loss, damage, cost or expense, or
 - (b) any increase in insured loss, damage, cost or expense, or
 - (c) any loss, damage, cost, expense, fine or penalty, which is incurred, sustained or imposed by order, direction, instruction or request of, or by any agreement with, any court, government agency or any public, civil or military authority, or threat thereof, (and whether or not as a result of public or private litigation),

which arises from any kind of seepage or any kind of pollution and/or contamination, or threat thereof, whether or not caused by or resulting from a peril insured, or from steps

April 21, 2020

or measures taken in connection with the avoidance, prevention, abatement, mitigation, remediation, clean-up or removal of such seepage or pollution and/or contamination or threat thereof.

(2) The term "any kind of seepage or any kind of pollution and/or contamination" as used herein includes (but is not limited to):

b) the presence, existence, or release of anything which endangers or threatens to endanger the health, safety or welfare of persons or the environment.

We quote the above provisions for ease of reference and note that all other terms and conditions of the Policy remain in full force and effect.

At this juncture, the facts do not establish direct physical loss or damage to Covered Property at the insured premises by a Covered Cause of Loss under the Policy. As outlined above, direct physical loss of or damage to Covered Property is a condition to coverage. In addition, if the threshold for coverage for the loss of business income is met, such coverage begins 72 hours after the time direct physical loss or damage to covered property occurs and ends on the earlier of the date when the damaged covered property should be repaired, rebuilt or replaced with reasonable speed and similar quality or the date when business is resumed at a new permanent location.

The coverage provided by the Civil Authority provision requires that the action of civil authority that prohibits access to the described premises be due to direct physical loss of or damage to property other than covered property caused by or resulting from any Covered Cause of Loss. Under the Civil Authority provision coverage for the loss of Business Income begins 72 hours after the time of that action and applies for a period of up to three consecutive weeks after coverage begins.

Assuming direct physical loss or damage to Covered Property, the Policy contains an exclusion for loss or damage caused by any "Biological Hazard" such as Covid-19. In addition, the policy contains an exclusion for loss or damage caused by "contamination" the presence or existence of which endangers or threatens to endanger the health, safety or welfare of persons such as Covid-19. The policy also contains an exclusion for loss or damage resulting from acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body. Further, the policy also contains an exclusion for loss or damage resulting from delay, loss of use or loss of market. Any or all of these exclusions may be applicable to the claim as reported.

Accordingly, depending on the results of Underwriters' investigation of this loss and claim, any damages suffered by the Insured from this loss may not be covered, in whole or in part, pursuant to the above-quoted terms and conditions or otherwise may be excluded or not covered under the Policy.

April 21, 2020

As stated, Underwriters are proceeding with its investigation under a reservation of rights and reserves its right to decline coverage for the reasons set forth above. Underwriters also expressly reserve the right to modify or expand upon the foregoing reservations as its investigation proceeds. Underwriters further expressly reserve all, and do not waive any, of its rights to raise or assert any and all defenses and/or bases to disclaim coverage, based upon law or the terms and conditions, exclusions and/or limitations of the Policy. No actions heretofore or hereinafter taken by Underwriters shall be construed as either a waiver of its policy provisions or its rights thereunder, all of which are hereby reserved.

Underwriters are committed to the prompt and fair handling of all claims for coverage. If you believe that their position is incorrect or constitutes a wrongful denial, reservation of rights or rejection of this claim, you may have the matter reviewed by the Florida Division of Consumer Services by calling (877) 693-5236, or by writing to the Division at this address:

Florida Chief Financial Officer
Division of Consumer Services,
200 East Gaines Street
Tallahassee, FL 32399-0322

Related to your uninsured or underinsured claims, Underwriters wish to remind you to inquire about potential coverage under the **Florida Citizens Property Insurance Corporation (citizensfla.com)** and the **National Flood Insurance Program (fema.gov)**. Your retail insurance agent may be able to assist you in this regard. Underwriters also encourage you to contact the **Federal Emergency Management Agency or FEMA (1-800-733-2767) or disasterassistance.gov** to see what resources may be available to you. Additionally, the **Small Business Administration, or SBA (disasterloan.sba.gov)** might be able to assist in recovering from uncovered losses. For immediate food and shelter needs, contact the **American Red Cross (1-800-733-2767) or redcross.org**. Although these programs may not provide insurance coverage, Underwriters wish to alert you to these programs, which may address the insurance coverage gaps in your claim or provide other assistance.

If you or your representatives have any questions, please contact us.

Best Regards,

Rhonda Cole
Claims Examiner
Office: 954-233-0734

cc: Morstan General Agency, Inc.
600 Community Drive
P.O. Box 4500
Manhasset, NY 11030-4500

Simon Paston & Sons Agency

April 21, 2020

381 Sunrise Highway
P.O. Box 747
Lynbrook, NY 11563

For your protection Florida law requires the following statement to appear on this form. "Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony of the third degree."

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EXHIBIT C

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STATE OF FLORIDA

OFFICE OF THE GOVERNOR

EXECUTIVE ORDER NUMBER 20-52

(Emergency Management - COVID-19 Public Health Emergency)

WHEREAS, Novel Coronavirus Disease 2019 (COVID-19) is a severe acute respiratory illness that can spread among humans through respiratory transmission and presents with symptoms similar to those of influenza; and

WHEREAS, in late 2019, a new and significant outbreak of COVID-19 emerged in China; and

WHEREAS, the World Health Organization previously declared COVID-19 a Public Health Emergency of International Concern; and

WHEREAS, in response to the recent COVID-19 outbreak in China, Iran, Italy, Japan and South Korea, the Centers for Disease Control and Prevention ("CDC") has deemed it necessary to prohibit or restrict non-essential travel to or from those countries; and

WHEREAS, on March 1, 2020, I issued Executive Order number 20-51 directing the Florida Department of Health to issue a Public Health Emergency; and

WHEREAS, on March 1, 2020, the State Surgeon General and State Health Officer declared a Public Health Emergency exists in the State of Florida as a result of COVID-19; and

WHEREAS, on March 7, 2020, I directed the Director of the Division of Emergency Management to activate the State Emergency Operations Center to Level 2 to provide coordination and response to the COVID-19 emergency; and

WHEREAS, as of March 9, 2020, eight counties in Florida have positive cases for COVID-19, and COVID-19 poses a risk to the entire state of Florida; and

WHEREAS, the CDC currently recommends community preparedness and everyday prevention measures be taken by all individuals and families in the United States, including voluntary home isolation when individuals are sick with respiratory symptoms, covering coughs and sneezes with a tissue and disposal of the tissue immediately thereafter, washing hands often with soap and water for at least 20 seconds, using of alcohol-based hand sanitizers with 60%-95% alcohol if soap and water are not readily available and routinely cleaning frequently touched surfaces and objects to increase community resilience and readiness for responding to an outbreak; and

WHEREAS, the CDC currently recommends mitigation measures for communities experiencing an outbreak including staying at home when sick, keeping away from others who are sick, limiting face-to-face contact with others as much as possible, consulting with your healthcare provider if individuals or members of a household are at high risk for COVID-19 complications, wearing a facemask if advised to do so by a healthcare provider or by a public health official, staying home when a household member is sick with respiratory disease symptoms if instructed to do so by public health officials or a health care provider; and

WHEREAS, as Governor, I am responsible for meeting the dangers presented to this state and its people by this emergency.

NOW, THEREFORE, I, RON DESANTIS, as Governor of Florida, by virtue of the authority vested in me by Article IV, Section (1)(a) of the Florida Constitution, Chapter 252, Florida Statutes, and all other applicable laws, promulgate the following Executive Order to take immediate effect:

Section 1. Because of the foregoing conditions, I declare a state of emergency exists in the State of Florida.

Section 2. I designate the Director of the Division of Emergency Management ("Director") as the State Coordinating Officer for the duration of this emergency and direct him to execute the State's Comprehensive Emergency Management Plan and other response, recovery, and mitigation plans necessary to cope with the emergency. Additionally, I designate the State Health Officer and Surgeon General as a Deputy State Coordinating Officer and State Incident Commander.

Pursuant to section 252.36(1)(a), Florida Statutes, I delegate to the State Coordinating Officer the authority to exercise those powers delineated in sections 252.36(5)-(10), Florida Statutes, which he shall exercise as needed to meet this emergency, subject to the limitations of section 252.33, Florida Statutes. In exercising the powers delegated by this Order, the State Coordinating Officer shall confer with the Governor to the fullest extent practicable. The State Coordinating Officer shall also have the authority to:

A. Seek direct assistance and enter into agreements with any and all agencies of the United States Government as may be needed to meet the emergency.

B. Designate additional Deputy State Coordinating Officers, as necessary.

C. Suspend the effect of any statute, rule, or order that would in any way prevent, hinder, or delay any mitigation, response, or recovery action necessary to cope with this emergency.

D. Enter orders as may be needed to implement any of the foregoing powers; however, the requirements of sections 252.46 and 120.54(4), Florida Statutes, do not apply to any such orders issued by the State Coordinating Officer; however, no such order shall remain in effect beyond the expiration of this Executive Order, to include any extension.

Section 3. I order the Adjutant General to activate the Florida National Guard, as needed, to deal with this emergency.

Section 4. I find that the special duties and responsibilities resting upon some State, regional, and local agencies and other governmental bodies in responding to the emergency may require them to suspend the application of the statutes, rules, ordinances, and orders they administer. Therefore, I issue the following authorizations:

A. Pursuant to section 252.36(1)(a), Florida Statutes, the Executive Office of the Governor may suspend all statutes and rules affecting budgeting to the extent necessary to provide budget authority for state agencies to cope with this emergency. The requirements of sections 252.46 and 120.54(4), Florida Statutes, do not apply to any such suspension issued by the Executive Office of the Governor; however, no such suspension shall remain in effect beyond the expiration of this Executive Order, to include any extension.

B. Each State agency may suspend the provisions of any regulatory statute prescribing the procedures for conduct of state business or the orders or rules of that agency, if strict compliance with the provisions of any such statute, order, or rule would in any way prevent, hinder, or delay necessary action in coping with the emergency. This includes, but is not limited to, the authority to suspend any and all statutes, rules, ordinances, or orders which affect leasing, printing, purchasing, travel, and the condition of employment and the compensation of employees. For the purposes of this Executive Order, "necessary action in coping with the emergency" means any emergency mitigation, response, or recovery action: (1) prescribed in the State Comprehensive Emergency Management Plan ("CEMP"); or (2) ordered by the State Coordinating Officer. The requirements of sections 252.46 and 120.54, Florida Statutes, shall not apply to any such suspension issued by a State agency; however, no such suspension shall remain in effect beyond the expiration of this Executive Order, to include any extensions.

C. In accordance with section 465.0275, Florida Statutes, pharmacists may dispense up to a 30-day emergency prescription refill of maintenance medication to persons who reside in an area or county covered under this Executive Order and to emergency personnel who have been activated by their state and local agency but who do not reside in an area or county covered by this Executive Order.

D. In accordance with section 252.38, Florida Statutes, each political subdivision within the State of Florida may waive the procedures and formalities otherwise required of the political subdivision by law pertaining to:

- 1) Performance of public work and taking whatever prudent action is necessary to ensure the health, safety, and welfare of the community;
- 2) Entering into contracts; however, political subdivisions are cautioned against entering into time and materials contracts without ceiling as defined by 2 CFR 200.318(j) or cost plus percentage contracts as defined by 2 CFR 200.323(d);
- 3) Incurring obligations;
- 4) Employment of permanent and temporary workers;
- 5) Utilization of volunteer workers;
- 6) Rental of equipment;
- 7) Acquisition and distribution, with or without compensation, of supplies, materials, and facilities; and;
- 8) Appropriation and expenditure of public funds.

E. All State agencies responsible for the use of State buildings and facilities may close such buildings and facilities in those portions of the State affected by this emergency, to the extent necessary to meet this emergency. I direct each State agency to report the closure of any State

building or facility to the Secretary of the Department of Management Services. Under the authority contained in section 252.36, Florida Statutes, I direct each County to report the closure of any building or facility operated or maintained by the County or any political subdivision therein to the Secretary of the Department of Management Services. Furthermore, I direct the Secretary of the Department of Management Services to:

- 1) Maintain an accurate and up-to-date list of all such closures; and,
- 2) Provide that list daily to the State Coordinating Officer.

Section 5: I find that the demands placed upon the funds appropriated to the agencies of the State of Florida and to local agencies are unreasonably great and the funds currently available may be inadequate to pay the costs of coping with this emergency. In accordance with section 252.37(2), Florida Statutes, I direct that sufficient funds be made available, as needed, by transferring and expending moneys appropriated for other purposes, moneys from unappropriated surplus funds, or from the Budget Stabilization Fund.

Section 6: All State agencies entering emergency final orders or other final actions in response to this emergency shall advise the State Coordinating Officer contemporaneously or as soon as practicable.

Section 7: Medical professionals and workers, social workers, and counselors with good and valid professional licenses issued by states other than the State of Florida may render such services in Florida during this emergency for persons affected by this emergency with the condition that such services be rendered to such persons free of charge, and with the further condition that such services be rendered under the auspices of the American Red Cross or the Florida Department of Health.

Section 8. All activities taken by the Director of the Division of Emergency Management and the State Health Officer and Surgeon General with respect to this emergency before the issuance of this Executive Order are ratified. This Executive Order shall expire sixty days from this date unless extended.



IN TESTIMONY WHEREOF, I have hereunto set my hand and caused the Great Seal of the State of Florida to be affixed, at Tallahassee, this 9th day of March, 2020.


RON DESANTIS, GOVERNOR

ATTEST:


SECRETARY OF STATE

NOT A CERTIFIED

FILED
2020 MAR -9 PM 5:52
Tallahassee, Fla.

EXHIBIT D

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STATE OF FLORIDA

OFFICE OF THE GOVERNOR

EXECUTIVE ORDER NUMBER 20-89

(Emergency Management – COVID-19 – Miami-Dade County, Broward County, Palm Beach County, Monroe County Public Access Restrictions)

WHEREAS, on March 1, 2020, I issued Executive Order 20-51 directing the Florida Department of Health to issue a Public Health Emergency; and

WHEREAS, on March 1, 2020, the State Surgeon General and State Health Officer declared a Public Health Emergency exists in the State of Florida as a result of COVID-19; and

WHEREAS, on March 9, 2020, I issued Executive Order 20-52 declaring a state of emergency for the entire State of Florida as a result of COVID-19; and

WHEREAS, on March 16, 2020, President Donald J. Trump and the Centers for Disease Control and Prevention (“CDC”) issued the “15 Days to Slow the Spread” guidance advising individuals to adopt far-reaching social distancing measures, such as avoiding gatherings of more than 10 people, and in states with evidence of community spread, recommending restrictions to certain establishments conducive to mass gatherings and congregations; and

WHEREAS, on March 29, 2020, the President extended such guidance to be in effect until April 30, 2020; and

WHEREAS, Miami-Dade County, Broward County, and Palm Beach County have already implemented orders restricting certain public access to non-essential retail and commercial establishments; and

WHEREAS, over sixty (60) percent of Florida’s identified COVID-19 cases are in these neighboring southern counties, which make up a large percentage of Florida’s population; and

WHEREAS, my Administration has consulted with the authorities from Miami-Dade County, Broward County, Palm Beach County and Monroe County who seek to harmonize restricted public access mandates in order to establish uniformity and consistency throughout their counties of close proximity; and

WHEREAS, it is necessary and appropriate to take action to ensure that COVID-19 remains controlled, and that residents and visitors in Florida remain safe and secure.

NOW, THEREFORE, I, RON DESANTIS, as Governor of Florida, by virtue of the authority vested in me by Article IV, Section (1)(a) of the Florida Constitution, Chapter 252, Florida Statutes, and all other applicable laws, promulgate the following Executive Order to take immediate effect:

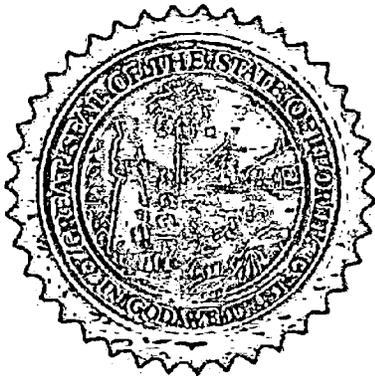
Section 1. I hereby order Miami-Dade County, Broward County, Palm Beach County and Monroe County to restrict public access to businesses and facilities deemed non-essential pursuant to the guidelines established by Miami-Dade County pursuant to its March 19, 2020 Emergency Order 07-20, and as modified by subsequent amendments and orders prior to the date of this order.

Section 2. At their discretion, such county administrators may determine additional "essential" retail and commercial establishments—or other institutions providing essential services—that shall not be subject to complete closure. No county or local authority may restrict or prohibit any "essential" service from performing a function allowed under this order.

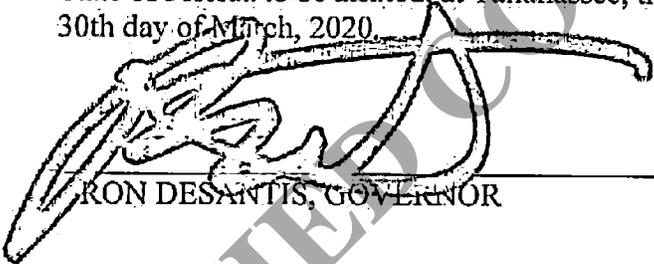
Section 3. Essential service establishments not subject to closure shall continue to determine, adopt and maintain reasonable measures to ensure sanitation and cleanliness of premises and items that may come into contact with employees and the public, and such establishments shall take reasonable action to ensure that people adhere to the CDC's social distancing guidelines.

Section 4. The above-named counties shall not institute curfews pertaining to transit to or from the essential service establishments.

Section 5. This order shall remain in effect until April 15, 2020 unless renewed or otherwise modified by subsequent order.



IN TESTIMONY WHEREOF, I have hereunto set my hand and caused the Great Seal of the State of Florida to be affixed, at Tallahassee, this 30th day of March, 2020.


RON DESANTIS, GOVERNOR

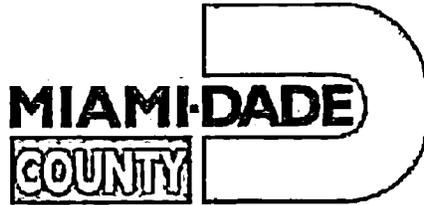
ATTEST:


SECRETARY OF STATE

NOT A CERTIFIED COPY

2020 MAR 30 PM 5:26

PM 3D



MIAMI-DADE COUNTY EMERGENCY ORDER 07-20

WHEREAS, Section 252.38(3)(a), Florida Statutes, gives political subdivisions the authority to declare and enact a State of Local Emergency for a period of up to seven days, thereby waiving the procedures and formalities otherwise required of the political subdivision by law; and

WHEREAS, on March 1, 2020, the Governor of Florida issued Executive Order Number 20-51, directing the State Health Officer and Surgeon General to declare a Public Health Emergency due to the discovery of COVID-19/novel Coronavirus in Florida; and

WHEREAS, on March 9, 2020, the Governor of Florida issued Executive Order Number 20-52, declaring a State of Emergency for the state of Florida related to COVID-19/novel Coronavirus; and

WHEREAS, on March 12, 2020, the County Mayor declared a State of Emergency for all of Miami-Dade County; and

WHEREAS, COVID-19/novel Coronavirus poses a health risk to Miami-Dade County residents, particularly elderly residents and those who are immunosuppressed or otherwise have high-risk medical conditions; and

WHEREAS, minimization of contact is necessary to avoid risk of COVID-19 infection for the residents of the County; and

WHEREAS, the Centers for Disease Control (CDC) has issued guidance entitled "15 Days to Slow the Spread," encouraging social distancing and maintaining a 6 foot separation between residents to slow the spread of infection and that events with more than ten attendees either be cancelled or held virtually; and

WHEREAS, the CDC guidelines are based upon the amount of community spread within a community and become more stringent where there is minimal to moderate or substantial community spread; and

WHEREAS, section 8B-7(2)(f) of the Code authorizes the County Mayor to order the closure of any commercial establishment; and

Miami-Dade County Declaration of Local State of Emergency

WHEREAS, sections 8B-7(2)(e) and (o) of the Code authorize the County Mayor to limit the movement of persons inside Miami-Dade County in order to safeguard life and health;

THEREFORE, as County Mayor of Miami-Dade County, I hereby order:

1. All non-essential retail and commercial establishments are ordered closed.
2. Essential retail and commercial businesses, which may remain open, are:
 - a. Healthcare providers, including, but not limited to, hospitals, doctors' and dentists' offices, urgent care centers, clinics, rehabilitation facilities, physical therapists, mental health professionals, psychiatrists, therapists, and pharmacies;
 - b. Grocery stores, farmers' markets, farm and produce stands, supermarkets, food banks, convenience stores, and other establishments engaged in the retail sale of canned food, dry goods, fresh fruits and vegetables, pet supply, fresh meats, fish, and poultry, and any other household consumer products (such as cleaning and personal care products). This authorization includes stores that sell groceries and also sell other non-grocery products, and products necessary to maintaining the safety, sanitation, and essential operations of residences;
 - c. Food cultivation, including farming, livestock, and fishing;
 - d. Businesses that provide food, shelter, social services, and other necessities of life for economically disadvantaged or otherwise needy individuals;
 - e. Newspapers, television, radio, and other media services;
 - f. Gas stations and auto-supply, auto-repair, and related facilities;
 - g. Banks and related financial institutions;
 - h. Hardware stores;
 - i. Contractors and other tradesmen, appliance repair personnel, exterminators, and other service providers who provide services that are necessary to maintaining the safety, sanitation, and essential operation of residences and other structures;
 - j. Businesses providing mailing and shipping services, including post office boxes;
 - k. Private colleges, trade schools, and technical colleges, but only as needed to facilitate online or distance learning;
 - l. Laundromats, dry cleaners, and laundry service providers;
 - m. Restaurants and other facilities that prepare and serve food; but subject to the limitations and requirements of Emergency Order 3-20. Schools and other entities that typically

Miami-Dade County Declaration of Local State of Emergency

provide free food services to students or members of the public may continue to do so on the condition that the food is provided to students or members of the public on a pick-up and takeaway basis only. Schools and other entities that provide food services under this exemption shall not permit the food to be eaten at the site where it is provided, or at any other gathering site;

- n. Businesses that supply office products needed for people to work from home;
- o. Businesses that supply other essential businesses with the support or supplies necessary to operate, and which do not interact with the general public;
- p. Businesses that ship or deliver groceries, food, goods, or services directly to residences;
- q. Airlines, taxis, and other private transportation providers providing transportation services via automobile, truck, bus, or train;
- r. Home-based care for seniors, adults, or children;
- s. Assisted living facilities, nursing homes, and adult day care centers, and senior residential facilities;
- t. Professional services, such as legal or accounting services, when necessary to assist in compliance with legally mandated activities;
- u. Landscape and pool care businesses, including residential landscape and pool care services;
- v. Childcare facilities providing services that enable employees exempted in this Order to work as permitted. To the extent possible, childcare facilities should operate under the following mandatory conditions:
 1. Childcare must be carried out in stable groups of 10 or fewer (inclusive of childcare providers for the group).
 2. Children and child care providers shall not change from one group to another.
 3. If more than one group of children is cared for at one facility, each group shall be in a separate room. Groups shall not mix or interact with each other.
- w. Businesses operating at any airport, seaport, or other government facility, including parks and government offices;
- x. Pet supply stores;
- y. Logistics providers, including warehouses, trucking, consolidators, fumigators, and handlers;
- z. Telecommunications providers, including sales of computer or telecommunications devices and the provision of home telecommunications;

Miami-Dade County Declaration of Local State of Emergency

- aa. Provision of propane or natural gas;
 - bb. Office space and administrative support necessary to perform any of the above-listed activities;
 - cc. Open construction sites, irrespective of the type of building;
 - dd. Architectural, engineering, or land surveying services;
 - ee. Factories, manufacturing facilities, bottling plants, or other industrial uses;
 - ff. Waste management services, including collection and disposal of waste; and
 - gg. Any business that is interacting with customers solely through electronic or telephonic means, and delivering products via mailing, shipping, or delivery services
3. This order does not affect or limit the operations of Miami-Dade County, any public utility, any municipality, the Miami-Dade County School District, or any State or Federal office or facility, except that such entities shall abide by the restrictions of any County, Municipal, State or Federal emergency order, as applicable.
4. This order does not limit the number of persons who may be physically present performing services at any location where an essential business is being conducted except as expressly set forth herein or otherwise governed by any State or Federal order or regulation. Employers and employees are urged, but are not required, to practice social distancing, such as keeping six feet between persons and limiting group size to less than ten people.
5. This order does not limit the number of persons who may be physically present at any religious service. Persons attending religious services are urged, but are not required, to practice social distancing, such as keeping six feet between persons and limiting group size to less than ten people.
6. The County Mayor may amend the provisions of paragraph 2, 3, and 4 by written notice to the County Clerk.
7. The provisions of this order shall serve as minimum standards. Municipalities may impose more stringent standards within their jurisdictions.
8. This order shall expire upon the expiration of the existing Miami-Dade County State of Local Emergency, except that if such State of Local Emergency is extended, this order shall also be deemed to extend for the duration of such extension. This order may be cancelled earlier by action of the County Mayor.
9. This order shall be effective as of 9:00 p.m., March 19, 2020.

Miami-Dade County Declaration of Local State of Emergency

9. This order shall be effective as of 9:00 p.m., March 19, 2020.

10. This order shall be provided to all appropriate media consistent with the requirements of section 8B-7(2)(n) of the Code of Miami-Dade County.

Enacted:

Signed:



COUNTY MAYOR

Date: 3/19/2020

Time: 00:30

Witness: _____

Cancelled:

Signed: _____

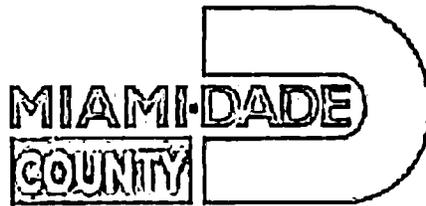
COUNTY MAYOR

Date: _____

Time: _____:

Witness: _____

NOT A CERTIFIED COPY



AMENDMENT NO. 1 TO MIAMI-DADE COUNTY EMERGENCY ORDER 07-20

WHEREAS, on March 19, 2020, the County Mayor issued Emergency Order 07-20; and

WHEREAS, Emergency Order 07-20 directed the closure of all non-essential retail and commercial establishments and included a list of essential businesses that may still operate; and

WHEREAS, Emergency Order 07-20 provided for amendment by filing written notice with the clerk; and

WHEREAS, hotels, motels, other commercial lodging establishments, and temporary vacation rentals provide essential business services during emergencies; and

WHEREAS, marinas and boat launches, docking, fueling, marine supply and other marina services provide essential business services during emergencies, including access to living space, repair services, and other vital needs; and

WHEREAS, additional retail and commercial establishments listed below provide essential business services during emergencies,

THEREFORE, as County Mayor of Miami-Dade County, I hereby order:

1. Paragraph 2 of Emergency Order 07-20 is hereby amended and restated to clarify that additional following essential businesses may remain open:

2. Essential retail and commercial businesses, which may remain open, are:

* * *

l. Gas stations>>; new and used automobile dealerships;<< and auto-supply, auto-repair, and related facilities>>, provided however that such businesses should ensure that customers practice the social distancing as advised by the CDC<<;

* * *

k. Private colleges, trade schools, and technical colleges, but only as needed to facilitate online or distance learning >>and university, college, or technical college residence halls, to the extent needed to accommodate students who cannot return to their homes<<;

Miami-Dade County Declaration of Local State of Emergency

* * *

ff. Waste management services, including collection and disposal of waste; ~~[[and]]~~

gg. Any business that is interacting with customers solely through electronic or telephonic means, and delivering products via mailing, shipping, or delivery services>>:<<

>>hh. Private and municipal marinas and boat launches, docking, fueling, marine supply and other marina services;

ii. Hotels, motels, other commercial lodging establishments and temporary vacation rentals. Notwithstanding the foregoing, restaurants, bars, and fitness center restrictions within these establishments remain as stated in Emergency Order 03-20;

jj. Veterinarians and pet boarding facilities; and

kk. Mortuaries, funeral homes, and cemeteries.<<

2. The balance of Emergency Order 07-20 remains in full force and effect and is subject to further amendment as set forth in Emergency Order 07-20.

Enacted:
Signed: _____
COUNTY MAYOR

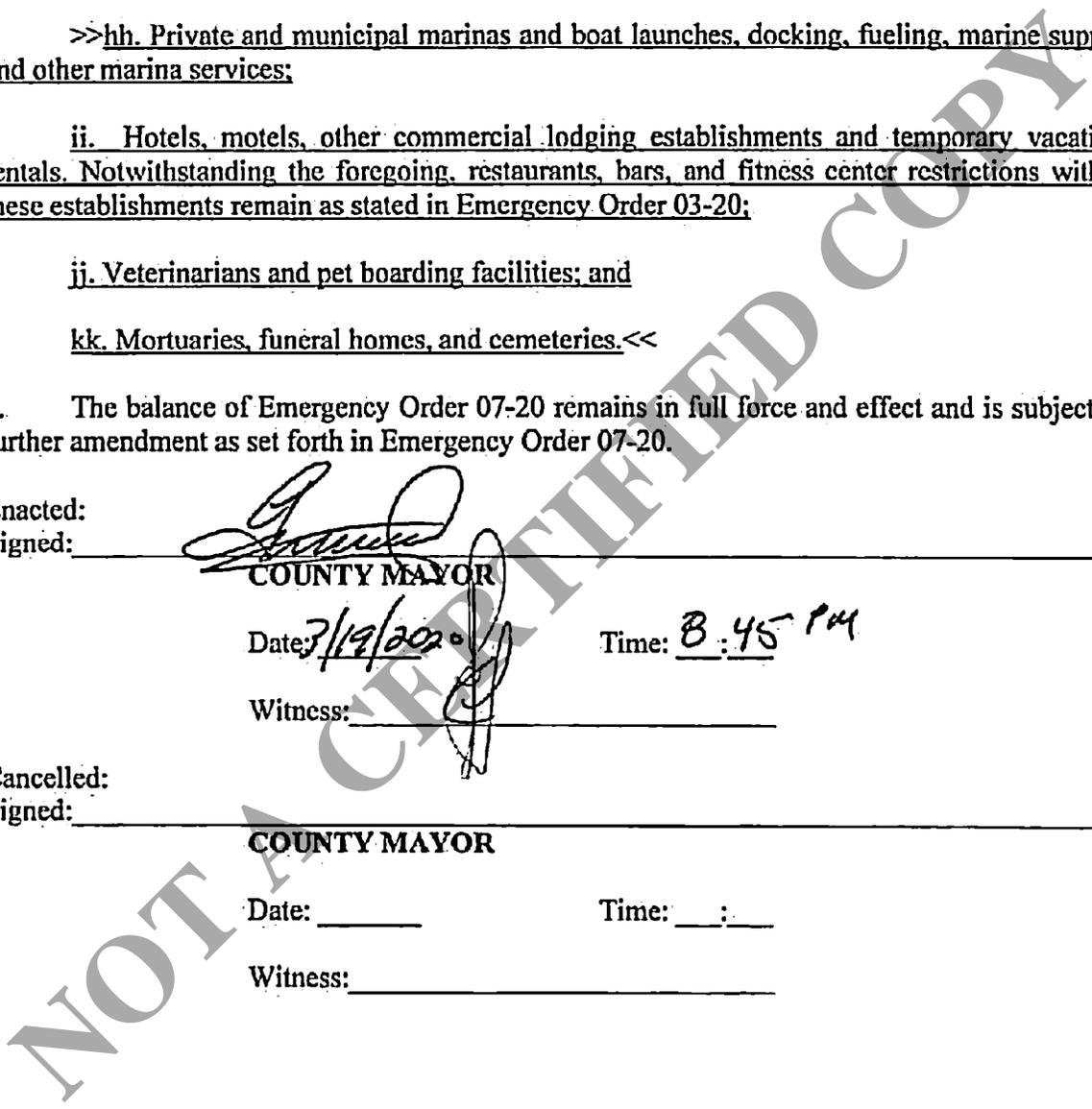
Date: 3/19/2020 Time: 8:45 PM

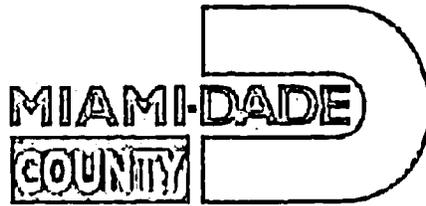
Witness: _____

Cancelled:
Signed: _____
COUNTY MAYOR

Date: _____ Time: ____:____

Witness: _____





AMENDMENT NO. 2 TO MIAMI-DADE COUNTY EMERGENCY ORDER 07-20

WHEREAS, on March 19, 2020, the County Mayor issued Emergency Order 07-20; and

WHEREAS, Emergency Order 07-20 directed the closure of all non-essential retail and commercial establishments and included a list of essential businesses that may still operate; and

WHEREAS, Emergency Order 07-20 provided for amendment by filing written notice with the clerk; and

WHEREAS, Governor DeSantis issued Executive Order 20-71 which promulgated standards for the sale of alcohol; and

WHEREAS, additional retail and commercial establishments listed below provide essential business services during emergencies,

THEREFORE, as County Mayor of Miami-Dade County, I hereby order:

1. Paragraph 2 of Emergency Order 07-20 is hereby amended and restated to clarify that additional following essential businesses may remain open:

2. Essential retail and commercial businesses, which may remain open, are:

* * *

hh. Private and municipal marinas and boat launches, docking, fueling, marine supply and other marina services;

ii. Hotels, motels, other commercial lodging establishments and temporary vacation rentals. Notwithstanding the foregoing, restaurants, bars, and fitness center restrictions within these establishments remain as stated in Emergency Order 03-20;

jj. Veterinarians and pet boarding facilities; and

kk. Mortuaries, funeral homes, and cemeteries.

>>ll. The sale of alcoholic beverages is authorized consistent with Executive Order 20-71.

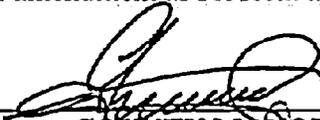
mm. Firearm and ammunition supply stores.

Miami-Dade County Declaration of Local State of Emergency

2

nn. Businesses providing services to any local, state, or Federal government, including municipalities, pursuant to a contract with such government.<<

2. The balance of Emergency Order 07-20 remains in full force and effect and is subject to further amendment as set forth in Emergency Order 07-20.

Enacted:
Signed: _____


COUNTY MAYOR

Date: 3/21/2020

Time: 09:15

Witness: _____


Cancelled:
Signed: _____

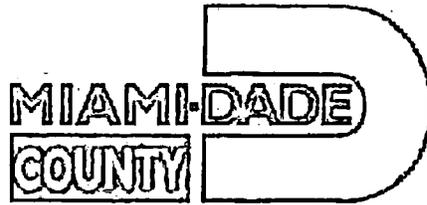
COUNTY MAYOR

Date: _____

Time: ____:____

Witness: _____

NOT A CERTIFIED COPY



AMENDMENT NO. 3 TO MIAMI-DADE COUNTY EMERGENCY ORDER 07-20

WHEREAS, on March 19, 2020, the County Mayor issued Emergency Order 07-20; and

WHEREAS, Emergency Order 07-20 directed the closure of all non-essential retail and commercial establishments and included a list of essential businesses that may still operate; and

WHEREAS, Emergency Order 07-20 provided for amendment by filing written notice with the clerk; and

WHEREAS, Amendment No. 1 to Emergency Order 07-20 stated that marinas and boat launches, docking, fueling, marine supply and other marina services provide essential business services; and

WHEREAS, large numbers of boaters congregated without observing social distancing and promoted large parties, the occurrence of which would have increased the risk of spreading COVID-19 throughout the community; and

WHEREAS, as a result it is necessary to further limit the use of marinas and boat launches, docking, fueling, marine supply and other marina services; and

WHEREAS, Emergency Order 06-20 as amended from time to time contains detailed information on the use of marinas, boat launches, docking, fueling, marine supply and other marina services for the duration of the state of emergency,

THEREFORE, as County Mayor of Miami-Dade County, I hereby order:

1. Paragraph 2 of Emergency Order 07-20 as amended is hereby amended and restated to clarify that additional following essential businesses may remain open:

2. Essential retail and commercial businesses, which may remain open, are:

* * *

~~[[hh. Private and municipal marinas and boat launches, docking, fueling, marine supply and other marina services]]~~

>>hh. Marinas, boat launches, docking, fueling, marine supply and other marina services only as set forth in Emergency Order 06-20 as amended from time to time.<<

Miami-Dade County Declaration of Local State of Emergency

* * *

2. The balance of Emergency Order 07-20 as amended remains in full force and effect and is subject to further amendment as set forth in Emergency Order 07-20.

Enacted:

Signed: _____


COUNTY MAYOR

Date: 3/23/2020

Time: 12:20

Witness: Jeanette Vazquez

Cancelled:

Signed: _____

COUNTY MAYOR

Date: _____

Time: _____

Witness: _____

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EXHIBIT D

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STATE OF FLORIDA

OFFICE OF THE GOVERNOR

EXECUTIVE ORDER NUMBER 20-89

(Emergency Management – COVID-19 – Miami-Dade County, Broward County, Palm Beach County, Monroe County Public Access Restrictions)

WHEREAS, on March 1, 2020, I issued Executive Order 20-51 directing the Florida Department of Health to issue a Public Health Emergency; and

WHEREAS, on March 1, 2020, the State Surgeon General and State Health Officer declared a Public Health Emergency exists in the State of Florida as a result of COVID-19; and

WHEREAS, on March 9, 2020, I issued Executive Order 20-52 declaring a state of emergency for the entire State of Florida as a result of COVID-19; and

WHEREAS, on March 16, 2020, President Donald J. Trump and the Centers for Disease Control and Prevention (“CDC”) issued the “15 Days to Slow the Spread” guidance advising individuals to adopt far-reaching social distancing measures, such as avoiding gatherings of more than 10 people, and in states with evidence of community spread, recommending restrictions to certain establishments conducive to mass gatherings and congregations; and

WHEREAS, on March 29, 2020, the President extended such guidance to be in effect until April 30, 2020; and

WHEREAS, Miami-Dade County, Broward County, and Palm Beach County have already implemented orders restricting certain public access to non-essential retail and commercial establishments; and

WHEREAS, over sixty (60) percent of Florida’s identified COVID-19 cases are in these neighboring southern counties, which make up a large percentage of Florida’s population; and

WHEREAS, my Administration has consulted with the authorities from Miami-Dade County, Broward County, Palm Beach County and Monroe County who seek to harmonize restricted public access mandates in order to establish uniformity and consistency throughout their counties of close proximity; and

WHEREAS, it is necessary and appropriate to take action to ensure that COVID-19 remains controlled, and that residents and visitors in Florida remain safe and secure.

NOW, THEREFORE, I, RON DESANTIS, as Governor of Florida, by virtue of the authority vested in me by Article IV, Section (1)(a) of the Florida Constitution, Chapter 252, Florida Statutes, and all other applicable laws, promulgate the following Executive Order to take immediate effect:

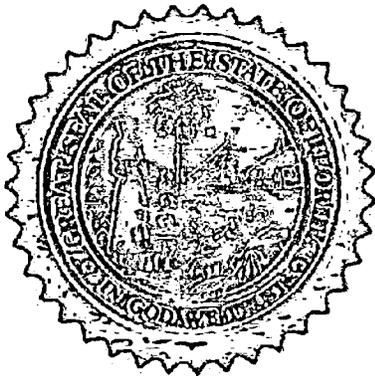
Section 1. I hereby order Miami-Dade County, Broward County, Palm Beach County and Monroe County to restrict public access to businesses and facilities deemed non-essential pursuant to the guidelines established by Miami-Dade County pursuant to its March 19, 2020 Emergency Order 07-20, and as modified by subsequent amendments and orders prior to the date of this order.

Section 2. At their discretion, such county administrators may determine additional "essential" retail and commercial establishments—or other institutions providing essential services—that shall not be subject to complete closure. No county or local authority may restrict or prohibit any "essential" service from performing a function allowed under this order.

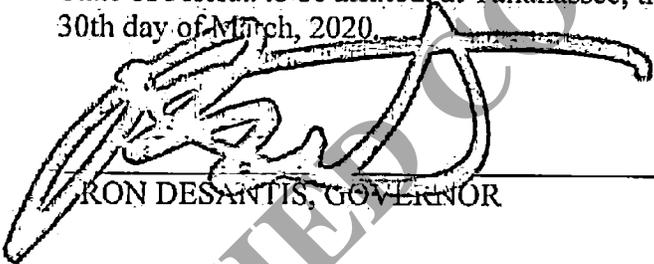
Section 3. Essential service establishments not subject to closure shall continue to determine, adopt and maintain reasonable measures to ensure sanitation and cleanliness of premises and items that may come into contact with employees and the public, and such establishments shall take reasonable action to ensure that people adhere to the CDC's social distancing guidelines.

Section 4. The above-named counties shall not institute curfews pertaining to transit to or from the essential service establishments.

Section 5. This order shall remain in effect until April 15, 2020 unless renewed or otherwise modified by subsequent order.



IN TESTIMONY WHEREOF, I have hereunto set my hand and caused the Great Seal of the State of Florida to be affixed, at Tallahassee, this 30th day of March, 2020.


RON DESANTIS, GOVERNOR

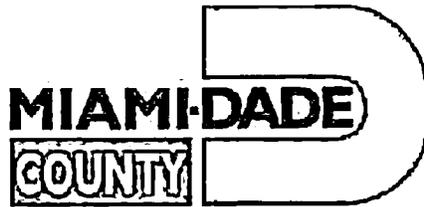
ATTEST:


SECRETARY OF STATE

NOT A CERTIFIED COPY

2020 MAR 30 PM 5:26

PM 3D



MIAMI-DADE COUNTY EMERGENCY ORDER 07-20

WHEREAS, Section 252.38(3)(a), Florida Statutes, gives political subdivisions the authority to declare and enact a State of Local Emergency for a period of up to seven days, thereby waiving the procedures and formalities otherwise required of the political subdivision by law; and

WHEREAS, on March 1, 2020, the Governor of Florida issued Executive Order Number 20-51, directing the State Health Officer and Surgeon General to declare a Public Health Emergency due to the discovery of COVID-19/novel Coronavirus in Florida; and

WHEREAS, on March 9, 2020, the Governor of Florida issued Executive Order Number 20-52, declaring a State of Emergency for the state of Florida related to COVID-19/novel Coronavirus; and

WHEREAS, on March 12, 2020, the County Mayor declared a State of Emergency for all of Miami-Dade County; and

WHEREAS, COVID-19/novel Coronavirus poses a health risk to Miami-Dade County residents, particularly elderly residents and those who are immunosuppressed or otherwise have high-risk medical conditions; and

WHEREAS, minimization of contact is necessary to avoid risk of COVID-19 infection for the residents of the County; and

WHEREAS, the Centers for Disease Control (CDC) has issued guidance entitled "15 Days to Slow the Spread," encouraging social distancing and maintaining a 6 foot separation between residents to slow the spread of infection and that events with more than ten attendees either be cancelled or held virtually; and

WHEREAS, the CDC guidelines are based upon the amount of community spread within a community and become more stringent where there is minimal to moderate or substantial community spread; and

WHEREAS, section 8B-7(2)(f) of the Code authorizes the County Mayor to order the closure of any commercial establishment; and

Miami-Dade County Declaration of Local State of Emergency

WHEREAS, sections 8B-7(2)(e) and (o) of the Code authorize the County Mayor to limit the movement of persons inside Miami-Dade County in order to safeguard life and health;

THEREFORE, as County Mayor of Miami-Dade County, I hereby order:

1. All non-essential retail and commercial establishments are ordered closed.
2. Essential retail and commercial businesses, which may remain open, are:
 - a. Healthcare providers, including, but not limited to, hospitals, doctors' and dentists' offices, urgent care centers, clinics, rehabilitation facilities, physical therapists, mental health professionals, psychiatrists, therapists, and pharmacies;
 - b. Grocery stores, farmers' markets, farm and produce stands, supermarkets, food banks, convenience stores, and other establishments engaged in the retail sale of canned food, dry goods, fresh fruits and vegetables, pet supply, fresh meats, fish, and poultry, and any other household consumer products (such as cleaning and personal care products). This authorization includes stores that sell groceries and also sell other non-grocery products, and products necessary to maintaining the safety, sanitation, and essential operations of residences;
 - c. Food cultivation, including farming, livestock, and fishing;
 - d. Businesses that provide food, shelter, social services, and other necessities of life for economically disadvantaged or otherwise needy individuals;
 - e. Newspapers, television, radio, and other media services;
 - f. Gas stations and auto-supply, auto-repair, and related facilities;
 - g. Banks and related financial institutions;
 - h. Hardware stores;
 - i. Contractors and other tradesmen, appliance repair personnel, exterminators, and other service providers who provide services that are necessary to maintaining the safety, sanitation, and essential operation of residences and other structures;
 - j. Businesses providing mailing and shipping services, including post office boxes;
 - k. Private colleges, trade schools, and technical colleges, but only as needed to facilitate online or distance learning;
 - l. Laundromats, dry cleaners, and laundry service providers;
 - m. Restaurants and other facilities that prepare and serve food; but subject to the limitations and requirements of Emergency Order 3-20. Schools and other entities that typically

Miami-Dade County Declaration of Local State of Emergency

provide free food services to students or members of the public may continue to do so on the condition that the food is provided to students or members of the public on a pick-up and takeaway basis only. Schools and other entities that provide food services under this exemption shall not permit the food to be eaten at the site where it is provided, or at any other gathering site;

- n. Businesses that supply office products needed for people to work from home;
- o. Businesses that supply other essential businesses with the support or supplies necessary to operate, and which do not interact with the general public;
- p. Businesses that ship or deliver groceries, food, goods, or services directly to residences;
- q. Airlines, taxis, and other private transportation providers providing transportation services via automobile, truck, bus, or train;
- r. Home-based care for seniors, adults, or children;
- s. Assisted living facilities, nursing homes, and adult day care centers, and senior residential facilities;
- t. Professional services, such as legal or accounting services, when necessary to assist in compliance with legally mandated activities;
- u. Landscape and pool care businesses, including residential landscape and pool care services;
- v. Childcare facilities providing services that enable employees exempted in this Order to work as permitted. To the extent possible, childcare facilities should operate under the following mandatory conditions:
 - 1. Childcare must be carried out in stable groups of 10 or fewer (inclusive of childcare providers for the group).
 - 2. Children and child care providers shall not change from one group to another.
 - 3. If more than one group of children is cared for at one facility, each group shall be in a separate room. Groups shall not mix or interact with each other.
- w. Businesses operating at any airport, seaport, or other government facility, including parks and government offices;
- x. Pet supply stores;
- y. Logistics providers, including warehouses, trucking, consolidators, fumigators, and handlers;
- z. Telecommunications providers, including sales of computer or telecommunications devices and the provision of home telecommunications;

Miami-Dade County Declaration of Local State of Emergency

- aa. Provision of propane or natural gas;
 - bb. Office space and administrative support necessary to perform any of the above-listed activities;
 - cc. Open construction sites, irrespective of the type of building;
 - dd. Architectural, engineering, or land surveying services;
 - ee. Factories, manufacturing facilities, bottling plants, or other industrial uses;
 - ff. Waste management services, including collection and disposal of waste; and
 - gg. Any business that is interacting with customers solely through electronic or telephonic means, and delivering products via mailing, shipping, or delivery services
3. This order does not affect or limit the operations of Miami-Dade County, any public utility, any municipality, the Miami-Dade County School District, or any State or Federal office or facility, except that such entities shall abide by the restrictions of any County, Municipal, State or Federal emergency order, as applicable.
4. This order does not limit the number of persons who may be physically present performing services at any location where an essential business is being conducted except as expressly set forth herein or otherwise governed by any State or Federal order or regulation. Employers and employees are urged, but are not required, to practice social distancing, such as keeping six feet between persons and limiting group size to less than ten people.
5. This order does not limit the number of persons who may be physically present at any religious service. Persons attending religious services are urged, but are not required, to practice social distancing, such as keeping six feet between persons and limiting group size to less than ten people.
6. The County Mayor may amend the provisions of paragraph 2, 3, and 4 by written notice to the County Clerk.
7. The provisions of this order shall serve as minimum standards. Municipalities may impose more stringent standards within their jurisdictions.
8. This order shall expire upon the expiration of the existing Miami-Dade County State of Local Emergency, except that if such State of Local Emergency is extended, this order shall also be deemed to extend for the duration of such extension. This order may be cancelled earlier by action of the County Mayor.
9. This order shall be effective as of 9:00 p.m., March 19, 2020.

Miami-Dade County Declaration of Local State of Emergency

9. This order shall be effective as of 9:00 p.m., March 19, 2020.

10. This order shall be provided to all appropriate media consistent with the requirements of section 8B-7(2)(n) of the Code of Miami-Dade County.

Enacted:

Signed:



COUNTY MAYOR

Date: 3/19/2020

Time: 00:30

Witness: _____

Cancelled:

Signed: _____

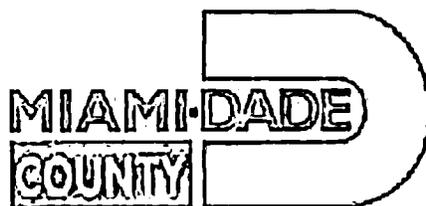
COUNTY MAYOR

Date: _____

Time: _____:

Witness: _____

NOT A CERTIFIED COPY



AMENDMENT NO. 1 TO MIAMI-DADE COUNTY EMERGENCY ORDER 07-20

WHEREAS, on March 19, 2020, the County Mayor issued Emergency Order 07-20; and

WHEREAS, Emergency Order 07-20 directed the closure of all non-essential retail and commercial establishments and included a list of essential businesses that may still operate; and

WHEREAS, Emergency Order 07-20 provided for amendment by filing written notice with the clerk; and

WHEREAS, hotels, motels, other commercial lodging establishments, and temporary vacation rentals provide essential business services during emergencies; and

WHEREAS, marinas and boat launches, docking, fueling, marine supply and other marina services provide essential business services during emergencies, including access to living space, repair services, and other vital needs; and

WHEREAS, additional retail and commercial establishments listed below provide essential business services during emergencies,

THEREFORE, as County Mayor of Miami-Dade County, I hereby order:

1. Paragraph 2 of Emergency Order 07-20 is hereby amended and restated to clarify that additional following essential businesses may remain open:

2. Essential retail and commercial businesses, which may remain open, are:

* * *

l. Gas stations>>; new and used automobile dealerships;<< and auto-supply, auto-repair, and related facilities>>, provided however that such businesses should ensure that customers practice the social distancing as advised by the CDC<<;

* * *

k. Private colleges, trade schools, and technical colleges, but only as needed to facilitate online or distance learning >>and university, college, or technical college residence halls, to the extent needed to accommodate students who cannot return to their homes<<;

Miami-Dade County Declaration of Local State of Emergency

* * *

ff. Waste management services, including collection and disposal of waste; ~~[[and]]~~

gg. Any business that is interacting with customers solely through electronic or telephonic means, and delivering products via mailing, shipping, or delivery services>>:<<

>>hh. Private and municipal marinas and boat launches, docking, fueling, marine supply and other marina services;

ii. Hotels, motels, other commercial lodging establishments and temporary vacation rentals. Notwithstanding the foregoing, restaurants, bars, and fitness center restrictions within these establishments remain as stated in Emergency Order 03-20;

jj. Veterinarians and pet boarding facilities; and

kk. Mortuaries, funeral homes, and cemeteries.<<

2. The balance of Emergency Order 07-20 remains in full force and effect and is subject to further amendment as set forth in Emergency Order 07-20.

Enacted:
Signed: _____
COUNTY MAYOR

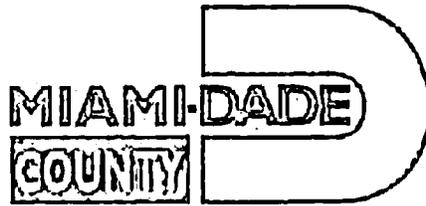
Date: 3/19/2020 Time: 8:45 PM

Witness: _____

Cancelled:
Signed: _____
COUNTY MAYOR

Date: _____ Time: ____:____

Witness: _____



AMENDMENT NO. 2 TO MIAMI-DADE COUNTY EMERGENCY ORDER 07-20

WHEREAS, on March 19, 2020, the County Mayor issued Emergency Order 07-20; and

WHEREAS, Emergency Order 07-20 directed the closure of all non-essential retail and commercial establishments and included a list of essential businesses that may still operate; and

WHEREAS, Emergency Order 07-20 provided for amendment by filing written notice with the clerk; and

WHEREAS, Governor DeSantis issued Executive Order 20-71 which promulgated standards for the sale of alcohol; and

WHEREAS, additional retail and commercial establishments listed below provide essential business services during emergencies,

THEREFORE, as County Mayor of Miami-Dade County, I hereby order:

1. Paragraph 2 of Emergency Order 07-20 is hereby amended and restated to clarify that additional following essential businesses may remain open:

2. Essential retail and commercial businesses, which may remain open, are:

* * *

hh. Private and municipal marinas and boat launches, docking, fueling, marine supply and other marina services;

ii. Hotels, motels, other commercial lodging establishments and temporary vacation rentals. Notwithstanding the foregoing, restaurants, bars, and fitness center restrictions within these establishments remain as stated in Emergency Order 03-20;

jj. Veterinarians and pet boarding facilities; and

kk. Mortuaries, funeral homes, and cemeteries.

>>ll. The sale of alcoholic beverages is authorized consistent with Executive Order 20-71.

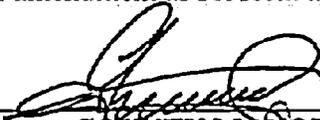
mm. Firearm and ammunition supply stores.

Miami-Dade County Declaration of Local State of Emergency

2

nn. Businesses providing services to any local, state, or Federal government, including municipalities, pursuant to a contract with such government.<<

2. The balance of Emergency Order 07-20 remains in full force and effect and is subject to further amendment as set forth in Emergency Order 07-20.

Enacted:
Signed: _____


COUNTY MAYOR

Date: 3/21/2020

Time: 09:15

Witness: _____


Cancelled:
Signed: _____

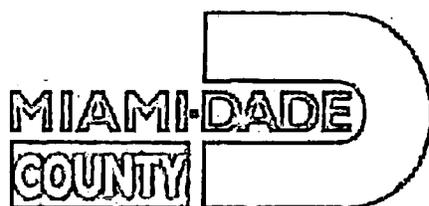
COUNTY MAYOR

Date: _____

Time: ____:____

Witness: _____

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AMENDMENT NO. 3 TO MIAMI-DADE COUNTY EMERGENCY ORDER 07-20

WHEREAS, on March 19, 2020, the County Mayor issued Emergency Order 07-20; and

WHEREAS, Emergency Order 07-20 directed the closure of all non-essential retail and commercial establishments and included a list of essential businesses that may still operate; and

WHEREAS, Emergency Order 07-20 provided for amendment by filing written notice with the clerk; and

WHEREAS, Amendment No. 1 to Emergency Order 07-20 stated that marinas and boat launches, docking, fueling, marine supply and other marina services provide essential business services; and

WHEREAS, large numbers of boaters congregated without observing social distancing and promoted large parties, the occurrence of which would have increased the risk of spreading COVID-19 throughout the community; and

WHEREAS, as a result it is necessary to further limit the use of marinas and boat launches, docking, fueling, marine supply and other marina services; and

WHEREAS, Emergency Order 06-20 as amended from time to time contains detailed information on the use of marinas, boat launches, docking, fueling, marine supply and other marina services for the duration of the state of emergency,

THEREFORE, as County Mayor of Miami-Dade County, I hereby order:

1. Paragraph 2 of Emergency Order 07-20 as amended is hereby amended and restated to clarify that additional following essential businesses may remain open:

2. Essential retail and commercial businesses, which may remain open, are:

* * *

~~[[hh. Private and municipal marinas and boat launches, docking, fueling, marine supply and other marina services]]~~

>>hh. Marinas, boat launches, docking, fueling, marine supply and other marina services only as set forth in Emergency Order 06-20 as amended from time to time.<<

Miami-Dade County Declaration of Local State of Emergency

* * *

2. The balance of Emergency Order 07-20 as amended remains in full force and effect and is subject to further amendment as set forth in Emergency Order 07-20.

Enacted:

Signed: _____


COUNTY MAYOR

Date: 3/23/2020

Time: 12:20

Witness: Jeanette Vazquez

Cancelled:

Signed: _____

COUNTY MAYOR

Date: _____

Time: _____

Witness: _____

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EXHIBIT E

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STATE OF FLORIDA

OFFICE OF THE GOVERNOR

EXECUTIVE ORDER NUMBER 20-91

(Essential Services and Activities During COVID-19 Emergency)

WHEREAS, on March 1, 2020, I issued Executive Order 20-51 directing the Florida Department of Health to issue a Public Health Emergency; and

WHEREAS, on March 1, 2020, the State Surgeon General and State Health Officer declared a Public Health Emergency exists in the State of Florida as a result of COVID-19; and

WHEREAS, on March 9, 2020, I issued Executive Order 20-52 declaring a state of emergency for the entire State of Florida as a result of COVID-19; and

WHEREAS, on March 16, 2020, President Donald J. Trump and the Centers for Disease Control and Prevention ("CDC") issued the "15 Days to Slow the Spread" guidance advising individuals to adopt far-reaching social distancing measures, such as avoiding gatherings of more than 10 people, and in states with evidence of community spread, recommending restrictions to certain establishments conducive to mass gatherings and congregations; and

WHEREAS, on March 29, 2020, the President extended such guidance to be in effect until April 30, 2020; and

WHEREAS, on March 31, 2020, the President updated the guidance, renaming it "30 Days to Slow the Spread", and along with the White House Coronavirus Task Force urged Americans to continue to adhere to the guidelines and expand community mitigation efforts; and

WHEREAS, the majority of individuals in Florida that have tested positive for COVID-19 have been concentrated in its southeastern counties and other urban cores; and

WHEREAS, positive cases of COVID-19 have continued to rise in other states in close proximity to Florida; resulting in increased risk to counties in northern Florida; and

WHEREAS, many thousands of people fled the New York City region to Florida following New York State issuing a "shelter-in-place" order, thereby jeopardizing the health and safety of Floridians; and

WHEREAS, on March 23, 2020, I issued Executive Order 20-80, requiring all individuals that fly into Florida from states with substantial community spread to self-isolate in Florida for 14 days or the duration of their trip, whichever is shorter; and

WHEREAS, on March 27, 2020, I issued Executive Order 20-86, requiring all individuals that drive into Florida from states with substantial community spread to self-isolate in Florida for 14 days or the duration of their trip, whichever is shorter; and

WHEREAS, persistent interstate travel continues to pose a risk to the entire state of Florida; and

WHEREAS, on March 24, 2020, I issued Executive Order 20-83, directing the State Surgeon General and State Health Officer to issue a public health advisory urging the public to avoid all social or recreational gatherings of 10 or more people and urging those who can work remotely to do so; and

WHEREAS, it is necessary and appropriate to take action to ensure that the spread of COVID-19 is slowed, and that residents and visitors in Florida remain safe and secure.

NOW, THEREFORE, I, RON DESANTIS, as Governor of Florida, by virtue of the authority vested in me by Article IV, Section (1)(a) of the Florida Constitution Chapter

252, Florida Statutes, and all other applicable laws, promulgate the following Executive Order to take immediate effect:

Section 1. Safer At Home

A. Senior citizens and individuals with a significant underlying medical condition (such as chronic lung disease, moderate-to-severe asthma, serious heart conditions, immunocompromised status, cancer, diabetes, severe obesity, renal failure and liver disease) shall stay at home and take all measures to limit the risk of exposure to COVID-19.

B. In concert with the efforts of President Trump and the White House Coronavirus Task Force to fight COVID-19, and based on guidance provided by Florida Surgeon General and State Health Officer, Dr. Scott Rivkees, all persons in Florida shall limit their movements and personal interactions outside of their home to only those necessary to obtain or provide essential services or conduct essential activities.

Section 2. Essential Services

A. For purposes of this Order and the conduct it limits, "essential services" means and encompasses the list detailed by the U.S. Department of Homeland Security in its Guidance on the Essential Critical Infrastructure Workforce, v. 2 (March 28, 2020), (attached) and any subsequent lists published.

B. Essential services also include those businesses and activities designated by Executive Order 20-89 and its attachment which consists of a list propounded by Miami-Dade County in multiple orders.

C. Other essential services may be added under this Order with the approval of the State Coordinating Officer, in close coordination with the State Health Officer. The State Coordinating Officer shall maintain an online list of essential services, as specified in this Order along with any approved additions. The online list shall be available on the Division of

Emergency Management's website at www.floridadisaster.org and the Florida Department of Health's website at www.floridahealth.gov.

D. Nothing in this order prohibits individuals from working from home; indeed, this Order encourages individuals to work from home.

E. All businesses or organizations are encouraged to provide delivery, carry-out or curbside service outside of the business or organization, of orders placed online or via telephone, to the greatest extent practicable.

Section 3: Essential Activities

A. For purposes of this Order and the conduct it limits, "essential activities" means and encompasses the following:

- i. Attending religious services conducted in churches, synagogues and houses of worship; and
- ii. Participating in recreational activities (consistent with social distancing guidelines) such as walking, biking, hiking, fishing, hunting, running, or swimming; and
- iii. Taking care of pets; and
- iv. Caring for or otherwise assisting a loved one or friend.

B. Other essential activities may be added to this list with the approval of the State Coordinating Officer, in close coordination with the State Health Officer. The State Coordinating Officer shall maintain an online list of essential activities, as specified in this Order along with any approved additions.

C. A social gathering in a public space is not an essential activity. Local jurisdictions shall ensure that groups of people greater than ten are not permitted to congregate in any public space.

Section 4. Local Orders in Response to COVID-19

This Order shall supersede any conflicting official action or order issued by local officials in response to COVID-19 but only to the extent that such action or order allows essential services or essential activities prohibited by this Executive Order.

Section 5. Previous Executive Orders

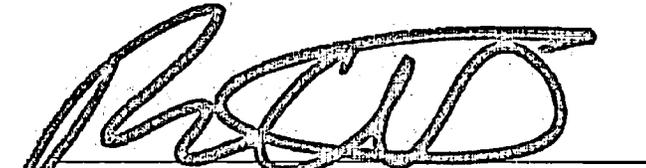
This Executive Order does not supersede any Executive Order related to COVID-19.

Section 6. Effective Date and Expiration Date

This Order is effective 12:01 am on April 3, 2020. This Order shall expire on April 30, 2020 unless extended by subsequent order. Executive Order 20-68 (bars, restaurants) and Executive Order 20-71 (alcohol sales, restaurants) shall remain in effect through the duration of Executive Order 20-52, including any extensions.

IN TESTIMONY WHEREOF, I have hereunto set my hand and caused the Great Seal of the State of Florida to be affixed, at Tallahassee, this 1st day of April, 2020





RON DESANTIS, GOVERNOR

ATTEST:



SECRETARY OF STATE

TALLAHASSEE - FLORIDA

2020 APR -1 PM 1:15

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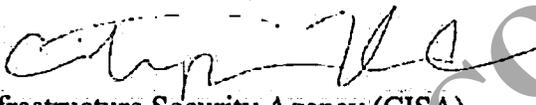


CISA
CYBER+INFRASTRUCTURE

March 28, 2020

ADVISORY MEMORANDUM ON IDENTIFICATION OF ESSENTIAL CRITICAL INFRASTRUCTURE WORKERS DURING COVID-19 RESPONSE

FROM: Christopher C. Krebs
Director
Cybersecurity and Infrastructure Security Agency (CISA)



As the Nation comes together to slow the spread of COVID-19, on March 16th the President issued updated Coronavirus Guidance for America that highlighted the importance of the critical infrastructure workforce.

The Cybersecurity and Infrastructure Security Agency (CISA) executes the Secretary of Homeland Security's authorities to secure critical infrastructure. Consistent with these authorities, CISA has developed, in collaboration with other federal agencies, State and local governments, and the private sector, an "Essential Critical Infrastructure Workforce" advisory list. This list is intended to help State, local, tribal and territorial officials as they work to protect their communities, while ensuring continuity of functions critical to public health and safety, as well as economic and national security. Decisions informed by this list should also take into consideration additional public health considerations based on the specific COVID-19-related concerns of particular jurisdictions.

This list is advisory in nature. It is not, nor should it be considered, a federal directive or standard. Additionally, this advisory list is not intended to be the exclusive list of critical infrastructure sectors, workers, and functions that should continue during the COVID-19 response across all jurisdictions. Individual jurisdictions should add or subtract essential workforce categories based on their own requirements and discretion.

The advisory list identifies workers who conduct a range of operations and services that are typically essential to continued critical infrastructure viability, including staffing operations centers, maintaining and repairing critical infrastructure, operating call centers, working construction, and performing operational functions, among others. It also includes workers who support crucial supply chains and enable functions for critical infrastructure. The industries they support represent, but are not limited to, medical and healthcare, telecommunications, information technology systems, defense, food and agriculture, transportation and logistics, energy, water and wastewater, law enforcement,

and public works.

State, local, tribal, and territorial governments are responsible for implementing and executing response activities, including decisions about access and reentry, in their communities, while the Federal Government is in a supporting role. Officials should use their own judgment in issuing implementation directives and guidance. Similarly, while adhering to relevant public health guidance, critical infrastructure owners and operators are expected to use their own judgement on issues of the prioritization of business processes and workforce allocation to best ensure continuity of the essential goods and services they support. All decisions should appropriately balance public safety, the health and safety of the workforce, and the continued delivery of essential critical infrastructure services and functions. While this advisory list is meant to help public officials and employers identify essential work functions, it allows for the reality that some workers engaged in activity determined to be essential may be unable to perform those functions because of health-related concerns.

CISA will continue to work with our partners in the critical infrastructure community to update this advisory list if necessary as the Nation's response to COVID-19 evolves.

Should you have questions about this list, please contact CISA at CISA.CAT@cisa.dhs.gov.

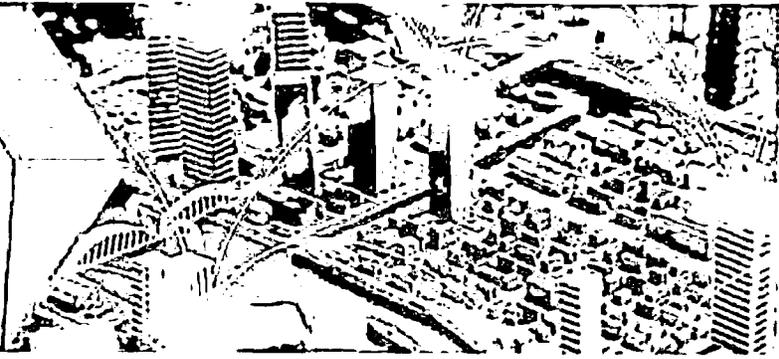
Attachment: "Guidance on the Essential Critical Infrastructure Workforce: Ensuring Community and National Resilience in COVID-19 Response Version 2.0"

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CISA
CYBER INFRASTRUCTURE

DEFEND TODAY, SECURE TOMORROW



Guidance on the Essential Critical Infrastructure Workforce: Ensuring Community and National Resilience In COVID-19 Response

Version 2.0 (March 28, 2020)

THE IMPORTANCE OF ESSENTIAL CRITICAL INFRASTRUCTURE WORKERS

Functioning critical infrastructure is imperative during the response to the COVID-19 emergency for both public health and safety as well as community well-being. Certain critical infrastructure industries have a special responsibility in these times to continue operations.

This advisory guidance and accompanying list are intended to support state, local, tribal, territorial and industry partners in identifying the critical infrastructure sectors and the essential workers needed to maintain the services and functions Americans depend on daily and that need to be able to operate resiliently during the COVID-19 pandemic response.

This document gives advisory guidance on defining essential critical Infrastructure workers. Promoting the ability of such workers to continue to work during periods of community restriction, access management, social distancing, or closure orders/directives is crucial to community resilience and continuity of essential functions.

CISA will continually solicit and accept feedback on the list and will evolve the list in response to stakeholder feedback. We will also use our various stakeholder engagement mechanisms to work with partners on how they are using this list and share those lessons learned and best practices broadly. Feedback can be sent to CISA.CAT@CISA.DHS.GOV.

CONSIDERATIONS FOR GOVERNMENT AND BUSINESS

This list was developed in consultation with federal agency partners, industry experts, and State and local officials, and is based on several key principles:

1. Response efforts to the COVID-19 pandemic are locally executed, state managed, and federally supported.
2. Everyone should follow guidance from the CDC, as well as State and local government officials, regarding strategies to limit disease spread.
3. Workers should be encouraged to work remotely when possible and focus on core business activities. In-person, non-mandatory activities should be delayed until the resumption of normal operations.
4. When continuous remote work is not possible, businesses should enlist strategies to reduce the likelihood of spreading the disease. This includes, but is not necessarily limited to, separating staff by off-setting shift hours or days and/or social distancing. These steps can preserve the workforce and allow operations to continue.
5. All organizations should implement their business continuity and pandemic plans or put plans in place if they do not exist. Delaying implementation is not advised and puts at risk the viability of the business and the

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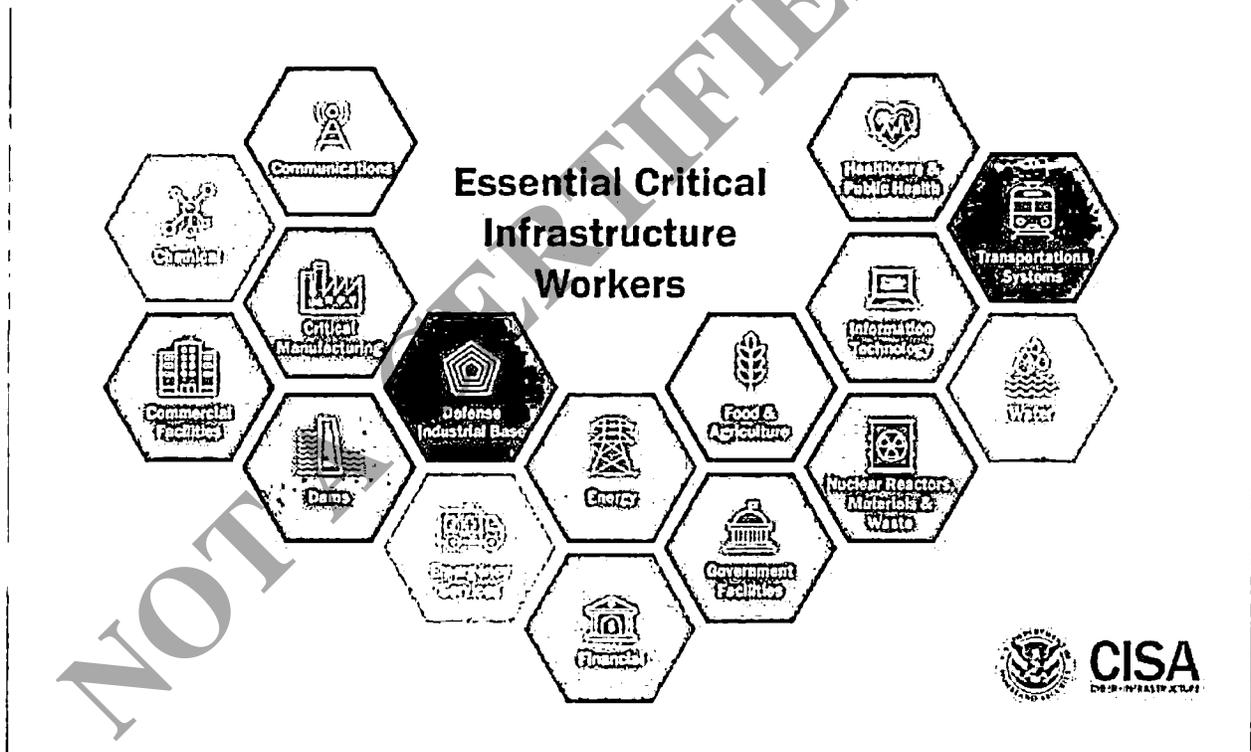
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health and safety of the employees.

6. Reliance on technology and just-in-time supply chains means that certain workers must be able to access certain sites, facilities, and assets to ensure continuity of functions.
7. Government employees, such as emergency managers, and the business community need to establish and maintain lines of communication.
8. When government and businesses engage in discussions about essential critical infrastructure workers, they need to consider the implications of business operations beyond the jurisdiction where the asset or facility is located. Businesses can have sizeable economic and societal impacts as well as supply chain dependencies that are geographically distributed.
9. Whenever possible, jurisdictions should align access and movement control policies related to critical infrastructure workers to lower the burden of workers crossing jurisdictional boundaries.

IDENTIFYING ESSENTIAL CRITICAL INFRASTRUCTURE WORKERS

The following list of identified essential critical infrastructure workers is intended to be overly inclusive reflecting the diversity of industries across the United States.



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HEALTHCARE / PUBLIC HEALTH

- Workers who perform critical clinical research, development, and testing needed for COVID-19 response.
- Healthcare providers and Caregivers including physicians, dentists, psychologists, mid-level practitioners, nurses and assistants, infection control and quality assurance personnel, pharmacists, physical and occupational therapists and assistants, social workers, optometrists, speech pathologists, chiropractors, and diagnostic and therapeutic technicians and technologists.
- Hospital and laboratory personnel (including accounting, administrative, admitting and discharge, engineering, epidemiological, source plasma and blood donation, food service, housekeeping, medical records, information technology and operational technology, nutritionists, sanitarians, respiratory therapists, etc.).
- Workers in other medical and biomedical facilities (including Ambulatory Health and Surgical, Blood Banks, Clinics, Community Mental Health, Comprehensive Outpatient rehabilitation, End Stage Renal Disease, Health Departments, Home Health care, Hospices, Hospitals, Long Term Care, Nursing Care Facilities, Organ Pharmacies, Procurement Organizations, Psychiatric Residential, Rural Health Clinics and Federally Qualified Health Centers, and retail facilities specializing in medical good and supplies).
- Manufacturer workers for health manufacturing (including biotechnology companies), materials and parts suppliers, logistics and warehouse operators, distributors of medical equipment (including those who test and repair), personal protective equipment (PPE), isolation barriers, medical gases, pharmaceuticals (including materials used in radioactive drugs), dietary supplements, blood and blood products, vaccines, testing materials, laboratory supplies, cleaning, sanitizing, disinfecting or sterilization supplies, and tissue and paper towel products.
- Public health / community health workers, including those who compile, model, analyze and communicate public health information.
- Blood and plasma donors and the employees of the organizations that operate and manage related activities.
- Workers who manage health plans, billing, and health information, who cannot practically work remotely.
- Workers who conduct community-based public health functions, conducting epidemiologic surveillance, compiling, analyzing and communicating public health information, who cannot practically work remotely.
- Workers performing information technology and cybersecurity functions at healthcare and public health facilities; who cannot practically work remotely.
- Workers performing security, incident management, and emergency operations functions at or on behalf of healthcare entities including healthcare coalitions, who cannot practically work remotely.
- Pharmacy employees necessary to maintain uninterrupted prescription filling.
- Workers performing mortuary funeral, cremation, burial, cemetery, and related services, including funeral homes, crematoriums, cemetery workers, and coffin makers.
- Workers who coordinate with other organizations to ensure the proper recovery, handling, identification, transportation, tracking, storage, and disposal of human remains and personal effects; certify cause of death; and facilitate access to mental/behavioral health services to the family members, responders, and survivors of an incident.

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LAW ENFORCEMENT, PUBLIC SAFETY, AND OTHER FIRST RESPONDERS

- Public, private, and voluntary personnel (front line and management) in emergency management, law enforcement, fire and rescue services, emergency medical services, and private security, to include public and private hazardous material responders, air medical service providers (pilots and supporting technicians), corrections, and search and rescue personnel.
- 911 call center employees and Public Safety Answering Points who can't perform their duties remotely.
- Fusion Center employees.
- Workers – including contracted vendors – who maintain, manufacture, or supply equipment and services supporting law enforcement emergency service and response operations (to include electronic security and life safety security personnel).
- Workers supporting the manufacturing of safety equipment and uniforms for law enforcement, public safety personnel, and first responder.
- Workers supporting the operation of firearm or ammunition product manufacturers, retailers, importers, distributors, and shooting ranges.
- Public agency workers responding to abuse and neglect of children, elders, and dependent adults.
- Workers who support weather disaster / natural hazard mitigation and prevention activities.
- Security staff to maintain building access control and physical security measures.

FOOD AND AGRICULTURE

- Workers supporting groceries, pharmacies, convenience stores, and other retail (including unattended and vending) that sells human food, animal/pet food and pet supply, and beverage products, including retail customer support service and information technology support staff necessary for online orders, pickup and delivery.
- Restaurant carry-out and quick serve food operations, including dark kitchen and food prep centers, and carry-out and delivery food employees.
- Food manufacturer employees and their supplier employees—to include those employed in food ingredient production and processing facilities; livestock, poultry, seafood slaughter facilities; pet and animal feed processing facilities; human food facilities producing by-products for animal food; beverage production facilities; and the production of food packaging.
- Farmers, farm workers, and agribusiness support services to include those employed in auction and sales; grain and oilseed handling, processing and distribution; animal food, feed, and ingredient production, packaging, and distribution; manufacturing, packaging, and distribution of veterinary drugs; truck delivery and transport; farm and fishery labor needed to produce our food supply domestically and for export.
- Farmers, farm workers, support service workers, and their supplier employees to include those engaged in producing and harvesting field crops; commodity inspection; fuel ethanol facilities; biodiesel and renewable diesel facilities; storage facilities; and other agricultural inputs.
- Employees and firms supporting the distribution of food, feed, and beverage and ingredients used in these products, including warehouse workers, vendor- managed inventory controllers and blockchain managers.
- Workers supporting the sanitation and pest control of all food manufacturing processes and operations from wholesale to retail.
- Employees in cafeterias used to feed employees, particularly employee populations sheltered against COVID-19.
- Workers in animal diagnostic and food testing laboratories in private industries and in institutions of higher education.

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- Government, private, and non-governmental organizations' workers essential for food assistance programs (including school lunch programs) and government payments.
- Employees of companies engaged in the production, storage, transport, and distribution of chemicals, medicines, vaccines, and other substances used by the food and agriculture industry, including seeds, pesticides, herbicides, fertilizers, minerals, enrichments, and other agricultural production aids.
- Animal agriculture workers to include those employed in veterinary health (including those involved in supporting emergency veterinary or livestock services); raising of animals for food; animal production operations; livestock markets; slaughter and packing plants, manufacturers, renderers, and associated regulatory and government workforce.
- Transportation supporting animal agricultural industries, including movement of animal medical and reproductive supplies and materials, animal vaccines, animal drugs, feed ingredients, feed, and bedding, live animals, animal by-products, and deceased animals for disposal.
- Workers who support sawmills and the manufacture and distribution of fiber and forest products, including, but not limited to timber, paper, and other wood and fiber products.
- Employees engaged in the manufacture and maintenance of equipment and other infrastructure necessary for agricultural production and distribution.

ENERGY

- Workers supporting the energy sector, regardless of the energy source (including but not limited to nuclear, fossil, hydroelectric, or renewable), segment of the system, or infrastructure the worker is involved in, or who are needed to monitor, operate, engineer, and maintain the reliability, safety, environmental health, and physical and cyber security of the energy system.
- Energy/commodity trading/scheduling/marketing functions, who can't perform their duties remotely.
- IT and OT technology for essential energy sector operations including support workers, customer service operations; energy management systems, control systems, and Supervisory Control and Data Acquisition SCADA systems, and energy sector entity data centers; cybersecurity engineers; and cybersecurity risk management.
- Workers supporting the energy sector through renewable energy infrastructure (including, but not limited to wind, solar, biomass, hydrogen, ocean, geothermal, and/or hydroelectric), including those supporting construction, manufacturing, transportation, permitting, operation/maintenance, monitoring, and logistics.
- Workers and security staff involved in nuclear re-fueling operations.
- Providing services related to energy sector fuels (including, but not limited, petroleum (crude oil), natural gas, propane, natural gas liquids, other liquid fuels, nuclear, and coal), supporting the mining, processing, manufacturing, construction, logistics, transportation, permitting, operation/maintenance, security, waste disposal and storage, and monitoring of support for resources.
- Environmental remediation/monitoring, limited to immediate critical needs technicians.
- Manufacturing and distribution of equipment, supplies, and parts necessary to maintain production, maintenance, restoration, and service at energy sector facilities (across all energy sector segments).

Electricity industry:

- Workers who maintain, ensure, or restore, or are involved in the development, transportation, fuel procurement, expansion, or operation of the generation, transmission, and distribution of electric power, including call centers, utility workers, engineers, retail electricity, constraint maintenance, and fleet maintenance technicians who cannot perform their duties remotely.
- Workers at coal mines, production facilities, and those involved in manufacturing, transportation, permitting, operation/maintenance and monitoring at coal sites which is critical to ensuring the reliability of the electrical system.

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Essential Critical Infrastructure Workers

- Workers who produce, process, ship and handle coal used for power generation and manufacturing.
- Workers needed for safe and secure operations at nuclear generation to include but not limited to, the broader nuclear supply chain, parts to maintain nuclear equipment; fuel manufacturers and fuel components used in the manufacturing of fuel.
- Workers at renewable energy infrastructure (including, but not limited to wind, solar, biomass, hydrogen, geothermal, and/or hydroelectric), including those supporting construction, manufacturing, transportation, permitting, operation/maintenance, monitoring, and logistics.
- Workers at generation, transmission, and electric black start facilities.
- Workers at Reliability Coordinator, Balancing Authorities, and primary and backup Control Centers, including but not limited to independent system operators, regional transmission organizations, and local distribution control centers.
- Mutual assistance personnel which may include workers from outside of the state or local jurisdiction.
- Vegetation management and traffic control for supporting those crews.
- Environmental remediation/monitoring workers limited to immediate critical need technicians.
- Instrumentation, protection, and control technicians.
- Essential support personnel for electricity operations.
- Generator set support workers such as diesel engineers used in power generation including those providing fuel.

Petroleum industry:

- Workers for onshore and offshore petroleum drilling operations; platform and drilling construction and maintenance; transportation (including helicopter operations); maritime transportation, supply, and dredging operations; maritime navigation; well stimulation, intervention, monitoring, automation and control, extraction, production; processing; waste disposal, and maintenance, construction, and operations.
- Workers for crude oil, petroleum and petroleum product storage and transportation, including pipeline, marine transport, terminals, rail transport, storage facilities and racks and road transport for use as end-use fuels such as gasoline, diesel fuel, jet fuel, and heating fuels or feedstocks for chemical manufacturing.
- Petroleum and petroleum product security operations center employees and workers who support maintenance and emergency response services.
- Petroleum and petroleum product operations control rooms/centers and refinery facilities.
- Retail fuel centers such as gas stations and truck stops, and the distribution systems that support them.
- Supporting new and existing construction projects, including, but not limited to, pipeline construction.

Natural Gas, Natural Gas Liquids (NGL), Propane, and other liquid fuels

- Workers who support onshore and offshore drilling operations, platform and drilling construction and maintenance; transportation (including helicopter operations); maritime transportation, supply, and dredging operations; maritime navigation; natural gas and natural gas liquid production, processing, extraction, storage and transportation; well intervention, monitoring, automation and control; waste disposal, and maintenance, construction, and operations.
- Transmission and distribution pipeline workers, including compressor stations and any other required, operations maintenance, construction, and support for natural gas, natural gas liquid, propane, and other liquid fuels.
- Natural gas, propane, natural gas liquids, and other liquid fuel processing plants, including construction, maintenance, or support operations.
- Natural gas processing plants workers, and those that deal with natural gas liquids.
- Workers who staff natural gas, propane, natural gas liquids, and other liquid fuel security operations centers, operations dispatch and control rooms/centers, and emergency response and customer emergencies (including leak calls) operations.
- Drilling, production, processing, refining, and transporting natural gas for use as end-use fuels, feedstocks for

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chemical manufacturing, or use in electricity generation.

- Dispatch and control rooms and emergency response and customer emergencies, including propane leak calls.
- Propane gas service maintenance and restoration, including call centers.
- Propane, natural gas liquids, and other liquid fuel distribution centers.
- Propane gas storage, transmission, and distribution centers.
- Supporting new and existing construction projects, including, but not limited to, pipeline construction.
- Ethanol and biofuel production, refining, and distribution.
- Workers in fuel sectors (including, but not limited to nuclear, coal, and gas types and liquid fuels) supporting the mining, manufacturing, logistics, transportation, permitting, operation/maintenance, and monitoring of support for resources.

WATER AND WASTEWATER

Employees needed to operate and maintain drinking water and wastewater/drainage infrastructure, including:

- Operational staff at water authorities.
- Operational staff at community water systems.
- Operational staff at wastewater treatment facilities.
- Workers repairing water and wastewater conveyances and performing required sampling or monitoring, including field staff.
- Operational staff for water distribution and testing.
- Operational staff at wastewater collection facilities.
- Operational staff and technical support for SCADA Control systems.
- Chemical and equipment suppliers to water and wastewater systems and personnel protection.
- Workers who maintain digital systems infrastructure supporting water and wastewater operations.

TRANSPORTATION AND LOGISTICS

- Employees supporting or enabling transportation functions, including truck drivers, bus drivers, dispatchers, maintenance and repair technicians, warehouse workers, truck stop and rest area workers, Department of Motor Vehicle (DMV) employees, towing/recovery services, roadside assistance workers, intermodal transportation personnel, and workers who maintain and inspect infrastructure (including those that require cross-jurisdiction travel).
- Workers supporting the distribution of food, pharmaceuticals (including materials used in radioactive drugs) and other medical materials, fuels, chemicals needed for water or water treatment and energy Maintenance and operation of essential highway infrastructure, including roads, bridges, and tunnels (e.g., traffic operations centers and moveable bridge operators).
- Employees of firms providing services, supplies, and equipment that enable warehouse and operations, including cooling, storing, packaging, and distributing products for wholesale or retail sale or use. Includes cold- and frozen-chain logistics for food and critical biologic products.
- Mass transit workers and providing critical transit services and/or performing critical or routine maintenance to mass transit infrastructure or equipment.
- Employees supporting personal and commercial transportation services – including taxis, delivery services, vehicle rental services, bicycle maintenance and car-sharing services, and transportation network providers.
- Workers responsible for operating and dispatching passenger, commuter and freight trains and maintaining rail infrastructure and equipment.
- Maritime transportation workers, including dredgers, port workers, mariners, ship crewmembers, ship pilots and tug boat operators, equipment operators (to include maintenance and repair, and maritime-specific medical

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providers), ship supply, chandler, and repair companies.

- Workers including truck drivers, railroad employees and contractors, maintenance crew, and cleaners supporting transportation of chemicals, hazardous, medical, and waste materials to support critical infrastructure, capabilities, functions, and services, including specialized carriers, crane and rigging industry workers.
- Bus drivers and workers who provide or support intercity, commuter and charter bus service in support of other essential services or functions.
- Automotive repair, maintenance, and transportation equipment manufacturing and distribution facilities (including those who repair and maintain electric vehicle charging stations).
- Transportation safety inspectors, including hazardous material inspectors and accident investigator inspectors.
- Manufacturers and distributors (to include service centers and related operations) of packaging materials, pallets, crates, containers, and other supplies needed to support manufacturing, packaging staging and distribution operations.
- Postal, parcel, courier, last-mile delivery, and shipping and related workers, to include private companies.
- Employees who repair and maintain vehicles, aircraft, rail equipment, marine vessels, bicycles, and the equipment and infrastructure that enables operations that encompass movement of cargo and passengers.
- Air transportation employees, including air traffic controllers and maintenance personnel, ramp workers, aviation and aerospace safety, security, and operations personnel and accident investigations.
- Workers who support the operation, distribution, maintenance, and sanitation, of air transportation for cargo and passengers, including flight crews, maintenance, airport operations, those responsible for cleaning and disinfection, and other on- and off- airport facilities workers.
- Workers supporting transportation via inland waterways such as barge crew, dredging, river port workers for essential goods.
- Workers critical to rental and leasing of vehicles and equipment that facilitate continuity of operations for essential workforces and other essential travel.
- Warehouse operators, including vendors and support personnel critical for business continuity (including HVAC & electrical engineers; security personnel; and janitorial staff) and customer service for essential functions.

PUBLIC WORKS AND INFRASTRUCTURE SUPPORT SERVICES

- Workers who support the operation, inspection, and maintenance of essential public works facilities and operations, including bridges, water and sewer main breaks, fleet maintenance personnel, construction of critical or strategic infrastructure, traffic signal maintenance, emergency location services for buried utilities, maintenance of digital systems infrastructure supporting public works operations, and other emergent issues.
- Workers such as plumbers, electricians, exterminators, builders, contractors, HVAC Technicians, landscapers, and other service providers who provide services that are necessary to maintaining the safety, sanitation, and essential operation of residences, businesses and buildings such as hospitals, senior living facilities, any temporary construction required to support COVID-19 response.
- Workers who support, such as road and line clearing, to ensure the availability of and access to needed facilities, transportation, energy and communications.
- Support to ensure the effective removal, storage, and disposal of residential and commercial solid waste and hazardous waste, including landfill operations.
- Workers who support the operation, inspection, and maintenance of essential dams, locks and levees.
- Workers who support the inspection and maintenance of aids to navigation, and other government provided services that ensure continued maritime commerce.

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COMMUNICATIONS AND INFORMATION TECHNOLOGY

Communications:

- Maintenance of communications infrastructure- including privately owned and maintained communication systems- supported by technicians, operators, call -centers, wireline and wireless providers, cable service providers, satellite operations, Internet Exchange Points, Points of Presence, Network Access Points, back haul and front haul facilities, and manufacturers and distributors of communications equipment.
- Government and private sector employees (including government contractors) with work related to undersea cable infrastructure and support facilities, including cable landing sites, beach manhole vaults and covers, submarine cable depots and submarine cable ship facilities.
- Government and private sector employees (including government contractors) supporting Department of Defense internet and communications facilities.
- Workers who support radio, television, and media service, including, but not limited to front-line news reporters, studio, and technicians for newsgathering, and reporting, and publishing news.
- Network Operations staff, engineers and/or technicians to include IT managers and staff, HVAC & electrical engineers, security personnel, software and hardware engineers, and database administrators that manage the network or operate facilities.
- Engineers, technicians and associated personnel responsible for infrastructure construction and restoration, including contractors for construction and engineering of fiber optic cables, buried conduit, small cells, other wireless facilities, and other communications sector-related infrastructure. This includes construction of new facilities and deployment of new technology as these are required to address congestion or customer usage due to unprecedented use of remote services.
- Installation, maintenance and repair technicians that establish, support or repair service as needed.
- Central office personnel to maintain and operate central office, data centers, and other network office facilities, critical support personnel assisting front line employees.
- Customer service and support staff, including managed and professional services as well as remote providers of support to transitioning employees to set up and maintain home offices, who interface with customers to manage or support service environments and security issues, including payroll, billing, fraud, logistics, and troubleshooting.
- Workers providing electronic security, fire, monitoring and life safety services, and to ensure physical security, cleanliness and safety of facilities and personnel, including temporary licensing waivers for security personnel to work in other States of Municipalities.
- Dispatchers involved with service repair and restoration.
- Retail customer service personnel at critical service center locations for onboarding customers, distributing and repairing equipment and addressing customer issues in order to support individuals' remote emergency communications needs, supply chain and logistics personnel to ensure goods and products are on-boarded to provision these front-line employees.
- External Affairs personnel to assist in coordinating with local, state and federal officials to address communications needs supporting COVID-19 response, public safety, and national security.

Information Technology:

- Workers who support command centers, including, but not limited to Network Operations Command Centers, Broadcast Operations Control Centers and Security Operations Command Centers.
- Data center operators, including system administrators, HVAC & electrical engineers, security personnel, IT managers and purchasers, data transfer solutions engineers, software and hardware engineers, and database administrators, for all industries (including financial services).

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- Workers who support client service centers, field engineers, and other technicians and workers supporting critical infrastructure, as well as manufacturers and supply chain vendors that provide hardware and software, support services, research and development, and information technology equipment (to include microelectronics and semiconductors), and HVAC and electrical equipment for critical infrastructure, and test labs and certification agencies that qualify such equipment (to include microelectronics, optoelectronics, and semiconductors) for critical infrastructure, including data centers.
- Workers needed to preempt and respond to cyber incidents involving critical infrastructure, including medical facilities, SLTT governments and federal facilities, energy and utilities, and banks and financial institutions, securities/other exchanges, other entities that support the functioning of capital markets, public works, critical manufacturing, food & agricultural production, transportation, and other critical infrastructure categories and personnel, in addition to all cyber defense workers (who can't perform their duties remotely).
- Suppliers, designers, transporters and other workers supporting the manufacture, distribution and provision and construction of essential global, national and local infrastructure for computing services (including cloud computing services and telework capabilities), business infrastructure, financial transactions/services, web-based services, and critical manufacturing.
- Workers supporting communications systems and information technology- and work from home solutions- used by law enforcement, public safety, medical, energy, public works, critical manufacturing, food & agricultural production, financial services, education, and other critical industries and businesses.
- Employees required in person to support Software as a Service businesses that enable remote working, performance of business operations, distance learning, media services, and digital health offerings, or required for technical support crucial for business continuity and connectivity.

OTHER COMMUNITY- OR GOVERNMENT-BASED OPERATIONS AND ESSENTIAL FUNCTIONS

- Workers to ensure continuity of building functions, including but not limited to security and environmental controls (e.g., HVAC), the manufacturing and distribution of the products required for these functions, and the permits and inspections for construction supporting essential infrastructure.
- Elections personnel to include both public and private sector elections support.
- Workers supporting the operations of the judicial system.
- Federal, State, and Local, Tribal, and Territorial employees who support Mission Essential Functions and communications networks.
- Trade Officials (FTA negotiators; international data flow administrators).
- Employees necessary to maintain news and media operations across various media.
- Employees supporting Census 2020.
- Weather forecasters.
- Clergy for essential support.
- Workers who maintain digital systems infrastructure supporting other critical government operations.
- Workers who support necessary credentialing, vetting and licensing operations for critical infrastructure workers.
- Customs and immigration workers who are critical to facilitating trade in support of the national emergency response supply chain.
- Educators supporting public and private K-12 schools, colleges, and universities for purposes of facilitating distance learning or performing other essential functions.
- Staff at government offices who perform title search, notary, and recording services in support of mortgage and real estate services and transactions.

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- Residential and commercial real estate services, including settlement services.
- Workers supporting essential maintenance, manufacturing, design, operation, inspection, security, and construction for essential products, services, and supply chain and COVID 19 relief efforts.

CRITICAL MANUFACTURING

- Workers necessary for the manufacturing of metals (including steel and aluminum), industrial minerals, semiconductors, materials and products needed for medical supply chains, and for supply chains associated with transportation, energy, communications, information technology, food and agriculture, chemical manufacturing, nuclear facilities, wood products, commodities used as fuel for power generation facilities, the operation of dams, water and wastewater treatment, processing and reprocessing of solid waste, emergency services, and the defense industrial base. Additionally, workers needed to maintain the continuity of these manufacturing functions and associated supply chains, and workers necessary to maintain a manufacturing operation in warm standby.
- Workers necessary for the manufacturing of materials and products needed to manufacture medical equipment and personal protective equipment (PPE).
- Workers necessary for mining and production of critical minerals, materials and associated essential supply chains, and workers engaged in the manufacture and maintenance of equipment and other infrastructure necessary for mining production and distribution.
- Workers who produce or manufacture parts or equipment that supports continued operations for any essential services and increase in remote workforce (including computing and communication devices, semiconductors, and equipment such as security tools for Security Operations Centers (SOCs) or data centers).

HAZARDOUS MATERIALS

- Workers who manage hazardous materials associated with any other essential activity, including but not limited to healthcare waste (medical, pharmaceuticals, medical material production), testing operations (laboratories processing test kits), and energy (nuclear facilities) Workers at nuclear facilities, workers managing medical waste, workers managing waste from pharmaceuticals and medical material production, and workers at laboratories processing tests Workers who support hazardous materials response and cleanup.
- Workers who maintain digital systems infrastructure supporting hazardous materials management operations.

FINANCIAL SERVICES

- Workers who are needed to provide, process and maintain systems for processing, verification, and recording of financial transactions and services, including payment, clearing, and settlement; wholesale funding; insurance services; consumer and commercial lending; and capital markets activities).
- Workers who are needed to maintain orderly market operations to ensure the continuity of financial transactions and services.
- Workers who are needed to provide business, commercial, and consumer access to bank and non-bank financial services and lending services, including ATMs, lending and money transmission, and to move currency, checks, securities, and payments (e.g., armored cash carriers).
- Workers who support financial operations and those staffing call centers, such as those staffing data and security operations centers, managing physical security, or providing accounting services.
- Workers supporting production and distribution of debit and credit cards.
- Workers providing electronic point of sale support personnel for essential businesses and workers.

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CHEMICAL

- Workers supporting the chemical and industrial gas supply chains, including workers at chemical manufacturing plants, workers in laboratories, workers at distribution facilities, workers who transport basic raw chemical materials to the producers of industrial and consumer goods, including hand sanitizers, food and food additives, pharmaceuticals, paintings and coatings, textiles, building materials, plumbing, electrical, and paper products.
- Workers supporting the safe transportation of chemicals, including those supporting tank truck cleaning facilities and workers who manufacture packaging items.
- Workers supporting the production of protective cleaning and medical solutions, personal protective equipment, disinfectants, fragrances, and packaging that prevents the contamination of food, water, medicine, among others essential.
- Workers supporting the operation and maintenance of facilities (particularly those with high risk chemicals and/or sites that cannot be shut down) whose work cannot be done remotely and requires the presence of highly trained personnel to ensure safe operations, including plant contract workers who provide inspections.
- Workers who support the production and transportation of chlorine and alkali manufacturing, single-use plastics, and packaging that prevents the contamination or supports the continued manufacture of food, water, medicine, and other essential products, including glass container manufacturing.

DEFENSE INDUSTRIAL BASE

- Workers who support the essential services required to meet national security commitments to the federal government and U.S. Military. These individuals include, but are not limited to, space and aerospace; mechanical and software engineers (various disciplines), manufacturing/production workers; IT support; security staff; security personnel; intelligence support, aircraft and weapon system mechanics and maintainers; and sanitary workers who maintain the hygienic viability of necessary facilities.
- Personnel working for companies, and their subcontractors, who perform under contract or sub-contract to the Department of Defense, as well as personnel at government-owned/contractor-operated and government-owned/government-operated facilities, and who provide materials and services to the Department of Defense, including support for weapon systems, software systems and cybersecurity, defense and intelligence communications and surveillance, space systems and other activities in support of our military, intelligence and space forces.

COMMERCIAL FACILITIES

- Workers who support the supply chain of building materials from production through application/installation, including cabinetry, fixtures, doors, cement, hardware, plumbing, electrical, heating/cooling, refrigeration, appliances, paint/coatings, and employees who provide services that enable repair materials and equipment for essential functions.
- Workers supporting ecommerce through distribution, warehouse, call center facilities, and other essential operational support functions.
- Workers in hardware and building materials stores, consumer electronics, technology and appliances retail, and related merchant wholesalers and distributors - with reduced staff to ensure continued operations.
- Workers distributing, servicing, repairing, installing residential and commercial HVAC systems, boilers, furnaces and other heating, cooling, refrigeration, and ventilation equipment.

RESIDENTIAL/SHELTER FACILITIES AND SERVICES

- Workers in dependent care services, in support of workers in other essential products and services.

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- Workers who support food, shelter, and social services, and other necessities of life for needy groups and individuals, including in-need populations and COVID-19 responders (including travelling medical staff).
- Workers in animal shelters.
- Workers responsible for the leasing of residential properties to provide individuals and families with ready access to available housing.
- Workers responsible for handling property management, maintenance, and related service calls who can coordinate the response to emergency "at-home" situations requiring immediate attention, as well as facilitate the reception of deliveries, mail, and other necessary services.
- Workers performing housing construction related activities to ensure additional units can be made available to combat the nation's existing housing supply shortage.
- Workers performing services in support of the elderly and disabled populations who coordinate a variety of services, including health care appointments and activities of daily living.
- Workers supporting the construction of housing, including those supporting government functions related to the building and development process, such as inspections, permitting and plan review services that can be modified to protect the public health, but fundamentally should continue and serve the construction of housing (e.g., allow qualified private third-party inspections in case of government shutdown).

HYGIENE PRODUCTS AND SERVICES

- Workers who produce hygiene products.
- Workers in laundromats, laundry services, and dry cleaners.
- Workers providing personal and household goods repair and maintenance.
- Workers providing disinfection services, for all essential facilities and modes of transportation, and supporting the sanitation of all food manufacturing processes and operations from wholesale to retail.
- Workers necessary for the installation, maintenance, distribution, and manufacturing of water and space heating equipment and its components.
- Support required for continuity of services, including commercial disinfectant services, janitorial/cleaning personnel, and support personnel functions that need freedom of movement to access facilities in support of front-line employees.

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STATE OF FLORIDA

OFFICE OF THE GOVERNOR

EXECUTIVE ORDER NUMBER 20-89

(Emergency Management – COVID-19 – Miami-Dade County, Broward County, Palm Beach County, Monroe County Public Access Restrictions)

WHEREAS, on March 1, 2020, I issued Executive Order 20-51 directing the Florida Department of Health to issue a Public Health Emergency; and

WHEREAS, on March 1, 2020, the State Surgeon General and State Health Officer declared a Public Health Emergency exists in the State of Florida as a result of COVID-19; and

WHEREAS, on March 9, 2020, I issued Executive Order 20-52 declaring a state of emergency for the entire State of Florida as a result of COVID-19; and

WHEREAS, on March 16, 2020, President Donald J. Trump and the Centers for Disease Control and Prevention (“CDC”) issued the “15 Days to Slow the Spread” guidance advising individuals to adopt far-reaching social distancing measures, such as avoiding gatherings of more than 10 people, and in states with evidence of community spread, recommending restrictions to certain establishments conducive to mass gatherings and congregations; and

WHEREAS, on March 29, 2020, the President extended such guidance to be in effect until April 30, 2020; and

WHEREAS, Miami-Dade County, Broward County, and Palm Beach County have already implemented orders restricting certain public access to non-essential retail and commercial establishments; and

WHEREAS, over sixty (60) percent of Florida’s identified COVID-19 cases are in these neighboring southern counties, which make up a large percentage of Florida’s population; and

WHEREAS, my Administration has consulted with the authorities from Miami-Dade County, Broward County, Palm Beach County and Monroe County who seek to harmonize restricted public access mandates in order to establish uniformity and consistency throughout their counties of close proximity; and

WHEREAS, it is necessary and appropriate to take action to ensure that COVID-19 remains controlled, and that residents and visitors in Florida remain safe and secure.

NOW, THEREFORE, I, RON DESANTIS, as Governor of Florida, by virtue of the authority vested in me by Article IV, Section (1)(a) of the Florida Constitution, Chapter 252, Florida Statutes, and all other applicable laws, promulgate the following Executive Order to take immediate effect:

Section 1. I hereby order Miami-Dade County, Broward County, Palm Beach County and Monroe County to restrict public access to businesses and facilities deemed non-essential pursuant to the guidelines established by Miami-Dade County pursuant to its March 19, 2020 Emergency Order 07-20, and as modified by subsequent amendments and orders prior to the date of this order.

Section 2. At their discretion, such county administrators may determine additional "essential" retail and commercial establishments—or other institutions providing essential services—that shall not be subject to complete closure. No county or local authority may restrict or prohibit any "essential" service from performing a function allowed under this order.

Section 3. Essential service establishments not subject to closure shall continue to determine, adopt and maintain reasonable measures to ensure sanitation and cleanliness of premises and items that may come into contact with employees and the public, and such establishments shall take reasonable action to ensure that people adhere to the CDC's social distancing guidelines.

Section 4. The above-named counties shall not institute curfews pertaining to transit to or from the essential service establishments.

Section 5. This order shall remain in effect until April 15, 2020 unless renewed or otherwise modified by subsequent order.



IN TESTIMONY WHEREOF, I have hereunto set my hand and caused the Great Seal of the State of Florida to be affixed, at Tallahassee, this 30th day of March, 2020.

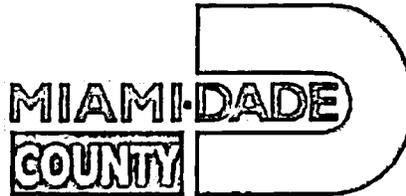
RON DESANTIS, GOVERNOR

ATTEST:

SECRETARY OF STATE

NOT A CERTIFIED COPY

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MIAMI-DADE COUNTY EMERGENCY ORDER 07-20

WHEREAS, Section 252.38(3)(a), Florida Statutes, gives political subdivisions the authority to declare and enact a State of Local Emergency for a period of up to seven days, thereby waiving the procedures and formalities otherwise required of the political subdivision by law; and

WHEREAS, on March 1, 2020, the Governor of Florida issued Executive Order Number 20-51, directing the State Health Officer and Surgeon General to declare a Public Health Emergency due to the discovery of COVID-19/novel Coronavirus in Florida; and

WHEREAS, on March 9, 2020, the Governor of Florida issued Executive Order Number 20-52, declaring a State of Emergency for the state of Florida related to COVID-19/novel Coronavirus; and

WHEREAS, on March 12, 2020, the County Mayor declared a State of Emergency for all of Miami-Dade County; and

WHEREAS, COVID-19/novel Coronavirus poses a health risk to Miami-Dade County residents, particularly elderly residents and those who are immunosuppressed or otherwise have high-risk medical conditions; and

WHEREAS, minimization of contact is necessary to avoid risk of COVID-19 infection for the residents of the County; and

WHEREAS, the Centers for Disease Control (CDC) has issued guidance entitled "15 Days to Slow the Spread," encouraging social distancing and maintaining a 6 foot separation between residents to slow the spread of infection and that events with more than ten attendees either be cancelled or held virtually; and

WHEREAS, the CDC guidelines are based upon the amount of community spread within a community and become more stringent where there is minimal to moderate or substantial community spread; and

WHEREAS, section 8B-7(2)(f) of the Code authorizes the County Mayor to order the closure of any commercial establishment; and

Miami-Dade County Declaration of Local State of Emergency

WHEREAS, sections 8B-7(2)(e) and (o) of the Code authorize the County Mayor to limit the movement of persons inside Miami-Dade County in order to safeguard life and health;

THEREFORE, as County Mayor of Miami-Dade County, I hereby order:

1. All non-essential retail and commercial establishments are ordered closed.
2. Essential retail and commercial businesses, which may remain open, are:
 - a. Healthcare providers, including, but not limited to, hospitals, doctors' and dentists' offices, urgent care centers, clinics, rehabilitation facilities, physical therapists, mental health professionals, psychiatrists, therapists, and pharmacies;
 - b. Grocery stores, farmers' markets, farm and produce stands, supermarkets, food banks, convenience stores, and other establishments engaged in the retail sale of canned food, dry goods, fresh fruits and vegetables, pet supply, fresh meats, fish, and poultry, and any other household consumer products (such as cleaning and personal care products). This authorization includes stores that sell groceries and also sell other non-grocery products, and products necessary to maintaining the safety, sanitation, and essential operations of residences;
 - c. Food cultivation, including farming, livestock, and fishing;
 - d. Businesses that provide food, shelter, social services, and other necessities of life for economically disadvantaged or otherwise needy individuals;
 - e. Newspapers, television, radio, and other media services;
 - f. Gas stations and auto-supply, auto-repair, and related facilities;
 - g. Banks and related financial institutions;
 - h. Hardware stores;
 - i. Contractors and other tradesmen, appliance repair personnel, exterminators, and other service providers who provide services that are necessary to maintaining the safety, sanitation, and essential operation of residences and other structures;
 - j. Businesses providing mailing and shipping services, including post office boxes;
 - k. Private colleges, trade schools, and technical colleges, but only as needed to facilitate online or distance learning;
 - l. Laundromats, dry cleaners; and laundry service providers;
 - m. Restaurants and other facilities that prepare and serve food, but subject to the limitations and requirements of Emergency Order 3-20. Schools and other entities that typically

Miami-Dade County Declaration of Local State of Emergency

provide free food services to students or members of the public may continue to do so on the condition that the food is provided to students or members of the public on a pick-up and takeaway basis only. Schools and other entities that provide food services under this exemption shall not permit the food to be eaten at the site where it is provided, or at any other gathering site;

- n. Businesses that supply office products needed for people to work from home;
- o. Businesses that supply other essential businesses with the support or supplies necessary to operate, and which do not interact with the general public;
- p. Businesses that ship or deliver groceries, food, goods, or services directly to residences;
- q. Airlines, taxis, and other private transportation providers providing transportation services via automobile, truck, bus, or train;
- r. Home-based care for seniors, adults, or children;
- s. Assisted living facilities, nursing homes, and adult day care centers, and senior residential facilities;
- t. Professional services, such as legal or accounting services, when necessary to assist in compliance with legally mandated activities;
- u. Landscape and pool care businesses, including residential landscape and pool care services;
- v. Childcare facilities providing services that enable employees exempted in this Order to work as permitted. To the extent possible, childcare facilities should operate under the following mandatory conditions:
 - 1. Childcare must be carried out in stable groups of 10 or fewer (inclusive of childcare providers for the group).
 - 2. Children and child care providers shall not change from one group to another.
 - 3. If more than one group of children is cared for at one facility, each group shall be in a separate room. Groups shall not mix or interact with each other.
- w. Businesses operating at any airport, seaport, or other government facility, including parks and government offices;
- x. Pet supply stores;
- y. Logistics providers, including warehouses, trucking, consolidators, fumigators, and handlers;
- z. Telecommunications providers, including sales of computer or telecommunications devices and the provision of home telecommunications;

Miami-Dade County Declaration of Local State of Emergency

- aa. Provision of propane or natural gas;
 - bb. Office space and administrative support necessary to perform any of the above-listed activities;
 - cc. Open construction sites, irrespective of the type of building;
 - dd. Architectural, engineering, or land surveying services;
 - ee. Factories, manufacturing facilities, bottling plants, or other industrial uses;
 - ff. Waste management services, including collection and disposal of waste; and
 - gg. Any business that is interacting with customers solely through electronic or telephonic means, and delivering products via mailing, shipping, or delivery services
3. This order does not affect or limit the operations of Miami-Dade County, any public utility, any municipality, the Miami-Dade County School District, or any State or Federal office or facility, except that such entities shall abide by the restrictions of any County, Municipal, State or Federal emergency order, as applicable.
4. This order does not limit the number of persons who may be physically present performing services at any location where an essential business is being conducted except as expressly set forth herein or otherwise governed by any State or Federal order or regulation. Employers and employees are urged, but are not required, to practice social distancing, such as keeping six feet between persons and limiting group size to less than ten people.
5. This order does not limit the number of persons who may be physically present at any religious service. Persons attending religious services are urged, but are not required, to practice social distancing, such as keeping six feet between persons and limiting group size to less than ten people.
6. The County Mayor may amend the provisions of paragraph 2, 3, and 4 by written notice to the County Clerk.
7. The provisions of this order shall serve as minimum standards. Municipalities may impose more stringent standards within their jurisdictions.
8. This order shall expire upon the expiration of the existing Miami-Dade County State of Local Emergency, except that if such State of Local Emergency is extended, this order shall also be deemed to extend for the duration of such extension. This order may be cancelled earlier by action of the County Mayor.
9. This order shall be effective as of 9:00 p.m., March 19, 2020.

Miami-Dade County Declaration of Local State of Emergency

9. This order shall be effective as of 9:00 p.m., March 19, 2020.

10. This order shall be provided to all appropriate media consistent with the requirements of section 8B-7(2)(n) of the Code of Miami-Dade County.

Enacted:

Signed: _____


COUNTY MAYOR

Date: 3/19/2020

Time: 08:30

Witness: _____

Cancelled:

Signed: _____

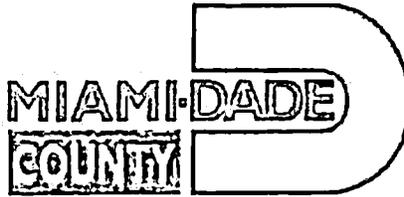
COUNTY MAYOR

Date: _____

Time: _____

Witness: _____

NOT A CERTIFIED COPY



AMENDMENT NO. 1 TO MIAMI-DADE COUNTY EMERGENCY ORDER 07-20

WHEREAS, on March 19, 2020, the County Mayor issued Emergency Order 07-20; and

WHEREAS, Emergency Order 07-20 directed the closure of all non-essential retail and commercial establishments and included a list of essential businesses that may still operate; and

WHEREAS, Emergency Order 07-20 provided for amendment by filing written notice with the clerk; and

WHEREAS, hotels, motels, other commercial lodging establishments, and temporary vacation rentals provide essential business services during emergencies; and

WHEREAS, marinas and boat launches, docking, fueling, marine supply and other marina services provide essential business services during emergencies, including access to living space, repair services, and other vital needs; and

WHEREAS, additional retail and commercial establishments listed below provide essential business services during emergencies,

THEREFORE, as County Mayor of Miami-Dade County, I hereby order:

1. Paragraph 2 of Emergency Order 07-20 is hereby amended and restated to clarify that additional following essential businesses may remain open:

2. Essential retail and commercial businesses, which may remain open, are:

* * *

f. Gas stations>>; new and used automobile dealerships;<< and auto-supply, auto-repair, and related facilities>>, provided however that such businesses should ensure that customers practice the social distancing as advised by the CDC<<;

* * *

k. Private colleges, trade schools, and technical colleges, but only as needed to facilitate online or distance learning >>and university, college, or technical college residence halls, to the extent needed to accommodate students who cannot return to their homes<<;

Miami-Dade County Declaration of Local State of Emergency

* * *

ff. Waste management services, including collection and disposal of waste; [[and]]

gg. Any business that is interacting with customers solely through electronic or telephonic means, and delivering products via mailing, shipping, or delivery services>>:<<

>>hh. Private and municipal marinas and boat launches, docking, fueling, marine supply and other marina services;

ii. Hotels, motels, other commercial lodging establishments and temporary vacation rentals. Notwithstanding the foregoing, restaurants, bars, and fitness center restrictions within these establishments remain as stated in Emergency Order 03-20;

jj. Veterinarians and pet boarding facilities; and

kk. Mortuaries, funeral homes, and cemeteries.<<

2. The balance of Emergency Order 07-20 remains in full force and effect and is subject to further amendment as set forth in Emergency Order 07-20.

Enacted:
Signed: _____
COUNTY MAYOR

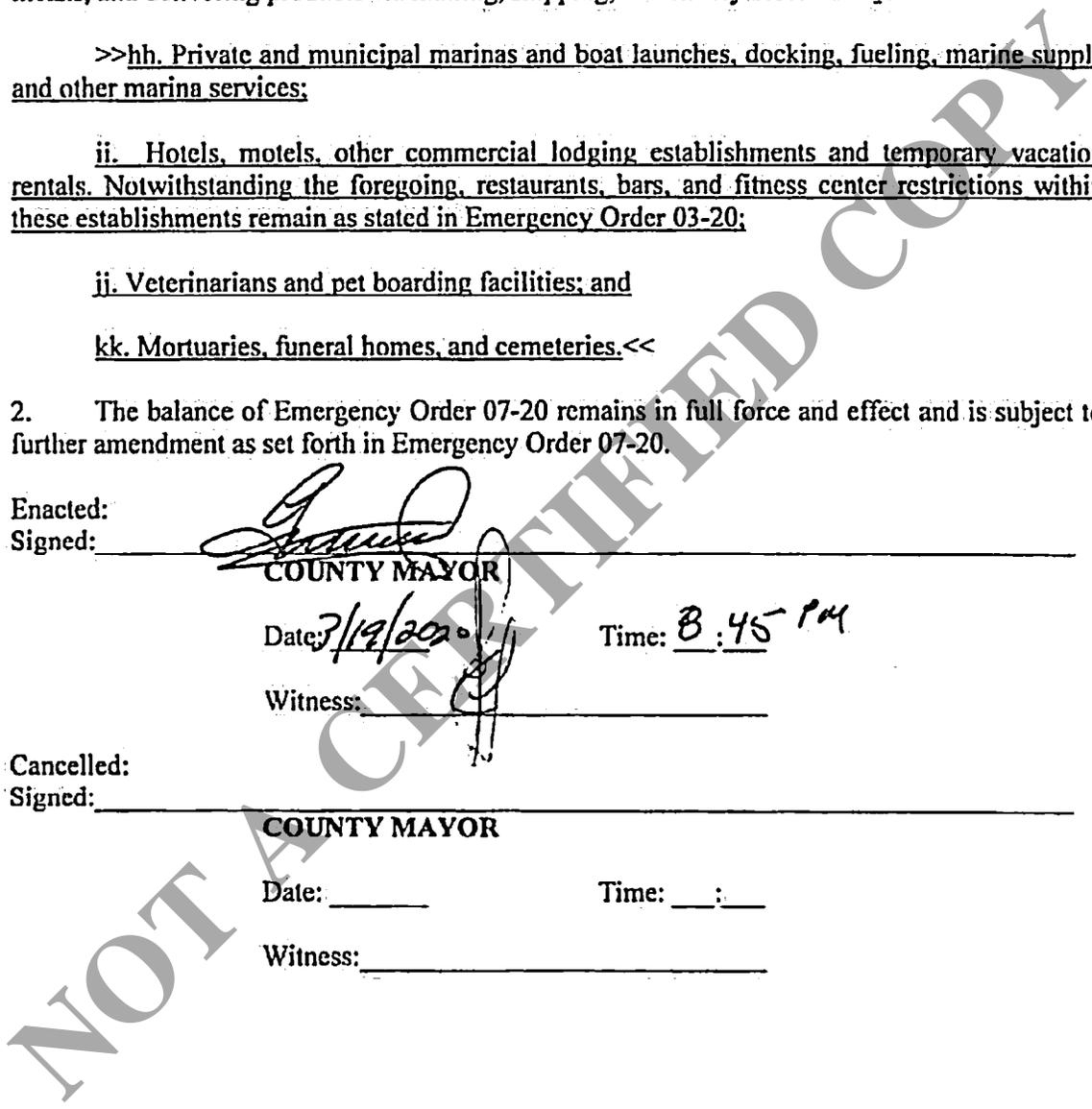
Date: 3/19/20 Time: 8:45 PM

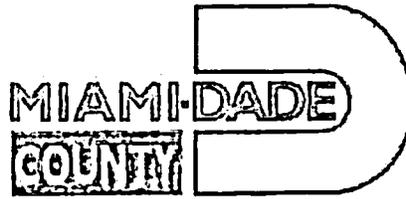
Witness: _____

Cancelled:
Signed: _____
COUNTY MAYOR

Date: _____ Time: ____:

Witness: _____





AMENDMENT NO. 2 TO MIAMI-DADE COUNTY EMERGENCY ORDER 07-20

WHEREAS, on March 19, 2020, the County Mayor issued Emergency Order 07-20; and

WHEREAS, Emergency Order 07-20 directed the closure of all non-essential retail and commercial establishments and included a list of essential businesses that may still operate; and

WHEREAS, Emergency Order 07-20 provided for amendment by filing written notice with the clerk; and

WHEREAS, Governor DeSantis issued Executive Order 20-71 which promulgated standards for the sale of alcohol; and

WHEREAS, additional retail and commercial establishments listed below provide essential business services during emergencies,

THEREFORE, as County Mayor of Miami-Dade County, I hereby order:

1. Paragraph 2 of Emergency Order 07-20 is hereby amended and restated to clarify that additional following essential businesses may remain open:

2. Essential retail and commercial businesses, which may remain open, are:

* * *

lh. Private and municipal marinas and boat launches, docking, fueling, marine supply and other marina services;

ii. Hotels, motels, other commercial lodging establishments and temporary vacation rentals. Notwithstanding the foregoing, restaurants, bars, and fitness center restrictions within these establishments remain as stated in Emergency Order 03-20;

jj. Veterinarians and pet boarding facilities; and

kk. Mortuaries, funeral homes, and cemeteries.

>>ll. The sale of alcoholic beverages is authorized consistent with Executive Order 20-71.

mm. Firearm and ammunition supply stores.

Miami-Dade County Declaration of Local State of Emergency

2

nn. Businesses providing services to any local, state, or Federal government, including municipalities, pursuant to a contract with such government.<<

2. The balance of Emergency Order 07-20 remains in full force and effect and is subject to further amendment as set forth in Emergency Order 07-20.

Enacted:

Signed: _____


COUNTY MAYOR

Date: 3/31/2020

Time: 09:15

Witness: _____

Cancelled:

Signed: _____

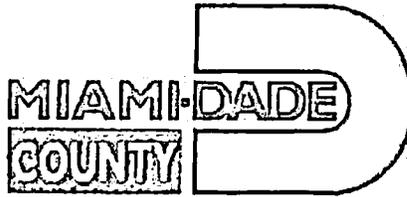
COUNTY MAYOR

Date: _____

Time: ____:

Witness: _____

NOT A CERTIFIED COPY



AMENDMENT NO. 3 TO MIAMI-DADE COUNTY EMERGENCY ORDER 07-20

WHEREAS, on March 19, 2020, the County Mayor issued Emergency Order 07-20; and

WHEREAS, Emergency Order 07-20 directed the closure of all non-essential retail and commercial establishments and included a list of essential businesses that may still operate; and

WHEREAS, Emergency Order 07-20 provided for amendment by filing written notice with the clerk; and

WHEREAS, Amendment No. 1 to Emergency Order 07-20 stated that marinas and boat launches, docking, fueling, marine supply and other marina services provide essential business services; and

WHEREAS, large numbers of boaters congregated without observing social distancing and promoted large parties, the occurrence of which would have increased the risk of spreading COVID-19 throughout the community; and

WHEREAS, as a result it is necessary to further limit the use of marinas and boat launches, docking, fueling, marine supply and other marina services; and

WHEREAS, Emergency Order 06-20 as amended from time to time contains detailed information on the use of marinas, boat launches, docking, fueling, marine supply and other marina services for the duration of the state of emergency,

THEREFORE, as County Mayor of Miami-Dade County, I hereby order:

1. Paragraph 2 of Emergency Order 07-20 as amended is hereby amended and restated to clarify that additional following essential businesses may remain open:

2. Essential retail and commercial businesses, which may remain open, are:

* * *

~~[[hh. Private and municipal marinas and boat launches, docking, fueling, marine supply and other marina services]]~~

>>hh. Marinas, boat launches, docking, fueling, marine supply and other marina services only as set forth in Emergency Order 06-20 as amended from time to time.<<

Miami-Dade County Declaration of Local State of Emergency

* * *

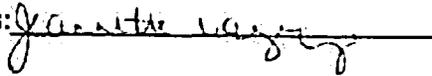
2. The balance of Emergency Order 07-20 as amended remains in full force and effect and is subject to further amendment as set forth in Emergency Order 07-20.

Enacted:
Signed:



COUNTY MAYOR

Date: 3/23/2020 Time: 12:20

Witness: 

Cancelled:
Signed:

COUNTY MAYOR

Date: _____ Time: _____

Witness: _____

NOT A CERTIFIED COPY

IN THE CIRCUIT COURT OF THE 15TH JUDICIAL CIRCUIT
IN AND FOR PALM BEACH COUNTY, FLORIDA

UTOPIA KIDS, INC., d/b/a DENNYS
CHILDREN'S WEAR

CIVIL DIVISION

CASE NO.

Plaintiff,

vs.

CERTAIN UNDERWRITERS AT
LLOYD'S, LONDON
and
NATIONAL FIRE & MARINE
INSURANCE COMPANY
and
CRUM & FORSTER SPECIALTY
INSURANCE COMPANY

Defendants.

SUMMONS

THE STATE OF FLORIDA:
To Each Sheriff of the State:

YOU ARE COMMANDED to serve this Summons and a copy of the Complaint or Petition, First Interrogatories and Request for Production in this action on defendant:

CERTAIN UNDERWRITERS AT LLOYD'S, LONDON
By Serving: Lloyd's America, Inc.
280 Park Avenue, East Tower, 25th Floor
New York, NY 10017

Each defendant is required to serve written defenses to the Complaint or Petition on

STEVEN C. MARKS, Esq.
Podhurst Orseck, P.A.
One S.E. 3rd Avenue, Suite 2300
Miami, Florida 33131

within twenty (20) days after service of this Summons on that Defendant, and file responses to the attached discovery within forty-five (45) days after service, exclusive of the day of service, and to file the original of the defenses with the Clerk of this Court either before service on Attorneys for Plaintiff(s) or immediately thereafter. If a defendant fails to do so, a default will be entered against that Defendant for the relief demanded in the Complaint or Petition.

WITNESS my hand and the seal of this Court on _____, 2020.

Clerk of the Circuit Court
SHARON R. BOCK, Clerk

By: _____
Deputy Clerk

STEVEN C. MARKS, ESQ.
PODHURST ORSECK, P.A.
One S.E. 3rd Avenue, Suite 2300
Miami, FL 33131
Phone: (305) 358-2800

IN THE CIRCUIT COURT OF THE 15TH JUDICIAL CIRCUIT
IN AND FOR PALM BEACH COUNTY, FLORIDA

UTOPIA KIDS, INC., d/b/a DENNYS
CHILDREN'S WEAR

CIVIL DIVISION

CASE NO.

Plaintiff,

vs.

CERTAIN UNDERWRITERS AT
LLOYD'S, LONDON
and
NATIONAL FIRE & MARINE
INSURANCE COMPANY
and
CRUM & FORSTER SPECIALTY
INSURANCE COMPANY

Defendants.

SUMMONS

THE STATE OF FLORIDA:
To Each Sheriff of the State:

YOU ARE COMMANDED to serve this Summons and a copy of the Complaint or Petition, First Interrogatories and Request for Production in this action on defendant:

CRUM & FORSTER SPECIALTY INSURANCE COMPANY
305 Madison Avenue
Morristown, NJ 07962

Each defendant is required to serve written defenses to the Complaint or Petition on

STEVEN C. MARKS, Esq.
Podhurst Orseck, P.A.
One S.E. 3rd Avenue, Suite 2300
Miami, Florida 33131

within twenty (20) days after service of this Summons on that Defendant, and file responses to the attached discovery within forty-five (45) days after service, exclusive of the day of service, and to file the original of the defenses with the Clerk of this Court either before service on Attorneys for Plaintiff(s) or immediately thereafter. If a defendant fails to do so, a default will be entered against that Defendant for the relief demanded in the Complaint or Petition.

WITNESS my hand and the seal of this Court on _____, 2020.

**Clerk of the Circuit Court
SHARON R. BOCK, Clerk**

By: _____
Deputy Clerk

**STEVEN C. MARKS, ESQ.
PODHURST ORSECK, P.A.**
One S.E. 3rd Avenue, Suite 2300
Miami, FL 33131
Phone: (305) 358-2800

IN THE CIRCUIT COURT OF THE 15TH JUDICIAL CIRCUIT
IN AND FOR PALM BEACH COUNTY, FLORIDA

UTOPIA KIDS, INC., d/b/a DENNYS
CHILDREN'S WEAR

CIVIL DIVISION

CASE NO.

Plaintiff,

vs.

CERTAIN UNDERWRITERS AT
LLOYD'S, LONDON
and
NATIONAL FIRE & MARINE
INSURANCE COMPANY
and
CRUM & FORSTER SPECIALTY
INSURANCE COMPANY

Defendants.

SUMMONS

THE STATE OF FLORIDA:
To Each Sheriff of the State:

YOU ARE COMMANDED to serve this Summons and a copy of the Complaint or Petition, First Interrogatories and Request for Production in this action on defendant:

NATIONAL FIRE & MARINE INSURANCE COMPANY
3024 Harney Street
Omaha, Nebraska 68131

Each defendant is required to serve written defenses to the Complaint or Petition on

STEVEN C. MARKS, Esq.
Podhurst Orseck, P.A.
One S.E. 3rd Avenue, Suite 2300
Miami, Florida 33131

within twenty (20) days after service of this Summons on that Defendant, and file responses to the attached discovery within forty-five (45) days after service, exclusive of the day of service, and to file the original of the defenses with the Clerk of this Court either before service on Attorneys for Plaintiff(s) or immediately thereafter. If a defendant fails to do so, a default will be entered against that Defendant for the relief demanded in the Complaint or Petition.

WITNESS my hand and the seal of this Court on _____, 2020.

**Clerk of the Circuit Court
SHARON R. BOCK, Clerk**

By: _____
Deputy Clerk

**STEVEN C. MARKS, ESQ.
PODHURST ORSECK, P.A.**
One S.E. 3rd Avenue, Suite 2300
Miami, FL 33131
Phone: (305) 358-2800

FORM 1.997. CIVIL COVER SHEET

The civil cover sheet and the information contained in it neither replace nor supplement the filing and service of pleadings or other documents as required by law. This form must be filed by the plaintiff or petitioner with the Clerk of Court for the purpose of reporting uniform data pursuant to section 25.075, Florida Statutes. (See instructions for completion.)

I. CASE STYLE

IN THE CIRCUIT COURT OF THE FIFTEENTH JUDICIAL CIRCUIT
IN AND FOR PALM BEACH COUNTY, FLORIDA

Plaintiff UTOPIA KIDS, INC., d/b/a DENNY'S
CHILDREN'S WEAR

Case #: _____
Judge _____

vs.

Defendant CERTAIN UNDERWRITERS AT LLOYD'S LONDON
and NATIONAL FIRE & MARINE INSURANCE
COMPANY and CRUM & FORSTER SPECIALTY
INSURANCE COMPANY

II. AMOUNT OF CLAIM

Please indicate the estimated amount of the claim, rounded to the nearest dollar. \$ _____

III. TYPE OF CASE (If the case fits more than one type of case, select the most definitive category.) If the most descriptive label is a subcategory (is indented under a broader category), place an x on both the main category and subcategory lines.

CIRCUIT CIVIL

- Condominium
- Contracts and indebtedness
- Eminent domain
- Auto negligence
- Negligence—other
- Business governance
- Business torts
- Environmental/Toxic tort
- Third party indemnification
- Construction defect
- Mass tort
- Negligent security
- Nursing home negligence
- Premises liability—commercial

- Premises liability—residential
- Products liability
- Real property/Mortgage foreclosure
 - Commercial foreclosure
 - Homestead residential foreclosure
 - Non-homestead residential foreclosure
 - Other real property actions

- Professional malpractice
 - Malpractice—business
 - Malpractice—medical
 - Malpractice—other professional
- Other
 - Antitrust/Trade regulation
 - Business transactions
 - Constitutional challenge—statute or ordinance
 - Constitutional challenge—proposed amendment
 - Corporate trusts
 - Discrimination—employment or other
 - Insurance claims
 - Intellectual property
 - Libel/Slander
 - Shareholder derivative action
 - Securities litigation
 - Trade secrets
 - Trust litigation

COUNTY CIVIL

- Civil
- Replevins
- Evictions
- Other civil (non-monetary)

IV. REMEDIES SOUGHT (check all that apply):

- Monetary;
- Nonmonetary declaratory or injunctive relief;
- Punitive

V. NUMBER OF CAUSES OF ACTION: [3]

(Specify) Breach of Contract - Business Income Coverage; Breach of Contract - Extra Expense Coverage;
Breach of Contract - Civil Authority Coverage

INSTRUCTIONS FOR ATTORNEYS COMPLETING CIVIL COVER SHEET

Plaintiff must file this cover sheet with the first document filed in the action or proceeding (except small claims cases, probate, or family cases). Domestic and juvenile cases should be accompanied by a completed Florida Family Law Rules of Procedure Form 12.928, Cover Sheet for Family Court Cases. Failure to file a civil cover sheet in any civil case other than those excepted above may result in sanctions.

I. Case Style. Enter the name of the court, the appropriate case number assigned at the time of filing of the original complaint or petition, the name of the judge assigned (if applicable), and the name (last, first, middle initial) of plaintiff(s) and defendant(s).

II. Amount of Claim. Enter the estimated amount of the claim, rounded to the nearest dollar. The estimated amount of the claim is requested for data collection and clerical processing purposes and is not considered dispositive of the claim.

III. Type of Case. Place an "X" on the appropriate line. If the cause fits more than one type of case, select the most definitive. If the most definitive label is a subcategory (indented under a broader category label), place an "X" on the category and subcategory lines. Definitions of the cases are provided below in the order they appear on the form.

Circuit Civil

(A) Condominium—all civil lawsuits pursuant to Chapter 718, Florida Statutes, in which a condominium association is a party.

(B) Contracts and indebtedness—all contract actions relating to promissory notes and other debts, including those arising from the sale of goods, but excluding contract disputes involving condominium associations.

(C) Eminent domain—all matters relating to the taking of private property for public use, including inverse condemnation by state agencies, political subdivisions, or public service corporations.

(D) Auto negligence—all matters arising out of a party's allegedly negligent operation of a motor vehicle.

(E) Negligence—other—all actions sounding in negligence, including statutory claims for relief on account of death or injury, that are not included in other main categories.

(F) Business governance—all matters relating to the management, administration, or control of a company.

(G) Business torts—all matters relating to liability for economic loss allegedly caused by interference with economic or business relationships.

(H) Environmental/Toxic tort—all matters relating to claims that violations of environmental regulatory provisions or exposure to a chemical caused injury or disease.

(I) Third party indemnification—all matters relating to liability transferred to a third party in a financial relationship.

(J) Construction defect—all civil lawsuits in which damage or injury was allegedly caused by defects in the construction of a structure.

(K) Mass tort—all matters relating to a civil action involving numerous plaintiffs against one or more defendants.

(L) Negligent security—all matters involving injury to a person or property allegedly resulting from insufficient security.

(M) Nursing home negligence—all matters involving injury to a nursing home resident resulting from negligence of nursing home staff or facilities.

(N) Premises liability—commercial—all matters involving injury to a person or property allegedly resulting from a defect on the premises of a commercial property.

(O) Premises liability—residential—all matters involving injury to a person or property allegedly resulting from a defect on the premises of a residential property.

(P) Products liability—all matters involving injury to a person or property allegedly resulting from the manufacture or sale of a defective product or from a failure to warn.

(Q) Real property/Mortgage foreclosure—all matters relating to the possession, title, or boundaries of real property. All matters involving foreclosures or sales of real property, including foreclosures associated with condominium associations or condominium units. (The amount of claim specified in Section II. of the form determines the filing fee pursuant to section 28.241, Florida Statutes.)

(R) Commercial foreclosure—all matters relating to the termination of a business owner's interest in commercial property by a lender to gain title or force a sale to satisfy the unpaid debt secured by the property

(S) Homestead residential foreclosure—all matters relating to the termination of a residential property owner's interest by a lender to gain title or force a sale to satisfy the unpaid debt secured by the property where the property has been granted a homestead exemption.

(T) Nonhomestead residential foreclosure—all matters relating to the termination of a residential property owner's interest by a lender to gain title or force a sale to satisfy the unpaid debt secured by the property where the property has not been granted a homestead exemption.

(U) Other real property actions—all matters relating to land, land improvements, or property rights not involving commercial or residential foreclosure.

(V) Professional malpractice—all professional malpractice lawsuits.

(W) Malpractice—business—all matters relating to a business's or business person's failure to exercise the degree of care and skill that someone in the same line of work would use under similar circumstances.

(X) Malpractice—medical—all matters relating to a doctor's failure to exercise the degree of care and skill that a physician or surgeon of the same medical specialty would use under similar circumstances.

(Y) Malpractice—other professional—all matters relating to negligence of those other than medical or business professionals.

(Z) Other—all civil matters not included in other categories.

(AA) Antitrust/Trade regulation—all matters relating to unfair methods of competition or unfair or deceptive business acts or practices.

(AB) Business transactions—all matters relating to actions that affect financial or economic interests.

(AC) Constitutional challenge—statute or ordinance—a challenge to a statute or ordinance, citing a violation of the Florida Constitution.

(AD) Constitutional challenge—proposed amendment—a challenge to a legislatively initiated proposed constitutional amendment, but excluding challenges to a citizen-initiated proposed constitutional amendment because the Florida Supreme Court has direct jurisdiction of such challenges.

(AE) Corporate trusts—all matters relating to the business activities of financial services companies or banks acting in a fiduciary capacity for investors.

(AF) Discrimination—employment or other—all matters relating to discrimination, including employment, sex, race, age, handicap, harassment, retaliation, or wages.

(AG) Insurance claims—all matters relating to claims filed with an insurance company.

(AH) Intellectual property—all matters relating to intangible rights protecting commercially valuable products of the human intellect.

(AI) Libel/Slander—all matters relating to written, visual, oral, or aural defamation of character.

(AJ) Shareholder derivative action—all matters relating to actions by a corporation's shareholders to protect and benefit all shareholders against corporate management for improper management.

(AK) Securities litigation—all matters relating to the financial interest or instruments of a company or corporation.

(AL) Trade secrets—all matters relating to a formula, process, device, or other business information that is kept confidential to maintain an advantage over competitors.

(AM) Trust litigation—all civil matters involving guardianships, estates, or trusts and not appropriately filed in probate proceedings.

County Civil

(AN) Civil – all matters involving claims ranging from \$8,001 through \$30,000 in damages, exclusive of interest, costs, and attorney fees.

(AO) Replevins—all lawsuits pursuant to Chapter 78, Florida Statutes, involving claims up to \$30,000.

(AP) Evictions—all matters involving the recovery of possession of leased land or rental property by process of law.

(AQ) Other civil (non-monetary)—includes all other non-monetary county civil matters that were not described in other county civil categories.

IV. Remedies Sought. Place an “X” on the appropriate line. If more than one remedy is sought in the complaint or petition, check all that apply.

V. Number of Causes of Action. If the complaint or petition alleges more than one cause of action, note the number and the name of the cause of action.

VI. Class Action. Place an “X” on the appropriate line.

VII. Related Cases. Place an “X” on the appropriate line.

VIII. Is Jury Trial Demanded In Complaint? Check the appropriate line to indicate whether a jury trial is being demanded in the complaint.

ATTORNEY OR PARTY SIGNATURE. Sign the civil cover sheet. Print legibly the name of the person signing the civil cover sheet. Attorneys must include a Florida Bar number. Insert the date the civil cover sheet is signed. Signature is a certification that the filer has provided accurate information on the civil cover sheet, **and has read and complied with the requirements of Florida Rule of Judicial Administration 2.425.**