

COVID-19

STA
CLEVELAND COUNTY } S.S.
FILED



MAY 06 2020

In the office of the
Court Clerk MARILYN WILLIAMS

IN THE DISTRICT COURT OF CLEVELAND COUNTY
STATE OF OKLAHOMA

GOODWILL INDUSTRIES OF CENTRAL)
OKLAHOMA, INC. d/b/a GOODWILL)
CAREER PATHWAYS INSTITUTE,)

Plaintiff,)

v.)

PHILADELPHIA INDEMNITY)
INSURANCE COMPANY,)

Defendant.)

Case No. CV-2020- 798

PART "A"

PETITION FOR DECLARATORY JUDGMENT

Plaintiff Goodwill Industries of Central Oklahoma, Inc. d/b/a Goodwill Career Pathways Institute ("Goodwill" or "Plaintiff"), through its undersigned counsel, requests Declaratory Judgment pursuant to 12 O.S. § 1651, regarding coverage for Business Income and Extra Expense and Civil Authority, under an all-risk Policy issued by Defendant Philadelphia Indemnity Insurance Company ("Defendant"), Policy No. PHPK1972850 ("Policy").

1. Plaintiff is a domestic, not-for-profit corporation, with its headquarters located in Oklahoma City, Oklahoma, and has served the vulnerable citizens of the Central Oklahoma community since the agency's inception in 1936. Goodwill helps people overcome challenges to employment by training and placing individuals in jobs, provides supportive services to veterans, provides janitorial and unarmed security services, and operates retail stores and donation centers as a place of employment for the individuals it serves, as well as generating revenue in the stores and through donations which fuels the agency's mission. Goodwill works to enhance people's dignity and quality of life through the power of work by strengthening communities, eliminating barriers to opportunity, and helping them reach their full potential.

2. Upon information and belief, Defendant Philadelphia Indemnity Insurance Company is a foreign insurer doing business in the State of Oklahoma.

3. The matter in controversy exceeds, exclusive of interest, the sum of Seventy-Five Thousand Dollars (\$75,000.00). Venue is proper pursuant to 12 O.S. § 137.

4. Goodwill, as the named insured, owns revenue generating properties used in connection with its charitable business efforts in the State of Oklahoma.

5. Policy No. PHPK1972850, underwritten by Defendant provides “all-risk” benefits for a policy period from May 1, 2019 to May 1, 2020. *Ex. 1.* Some of the provisions of the policy, among others¹, provide benefits including business income (and extra expense) and interruption by civil authority to multiple Goodwill properties in central Oklahoma including stores in Cleveland County. Goodwill has paid all premiums for the coverage. The Policy Declarations reflects that the policy limit of said coverages is Eleven Million Seven Hundred Thousand Dollars (\$11,700,000.00).

6. Specifically, the Business Income (and Extra Expense) Coverage provides as follow:

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.

* * *

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

¹ Plaintiff reserves the right to assert additional coverages provide benefits and rely upon policy language not contained in this initial pleading.

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.

Ex. 1, Policy.

7. “Covered Causes of Loss” means “risks of direct physical loss” unless subject to limitations or exclusions. Neither “risk of direct physical loss” nor “direct physical loss” is defined in the Policy. Goodwill further contends no valid limitations or exclusions exist as to preclude or limit coverage under the Policy. *Ex. 1, Policy.*

8. The Policy defines “Suspension” and “Operations” as follows:

“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.

* * *

“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.

Ex. 1, Policy.

9. Specifically, the Civil Authority Coverage provides as follows:

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.

Ex. 1, Policy.

10. Specifically, the Policy provides Extended Business Coverage as follows:

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.

Ex. 1, Policy.

11. Specifically, the Policy provides Extra Expense coverage as follows:

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.

Ex. 1, Policy.

12. At some point, Defendant added an endorsement to the Policy that purports to exclude coverage for loss due to virus or bacteria. However, no consideration was provided to Goodwill in exchange for the addition of this endorsement. Therefore, the endorsement is void or invalid. Furthermore, Defendant failed to obtain consent from Goodwill to add the subject endorsement. Because said endorsement is void or invalid, Defendant cannot rely upon said endorsement as a basis to limit or deny coverage.

13. On or about March 15, 2020, Oklahoma Governor Kevin Stitt utilized his powers pursuant to Section 2 of Article VI of the Oklahoma State Constitution and 63 O.S. §§ 6101-6900 of the Oklahoma Statutes, specifically 63 O.S. § 6401, and issued Executive Order 2020-07. Executive Order 2020-07 declared an emergency caused by the impending threat of COVID-19 and/or the COVID-19 pandemic to the people of Oklahoma and the public's peace, health and safety. Governor Stitt's Executive Order applies to all seventy-seven (77) counties in Oklahoma. *Ex. 2, Executive Order 2020-07.*

14. Effective March 25, 2020 at 11:59 p.m., per paragraph No. 20 of Governor Stitt's Executive Order, all businesses not identified as being within a critical infrastructure sector were ordered to close to the public. *Ex. 3, Fourth Amended Executive Order 2020-07 (03/24/20) at ¶ 20.* Goodwill is not identified as being within a critical infrastructure sector. Further, pursuant to paragraph No. 19 of the Executive Order, all social gatherings of more than ten people were prohibited. *Id. at ¶ 19.* The Executive Order by Governor Stitt was effective until April 30, 2020. *Ex. 4, Eight Amended Executive Order 2020-07 (04/02/20) at ¶¶ 19-20.*

15. Mayors of the cities of Oklahoma City, Norman, Moore, Ardmore, Guthrie, Stillwater, and Midwest City issued orders or proclamations requiring the suspension of operations of businesses deemed non-essential. Goodwill has operations in each of these locales. *Ex. 5, Oklahoma City Revised Proclamation of State of Emergency; Ex. 6, Norman Proclamation 2020-04 at § 15(B), p. 3; Ex. 7, Moore Emergency Proclamation; Ex. 8, Ardmore Resolution No. 4127 at Section Four; Ex. 9, Guthrie Ordinance No. 3330; Ex. 10, Stillwater Proclamation Declaring State of Emergency at § 5(B), p. 3; Ex. 11, Midwest City Ordinance 3406.*

16. These closure orders and proclamations prohibited Goodwill from accessing its property in response to dangerous physical conditions that constitute a Covered Cause of Loss.

17. On April 10, 2020, President Trump made the following remarks on insurance companies making payments to businesses who had purchased business interruption coverage:

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 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 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 April 24, 2020) (emphasis added).

18. As a result of this COVID-19 pandemic, Goodwill sustained direct physical loss of or damage to its property and will continue to sustain direct physical loss of or damage to its property covered by the Policy, including but not limited to business interruption, extra expense, and interruption by civil authority. As a direct result of this pandemic and closure orders, Goodwill

was required to suspend its operations and it has been damaged, as described above, and Goodwill's property cannot be used for its intended purpose.

19. There is an actual, real and substantial controversy now existing between the parties in respect to the Policy, and by Order and Decree herein, all rights, duties and legal relations of the parties hereto should be immediately and judicially determined, adjudicated and declared.

20. Based on the above facts, Goodwill is entitled to declaratory judgment that its losses are covered under the Policy issued by Defendant. Goodwill seeks a declaration from this Court that Goodwill sustained a "direct physical loss" and/or "a risk of direct physical loss" of its premises as a result of (a) Executive Order 2020-07 and subsequent amendments thereto and the orders and proclamations referenced in ¶ 15, *supra*; and/or (b) the COVID-19 pandemic.

21. Goodwill seeks a declaratory judgment from this Court declaring the Policy covers Goodwill's losses and expenses related to the state and local mandated closures of Goodwill's stores and ruling Defendant is responsible for said losses and expenses in an amount to be determined.

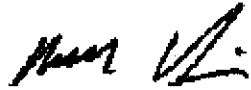
22. Plaintiff gave proper and timely notice of this claim to Defendant, through its representatives, and otherwise complied with all conditions precedent for recovery under the subject insurance policy.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff Goodwill Industries of Central Oklahoma, Inc. d/b/a Goodwill Career Pathways Institute prays for a judgment from this Court declaring the rights, duties and obligations between it and Defendant herein, and that based on the above facts, such judgment should be that the Policy issued to Plaintiff by Defendant affords coverages for Plaintiff's losses and expenses related to the COVID-19 pandemic and/or government mandated closure orders, and

Defendant Philadelphia Indemnity Insurance Company is responsible for said losses and expenses and such further relief which may be appropriate.

Respectfully submitted,



Reggie N. Whitten, OBA No. 9576
Michael Burrage, OBA No. 1350
J. Revell Parrish, OBA No. 30205
WHITTEN BURRAGE
512 North Broadway Avenue, Ste 300
Oklahoma City, OK 73102
Telephone (405) 516-7800
Facsimile (405) 516-7859
mburrage@whittenburrage.com
rwhitten@whittenburrage.com
rparrish@whittenburrage.com

ATTORNEYS FOR PLAINTIFF

1



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

One Bala Plaza, Suite 100
Bala Cynwyd, Pennsylvania 19004
610.617.7900 Fax 610.617.7940
PHLY.com

Philadelphia Indemnity Insurance Company

Commercial Lines Policy

THIS POLICY CONSISTS OF:

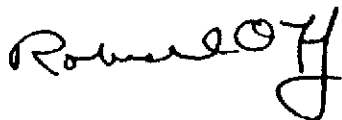
- DECLARATIONS
- COMMON POLICY CONDITIONS
- ONE OR MORE COVERAGE PARTS. A COVERAGE PART CONSISTS OF:
 - ONE OR MORE COVERAGE FORMS
 - APPLICABLE FORMS AND ENDORSEMENTS

EXHIBIT

1

exhibitsicker.com

IN WITNESS WHEREOF, we have caused this policy to be executed and attested, and, if required by state law, this policy shall not be valid unless signed by our authorized representative.



President & CEO



Secretary



**PHILADELPHIA
INSURANCE COMPANIES**

A Member of the Tokio Marine Group

PI-REINS-NOTICE 1 (03/18)

**NOTICE
REINSTATEMENT FEE**

Please be advised that if your policy is cancelled due to non-payment of the premium and we agree to reinstate your policy, you will be charged a reinstatement fee of \$50* (where permitted).

This fee is in addition to any premium owed on the policy.

*\$25 in Delaware, Georgia, New Hampshire and New Mexico; and \$15 in Kansas and Nebraska

PI-REINS-NOTICE 1 (03/18)



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

One Bala Plaza, Suite 100
Bala Cynwyd, Pennsylvania 19004
610.617.7900 Fax 610.617.7940
PHLY.com

GOODWILL INDUSTRIES OF CENTRAL
OKLAHOMA INC
316 S Blackwelder Ave
Oklahoma City, OK 73108-1418

**OKLAHOMA NOTICE REGARDING:
EARTHQUAKES RESULTING FROM OIL AND GAS ACTIVITIES**

The Oklahoma Department of Insurance is requiring all companies to send this notice.

The following applies if your policy contains Earthquake coverage:

Subject to all policy provisions, the coverage provided by this policy IS NOT intended to cover earthquake damage resulting from:

- a. extracting oil or gas from below the earth's surface by any process, including but not limited to hydraulic fracturing or drilling; or
- b. injecting or inserting any substance, including but not limited to, water and wastewater, below the earth's surface for any purpose; or
- c. storage of any substance, including but not limited to, water and wastewater below the earth's surface for any purpose; or

ANY COMBINATION OF A. - C. ABOVE.

Please note that your producer is also receiving this notice.

PHILADELPHIA INSURANCE COMPANIES PRIVACY POLICY NOTICE

Philadelphia Indemnity Insurance Company

The Philadelphia Insurance Companies value your privacy and we are committed to protecting personal information that we collect during the course of our business relationship with you. The collection, use and disclosure of certain nonpublic personal information are regulated by law.

This notice is for your information only and requires no action on your part. It will inform you about the types of information that we collect and how it may be used or disclosed. This does not reflect a change in the way we do business or handle your information.

Information We Collect:

We collect personal information about you from the following sources:

- Applications or other forms such as claims forms or underwriting questionnaires completed by you;
- Information about your transactions with us, our affiliates or others; and
- Depending on the type of transaction you are conducting with us, information may be collected from consumer reporting agencies, health care providers, employers and other third parties.

Information We Disclose:

We will only disclose the information described above to our affiliates and non-affiliated third parties, as permitted by law, and when necessary to conduct our normal business activities.

For example, we may make disclosures to the following types of third parties:

- Your agent or broker (producer);
- Parties who perform a business, professional or insurance functions for our company, including our reinsurance companies;
- Independent claims adjusters, investigators, attorneys, other insurers or medical care providers who need information to investigate, defend or settle a claim involving you;
- Regulatory agencies in connection with the regulation of our business; and
- Lienholders, mortgagees, lessors or other persons shown on our records as having a legal or beneficial interest in your policy.

We do not sell your information to others for marketing purposes. We do not disclose the personal information of persons who have ceased to be our customers.

Protection of Information:

The Philadelphia Insurance Companies maintain physical, electronic and procedural safeguards that comply with state and federal regulations to protect the confidentiality of your personal information. We also limit employee access to personally identifiable information to those with a business reason for knowing such information.

Use of Cookies and Opt-Out:

We may place electronic "cookies" in the browser files of your computer when you access our website. Cookies are text files placed on your computer to enable our systems to recognize your browser and so that we may tailor information on our website to your interests. We or our third party service providers or business partners may place cookies on your computer's hard drive to enable us to match personal information that we maintain about you so that we are able to pre-populate on-line forms with your information. We also use cookies to help us analyze traffic on our website to better understand your interests. Although we do not use your non-public personal information for this purpose, you may opt-out of cookies and advertising features through one of the available options including but not limited to Ads Settings in Google.com or the Network Advertising Initiative (NAI) Consumer Opt-out. Opting out does not mean you will no longer receive online advertising. It does mean that companies from which you opted out will no longer customize ads based on your interests and web usage patterns using cookies.

How to Contact Us: Philadelphia Insurance Companies, One Bala Plaza, Suite 100, Bala Cynwyd, PA 19004
Attention: Chief Privacy Officer



PHILADELPHIA INSURANCE COMPANIES

A Member of the Tokio Marine Group

One Bala Plaza, Suite 100
Bala Cynwyd, Pennsylvania 19004
610.617.7900 Fax 610.617.7940
PHLY.com

Philadelphia Indemnity Insurance Company COMMON POLICY DECLARATIONS

Policy Number: PHPK1972850

Named Insured and Mailing Address:
GOODWILL INDUSTRIES OF CENTRAL
OKLAHOMA INC
316 S Blackwelder Ave
Oklahoma City, OK 73108-1418

Producer: 4071
UNIVERSAL INSURANCE AGENCY, INC.
P.O. BOX 6327
MOORE, OK 73153

Policy Period From: 05/01/2019 **To:** 05/01/2020

(405)799-3311
at 12:01 A.M. Standard Time at your mailing
address shown above.

Business Description: Non Profit Organization

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

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

	PREMIUM
Commercial Property Coverage Part	95,830.00
Commercial General Liability Coverage Part	60,893.00
Commercial Crime Coverage Part	
Commercial Inland Marine Coverage Part	2,235.00
Commercial Auto Coverage Part	100,563.00
Businessowners	
Workers Compensation	
Professional Liability	4,470.00
Sexual/Physical Abuse	5,835.00

Total **\$ 269,826.00**

Total Includes Federal Terrorism Risk Insurance Act Coverage **738.00**

FORM (S) AND ENDORSEMENT (S) MADE A PART OF THIS POLICY AT THE TIME OF ISSUE
Refer To Forms Schedule

*Omits applicable Forms and Endorsements if shown in specific Coverage Part/Coverage Form Declarations

CPD- PIIC (06/14)

Secretary

President and CEO

Philadelphia Indemnity Insurance Company

Form Schedule – Policy

Policy Number: PHPK1972850

Forms and Endorsements applying to this Coverage Part and made a part of this policy at time of issue:

Form	Edition	Description
WHY MyPHLY	0000	WHY MyPHLY?
CSNotice-1	0818	Making Things Easier
BJP-190-1	1298	Commercial Lines Policy Jacket
PI-REINS-NOTICE 1	0318	Notice Reinstatement Fee
OK Fracking Notice	1215	OK Notice: Earthquakes From Oil And Gas Activities
PP2015	0615	Privacy Policy Notice
CPD-PIIC	0614	Common Policy Declarations
Location Schedule	0100	Location Schedule
Mortgagee Schedule	0100	Mortgagee Schedule
Loss Payee Schedule	0100	Loss Payee Schedule
Additional Insured Schedule	0100	Additional Insured Schedule
Named Insured Sched	0100	Named Insured Schedule
PI-BELL-1	1109	Bell Endorsement
PI-CME-1	1009	Crisis Management Enhancement Endorsement
IL0017	1198	Common Policy Conditions
IL0021	0908	Nuclear Energy Liability Exclusion Endorsement
IL0174	0705	Oklahoma Changes - Appraisal
IL0177	1010	Oklahoma Chgs-Concealment, Misrepresentation or Fraud
IL0179	1002	Oklahoma Notice
IL0236	0907	Oklahoma Changes - Cancellation and Nonrenewal
IL0952	0115	Cap On Losses From Certified Acts Of Terrorism
PI-CANXAICH-002	0511	Cancellation Notice To Sched Addl Insd Or Cert Holder
PI-TER-DN1	0115	Disclosure Notice Of Terrorism Ins Coverage Rejection

Philadelphia Indemnity Insurance Company

Locations Schedule

Policy Number: PHPK1972850

Premis. No.	Bldg. No.	Address
0001	0001	151 12th Ave SE Norman, OK 73071-4958
0002	0001	6830 E Reno Ave Midwest City, OK 73110-2150
0003	0001	2109 SW 89th St Oklahoma City, OK 73159-6310
0004	0001	8015 NW Expressway Oklahoma City, OK 73162
0005	0001	1324 N Kelly Ave # 14 Edmond, OK 73003-3906
0006	0001	7420 N May Ave Oklahoma City, OK 73116-3202
0007	0001	1204 N Interstate Dr Ste 100 Norman, OK 73072-3348
0008	0001	8301 N Western Ave Oklahoma City, OK 73114-1931
0009	0001	1401 SW 3rd St Oklahoma City, OK 73108-1413
0010	0001	1315 SW 3rd St Oklahoma City, OK 73108-1411
0011	0001	2124 NW 23rd St Oklahoma City, OK 73107-2402
0012	0001	316 S Blackwelder Ave Oklahoma City, OK 73108-1418
0013	0001	111 N Eastern Ave Moore, OK 73160-6957
0014	0001	200 N Mustang Mall Ter Ste 200 Mustang, OK 73064-5135
0015	0001	741 NW 12th St Moore, OK 73160-3606
0016	0001	13325 N MacArthur Blvd Ste 600 Oklahoma City, OK 73142-3029

Philadelphia Indemnity Insurance Company

Locations Schedule

Policy Number: PHPK1972850

Premis. No.	Bldg. No.	Address
0017	0001	1011D Garth Brooks Blvd Yukon, OK 73099-4104
0018	0001	12302 N May Ave Oklahoma City, OK 73120-1944
0019	0001	9903 SE 15th St Midwest City, OK 73130-5505
0020	0001	914 Arlington St Ada, OK 74820-4035
0021	0001	2917 W Britton Rd Oklahoma City, OK 73120-4433
0022	0001	13801 N Bryant Edmond, OK 73013
0023	0001	4605 NW 23rd St Oklahoma City, OK 73127-2128
0024	0001	2016 NW 39th St Oklahoma City, OK 73118-2614
0025	0001	6817 N Broadway Edmond, OK 73034-7818
0026	0001	9118 S Western Ave Ste F Oklahoma City, OK 73139-2725
0027	0001	201 N Porter Ave Norman, OK 73071-5836
0028	0001	2430 W Main St Norman, OK 73069-6328
0029	0001	1930 N Kickapoo Ave Shawnee, OK 74804-2723
0030	0001	3048 Classen Blvd Norman, OK 73071-4055
0031	0001	620 N Santa Fe Ave Ste B Moore, OK 73160-2146
0032	0001	2209 SW 104th St Ste C Oklahoma City, OK 73159-7521

Philadelphia Indemnity Insurance Company

Locations Schedule

Policy Number: PHPK1972850

Premis. No.	Bldg. No.	Address
0033	0001	5819 E Covell Rd Edmond, OK 73034-7651
0034	0001	7000 NW 122nd St Ste C Oklahoma City, OK 73142-3907
0035	0001	440 NW 23rd St Oklahoma City, OK 73103-1508
0036	0001	1900 NW 164th St Edmond, OK 73013-8959
0037	0001	7001 W Hefner Rd # C Oklahoma City, OK 73162-4712
0038	0001	7501 SE 15th St Midwest City, OK 73110-5425
0039	0001	741 SW 19th St Moore, OK 73160-2918
0040	0001	904 NW 150th Oklahoma City, OK 73108
0041	0001	6305 N MacArthur Blvd Warr Acres, OK 73122-7224
0042	0001	1020 NW 192nd St Ste G Edmond, OK 73012-4296
0043	0001	904 N Rockford Pl Ardmore, OK 73401-2241
0044	0001	5801 S Sooner Rd Ste B Oklahoma City, OK 73135-5605
0045	0001	2400 12th Ave NE Ste 120 Norman, OK 73071-6841
0046	0001	3729 S Western Ave Oklahoma City, OK 73109-3401
0047	0001	801 E Lakeview Rd Stillwater, OK 74075-2837
0048	0001	805 S Eastern Ave Moore, OK 73160-6121

Philadelphia Indemnity Insurance Company

Locations Schedule

Policy Number: PHPK1972850

Premis. No.	Bldg. No.	Address
0049	0001	921 NE 13th St Oklahoma City, OK 73104-5007
0050	0001	2525 W Danforth Edmond, OK 73012
0051	0001	501 S Division St Guthrie, OK 73044-4824
0052	0001	28 E 15th St Edmond, OK 73013-4301
0053	0001	1915 Classen Blvd Norman, OK 73071-4677

Philadelphia Indemnity Insurance Company

Mortgagee Schedule

Policy Number: PHPK1972850

Mortgagee

Midfirst Bank
PO Box 54385
Oklahoma City, OK 73154-1385

OK - Loc #9 - Bld #1 - BUILDING (WAREHOUSES-PUBLIC)

OK - Loc #10 - Bld #1 - BUILDING (WAREHOUSES-PUBLIC)

OK - Loc #12 - Bld #1 - BUILDING (WAREHOUSE-MINI WAREHOUSE)

OK - Loc #28 - Bld #1 - BUILDING (CLOTHING/WEAR APPAREL)

Mortgagee

Investors Warranty of America
4333 Edgewood Rd NE
MS 5533
Cedar Rapids, IA 52499-3830

OK - Loc #2 - Bld #1 - BUILDING (CLOTHING/WEAR APPAREL DISTRIB)

Mortgagee

First National Bank of Syracuse
2414 E Kansas Ave
Garden City, KS 67846-6961

OK - Loc #48 - Bld #1 - BUILDING (CLOTHING/WEAR APPAREL)

Mortgagee

STORE Master Funding X, LLC,
its successors and/or assigns
c/o KeyBank National Association
11501 Outlook St Ste 300
Overland Park, KS 66211-1807

OK - Loc #29 - Bld #1 - BUILDING (CLOTHING/WEAR APPAREL)
LOAN # 030294690

OK - Loc #36 - Bld #1 - BUILDING (CLOTHING/WEAR APPAREL)
LOAN # 030295337

Philadelphia Indemnity Insurance Company

Mortgagee Schedule

Policy Number: PHPK1972850

Mortgagee

U.S. Bank N.A
808 S Roosevelt Ave
Burlington, IA 52601

OK - Loc #51 - Bld #1 - BUILDING (CLOTHING/WEAR APPAREL)
RE; 2nd Mortgagee

Mortgagee

Elliott & Gloria Birnberg
Scottok, LLC
6133 Capri Ct
Long Beach, CA 90803-4858

OK - Loc #48 - Bld #1 - BUILDING (CLOTHING/WEAR APPAREL)

Philadelphia Indemnity Insurance Company

Loss Payee Schedule

Policy Number: PHPK1972850

Loss Payee-Auto

XTRA Leasing, LLC
4301 SW 134th St
Oklahoma City, OK 73173-8328

Commercial Automobile

Loss Payee-Auto

Summit Idealease
1645 W Reno Ave
Oklahoma City, OK 73106-3213

OK - Veh #24 2016 INTERNATIONAL 4000 - 3HAMMMML1GL132694

OK - Veh #54 2019 INTERNATIONAL 4000 - 1HTMMML6KH760135

OK - Veh #55 2019 INTERNATIONAL 4000 - 1HTMMML5KH760210

OK - Veh #56 2019 INTERNATIONAL 4000 - 1HTMMML0KH760213

Loss Payee

Midfirst Bank
PO Box 54385
Oklahoma City, OK 73154-1385

OK - Loc #9 - Bld #1 - BUSINESS PERS PROPERTY (WAREHOUSES-PUBLIC)

OK - Loc #10 - Bld #1 - BUSINESS PERS PROPERTY (WAREHOUSES-PUBLIC)

OK - Loc #12 - Bld #1 - BUSINESS PERS PROPERTY (WAREHOUSE-MINI WAREHOUSE)

Loss Payee

Investors Warranty of America
4333 Edgewood Rd NE
MS 5533
Cedar Rapids, IA 52499-3830

OK - Loc #2 - Bld #1 - BUSINESS PERS PROPERTY (CLOTHING/WEAR APPAREL DISTRIB)

Loss Payee

Wells Fargo Equipment Finance
PO Box 3547
Bellevue, WA 98009-3547

OK - Loc #12 - Bld #1 - BUSINESS PERS PROPERTY (WAREHOUSE-MINI WAREHOUSE)

Philadelphia Indemnity Insurance Company

Loss Payee Schedule

Policy Number: PHPK1972850

Loss Payee

BancFirst
PO Box 26788
Oklahoma City, OK 73126-0788

OK - Loc #11 - Bld #1 - BUSINESS PERS PROPERTY (WAREHOUSE-MINI WAREHOUSE)
LOAN # 4009115020

Loss Payee

Advantage Financial Services
PO Box 660831
Dallas, TX 75266-0831

OK - Loc #12 - Bld #1 - BUSINESS PERS PROPERTY (WAREHOUSE-MINI WAREHOUSE)

Loss Payee

Leaf Capital Funding LLC
ISAOA
c/o Insurance Service Center
PO Box 979127
Miami, FL 33197-9127

OK - Loc #12 - Bld #1 - BUSINESS PERS PROPERTY (WAREHOUSE-MINI WAREHOUSE)
103-6060222-003; 103-6060222-004

Loss Payee

Leaf Capital Funding, LLC
c/o Insurance Service Center
PO Box 979127
Miami, FL 33197-9127

OK - Loc #12 - Bld #1 - BUSINESS PERS PROPERTY (WAREHOUSE-MINI WAREHOUSE)
Re: Copystar CS 4550CI Copier System Lease #1006060222005

Philadelphia Indemnity Insurance Company

Loss Payee Schedule

Policy Number: PHPK1972850

Loss Payee

Rock Creek Shopping Center
PO Box 720637
Norman, OK 73070-4481

OK - Loc #45 - Bld #1 - BUSINESS PERS PROPERTY (WAREHOUSES-PUBLIC)

Loss Payee

Agree Limited Partnership, a Delaware
limited partnership
70 E Long Lake Rd
Bloomfield Hills, MI 48304-2356

OK - Loc #43 - Bld #1 - BUSINESS PERS PROPERTY (CLOTHING/WEAR APPAREL)

Loss Payee

Midfirst Bank ISAOA Business Banking
PO Box 54385
Oklahoma City, OK 73154-1385

OK - Loc #47 - Bld #1 - BUSINESS PERS PROPERTY (CLOTHING/WEAR APPAREL)

Loss Payee

STORE Master Funding X, LLC,
its successors and/or assigns
c/o KeyBank National Association
11501 Outlook St Ste 300
Overland Park, KS 66211-1807

OK - Loc #29 - Bld #1 - BUSINESS PERS PROPERTY (CLOTHING/WEAR APPAREL)

OK - Loc #36 - Bld #1 - BUSINESS PERS PROPERTY (CLOTHING/WEAR APPAREL)

Philadelphia Indemnity Insurance Company

Loss Payee Schedule

Policy Number: PHPK1972850

Loss Payee

Danforth Development, LLC
PO Box 424
Spencer, OK 73084-0424

OK - Loc #50 - Bld #1 - BUSINESS PERS PROPERTY (CLOTHING/WEAR APPAREL)

Loss Payee

MailFinance Inc.
PO Box 3547
c/o Insurance Center
Bellevue, WA 98009-3547

OK - Loc #12 - Bld #1 - BUSINESS PERS PROPERTY (WAREHOUSE-MINI WAREHOUSE)

Loss Payee

Canon Financial Services, Inc.
PO Box 5008
Mount Laurel, NJ 08054-5008

OK - Loc #12 - Bld #1 - BUSINESS PERS PROPERTY (WAREHOUSE-MINI WAREHOUSE)
Re: Graphics Equipment, Model WF-C20590 Serial# X3FV000858

Philadelphia Indemnity Insurance Company

Additional Insured Schedule

Policy Number: PHPK1972850

Additional Insured

Roberts Truck Center
1645 W Reno
Oklahoma City, OK 73106-3213

CA2001 - Commercial Automobile

Additional Insured

Buckners Leasing Company
PO Box 410679
c/o Lockton Risk Services
Kansas City, MO 64141-0679

CA2048 - Commercial Automobile

Additional Insured

Waiver and Primary/Non-Contributory
VRE Edmond, LLC
1211 S White Chapel Blvd
Southlake, TX 76092-9303

CG2026 - OK - Loc #36

Additional Insured

MEBS Development Co., LLC
Attn: Ethan Slavin
5830 NW Expressway # 338
Warr Acres, OK 73132-5239

CG2026 - OK - Loc #37

Additional Insured

DDSD
PO Box 25352
Oklahoma City, OK 73125-0352

CG2026 - General Liability
required for audit

Philadelphia Indemnity Insurance Company

Additional Insured Schedule

Policy Number: PHPK1972850

Additional Insured

Danforth Development, LLC
PO Box 424
Spencer, OK 73084-0424

CG2026 - OK - Loc #50

Additional Insured

XTRA Leasing, LLC
4301 SW 134th St
Oklahoma City, OK 73173-8328

CA2048 - Commercial Automobile

Additional Insured

TSG Properties, LLC
PO Box 71507
Salt Lake City, UT 84171-0507

CG2011 - OK - Loc #47

Additional Insured

DDDD, LLC
PO Box 964
El Reno, OK 73036-0964

CG2011 - OK - Loc #24

Additional Insured

Summit Idealease
1645 W Reno Ave
Oklahoma City, OK 73106-3213

CA2001 - OK - Veh #24 2016 INTERNATIONAL 4000 - 3HAMMMML1GL132694

Philadelphia Indemnity Insurance Company

Additional Insured Schedule

Policy Number: PHPK1972850

Additional Insured

Summit Idealease
1645 W Reno Ave
Oklahoma City, OK 73106-3213

CA2001 - OK - Veh #54 2019 INTERNATIONAL 4000 - 1HTMMML6KH760135

CA2001 - OK - Veh #55 2019 INTERNATIONAL 4000 - 1HTMMML5KH760210

CA2001 - OK - Veh #56 2019 INTERNATIONAL 4000 - 1HTMMML0KH760213

Additional Insured

Dell Marketing L.P.
c/o Dell Legal
Attn: Sr. Real Estate Counsel
1 Dell Way
Round Rock, TX 78682-7000

CA2048 - Commercial Automobile

Philadelphia Indemnity Insurance Company

Named Insured Schedule

Policy Number: PHPK1972850

Goodwill Accepts, LLC

Goodwill Serves, LLC

Goodwill Shops North, LLC

Goodwill Shops South, LLC

Goodwill Industries of Central
Oklahoma, Inc.
DBA Goodwill Career Pathways Institute

EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA ADVISORY NOTICE TO POLICYHOLDERS

This Notice does not form a part of your insurance contract. No coverage is provided by this Notice, nor can it be construed to replace any provisions of your policy (including its endorsements). If there is any conflict between this Notice and the policy (including its endorsements), the provisions of the policy (including its endorsements) shall prevail.

Carefully read your policy, including the endorsements attached to your policy.

This Notice provides information concerning the following new endorsement, which applies to your new or renewal policy being issued by us:

Exclusion Of Loss Due To Virus Or Bacteria Endorsement CP 01 40 07 06

This endorsement makes an explicit statement regarding a risk that is not covered under your Commercial Property insurance. It points out that there is no coverage under such insurance for loss or damage caused by or resulting from any virus, bacterium or other microorganism that induces or is capable of inducing physical distress, illness or disease. The exclusion in this endorsement applies to all coverages provided by your Commercial Property insurance, including (if any) property damage and business income coverages.

Philadelphia Indemnity Insurance Company
COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

Policy Number: PHPK1972850
 Named Insured: GOODWILL INDUSTRIES OF CENTRAL

See Supplemental Schedule Agent # 4071

BUSINESS DESCRIPTION: Non Profit Organization

DESCRIPTION OF PREMISES:

Prem. No.	Bldg. No.	Location, Fire Protection/Construction and Occupancy
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SEE SCHEDULE ATTACHED

COVERAGES PROVIDED: Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Causes of Loss Form (1)	Coinsurance(2)	Deductible
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SEE SCHEDULE ATTACHED

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Amount	Agreed Value Expiration Date	Replacement Cost Incl. Stock	Inflation Guard
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SEE SCHEDULE ATTACHED

OPTIONAL COVERAGES: APPLIES TO BUSINESS INCOME ONLY

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	Monthly Limit of Indemnity (Fraction)	Maximum Period of Indemnity	Extended Period of Indemnity (Days)
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SEE SCHEDULE ATTACHED

DEDUCTIBLE:

SEE SCHEDULE ATTACHED

MORTGAGE HOLDERS:

Refer To Mortgagee/Loss Payee Schedule

FORM(S) AND ENDORSEMENT(S) APPLICABLE TO THIS COVERAGE PART:

Refer To Forms Schedule

TOTAL PREMIUM FOR THIS COVERAGE PART \$ 95,830.00

(1) EQ (if shown) = Earthquake (2) Coinsurance %, Extra Expense %, Limits on Loss Payment or Value Reporting Form Symbol

 Countersignature Date

 Authorized Representative

Philadelphia Indemnity Insurance Company

Form Schedule – Property

Policy Number: PHPK1972850

Forms and Endorsements applying to this Coverage Part and made a part of this policy at time of issue:

FORMS APPLICABLE TO ALL PREMISES AND COVERAGES

Form	Edition	Description
CP P 003	0706	Excl of Loss Due to Virus or Bacteria Advisory Notice
Property Dec	0100	Property Declarations
Property Schedule	0100	Property Supplemental Schedule
CP0090	0788	Commercial Property Conditions
CP0140	0706	Exclusion Of Loss Due To Virus Or Bacteria
CP0320	1092	Multiple Deductible Form (Fixed Dollar Deductibles)
CP0321	0607	Windstorm or Hail Percentage Deductible
CP1032	0808	Water Exclusion Endorsement
CP1218	0607	Loss Payable Provisions
PI-BM-001	0313	Equipment Breakdown Protection Endorsement
PI-NP-008	0803	Valuation of Donated Stock

Philadelphia Indemnity Insurance Company

Form Schedule – Property

Policy Number: PHPK1972850

Forms and Endorsements applying to this Coverage Part and made a part of this policy at time of issue:

FORMS APPLICABLE TO SPECIFIC PREMISES AND COVERAGES

Form	Edition	Description
Property Blanket Schedule	0100	Property Blanket Schedule
OK PREMS 001 BLDG 001		BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK PREMS 002 BLDG 001		BUILDING BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK PREMS 003 BLDG 001		BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK PREMS 004 BLDG 001		BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK PREMS 005 BLDG 001		BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK PREMS 006 BLDG 001		BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK PREMS 007 BLDG 001		BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK PREMS 008 BLDG 001		BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK PREMS 009 BLDG 001		BUILDING BUSINESS PERS PROPERTY
OK PREMS 010 BLDG 001		BUILDING BUSINESS PERS PROPERTY
OK PREMS 011 BLDG 001		BUILDING BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK PREMS 012 BLDG 001		BUILDING BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC
OK PREMS 013 BLDG 001		BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK PREMS 014 BLDG 001		BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK PREMS 015 BLDG 001		BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK PREMS 016 BLDG 001		BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK PREMS 017 BLDG 001		BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK PREMS 018 BLDG 001		BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK PREMS 019 BLDG 001		BUSINESS PERS PROPERTY

Philadelphia Indemnity Insurance Company

Form Schedule – Property

Policy Number: PHPK1972850

Forms and Endorsements applying to this Coverage Part and made a part of this policy at time of issue:

OK	PREMS 020	BLDG 001	BLDG IMPR & BETTERMENTS BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC
OK	PREMS 021	BLDG 001	BLDG IMPR & BETTERMENTS BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC
OK	PREMS 022	BLDG 001	BLDG IMPR & BETTERMENTS BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 023	BLDG 001	BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 024	BLDG 001	BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 025	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 026	BLDG 001	BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 027	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 028	BLDG 001	BUILDING BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 029	BLDG 001	BUILDING BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 030	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 031	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 032	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 033	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 034	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 035	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 036	BLDG 001	BUILDING BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 037	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 038	BLDG 001	BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS

Philadelphia Indemnity Insurance Company

Form Schedule – Property

Policy Number: PHPK1972850

Forms and Endorsements applying to this Coverage Part and made a part of this policy at time of issue:

OK	PREMS 039	BLDG 001	BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 040	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 041	BLDG 001	BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 042	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 043	BLDG 001	BUILDING BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 044	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 045	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 046	BLDG 001	BUILDING BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 047	BLDG 001	BUILDING BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 048	BLDG 001	BUILDING BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 049	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 050	BLDG 001	BUILDING BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 051	BLDG 001	BUILDING BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 052	BLDG 001	BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS

Philadelphia Indemnity Insurance Company

Form Schedule – Property

Policy Number: PHPK1972850

Forms and Endorsements applying to this Coverage Part and made a part of this policy at time of issue:

FORMS APPLICABLE TO SPECIFIC PREMISES AND COVERAGES

Form	Edition	Description
CP0010	0607	Building and Personal Property Coverage Form
OK	PREMS 001 BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 002 BLDG 001	BUILDING BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 003 BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 004 BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 005 BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 006 BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 007 BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 008 BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 009 BLDG 001	BUILDING BUSINESS PERS PROPERTY
OK	PREMS 010 BLDG 001	BUILDING BUSINESS PERS PROPERTY
OK	PREMS 011 BLDG 001	BUILDING BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 012 BLDG 001	BUILDING BUSINESS PERS PROPERTY
OK	PREMS 013 BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 014 BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 015 BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 016 BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 017 BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 018 BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 019 BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 020 BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 021 BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 022 BLDG 001	BUSINESS PERS PROPERTY

Philadelphia Indemnity Insurance Company

Form Schedule – Property

Policy Number: PHPK1972850

Forms and Endorsements applying to this Coverage Part and made a part of this policy at time of issue:

OK	PREMS 023	BLDG 001	BLDG IMPR & BETTERMENTS BUSINESS PERS PROPERTY
OK	PREMS 024	BLDG 001	BLDG IMPR & BETTERMENTS BUSINESS PERS PROPERTY
OK	PREMS 025	BLDG 001	BLDG IMPR & BETTERMENTS BUSINESS PERS PROPERTY
OK	PREMS 026	BLDG 001	BLDG IMPR & BETTERMENTS BUSINESS PERS PROPERTY
OK	PREMS 027	BLDG 001	BLDG IMPR & BETTERMENTS BUSINESS PERS PROPERTY
OK	PREMS 028	BLDG 001	BUILDING BUSINESS PERS PROPERTY
OK	PREMS 029	BLDG 001	BLDG IMPR & BETTERMENTS BUILDING
OK	PREMS 030	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 031	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 032	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 033	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 034	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 035	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 036	BLDG 001	BUILDING BUSINESS PERS PROPERTY
OK	PREMS 037	BLDG 001	BLDG IMPR & BETTERMENTS BUSINESS PERS PROPERTY
OK	PREMS 038	BLDG 001	BLDG IMPR & BETTERMENTS BUSINESS PERS PROPERTY
OK	PREMS 039	BLDG 001	BLDG IMPR & BETTERMENTS BUSINESS PERS PROPERTY
OK	PREMS 040	BLDG 001	BLDG IMPR & BETTERMENTS BUSINESS PERS PROPERTY
OK	PREMS 041	BLDG 001	BLDG IMPR & BETTERMENTS BUSINESS PERS PROPERTY
OK	PREMS 042	BLDG 001	BLDG IMPR & BETTERMENTS BUSINESS PERS PROPERTY
OK	PREMS 043	BLDG 001	BUILDING BUSINESS PERS PROPERTY
OK	PREMS 044	BLDG 001	BLDG IMPR & BETTERMENTS BUSINESS PERS PROPERTY
OK	PREMS 045	BLDG 001	BLDG IMPR & BETTERMENTS BUSINESS PERS PROPERTY

Philadelphia Indemnity Insurance Company

Form Schedule – Property

Policy Number: PHPK1972850

Forms and Endorsements applying to this Coverage Part and made a part of this policy at time of issue:

OK	PREMS 046	BLDG 001	BUILDING BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 047	BLDG 001	BUILDING BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 048	BLDG 001	BUILDING BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 049	BLDG 001	BUILDING BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 050	BLDG 001	BUILDING BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 051	BLDG 001	BUILDING BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 052	BLDG 001	BUILDING BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 053	BLDG 001	BUILDING BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS

Philadelphia Indemnity Insurance Company

Form Schedule – Property

Policy Number: PHPK1972850

Forms and Endorsements applying to this Coverage Part and made a part of this policy at time of issue:

FORMS APPLICABLE TO SPECIFIC PREMISES AND COVERAGES

Form	Edition	Description
CP0030	0607	Business Income (And Extra Expense) Coverage Form
OK	PREMS 001 BLDG 001	BUSINESS INCOME-BASIC
OK	PREMS 002 BLDG 001	BUSINESS INCOME-BASIC
OK	PREMS 003 BLDG 001	BUSINESS INCOME-BASIC
OK	PREMS 004 BLDG 001	BUSINESS INCOME-BASIC
OK	PREMS 012 BLDG 001	BUSINESS INCOME-BASIC
OK	PREMS 017 BLDG 001	BUSINESS INCOME-BASIC
OK	PREMS 020 BLDG 001	BUSINESS INCOME-BASIC
OK	PREMS 021 BLDG 001	BUSINESS INCOME-BASIC
OK	PREMS 023 BLDG 001	BUSINESS INCOME-BASIC
OK	PREMS 024 BLDG 001	BUSINESS INCOME-BASIC
OK	PREMS 026 BLDG 001	BUSINESS INCOME-BASIC
OK	PREMS 028 BLDG 001	BUSINESS INCOME-BASIC
OK	PREMS 029 BLDG 001	BUSINESS INCOME-BASIC
OK	PREMS 036 BLDG 001	BUSINESS INCOME-BASIC
OK	PREMS 038 BLDG 001	BUSINESS INCOME-BASIC
OK	PREMS 039 BLDG 001	BUSINESS INCOME-BASIC
OK	PREMS 041 BLDG 001	BUSINESS INCOME-BASIC
OK	PREMS 043 BLDG 001	BUSINESS INCOME-BASIC
OK	PREMS 046 BLDG 001	BUSINESS INCOME-BASIC
OK	PREMS 047 BLDG 001	BUSINESS INCOME-BASIC
OK	PREMS 048 BLDG 001	BUSINESS INCOME-BASIC
OK	PREMS 050 BLDG 001	BUSINESS INCOME-BASIC
OK	PREMS 051 BLDG 001	BUSINESS INCOME-BASIC
OK	PREMS 052 BLDG 001	BUSINESS INCOME-BASIC

Philadelphia Indemnity Insurance Company

Form Schedule – Property

Policy Number: PHPK1972850

Forms and Endorsements applying to this Coverage Part and made a part of this policy at time of issue:

FORMS APPLICABLE TO SPECIFIC PREMISES AND COVERAGES

Form	Edition	Description
CP1030	0607	Causes of Loss - Special Form
OK	PREMS 001 BLDG 001	BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 002 BLDG 001	BUILDING BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 003 BLDG 001	BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 004 BLDG 001	BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 005 BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 006 BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 007 BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 008 BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 009 BLDG 001	BUILDING BUSINESS PERS PROPERTY
OK	PREMS 010 BLDG 001	BUILDING BUSINESS PERS PROPERTY
OK	PREMS 011 BLDG 001	BUILDING BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 012 BLDG 001	BUILDING BUSINESS PERS PROPERTY PERSONAL PROPERTY OTHERS BUSINESS INCOME-BASIC
OK	PREMS 013 BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 014 BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 015 BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 016 BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 017 BLDG 001	BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 018 BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS

Philadelphia Indemnity Insurance Company

Form Schedule – Property

Policy Number: PHPK1972850

Forms and Endorsements applying to this Coverage Part and made a part of this policy at time of issue:

OK	PREMS 019	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 020	BLDG 001	BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 021	BLDG 001	BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 022	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 023	BLDG 001	BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 024	BLDG 001	BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 025	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 026	BLDG 001	BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 027	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 028	BLDG 001	BUILDING BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 029	BLDG 001	BUILDING BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 030	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 031	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 032	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 033	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 034	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 035	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 036	BLDG 001	BUILDING BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 037	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 038	BLDG 001	BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC

Philadelphia Indemnity Insurance Company

Form Schedule – Property

Policy Number: PHPK1972850

Forms and Endorsements applying to this Coverage Part and made a part of this policy at time of issue:

OK	PREMS 039	BLDG 001	BLDG IMPR & BETTERMENTS BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC
OK	PREMS 040	BLDG 001	BLDG IMPR & BETTERMENTS BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 041	BLDG 001	BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 042	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 043	BLDG 001	BUILDING BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 044	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 045	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 046	BLDG 001	BUILDING BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 047	BLDG 001	BUILDING BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 048	BLDG 001	BUILDING BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 049	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS
OK	PREMS 050	BLDG 001	BUILDING BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 051	BLDG 001	BUILDING BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 052	BLDG 001	BUSINESS PERS PROPERTY BUSINESS INCOME-BASIC BLDG IMPR & BETTERMENTS
OK	PREMS 053	BLDG 001	BUSINESS PERS PROPERTY BLDG IMPR & BETTERMENTS

Philadelphia Indemnity Insurance Company

Form Schedule – Property

Policy Number: PHPK1972850

Forms and Endorsements applying to this Coverage Part and made a part of this policy at time of issue:

FORMS APPLICABLE TO SPECIFIC PREMISES AND COVERAGES

Form	Edition	Description
PI-EPE-HS	0609	Elite Property Enhancement: Human Services
PI-NP-007	0401	Loss of Income Due to Workplace Violence
OK PREMS 001 BLDG 001	BUSINESS	INCOME-BASIC
OK PREMS 002 BLDG 001	BUSINESS	INCOME-BASIC
OK PREMS 003 BLDG 001	BUSINESS	INCOME-BASIC
OK PREMS 004 BLDG 001	BUSINESS	INCOME-BASIC
OK PREMS 012 BLDG 001	BUSINESS	INCOME-BASIC
OK PREMS 017 BLDG 001	BUSINESS	INCOME-BASIC
OK PREMS 020 BLDG 001	BUSINESS	INCOME-BASIC
OK PREMS 021 BLDG 001	BUSINESS	INCOME-BASIC
OK PREMS 023 BLDG 001	BUSINESS	INCOME-BASIC
OK PREMS 024 BLDG 001	BUSINESS	INCOME-BASIC
OK PREMS 026 BLDG 001	BUSINESS	INCOME-BASIC
OK PREMS 028 BLDG 001	BUSINESS	INCOME-BASIC
OK PREMS 029 BLDG 001	BUSINESS	INCOME-BASIC
OK PREMS 036 BLDG 001	BUSINESS	INCOME-BASIC
OK PREMS 038 BLDG 001	BUSINESS	INCOME-BASIC
OK PREMS 039 BLDG 001	BUSINESS	INCOME-BASIC
OK PREMS 041 BLDG 001	BUSINESS	INCOME-BASIC
OK PREMS 043 BLDG 001	BUSINESS	INCOME-BASIC
OK PREMS 046 BLDG 001	BUSINESS	INCOME-BASIC
OK PREMS 047 BLDG 001	BUSINESS	INCOME-BASIC
OK PREMS 048 BLDG 001	BUSINESS	INCOME-BASIC
OK PREMS 050 BLDG 001	BUSINESS	INCOME-BASIC
OK PREMS 051 BLDG 001	BUSINESS	INCOME-BASIC
OK PREMS 052 BLDG 001	BUSINESS	INCOME-BASIC

Philadelphia Indemnity Insurance Company

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL SCHEDULE

Policy Number: PHPK1972850

Named Insured: GOODWILL INDUSTRIES OF CENTRAL

Agent # 4071

DESCRIPTION OF PREMISES:

Prem. No.	Bldg. No.	Location, Fire Protection/Construction and Occupancy
0001	001	151 12th Ave SE Norman, OK 73071-4958 CLOTHING/WEAR APPAREL DISTRIB PC 03 NON-COMBUSTIBLE
0002	001	6830 E Reno Ave Midwest City, OK 73110-2150 CLOTHING/WEAR APPAREL DISTRIB PC 01 MASONRY NON-COMBUSTIBLE

COVERAGES PROVIDED: Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Causes of (1) Loss Form	Coinsurance(2)	Deductible
0001	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0001	001	BUSINESS INCOME-BASIC (1)	BKT #03	SPECIAL	BKT #03	72 ER.
0001	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000
0002	001	BUILDING	BKT #01	SPECIAL	BKT #01	10,000
0002	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	10,000
0002	001	BUSINESS INCOME-BASIC (1)	BKT #03	SPECIAL	BKT #03	72 ER.

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Agreed Value Amount	Expiration Date	Replacement Cost Incl. Stock	Inflation Guard
0001	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X) (X)	4%
0001	001	BLDG IMPR & BETTERMENTS			(X)	4%
0002	001	BUILDING	BKT #01	05/01/2020	(X)	4%
0002	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X) (X)	4%

OPTIONAL COVERAGES: APPLIES TO BUSINESS INCOME ONLY

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	Monthly Limit of Indemnity(Fraction)	Maximum Period of Indemnity	Extended Period of Indemnity (Days)
0001	001	05/01/2020	BKT #03			
0002	001	05/01/2020	BKT #03			

Deductible Exceptions: See CP0320, CP0321

(1) EQ (if shown) = Earthquake

(2) Coinsurance %, Extra Expense %, Limits on Loss Payment or Value Reporting Form Symbol

(5) 10% or \$5,000 minimum

Philadelphia Indemnity Insurance Company

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL SCHEDULE

Policy Number: PHPK1972850

Named Insured: GOODWILL INDUSTRIES OF CENTRAL

Agent # 4071

DESCRIPTION OF PREMISES:

Prem. No.	Bldg. No.	Location, Fire Protection/Construction and Occupancy
0002	001	6830 E Reno Ave Midwest City, OK 73110-2150 CLOTHING/WEAR APPAREL DISTRIB PC 01 MASONRY NON-COMBUSTIBLE
0003	001	2109 SW 89th St Oklahoma City, OK 73159-6310 CLOTHING/WEAR APPAREL STOR-NFP PC 01 MASONRY NON-COMBUSTIBLE

COVERAGES PROVIDED: Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Causes of (1) Loss Form	Coinsurance(2)	Deductible
0002	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	10,000
0003	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0003	001	BUSINESS INCOME-BASIC (1)	BKT #03	SPECIAL	BKT #03	72 HR.
0003	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Agreed Value		Replacement Cost		Inflation Guard
			Amount	Expiration Date	Incl. Stock		
0002	001	BLDG IMPR & BETTERMENTS			(X)		4%
0003	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X)	(X)	4%
0003	001	BLDG IMPR & BETTERMENTS			(X)		4%

OPTIONAL COVERAGES: APPLIES TO BUSINESS INCOME ONLY

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	Monthly Limit of Indemnity(Fraction)	Maximum Period of Indemnity	Extended Period of Indemnity (Days)
0003	001	05/01/2020	BKT #03			

Deductible Exceptions: See CP0320, CP0321

(1) EQ (if shown) = Earthquake

(2) Coinsurance %, Extra Expense %, Limits on Loss Payment or Value Reporting Form Symbol

(5) 10% or \$5,000 minimum

Philadelphia Indemnity Insurance Company

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL SCHEDULE

Policy Number: PHPK1972850

Named Insured: GOODWILL INDUSTRIES OF CENTRAL

Agent # 4071

DESCRIPTION OF PREMISES:

Prem. No.	Bldg. No.	Location, Fire Protection/Construction and Occupancy
0004	001	8015 NW Expressway Oklahoma City, OK 73162 CLOTHING/WEAR APPAREL STOR-NFP PC 01 NON-COMBUSTIBLE
0005	001	1324 N Kelly Ave # 14 Edmond, OK 73003-3906 WAREHOUSE-MINI WAREHOUSE PC 03 NON-COMBUSTIBLE

COVERAGES PROVIDED: Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Causes of (1) Loss Form	Coinsurance(2)	Deductible
0004	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0004	001	BUSINESS INCOME-BASIC (1)	BKT #03	SPECIAL	BKT #03	72 HR.
0004	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000
0005	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0005	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Agreed Value Amount	Expiration Date	Replacement Cost Incl. Stock	Inflation Guard
0004	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X) (X)	4%
0004	001	BLDG IMPR & BETTERMENTS			(X)	4%
0005	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X) (X)	4%
0005	001	BLDG IMPR & BETTERMENTS			(X)	4%

OPTIONAL COVERAGES: APPLIES TO BUSINESS INCOME ONLY

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	Monthly Limit of Indemnity(Fraction)	Maximum Period of Indemnity	Extended Period of Indemnity (Days)
0004	001	05/01/2020	BKT #03			

Deductible Exceptions: See CP0320, CP0321

(1) EQ (if shown) = Earthquake

(2) Coinsurance %, Extra Expense %, Limits on Loss Payment or Value Reporting Form Symbol

(5) 10% or \$5,000 minimum

Philadelphia Indemnity Insurance Company

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL SCHEDULE

Policy Number: PHPK1972850

Named Insured: GOODWILL INDUSTRIES OF CENTRAL

Agent # 4071

DESCRIPTION OF PREMISES:

Prem. No.	Bldg. No.	Location, Fire Protection/Construction and Occupancy
0006	001	7420 N May Ave Oklahoma City, OK 73116-3202 WAREHOUSE PC 01 FRAME
0007	001	1204 N Interstate Dr Ste 100 Norman, OK 73072-3348 WAREHOUSE-MINI WAREHOUSE PC 03 JOISTED MASONRY

COVERAGES PROVIDED: Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Causes of (1) Loss Form	Coinsurance(2)	Deductible
0006	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0006	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000
0007	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0007	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Agreed Value		Replacement Cost		Inflation Guard
			Amount	Expiration Date	Incl. Stock		
0006	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X)	(X)	
0006	001	BLDG IMPR & BETTERMENTS			(X)		4%
0007	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X)	(X)	
0007	001	BLDG IMPR & BETTERMENTS			(X)		4%

OPTIONAL COVERAGES: APPLIES TO BUSINESS INCOME ONLY

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	Monthly Limit of Indemnity(Fraction)	Maximum Period of Indemnity	Extended Period of Indemnity (Days)
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Deductible Exceptions: See CP0320, CP0321

(1) EQ (if shown) = Earthquake

(2) Coinsurance %, Extra Expense %, Limits on Loss Payment or Value Reporting Form Symbol

(5) 10% or \$5,000 minimum

Philadelphia Indemnity Insurance Company

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL SCHEDULE

Policy Number: PHPK1972850

Named Insured: GOODWILL INDUSTRIES OF CENTRAL

Agent # 4071

DESCRIPTION OF PREMISES:

Prem. No.	Bldg. No.	Location, Fire Protection/Construction and Occupancy
0008	001	8301 N Western Ave Oklahoma City, OK 73114-1931 WAREHOUSE-MINI WAREHOUSE PC 01 FRAME
0009	001	1401 SW 3rd St Oklahoma City, OK 73108-1413 WAREHOUSES-PUBLIC PC 03 NON-COMBUSTIBLE

COVERAGES PROVIDED: Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Causes of (1) Loss Form	Coinsurance(2)	Deductible
0008	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0008	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000
0009	001	BUILDING	BKT #01	SPECIAL	BKT #01	10,000
0009	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	10,000

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Agreed Value		Replacement Cost		Inflation Guard
			Amount	Expiration Date	Incl. Stock		
0008	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X)	(X)	
0008	001	BLDG IMPR & BETTERMENTS			(X)		4%
0009	001	BUILDING	BKT #01	05/01/2020	(X)		4%
0009	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X)	(X)	4%

OPTIONAL COVERAGES: APPLIES TO BUSINESS INCOME ONLY

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	Monthly Limit of Indemnity(Fraction)	Maximum Period of Indemnity	Extended Period of Indemnity (Days)
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Deductible Exceptions: See CP0320, CP0321

(1) EQ (if shown) = Earthquake

(2) Coinsurance %, Extra Expense %, Limits on Loss Payment or Value Reporting Form Symbol

(5) 10% or \$5,000 minimum

Philadelphia Indemnity Insurance Company

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL SCHEDULE

Policy Number: PHPK1972850

Named Insured: GOODWILL INDUSTRIES OF CENTRAL

Agent # 4071

DESCRIPTION OF PREMISES:

Prem. No.	Bldg. No.	Location, Fire Protection/Construction and Occupancy
0010	001	1315 SW 3rd St Oklahoma City, OK 73108-1411 WAREHOUSES-PUBLIC PC 03 FRAME
0011	001	2124 NW 23rd St Oklahoma City, OK 73107-2402 WAREHOUSE-MINI WAREHOUSE PC 01 NON-COMBUSTIBLE

COVERAGES PROVIDED: Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Causes of (1) Loss Form	Coinsurance(2)	Deductible
0010	001	BUILDING	BKT #01	SPECIAL	BKT #01	1,000
0010	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0011	001	BUILDING	BKT #01	SPECIAL	BKT #01	5,000
0011	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	5,000
0011	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Agreed Value		Replacement Cost	Inflation Guard
			Amount	Expiration Date	Incl. Stock	
0010	001	BUILDING	BKT #01	05/01/2020	(X)	4%
0010	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X)	(X) 4%
0011	001	BUILDING	BKT #01	05/01/2020	(X)	4%
0011	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X)	(X) 4%
0011	001	BLDG IMPR & BETTERMENTS			(X)	4%

OPTIONAL COVERAGES: APPLIES TO BUSINESS INCOME ONLY

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	Monthly Limit of Indemnity(Fraction)	Maximum Period of Indemnity	Extended Period of Indemnity (Days)
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Deductible Exceptions: See CP0320, CP0321

(1) EQ (if shown) = Earthquake

(2) Coinsurance %, Extra Expense %, Limits on Loss Payment or Value Reporting Form Symbol

(5) 10% or \$5,000 minimum

Philadelphia Indemnity Insurance Company

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL SCHEDULE

Policy Number: PHPK1972850

Named Insured: GOODWILL INDUSTRIES OF CENTRAL

Agent # 4071

DESCRIPTION OF PREMISES:

Prem. No.	Bldg. No.	Location, Fire Protection/Construction and Occupancy
0012	001	316 S Blackwelder Ave Oklahoma City, OK 73108-1418 WAREHOUSE-MINI WAREHOUSE PC 03 MODIFIED FIRE RESISTIVE
0013	001	111 N Eastern Ave Moore, OK 73160-6957 WAREHOUSE-MINI WAREHOUSE PC 02 FRAME

COVERAGES PROVIDED: Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Causes of (1) Loss Form	Coinsurance(2)	Deductible
0012	001	BUILDING	BKT #01	SPECIAL	BKT #01	10,000
0012	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	10,000
0012	001	PERSONAL PROPERTY OTHERS	25,000	SPECIAL	90%	10,000
0012	001	BUSINESS INCOME-BASIC (1)	BKT #03	SPECIAL	BKT #03	72 HR.
0013	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0013	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Agreed Value		Replacement Cost		Inflation Guard
			Amount	Expiration Date	Incl. Stock		
0012	001	BUILDING	BKT #01	05/01/2020	(X)		4%
0012	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X)	(X)	4%
0012	001	PERSONAL PROPERTY OTHERS			(X)		4%
0013	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X)	(X)	
0013	001	BLDG IMPR & BETTERMENTS			(X)		4%

OPTIONAL COVERAGES: APPLIES TO BUSINESS INCOME ONLY

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	Monthly Limit of Indemnity(Fraction)	Maximum Period of Indemnity	Extended Period of Indemnity (Days)
0012	001	05/01/2020	BKT #03			

Deductible Exceptions: See CP0320, CP0321

(1) EQ (if shown) = Earthquake

(2) Coinsurance %, Extra Expense %, Limits on Loss Payment or Value Reporting Form Symbol

(5) 10% or \$5,000 minimum

Philadelphia Indemnity Insurance Company

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL SCHEDULE

Policy Number: PHPK1972850

Named Insured: GOODWILL INDUSTRIES OF CENTRAL

Agent # 4071

DESCRIPTION OF PREMISES:

Prem. No.	Bldg. No.	Location, Fire Protection/Construction and Occupancy
0014	001	200 N Mustang Mall Ter Ste 200 Mustang, OK 73064-5135 WAREHOUSE-MINI WAREHOUSE PC 04 FRAME
0015	001	741 NW 12th St Moore, OK 73160-3606 WAREHOUSE-MINI WAREHOUSE PC 02 FRAME

COVERAGES PROVIDED: Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Causes of (1) Loss Form	Coinsurance(2)	Deductible
0014	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0014	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000
0015	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0015	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Agreed Value		Replacement Cost		Inflation Guard
			Amount	Expiration Date	Incl. Stock		
0014	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(x)	(x)	
0014	001	BLDG IMPR & BETTERMENTS			(x)		4%
0015	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(x)	(x)	
0015	001	BLDG IMPR & BETTERMENTS			(x)		4%

OPTIONAL COVERAGES: APPLIES TO BUSINESS INCOME ONLY

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	Monthly Limit of Indemnity(Fraction)	Maximum Period of Indemnity	Extended Period of Indemnity (Days)
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Deductible Exceptions: See CP0320, CP0321

(1) EQ (if shown) = Earthquake

(2) Coinsurance %, Extra Expense %, Limits on Loss Payment or Value Reporting Form Symbol

(5) 10% or \$5,000 minimum

Philadelphia Indemnity Insurance Company

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL SCHEDULE

Policy Number: PHPK1972850

Named Insured: GOODWILL INDUSTRIES OF CENTRAL

Agent # 4071

DESCRIPTION OF PREMISES:

Prem. No.	Bldg. No.	Location, Fire Protection/Construction and Occupancy
0016	001	13325 N MacArthur Blvd Ste 600 Oklahoma City, OK 73142-3029 WAREHOUSES-PUBLIC PC 03 MASONRY NON-COMBUSTIBLE
0017	001	1011D Garth Brooks Blvd Yukon, OK 73099-4104 OFFICE PC 03 MASONRY NON-COMBUSTIBLE

COVERAGES PROVIDED: Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Causes of (1) Loss Form	Coinsurance(2)	Deductible
0016	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0016	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000
0017	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0017	001	BUSINESS INCOME-BASIC (1)	BKT #03	SPECIAL	BKT #03	72 HR.
0017	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Agreed Value		Replacement Cost		Inflation Guard
			Amount	Expiration Date	Incl. Stock		
0016	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X)	(X)	4%
0016	001	BLDG IMPR & BETTERMENTS			(X)		4%
0017	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X)	(X)	4%
0017	001	BLDG IMPR & BETTERMENTS			(X)		4%

OPTIONAL COVERAGES: APPLIES TO BUSINESS INCOME ONLY

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	Monthly Limit of Indemnity(Fraction)	Maximum Period of Indemnity	Extended Period of Indemnity (Days)
0017	001	05/01/2020	BKT #03			

Deductible Exceptions: See CP0320, CP0321

(1) EQ (if shown) = Earthquake

(2) Coinsurance %, Extra Expense %, Limits on Loss Payment or Value Reporting Form Symbol

(5) 10% or \$5,000 minimum

Philadelphia Indemnity Insurance Company

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL SCHEDULE

Policy Number: PHPK1972850

Named Insured: GOODWILL INDUSTRIES OF CENTRAL

Agent # 4071

DESCRIPTION OF PREMISES:

Prem. No.	Bldg. No.	Location, Fire Protection/Construction and Occupancy
0018	001	12302 N May Ave Oklahoma City, OK 73120-1944 WAREHOUSES-PUBLIC PC 03 MASONRY NON-COMBUSTIBLE
0019	001	9903 SE 15th St Midwest City, OK 73130-5505 WAREHOUSES-PUBLIC PC 01 MASONRY NON-COMBUSTIBLE

COVERAGES PROVIDED: Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Causes of (1) Loss Form	Coinsurance(2)	Deductible
0018	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0018	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000
0019	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0019	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Agreed Value		Replacement Cost		Inflation Guard
			Amount	Expiration Date	Incl. Stock		
0018	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X)	(X)	4%
0018	001	BLDG IMPR & BETTERMENTS			(X)		4%
0019	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X)	(X)	4%
0019	001	BLDG IMPR & BETTERMENTS			(X)		4%

OPTIONAL COVERAGES: APPLIES TO BUSINESS INCOME ONLY

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	Monthly Limit of Indemnity(Fraction)	Maximum Period of Indemnity	Extended Period of Indemnity (Days)
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Deductible Exceptions: See CP0320, CP0321

(1) EQ (if shown) = Earthquake

(2) Coinsurance %, Extra Expense %, Limits on Loss Payment or Value Reporting Form Symbol

(5) 10% or \$5,000 minimum

Philadelphia Indemnity Insurance Company

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL SCHEDULE

Policy Number: PHPK1972850
 Named Insured: GOODWILL INDUSTRIES OF CENTRAL Agent # 4071

DESCRIPTION OF PREMISES:

Prem. No.	Bldg. No.	Location, Fire Protection/Construction and Occupancy
0020	001	914 Arlington St Ada, OK 74820-4035 CLOTHING/WEAR APPAREL PC 04 MASONRY NON-COMBUSTIBLE
0021	001	2917 W Britton Rd Oklahoma City, OK 73120-4433 CLOTHING/WEAR APPAREL PC 03 MASONRY NON-COMBUSTIBLE

COVERAGES PROVIDED: Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Causes of (1) Loss Form	Coinsurance(2)	Deductible
0020	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0020	001	BUSINESS INCOME-BASIC (1)	BKT #03	SPECIAL	BKT #03	72 HR.
0020	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000
0021	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	5,000
0021	001	BUSINESS INCOME-BASIC (1)	BKT #03	SPECIAL	BKT #03	72 HR.
0021	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	5,000

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Agreed Value Amount	Expiration Date	Replacement Cost Incl. Stock	Inflation Guard
0020	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X) (X)	4%
0020	001	BLDG IMPR & BETTERMENTS			(X)	4%
0021	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X) (X)	4%
0021	001	BLDG IMPR & BETTERMENTS			(X)	4%

OPTIONAL COVERAGES: APPLIES TO BUSINESS INCOME ONLY

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	Monthly Limit of Indemnity(Fraction)	Maximum Period of Indemnity	Extended Period of Indemnity (Days)
0020	001	05/01/2020	BKT #03			
0021	001	05/01/2020	BKT #03			

Deductible Exceptions: See CP0320, CP0321

(1) EQ (if shown) = Earthquake (2) Coinsurance %, Extra Expense %, Limits on Loss Payment or Value Reporting Form Symbol

(5) 10% or \$5,000 minimum

Philadelphia Indemnity Insurance Company

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL SCHEDULE

Policy Number: PHPK1972850

Named Insured: GOODWILL INDUSTRIES OF CENTRAL

Agent # 4071

DESCRIPTION OF PREMISES:

Prem.	Bldg.	
No.	No.	Location, Fire Protection/Construction and Occupancy
0022	001	13801 N Bryant Edmond, OK 73013 WAREHOUSES-PUBLIC PC 04 MASONRY NON-COMBUSTIBLE
0023	001	4605 NW 23rd St Oklahoma City, OK 73127-2128 CLOTHING/WEAR APPAREL DISTRIB PC 01 NON-COMBUSTIBLE

COVERAGES PROVIDED: Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Causes of (1) Loss Form	Coinsurance(2)	Deductible
0022	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0022	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000
0023	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0023	001	BUSINESS INCOME-BASIC (1)	BKT #03	SPECIAL	BKT #03	72 HR.
0023	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Agreed Value		Replacement Cost		Inflation Guard
			Amount	Expiration Date	Incl. Stock		
0022	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X)	(X)	4%
0022	001	BLDG IMPR & BETTERMENTS			(X)		4%
0023	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X)	(X)	4%
0023	001	BLDG IMPR & BETTERMENTS			(X)		4%

OPTIONAL COVERAGES: APPLIES TO BUSINESS INCOME ONLY

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	Monthly Limit of Indemnity(Fraction)	Maximum Period of Indemnity	Extended Period of Indemnity (Days)
0023	001	05/01/2020	BKT #03			

Deductible Exceptions: See CP0320, CP0321

(1) EQ (if shown) = Earthquake

(2) Coinsurance %, Extra Expense %, Limits on Loss Payment or Value Reporting Form Symbol

(5) 10% or \$5,000 minimum

Philadelphia Indemnity Insurance Company

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL SCHEDULE

Policy Number: PHPK1972850

Named Insured: GOODWILL INDUSTRIES OF CENTRAL

Agent # 4071

DESCRIPTION OF PREMISES:

Prem. No.	Bldg. No.	Location, Fire Protection/Construction and Occupancy
0024	001	2016 NW 39th St Oklahoma City, OK 73118-2614 CLOTHING/WEAR APPAREL PC 01 MASONRY NON-COMBUSTIBLE
0025	001	6817 N Broadway Edmond, OK 73034-7818 OFFICE PC 04 FRAME

COVERAGES PROVIDED: Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Causes of (1) Loss Form	Coinsurance(2)	Deductible
0024	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0024	001	BUSINESS INCOME-BASIC (1)	BKT #03	SPECIAL	BKT #03	72 HR.
0024	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000
0025	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0025	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Agreed Value Amount	Expiration Date	Replacement Cost Incl. Stock	Inflation Guard
0024	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X) (X)	4%
0024	001	BLDG IMPR & BETTERMENTS			(X)	4%
0025	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X) (X)	4%
0025	001	BLDG IMPR & BETTERMENTS			(X)	4%

OPTIONAL COVERAGES: APPLIES TO BUSINESS INCOME ONLY

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	Monthly Limit of Indemnity(Fraction)	Maximum Period of Indemnity	Extended Period of Indemnity (Days)
0024	001	05/01/2020	BKT #03			

Deductible Exceptions: See CP0320, CP0321

(1) EQ (if shown) = Earthquake

(2) Coinsurance %, Extra Expense %, Limits on Loss Payment or Value Reporting Form Symbol

(5) 10% or \$5,000 minimum

Philadelphia Indemnity Insurance Company

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL SCHEDULE

Policy Number: PHPK1972850

Named Insured: GOODWILL INDUSTRIES OF CENTRAL

Agent # 4071

DESCRIPTION OF PREMISES:

Prem. No.	Bldg. No.	Location, Fire Protection/Construction and Occupancy
0026	001	9118 S Western Ave Ste F Oklahoma City, OK 73139-2725 CLOTHING/WEAR APPAREL PC 01 MASONRY NON-COMBUSTIBLE
0027	001	201 N Porter Ave Norman, OK 73071-5836 WAREHOUSES-PUBLIC PC 03 FRAME

COVERAGES PROVIDED: Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Causes of (1) Loss Form	Coinsurance(2)	Deductible
0026	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0026	001	BUSINESS INCOME-BASIC (1)	BKT #03	SPECIAL	BKT #03	72 HR.
0026	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000
0027	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0027	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Agreed Value		Replacement Cost		Inflation Guard
			Amount	Expiration Date	Incl. Stock		
0026	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X)	(X)	4%
0026	001	BLDG IMPR & BETTERMENTS			(X)		4%
0027	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X)	(X)	4%
0027	001	BLDG IMPR & BETTERMENTS			(X)		4%

OPTIONAL COVERAGES: APPLIES TO BUSINESS INCOME ONLY

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	Monthly Limit of Indemnity(Fraction)	Maximum Period of Indemnity	Extended Period of Indemnity (Days)
0026	001	05/01/2020	BKT #03			

Deductible Exceptions: See CP0320, CP0321

(1) EQ (if shown) = Earthquake

(2) Coinsurance %, Extra Expense %, Limits on Loss Payment or Value Reporting Form Symbol

(5) 10% or \$5,000 minimum

Philadelphia Indemnity Insurance Company

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL SCHEDULE

Policy Number: PHPK1972850

Named Insured: GOODWILL INDUSTRIES OF CENTRAL

Agent # 4071

DESCRIPTION OF PREMISES:

Prem. No.	Bldg. No.	Location, Fire Protection/Construction and Occupancy
0028	001	2430 W Main St Norman, OK 73069-6328 CLOTHING/WEAR APPAREL PC 03 MASONRY NON-COMBUSTIBLE
0029	001	1930 N Kickapoo Ave Shawnee, OK 74804-2723 CLOTHING/WEAR APPAREL PC 03 MASONRY NON-COMBUSTIBLE

COVERAGES PROVIDED: Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Causes of (1) Loss Form	Coinsurance(2)	Deductible
0028	001	BUILDING	BKT #01	SPECIAL	BKT #01	10,000
0028	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	10,000
0028	001	BUSINESS INCOME-BASIC (1)	BKT #03	SPECIAL	BKT #03	72 HR.
0028	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	10,000
0029	001	BUILDING	BKT #01	SPECIAL	BKT #01	10,000
0029	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	10,000

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Agreed Value Amount	Expiration Date	Replacement Cost Incl. Stock	Inflation Guard
0028	001	BUILDING	BKT #01	05/01/2020	(X)	4%
0028	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X) (X)	
0028	001	BLDG IMPR & BETTERMENTS			(X)	
0029	001	BUILDING	BKT #01	05/01/2020	(X)	4%
0029	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X) (X)	

OPTIONAL COVERAGES: APPLIES TO BUSINESS INCOME ONLY

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	Monthly Limit of Indemnity(Fraction)	Maximum Period of Indemnity	Extended Period of Indemnity (Days)
0028	001	05/01/2020	BKT #03			

Deductible Exceptions: See CP0320, CP0321

(1) EQ (if shown) = Earthquake

(2) Coinsurance %, Extra Expense %, Limits on Loss Payment or Value Reporting Form Symbol

(5) 10% or \$5,000 minimum

Philadelphia Indemnity Insurance Company

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL SCHEDULE

Policy Number: PHPK1972850

Named Insured: GOODWILL INDUSTRIES OF CENTRAL

Agent # 4071

DESCRIPTION OF PREMISES:

Prem. No.	Bldg. No.	Location, Fire Protection/Construction and Occupancy
0029	001	1930 N Kickapoo Ave Shawnee, OK 74804-2723 CLOTHING/WEAR APPAREL PC 03 MASONRY NON-COMBUSTIBLE
0030	001	3048 Classen Blvd Norman, OK 73071-4055 WAREHOUSES-PUBLIC PC 03 MASONRY NON-COMBUSTIBLE

COVERAGES PROVIDED: Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Causes of (1) Loss Form	Coinsurance(2)	Deductible
0029	001	BUSINESS INCOME-BASIC (1)	BKT #03	SPECIAL	BKT #03	72 HR.
0029	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	10,000
0030	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0030	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Agreed Value Amount	Expiration Date	Replacement Cost Incl. Stock	Inflation Guard
0029	001	BLDG IMPR & BETTERMENTS			(X)	
0030	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X)	(X)
0030	001	BLDG IMPR & BETTERMENTS			(X)	

OPTIONAL COVERAGES: APPLIES TO BUSINESS INCOME ONLY

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	Monthly Limit of Indemnity(Fraction)	Maximum Period of Indemnity	Extended Period of Indemnity (Days)
0029	001	05/01/2020	BKT #03			

Deductible Exceptions: See CP0320, CP0321

(1) EQ (if shown) = Earthquake

(2) Coinsurance %, Extra Expense %, Limits on Loss Payment or Value Reporting Form Symbol

(5) 10% or \$5,000 minimum

Philadelphia Indemnity Insurance Company

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL SCHEDULE

Policy Number: PHPK1972850

Named Insured: GOODWILL INDUSTRIES OF CENTRAL

Agent # 4071

DESCRIPTION OF PREMISES:

Prem. No.	Bldg. No.	Location, Fire Protection/Construction and Occupancy
0031	001	620 N Santa Fe Ave Ste B Moore, OK 73160-2146 WAREHOUSES-PUBLIC PC 02 MASONRY NON-COMBUSTIBLE
0032	001	2209 SW 104th St Ste C Oklahoma City, OK 73159-7521 WAREHOUSES-PUBLIC PC 02 MASONRY NON-COMBUSTIBLE

COVERAGES PROVIDED: Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Causes of (1) Loss Form	Coinsurance(2)	Deductible
0031	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0031	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000
0032	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0032	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Agreed Value		Replacement Cost		Inflation Guard
			Amount	Expiration Date	Incl. Stock		
0031	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X)	(X)	
0031	001	BLDG IMPR & BETTERMENTS			(X)		
0032	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X)	(X)	
0032	001	BLDG IMPR & BETTERMENTS			(X)		

OPTIONAL COVERAGES: APPLIES TO BUSINESS INCOME ONLY

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	Monthly Limit of Indemnity(Fraction)	Maximum Period of Indemnity	Extended Period of Indemnity (Days)
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Deductible Exceptions: See CP0320, CP0321

(1) EQ (if shown) = Earthquake

(2) Coinsurance %, Extra Expense %, Limits on Loss Payment or Value Reporting Form Symbol

(5) 10% or \$5,000 minimum

Philadelphia Indemnity Insurance Company

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL SCHEDULE

Policy Number: PHPK1972850

Named Insured: GOODWILL INDUSTRIES OF CENTRAL

Agent # 4071

DESCRIPTION OF PREMISES:

Prem. No.	Bldg. No.	Location, Fire Protection/Construction and Occupancy
0033	001	5819 E Covell Rd Edmond, OK 73034-7651 WAREHOUSES-PUBLIC/35 OK99 020353 PC 02 NON-COMBUSTIBLE
0034	001	7000 NW 122nd St Ste C Oklahoma City, OK 73142-3907 WAREHOUSES-PUBLIC PC 01 MASONRY NON-COMBUSTIBLE

COVERAGES PROVIDED: Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Causes of (1) Loss Form	Coinsurance(2)	Deductible
0033	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0033	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000
0034	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0034	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Agreed Value		Replacement Cost		Inflation Guard
			Amount	Expiration Date	Incl. Stock		
0033	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X)	(X)	
0033	001	BLDG IMPR & BETTERMENTS			(X)		
0034	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X)	(X)	
0034	001	BLDG IMPR & BETTERMENTS			(X)		

OPTIONAL COVERAGES: APPLIES TO BUSINESS INCOME ONLY

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	Monthly Limit of Indemnity(Fraction)	Maximum Period of Indemnity	Extended Period of Indemnity (Days)
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Deductible Exceptions: See CP0320, CP0321

(1) EQ (if shown) = Earthquake

(2) Coinsurance %, Extra Expense %, Limits on Loss Payment or Value Reporting Form Symbol

(5) 10% or \$5,000 minimum

Philadelphia Indemnity Insurance Company

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL SCHEDULE

Policy Number: PHPK1972850

Named Insured: GOODWILL INDUSTRIES OF CENTRAL

Agent # 4071

DESCRIPTION OF PREMISES:

Prem. No.	Bldg. No.	Location, Fire Protection/Construction and Occupancy
0035	001	440 NW 23rd St Oklahoma City, OK 73103-1508 WAREHOUSES-PUBLIC PC 01 MASONRY NON-COMBUSTIBLE
0036	001	1900 NW 164th St Edmond, OK 73013-8959 CLOTHING/WEAR APPAREL PC 04 MASONRY NON-COMBUSTIBLE

COVERAGES PROVIDED: Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Causes of (1) Loss Form	Coinsurance(2)	Deductible
0035	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0035	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000
0036	001	BUILDING	BKT #01	SPECIAL	BKT #01	10,000
0036	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	10,000
0036	001	BUSINESS INCOME-BASIC (1)	BKT #03	SPECIAL	BKT #03	72 HR.
0036	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	10,000

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Agreed Value		Replacement Cost		Inflation Guard
			Amount	Expiration Date	Incl. Stock		
0035	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X)	(X)	
0035	001	BLDG IMPR & BETTERMENTS			(X)		
0036	001	BUILDING	BKT #01	05/01/2020	(X)		4%
0036	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X)	(X)	
0036	001	BLDG IMPR & BETTERMENTS			(X)		

OPTIONAL COVERAGES: APPLIES TO BUSINESS INCOME ONLY

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	Monthly Limit of Indemnity(Fraction)	Maximum Period of Indemnity	Extended Period of Indemnity (Days)
0036	001	05/01/2020	BKT #03			

Deductible Exceptions: See CP0320, CP0321

(1) EQ (if shown) = Earthquake

(2) Coinsurance %, Extra Expense %, Limits on Loss Payment or Value Reporting Form Symbol

(5) 10% or \$5,000 minimum

Philadelphia Indemnity Insurance Company

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL SCHEDULE

Policy Number: PHPK1972850

Named Insured: GOODWILL INDUSTRIES OF CENTRAL

Agent # 4071

DESCRIPTION OF PREMISES:

Prem. No.	Bldg. No.	Location, Fire Protection/Construction and Occupancy
0037	001	7001 W Hefner Rd # C Oklahoma City, OK 73162-4712 WAREHOUSES-PUBLIC PC 05 MASONRY NON-COMBUSTIBLE
0038	001	7501 SE 15th St Midwest City, OK 73110-5425 CLOTHING/WEAR APPAREL PC 01 MASONRY NON-COMBUSTIBLE

COVERAGES PROVIDED: Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Causes of (1) Loss Form	Coinsurance(2)	Deductible
0037	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0037	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000
0038	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0038	001	BUSINESS INCOME-BASIC (1)	BKT #03	SPECIAL	BKT #03	72 HR.
0038	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Agreed Value Amount	Expiration Date	Replacement Cost Incl. Stock	Inflation Guard
0037	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X) (X)	
0037	001	BLDG IMPR & BETTERMENTS			(X)	
0038	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X) (X)	
0038	001	BLDG IMPR & BETTERMENTS			(X)	

OPTIONAL COVERAGES: APPLIES TO BUSINESS INCOME ONLY

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	Monthly Limit of Indemnity(Fraction)	Maximum Period of Indemnity	Extended Period of Indemnity (Days)
0038	001	05/01/2020	BKT #03			

Deductible Exceptions: See CP0320, CP0321

(1) EQ (if shown) = Earthquake

(2) Coinsurance %, Extra Expense %, Limits on Loss Payment or Value Reporting Form Symbol

(5) 10% or \$5,000 minimum

Philadelphia Indemnity Insurance Company

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL SCHEDULE

Policy Number: PHPK1972850

Named Insured: GOODWILL INDUSTRIES OF CENTRAL

Agent # 4071

DESCRIPTION OF PREMISES:

Prem. No.	Bldg. No.	Location, Fire Protection/Construction and Occupancy
0039	001	741 SW 19th St Moore, OK 73160-2918 CLOTHING/WEAR APPAREL PC 02 MASONRY NON-COMBUSTIBLE
0040	001	904 NW 150th Oklahoma City, OK 73108 OFFICE PC 03 MASONRY NON-COMBUSTIBLE

COVERAGES PROVIDED: Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Causes of (1) Loss Form	Coinsurance(2)	Deductible
0039	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0039	001	BUSINESS INCOME-BASIC (1)	BKT #03	SPECIAL	BKT #03	72 HR.
0039	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000
0040	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0040	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Agreed Value Amount	Expiration Date	Replacement Cost Incl. Stock	Inflation Guard
0039	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X) (X)	
0039	001	BLDG IMPR & BETTERMENTS			(X)	
0040	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X) (X)	
0040	001	BLDG IMPR & BETTERMENTS			(X)	

OPTIONAL COVERAGES: APPLIES TO BUSINESS INCOME ONLY

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	Monthly Limit of Indemnity(Fraction)	Maximum Period of Indemnity	Extended Period of Indemnity (Days)
0039	001	05/01/2020	BKT #03			

Deductible Exceptions: See CP0320, CP0321

(1) EQ (if shown) = Earthquake

(2) Coinsurance %, Extra Expense %, Limits on Loss Payment or Value Reporting Form Symbol

(5) 10% or \$5,000 minimum

Philadelphia Indemnity Insurance Company

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL SCHEDULE

Policy Number: PHPK1972850

Named Insured: GOODWILL INDUSTRIES OF CENTRAL

Agent # 4071

DESCRIPTION OF PREMISES:

Prem. No.	Bldg. No.	Location, Fire Protection/Construction and Occupancy
0041	001	6305 N MacArthur Blvd Warr Acres, OK 73122-7224 CLOTHING/WEAR APPAREL PC 04 MASONRY NON-COMBUSTIBLE
0042	001	1020 NW 192nd St Ste G Edmond, OK 73012-4296 WAREHOUSES-PUBLIC PC 03 MASONRY NON-COMBUSTIBLE

COVERAGES PROVIDED: Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Causes of (1) Loss Form	Coinsurance(2)	Deductible
0041	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0041	001	BUSINESS INCOME-BASIC (1)	BKT #03	SPECIAL	BKT #03	72 HR.
0041	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000
0042	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0042	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Agreed Value Amount	Expiration Date	Replacement Cost Incl. Stock	Inflation Guard
0041	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X) (X)	4%
0041	001	BLDG IMPR & BETTERMENTS			(X)	
0042	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X) (X)	
0042	001	BLDG IMPR & BETTERMENTS			(X)	

OPTIONAL COVERAGES: APPLIES TO BUSINESS INCOME ONLY

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	Monthly Limit of Indemnity(Fraction)	Maximum Period of Indemnity	Extended Period of Indemnity (Days)
0041	001	05/01/2020	BKT #03			

Deductible Exceptions: See CP0320, CP0321

(1) EQ (if shown) = Earthquake

(2) Coinsurance %, Extra Expense %, Limits on Loss Payment or Value Reporting Form Symbol

(5) 10% or \$5,000 minimum

Philadelphia Indemnity Insurance Company

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL SCHEDULE

Policy Number: PHPK1972850

Named Insured: GOODWILL INDUSTRIES OF CENTRAL

Agent # 4071

DESCRIPTION OF PREMISES:

Prem. No.	Bldg. No.	Location, Fire Protection/Construction and Occupancy
0043	001	904 N Rockford Pl Ardmore, OK 73401-2241 CLOTHING/WEAR APPAREL PC 04 MASONRY NON-COMBUSTIBLE
0044	001	5801 S Sooner Rd Ste B Oklahoma City, OK 73135-5605 WAREHOUSES-PUBLIC PC 03 MASONRY NON-COMBUSTIBLE

COVERAGES PROVIDED: Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Causes of (1) Loss Form	Coinsurance(2)	Deductible
0043	001	BUILDING	BKT #01	SPECIAL	BKT #01	10,000
0043	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	10,000
0043	001	BUSINESS INCOME-BASIC (1)	BKT #03	SPECIAL	BKT #03	72 HR.
0043	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	10,000
0044	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0044	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Agreed Value Amount	Expiration Date	Replacement Cost Incl. Stock	Inflation Guard
0043	001	BUILDING	BKT #01	05/01/2020	(X)	4%
0043	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X)	(X)
0043	001	BLDG IMPR & BETTERMENTS			(X)	
0044	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X)	(X)
0044	001	BLDG IMPR & BETTERMENTS			(X)	

OPTIONAL COVERAGES: APPLIES TO BUSINESS INCOME ONLY

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	Monthly Limit of Indemnity(Fraction)	Maximum Period of Indemnity	Extended Period of Indemnity (Days)
0043	001	05/01/2020	BKT #03			

Deductible Exceptions: See CP0320, CP0321

(1) EQ (if shown) = Earthquake

(2) Coinsurance %, Extra Expense %, Limits on Loss Payment or Value Reporting Form Symbol

(5) 10% or \$5,000 minimum

Philadelphia Indemnity Insurance Company

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL SCHEDULE

Policy Number: PHPK1972850

Named Insured: GOODWILL INDUSTRIES OF CENTRAL

Agent # 4071

DESCRIPTION OF PREMISES:

Prem. No.	Bldg. No.	Location, Fire Protection/Construction and Occupancy
0045	001	2400 12th Ave NE Ste 120 Norman, OK 73071-6841 WAREHOUSES-PUBLIC PC 03 MASONRY NON-COMBUSTIBLE
0046	001	3729 S Western Ave Oklahoma City, OK 73109-3401 CLOTHING/WEAR APPAREL PC 03 MASONRY NON-COMBUSTIBLE

COVERAGES PROVIDED: Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Causes of (1) Loss Form	Coinsurance(2)	Deductible
0045	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0045	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000
0046	001	BUILDING	BKT #01	SPECIAL	BKT #01	1,000
0046	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0046	001	BUSINESS INCOME-BASIC (1)	BKT #03	SPECIAL	BKT #03	72 BR.
0046	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Agreed Value		Replacement Cost		Inflation Guard
			Amount	Expiration Date	Incl. Stock		
0045	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X)	(X)	
0045	001	BLDG IMPR & BETTERMENTS			(X)		
0046	001	BUILDING	BKT #01	05/01/2020	(X)		4%
0046	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X)	(X)	
0046	001	BLDG IMPR & BETTERMENTS			(X)		

OPTIONAL COVERAGES: APPLIES TO BUSINESS INCOME ONLY

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	Monthly Limit of Indemnity(Fraction)	Maximum Period of Indemnity	Extended Period of Indemnity (Days)
0046	001	05/01/2020	BKT #03			

Deductible Exceptions: See CP0320, CP0321

(1) EQ (if shown) = Earthquake

(2) Coinsurance %, Extra Expense %, Limits on Loss Payment or Value Reporting Form Symbol

(5) 10% or \$5,000 minimum

Philadelphia Indemnity Insurance Company

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL SCHEDULE

Policy Number: PHPK1972850

Named Insured: GOODWILL INDUSTRIES OF CENTRAL

Agent # 4071

DESCRIPTION OF PREMISES:

Prem. No.	Bldg. No.	Location, Fire Protection/Construction and Occupancy
0047	001	801 E Lakeview Rd Stillwater, OK 74075-2837 CLOTHING/WEAR APPAREL PC 03 MASONRY NON-COMBUSTIBLE
0048	001	805 S Eastern Ave Moore, OK 73160-6121 CLOTHING/WEAR APPAREL PC 02 MASONRY NON-COMBUSTIBLE

COVERAGES PROVIDED: Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Causes of (1) Loss Form	Coinsurance(2)	Deductible
0047	001	BUILDING	BKT #01	SPECIAL	BKT #01	10,000
0047	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	10,000
0047	001	BUSINESS INCOME-BASIC (1)	BKT #03	SPECIAL	BKT #03	72 HR.
0047	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	10,000
0048	001	BUILDING	BKT #01	SPECIAL	BKT #01	10,000
0048	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	10,000

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Agreed Value Amount	Expiration Date	Replacement Cost Incl. Stock	Inflation Guard
0047	001	BUILDING	BKT #01	05/01/2020	(X)	4%
0047	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X) (X)	4%
0047	001	BLDG IMPR & BETTERMENTS			(X)	
0048	001	BUILDING	BKT #01	05/01/2020	(X)	4%
0048	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X) (X)	4%

OPTIONAL COVERAGES: APPLIES TO BUSINESS INCOME ONLY

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	Monthly Limit of Indemnity(Fraction)	Maximum Period of Indemnity	Extended Period of Indemnity (Days)
0047	001	05/01/2020	BKT #03			

Deductible Exceptions: See CP0320, CP0321

(1) EQ (if shown) = Earthquake

(2) Coinsurance %, Extra Expense %, Limits on Loss Payment or Value Reporting Form Symbol

(5) 10% or \$5,000 minimum

Philadelphia Indemnity Insurance Company

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL SCHEDULE

Policy Number: PHPK1972850

Named Insured: GOODWILL INDUSTRIES OF CENTRAL

Agent # 4071

DESCRIPTION OF PREMISES:

Prem. No.	Bldg. No.	Location, Fire Protection/Construction and Occupancy
0048	001	805 S Eastern Ave Moore, OK 73160-6121 CLOTHING/WEAR APPAREL PC 02 MASONRY NON-COMBUSTIBLE
0049	001	921 NE 13th St Oklahoma City, OK 73104-5007 OFFICE PC 03 FIRE RESISTIVE

COVERAGES PROVIDED: Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Causes of (1) Loss Form	Coinsurance(2)	Deductible
0048	001	BUSINESS INCOME-BASIC (1)	BKT #03	SPECIAL	BKT #03	72 HR.
0048	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	10,000
0049	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0049	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Agreed Value Amount	Expiration Date	Replacement Cost Incl. Stock	Inflation Guard
0048	001	BLDG IMPR & BETTERMENTS			(X)	
0049	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X)	(X)
0049	001	BLDG IMPR & BETTERMENTS			(X)	4%

OPTIONAL COVERAGES: APPLIES TO BUSINESS INCOME ONLY

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	Monthly Limit of Indemnity(Fraction)	Maximum Period of Indemnity	Extended Period of Indemnity (Days)
0048	001	05/01/2020	BKT #03			

Deductible Exceptions: See CP0320, CP0321

(1) EQ (if shown) = Earthquake

(2) Coinsurance %, Extra Expense %, Limits on Loss Payment or Value Reporting Form Symbol

(5) 10% or \$5,000 minimum

Philadelphia Indemnity Insurance Company

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL SCHEDULE

Policy Number: PHPK1972850

Named Insured: GOODWILL INDUSTRIES OF CENTRAL

Agent # 4071

DESCRIPTION OF PREMISES:

Prem. No.	Bldg. No.	Location, Fire Protection/Construction and Occupancy
0050	001	2525 W Danforth Edmond, OK 73012 CLOTHING/WEAR APPAREL PC 04 MASONRY NON-COMBUSTIBLE
0051	001	501 S Division St Guthrie, OK 73044-4824 CLOTHING/WEAR APPAREL PC 04 MASONRY NON-COMBUSTIBLE

COVERAGES PROVIDED: Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Causes of (1) Loss Form	Coinsurance(2)	Deductible
0050	001	BUILDING	BKT #01	SPECIAL	BKT #01	10,000
0050	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	10,000
0050	001	BUSINESS INCOME-BASIC (1)	BKT #03	SPECIAL	BKT #03	72 HR.
0050	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	10,000
0051	001	BUILDING	BKT #01	SPECIAL	BKT #01	10,000
0051	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	10,000

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Agreed Value		Replacement Cost		Inflation Guard
			Amount	Expiration Date	Incl. Stock		
0050	001	BUILDING	BKT #01	05/01/2020	(X)		4%
0050	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X)	(X)	4%
0050	001	BLDG IMPR & BETTERMENTS			(X)		
0051	001	BUILDING	BKT #01	05/01/2020	(X)		4%
0051	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X)	(X)	4%

OPTIONAL COVERAGES: APPLIES TO BUSINESS INCOME ONLY

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	Monthly Limit of Indemnity(Fraction)	Maximum Period of Indemnity	Extended Period of Indemnity (Days)
0050	001	05/01/2020	BKT #03			

Deductible Exceptions: See CP0320, CP0321

(1) EQ (if shown) = Earthquake

(2) Coinsurance %, Extra Expense %, Limits on Loss Payment or Value Reporting Form Symbol

(5) 10% or \$5,000 minimum

Philadelphia Indemnity Insurance Company

COMMERCIAL PROPERTY COVERAGE PART SUPPLEMENTAL SCHEDULE

Policy Number: PHPK1972850

Named Insured: GOODWILL INDUSTRIES OF CENTRAL

Agent # 4071

DESCRIPTION OF PREMISES:

Prem. No.	Bldg. No.	Location, Fire Protection/Construction and Occupancy
0051	001	501 S Division St Guthrie, OK 73044-4824 CLOTHING/WEAR APPAREL PC 04 MASONRY NON-COMBUSTIBLE
0052	001	28 E 15th St Edmond, OK 73013-4301 CLOTHING/WEAR APPAREL DISTRIB PC 02 JOISTED MASONRY

COVERAGES PROVIDED: Insurance at the described premises applies only for coverages for which a limit of insurance is shown or for which an entry is made.

Prem. No.	Bldg. No.	Coverage	Limit of Insurance	Causes of (1) Loss Form	Coinsurance(2)	Deductible
0051	001	BUSINESS INCOME-BASIC (1)	BKT #03	SPECIAL	BKT #03	72 HR.
0051	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	10,000
0052	001	BUSINESS PERS PROPERTY	BKT #02	SPECIAL	BKT #02	1,000
0052	001	BUSINESS INCOME-BASIC (1)	BKT #03	SPECIAL	BKT #03	72 HR.
0052	001	BLDG IMPR & BETTERMENTS	BKT #04	SPECIAL	BKT #04	1,000

OPTIONAL COVERAGES:

Prem. No.	Bldg. No.	Coverage	Agreed Value Amount	Expiration Date	Replacement Cost Incl. Stock	Inflation Guard
0051	001	BLDG IMPR & BETTERMENTS			(X)	
0052	001	BUSINESS PERS PROPERTY	BKT #02	05/01/2020	(X) (X)	4%
0052	001	BLDG IMPR & BETTERMENTS			(X)	

OPTIONAL COVERAGES: APPLIES TO BUSINESS INCOME ONLY

Prem. No.	Bldg. No.	Agreed Value Date	Agreed Value Amount	Monthly Limit of Indemnity(Fraction)	Maximum Period of Indemnity	Extended Period of Indemnity (Days)
0051	001	05/01/2020	BKT #03			
0052	001	05/01/2020	BKT #03			

Deductible Exceptions: See CP0320, CP0321

(1) EQ (if shown) = Earthquake

(2) Coinsurance %, Extra Expense %, Limits on Loss Payment or Value Reporting Form Symbol

(5) 10% or \$5,000 minimum

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:

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

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:

$$\begin{array}{r} \$ 60,100 \\ - \quad 250 \\ \hline \end{array}$$

\$ 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 #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 sub-lessee 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 the property is:	
	Building at Location #1:	\$ 75,000
	Building at Location #2:	\$ 100,000
	Personal Property at Location #2:	\$ 75,000
		<u>\$ 250,000</u>
	The Coinsurance percentage for it is:	90%
	The Limit of Insurance for Buildings and Personal Property at Locations #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:	\$ 20,000
		<u>\$ 50,000</u>

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

- a. The term mortgageholder includes trustee.
- b. 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.
- c. The mortgageholder has the right to receive loss payment even if the mortgageholder has started foreclosure or similar action on the building or structure.
- d. 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:

- (1) Pays any premium due under this Coverage Part at our request if you have failed to do so;
- (2) Submits a signed, sworn proof of loss within 60 days after receiving notice from us of your failure to do so; and
- (3) 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.

- e. 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:

- (1) The mortgageholder's rights under the mortgage will be transferred to us to the extent of the amount we pay; and
- (2) 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.

- f. If we cancel this policy, we will give written notice to the mortgageholder at least:
 - (1) 10 days before the effective date of cancellation if we cancel for your non-payment of premium; or
 - (2) 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 Loss 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.

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, 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.

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.

- b. The most we will pay for the total of Business Income loss and Extra Expense is the lesser of:
 - (1) The amount of loss sustained and expenses incurred during the 120 days immediately following the beginning of the "period of restoration"; or
 - (2) The Limit of Insurance shown in the Declarations.

2. Monthly Limit Of Indemnity

- a. The Additional Condition, Coinsurance, does not apply to this Coverage Form at the described premises to which this Optional Coverage applies.
- b. The most we will pay for loss of Business Income in each period of 30 consecutive days after the beginning of the "period of restoration" is:
 - (1) The Limit of Insurance, multiplied by
 - (2) The fraction shown in the Declarations for this Optional Coverage.

EXAMPLE

When:	The Limit of Insurance is:	\$ 120,000
	The fraction shown in the Declarations for this Optional Coverage is:	1/4
	The most we will pay for loss in each period of 30 consecutive days is:	\$ 30,000
	(\$120,000 x 1/4 = \$30,000)	
	If, in this example, the actual amount of loss is:	
	Days 1-30:	\$ 40,000
	Days 31-60:	\$ 20,000
	Days 61-90:	\$ 30,000
		\$ 90,000
	We will pay:	
	Days 1-30:	\$ 30,000
	Days 31-60:	\$ 20,000
	Days 61-90:	\$ 30,000
		\$ 80,000

The remaining \$10,000 is not covered.

3. Business Income Agreed Value

- a. To activate this Optional Coverage:
 - (1) A Business Income Report/Work Sheet must be submitted to us and must show financial data for your "operations":
 - (a) During the 12 months prior to the date of the Work Sheet; and
 - (b) Estimated for the 12 months immediately following the inception of this Optional Coverage.
 - (2) The Declarations must indicate that the Business Income Agreed Value Optional Coverage applies, and an Agreed Value must be shown in the Declarations. The Agreed Value should be at least equal to:
 - (a) The Coinsurance percentage shown in the Declarations; multiplied by
 - (b) The amount of Net Income and operating expenses for the following 12 months you report on the Work Sheet.
- b. The Additional Condition, Coinsurance, is suspended until:
 - (1) 12 months after the effective date of this Optional Coverage; or
 - (2) The expiration date of this policy; whichever occurs first.
- c. We will reinstate the Additional Condition, Coinsurance, automatically if you do not submit a new Work Sheet and Agreed Value:
 - (1) Within 12 months of the effective date of this Optional Coverage; or
 - (2) When you request a change in your Business Income Limit of Insurance.
- d. If the Business Income Limit of Insurance is less than the Agreed Value, we will not pay more of any loss than the amount of loss multiplied by:
 - (1) The Business Income Limit of Insurance; divided by
 - (2) The Agreed Value.

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.

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.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART STANDARD PROPERTY POLICY

- A.** The exclusion set forth in Paragraph **B.** applies to all coverage under all forms and endorsements that comprise this Coverage Part or Policy, including but not limited to forms or endorsements that cover property damage to buildings or personal property and forms or endorsements that cover business income, extra expense or action of civil authority.
- B.** We will not pay for loss or damage caused by or resulting from any virus, bacterium or other micro-organism that induces or is capable of inducing physical distress, illness or disease.
However, this exclusion does not apply to loss or damage caused by or resulting from "fungus", wet rot or dry rot. Such loss or damage is addressed in a separate exclusion in this Coverage Part or Policy.
- C.** With respect to any loss or damage subject to the exclusion in Paragraph **B.**, such exclusion supersedes any exclusion relating to "pollutants".
- D.** The following provisions in this Coverage Part or Policy are hereby amended to remove reference to bacteria:
 - 1.** Exclusion of "Fungus", Wet Rot, Dry Rot And Bacteria; and
 - 2.** Additional Coverage – Limited Coverage for "Fungus", Wet Rot, Dry Rot And Bacteria, including any endorsement increasing the scope or amount of coverage.
- E.** The terms of the exclusion in Paragraph **B.**, or the inapplicability of this exclusion to a particular loss, do not serve to create coverage for any loss that would otherwise be excluded under this Coverage Part or Policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MULTIPLE DEDUCTIBLE FORM

(FIXED DOLLAR DEDUCTIBLES)

This endorsement modifies insurance provided under the following:

- BUILDING AND PERSONAL PROPERTY COVERAGE FORM
- BUILDERS' RISK COVERAGE FORM
- CONDOMINIUM ASSOCIATION COVERAGE FORM
- CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
- STANDARD PROPERTY POLICY
- TOBACCO SALES WAREHOUSES COVERAGE FORM

SCHEDULE *

The Deductibles applicable to any one occurrence are shown below:

Prem. No.	Bldg. No.	Deductible	Covered Causes of Loss **
00001	ALL	\$1,000	(1)
00002	ALL	\$10,000	(1)
00003	ALL	\$1,000	(1)
00004	ALL	\$1,000	(1)
00005	ALL	\$1,000	(1)
00006	ALL	\$1,000	(1)
00007	ALL	\$1,000	(1)
00008	ALL	\$1,000	(1)
00009	ALL	\$10,000	(1)
00010	ALL	\$1,000	(1)
00011	ALL	\$5,000	(1)
00012	ALL	\$10,000	(1)

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

** For each deductible listed in this Schedule, enter the number corresponding to the Covered Cause(s) of Loss to which that deductible applies (or enter the description):

- (1) All Covered Causes of Loss
- (2) All Covered Causes of Loss **except** Windstorm or Hail
- (3) All Covered Causes of Loss **except** Theft
- (4) All Covered Causes of Loss **except** Windstorm or Hail and Theft
- (5) Windstorm or Hail
- (6) Theft

The following is added to the DEDUCTIBLE section:

- A. In the event that loss or damage occurs to Covered Property at more than one building location as a result of one occurrence, the largest applicable deductible for that Covered Cause of Loss, shown in the Schedule above or in the Declarations, will apply.
- B. The terms of this endorsement do not apply to any Earthquake Deductible or to any Windstorm or Hail Percentage Deductible provided elsewhere in this policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MULTIPLE DEDUCTIBLE FORM

(FIXED DOLLAR DEDUCTIBLES)

This endorsement modifies insurance provided under the following:

- BUILDING AND PERSONAL PROPERTY COVERAGE FORM
- BUILDERS' RISK COVERAGE FORM
- CONDOMINIUM ASSOCIATION COVERAGE FORM
- CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
- STANDARD PROPERTY POLICY
- TOBACCO SALES WAREHOUSES COVERAGE FORM

SCHEDULE *

The Deductibles applicable to any one occurrence are shown below:

Prem. No.	Bldg. No.	Deductible	Covered Causes of Loss **
00013	ALL	\$1,000	(1)
00014	ALL	\$1,000	(1)
00015	ALL	\$1,000	(1)
00016	ALL	\$1,000	(1)
00017	ALL	\$1,000	(1)
00018	ALL	\$1,000	(1)
00019	ALL	\$1,000	(1)
00020	ALL	\$1,000	(1)
00021	ALL	\$5,000	(1)
00022	ALL	\$1,000	(1)
00023	ALL	\$1,000	(1)
00024	ALL	\$1,000	(1)

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

** For each deductible listed in this Schedule, enter the number corresponding to the Covered Cause(s) of Loss to which that deductible applies (or enter the description):

- (1) All Covered Causes of Loss
- (2) All Covered Causes of Loss **except** Windstorm or Hail
- (3) All Covered Causes of Loss **except** Theft
- (4) All Covered Causes of Loss **except** Windstorm or Hail and Theft
- (5) Windstorm or Hail
- (6) Theft

The following is added to the DEDUCTIBLE section:

- A. In the event that loss or damage occurs to Covered Property at more than one building location as a result of one occurrence, the largest applicable deductible for that Covered Cause of Loss, shown in the Schedule above or in the Declarations, will apply.
- B. The terms of this endorsement do not apply to any Earthquake Deductible or to any Windstorm or Hail Percentage Deductible provided elsewhere in this policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MULTIPLE DEDUCTIBLE FORM

(FIXED DOLLAR DEDUCTIBLES)

This endorsement modifies insurance provided under the following:

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- BUILDERS' RISK COVERAGE FORM
- CONDOMINIUM ASSOCIATION COVERAGE FORM
- CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
- STANDARD PROPERTY POLICY
- TOBACCO SALES WAREHOUSES COVERAGE FORM

SCHEDULE *

The Deductibles applicable to any one occurrence are shown below:

Prem. No.	Bldg. No.	Deductible	Covered Causes of Loss **
00025	ALL	\$1,000	(1)
00026	ALL	\$1,000	(1)
00027	ALL	\$1,000	(1)
00028	ALL	\$10,000	(1)
00029	ALL	\$10,000	(1)
00030	ALL	\$1,000	(1)
00031	ALL	\$1,000	(1)
00032	ALL	\$1,000	(1)
00033	ALL	\$1,000	(1)
00034	ALL	\$1,000	(1)
00035	ALL	\$1,000	(1)
00036	ALL	\$10,000	(1)

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

** For each deductible listed in this Schedule, enter the number corresponding to the Covered Cause(s) of Loss to which that deductible applies (or enter the description):

- (1) All Covered Causes of Loss
- (2) All Covered Causes of Loss **except** Windstorm or Hail
- (3) All Covered Causes of Loss **except** Theft
- (4) All Covered Causes of Loss **except** Windstorm or Hail and Theft
- (5) Windstorm or Hail
- (6) Theft

The following is added to the DEDUCTIBLE section:

- A.** In the event that loss or damage occurs to Covered Property at more than one building location as a result of one occurrence, the largest applicable deductible for that Covered Cause of Loss, shown in the Schedule above or in the Declarations, will apply.
- B.** The terms of this endorsement do not apply to any Earthquake Deductible or to any Windstorm or Hail Percentage Deductible provided elsewhere in this policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MULTIPLE DEDUCTIBLE FORM

(FIXED DOLLAR DEDUCTIBLES)

This endorsement modifies insurance provided under the following:

- BUILDING AND PERSONAL PROPERTY COVERAGE FORM
- BUILDERS' RISK COVERAGE FORM
- CONDOMINIUM ASSOCIATION COVERAGE FORM
- CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
- STANDARD PROPERTY POLICY
- TOBACCO SALES WAREHOUSES COVERAGE FORM

SCHEDULE *

The Deductibles applicable to any one occurrence are shown below:

Prem. No.	Bldg. No.	Deductible	Covered Causes of Loss **
00037	ALL	\$1,000	(1)
00038	ALL	\$1,000	(1)
00039	ALL	\$1,000	(1)
00040	ALL	\$1,000	(1)
00041	ALL	\$1,000	(1)
00042	ALL	\$1,000	(1)
00043	ALL	\$10,000	(1)
00044	ALL	\$1,000	(1)
00045	ALL	\$1,000	(1)
00046	ALL	\$1,000	(1)
00047	ALL	\$10,000	(1)
00048	ALL	\$10,000	(1)

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

** For each deductible listed in this Schedule, enter the number corresponding to the Covered Cause(s) of Loss to which that deductible applies (or enter the description):

- (1) All Covered Causes of Loss
- (2) All Covered Causes of Loss **except** Windstorm or Hail
- (3) All Covered Causes of Loss **except** Theft
- (4) All Covered Causes of Loss **except** Windstorm or Hail and Theft
- (5) Windstorm or Hail
- (6) Theft

The following is added to the DEDUCTIBLE section:

- A. In the event that loss or damage occurs to Covered Property at more than one building location as a result of one occurrence, the largest applicable deductible for that Covered Cause of Loss, shown in the Schedule above or in the Declarations, will apply.
- B. The terms of this endorsement do not apply to any Earthquake Deductible or to any Windstorm or Hail Percentage Deductible provided elsewhere in this policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MULTIPLE DEDUCTIBLE FORM

(FIXED DOLLAR DEDUCTIBLES)

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
BUILDERS' RISK COVERAGE FORM
CONDOMINIUM ASSOCIATION COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
STANDARD PROPERTY POLICY
TOBACCO SALES WAREHOUSES COVERAGE FORM

SCHEDULE *

The Deductibles applicable to any one occurrence are shown below:

Prem. No.	Bldg. No.	Deductible	Covered Causes of Loss **
00049	ALL	\$1,000	(1)
00050	ALL	\$10,000	(1)
00051	ALL	\$10,000	(1)
00052	ALL	\$1,000	(1)
00053	ALL	\$1,000	(1)

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

** For each deductible listed in this Schedule, enter the number corresponding to the Covered Cause(s) of Loss to which that deductible applies (or enter the description):

- (1) All Covered Causes of Loss
- (2) All Covered Causes of Loss **except** Windstorm or Hail
- (3) All Covered Causes of Loss **except** Theft
- (4) All Covered Causes of Loss **except** Windstorm or Hail and Theft
- (5) Windstorm or Hail
- (6) Theft

The following is added to the DEDUCTIBLE section:

- A. In the event that loss or damage occurs to Covered Property at more than one building location as a result of one occurrence, the largest applicable deductible for that Covered Cause of Loss, shown in the Schedule above or in the Declarations, will apply.
- B. The terms of this endorsement do not apply to any Earthquake Deductible or to any Windstorm or Hail Percentage Deductible provided elsewhere in this policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE

This endorsement modifies insurance provided under the following:

- BUILDING AND PERSONAL PROPERTY COVERAGE FORM
- BUILDERS RISK COVERAGE FORM
- CONDOMINIUM ASSOCIATION COVERAGE FORM
- CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
- STANDARD PROPERTY POLICY
- TOBACCO SALES WAREHOUSES COVERAGE FORM

SCHEDULE

Premises Number	Building Number	Windstorm Or Hail Deductible Percentage – Enter 1%, 2% Or 5%

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

The Windstorm or Hail Deductible, as shown in the Schedule and set forth in this endorsement, applies to covered loss or damage caused directly or indirectly by Windstorm or Hail. This Deductible applies to each occurrence of Windstorm or Hail.

Nothing in this endorsement implies or affords coverage for any loss or damage that is excluded under the terms of the Water Exclusion or any other exclusion in this policy. If this policy is endorsed to cover Flood under the Flood Coverage Endorsement (or if you have a flood insurance policy), a separate Flood Deductible applies to loss or damage attributable to Flood, in accordance with the terms of that endorsement or policy.

As used in this endorsement, the terms "specific insurance" and "blanket insurance" have the following meanings: Specific insurance covers each item of insurance (for example, each building or personal property in a building) under a separate Limit of Insurance. Blanket insurance covers two or more items of insurance (for example, a building and personal property in that building, or two buildings) under a single Limit of Insurance. Items of insurance and corresponding Limit(s) of Insurance are shown in the Declarations.

WINDSTORM OR HAIL DEDUCTIBLE CALCULATIONS

A. Calculation Of The Deductible – All Policies

1. A Deductible is calculated separately for, and applies separately to:
 - a. Each building that sustains loss or damage;
 - b. The personal property at each building at which there is loss or damage to personal property;
 - c. Personal property in the open.

If there is damage to both a building and personal property in that building, separate deductibles apply to the building and to the personal property.

2. We will not pay for loss or damage until the amount of loss or damage exceeds the applicable Deductible. We will then pay the amount of loss or damage in excess of that Deductible, up to the applicable Limit of Insurance, after any reduction required by any of the following: Coinsurance Condition; Agreed Value Optional Coverage; any provision in a Value Reporting Form relating to full reporting or failure to submit reports.
3. When property is covered under the Coverage Extension for Newly Acquired Or Constructed Property: In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to a percentage of the value(s) of the property at time of loss. The applicable percentage for Newly Acquired Or Constructed Property is the highest percentage shown in the Schedule for any described premises.

B. Calculation Of The Deductible – Specific Insurance Other than Builders' Risk

1. Property Not Subject To Value Reporting Forms

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to 1%, 2% or 5% (as shown in the Schedule) of the Limit(s) of Insurance applicable to the property that has sustained loss or damage.

2. Property Subject To Value Reporting Forms

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to 1%, 2% or 5% (as shown in the Schedule) of the value(s) of the property that has sustained loss or damage. The value(s) to be used are the latest value(s) shown in the most recent Report of Values on file with us.

However:

- a. If the most recent Report of Values shows less than the full value(s) of the property on the report dates, we will determine the deductible amount as a percentage of the full value(s) as of the report dates.
- b. If the first Report of Values is not filed with us prior to loss or damage, we will determine the deductible amount as a percentage of the applicable Limit(s) of Insurance.

C. Calculation Of The Deductible – Blanket Insurance Other Than Builders' Risk

1. Property Not Subject To Value Reporting Forms

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to 1%, 2% or 5% (as shown in the Schedule) of the value(s) of the property that has sustained loss or damage. The value(s) to be used are those shown in the most recent Statement of Values on file with us.

2. Property Subject To Value Reporting Forms

In determining the amount, if any, that we will pay for property that has sustained loss or damage, we will deduct an amount equal to 1%, 2% or 5% (as shown in the Schedule) of the value(s) of that property as of the time of loss or damage.

D. Calculation Of The Deductible – Builders' Risk Insurance

1. Builders' Risk Other Than Reporting Form

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to 1%, 2% or 5% (as shown in the Schedule) of the actual cash value(s) of that property as of the time of loss or damage.

2. Builders' Risk Reporting Form

In determining the amount, if any, that we will pay for loss or damage, we will deduct an amount equal to 1%, 2% or 5% (as shown in the Schedule) of the value(s) of the property that has sustained loss or damage. The value(s) to be used are the actual cash value(s) shown in the most recent Report of Values on file with us.

However:

- a. If the most recent Report of Values shows less than the actual cash value(s) of the property on the report date, we will determine the deductible amount as a percentage of the actual cash value(s) as of the report date.
- b. If the first Report of Values is not filed with us prior to loss or damage, we will determine the deductible amount as a percentage of the actual cash value(s) of the property as of the time of loss or damage.

EXAMPLES – APPLICATION OF DEDUCTIBLE

EXAMPLE #1 – SPECIFIC INSURANCE (B.1.)

The amount of loss to the damaged building is \$60,000.

The value of the damaged building at time of loss is \$100,000. The Coinsurance percentage shown in the Declarations is 80%; the minimum Limit of Insurance needed to meet the Coinsurance requirement is \$80,000 (80% of \$100,000).

The **actual** Limit of Insurance on the damaged building is \$70,000.

The Deductible is 1%.

Step (1): $\$70,000 \div \$80,000 = .875$

Step (2): $\$60,000 \times .875 = \$52,500$

Step (3): $\$70,000 \times 1\% = \700

Step (4): $\$52,500 - \$700 = \$51,800$

The most we will pay is \$51,800. The remainder of the loss, \$8,200, is not covered due to the Coinsurance penalty for inadequate insurance (Steps (1) and (2)) and the application of the Deductible (Steps (3) and (4)).

EXAMPLE #2 – SPECIFIC INSURANCE (B.1.)

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

The value of the damaged building at time of loss is \$100,000. The value of the personal property in that building is \$80,000. The Coinsurance percentage shown in the Declarations is 80%; the minimum Limits of Insurance needed to meet the Coinsurance requirement are \$80,000 (80% of \$100,000) for the building and \$64,000 (80% of \$80,000) for the personal property.

The **actual** Limits of Insurance on the damaged property are \$80,000 on the building and \$64,000 on the personal property (therefore no Coinsurance penalty).

The Deductible is 2%.

BUILDING

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

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

PERSONAL PROPERTY

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

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

The most we will pay is \$97,120. The portion of the total loss not covered due to application of the Deductible is \$2,880.

EXAMPLE #3 – BLANKET INSURANCE (C.1.)

The sum of the values of Building #1 (\$500,000), Building #2 (\$500,000) and Building #3 (\$1,000,000), as shown in the most recent Statement of Values on file with us, is \$2,000,000.

The Coinsurance percentage shown in the Declarations is 90%; the minimum Blanket Limit of Insurance needed to meet the Coinsurance requirement is \$1,800,000 (90% of \$2,000,000).

The **actual** Blanket Limit of Insurance covering Buildings #1, #2, and #3, shown in the Declarations, is \$1,800,000 (therefore no Coinsurance penalty).

Buildings #1 and #2 have sustained damage; the amounts of loss to these buildings are \$40,000 (Building #1) and \$20,000 (Building #2).

The Deductible is 2%.

BUILDING #1

Step (1): $\$500,000 \times 2\% = \$10,000$

Step (2): $\$40,000 - \$10,000 = \$30,000$

BUILDING #2

Step (1): $\$500,000 \times 2\% = \$10,000$

Step (2): $\$20,000 - \$10,000 = \$10,000$

The most we will pay is \$40,000. The portion of the total loss not covered due to application of the Deductible is \$20,000.

EXAMPLE #4 – BLANKET INSURANCE (C.1.)

The sum of the values of Building #1 (\$500,000), Building #2 (\$500,000), Personal Property at Building #1 (\$250,000) and Personal Property at Building #2 (\$250,000), as shown in the most recent Statement of Values on file with us, is \$1,500,000.

The Coinsurance percentage shown in the Declarations is 90%; the minimum Blanket Limit of Insurance needed to meet the Coinsurance requirement is \$1,350,000 (90% of \$1,500,000).

The **actual** Blanket Limit of Insurance covering Buildings #1 and #2 and Personal Property at Buildings #1 and #2, shown in the Declarations, is \$1,350,000. Therefore there is no Coinsurance penalty.

Building #1 and Personal Property at Building #1 have sustained damage; the amounts of loss are \$95,000 (Building) and \$5,000 (Personal Property).

The Deductible is 5%.

BUILDING

Step (1): $\$500,000 \times 5\% = \$25,000$

Step (2): $\$95,000 - \$25,000 = \$70,000$

PERSONAL PROPERTY

Step (1): $\$250,000 \times 5\% = \$12,500$

The loss, \$5,000, does not exceed the Deductible.

The most we will pay is \$70,000. The remainder of the building loss, \$25,000, is not covered due to application of the Deductible. There is no loss payment for the personal property.